

Naval
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NEWS

June 2005 Volume 52, No. 6



Flag Day
14 June 2005

The Association Voice of the Naval Reserve

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The Premier Professional Organization for Naval Reservists,
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“The work of the Association took on new meaning at this conference with so many new faces and commitment by all who attended.”

— RADM Steve Keith, USNR (Ret)

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ASSOCIATION OFFICERS AND COMMITTEE CHAIRS

NATIONAL OFFICERS

NATIONAL PRESIDENT
CAPT John Eric Lindell, USNR (Ret)
E-mail: johnl@portarthur.com

NATIONAL EXECUTIVE VP
RADM William J. Lynch, MC, USNR
E-mail: radmwjl@comcast.net

NATIONAL VP-SURFACE RESERVE PROGRAMS
CAPT Thaddeus A. Peake III, USNR
E-mail: dpeake@peakeeng.com

NATIONAL VP-AIR RESERVE PROGRAMS
CDR Bryan D. Quigley, USNR
E-mail: Bryanquigley@comcast.net

NATIONAL VP-BUDGET & FINANCE
CAPT Haig Bodour, SC, USNR (Ret)
E-mail: hbodour@newmexico.com

NATIONAL VP-LEGISLATION & EDUCATION
CDR James M. Gerlach, USNR
E-mail: jim.gerlach@verizon.net

NATIONAL VP-MEMBERSHIP
LCDR Lawrence M. Miller, MSC, USNR
E-mail: millernavy1@yahoo.com

NATIONAL VP-MEMBER SERVICES
LCDR Gail W. Holzworth, NC, USNR (Ret)
E-mail: Misslorton@aol.com

NATIONAL VP-PROFESSIONAL DEVELOPMENT
CAPT G. Mark Hardy III, USNR
E-mail: gmhardy@usnr.org

NATIONAL VP-ACTIVE DUTY PROGRAMS
CDR Edward J. Nava, USNR
E-mail: ejnava@lanl.gov

NATIONAL VP-PUBLIC RELATIONS
LCDR Eddie Oestreicher, MSC, USNR
E-mail: EGPO1@msn.com

NATIONAL VP-LEGAL AFFAIRS
LT Marc J. Soss, SC, USNR
E-mail: SMSOSS@aol.com

NATIONAL VP-HEALTH PROGRAMS
RADM Peter L. Andrus, MC, USNR
E-mail: captpla@aol.com

NATIONAL VP-RETIRED PERSONNEL
CDR Sharon K. Kleinschmidt, USNR (Ret)
Tel: 619-429-4504

NATIONAL VP-JUNIOR OFFICERS
LCDR Phan Phan, USNR
E-mail: phan_p@hq.cnrf.navy.mil

NATIONAL TREASURER
CAPT W. Stuart Colby, USNR (Ret)
E-mail: glendalefingrp@aol.com

NATIONAL CHAPLAIN
CAPT Horace A. Hamm, CHC, USNR (Ret)
E-mail: hhamm@worldnet.att.net

NATIONAL HISTORIAN
CAPT John C. Rice, Jr., USNR (Ret)
Fax: 504-486-6040

NATIONAL PARLIAMENTARIAN
CDR Willard B. Stubbs, USNR
E-mail: willstubbs@cox.net

COMMITTEES

ANCHORS PRESIDENT
Dr. Maureen Lindell, Ph.D
E-mail: maureen@portarthur.com

CONSTITUTION & BY-LAWS COMMITTEE CHAIR
CDR Gary W. Barron, USNR
E-mail: gary.r.barron@boeing.com

RESOLUTIONS COMMITTEE CHAIR
LCDR Andrew Scheerer, USNR
E-mail: scheerer@bww.com

AWARDS COMMITTEE CHAIR
CAPT Larry R. Danielson, USNR (Ret)
E-mail: captlrd@yahoo.com

NOMINATIONS COMMITTEE CHAIR
CDR Joseph Quaglini, Jr., USNR (Ret)
E-mail: joseph.quaglini-jr@boeing.com

CREDENTIALS & ELECTIONS COMMITTEE CHAIR
CDR ChisT. K. Kirstein-Blackburn, NC, USNR
E-mail: bsks4u2@prodigy.net

SITE SELECTION COMMITTEE CHAIR
CDR Leo B. Hill, USNR (Ret)
E-mail: lbhilmw@bww.com

STRATEGIC PLANNING COMMITTEE CHAIR
CAPT Timothy D. Moon, USNR
E-mail: moontd@earthlink.net

INVESTMENT OVERSIGHT COMMITTEE CHAIR
CAPT William D. Loockerman, USNR (Ret)
E-mail: wloockerman@aol.com

SCHOLARSHIP COMMITTEE CHAIR
CAPT Richard Bowers, MSC, USNR (Ret)
E-mail: ah106sru@aol.com

DISTRICT PRESIDENTS

FIRST DISTRICT
LCDR Paul R. Younes, USNR
E-mail: p.younes@att.net

THIRD DISTRICT
CAPT Thomas J. Caulfield, USNR (Ret)
E-mail: clfield@canisius.edu

FOURTH DISTRICT
VACANT

FIFTH DISTRICT
CAPT Robin L. Graf, USNR
E-mail: grafrl@earthlink.net

SIXTH DISTRICT
LT Louise M. Anderson, MSC, USNR
E-mail: louise.anderson@flhosp.org

EIGHTH DISTRICT
CAPT Michael C. Leskin, USNR
E-mail: mleskin@slsh.com

NINTH DISTRICT
RADM Richard E. Young, USNR (Ret)
E-mail: dickyoung@4dv.net

ELEVENTH DISTRICT
CDR Joseph Quaglini, Jr., USNR (Ret)
E-mail: joseph.quaglini-jr@boeing.com

TWELFTH DISTRICT
CAPT David M. Epstein, USNR (Ret)
E-mail: davidepstein@sbcglobal.net

THIRTEENTH DISTRICT
CAPT Marshall A. Hanson, USNR (Ret)
E-mail: pacnwmailbuoy@juno.com

FOURTEENTH DISTRICT
CAPT Gayle J. Lau, JAGC, USNR
E-mail: laug004@hawaii.rr.com

From the *Editor*

The instruments of change are clearly in view. Like tectonic plates, the QDR, BRAC, Commission on the Guard and Reserve, and ZBR with disturbing contracting trends are sure to send seismic-like reverberations throughout the Force. Yogi was right when he said that the future ain't what it used to be.

The QDR (Quadrennial Defense Review) is taking a very futuristic look at how the Navy will meet future requirements. Speed, agility, and "star burst" of force projection, is just one descriptor that we've heard. At the same time, many legislators are deeply concerned about the Navy's downsizing of its surface fleet, worrying about sustaining action against foes such as China or North Korea. We need to continue to engage the debate on how critical trained and ready Naval Reservists are in both surging and sustaining such engagements.

DoD has submitted its recommended list of base closings to BRAC (Base Realignment and Closure Commission). The announcements were particularly hard on Naval Reservists. Some 36 Reserve Centers across the country are targeted for closure which will cause Reservists to travel farther. As predicted, NAS JRB Willow Grove, PA; NAS Atlanta, GA; and several Reserve aviation squadrons are targets as well. Navy and Naval Reserve commands in New Orleans will be headed north and west as discussed in an earlier column. What we didn't predict, but believe will happen, is that the manpower shops in New Orleans will move to Memphis where they will all be managed under one command.

Much to our disappointment, the membership of the Commission on the Guard and Reserve has not been finalized. On a positive note, soon to be retired RADM Stanton Thompson, USNR, has been named as one of the Commissioners. The Commission is behind where we thought it would be at this point. There is some speculation that this is purposeful in order to follow QDR, BRAC and the Quadrennial Review of Military Compensation outcomes.

In the ZBR article that I wrote a few months ago, I implied that some commands cut Reservists instead of active duty personnel and civilians. Now, I find that in one command a contractor did the analysis and recommended that Reservists be replaced with contractor personnel. Talk about the fox in the hen house! This highlights a very disturbing trend in government today – the proliferation of military service firms. Employing service veterans, these contractors are encroaching into areas that were once the exclusive domain of the Guard and Reserve. This trend should give us all concern.

The President has approved a request from the Secretary of Defense to rename the Naval Reserve, but the renaming is at least six months away. DoD has to submit legislation to Congress, and a 180-day clock starts clicking upon receipt. When the clock stops, it has to be published in the *Federal Register*. This is not stopping the Chief of Naval Reserve from substituting Navy in reference to his proper title and command names.

Your Association is engaged in trying to influence some, if not all, of the above. I am most pleased that the membership is starting to express their concerns and feelings in writing – check out the letters starting on page 20. Don't overlook the other contributors; and, as always, enjoy the read.

Best regards,



Steve Keith

Looking Ahead

July 2005. Our feature will be the U. S. Public Health Service.

August 2005. We will feature the new Naval Reserve Flag Officers.

September 2005. Our features will be the NRA Fall National Conference agenda, and Scholarship winners for AY 2005-2006.

Naval Reserve Association NEWS

1619 King Street, Alexandria, VA 22314
Tel: 703-548-5800 • Fax: 703-683-3647
Toll Free Voice: 1-866-NRA-4-YOU (672-4968)
Toll Free Fax: 1-866-683-3647
E-mail: nranews@navy-reserve.org
Home Page: www.navy-reserve.org

EDITORIAL

Editor: RADM Stephen T. Keith, USNR (Ret)
Associate Editor: CAPT Thomas L. McAtee, USNR (Ret)
Assistant Editor: Linda Bautista

GRAPHICS/PRODUCTION

Linda Bautista

ADVERTISING

Mr. Bob Lyman

HEADQUARTERS STAFF

NATIONAL EXECUTIVE DIRECTOR
RADM Steve Keith, USNR (Ret)
E-mail: execdir@navy-reserve.org

CHIEF FINANCIAL OFFICER
Mr. Bob Lyman
E-mail: cfo@navy-reserve.org

DIRECTOR OF LEGISLATION
CAPT Ike Puzon, USNR (Ret)
E-mail: legislat@navy-reserve.org

DIRECTOR, PROFESSIONAL
DEVELOPMENT
CAPT Art Schultz, Jr., USNR (Ret)
E-mail: record.review@navy-reserve.org

DIRECTOR OF MEMBER
SERVICES
CAPT Tom McAtee, USNR (Ret)
E-mail: stratcom@navy-reserve.org

DIRECTOR OF MEMBERSHIP
CAPT Art Schultz, Jr., USNR (Ret)
E-mail: memdir@navy-reserve.org

MEMBERSHIP ASSISTANT
Mark De Ville
E-mail: membership@navy-reserve.org

SENIOR ADMINISTRATIVE ASSISTANT
Linda Bautista
E-mail: nranews@navy-reserve.org

ADMINISTRATIVE ASSISTANT
Millie Pistolesi
E-mail: admin@navy-reserve.org

SUBMISSIONS

Letters to the Editor - Will be considered for publication unless the writer requests otherwise. They may be edited for clarity and space. Mail to Letters To The Editor at NRA NEWS, or E-mail to execdir@navy-reserve.org. Include your name, address, and daytime telephone number.

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ASSOCIATION ELECTIONS ARE JUST AROUND THE CORNER

With a very successful and productive Spring Conference in Kansas City behind us, I'm setting the sails for the Fall Conference in Phoenix (Sheraton Crescent Hotel, 6-8 October 2005). The Eleventh District President, CDR Joe Quaglino, will be planning and hosting the event. The "Fighting Eleventh" will not disappoint, so mark your calendars and plan to attend.

All the other presently elected officers and I will reach the maximum tenure allowed under our Constitution and Bylaws – where does the time go? Although it is early, I want to thank them publicly for their personal efforts to make the Naval Reserve Association more meaningful and relevant to the times. Each of the National Officers is expected to make a written report of his/her activities during his/her term of office for historical purposes.

