

THE MARINER

2014 Spring Edition | Volume 57 · Issue 1

The Official Publication of the Naval Enlisted Reserve Association



Join us for the
**57th Annual
National Conference**
September 24–28, 2014
San Antonio
nera.org

NERA NAVY RESERVE
Ready Now. Anytime. Anywhere.



**USS Somerset
(LPD 25)**

page 22



USAA is proud to be the
Exclusive Provider
of Financial Services for the
Naval Enlisted Reserve Association

How can you reach your retirement goals when your investments are all over the map?

At USAA, we understand the financial goals of military members and their families. Let us help you get your investments working together. Roll over your TSP, 401(k)s and 403(b)s into one convenient, consolidated IRA.

Visit usaa.com/ira or call 877-503-NERA (6372).



We know what it means to serve.®

Financial advice provided by USAA Financial Planning Services Insurance Agency, Inc. (known as USAA Financial Insurance Agency in California, License # 0E36312), and USAA Financial Advisors, Inc., a registered broker dealer. Investments provided by USAA Investment Management Company and USAA Financial Advisors, Inc., both registered broker dealers. USAA means United Services Automobile Association and its affiliates. No Department of Defense or government agency endorsement. The Naval Enlisted Reserve Association receives financial support from USAA for this sponsorship. © 2014 USAA. 201853-0314

Naval Enlisted Reserve Association (NERA)
National Headquarters
6703 Farragut Avenue
Falls Church, Virginia 22042-2189

Office: 703-534-1329
Toll-free: 800-776-9020
Web: www.nera.org
Email: members@nera.org

National President
ABHCS Eugene "Geno" P. Koelker,
USNR (Ret.)
815-209-5391
president@nera.org

National Vice President
ET1(SS) Chuck Cox, USNR
732-698-3049
vp@nera.org

National Secretary
YNC Marianne Mosher, USN (Ret.)
secretary@nera.org

National Treasurer
YNC Joanne Elliott, USN (Ret.),
(H) 215-547-7004
treasurer@nera.org

National Counselor
YNC Deborah "Debbie" Fallon,
USNR, (Ret.)
603-858-4144
nc@nera.org

Past National President
SKCS(AW) Nick Marine, USN (Ret.)
770-426-8060
pnp@nera.org

Executive Director
DCCM Stephen R. Sandy, USNR (Ret.)
703-534-1329
neraexec@nera.org

Deputy Executive Director
OSC Michael P. Hughes, USNR (Ret.)
703-534-1329
neradeputy@nera.org

Managing Editor
YNC Joanne Elliott, USN (Ret.)
(H) 215-547-7004
marinereditor@nera.org

Printing
Mercury
240-631-1389

Design
Karen Durland
kdurland@gmail.com

CONTENTS

2014 SPRING EDITION

Volume 57 • Issue 1

THE MARINER



- 4 President's Message
- 5 Vice President's Message
- 6 Tips & Clips
- 7 NERA Recycling Program
- 8 Legislative Updates
- 9 Executive Director's Message
- 12 Reservist Retirement Pay
- 13 NERA Executive Counselor
- 14 NERA Chapters
- 16 Faces of NERA
- 18 NERA News
- 19 Coastie Corner
- 20 2014 USAA/NERA College Scholarship Program
- 22 USS Somerset
- 26 Department of Defense
- 29 Bequest Form
- 30 TAPS
- 31 NERA Benefactors

Cover Photo Courtesy Visitsanantonio.com

The Mariner, official publication of the Naval Enlisted Reserve Association, is devoted to the interests and mutual benefit of its members. Regular Membership is open to all enlisted personnel of the Naval Reserve, Marine Corps Reserve, and Coast Guard Reserve; others may join as Associate Members. Annual dues in the amount of \$3.75 per member is set aside to defray the cost of publishing The Mariner. Single domestic subscription price is \$15 per year. Persons eligible for Regular Membership are not entitled to published subscription rates. Articles, letters, and JPEG photos for The Mariner should be submitted to the Managing Editor/DED via e-mail to: MarinerEditor1@nera.org or NERA Headquarters, Falls Church, VA. Credit will be given for materials used. Letters may be condensed for publication. Articles and letters appearing in The Mariner do not necessarily reflect the opinions of the National Executive Council of the Naval Enlisted Reserve Association or the Editor, nor are they to be interpreted as official policy of the United States Navy, United States Marine Corps, United States Coast Guard, or the Naval Enlisted Reserve Association. The Mariner (ISSN 0164-3029) is published quarterly by the Naval Enlisted Reserve Association, 6703 Farragut Avenue, Falls Church, VA 22042-2189. Postmaster: Send address change to The Mariner, 6703 Farragut Avenue, Falls Church, VA 22042-2189. For general questions, advertising or to learn more about NERA, e-mail: vp@nera.org.



Geno Koelker
National President

Ahoy Shipmates

As I settle into my role as NERA President, I am excited to tackle new challenges. My number one goal is to boost membership numbers for NERA. Don't be shy to talk about NERA with your shipmates and tell them about the good work we are doing. Word of mouth is the best way to promote NERA. We monitor what is going on in Washington, and act on your behalf. Recently, lawmakers in Washington tried to pass a bill limiting annual cost-of-living adjustments (COLA) for military retired pay for retirees. This bill was slipped in as an 11th-hour deal on a government wide budget agreement. NERA and other military and veterans organizations acted in outrage, and this law was repealed.

This repeal of the COLA law demonstrates the important work NERA is conducting for sea service Reservists. NERA is working hard behind the scenes to protect and promote your military benefits, but we can't do this work without you. In order to continue and thrive, new membership is the lifeline to our organization. I would love to hear your ideas on how to promote and recruit new members to NERA.

In a recent Military Times survey, many troops stated that they did not trust the impending retirement changes because they don't trust the Pentagon or lawmakers. Those surveyed don't believe Washington's promises that current troops will continue to receive the same benefits and be "grandfathered" into the new system. They think their benefits will not remain the same and they will have to change with the new system. This skepticism is based on years of lawmakers promising to protect military benefits, and then quietly chipping away at these same benefits when budgets needed to be cut.

NERA understands that skepticism. We are ever vigilant and are watching what is happening in Washington. We have teamed up with a very prominent military coalition to promote and protect what sea service Reservists have rightfully earned with their service. We want to continue this work for you and all Reservists. The best way to do this is to keep up our membership numbers and urge everyone to talk about NERA's good work. I look forward to hearing from you and ideas for promoting NERA.

Smooth Sailing,
Your new President,
Geno

**“Twenty years from now you will be more disappointed
by the things that you didn't do than by the ones you did do.
So throw off the bowlines. Sail away from the safe harbor.
Catch the trade winds in your sails.
Explore. Dream. Discover.”**

— Mark Twain



Chuck Cox
NERA
Vice President

Top Six Reasons to Become a Member of NERA

As the Vice President of the Naval Enlisted Reserve Association (NERA), I am asked about NERA's benefits and programs. Below is a list of the top reasons to become a NERA member that you can share with prospective, new members. Word of mouth is the best way to promote NERA and I encourage you to tell everyone about what we offer.

Become a NERA member because it offers:

- 6 A strong voice in Washington.** (We all know how important it is to defend and promote military benefits with the lawmakers on Capitol Hill.)
- 5 A stronger America for a secure future.** (By joining NERA, you are supporting national security by promoting the development of policies that preserve a secure future.)
- 4 Real-Time Communication.** Receive NERA's free quarterly magazine the Mariner, visit nera.org, social media (such as Twitter, Facebook) for DAILY updates regarding your Reservist benefits. NERA's social media provides the best place to receive fresh information pertaining to just sea service reservists.
- 3 Promotional and Professional Development Help.** Where else will you find honest and free help?
- 2 USAA/NERA College Scholarship Program.** NERA offers a generous annual college scholarship exclusive for its membership. Visit nera.org for more information.
- 1 It's fun and can help your career.** Connect with shipmates, attend the Annual Conference and be part of an elite group of Sea Service Reservists. NERA is THE organization devoted to representing the Enlisted Reservist members of the Navy, Marine Corps and Coast Guard.

We love to hear from young reservists regarding their concerns and needs, so tell us what is on your mind at VP@nera.org.

—Chuck Cox,
NERA Vice President

Spread the word—we welcome new members!
www.nera.org.



Joanne Elliott
National Treasurer

MYPAY

If you are having difficulty entering your login on the DFAS website, try entering your ID in the box and using

the onscreen keyboard to enter your password. DFAS has set up extra security to protect your information. You also need to remember that you need to change your password often.