Our XO – National Executive Vice President – RADM Bill Lynch has done yeoman work for the Association and for me for which I am grateful. In Kansas City, it was announced that he will not be running for National President. His letter to all members is included below.

So, all elected offices are open. And, I ask all regular members to consider running for office. If you were a National Officer this last period, you can apply for a new national office.

The job descriptions for each position are in the Operations Manual at <http://www.navy-reserve.org/i4a/pages/index.cfm?pageid=1931>. The headquarters staff can also send you individual job descriptions by e-mail upon individual request. Direct such inquiries to admin@navy-reserve.org. When you make the decision to run for office, let the Chair of the Nominations Committee, CDR Joe Quaglino, Jr., know, joseph.quaglino-jr@boeing.com. A call for candidate nominations will appear in the July issue of this magazine.

TO BE . . . OR NOT TO BE . . .

The annual spring NRA meeting is adjourned, the minutes are nearing completion for signature, and attendees have returned home energized to carry out the mission and vision of the NRA. I am sure that discussions were intense and committee meetings were intuitive and provocative. By the time you read this article, information regarding the issues, deliberations, and newly assigned responsibilities will have spread throughout the membership.

One of the issues presented to the membership by President Lindell is my decision not to run for the NRA Presidency at the fall 2005 meeting. In a letter addressed to President Lindell and read to the attendees,

I briefly outlined my decision. This decision was very difficult for me and was made after significant soul searching and discussion with Mrs. Lynch.

For those who know me well, I have throughout my Navy and civilian careers sought out opportunities to lead organizations, whether large or small, and advance the cause for which they exist. I have never been afraid of a challenge, have confronted many, and have been successful with most. Like many of you, multitasking was the order of the day; and the tasks were completed in a timely, professional manner. However, there comes a time when one, for whatever reasons, must search his soul and decide to step aside for the good of the organization. I have thoroughly searched my inner being and have concluded that the NRA will be better served throughout the near future by someone else.

I will continue to serve out my term as the Executive Vice President and assist President Lindell and the Executive Committee in leading this fine organization. I promise to continue to be involved in whatever capacity will benefit the mission of the NRA. I have thoroughly enjoyed the opportunity to serve as your Vice President and to work with the outstanding staff at the NRA Headquarters. Our organization is very fortunate to have RADM Steve Keith and his able staff to do the day-to-day work necessary to keep our organization relevant and fiscally sound.

Over the next six months, President Lindell and the Nominations Committee will have the task of selecting qualified nominees for both the Presidency and Vice Presidency of the NRA. I have already spoken with President Lindell regarding potential nominees. The individual who receives the nomination will be faced with many, many challenges as the Navy Reserve transforms to meet the needs of the Navy of the 21st century. This individual must be thoroughly knowledgeable of current and future issues that face the Navy Reserve; be a determined and relentless advocate for Navy Reservists and their families; and orchestrate and execute change when and where it is prudent and appropriate.

I wish to thank the membership for your support and encouragement during my tenure as your Vice President. I look forward to visiting with you at future NRA meetings. May God bless the NRA with continued success, watch over the Navy and Navy Reserve as they transform for the future, protect our service men and women who go into harm's way, and continue to bestow His grace on our great nation.

Sincerely,
RADM William J. Lynch, MC, USNR



CAPT Ike Puzon, USNR (Ret)
Director of Legislation

Continuous Issue – Leadership

College, and from some impressive leaders – Secretary Armitage, Secretary Cohen, several admirals, and many E-7, 8, & 9s! It is worth your time to review the institutional readings that provide us a road to the future force and future readiness.

Meanwhile, we are at another crossroads again. It seems as though we are constantly coming to these crossroads in today's information age. Is there a lesson there? I am reminded of *Patton* – the movie – what he did when his heavy armor forces were bogged down in the mud and no one took the initiative to apply simple logic and the one enduring “just-in-time” commodity – leadership! That mystic quality that escapes Washington, DC, sometimes . . .

Not only have we heard about the dwindling numbers in retention and recruiting, but we recently have solid evidence that young drilling Reservists are finally seeing (and questioning) what the lack of leadership can do at the force level. Many are questioning the following:

- Where are the leaders when we (the younger generation) really are concerned about the “lack of parity in benefits as we are being recalled for war”?

- Where are the leaders when “we are greatly concerned about the issue – not for the money – but more for the fairness” of reduced retirement in some form?

- Where are the leaders when we are asked to volunteer for involuntary recall, when we are volunteers already?

- Where are the leaders when our equipment may be old; but it is better kept, better maintained; we belong to a unit, organized under an Echelon II Commander, authorized and funded by Congress – yet, the AC is taking our equipment?

- Where are the leaders when the question needs to be asked – make an operational decision that truly does save resources, rather than what is on the programmers table? Why not afford a reserve force that is capable?

- We are told – and examples are shared – that integration means “you fix it; we will use it; you administratively get it ready; and we will use it.” When in most cases, the Reserve member is twice as qualified as the Active member.

The answers these folks are getting are the problem. This active integration doesn't work, and neither does the active component as your boss. Nothing new about these – since it has been that way since Naval Reserve inception that we are saving the taxpayers money really doesn't work, since we all know how AC saves money in deployments or surges. Therefore, without any real rancor or glib exclamation, are the young Sailors we are hearing from the minority or are there lessons learned so far that can be shared? Are the Sailors who speak to us, and those who cannot, really all about resistance to change, or are they telling it like it is? One wonders if General Helmly, Chief of the Army Reserve, was an alarmist or a realist. Realists seem to make excellent leaders and are ready to stand and be counted. Alarmists seem just to talk the good talk. Congress is ready to act and make changes – they just need to hear from more of you.

Write your Senator; the Authorization Bill is under consideration:

[<www.senate.gov>](http://www.senate.gov)

Write your Congressman; the Authorization and Appropriations Bills are under consideration:

[<www.house.gov/writerep>](http://www.house.gov/writerep)

Is it time to review the lessons learned from transformation to a new Guard and Reserve force? Appears to me that we have been trying now for some time to get it right and to get it implemented. Many visions have been delivered, and change does take a long time. As we start to see the implementation positives and pitfalls of rebalancing and transformation of the Naval Reserve Force, what are the lessons learned so far? Are there any lessons learned? Are most of the things you hear, or know about, just antidotal; or are they true successes or failures? The only way we will ever know the real successes or failures of current ongoing transformation or rebalancing is for the Service Chiefs to let us know for sure what they hear or survey. The Department of Defense conducts surveys and often shares lessons learned.

Several members of Congress believe that we are mortgaging future readiness for today's readiness. This subject can stimulate endless debate. Is it worth future readiness – medium term to long term – to give up on certain capabilities of today, so that we can have the “just-in-time” force for today? Is this a readiness question, or is it a leadership question?

Our country's military has several enduring underpinnings and guidelines. Some are laid out in the U. S. Constitution; others are in Congressional and Departmental policy; others are lived in tradition; while some are just there. A good reading list on leadership from one of the war colleges can give you background. I gained my knowledge and understanding of leadership from the Naval War College and National War



CDR Sharon K. Kleinschmidt, USNR (Ret)
National VP for Retired Personnel

TRICARE Pharmacy Non-Formulary List

(Some prescriptions may cost you more)

By Tom McAtee

With rising health care costs and the advent of TRICARE For Life, the price tag for military health care has doubled since the beginning of 2001. It should not surprise any retiree that Department of Defense (DoD) has signaled its intent to mitigate costs where possible while reviewing the entire military health care system.

One low hanging fruit is the TRICARE Pharmacy program and the ongoing debate over brand-name and generic drugs. For years now, the mandatory generic drug program has been in effect requiring retail and mail-order prescriptions to be filled with a generic product instead of a brand name, if one is available. Most retirees understand the generic drug program. However, the creation of the non-formulary list is still new to most retirees.

The non-formulary list is a third drug category (\$22 cost), with generic (\$3 cost) and brand-name (\$9 cost) being the other two categories. The non-formulary list will be populated with medications that have lower cost alternatives whether brand-name or generic.

The Assistant Secretary of Defense (Health Affairs), after taking recommendations from the DoD Pharmacy and Therapeutics (P&T) Committee and the Beneficiary Advisory Panel (BAP) into consideration, has announced the selection of three medications to be placed in the non-

formulary category. They are: Nexium® (esomeprazole), a medication for ulcers and other stomach problems; and Teveten® (eprosartan) plus Teveten HCT® (eprosartan with hydrochlorothiazide), both used to treat high blood pressure. Effective 17 July 2005, military beneficiaries will pay \$22 for up to a 30- or 90-day supply of these medications, depending on whether they fill the prescription at a TRICARE retail network pharmacy or through the TRICARE mail order pharmacy. Beneficiaries will pay the higher of \$22 or 20 percent in retail non-network pharmacies.

If currently using Nexium®, Teveten® or Teveten HCT®, you may wish to consult your doctor. A summary of therapeutic alternatives to the non-formulary medications and their corresponding cost share are:

1. Nexium® \$22, Omeprazole \$3, AcipHex® \$9, Protonix® \$9, Prevacid® \$9, Zegrid® \$9;
2. Teveten® \$22, Avapro® \$9, Cozaar® \$9, Diovan® \$9, Micardis® \$9, Atacand® \$9, and Benicar® \$9;
3. Teveten HCT® \$22, Avalide® \$9, Hyzaar® \$9, Diovan HCT® \$9, Micardis HCT® \$9, Atacand HCT® \$9, and Benicar HCT® \$9.

If your doctor establishes a medical necessity for using Nexium®, Teveten®, or Teveten HCT®, you will qualify for the \$9 cost share for up to a 30-day retail supply or up to a 90-day mail-order supply. Military treatment facilities (MTFs) will no longer have Nexium®, Teveten®, or Teveten HCT® on their local formularies.

MTFs will be able to fill non-formulary requests for these medications only if both of the following conditions are met:

1. A MTF provider writes the prescription; and,
2. Medical necessity is established for these products.

MTFs may (but are not required to) fill a Nexium®, Teveten®, or Teveten HCT® prescription written by a non-MTF provider to whom the patient was referred, as long as medical necessity has been established. Active duty members pay no cost shares; and unless medical necessity is established, they may NOT obtain non-formulary drugs. **IMPORTANT REMINDER:** If you already have a medical necessity determination for Nexium® on file with the mail-order program, you are required to reestablish medical necessity for the drug under the medical necessity criteria above in order to receive Nexium® at the \$9 formulary cost share. Existing TMOP medical necessity determinations for Nexium will become invalid on 17 July 2005. For more information about TRICARE Mail-Order Program, you can call (866) 363-8667 or visit the Express-Scripts, Inc. Web site at <www.tricare.osd.mil/pharmacy/tmop_contact.cfm>. For TRICARE Retail Program, you may also contact the customer service line at (866) 363-8779, or visit <www.tricare.osd.mil/pharmacy/trrx_contact.cfm>.

The formulary search tool for additional information about various medications, availability, and costs may be found at <www.tricareformularysearch.org>. ↴

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PROMOTION INFORMATION

Have a question about your promotional status or the promotion selection board system? Remember, the Headquarters staff has significant knowledge relating to the promotion of Reserve officers and welcomes your call. Additionally, based upon the data contained in our new information system, we inform members by E-mail or letter that:

- They may be in-zone for promotion based on a zone estimate.
- Their name is on a list of officers selected for promotion (upon public release).
- Their new date of rank has been promulgated.



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CAPT G. Mark Hardy III, USNR
National VP for Professional Development

Last night, I spent the evening with an old shipmate I hadn't seen in over 20 years. He's doing great. A commander when I was an ensign, he made captain while I was onboard my first ship and went on to make rear admiral, retiring after 34 years. He'll start collecting social security next month, but he's anything but retired.