DoD Budget Plan Takes Aim at TRICARE

February 27, 2014 | Terry Howell

The proposed 2015 DoD budget could kill TRICARE Prime and increase out-of-pocket medical expenses for dependents and retirees. Much of the first reports on the proposed 2015 defense budget didn't necessarily focus on the details or specific areas to be cut. Many of details won't be available until March 4th. However, there are some details available on one of the most significant benefits areas to be hit – TRICARE.

TRICARE, originally named for its three levels of health care coverage (Prime, Extra, and Standard), has been providing affordable healthcare coverage for military dependents and retirees for nearly 20 years. But, according to columnist Ton Philpott's recent Military Update, the DoD is proposing to merge the three options into a single fee-for-service insurance option, similar to the current Standard option.

The proposed changes to TRICARE would not affect active-duty servicemembers access to free healthcare, but their dependents and working-age military retirees would face higher costs to include a share of medical expenses and perhaps a new annual enrollment fee, set initially at \$285 for individuals and \$569 for families.

Beneficiaries could see lower costs if they use military treatment facilities or "preferred" care providers who offer

military discounts. However, the plans include charging retirees a new co-pays for using on-base treatment facilities. New co-pays also would be set for military families and retirees who use emergency rooms inappropriately for routine care.

Philpott reports that TRICARE Prime would likely end as defense health officials continue to argue that Prime is too costly to operate for the military.

According to Philpott, beneficiaries 65 and older would continue to have access to TRICARE for Life, but, they would face a new enrollment fee. It might be set at one percent of military retired pay but capped so as not to exceed \$300 a year.

On the upside, many believe that most of the DoD's proposed benefit cuts are not likely to get passed Congress. The question is, which ones will?

Stay tuned as more details will be available March 4 when the budget is formally rolled-out.

For more details on Pay Caps, Commissary Cuts and BAH Reductions, read Tom Philpott's full article, <http://militaryadvantage.military.com/2014/02/proposed-dod-budget-would-hit-tricare-hard/#ixzz2uxVFEkN9>.

Vietnam Veterans Sue Military Over PTSD

Military.com, 3 March 2014

"The U.S. military has failed to upgrade the discharges of Vietnam veterans who developed post-traumatic stress disorder, resulting in stigma and loss of benefits, according to a federal lawsuit filed Monday. Five Vietnam veterans

and three veterans organizations are suing the Army, the Navy and the Air Force in Connecticut. The veterans say they suffered PTSD before it was recognized and were discharged under other-than-honorable conditions that

made them ineligible for benefits. The lawsuit, which seeks class-action status to represent tens of thousands of veterans, says the military has systematically denied applications for upgrades involving evidence of PTSD. ‘Unfortunately, the Pentagon has refused to correct the decades of injustice experienced by tens of thousands of veterans who suffer from PTSD but were discharged

before it was a diagnosable condition,’ V Prentice, a law student intern in the Veterans Legal Services Clinic at Yale Law School, which represents the plaintiffs, said in a news release. ‘This action seeks to compel appropriate action by the military and to finally secure justice for these veterans.’”

Paul Sutton “Dominus Fortissima Turris”

The pessimist complains about the wind.

The optimist expects it to change.

The realist adjusts the sails.

Land of the Free Because of the Brave



NERA RECYCLING PROGRAM

NERA Recycling Program

NERA’s new recycling program is making a positive impact on the environment—and giving back to NERA. Since inception, NERA has collected the following:

Total Units Collected

- 15.40 lbs. PC Components
- 41.40 lbs. Cell Phones
- 13.35 lbs. Inkjets
- 3.97 lbs. Toners

Resources Collected

- 10.46 lbs. Plastic
- 0.24 lbs. Nylon
- 0.60 lbs. Steel
- 0.44 lbs. Aluminum

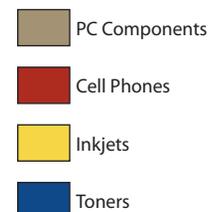
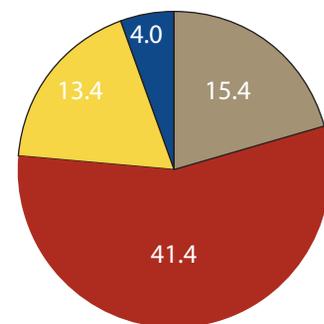
Through our participation in the Funding Factory’s Recycling Program, NERA is able to recycle and obtain points for cash.

This program is **FREE** and **EASY**, but it won’t work without your support. If you have an **old cell phone, empty ink cartridge, digital camera or MP3 player**, please give them to a chapter officer. The officer will forward the recyclables to NERA headquarters or send them directly to the recycling company.

If you have any questions, please feel free to call 603-858-4144 or e-mail me at debbiefallon@msn.com.

Thanks again and keep up the good work.

Total Units Collected (Pounds)





Credit: Architect of the Capitol



LEGISLATIVE UPDATES— Spring of 2014

Michael P. Hughes, OSC, USNR (ret.), Deputy Executive Director

NDAA FY 2014

The Senate (S. 1197) and House (H.R. 1960) passed differing versions of the National Defense Authorization Act (NDAA) for FY 2014. This resulted in a conference committee

between them to arrive at a compromise bill, that was forwarded and signed by the President. Following are some short highlights of a few of the key provisions in this 1.105 page authorization for FY 2014:

- **Military pay**—It remains silent on a military pay raise, allowing the Administration to cap pay at a planned 1% rather than the private sector 1.8% wage growth.
- **Reduces Navy Reserve selective reserve end strength** to 59,100 from the FY 2013 authorized level of 62,500. Maintains end strength of Marine Corps Reserve at 39,600 and Coast Guard Reserves at 9,000. Sets full-time support personnel for Navy Reserve at 10,159 and Marine Corps Reserve at 2,261. Authorizes a maximum of 6,200 Navy Reserve and 3,000 Marine Corps Reserve personnel on active duty for operational support (deployed).
- **Bars another round of Base realignment and Closure (BRAC) in FY 2014.**
- **Aid for Civilian Schools Serving Military Children**—Authorizes a total of \$25 M.
- **Notification of Deployment Cancellation**—requires 120 day notification to cancel reserve unit deployment.
- **TRICARE Fee Increases**—Bars TRICARE fee increases for FY 2014.
- **TRICARE Prime Availability**—Offers current Prime beneficiaries a one-time “grandfather” option to remain in the Prime network, even if they live outside the 40 mile radius to their MTF.
- **Sexual Assault Prevention**—Has a series of provisions intended to prevent instances of, prosecute those accused of, and protect the victims of sexual assault within the chain of command.

- **Compound Pharmaceuticals**—Requires a report on the use and claims processing of compound pharmaceuticals through TRICARE.
- **Traumatic brain injury (TBI)**—Requires a report on treatment of TBI prior to the establishment of a June 2010 policy. New policy defines a 50 meter distance from an explosion as criteria to identify injury.
- **Operational Active Duty and Early Retirement Credit**—Requires a periodic notice to members of the Ready Reserve on early retirement credit earned for significant periods of active duty. (Note: It doesn't specify a timeline for “periodic” notification.)

Key provisions supported by NERA that were not adopted in the final version by the joint conference:

- **Mental Health Assessments**—Would have required a mental health assessment during each 180 days of deployment.
- **Veteran Status for Career Guard and Reserve**—Would grant veteran status (without any associated benefits) to career retirees with 20 or more years for service, but no qualifying active duty service.
- **Foreclosure Protection**—Would stay foreclosure actions for service members deployed in combat areas, the severely wounded, medically discharged personnel and survivors of those who die of service-connected causes.

Other Issues

As part of a budget compromise bill that passed, military retirees under the age of 62 were to receive 1% less than the annual civilian and other military cost-of-living-adjustments (COLA). NERA and our partner military and veteran organizations fought hard against this bill. As a result, it has been amended and now only affects those personnel who retire on or after January 1, 2014. Better, but still unacceptable. We'll continue to fight to repeal this COLA reduction. It will undoubtedly adversely impact recruitment and retention, as we saw with REDUX in the late 1980's.



Stephen Sandy
NERA
Executive Director

“It follows then as certain as that night succeeds the day, that without a decisive naval force we can do nothing definitive, and with it, everything honorable and glorious.”

President George Washington, 15 November 1781, to Marquis de Lafayette.