Jack is at the center of his universe. He and his wife of 30+ years live in downtown Norfolk, walking distance from everything. He's the executive director of the Battleship Wisconsin Foundation, responsible for the care and feeding of the former battleship now tied up at the downtown waterfront. Jack knows everyone. We

met for dinner at a swank seafood restaurant, where he introduced me to the owner, the owner of a new restaurant opening up in Virginia Beach, the president of a commercial lighting company (who graciously provided us with box seats to watch the Admirals' hockey playoff game that night). Jack pointed out the mayor, another man some think will be the next governor, and half a dozen other VIPs. Plus, everyone knows Jack. He's a celebrity; people walked up to us saying hello just for the chance to shake his hand. A couple of times, some referred to him as "Captain Jack," although others were quick to point out that he's an admiral. Jack would add, "but Mark's a captain . . . in the reserves."

He never said the word "only," but it was apparent. Nothing against Jack; he's a tremendous naval officer and a great gentleman, but he's a product of our

"Only" a Reservist

legacy culture of the Naval Reserve.

My first exposure to reservists was in November 1983, when our newly commissioned ship set sail from San Diego, transited the Panama Canal, and pulled into port in Saint Thomas, Virgin Islands. There on the pier among the spectators were four middle-aged men (okay, to me as a LTJG, they looked middle-aged) in Hawaiian shirts waving and generally looking like a bunch of ugly-American tourists. After the brow went over, they proceeded up the ladder toward the quarterdeck. As the CDO that day (I always seemed to pull duty the first day in any

reservists and 10,000 full-time support are performing operational support somewhere in the world. Our RE-servists are at the front line in the war on terrorism, sometimes taking fire and sometimes sacrificing their lives for our nation. We are integrated into every staff and every echelon working side-by-side with our active component (AC) equivalents to accomplish our assigned mission. Many have set aside businesses, private practices, and careers to accept a recall to active duty. To paraphrase the car commercial, "this is not your father's Navy Reserve."

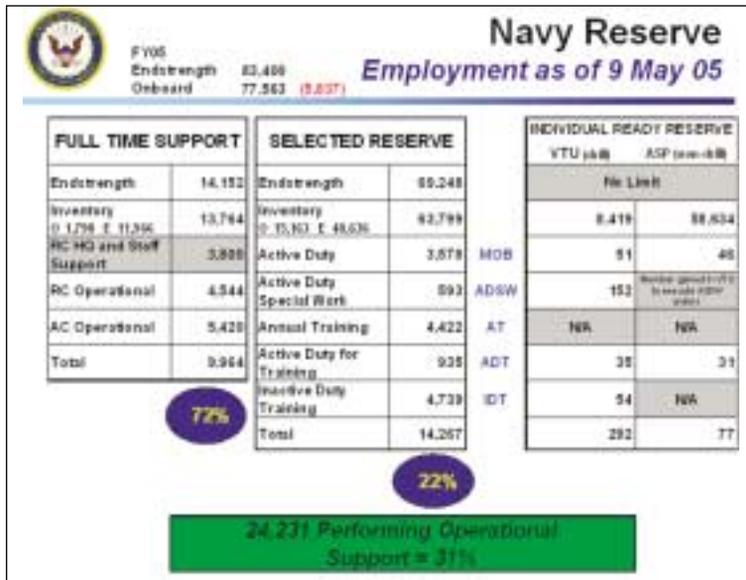
This got me to thinking, do active component members still think of reserves

the old way? Are we perceived as golf-club toting per diem hounds looking for adventure in exotic ports of call, or are we considered hard-working professionals that add unique value to the commands we support? Is it "reservists and dogs keep off the grass," or "thank God, the Reservists are finally here?"

Each of us can make a difference in the way the active component perceives us. Are you a drilling reservist? Look sharp, stay fit, don't allow yourself to become overweight, learn your job and deliver above

and beyond expectations every single time. Learn the mission of your supported command inside and out, and stay "in the loop." Are you retired? Reach out to those on active duty and share your wisdom and experience. Exude a sense of pride and professionalism like my shipmate Jack that makes others think, "wow, he's a naval officer. I want to be like him."

Culture is the most difficult thing to change in any large organization; failure to change has been the cause of decline of entire civilizations. Our leadership is working hard to earn parity with the AC, but each of us has to deliver on that promise. Earn the respect and admiration of your AC counterparts, not just for yourself, but for the entire Naval Reserve force. Be part of a culture change that someday people will say, "not only are you a naval officer, but a reserve officer." Ⓝ



port), I met them and politely informed them that we weren't providing tours. "Oh, no," they replied, "we're the commanding officers of your reserve units. We're here for our two weeks of active duty."

Hmm. First of all, I didn't know we had any reserve units. Secondly, I wasn't familiar with the tropical dress uniform for reservists on active duty (Hawaiian shirts). "Why are you here?" I inquired. "Because we have to do 14 days of duty and didn't want to spend the last week in Norfolk in December. So we got here six days ago and will sail with you back to your new home port."

Well, right then and there, I decided that if I ever left active duty, I would have to look into this "reserve" thing; it sounded like a pretty good deal.

We've come a long way since then.

On any given day, over 12,000 selected



LCDR Phan Phan, USNR
National VP for Junior Officers

"It is by no means enough that an officer of the Navy should be a capable mariner. He must be that, of course, but also a great deal more. He should be as well a gentleman of liberal education, refined manners, punctilious courtesy, and the nicest sense of personal honor." – John Paul Jones.

Social etiquette has changed considerably since the days of John Paul Jones. Today, in our fast-paced, mobile, informal 21st century society, many of the old customs have disappeared. However, certain esteemed traditions still survive. The following summary will treat some of the more common situations that we might come across. Bear in mind that as naval officers, we will be dealing with many people whom we do not know personally. At such times, social customs are practical. They help to improve life, to get things accomplished quickly, to smooth the course of friendly gatherings, and to eliminate friction in our daily contacts with each other.

COMMUNICATION – Correct, simple, and thoughtful speech, coupled with a capacity for intelligent conversation, constitutes one of the greatest assets that we can have. Conversation should be reciprocal, not monopolized. Engaging and intelligent conversation requires, among other things, a broad contact with literature and familiarity with current events. Time should be devoted to reading, studying, and cultivating an interest in national and international affairs. Although specialization seems to be the order of the day, we should also strive to maintain a broad point of view to keep the events of the day in perspective. Correct telephone speech is extremely important; poor telephone habits may often lead to misunderstandings. When placing a call,

Social Etiquette for the JO

one should identify oneself by name. When answering an office telephone, one should identify the office before stating one's name.

INVITATION – Answer promptly an invitation, in the form in which it is received, formally or informally, as the host or hostess must know immediately whether all invited guests are coming so that proper preparations can be made. Under no circumstances should one answer a dinner invitation conditionally or ask the host or hostess if one can reply later. One must give a definite acceptance or refusal at once. Once accepted, do not permit anything to prevent attendance except the most compelling emergency. Unmarried officers must never assume that an invitation includes a date of their own selection unless the invitation so indicates. The thoughtful guests will always write a note of appreciation.

PRECEDENCE – As a general rule, men are introduced to women. However, there are always exceptions to the rule. For example, women are introduced to the President of the United States, to royalty, and to ranking church dignitaries. In a military situation, junior women are introduced to senior men. In addition, introducing very young women to men who are of advanced years or who combine moderate age with rank or titles of considerable importance is usually proper and desirable. A single woman is introduced to a married woman unless there is a marked difference in their ages, in which case the younger is introduced to the older. In introducing two married women or two single women, if no other basis of precedence exists, it is courteous to introduce the one with whom one is better acquainted to the other. The same rule may be followed with propriety among officers of the same grade. Correct informal introductions always include first and last names of ladies. One should wait until the lady invites the use of her first name only. The simple rule is to introduce others to the person one wishes to honor.

HANDSHAKE – Men shake hands upon being introduced or saying goodbye with the senior making the first move. A man should wait until a woman offers her

hand before extending his. If he is seated, he should rise to his feet when being introduced to anyone, and upon departure of anyone. When women shake hands, a younger woman customarily waits for an older or higher-ranking woman to extend her hand in greeting first. The younger woman should rise when being introduced to the wife of a senior officer or a much older woman, and remain standing until that woman is seated. A woman needs not rise for an introduction to a contemporary, other than a military woman who is her senior.

POTPOURRI – The following are points of reference and handy items to know:

* Exact protocol is usually observed in diplomatic circles and at higher level governmental affairs.

* Dress for a change of command or retirement ceremony is usually service dress for observers. The dress of an officer's wife or date is a tailored dress or suit and gloves; hat is optional. The civilian husband of a woman officer wears a business suit. There is always a printed program informing guests when to sit and when to rise. When an admiral or high-ranking dignitary arrives aboard, civilian women do not stand; but during rendition of personal honors, "ruffles and flourishes," or gun salutes, women stand at attention as long as the service members are saluting.

* Ship's ceremonies, such as christenings, commissioning, and changes of command, are always daytime affairs. Attendance of guests is by invitation only.

* At formal dinners, married couples customarily are not seated together. The man is told which woman is to be seated to his right, seeks her out when dinner is announced, and escorts her to the table.

* The majority of dinners given by Navy couples are informal buffets because they are adaptable to almost any size house, require a minimum of service, and may be prepared in advanced.

Certainly, all contingencies cannot be covered within the very limited scope of this article. For a more complete and detailed coverage of naval social etiquette, please refer to the **Social Usage & Protocol Handbook**, OPNAVINST 1710.7A. ⚓

MILITARY MEDICAL COSTS ARE BECOMING A WORRY

Military medical costs have doubled in four years. Many say the Pentagon needs to rethink the generous coverage it provides or risk making sacrifices in other areas of the Defense Department budget. The military benefits package, coupled with expanded retiree coverage, has put the Pentagon into the same financial predicament that threatens major companies such as General Motors Corp. The cost of covering 9 million active-duty members, retired personnel, and their families rose from \$18 billion in 2001 to \$36 billion this year, said William Winkenwerder, Jr., Assistant Secretary of Defense for Health Affairs. By 2010, that figure will likely reach \$50 billion, he said, with 70 percent devoted to retiree coverage. The main culprit is Tricare for Life, the program enacted in 2001 that guarantees comprehensive coverage for retirees. It was created in response to a public outcry from veterans as they moved from military coverage into the less-generous Medicare program at age 65. Over the past decade, military personnel, retirees, and their families have experienced virtually no increase in co-payments, while federal civilian workers have seen out-of-pocket costs increase between 57 percent and 87 percent.

NAVY PINS HOPES TO NONTRADITIONAL LITTORAL COMBAT SHIP

The littoral combat ship is not a traditional surface warship, not built in a major shipyard, and not even a single ship. It's two separate ship designs, one of which will be built in landlocked Wisconsin. It's intended to fight submarines, disarm mines, and hunt terrorists close to shore. And, the littoral combat ship, or LCS, is the centerpiece of the Navy's future surface fleet. "In my mind, LCS brings a whole new way of looking at both capabilities and also acquisition," said VADM Joseph Sestak, Deputy Chief of Naval Operations for Warfare Requirements. Lockheed Martin Corp. (LMT) and General Dynamics Corp. (GD) each are signed on for the first phase of the program. The Navy's latest plan, released late last month, calls for building between 63 and 82 littoral combat ships, comprising nearly half of the planned fleet's surface combatants. At \$220 million per hull, the relatively small ships could save the Navy from falling below the 260-ship

fleet of its minimum projections.

BLIMPS TO PROVIDE EXPANDED COMMUNICATIONS FOR MARINES IN IRAQ

Marines in Iraq will soon be getting blimps to improve non-line-of-sight communications among ground units and between ground units and aircraft, according to a Defense Advanced Research Projects Agency (DARPA) official. The Marine Airborne Re-Transmission Systems (MARTS) was developed by DARPA to fill a Marine Corps urgent need statement for non-line-of-sight communications. DARPA created a relay capability on the blimp to take the Marines' UHF and VHF radios along with the Single Channel Ground and Airborne Radio System (SINCGARS) and the Enhanced Position Locating and Reporting System (EPLRS) as well as their normal analog radios. The first blimp is being deployed to Iraq; however, its exact location and delivery date are classified. The Marine Corps is procuring a second blimp and trying to get money for four other blimps.

FINAL THRIFT SAVINGS PLAN OPEN SEASON

The final Uniformed TSP Open Season will run from 15 April to 30 June 2005. Details concerning the Uniformed Thrift Savings Plan may be found at <www.tsp.gov>. Military members are eligible to contribute a maximum of 10 percent from their base pay in 2005. This includes Naval Reservists in a pay status. Military members, who have not previously enrolled in TSP, are eligible to join TSP during this open season. In addition, military members, who currently have a base pay election, can start TSP for any special or incentive pays they are currently receiving or will be eligible to receive in the future. Effective 1 January 2005, all TSP payroll support for Reserve and Guard members for Army, Air Force and Navy is located at the Reserve Center of Excellence DFAS-Cleveland military pay operations. TSP inquiries can be made via telephone at com 216-522-5335.

FREDERICK C. BRANCH, 82; FIRST BLACK OFFICER IN U.S. MARINE CORPS

Frederick C. Branch, the first African American commissioned officer of the U.S. Marine Corps, has died. He was 82. Branch

died in Philadelphia after a short illness. One of 20,000 black Marines to serve in World War II, Branch earned his second lieutenant's bars 10 Nov. 1945. The landmark promotion did not come easily.

"For a person of color to aspire to be an officer in the Marine Corps was a danger," Cornell A. Wilson, Jr., a Marine Corps general, said last year when Branch was honored at the 95th annual convention of the NAACP in Philadelphia. Born 31 May 1922, in Hamlet, NC, the fourth of seven sons of a minister, Branch studied at Johnson C. Smith University and had transferred to Temple University in Philadelphia when he was drafted in May of 1943.

The Marine Corps had barred blacks until President Franklin D. Roosevelt forced the opening of ranks with a 1941 executive order.

JUNIOR OFFICER DIES AFTER ACADEMY TEST

A junior naval officer assigned to the U.S. Naval Academy collapsed and died yesterday after a routine physical fitness test. The cause of death is under investigation. The officer apparently collapsed near one of the academy's athletic fields after completing the 1 1/2-mile-run portion of the test. All Navy personnel are required to take physical readiness tests twice a year, which includes two minutes each of push-ups and sit-ups and either the run or a 500-yard swim.

The officer had completed all three portions of the test and was walking with friends when he collapsed.

LOCATING DECEASED'S INSURANCE POLICIES

Many times survivors are faced with not knowing which insurance company to notify and/or make claim to for benefits they were told by deceased family members they would receive. There is no central repository which identifies all policies in effect. There are some "Internet" companies such as <www.LostPolicy.com> that charge a fee to search for possible policies by sending mass e-mailings to hundreds of the major insurance companies. However, each state has an insurance commission that can be located on the Internet who will generally help survivors locate a company that might still be holding the proceeds from a life insurance policy; but they have to have the name of a company to assist you. ⚡



The Country Club Plaza
Kansas City, MO

2005 Spring Conference



HIGHLIGHTS

Friday – President's Reception



Saturday – General Session & Awards Luncheon



RADM John Debbout, Commander Naval Reserve Forces Command - Speaker



RADM Richard Young, 9th District President, watches as CAPT David Durbin is sworn in as interim President of the "Show Me" Chapter, our newest one.



CNATRA Active Reserve Integration (ARI) Excellence Award – VT-22 "Golden Eagles" NAS Kingsville, TX



CNATRA Reserve Flight Instructor of the Year Award – LCDR Maureen M. Magnan, USNR VT-6 "Shooters" NAS Whiting Field, FL



Congressman Young Award – VR-51 – C-20



RADM Phil Smith Award - VR-53 – C-130



Congressman Bill Chappell Award – VR-56 – C-9



Congressman Bill Chappell Award - VR-58 – C-40

Saturday – Awards Luncheon

Junior Officers of the Year Award



FULL-TIME SUPPORT (LINE) – LCDR Nathan J. Moyer, USNR, has been on active duty nearly 12 years. LCDR Moyer has served aboard the *USS WADSWORTH* (FFG 9), *USS OSPREY* (MHC 51), *USS FORT McHENRY* (LSD 43) and is currently the Executive Officer of the *USS BLACK HAWK* (MHC 58), an Osprey-class coastal mine hunter, homeported at Ingleside, TX. He has been recognized at the waterfront for his superb seamanship knowledge, tactical proficiency, and leadership.



FULL-TIME SUPPORT (STAFF) – LCDR David D. Rudko, SC, USNR, is a Supply Corps officer. During 12 years of active duty, he has served aboard the aircraft carrier *USS CARL VINSON* (CVN 70); performed instructor duty at the Navy Supply Corps school, Athens, GA; received his master's degree in operations research from the Navy Postgraduate School; and is currently the Director of Logistics for Naval Repositionary Logistics Support Forces located at Williamsburg, VA.



SELECTED RESERVIST (STAFF) – LT Vincent R. Divarco, SC, USNR, began his career as a direct commission officer in the Supply Corps in 1999. He most recently served on nine-month mobilization orders as Assistant Terminal Officer, Naval Expeditionary Logistics Force Forward Group Alpha in Ash Shuaiba, Kuwait. He is a recognized expert in ocean terminal marshalling yard management, having processed 286,000 pieces of equipment through marshalling yards in eight months. In his civilian capacity, he is employed by a leading Phoenix, AZ, aftermarket automotive component manufacturer as a materials/logistics manager.



BEA RATNER (NURSE CORPS) – LCDR Lisa A. Clearman, NC, USNR, served tours at three Naval hospitals located at Jacksonville, FL; Oak Harbor, WA; and Pearl Harbor, HI, encompassing over nine years of active duty. Since October 2003, LCDR Clearman has been assigned to OHSU Medical Clinic San Diego, Detachment D, serving as Director of Clinical Services. In her civilian capacity, she is employed by Queens Hospital and is a recognized expert in maternal child health.

Saturday - Awards Luncheon Cont'd.

SELECTED RESERVIST (LINE) – LTJG John M. Junek, USNR, is a direct commission officer with Naval service beginning in April 2002. On the anniversary of his second year in the Navy, he had nearly completed 130 days in Az Asad, Iraq, as officer-in-charge of a Naval Air Mediterranean Repair Activity Remote Field Detachment of two military and eight civilians in arduous conditions. He is characterized as always available, supplying the extra effort, and meticulous in his actions. LTJG Junek is also the recipient of the Naval Reserve Air Systems Command Junior Officer of Year for 2004. In his civilian capacity, LTJG Junek is the government lead for the Joint Strike Fighter Multi-Function Display System. Unfortunately, LTJG Junek could not attend due to a family wedding.



National Award of Merit - CAPT Robin Graf

Saturday – Reception at CAPT Welch's Ranch



Saturday – Reception at CAPT Welch’s Ranch Cont’d.



National Meritorious Service Award – CDR Joseph Quaglino, Jr., and Mrs. Kathleen L. Quaglino



Hostess and host Dore and Ken Welch - Many thanks for a wonderful evening at the ranch.

Sunday – General Session

NRA Resolutions Adopted:

- 05-11 REDUCE RETIREMENT AGE FOR GUARD AND RESERVE COMPONENTS – RESOLVED THAT:** The Naval Reserve Association urges Congress to pass reduced retirement age legislation for Guard and Reserve Components members in the Fiscal Year 2006 NDAA.
- 05-12 MAINTAINING RESERVE SKILLS SETS IN THE NAVAL RESERVE FORCE – RESOLVED THAT:** The Naval Reserve Association urges Congress to maintain current manpower force in the Naval Reserve Force, and cease manpower losses until (or, in order to study) skills sets for current and future readiness, and surge capabilities are defined.
- 05-13 REGENERATION AND RECONSTITUTION OF THE NAVAL RESERVE COMPONENT – RESOLVED THAT:** The Naval Reserve Association urges Congress to provide for increased equipment for the Naval Reserve Force through the National Guard and Reserve Equipment Account, and designate equipment for the use by Reserve forces.
- 05-14 RETIREE AND VA BENEFITS – RESOLVED THAT:** The Naval Reserve Association urges Congress to protect entitlements for service members, retirees, and Veterans, and closely monitor any attempt to degrade benefits. Additionally, we urge Congress to properly fund VA health care.
- 05-15 GUARD AND RESERVE FAMILY ISSUES AND FAMILY SUPPORT – RESOLVED THAT:** The Naval Reserve Association urges Congress to implement and oversee through GAO innovative ways to meet RC community needs for child care, family readiness programs, and health care through Web-based programs and family assistance programs.
- 05-16 JOINT PROFESSIONAL MILITARY EDUCATION (JPME) FOR THE RESERVE COMPONENTS – RESOLVED THAT:** The Naval Reserve Association, strongly urges Congress to clarify RC Advanced JPME through sense of Congress, to allow blended courses to satisfy Phase 2 requirements for RC members.



Certificate is Available!



The Naval Reserve Association is offering a personalized Global War on Terrorism certificate (shown above) for Naval Reserve personnel (SELRES and FTS) who were recalled under the current mobilization for:

- Operation Noble Eagle
- Operation Iraqi Freedom
- Operation Enduring Freedom

Members who were mobilized will have their present membership extended for one year and non-members will be offered a no cost, no obligation one-year membership in the Association.

Non-mobilized members and non-members are eligible to receive a NRA certificate if they qualify for the GWOT Expeditionary or Service Medal, or the Armed Forces Expeditionary or Service Medal for service after 11 September 2001.

Every consideration will be given to requests from Naval Reservists who do not fall into the above categories. For example, many Reservists made significant contributions to homeland defense and civil support immediately following the terrorists attack on 11 September 2001.

Please make application on our Web site <<http://www.navy-reserve.org>> or download the form there to complete and mail to: GWOT Certificate, Naval Reserve Association, 1619 King Street, Alexandria, VA 22314. Please call or e-mail us with questions.

FIFTH DISTRICT UPDATE

President: CAPT Robin Graf, USNR
<grafrl@earthlink.net>

Executive Vice President: CDR Gail Holzworth, USNR
<misslornton@aol.com>

Districts and chapters of the Naval Reserve Association exist to promote the vision, mission, goals, and objectives of the Association as stated in the Constitution, ByLaws and Strategic Plan.

The Naval Reserve Association's 5th District has approximately 2,500 members and covers the District of Columbia and the states of Virginia, West Virginia, Maryland, and Kentucky. There are 11 chapters within 5th District. If you are interested in becoming more involved in any of the chapters, please contact the 5th District President or send an e-mail directly to the Chapter President in your area. Contact information can be found on the NRA Web site.

Chapter News:

Many chapters nationwide have been inactive. We are fortunate to have found four officers who have volunteered to bring four of our chapters back to life. If you belong to one of these chapters, please contact the newly appointed Chapter President and get involved!

Welcome Newest Chapter Presidents:

5-011 Northern Virginia-Maury: ENS Paul Pelletier;
<paul@directcampaignsolutions.com>

5-098 Hampton Roads: CAPT Allyson Caddell;
<allyson.caddell@navy.mil>

5-188 Mountaineer (Moundsville, WV area): LCDR Mason Jefferson;
<mason.jefferson@navy.mil>

5-192 Blue Ridge (Charlottesville, VA area): CAPT Brian Quisenberry;
<quisenberrybl@vmi.edu>

The following chapters are in need of active leadership. If you are interested, please contact your District President, CAPT Robin Graf:

- 5-001 Louisville
- 5-002 Southwestern Virginia
- 5-007 *USS Constellation* (Baltimore)
- 5-114 Admiral Richard E. Byrd (Richmond)
- 5-160 Kentucky-Ohio Valley

Funding is available from the District to support social and professional development events in your chapter. Some ideas for chapter events include local wardroom functions or professional development seminars at your local reserve activity.