Dear NERA Members and Friends,

By Stephen Sandy, Executive Director

It is now 2014 and we have a big year ahead of us. NERA's newly elected officers Geno Koelker, National President, Chuck Cox, National Vice President, Marianne Mosher, National Secretary, Joanne Elliott, National Treasurer, and Debbie Fallon, National Counselor have settled into their roles. NERA officers and I have been closely monitoring the current situation in Washington. Every day we hear a new announcement proposing military budget cuts. NERA's mission is to be instrumental in gaining Congressional support for protecting the benefits of the enlisted Reserve force.

However, NERA leadership and I have noticed a growing trend: veteran representation in Congress has severely declined. Military service was once considered the path to Congress, and it was almost a prerequisite. Now, veterans in Congress have declined to about 20 percent in both chambers (in comparison to about three-fourths of both the House and Senate in years past). With this trend, it is no surprise why lawmakers are trying to balance the budget on the backs of our service members.

Congress recently tried to cut the annual cost-of-living adjustment (COLA) for working-age veterans by 1 percentage point. This may not seem like too big a deal until you crunch the numbers. According to Military Times calculations, an E-7 with 22 years of service lose an average of \$100,000 (by age 62), while an O-5 stands to lose \$121,000. Veteran and military organizations, such as NERA, fought hard to stop this bill. Senators heard our outcry and recently voted unanimously to repeal this part of the

bill. However, Congress is also looking into changing the Basic Allowance for Housing (BAH) and create a new “locality allowance”. This allowance could combine housing, food subsidies and eliminate ‘with dependents’ rate. There is talk of returning to the 80% housing coverage (currently at 100%), forcing troops to cover the remaining fees out of pocket. The latest suggestion is to significantly cut the subsidies paid to commissaries. This would pass on higher costs to the commissary consumers.

The general feeling is that Congress is treating the military as if it is a special interest group. Special interest groups lobby Congress, make big donations to promote their own cause at taxpayers' expense and put their own interests above those needs of the country as a whole. The military is NOT a special interest group—we are not a civilian organization trying to fatten our coffers. Service members sacrifice time away from family and risk life and limb in duty of our country. We put our country first, above and beyond our own interests. Our country, especially our lawmakers, should understand the promises made to the men and women who volunteered to fight our wars and stop trying to chip away at our benefits.

NERA is always on duty to promote and protect the benefits of the enlisted Reservists. I would like to know if you have encountered any difficulties regarding your benefits. Contact me with any issues or questions at neraexec@nera.org or (800)-776-9020. I look forward to hearing from you.

—Steve



Register Today!

57th NERA National Conference

September 24–28, 2014, in San Antonio.

nera.org



The Holiday Inn San Antonio Riverwalk

217 N. St. Mary's Street,
San Antonio, TX 78205

Reservations: 210-224-2500

(Ask for NERA Annual Meeting 2014 group)

Room Rate: \$103/night

(Rate will be honored three days before and after the conference.)

www.holidayinn.com/sat-riverwalk



57th NERA National Conference
September 24 – 28, 2014
Holiday Inn San Antonio Riverwalk
San Antonio, TX

Name (Last, First, MI): _____
 Rank (Or 'Civilian'): _____ Service Branch: USN USMC USCG
 Address: _____
 City, State, Zip Code: _____
 Phone Number: (Home): _____ (Office/Cell): _____
 Email: _____ Nickname (For Name Tag): _____
 NERA Chapter: _____ (Please indicate if no chapter affiliation)
 Spouse/Guest Name (Last, First, MI): _____
 Is Spouse/Guest a NERA Member or Associate Member: YES NO
 Spouse/Guest Nickname (for Name Tag): _____

To Reserve Hotel Room: *Please note that this form will NOT reserve your hotel room, you must contact hotel directly*

Name: **Holiday Inn San Antonio Riverwalk**
 Rate: **\$103 per room, plus taxes (rate will be honored three days before and after the conference)**
 Phone: **(210) 224-2500 (Mention NERA Annual Meeting 2014 group)**
 Address: **217 N. St. Mary's Street, San Antonio, TX 78205**
 Website: www.holidayinn.com/sat-riverwalk

Please enter number of people attending and multiply by amount noted

All Inclusive Registration # _____ x **\$175.00** \$ _____

- Meetings on Thursday, Friday and Saturday
- Breakfast in Meeting room Thursday and Friday
- Meet and Greet Mixer on Wednesday
- Texas BBQ Awards Luncheon on Friday
- Dinner Dance on Saturday
- On-Going Hospitality Suite

A la Carte Options (for spouses and significant others of attendees)

Friday Awards Luncheon # _____ x **\$40.00** \$ _____

Saturday Dinner Dance # _____ x **\$75.00** \$ _____

Meal Choice for Dinner Dance: (write in number for all attending on this reservation, including a la carte option)

Chicken Roulade Florentine _____ Seared Salmon _____

On-Going Hospitality Suite *Donations Accepted* \$ _____

Conference Booster Roll *Minimum \$5* \$ _____

Names of donors will be listed in Conference Book

TOTAL: \$ _____

PAYMENT INFORMATION – VISA, MASTERCARD or DISCOVER

Credit Card Number _____ - _____ - _____ - _____ Exp Date ____/____/____

Signature _____

Check Number _____

Make checks payable to: **NERA Oklahoma Chapter**

Mail Registration to: Kaye Rote
3307 Mockingbird Lane
Midwest City, OK 73110

Please address any questions to:
 Duke and/or Linda Hayes
 (405) 360-2186 or dhnera@sbcglobal.net



Major Changes to Retirement Pay for Reservists

By Yvette Purtil

The Pentagon has released a new military retirement proposal that suggests sweeping reforms. This new proposal would allow Reservists to be eligible for military retirement pay immediately after completing 20 years of part-time service. The plan would allow both active and reserve careers to qualify for “working age” retirement checks that previously had been assigned only for the full-time active-duty force.

Reservists today must wait until age 60 before collecting their first retirement pay. The new proposal would convert both active and reserve retirement packages into a “hybrid” package. This new retirement package would consist of smaller monthly checks supplemented with a 401(k)-style defined contribution account that personnel would be able to own outright. Reservists would receive the same annual government contributions equal to 5 percent of basic pay, and could contribute more out of pocket to this account, though it is not required. Ownership of the 401(k)-style account would only transfer to reservists after completing six years of service.

Two retirement options will be available. Under option one, reserve pension checks would be similar to the current system and reserve retirees would not draw retirement pay until age 60. The second option creates a two-tiered pension system that provides a smaller check during the early retirement years, and then increases to a “full benefit” when the retiree reaches age 62. Under this second option, both active and reserve troops would be eligible for the smaller pension check after completing 20 years of service.

Troops that spend years in the active-duty force and complete 20 years of service in a reserve component will receive working-age pensions that resemble active-duty career benefits. But those reservists who spend an entire career in

drilling status will receive retirement checks that are quite small, possibly equaling only a few hundred dollars a year.

Restructuring the Reserves and Changing Career Paths

The Pentagon’s plan is to motivate younger reservists into staying in uniform longer and consolidating the active and reserve troops under one retirement plan. Reservists mobilized frequently during the wars in Iraq and Afghanistan, and officials want the Reserves to remain at this same high level of readiness. The Pentagon is hoping that reservists will think getting a smaller pension earlier in life will be an attractive retention benefit. DoD realizes that if payouts are too substantial and compare to standard drill pay, then most reservists would retire quickly after becoming eligible. The Pentagon is also hoping that early retirement checks would boost retention among midcareer Reservists, considering the Reserve components have difficulty retaining this age group. By offering a new retirement

benefit to those who have served long enough to qualify for military retirement benefits, but are not yet 60 years old, officials think this could change the Reserve force entirely. DoD is also hoping that this new system might incentivize the older reservist into retirement and entice active duty members to transfer into the Reserves. All these changes are an effort to change the Reserve component to resemble the composition of the active-duty force.

In reality, this is a Department of Defense (DoD) money saving endeavor. By lowering the total value of the retirement package, especially when based on current life expectancy, DoD is hoping to cut the military retirement budget. NERA is closely monitoring these changes and believes they are an effort to cut the overall compensation of our military. NERA is interested in hearing your thoughts on this new retirement system, so let us know what you think at members@nera.org.

The Pentagon has released a new military retirement proposal that suggests sweeping reforms.



Debbie Fallon
NERA
Executive Counselor

Dear Friends,

I want to thank you all for your congratulatory emails and phone calls showing your support for my appointment. As your Executive Counselor, I am happy to roll up my sleeves and get to work.

My first order of business will be contacting chapter leaders to see what HQ can do to make their NERA experience better. So to those chapter leaders, please make sure to report your election results to HQ as soon as possible.