District News:

We are always in need of more participation on any of the five pillars of the National organization: Membership, Legislative, Professional Development, Member Services, and Budget & Finance. The next NRA conference will be 6-8 October 2005 in Phoenix, AZ. Elections will be held at that time to elect the next 5th District President. Contact CAPT Graf if you are interested in running for a District position. We will be having a District meeting in either Norfolk, VA, or Washington, DC, in September prior to the National Conference.

NRA Professional Development Seminars in Kansas City, MO

“WOW!” “A real eye-opener!” “Wish I had gotten this ten years ago.” “YES, extremely useful!” “Very informative.” “Especially appreciated the mock selection board.” “Best career development seminar ever!” “BZ to you all for taking on this monumental class.”

These are just a few samples of the typical evals from the attendees to the two Naval Reserve Association's Professional Development Seminars put on in Omaha on 16 April 2005 and Kansas City, MO, 17 April 2005.

Presented by an extremely talented and experienced senior Naval Reserve group of officers (all volunteer NRA members), CAPT Bill Emslie, CAPT Pat Temple, CAPT Heidi Ernst, and led by CAPT John Hayden, the two all-day seminars were well attended, with the staffs of both the Omaha and Kansas City Reserve Centers providing outstanding support and assistance.

Rear Admiral Richard E. Young, USNR (Ret), President of the NRA's Ninth District,



who chaired each seminar, praised, not only the Seminar Team, but also the ground work done by CAPT Mark Hardy, NRA's National Vice President for Professional Development, in preparing much of the detailed, precise, and current material used and handed out at the seminars. He also thanked the National President of the Naval Reserve Association, CAPT John Lindell, for flying in from Port Arthur, TX, specifically to attend both seminars.



CAPT Lindell, at the end of the two days, remarked, “These seminars exemplify one of the major efforts of the NRA to assist our junior officers in their military careers. I was extremely pleased with the professional and effective manner in which these seminars were presented. We intend to offer more of these seminars in different parts of the country in the coming months.”

Admiral Masso,

Thank you for your well-written open letter to RADM Keith, which he had published in the April 2005 issue of the *Naval Reserve Association's NEWS* magazine. I am asking RADM Keith to print this open response as well.

I, too, am a Life member of the NRA, and I, too, read the *NRA NEWS* cover-to-cover each month. I am especially pleased that SELRES flags with their extremely busy schedules take not only the time to read it, but in your case the extra time to respond and to criticize where you believe criticism is due. And for that, I thank you.

However, in reading your letter, and then re-reading many past issues of the magazine, I wonder if the concerns you express may be somewhat misdirected. In the magazine articles, I cannot find the trend which you say is there and which you attack – “the constant reluctance to embrace Active-Reserve Integration.”

To the contrary, I find just the opposite. This belief is buttressed even more by my active participation in the Naval Reserve Association, by my attending the NRA's National Conferences, and by my numerous communications with RADM Steve Keith, CAPT Ike Puzon, other NRA staff members, as well as the national officers of NRA.

I find instead a long-standing, strong, unwavering commitment to wanting, desiring, prodding, and advocating the very Active-Reserve Integration, which you and now so many other SELRES flags espouse.

What a healthy, invigorating change from not too far in the past when the leadership of the Naval Reserve was advocating and actually embarking on a stand-alone Naval Reserve, the antithesis of the Active-Reserve Integration that you now brag about (remember the SPUR program being pushed back in 1986-1987? The Naval Reserve Association was being taken to task for even questioning that wrong direction?)

The concern that the Naval Reserve Association does have, as I see it, is not with the concept of Active-Reserve Integration. It is with how it is being done. And from an outsider's point of view, one can make a pretty strong case that this “Integration” simply means the elimination within a few short years of the Navy Reserve for all practical purposes.

While you speak glowingly of the Reserve Component moving up to the “next level of service” no one can seriously question that the service of the Reserve Component will be vastly diminished. The announced huge downsizing of the Navy's Reserve Component and the transferring of much of its hardware and equipment to the Active Component have made that crystal clear.

But perhaps even more important, and the point that CAPT Puzon (and others) make over and over again (and it obviously irritates you), is that this announced downsizing, this selective and certainly one way “Integration” is being done without clear, objective, explainable criteria. Were any cost analysis done? Were these criteria published? Was any of this methodology put out for discussion so that the assumptions, the logic used, and the criteria, could be reviewed, questioned, and tested? Was any chance given for errors, mistakes, incorrect assumptions to be pointed out and corrected, if found?

You mentioned twice in your letter the benefit to taxpayers and the taxpaying public. This in my mind equates to you believing that this massive downsizing of the Reserve Component is saving significant tax dollars. I start with the recent statement of the Assistant Secretary of Defense for Reserve Affairs that while approximately 47 percent of all our military personnel are in the Reserve and National Guard, but they only receive about 8 percent of the Defense budget. Therefore, I anxiously look forward to learning from you where I can find the cost analysis studies you rely upon to make your assertion.

Lastly, you speak rightly of the strides made, first by VADM Totushek and now by VADM Cotton being made partners in OPNAV and finally having a place at the table. I certainly applaud their worthwhile efforts and this long overdue getting them to the table. Isn't it ironic that it took an act of Congress to make this happen, when the Active Component could have done it at any time before Congress had to act.

I look forward to you pointing me to the studies you have relied upon and which were used to bring about what could be considered by me and perhaps others as the beginning of the elimination of the Reserve Component, and it being done under the banner of “Active-Reserve Integration.”

Richard E. Young
Rear Admiral, USNR (Ret)

Dear Rear Admiral Keith,

Rear Admiral Edward Masso, USNR, criticizes the Naval Reserve Association for its manner in resisting changes, questions its long term relevancy for not embracing a fiction, Active Reserve Integration, and says that CAPT Puzon is defiantly sarcastic and glib concerning the one-Navy concept.

If CAPT Puzon is glib, RADM Masso's letter is beyond description. In short, the half century history of Navy/Naval Reserve relations is lost on the Admiral.

INTRODUCTION

RADM Masso writes as he must; he writes nice words about “tremendous strides,” “truly integrated Navy,” “seamless integration,” and “totally integrated Navy.” His words assault the thought process. If a lesser subsidiary organization is “truly integrated” into a larger dominant one, does not the lesser one lose its identity, cease to exist, or is liquidated? The merger of two persons in one being occurred once in history and the idea of two beings in one, each retaining its individual uniqueness is Asian heresy which was suppressed in the 4th century. “Navy” reserve planners should remain on earth.

I ask the reader's indulgence and patience to answer the assault on the U.S. Naval Reserve and NRA to provide some anecdotes on Navy/Reserve relations and hints to maintain some semblance of a Naval Reserve Force. Sadly, the Navy, as other services (Marines excepted), were panicked by 9/11 and asymmetrical warfare.

ONE-NAVY CONCEPT MIRAGE

I submit that RADM Masso and his well intentioned fellow enthusiasts are on the right track for the liquidation of the U.S. Naval Reserve as a credible tactical and strategic war fighting force. That as they liquidate the reserve air squadrons and reserve ships, boats and hardware units, the title Reserve Forces Command will be an oxymoron until the final neuterization when the word “forces” should be dropped. The “Navy” Reserve component will be a bunch of human fillers, but we will have one Navy we always had. Unwittingly, they are de-militarizing the service.

With cost consideration paramount, it is not beyond belief that the Wal-Mart Admirals fearing direct and legacy costs will cut again on the human resources side. Understand that the “irrelevant” reservist that the Zero-Based Review (ZBR) is culling is a Sailor, recruited, trained and nurtured by Navy, and who loves the Navy and is eager to serve and 6,000 active duty people also are forced from Navy annually.

As we read RADM Masso’s letter, we learn that part of the Naval Reserve is already active providing operational support (new term for contributory support). If the Navy relies on this, we are in extremis. I would call this activity the “soft surge.” Will the one-Navy concept hold up under a “sustained surge”? Think of Korea, Iran, Sea Control, China/Taiwan, etc. and see: *The Navy Is In Crisis*, Norman Polmar, USNI *Proceedings* April ‘05 p. 87.

When the big balloon goes up, you might be standing alongside a Wal-Mart product (from a temporary agency) who will ask: “Where is the toilet downstairs?”

NRA AND NAVAL RESERVISTS NOT BAD GUYS

Critics of NRA mistake the organization as serving only reservists. The NRA through its resolutions, testimony, lobbying, has served the Navy directly. NRA with allied organizations saved and protected Navy interests. Suffice to say that a reserve flag promotion and rank are legacies of “an organization that is meant to promote and support reservists.” It was rumored that at times, USN flag officers in mufti visited NRA headquarters in the night; their furthest thought was reserve business.

We love the Navy. There are some of us taxpayers who feel that there are times the Navy must be saved despite itself, and this is one of them.

The NRA is not a cabal of self seeking Navy hating, underground conspirators who have a separate agenda for directing Naval warfare; the NRA does not set reserve or Navy priorities. The organization’s members are patriots for whom time is previously to be aware of and engage in Navy/Naval Reserve politics, so a small team of professionals look after the interest of the membership, and spread love and controversy as required, all at no cost to the government. Today’s NRA leadership are direct but gentle folk. In 1970’s, for good reasons, the leadership was on its muscle when engaging Navy, Congress, and staffers, they openly announced themselves as the “Truth Squad.”

If there were failures by the Naval Reserve, it was not of the people, but of the material condition of the equipment. Many Naval Reserve squadrons would out fly, out shoot and out bomb

regulars. I recall the “Silver Bomb Award.” Reserve TACAIR squadrons had better boarding rates. The payoff – after observing these squadrons in action, the IG or some such inspector would declare them UNSAT and NOT DEPLOYABLE! Why? The ship’s test equipment was not compatible with the aircraft! Another Naval Reserve failure! Reservists understood the Navy game, shrugged their shoulders and were happy for the flight hours. They earned the respect of USN, knew their place in life and did not try to out regular the regulars.

When the Blue Angels went down in the tragedy at Lakehurst, NJ, a group of reservists appeared at the air shows as the “Air Barons” flying A-4’s. The announcer introduced them as the “Navy from Glenview Naval Air Station.” They were good – Navy stood them down “mobilization does not require a reserve air demonstration team.”

In different areas and activities, the reserve was Navy’s lucky bag and slop chest in the good old days.

It wasn’t until 1973, The Reserve Analytical Studies Project (CAPT Berton R. Otto, USNR), that discovery revealed Navy sending reservists on mobilization to ships struck from the register.

THE ADMIRAL’S TRAIN WRECK FOR WANT OF A LANTERN

RADM Masso’s change-train jumped the tracks when he said NRA retained the status quo, i.e., existing state of affairs. The admiral has it backwards – 180 degrees off. It is the Navy that had maintained the status quo for the past 35 – 15 years. It is the NRA and its members who moved for change over the past 40 years.

Rear Admiral Masso, your fellow reserve Flags last year used the term “benign neglect,” a term Navy confessed to in 1977 after OSD and the congressional committees beat it over the head for not moving on “Total Force” over four years. Could you agree that an organization that moves at glacial pace tends to maintain the status quo?

This cavalierly used term by the enthusiasts refers to Navy inaction since 1990. Again, it is Navy that sat on its status quo.

The Soviet Union had collapsed by 1990; during that decade, the active Naval/Military assets were reduced and rearranged, but no attention was given the Naval/Military reserve to resize and restructure the reserve forces to make them ready for imaginable unforeseen events.