My second order will be to reach out to those members who have dropped from the rolls and see if we can get them back onboard. I can't remember a time when our Sea Service Reservists and Full Time Support (FTS) personnel were in more need of our help.

Since the beginning of FY14, here are some of the issues NERA has been monitoring:

- Veteran's Bill in Limbo
- Changes in Housing Allowances

- Amendment to exclude medical retirees from COLA reductions

And these were just within the last few months.

It is with the support of our members that allows NERA to have a voice before Congressional Committees, Defense Manpower Commission, Reserve Compensation System Study, Department of Defense officials, Department of the Navy panels and study groups.

Please take the time to renew your membership when it becomes due, invite others to join and encourage those on the drill decks to get involved.

If you have any questions or suggestions, please give me a call at (603) 858-4144 or drop me an e-mail at nc@nera.org.

Enjoy your spring,
Debbie Fallon

Join NERA and Advance Your Career



Join or renew online at nera.org



Members-at-Large (MAL) Join Chapters



As many of you know, NERA's Members-at-Large (MAL) are a status of individual members not affiliated to any local chapter. At the 51st National Conference in 2008 at Orlando, Florida, an amendment was passed eliminating this MAL category. This amendment changed the NERA Constitution and Bylaws and stated that every member would be connected to a NERA chapter.

In 2008, this proposed amendment carried a lively debate for both sides of the argument. In the end, the attending members voted to pass the measure and eliminate MALs. Time has passed and NERA would like to bring the association into legal compliance according to our Constitution and Bylaws. NERA's goal is to provide each member with the chapter that best suits their needs.

NERA is now implementing the membership restructure and is very open to allowing members to join whichever chapter is the best fit for them. In an effort to reach compliance with NERA bylaws, membership will eventually be assigned to a chapter, if one is not already chosen. One approach would be assign former MALs chapters according to geographical locations. There are currently 1,933 MALs and NERA is asking for everyone's assistance in completing this transition.

If you are a MAL and know which chapter you would like to join, please contact Jennifer Abbott at jabbott@nera.org. If you have questions, please contact the NEC Executive Counselor at nc@nera.org to learn more about joining a chapter. Thank you for your patience as NERA makes this transition.

NERA believes in the strength of numbers.

Join the local chapter that is best for you!

www.nera.org/about-nera/our-chapters

NERA Chapters

Alabama

Magic City
John D. Wood
Alabama State M.A.L

Alaska

Alaska State M.A.L

Arizona

Grand Canyon State
Arizona State M.A.L

Arkansas

Arkansas State M.A.L

California

Golden Empire
Gold Country
San Francisco
Chumash
California State M.A.L

Colorado

Mile High
Colorado State M.A.L

Connecticut

Connecticut State
M.A.L

Delaware

Delaware State M.A.L

Florida

Orlando "76"
Pride of Dixie
Bay Area Buccaneers
South Florida
Blue Angels
Florida State M.A.L

Georgia

Greater Atlanta
Georgia State M.A.L

Hawaii

Hawaii State M.A.L

Idaho

Idaho State M.A.L

Illinois

Kelly Gilio
Windy City
Illinois State M.A.L

Indiana

Circle City
Indiana State M.A.L

Iowa

Tall Corn
Hawkeye
Chaplain Aloysius
Schmitt
Iowa State M.A.L

Kansas

USS Wichita
Kansas State M.A.L

Kentucky

Derby City
David E. Floyd
Kentucky State M.A.L

Louisiana

Crescent City
Baton Rouge
Louisiana State M.A.L

Maine

Maine State M.A.L

Maryland

Ft. McHenry
Adelphi
Maryland State M.A.L

Massachusetts

New England States
Massachusetts State
M.A.L

Michigan

Gerald R. Ford
AR-5 Vulcan
Grand River Valley
Fort Custer
Michigan State M.A.L

Minnesota

St. Cloud
Minnesota State M.A.L

Mississippi

Mississippi State M.A.L

Missouri

Heart Of America
Gateway
CAPT Richard A.
Stratton
Southeast Missouri
Missouri State M.A.L

Montana

Montana State M.A.L

Nebraska

Leo J. Milobar
Nebraska State M.A.L

Nevada

Las Vegas
Nevada State M.A.L

New Hampshire

USS Constitution
New Hampshire State
M.A.L

New Jersey

Garden State
New Jersey State M.A.L

New Mexico

Atomic
New Mexico State
M.A.L

New York

Greater New York
USS Briarcliff
Floyd Bennett
Niagara Frontier
Salt City
James F. McAuliffe
Herbert F. Blackman
Capital District
New York State M.A.L

North Carolina

Piedmont Triangle
Central Carolinas
Raleigh Triangle
Charles Hipps
North Carolina State
M.A.L

Ohio

Dayton Ohio
Akron-Canton
Ohio State M.A.L

Oklahoma

Oklahoma Sooner
Okalahoma State M.A.L

Oregon

Greater Portland
Oregon State M.A.L

Pennsylvania

Delaware Valley
Greater Pittsburgh
Joseph O'Connell
Keystone
Central Pennsylvania
Greater LeHigh Valley
Pagoda Chapter Of
Reading
League Island
Oliver Hazard Perry
Susquehanna
Pennsylvania State
M.A.L

Rhode Island

Edmund Couto
Quonset Point
Rhode Island State
M.A.L

South Carolina

Greater Greenville
USS Yorktown
Mid Carolina
South Carolina State
M.A.L

South Dakota

Minn-ia-kota
South Dakota State
M.A.L

Tennessee

West Tenn Volunteers
Sea Services Of Knoxville
Tennessee State M.A.L

Texas

Tex-LA
Alamo
Lone Star
Corpus Christi
Texas State M.A.L

Utah

Utah State M.A.L

Vermont

Vermont State M.A.L

Virginia

Joe Wasson
Greater Richmond
Hampton Roads
Robert E. Lee
Star City
Virginia State M.A.L

Washington

Tacoma
Inland Northwest
Washington State M.A.L

West Virginia

West Virginia State
M.A.L

Wisconsin

Packerland Branch
Central Wisc River
Valley
Seabees Of NMCB-25
Wisconsin State M.A.L

Wyoming

Wyoming State M.A.L
NERA National M.A.L



NERA Gold Country 8th Annual Military Children Christmas Event

By Norma Von Dohren

The Gold Country Chapter of NERA held its 8th Annual Military Children Christmas Event on December 14, 2013. This event was open to all military children, infant to 17 years of age.



This was the best one we've ever had considering an Army Staff Sergeant installed a microphone and played Christmas music. We would like to thank the active duty Army personnel assigned to the BT Collins Army Reserve Center. They were instrumental in turning the Army drill hall into "Santa's workshop." The drill hall was decorated to make this party resemble a Christmas Ball. For the past 8 years, our "Military Children's Christmas Events" have been very successful and an event to remember. The faces of the children receiving presents made it a very special time.



Above Left: Norma Von Dohren welcoming the families

Above Right: HM1 Balan's family

Left: AM2 Harry Evans with his wife and son Harry IV, and twins Merida and James



They were instrumental in turning the Army drill hall into “Santa’s workshop.” The drill hall was decorated to make this party resemble a Christmas Ball.

Recycle... TURN TRASH INTO CASH!

Help us earn free equipment
and cash by turning in...



For more information, contact our
“National Recycle Coordinator” Debbie Fallon
at (603) 858-4144 or debbiefallon@msn.com.
Or contact headquarters via the new
NERArecycles@nera.org.

(Please see page 26 for detailed instructions.)



FundingFactory
fundingfactory.com



Biggest Military Budget Cuts in 40 Years

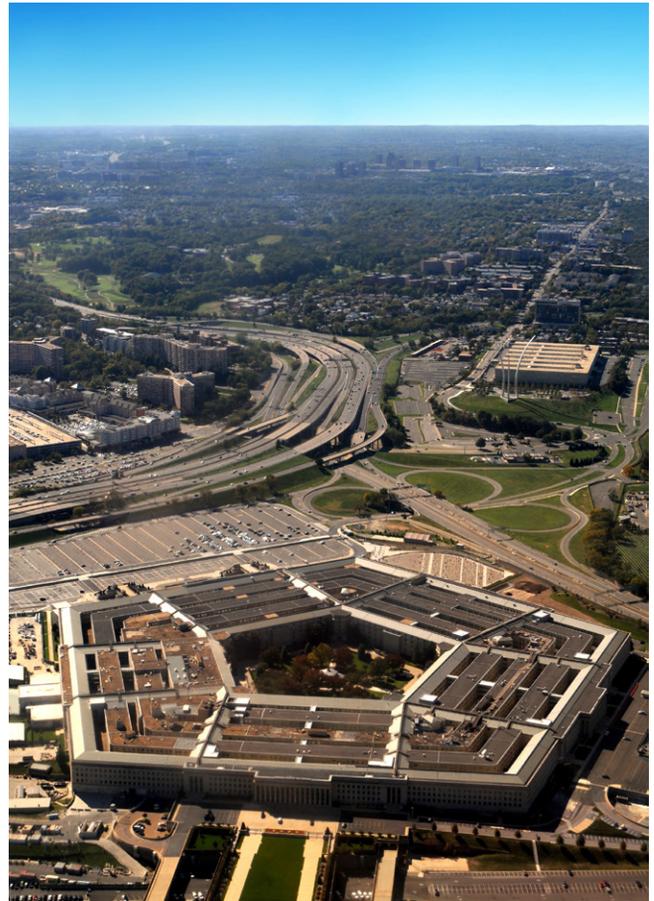
By Yvette Purtil

Just when we thought we had survived sequestration, government shut downs and Tricare benefit reductions, the Pentagon announces the largest military budget cuts in 40 years. The budget proposes the following:

- Rollback in Basic Allowance for Housing (BAH) and make troops pay 5 percent of their housing costs out-of-pocket
- 1 percent military pay raise (the lowest in the volunteer era)
- Massive cuts to commissary subsidies (slashing subsidy for commissaries yearly by \$1 billion, resulting in about 20 percent price increase)
- Increased health care fees for both active-duty families and retirees (family members and military retirees under age 65 will see their co-pays rise)
- Significant reductions to the size of the whole force (these reductions would create the smallest US Army since World War II)

The Pentagon is suggesting the deepest cuts to military benefits since the military became an all-volunteer force 40 years ago. These cuts are deemed necessary in order to pay for modern gear and high-tech weaponry. The most significant reduction in costs is from the personnel reductions. Defense Secretary Chuck Hagel said “We chose further reductions in troop strength and force structure in every military service — active and reserve — in order to sustain our readiness and technological superiority, and to protect critical capabilities like special operations forces and cyber resources.”

These changes require approval in Congress, which may prove difficult. Many lawmakers are suggesting a wait and



see approach until next year. A congressional commission is working on a report that will detail recommendations for modernizing both the military compensation and retirement programs. These proposals are not well received by veteran and military organizations, and a concerted effort is underway to prevent these from becoming law. NERA is dedicated to fighting for the men and women of our military and we will help protect your hard earned benefits. Please contact us at members@nera.org or (800)-776-9020 with your concerns.

NERA is dedicated to fighting for the men and women of our military and we will help protect your hard earned benefits. Please contact us at members@nera.org or (800)-776-9020 with your concerns.



POW/MIA Sacrifices Inspires Creation of “Mobile” Display

Story by Petty Officer 1st Class Elizabeth Bordelon

Have you ever had a car you really loved? Something that was super cool and totally unique? Chances are, Petty Officer 1st Class Christopher Green, a boatswain’s mate at Coast Guard Marine Safety Unit (MSU) Port Arthur, Texas, has you beat in the originality department.

Green joined the Coast Guard in 1998, following a six-year enlistment in the Army National Guard. He served seven years on active duty before transitioning to the Coast Guard Reserve. In 2009, Green was called to active-duty service to augment the Coast Guard Port Security Unit 312 in a deployment to Kuwait. Upon completion of his tour, Green was assigned to MSU Port Arthur on an extended active-duty contract.

After settling his wife and three sons in the Lone Star State in 2010, Green was ready to pick up a new set of wheels for himself. After scouring the market for just the right car, Green found a 2007 Dodge Charger RT at a dealership in Georgetown, Texas.

It was love at first sight.

“At the time, I had no idea that it would become the car that it is today,” said Green. “I wanted to do something different but didn’t know what. I just knew that I wanted



BMI Christopher Green with his POW 2007 Dodge Charger RT

to do something that was related to the military to honor our veterans.”

While taking his new ride out for a spin, Green noticed a familiar black-and-white banner, symbolizing America’s Prisoner of War and Missing in Action, and had a flash of inspiration. Something about that flag spoke to him, although he was not quite sure why.

“I got online and educated myself more about the history and meaning behind the flag, not knowing that I had a personal connection with the cause,” said Green.

“After starting the project, my uncle told me that I had a great uncle that was a POW in the Bataan Death March. I was shocked and eager to learn more.”

Green spent countless hours researching the POW/MIA movement and history. The more he read, the stronger his resolve to dedicate the Charger to the cause grew.

“It seems as if it all just came together, me doing the POW/MIA theme and having a family member who was a POW,” said Green. Although Green has always been a car enthusiast, he had never undertaken a project of this magnitude. He was starting this labor of love from scratch and the finished result receives attention wherever Green goes.



Naval Enlisted Reserve Association 2014 USAA/NERA College Scholarship Program

Applications Due June 6, 2014

The USAA/NERA College Scholarship Program recognizes the service to the United States and sacrifices by Navy, Marine Corps and Coast Guard Reserve component members, retirees and their families by providing generous scholarships. Visit www.nera.org for the complete application and eligibility requirements.

Scholarship Amounts

- Two \$3,000 scholarships for Regular NERA Members.
- Four \$2,500 scholarships for any Regular or Associate NERA member, spouse, son, daughter or grandchild of a regular NERA member. Children and grandchildren must be unmarried and under age 23.



Eligibility

To be eligible for the scholarship, the applicant must be any Regular or Associate NERA member in good standing by scholarship deadline. NERA members may also sponsor a qualified applicant: a spouse, son, daughter or grandchild. Sponsored children and grandchildren must be unmarried and under age 23 on the scholarship deadline: June 6, 2014. Eligible students must attend undergraduate level studies at a college, university or junior/community college that confers a bachelor's or associate's degree, on a full or part-time status as established by the school accepting the scholarship funds.

The application and additional instructions are available online at www.nera.org. Apply today!

Save the Date! September 24–28, 2014
NERA's 57th Annual National Conference
The Holiday Inn San Antonio Riverwalk
Reservations: 210-224-2500 (Ask for NERA Annual Meeting 2014 group.)
Visit nera.org for more information



Benefits of Being a NERA Member

As many of you know, being a member of NERA allows you to be part of an exclusive group of enlisted Sea Service Reservists. But did you know NERA teamed up with USAA, which has been recently recognized by *FORTUNE* magazine as one of their 2014 World's Most Admired Companies®?

USAA, as the exclusive provider of financial services for NERA, offers the Naval Enlisted Reserve Association USAA Rewards™ Credit Cards to NERA members. Tell your friends!

When you choose a USAA Rewards military affiliate American Express® Card or MasterCard®, you help NERA.

- With this card, you can help NERA continue supporting the enlisted sea service reservists and their families.
- USAA Bank will make a contribution to NERA when you open an account, make eligible purchases and keep an active account.
- Carry one or both the American Express® Card and MasterCard®. Even if you pay the balance in full each month, you still receive all the rewards and benefits.

Yes! There's no need to carry a balance for you and NERA to benefit!

There are two types of cards to choose from or carry both (and pay your NERA dues with them)!



USAA Rewards American Express Card:

Earn 2X on gas and grocery purchases while earning 1 point per dollar on your other purchases. Getting **2X** is not an introductory offer. Enjoy concierge service and other exclusive benefits.

The card image is an original photo taken by past president Nick Marine, solely available to NERA USAA cardholders. **Apply for yours today!** usaa.com/nera



USAA Rewards World MasterCard:

Earn 1 point per dollar on everyday purchases. Take advantage of worldwide acceptance and other exclusive benefits.

There are 6 card images to choose from including the original photo by Nick Marine (above). **Don't wait, apply today!** usaa.com/nera

Credit cards issued by USAA Savings Bank, other bank products by USAA Federal Savings Bank, both Member FDIC.

Use of the term "member" or "membership" does not convey any eligibility rights for auto and property insurance products, or legal or ownership rights in USAA.

Ownership rights are limited to eligible policyholders of United Services Automobile Association. Purchase of a bank product does not establish eligibility for or membership in USAA property and casualty insurance companies.



USS Somerset (LPD 25)

On Saturday, March 1, 2014, the USS Somerset (LPD 25) was commissioned in Philadelphia, PA. The ship was dedicated to the memory of those who lost their lives on Flight 93 on 9/11. Inside the ship are displays of quilts with the names of those who died. There is also a flag and a list of names above a ramp leading to a deck leading up from the quarterdeck, as well as street signs on every level with names of streets in Somerset County. The ship will be homeported in San Diego.