It is only now with the ZBR that we learn that the existing RC structure is based on cold war missions; along with Army Reserve, the Naval Reserve was abandoned in the Fulda gap. Fifteen years of status quo – fifteen years of indolence; this is not benign neglect, but gross negligence. RADM Masso did you know this? Yet, you would impugn the motives and honor of NRA, its staff and members; after 15 years of Navy sloth, you and your useful enthusiasts should not expect NRA to buy a pig in a poke – to blindly impart a half-baked concept as it were the Wonder Bread of Naval warfare. After 15 years of fleecing, you declare the reserve sailor and taxpayer as winners? Rear Admiral, you have turned history on its head. This is a “transvaluation of values.”

The lantern of Diogenes is trampled in the line dance of lemmings, and George Orwell smiles – “these people have no shame.”

HINTS

On page 28, opposite RADM Masso’s letter, is an article by CAPT Richard Robey, USNR, “For What Billets Should I Apply?” He gives clear guidance to junior officers in goal setting for career enrichment and promotion and details his personal career plan for O-4 to O-6. He is, it appears, an experienced war fighting officer, having more active duty than the average and who has been associated with hardware units during his career. But, please note the connections among rational career planning, contribution to readiness, a force in being and hardware units, a good reserve concept.

How blessed is CAPT Robey who by accident of geography could be associated with a reserve war fighting outfit. How rewarding for a surface officer to look into his Sailor’s eyes and know that on drill weekend they did something Navy and were not inmates of the sterile drills halls. CAPT Robey would inspire reserve juniors to O-6 to O-9. In a sense CAPT Robey’s article is a retort to RADM Masso. CAPT Robey should inspire his seniors to think and plan for ships, boats and hardware for the Naval Reserve. CAPT Robey dispels the notion that reserve career interest is as oxymoron.

On the air side, a dozen reserve VP crews (SELRES and FTS) should immediately be ordered to the Boeing plant to learn the new P-8A MMA. The new aircraft should be delivered to the reserve for test experiment and shake down. That the first squadron formed be reserve, a training squadron for the regulars – now that’s support and transformation, but not integration. And, by the way, the newer Reserve P-3’s and sensors are awaiting to be worn-out by the regulars.

The dichotomy between regular and reserve remains and will continue because it is the nature of human activity.

So the U.S. Naval Reserve funeral train left the station, pulled by the great engine ZBR, crewed by the trinity, transformation, integration, and alignment, and in the club car in stygian darkness, sit the useful enthusiasts and their acolytes toasting their prince – one-Navy concept. But the corpse is not on board – there is no corpse – no, not yet.

CAPT Lindell, thank you for a steady helm. RADM Keith, you are a good stick. Thank you RADM Masso and thank you CAPT Robey.

CAPT Puzon, thank you for your vigilance – go restore the lamp of Diogenes.

Adelbert A. Balunek
Commander, USNR (Ret)

Dear Rear Admiral Masso,

Greetings.

I just wanted to send you a short note to let you know that I read your recent letter to the editor and that I am in violent agreement with your thoughts.

I am also an NRA lifetime member and value my NRA

membership, but from my foxhole, I see that the NRA’s views WRT ARI are out-of-step with what I see on the deckplates.

Before ARI, my unit’s support to the active component was scattered and annual training very much akin to a summer overseas vacation. While still conducting OCONUS support, we are now providing the active component focused manpower and needed capabilities in support of combatant command objectives.

Personnel in the unit are now working together to achieve a common goal – support to our supported command.

During my first meeting with you in Pascagoula earlier this year, I learned much from your mentoring and after reading your article, I learned that I am not alone in thinking that the Reserve has made real progress in its ARI.

Thank you for your leadership.

Alejandro J. Garcia
Lieutenant Commander, USNR

Dear Navy Reserve Shipmates:

I am a Life member of the NRA and I typically read the *NRA News* from cover-to-cover. The May 2005 edition was no exception.

I pulled together RADM Keith’s comments about the Tide of Losses, CAPT Hardy’s information about the APPLY process, CAPT Puzon’s statistics about Reserve Force utilization and force reduction, and LCDR Scott’s letter about shrinking promotion opportunity together with my own recent experiences to draw some alarming conclusions.

Although our reserve force is performing more and more time on active duty our management and promotion system has not kept up with that trend. Not only are we cutting back on our numbers of senior officers, we are not promoting the officers who serve in the most demanding positions. The “Good ol’ boys” are still running the promotion boards and are selecting men and women who look like themselves for promotion. Successful performance in a drilling position as a Department head is, therefore, deemed a better demonstration of leadership potential than leading skilled men and women in the War zone, managing a multi-million dollar operation, or completing Joint Professional Military Education II requirements . . . or even doing all three.

If my perception is accurate, the longer one spends on active duty the more damage you do to your promotion potential. Is it any wonder that we are facing a tide of departures? The promotion board needs a reality check, perhaps adding more Active Duty members would help. There needs to be a voice on the board that will appreciate the service and sacrifice of the members performing that extended active duty and give them a fair comparison with their brothers and sisters still serving in a drill status.

I do not expect to see us returning to the peacetime drilling mode of the past any time soon. Lieutenant General McCarthy, USMCR, recently penned an article in the *Joint Forces Quarterly* (Issue 36, Dec 2004) about the DoD Continuum of Reserve service concept that is expected to serve as the Reserve service model of the future. In this model Reservists may serve much more than the traditional model of one weekend/month plus

Cont’d. next page

The Inventory Speaks

By CAPT Andy Makar, USNR

On 28 March 2005, Commander Naval Reserve Forces Command (COMNAVRESFORCOM) sent out a personal message entitled “Stemming the Tide of Losses.” The P4 message was addressed to all commanders, commanding officers, and command master chiefs. The issue is a real one, with real consequences for the Naval Reserve. Let me be the first to say that I fully support the goal of retaining the quality officers and Sailors that we are fortunate to have serving with us.

Yet despite this worthy goal, the message highlighted a very real problem in the Naval Reserve. In an effort to be relevant, we borrow the wrong lessons from civilian industry. Instead of relying on the great traditions of leadership that this two-hundred-year-plus institution has developed, we look to the latest and greatest management fad. Unfortunately, the current industry fad is to treat everything as commodities, including people.

Language is important. What we say and the words we use tell the world how we look at individuals. This message is no different. We used to talk about our men, our troops, our fellow Sailors. These fine individuals were real people. Now we speak of them as “human capital.”

I suppose we should be somewhat grateful. After all, capital at least equates us with money; and money has real value. It surely beats being “human resources,” which evokes the image of Soylent Green. But, it is still pretty impersonal. Instead of being individuals, we are just another part of the machine.

But being referred to as “human capital” isn’t the worst indignity this message sends. No, in the very next sentence, we are told of the challenge of maintaining inventory. This leaves me to wonder where I fall in the pecking order. I suppose Sailors are somewhere

on the shelf between rope and shoes.

If the highest levels of our leadership look at our Sailors as “human capital” and inventory, then our retention problems are going to be bigger than we can imagine. Several years ago, I had the honor of being mobilized. During my year of active duty, I noticed some interesting differences between reserve sailors and their active duty counterparts.

For one thing, Reservists tend to be somewhat older. Within a month of mobilization, I was told to send personnel age 26 and under for driver training. I had exactly one Sailor in fifty who met these criteria; and if I put it off for a month, he would have been over 27 and exempt from the requirement.

Another significant difference was the Reservist’s education and life experience. Many of my enlisted personnel had bachelor degrees. Several had graduate degrees, including one petty officer who had two master’s degrees. Some had leadership roles in their own civilian organizations, and a few owned their own businesses.

In short, the average Reservist has not been restricted to the military environment and has not become used to the bureaucratic tendencies of the service. More importantly, they know how to read between the lines, and they most definitely think for themselves. I’m not sure that they would appreciate being equated with widgets.

So, while I appreciate the concerns that “Stemming the Tide of Losses” addresses, I will not under any circumstance actually post this thing anywhere. And, I respectfully suggest that our leadership take this widget’s advice and think just a little harder about the words they use. 📧

Letters - Cont’d. from page 22

two weeks of active duty, but less than full-time on a continuum of possibilities vice the regimented construct we live with today. We are already living in this model to some extent, with numerous reservists cobbling together drill, AT, ADT, ADSW, and Mobilization orders to enable them to serve longer. In order to maintain this level of support we need more personnel not less, we need more flexibility in our orders, and we need to educate the promotion boards to expect this type of service now and even more in the future. Our Sailors giving the most of themselves in our great cause should not be penalized for doing so. Either way, we will get the Navy Reserve that we deserve.

Michael A. Yuhas
Commander, USNR

Dear Admiral Keith,

As a physician and professional health care provider for 32 years, I became confused, angry, resentful, and had several other

feels after reading LT Charlene Inouye’s article on “Health Care Providers and Professionalism” in the April issue of the *NRA News*. As a professor at the graduate level, she should know better to thoroughly research her material rather than to use “my recent personal experience as a patient” as the basis for her article. From the opening sentence she seems to have an ax to grind with the physicians who treated her. The *NRA News* should not be the public venue to argue her one sided opinion.

Professionalism has many definitions and connotations. The Merriam Dictionary defines professionalism as the conduct, aims, or qualities that characterize or mark a profession. Like any profession, be physicians, nurses, lawyers, salesmen, electricians, military servicemen or women, there are those who are more professional than others. No one can be the perfect professional in his or her field all the time. Most professionals strive to do the very best to carry out the responsibilities of their chosen profession. This can be difficult at times given varying circumstances, especially when dealing with the public.

Since the advent of managed health care and the skyrocketing health care costs, the health care profession has diligently sought

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RADM Peter L. Andrus, MC, USNR
National VP for Health Programs

This month, the Health Affairs column features a perspective on the contribution of Navy Reservists from our reserve medical department unit that supports Naval Medical Center Portsmouth, VA. The author of this piece is JO2 Nicholas Lingo, the REDCOM Mid-Atlantic Assistant PAO who prepared the article at the request of NR OHSU NMC Portsmouth skipper CAPT Cindy Dullea.

The U.S. is in the midst of mobilizing the largest number of Reservists for a wartime contingency since Desert Storm One in the early 1990's. Throughout the process of defending this great nation, Sailors have been plucked from their everyday lives and dropped into a number of locations to help provide support overseas and state-side for the war on terrorism including combat theaters in the Middle East and in Africa. Operational Healthcare Support Unit (OHSU) NMC Center Portsmouth is one of the units that is embracing the opportunity to serve the war-fighting effort abroad and at home.

Several of the unit's service members have been mobilized since early 2004, and have excelled in their clinical assignments. Naval Medical Center Portsmouth (NMCP), the busiest of all Navy obstetric facilities, made history in September 2004 delivering 424 babies, the largest number of babies born in a single month at a military hospital. Overtime and additional shifts are the norm in order to provide optimum care to our military clientele with so many NMCP staff members deployed to Kuwait and Iraq. DR Christine Lenoir, a perinatal clinical nurse specialist with

Portsmouth Perspective

many years of experience in maternal child health was able immediately to provide significant clinical support and serves as Naval Reserve Nurse Corps Maternal Child Health Specialty Leader, a national advisory position. "I have experienced much support, kindness, and camaraderie at NMCP . . .," states CDR Lenoir.

The support NMCP Reservists receive from their civilian jobs is also a major factor in how each service member is able to make the transition during mobilizations. HM2 Thomas Mahoney (mobilized to Iraq in November 2004) and HM2 Kristen Buckbee are a recently married couple who were both mobilized during the last year and have seen this support firsthand. Both members worked for Campion Ambulance Service (CAS) in Waterbury, CT, prior to mobilization as emergency medical technicians. CAS has been very supportive with e-mails, cards, and even created a red, white, and blue service ribbon with Buckbee and Mahoney's employee numbers that CAS employees wear on their uniforms.

Family ties also come to our Reservist's aid in times of mobilization as well. Their families have stepped up to watch the children, 19-year-old Sara, 14-year-old Ian, and 7-year-old twins Aidan and Liam, and run the household. Both families are very supportive of the couple's commitment to serving in the Navy Reserve.

"The support that we received from our reserve colleagues was invaluable in sustaining our mission and increasing our efficiency and effectiveness. Their seamless integration epitomized the Surgeon General's priority of One Navy Medicine – Active, Reserve, and Civilian." said RDML Thomas Burkhart, MC, Commanding Officer, Naval Medical Center Portsmouth.

Many reserve service members at NMCP have put successful careers on hold in order to fulfill their duty as Navy Reservists. LT Michael Renforth, a board certified emergency medicine physician, left a thriving Williamsburg

urgent care practice in June of 2004 and reported to the Emergency Department of NMCP to fulfill his duty, expressing his deep desire to do his part for the war efforts we are all facing, "For 229 years, in response to their country's call, the men and women of the United States Navy have gone down to the sea in ships. I, for one, am proud to be counted in their number."

"I am very proud of our Reservists. They have stepped up to the plate and performed superbly, integrating with their active duty counterparts. It's impossible to tell the difference when you walk the halls of NMCP," said CAPT Cindy Dullea, NC, Commanding Officer, OHSU NMC Portsmouth.

In an era where Reservists have become a mainstay in the war-fighting efforts in Afghanistan, Iraq, and aboard numerous ships throughout the world, it is easy to overlook the sacrifices Sailors are making within the United States as they step up to the daunting task of filling another's shoes with little-to-no time for preparation. The staff of OHSU NMC Portsmouth has done that and more in pushing on through sacrifice and hard work.

Postscript: In the fall, my term as your VP for Health Affairs will conclude, and the Association is looking for several well qualified and highly motivated individuals to step up to the plate and ran for office as my relief. Please consider doing so! The candidate/nomination process will be detailed in upcoming issues of *NRA News*.

PPS: I continue to welcome your feedback on these columns and solicit your possible contributions for publication. Contact me at:

<captpla@aol.com>

for details on writing on a topic for the column.

TRICARE Reserve Select (TRS)

By CAPT Tom McAtee

The rising cost of civilian health care over the years has caused many Reservists to ask the question, “Will drilling Reservists ever be able to enroll in TRICARE?” The past standard answer has been “Across-the-board health care for Reservists, probably never; but some form of health coverage may appear due to the expanded use of Reserve Component personnel.” As we all know the first step was expanded transitional health care to assist the Reservist and family during the shift from active duty back to inactive duty. The next step came with the passage of the National Defense Authorization Act for FY 2005 which authorized the new permanent program of TRICARE Reserve Select (TRS). TRS is a premium-based health care program separate from the normal TRICARE such as Prime, Extra, and Standard.

TRS eligibility is limited to those Reservists who have or are serving on active duty orders specifying “in support of a contingency operation” and who, upon release from active duty, are able to commit to serve in the Selected Reserve. It should be noted that transfer from the Selected Reserve means loss of TRS coverage.

TRS Initial Enrollment Clock Has Begun to Tick

Understanding initial enrollment requirements is critical. There are two groups of enrollees. First is the *HISTORICAL* group which includes those who were released from active duty orders of 90 days or more on or before 26 April 2005. Second is the *PERMANENT* group which includes those who are released from active duty orders of 90 days or more on or after 27 April 2005. To be eligible for TRS, permanent group Reservists must enroll by accepting or declining coverage, before being released from active duty (pending legislation to make this requirement less restrictive). Declining coverage is irrevocable. Historical-group Reservists must enroll by 28 October 2005. There will be no open season enrollment beyond 28 October 2005 for the Historical group. Enrollment requires the submission of a service agreement (DD 2895) and TRS enrollment form. Actual enrollment is done by the Reservist through one of the four regional TRICARE offices (North, South, West, and Overseas). The first month’s premium must accompany the enrollment forms.

TRS Health Care Has Length of Coverage Limits

Simply put, each continuously served 90-day period of active duty in support of a contingency operation makes available one year of TRS coverage. Example of coverage calculation – if a Reservist served 270 days on qualifying orders, the Reservist would be eligible for three years of TRS coverage. The TRS coverage period must have a corresponding service agreement for the exact period. Coverage begins on the date the Reservist signs service agreement or the day after the end of 180-day transitional health care, whichever is later. In the case of death of a Reservist, coverage ends for the family at the end of the month (pending legislation will address easing this issue).

TRS Requires a Commitment to Serve in the Selected Reserve

Eligibility for coverage is dependent upon ability to serve in the Selected Reserve. No Selected Reserve billet, no TRS coverage. Signing the service agreement in no way guarantees a billet for the agreed upon period.

TRS Has Premiums, a Co-pay, Deductibles, and an Out-of-Pocket Cap

Premium costs are attractive. Reservist-only coverage is \$75 a month (\$900 annually). Reservist-and-family coverage is \$233 a month (\$2,796 annually). TRS has a 20 percent co-pay for non-network providers. Fiscal year deductibles for pay grades E-5 and above for Reservist-only or family coverage are \$150 or \$300 respectively. TRS has a fiscal year out-of-pocket cap of \$1,000.

TRS Coverage Ends Under the Following Conditions:

- When the Selected Reserve service agreement ends.
- When Reservist separates from the Selected Reserve.
- Upon voluntary disenrollment from TRS.
- Failure to pay premiums.

TRS is Effected by Future Recall

If covered by TRS and issued another set of recall orders, TRS is suspended. However, future TRS coverage period will be dependent upon the numbers of day served continuously on the current set of orders. Coverage period from previous set of orders is lost.

TRS Enrollment Process Explained

First step is commit to service in the Selected Reserve by completing DD Form 2895. Service agreement period will be the same as the TRS coverage period. Remember, this step is only your willingness to serve.

Second step is to execute the service agreement (DD 2895) through your servicing reserve center for verification of Selected Reserve billet availability. Once the service agreement is executed, the DEERS system will be updated as to your eligibility for TRS.

Third step is to log onto the Guard and Reserve portal at <<https://dmdc.osd.mil/guard-reserveportal>>. Follow the instructions for enrollment and print out the form. The TRS enrollment form and first month’s premium should be submitted to the TRICARE contractor servicing your area.

For more information on TRICARE Reserve Select (TRS), go to the following Web site:
<www.tricare.osd.mil/reserve/reserveselect>

Improving Naval Performance One CPT at a Time

By Tamara Sonmez, Human Performance Center Public Affairs Officer

(Submitted by LCDR Eddie Oestreicher, MSC, USNR, National VP for Public Relations)

In accordance with the Navy's Revolution in Training's focus of aligning military qualifications and civilian certifications, a third of the Navy's Human Performance Center's (HPC) employees have now achieved designations as Certified Performance Technologists (CPT).

An important building block in achieving the vision of the HPC is the development of the best-qualified human performance professionals. This has become a driving factor in the HPC endorsing the International Society for Performance Improvement (ISPI)/American Society of Training Development (ASTD) CPT program.

A CPT is a human performance practitioner who has proven his or her ability to identify systematically opportunities to improve organizational and individual organizational and individual performance. ISPI developed the CPT designation, along with the Standards of Performance Technology, in response to demands in the private and public sectors for specific criteria to distinguish capable practitioners in the human performance technology (HPT) field.

The mission of the HPC, which was established in 2003, is to address U.S. Navy performance deficiencies by systematically analyzing and diagnosing the entire "performance system." Human performance practitioners evaluate specific tasks, the individuals involved, the processes and policies governing the activity, as well as the overarching environment and organization, to identify

and remove the barriers to optimum performance. Consequently, the focus of the HPC is on performance, not the performer.

According to Dr. Roger Chevalier, CPT, ISPI director of certification, the HPC currently has 33 proficient and qualified CPTs.

"This vast effort and press toward certification has resulted in HPC having the largest concentration of CPTs in the industry," said Chevalier. "The next largest in the industry is in the 12-to-15 range."

In order to attain the certification, applicants must have at least three years of practical work experience in the performance improvement field and demonstrated use of the ten Standards of Performance Technology.

According to ISPI, these standards are based on the following four principles: Focusing on worthy results (address problems clients care about); considering the larger context (like the client's constraints and marketplace reality); adding value (the outcomes are worthwhile); and collaboration (work as part of a team and bring in appropriate specialists). An applicant's documented work is attested by clients and supervisors, and reviewed by ISPI's panel of experts.

In addition, all applicants must commit to ISPI's Code of Ethics, promoting ethical practice in the profession while guiding the performance improvement process through commitment to value, validated practices, collaboration, improving proficiency, integrity, and confidentiality.

HPC clients, as well as the individual practitioners, benefit from this certification. Clients benefit from having use of highly competent professionals who can immediately and positively impact their organizations,

while the performance technologists have the professional satisfaction of being part of an interactive, exclusive group of professionals with a shared interest in continuous improvement and growth in the performance improvement field.

Dr. Burton F. Krain, the HPC detachment manager at Naval Service Training Command, feels that his certification gives him additional exposure and access to a wide range of individuals and organizations that share the common goal of systematic, and systematic identification of, performance related issues.

"Gaining my CPT certification has meant a greater degree of interaction with professionals in the private and public sector who deal with similar performance problems," said Krain. "Having access to fellow professionals has resulted in the sharing of 'best practices,' tools, and techniques to engage effectively in problem identification and intervention. Those partnerships have saved our HP Det. time and improved our efficiency. The result is greater productivity for the Navy."

HPC human performance technologists are not just claiming to be performance improvement professionals. Instead, they are proving it through their certification and demonstrating it through their work.

"Having the CPT designation from ISPI gives me an initial credibility with a customer," said Karen McBee, CPT and HPC Standards and Methodology department head. "It tells the customer not only that I know the principles of human performance improvement, but also that I am experienced in applying them. This helps me get my foot in the door. Oftentimes, that's all I need as HPT to start the performance improvement ball rolling."

For more information on HPC, visit <www.hpc.navy.mil>. 📄

Do We Have Your Current E-Mail Address?

We take pride in our ability to provide our members with up-to-date legislative, promotional, and retirement information affecting you. With our mass e-mail broadcast, we can immediately keep you informed. In order to receive these updates, please send us your e-mail address to <membership@navy-reserve.org>.

Qualified and Nonqualified Retirement Plan Benefits and Trusts

By *LT Marc J. Soss, SC, USNR*

Qualified and Nonqualified Retirement Plans (“Plans”) are today one of the most valuable assets that an individual owns at his/her time of retirement and death. Participation in Plans is subject to guidelines and rules that must be adhered to strictly.

Most Plans are categorized as “trusts fund plans” with the trust agreement between the employer and a trustee. The employer is typically the administrator of the Plan and the employee participating in the Plan is the beneficiary. It is important to understand that the employee is not the owner of the Plan despite the inclusion of the Plan benefits in his/her gross estate at death and, potentially, federal and/or state estate tax impact to them.

Qualified Retirement Plans

“Qualified Retirement Plans” are classified as two types of plans: defined benefit plans and defined contribution plans. Qualified Retirement Plans include 401(k) and 403(b) plans, money-purchase pension plans, profit-sharing plans, IRAs, government or 457 plans, tax-sheltered annuity, self-employment plans, and other types of retirement plans. Qualified Retirement Plans receive favorable tax treatment and allow employers and self-employed individuals to deduct their Plan contributions, provided they meet certain requirements. Employees are not immediately taxed on Plan contributions made by them or on their behalf, and the Plan earnings will accrue for their benefit on a tax-deferred basis.

Nonqualified Retirement Plans

“Nonqualified Retirement Plans” are classified as two types of plans: individual contracts and employer plans. They are not required to meet the same rigid requirements, under the Internal Revenue Code or ERISA, as Qualified Retirement Plans. They consist of excess benefit plans, deferred bonus, rabbi trusts, stock options, phantom stock, and split-dollar life insurance plans. Most nonqualified plans have transferable death benefits, may be discriminatory in their application, and do not have the contribution limits and other restrictive requirements found in Qualified Retirement Plans. Employers do not receive any tax deduction for contributions made on behalf of an employee until the employee receives the plan proceeds.