Manning the rails





Admiral Jonathan W. Greenert, Chief of Naval Operations and General James F. Amos, Commandant of the U.S. Marine Corps.



Guest Speaker, Admiral Jonathan Greenert, Chief of Naval Operations



Raising the Colors for the first time on the newly commissioned USS Somerset.





USS SOMERSET, continued



Delaware Valley Chapter Members, Mike Hayes, Bill Severns and Mike Gensh



The inscription on the bell reads "No Bells Go Unanswered For Flight 93"





What can you do for NERA?

NERA Executive Director Steve Sandy takes calls daily from members inquiring how they can help NERA-- his favorite part of the day. It was suggested that Steve compile a list of FAQs about how you can help NERA.

1. Apply for and use a USAA/NERA Credit Card.

USAA provides great terms and low interest rates, and NERA receives cash back. Just using this card is a very easy way to support NERA.

2. Become a NERA Benefactor.

This program is available to all members. The cost of membership is \$550.00; this includes a NERA Life Membership. Existing Life Members can purchase a NERA Benefactor membership for a reduced cost of \$250.00.

3. Recruit a New Member.

4. Postage Donation.

\$15 a year can help offset our mailing costs for our free quarterly magazine, The Mariner. US Postage rates continue to increase and the cost to mail The Mariner this year alone will account for over \$13,000.

5. Buy a Brick.

Memorial Bricks can be used to celebrate your military career or honor the life of a loved one. The bricks will be strategically placed at NERA headquarters. For more information, visit nera.org.

6. Contribute to the Building Fund.

NERA Headquarters is in need of a new roof and gutters. The most recent bid on the project was \$12,451.50. To contribute to this fund, contact Penny Padour, Chairman of the Building Repair Fund. (Phone: 815 322-6277 Email: nerawindycity@hotmail.com)

7. Make a Donation.

Make a general donation to NERA. Any amount is greatly appreciated and will be put to good use. Use the Donation button at nera.org.

Any further questions should be directed to Steve Sandy at (703) 534-1329 or neraexec@nera.org.

Join at nera.org or use this form and mail it to NERA Headquarters at:

Naval Enlisted Reserve Association, Attn: Membership, 6703 Farragut Avenue, Falls Church, VA 22042-2189

Information

NAME _____

RATE/RANK _____

DATE OF BIRTH _____

ADDRESS _____

CITY STATE _____

ZIP _____

TELEPHONE _____

E-MAIL _____

SPONSOR _____

Branch of Service

- Navy
- Marine Corps
- Coast Guard
- Other
- Civilian

Duty Status

- A - Active Duty
- I - Inactive Duty (SELRES, IRR, VTU)
- R - Retired

Membership Type

- Active
- Associate

Dues Payment Amount

- \$30 - 1 Year
- \$57 - 2 Years
- \$84 - 3 Years
- \$300 - Life
- \$100 - Life Member (Payplan)*
- \$550 - NERA Benefactor (existing Life Members can purchase at reduced cost of \$250)

** Partial Pay to be paid within six months*

Payment Information

- CHECK (enclosed) CREDIT CARD Visa MasterCard

CREDIT CARD NUMBER _____

EXP. DATE _____

SIGNATURE _____



DOD Has Set Its Sights on Restructuring Active and Reserve Retirement...Again

By Josh Mangum

It is a common debate on Capitol Hill: how much can you cut pay and compensation to military personnel yet still maintain an effective active and reserve force component? Our forces need to be ready to fight the myriad of enemies our nation faces, be intelligent, be well-trained personnel and ambassadors of good will to all foreign peoples and nations. Our leaders need to remember the old adage, "you get what you pay for" because they seem to have a hawk-eyed focus on obtaining services from "the lowest bidder" these days.

It is important to note that the current veterans' population is just over 21 million former service members (not necessarily retirees). Of that, almost 12 million of them are age 60 or older (again not necessarily military retirees). That includes ALL the conflicts, including the two wars we have been in over the last decade. In a nation of over 314 million registered citizens, the 1% -ers (our service men and women) have traditionally volunteered to go forward and fight for our freedom and our country's strategic priorities (check www.va.gov if you think my statistics are off).

We are referring to about approximately 1.9 million veterans who have met the 20 year retirement requirement and are collecting a retirement pension from Uncle Sam (Fact check: <http://actuary.defense.gov/Portals/15/Documents/statbook12.pdf>). That brings the total to \$2.2 million people collecting military pensions, including surviving spouses and disabled veterans. Half of 1% of the nation's population is collecting full military retirement benefits.

According to huffingtonpost.com, the U.S. gives over \$50 billion of U.S. aid to foreign countries per year, but our defense infrastructure is going to collapse under the strain of the \$4.6 billion paid to the retired, disabled service members or surviving spouses. Compare this number to the 4.6% of the entire U.S. population that



Photographer: CHESTER SIMPSON, CIV (DA-SD-05-00589)

receives welfare. Note that some welfare recipients may actually be military members, yet that welfare number comes with a much higher price tag. Veteran's benefits are an easy target when compared to other entitlements the country's leadership supports.

Let's review the Pentagon's latest proposal.

The following would be for all service members:

- Thrift Savings Plan (TSP) would be provided to all service members and after two years of service the DoD would contribute 5% of the member's pay to the 401k-like savings account.
- Members would not be required to contribute to the TSP although it will be encouraged
- When separating from the military, 20-year veterans will get a lump-sum "transition" pay that could equal up to three years of basic pay.
- The size of this "transition" pay could be as low as one year and would be subject to the current law at that time.
- Both options offer a mid-career bonus around the 12 year mark to boost retention
- Both grandfathered in for current military members and retirees

Service Members then would choose one of the following two options:

- 1 Similar retirement option as the existing system (lower overall benefit over time), retirees collect a pension check upon hitting 20 years of service and continue to receive that check with annual cost of living adjustments (if there is any COLA).
- 2 Cash benefits would be offered up front. Then a two-tiered pension would be offered. The service member would immediately receive a "partial" monthly payment upon separation that would be capped to 25% of their basic pay upon retirement. The "partial" benefit would shift to a "more generous benefit when the member reaches a more traditional retirement age such as 62."

These options might not seem so bad until you look at the multipliers, which get into a much deeper level of detail.

The Bottom Line Up Front (BLUF) is a cut to future retirees' benefits. As many of you know, these benefits are relied upon by many to survive. Spouses of deceased service members will rely on these benefits to support their children. Disabled veterans will have to compute their lifetime benefit under this new construct which may be a lower total lifetime benefit than they would be getting today. Ask yourself: "Is this the reward we want to give to our nation's veterans?" I vote no.

For more information, visit: <http://www.military-times.com/article/20140306/SPECIAL14/303060030/Exclusive-DoD-proposes-revolutionary-changes-retirement-benefits>.



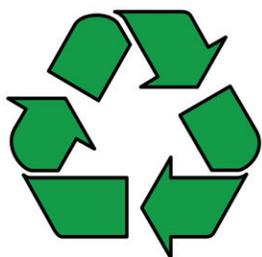
The advertisement features a dark blue background. At the top left is the NERA logo, a circular seal with "NE RA" in the center and "NAVAL ENLISTED RESERVE ASSOCIATION" around the perimeter. To its right is the USAA logo, consisting of a stylized mountain range above the letters "USAA". Further right, text reads "USAA is proud to be the Exclusive Provider of Financial Services for the Naval Enlisted Reserve Association". Below this, the main text reads "Save money. Earn rewards. Support NERA. Apply today." in large, white, sans-serif font. A USAA MasterCard credit card is shown, featuring a red helicopter on a white background. The card displays the USAA logo, the number "12 755 555 5555", the name "USAA CARD MEMBER", and the MasterCard logo. At the bottom, a yellow-bordered box contains the URL "usaa.com/neracc" and the phone number "877-503-NERA (6372)". Below this, it lists "Insurance Banking Investments Retirement Advice". At the very bottom, small text states: "USAA means United Services Automobile Association and its insurance, banking, investment and other companies. Membership eligibility restrictions may apply. This credit card program is issued by USAA Savings Bank, Member FDIC. NERA receives financial support from USAA for this sponsorship. © 2014 USAA. 201252-0314".



The New NERA National Recycle Program

I am pleased to announce the new NERA National Recycle Program. Debbie Fallon, President of the USS Constitution Chapter, who has been successfully participating in this effort on behalf of her Chapter, has graciously accepted my request to oversee this program.

I encourage all chapters and members to help NERA in this “Nationwide” Recycling Program. It is quick and easy, and will not only help the environment, but help NERA raise funds to continue to protect the rights and benefits of all Reservists.



How can you help?

Just recycle your **Inkjet Cartridges, printer cartridges, toner cartridges, cell phones, and small electronics** such as **iPods/MP3 Players, Digital Cameras and GPS Devices** from your homes, jobs, local businesses and around your community (See the Qualifying List at nera.org for all acceptable items). Get a pre-paid shipping label, package them and ship them off. And the best part of this program is it will not cost your chapter any out-of-pocket expenses.

If you are interested in supporting our new program or if you have any questions, contact “National Recycle Coordinator” Debbie Fallon at (603) 858-4144 or debbiefallon@msn.com. Or contact headquarters via the new NERArecycles@nera.org or call (800) 776-9020, or (703) 534-1329.

Please review the guidelines below and check out our ad on page 23. Thanks for your support.

How the Recycling Fundraiser works

Simple Shipping Guidelines

1. CONTACT HEADQUARTERS or DEBBIE FALLON FOR SHIPPING LABEL:

A few items you might need:

- ✓ Shipping box
- ✓ Pre-paid shipping label (one per box)
- ✓ Newspaper or bubble wrap
- ✓ Sealable plastic bags
- ✓ Packing Tape

2. USE YOUR OWN BOXES:

Find a large, sturdy box no larger than 20” Wx20H x 24” D and able to hold a maximum of 40 lbs. when full.

TIP: Use old newspaper or bubble wrap as filler in boxes to protect items during shipment.

3. PACK BOXES USING THE 20/20 MINIMUM:

20 acceptable items. **or** 20 lbs. of items.

(i.e. 10 laser cartridges + 5 inkjet cartridges + 3 cell phones + 2 iPods = 20 items)

4. Attach one pre-paid shipping label to a box and seal shut. Leave it for the UPS driver or take it to any UPS drop-off location.

NOTE: Do not call UPS for a pick up. If called for pick-up, UPS will charge a mandatory fee that cannot be waived or reimbursed. Call 1-800-742-5877 or visit ups.com for the drop-off locations nearest you.



Help Secure the Future of the Naval Enlisted Reserve Association

Suggested Language for Making a Bequest to the Naval Enlisted Reserve Association (NERA)

You may include a bequest to support NERA when preparing your will or by adding a codicil to your present will. Bequests may be of cash, securities, real estate or other property. Bequests of all sizes are welcome, whether they are outright, contingent or residual.

If you are considering designating how your bequest will be used by NERA or establishing an endowed fund through your estate plans, please contact (or have your professional advisor contact) Stephen R. Sandy, Executive Director of NERA, at 800-776-9020 or neraexec@nera.org.



Please note: This information is not intended to be legal or tax advice. We recommend that you consult with a qualified estate planning attorney when drafting your will.

Your request should be directed to The Naval Enlisted Reserve Association. The following language may be useful to your attorney:

Specific Bequest

“I give The Naval Enlisted Reserve Association, Falls Church, Virginia, 22042, the sum of \$_____ to be used for the general support of NERA.”

Residual Bequest

“I give The Naval Enlisted Reserve Association, Falls Church, Virginia, 22042, ___ percent of the residue of my estate to be used for the general support of NERA.”

Contingent Bequest

“In the event that _____ predeceases me, I give The Naval Enlisted Reserve Association, Falls Church, Virginia, 22042, the sum of \$_____ (or, alternatively, ___ percent of the residue of my estate) to be used for the general support of NERA.”

**Please contact (or have your professional advisor contact)
Stephen R. Sandy, Executive Director of NERA,
at 800-776-9020 or neraexec@nera.org.**



We mourn the loss of our NERA members and compatriots.

We suffer with their loved ones, who grieve the loss of vital love, companionship and guidance. Their place will always remain vacant among this patriotic assembly.

AD2 Richard A. Brandt, Sr.	Delaware Valley	BUC Stephen Lazorchak	Garden State
ET1 Dominic Cantello, Jr.	Garden State	EN1 Walter W. Lynch, III	Greater New York
YNC Lindell C. Clymer	San Francisco	EMCS Moorad Mooradian	USS Constitution
HMCM Alan Crawford	Adelphi	HTC James W. Nelson	Herbert F. Blackman
YNC Glenn M. Davis	Garden State	GMC Thomas W. O'Brien	Garden State
EM1 Ronald E. Davis	Joe Wasson	STC Frank P. Pizzuti	Ohio State MAL
SKCM Jack L. Dockstader	Chumash	GMG1 Frederick J. Ritter, Jr.	Greater Lehigh Valley
IS1 Donald B. English	Greater Lehigh Valley	PNCM Donald R. Ross	San Francisco
YNC Ann M. Federici	USS Constitution	BMCS Steve M. Savino	Garden State
MM1 Carleton D. Friedemann	Garden State	IC1 Charles E. Smith	Lone Star
EN1 Boyd L. Grant	Greater New York	ET1 Frank Velez	Greater New York
GMCS Malcolm R. Gemmell	Garden State	Mrs. Toshiko Wano	Oklahoma Sooner
CTMCS Warren F. Kearn	USS Constitution	PNC Bernard L. Zbel	Greater Pittsburgh
GMCS Walter A. Laidlaw	Garden State		



NERA Memorial Walk

Pave the way for NERA's future by naming a brick today!

Become a part of history by purchasing a brick on the NERA Memorial Walk. NERA has a long history of protecting the rights and benefits of the enlisted reserves. You can help continue this tradition by purchasing a brick. Your brick can memorialize a shipmate, family member, yourself, or a significant time in your military history.

Each 4" x 8" brick costs \$100 and will be custom engraved to your specification and placed in the Memorial Walk in front of NERA headquarters.



NERA Memorial Walk General Information
Phase 1: Will feature the bricks surrounding a lighted flagpole.
Phase 2: Construction of a brick walkway leading up to NERA HQ.

Donations to the NERA Memorial Walk are tax deductible to the extent allowed by law.
 NERA reserves the right to review all copy submitted.

Questions can be directed to Jennifer Abbott, jabbott@nera.org or (703) 534-1329.



“A Tribute to HMCM Manny Ratner”

A distinguished group of NERA lifetime members whose outstanding dedication and support continues to fortify the legacy of the Naval Enlisted Reserve Association thus inspiring future generations to absolute greatness.

DK2 Donnie H. Adkins
 HMCS William M. Allen
 MCPO-CGRF Mark H. Allen
 PNC William A. Anderson
 EMC Larry M. Arnold
 IS1 Judith A. Ayers
 CWO4 Shirley Barlow †
 SKCS John A. Bartlett
 LSC Michael F. Bartsch
AVCM Don Bauman
 LCDR William D. Bennett
 BM1 Jeffrey Benton
 AEC Charles A. Berger
 CUCM David D. Boman
 OS1 Donald J. Bond
 IS1 Wayne E. Boyer**
 DKCM Charles E. Bradley
 HTCM(SW) Peter E. Bragg
 MCC Brian Brannon
 CMC John K. Brian, Jr.
 SKCM Julius ‘Gene’ E. Brown
 IT1 Gerald E. Bruce
 QMC(SS) Fred A. Bruno
 HMCM Harry T. Buckles
 ATC Dennis E. Buisman**
 PN2 James A. Bullard
 DK1 John D. Burke
 CTRCS Charles A. Burkett
 AZC(AW) John L. Busby
 FTGC(SW) James W. Cain
 GSCM Ralph W. Camp, Jr.
 AO1 Thomas B. Carroll
 CWO4 Michael Chierico
 SKC Donna Childre
 AMSC William F. Clark
 RADM Casey W. Coane
 HMC Noel H. Cotton
 HMCS Robert C. Cramer
 CAPT Ted Daywalt
 VADM Dirk J. Debbink
 ICCS Milton E. Degroodt
 EO1 Steven L. Devereaux
 AFCM(NAC/AW) David J. Di Marzio
MMC Larry J. Di Pasquale
 AMH1 David M. Drajna
 SKC (AW) William Duda
 HTC Robert P. Dunn
 DPC Richard B. DuRall
 AMCS James Edfors
 Mrs. Lois Edfors
 CM1 Albert C. Edsman
 PNCM(RET) Richard J. Elfrink
YNC Joanne M. Elliott
 EM2 Glenn I. Fessler
 HM1 Mary E. Finley