Trusts as Plan Beneficiary

If you name a Trust as the beneficiary of a Plan it must meet the following requirements: (1) valid under state law; (2) either irrevocable or will become irrevocable upon the owner's death; (3) the Trust beneficiaries must be identifiable from the instrument; and (4) copy of the Trust instrument or special affidavit must be filed with the plan administrator. It is important to understand that only an individual may be a designated as the beneficiary of

a Plan. If an ineligible individual or entity is designated as the Plan beneficiary, the Plan will be treated as having no designated beneficiary. However, the trustee of a Trust may be named as the beneficiary of a Plan. This allows the beneficiaries of the Trust (not the Trust itself) to be treated as the designated beneficiary for purposes of determining the required minimum distributions (“look-through treatment”). It is important to recognize that, because the Trust entity will be ignored, all of the beneficiaries must be eligible recipients.

Minimum Required Distributions (MRD)

All beneficiaries of a Trust, with respect to its interest in a Plan, will be treated as designated beneficiaries of the individual under the Plan for purposes of determining the required minimum distributions under §401(a)(9). If Plan benefits, pursuant to the terms of a Trust, are payable to multiple designated beneficiaries, then the designated beneficiary with the shortest life expectancy will be the designated beneficiary for purposes of determining the applicable distribution period. In order to avoid this unwanted consequence, it is important to have the beneficiary designation refer to separate trusts if the main trust is to be divided at the owner's death (for example, “To the Trustees of the separate trusts set forth in the Agreement of the John Doe Trust, in the proportions stated therein”). Alternatively, in order to obtain the same result, separate trusts may be created and the account separated by the Trustee prior to 30 September of the year following the year of the owner's death.

If the beneficiary of the Trust is another trust (QTIP trust; general power of appointment marital deduction trust; credit shelter trust; or irrevocable life insurance trust), the beneficiaries of the other trust will be treated as being the designated beneficiaries of the first trust. This will result in them being designated under the Plan for purposes of determining the distribution period. The availability of this option is contingent upon strict accordance with the Treasury Regulation requirements.

Advantages

The advantages of naming a Trust as the beneficiary of a Plan include the following: (1) control the timing and amount of distributions to trust beneficiaries (important if one or more of the beneficiaries is young, irresponsible, or subject to legal or debt problems); (2) address “what-if” scenarios (divorce or addiction); (3) address disability or illness-related issues; and (4) control the management and asset investment on behalf of the beneficiary.

Disadvantages

The disadvantages of naming a Trust as the beneficiary of a Plan, without proper planning, include the following: (1) the potential for non-individual or contingent beneficiaries of the

Trust causing an accelerated payout; (2) a remote successor beneficiary being counted as the oldest beneficiary for payout purposes; and (3) higher income tax rates on undistributed income.

Trust Distributions

Distributions that flow from a Plan to a Trust will be taxed at ordinary income tax rates and will be governed by the terms of the Trust agreement. Distributions may then flow from the Trust to the named beneficiary. However, depending upon the language contained in the Trust instrument, some or all of the distribution may remain in the Trust and not be paid to the beneficiaries.

The Code provides that the amount actually distributed to any distributee by a Plan "shall be taxable" to the distributee in the year in which the amount is distributed. With respect to a Trust, if the individual trustor is the primary beneficiary and is to receive, under the terms of the trust agreement, all trust estate income and distributions of principal, and the trustee is required by the terms of the trust agreement to distribute income to or for the benefit of the trustor, then, the trustor should be considered the distributee who is taxable on the receipt of Plan proceeds.

When an Irrevocable Trust is named as the Plan beneficiary, it is important to recognize that a higher income tax rate will be applicable to trust income. If the trustee pays all of the required minimum distributable income to the beneficiary, the protective trust terms

and benefits may be lost. Alternatively, income that is retained in the trust will be taxed at higher income tax rates.

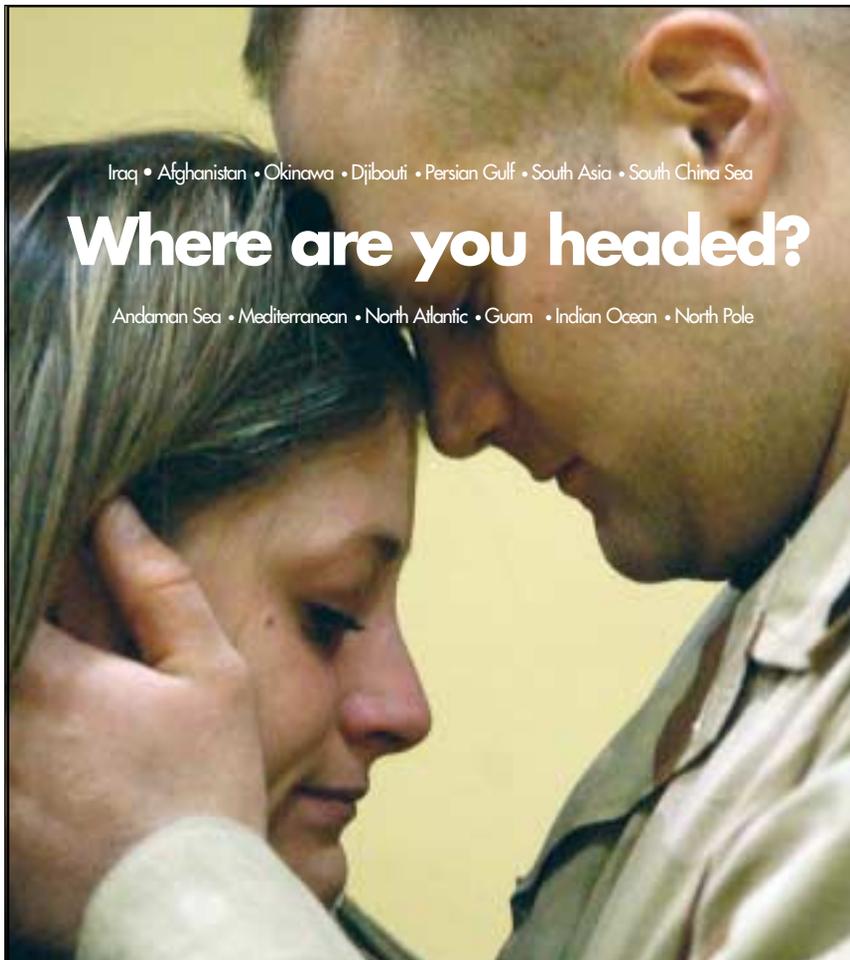
Dealing with Disability or Incapacity

Since a Trust may not be the owner of a Plan, if you become disabled or incapacitated, the only way to exercise control over the Plan would be under a durable power of attorney or through guardianship proceedings. However, by having a properly drafted Trust, as the recipient of the Plan distributions, one can avoid unwanted consequences and potential loss of medical benefits.

Increased Military Death Benefit for Survivors

On Wednesday, 11 May 2005, President Bush signed into law the Fiscal Year 2005 Supplemental Appropriations Act (H.R. 1268). A major provision of the law is the increase in the military's tax-free "death gratuity" from \$12,000 to \$100,000 for the next of kin of any military personnel killed in combat zones or in combat-related training since 7 Oct. 2001. In addition, the law includes a provision increasing military life insurance payments from \$250,000 to \$400,000.

Marc J. Soss, Esquire is a tax, estate planning, guardianship, and corporate attorney in Sarasota, FL.



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CDR Tim Quinlan, our newest Life member, is shown here with The Honorable Tom Hall during his visit to Kuwait.

LETTERS – Cont'd from page 23

ways to provide the highest quality of healthcare with the most advanced technology to the greatest number of recipients using various cost controlling measures. This is a daunting task. There are no easy answers or solutions. We have seen the methodology of providing health care change significantly; yet within this change I do not see a degradation of the humane, caring spirit and professionalism of today's physicians, nurses, or health care administrators falter. Despite working longer hours, taking care of sicker patients, today's health care professionals make less money than their predecessors. Yet, they are always there to take care of the injured and ill from all walks of life 24 hours a day. The compassionate human touch has not been lost as LT Inouye has declared in her article.

Despite LT Inouye's negative and fatalistic attitude towards health care professionalism, the health care providers of today are dedicated to continuous quality improvement of their services and their professions. Why else would we have required continuing medical education and quality management committees? Those who cannot and do not measure up to the mark are held accountable and are required to obtain further training or experience by their peers. Is it a perfect system? Probably not. Are we trying to make it as perfect as possible? I believe so. While Americans demand perfection, and most individuals strive for perfection in some way, perfection may never be totally achievable.

Contrary to LT Inouye's perception of the health care profession, which appears to be based on her single negative experience, I firmly believe that our great nation enjoys the highest quality of health care provided by the most caring, highly trained, dedicated health care professionals.

William J. Lynch
Rear Admiral, MC, USNR (Ret)

Dear Admiral Keith,

In the interview with Congressman Duncan Hunter (published in the April edition of the *Naval Reserve Association News*), the Congressman repeatedly attempts to blame the systemic problems in the Department of Defense on a previous administration for political purposes.

As representative of the American military, we are supposed to be nonpartisan. Yet, the Naval Reserve Association has allowed itself to be used as a platform for a political diatribe.

Is the Naval Reserve Association so gullible that Congressman Hunter's blatant political agenda went unnoticed? Or, does this interview represent a descent into politics by the Naval Reserve Association?

H. V. Rhodes
Commander, USNR (Ret)

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Provincial Reconstruction Team in Afghanistan Commanded by a Naval Reservist (FTS)

By Maj. Michael Evans



One of the 12 Provincial Reconstruction Teams in Afghanistan is commanded by a Naval Reservist (FTS), CDR Kimberly Evans. She previously served as the XO for the Naval Reserve Center in Louisville, KY. She is currently assigned to Navy Personnel Command in Millington, TN, and has been TAD to Afghanistan since October 2004.

After turning over the responsibility for the province of Herat, Afghanistan, to the NATO (Italian) forces, she has moved her team to Laghman, Afghanistan, where she will

Italian Col. Aldo Guaccio (left), incoming Commander of the Herat PRT, shakes hands with U.S. Commander Kimberly Evans, the outgoing Commander, after a handover ceremony in Herat, Eastern Afghanistan, 31 March 2005. U.S. handover of Herat Provincial Reconstruction Team to Italy comes as NATO expands its security mission in the reemerging country. (AP Photo by Tomas Munita)

establish an entirely new reconstruction effort.

This is a noteworthy and unusual aspect of the Naval Reserve contribution to the joint war-fighting effort., ⚓

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Editor's Note: *The following is a list of known names of members of the Naval Reserve Association who have passed away. The information in parenthesis beside each name is the state, district, and chapter. These names have been accumulated from 1 November 2004 to 30 April 2005, from surviving spouses, newspapers, obituaries, etc. Any NRA members aware of any other member deceased, and not previously published in NRA News, please notify us. May they rest in peace.*

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 LCDR Joseph A. Barkley, USNR (Ret) (PA, 4-207)
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 LT S. Paul Beck, SC, USNR (Ret) (CO, 9-059)
 CAPT Richard E. Belser, USNR (Ret) (MO, 9-030)
 LT Kenneth B. Bourne, Jr., USNR (Ret) (NY, 3-004)
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 CDR Earl Dorsey, Jr., USNR (Ret) (WV, 5-160)
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 CAPT Richard L. Flaherty, USNR (Ret) (ME, 1-156)
 CDR James L. Gant, SC, USNR (Ret) (FL, 6-175)
 CAPT Frank A. Gieser, USNR (Ret) (CA, 11-133)
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 LCDR Ralph L. Karol, USNR (Ret) (MN, 9-076)
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 CAPT Jerald Kirsten, USNR (Ret) (CA, 12-042)
 CAPT Robert Kendal Knight, USNR (Ret) (WA, 13-227)
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