EM1 Edward L. Fitzsimmons †
 MMCS Jesse Fox
 AEC Kenneth D. Freese
 LNC James M. Frierson
 SHC James Bruce Fromel**
 MS1 Victor Frumolt III
 QMC George M. Garcia
SKCS Joan Gardom
 IC1 Lloyd L. Gibbs
 FORCM Chris Glennon
 BM1 Claud F. Gordon, Jr.
STCM(SW) David A. Green
 HTCS Morris A. Greening
 AKC Martin J. Grillo
 RADM Wallace N. Guthrie
 HMCS James B. Hagerman
 AVCM Steveon H. Hall †
 RMC Jerry D. Hall
 CMDCM(FMF) Paul Haller
 STCM Jerome A. Hamling
 MSCS Larry L. Hamm
 ADR1 Joseph Harrison, Jr.
 MN1 Clifton D. Hayes
 BUC Edgar E. Hedgecock
 CAPT John G. Herbein
 IT1 Jay T. Herlihy, Jr.
 SKCS Edward C. Hettel, Jr.
 RMCM Ronnie W. Hepler
 CE1(RET) Francis J. Heywood
 AKCS(RET) John M. Hicks
 OSC Michael Patrick Hughes
 ETCM Joseph J. Humphrey, Jr.
 QMC Bernard F. Hurchalla
 AECS Bradlee Hutchinson
 AT1 Harold A. Hyslop
 GSMC David L. Ingram
 PSCS Luther Jennings
 HMC Paul E. Jensen
 CM1 David B. Johnson
 YNCM(RET) Martha E. Johnston**
 YNCS(SCW) Arthur A. Julian III
 EMC Nicholas G. Karthas
 MAC(RET) Tommy L. Keheley
 RADM Stephen T. Keith**
 OSCM(SW) Hans O. Keller
 HT1 Herman M. Keller, Jr.
 SK1 K. Daniel Kelly
 HMC George H. Kenson
 YNCM George J. Knorr
ABHCS Eugene ‘Geno’ Koelker
 ADJ1 Frank L. Kreutzer
 IMC Gerard P. Kuebler
 ABFC Fred V. Kurtz
 HM1 Dale L. Lankford
 FTCM Dwight Lanning
 BMC Joseph C. Lanning Jr.

YNC Jeanne Lemasters
 AFCM John M. Lenard
 BU1 Fred G. Leppig
 SK1 Richard W. Lewis
 MS1 Floyd E. Lindsey
 AKCM John J. Lomax
 TSGT Joaquin A. Lopez
 AMS1 William P. Mancusi
 OS1 Herbert F. Mann, Jr.
 YNCS David J. Marden
SKCS(SW) Nick Marine
 YN1 Ian Mastrup
 YNC Joseph Michael Mauro
 SKCS Gene McCarthy
 AE1 William B. McCaskill
 LNC John McCormack
 BTC Terrell V. McMullin
 HT1 Arthur J. Meconi
 SFC John W. Meek
 QMC C. Bruce Melcher
 CUCM David N. Mentink
 QM2 James W. Mitterer Jr.
 FCCM(SW) Thomas W. Mlnarik
 AE1 Harry Moffat
 SMC James L. Monroe
 HTCS Anthony W. Morris
 IV2 Thomas A. “Bull” Morton
 YNC Marianne E. Mosher
 AMH1 Duane E. Mosher
 BMCM E. J. Musielewicz †
 CMDCM(FMF) Ron Naida**
 LCDR Thomas F. Norton
 MSCM(SW/SCW) David A. Nygaard**
MS1(SS) Eddie G. Oca
 PN1 Heidi Oertley
 SKC(SW) Robert E. Orton
SKC(AW) Penny I. Padour
 ETCM Louis Pagano
 ENCS Raymond R. Page
 EOCs Robert D. Parrish
 Mr. Norman S. Pearce
 DCCM Charles E. Peterman, Jr.
 ENC Carlos L. Phillis
 LTJG Brian P. Pietrandrea
 UTCS(SCW) Larry Poffenbarger
 YN1(SS) Franz (Frank) Powell
 LT Fred Prozzillo
HMCM Manny Ratner †
 CTAC Patrick G. Reding
 ETC Robert C. Reeves
 BTC William C. Rendall †
 HMC John D. Rivers
 ACCM Delores Rucker
 LTC Roger Rucker
 EMCM John W. Ryan
 HMC Walter E. Sack

DCCM Stephen R. Sandy
 AMHC Edward A. Schaefer
 QM2 James C. Schaub
 CAPT Margaret M. Schmidt
 SKCS William J. Severns
 PRCS David L. Shaw
YNC Charles Sherrick
 DCC(SS) Thomas V. Shields
 QMCS Malcolm L. Slack
 CUCM David B. Smith
 OSCS Paul A. Smurawski
 RMC Fred H. Springall**
 QM1 Nicholas Stagliano Jr.
 BU1 Mark J. Stanek
 PNCM James Stephens
 CAPT Eugene P. Sullivan
 AQ1 Joseph J. Surdyk
 CUCM Gerald M. Swift †
 AD1 Neil V. Tanis
 YNC Dorothy Texidor
 SK2 Joyce Thompson †
 MMC Christopher N. Thorpe
 BM2 David P. Tinyanoff
 CWO4 Charles A. Utz
 BU1 Thomas A. Van Hook
 CAPT John A. Van Huyck
 AKCM Richard J. Vannucci
 PNC John M. Vargo
 MRCM Michael A. Viens
 HTC James J. Vincent
 ENC(SS) William E. Vincent
 YNCS William Vinglas †
 QMCS Henry B. Vogler Jr.
 SKCS Norma B. von Dohren
 AWC(AW/NAC) Michael E. Wadsworth
 UT1 Dennis A. Wagner
 HMCS(FMF) Darryl Wahler
 MSCS Max B. Wano
 AM2 Roy D. Watkins
 SKCM Robert L. Watterson
 AEC Roger D. Webster
 EMCS(SS) Barrett E. Weiser
 CWO2 Wayne R. Wicks
 YNCM Roger A. Wiley
 ASC Howard J. Williams
 SK1 Alvin H. Wright Jr.
 FORCM Ronney Wright
 CWO4 William D. Yates
 AE1 James P. Yednak
 CSM Collin Younger
 Members in **Bold** are Current or Past National Presidents.
 ** Members who are “double” Life Benefactors.
 † Members who have Passed Away



USAA is proud to be the
Exclusive Provider
of Financial Services for the
Naval Enlisted Reserve Association

Apply for the Naval Enlisted Reserve Association USAA Rewards American Express Card.

0% introductory
APR for 12 months
on balance transfers.¹



**Earn 2X points on
gas and groceries —
year after year.²**

USAA Bank helps make it easier to support NERA. Get the NERA USAA Rewards™ American Express® Card and take advantage of:

- **No annual fee**
- **Variable purchase APR as low as 10.9%**
- **0% introductory APR for 12 months** on balance transfers and convenience checks made in the first three months after account opening (**10.9% to 25.9% variable APR after 12 months on these balances**)
- **Earn 1 point for every dollar spent and 2X points on gas and groceries**

Apply today.

usaa.com/neraamex | 877-503-NERA (6372)

Insurance Banking Investments Retirement Advice



We know what it means to serve.®

USAA means United Services Automobile Association and its insurance, banking, investment and other companies. USAA products are available only in those jurisdictions where USAA is authorized to sell them.

¹ Offer subject to approval. As of 2/1/14, regular APRs on purchases, cash advances and balance transfers are 10.9% to 25.9%, depending on your credit history and other factors and will vary with the market based on the Prime Rate. There is a transaction fee of 3% on cash advances (\$200 maximum on each balance transfer and each convenience check) and 1% on foreign transactions. Rates and fees subject to change. Please contact us for the most current information. Availability restrictions apply. ² Earn 1 point for every \$1 in purchases plus 1 additional point on every \$1 in purchases that the merchant properly codes as gas and grocery purchases. Grocery purchases at warehouses, discount stores, department stores or other non-grocery store locations are not eligible for the additional 1 point reward. Rewards points terminate if account is closed or delinquent or if rewards program ends. Other restrictions apply. USAA Rewards Program terms and conditions will be provided with your card. Purchase of a bank product does not establish eligibility for or membership in USAA property and casualty insurance companies. American Express is a federally registered service mark of American Express and is used by USAA Savings Bank pursuant to a license. NERA receives financial support from USAA for this sponsorship.

This credit card program is issued by USAA Savings Bank, Member FDIC. © 2014 USAA. 201251-0314