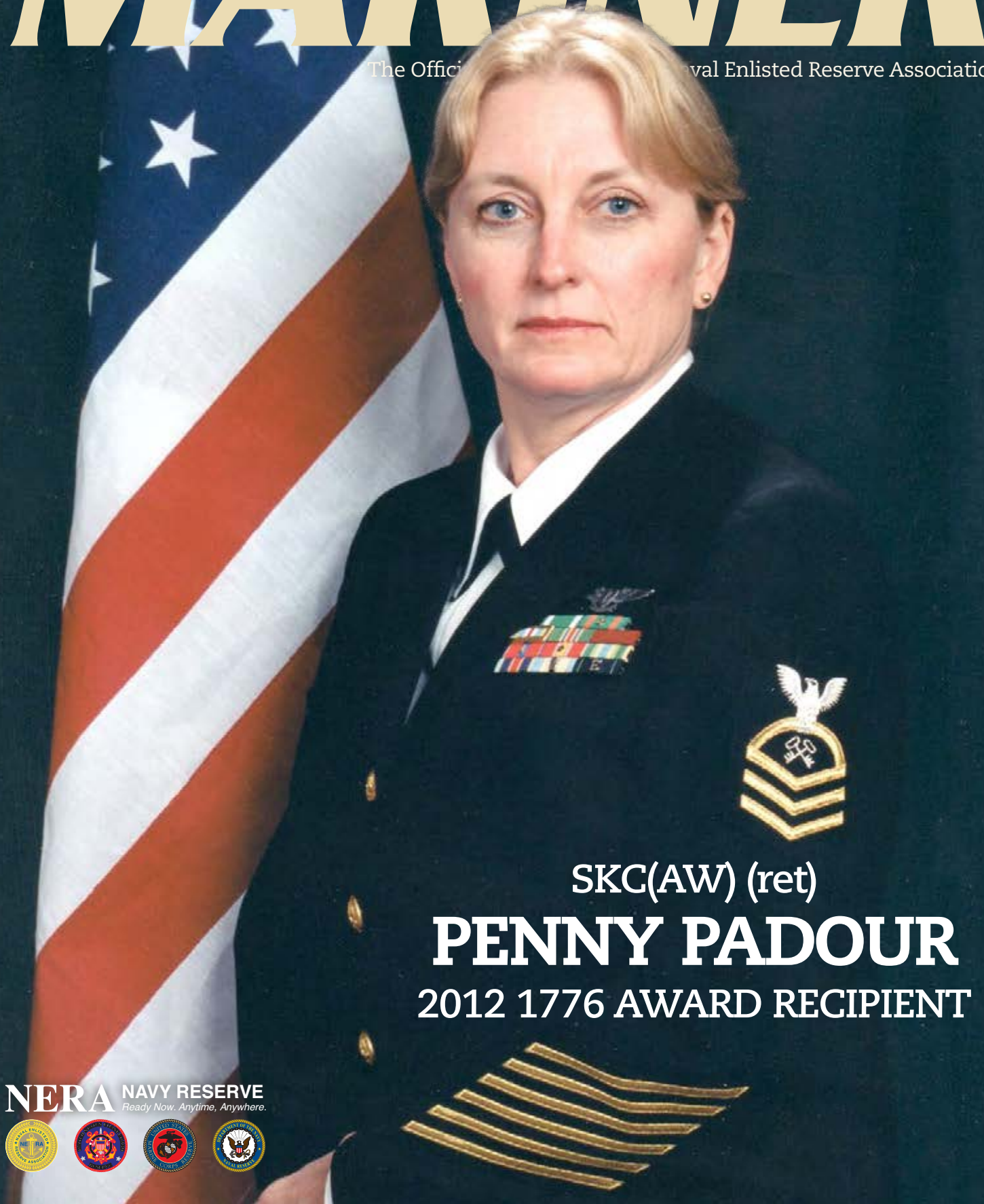


THE **MARINER**

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The Official Journal of the Naval Enlisted Reserve Association



SKC(AW) (ret)

PENNY PADOUR

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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: MarinerEditor@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.



PRESIDENT'S MESSAGE



Nick Marine
National President

Hello again NERA members

NERA has a new CB&L Committee: Jake Kriebel (Chairperson), Joe Humphrey (Parliamentarian), Kick Fallon and Jim Premeske. Thank you all for accepting these challenging positions. Also, I want to personally thank Jim for being NERA's "go to" C&BL person for many years, even when his time was limited due to his active involvement with his local government.

NERA Conference Handbook – A big thank you to Penny Padour, Darlene Nicholson, and Debbie and Kick Fallon for their hard work on the NERA National Conference guide for all Chapters to use. We are getting closer and it will be presented to the next incoming President.

Holiday Cards – I want to share with you a great way to show your appreciation and support of our troops during the holiday season. The American Red Cross will mail holiday cards to deployed service members and wounded warriors in military hospitals through a special program called "Holiday Mail for Heroes." Under this Pentagon-approved program, volunteers screen the cards for hazards and ensure the contents are appropriate. The Red Cross is working with Pitney Bowes to collect and distribute holiday cards to American service members, veterans and their families in the United States and around the world. The process is very simple and takes no time at all –all you need is a pen and piece of paper to share your appreciation for the sacrifices made by our military to protect our freedoms. Mail your "Holiday Mail for Heroes" cards today to: Holiday Mail for Heroes, P.O. Box 5456 Capitol Heights, MD 20791-5456.

Upcoming Annual National Conference – Only 10 months and it's an election year! I have served two consecutive terms, so my time will be up. I will be offering my services to the next National President by working with our existing Mariner advertisers, as well as with our USAA affinity partner.

NERA NEEDS YOU

We need dedicated, determined and dependable NERA members who are willing to devote time to ensure NERA will continue moving forward to run for National Office. Please call me if I can assist you in any way with your decision. The one requirement is that you put NERA first; if you hold office or are active in other organizations, I would ask that you think twice. The President's position requires many hours of travel and time on the phone and computer. Qualifications: You need to have served as a Chapter Officer for at least one year, be nominated by your existing chapter, and show up to the next National Conference to put your name in the hat! It's that easy.

On 25 March 1957, two old friends, Naval Reserve Chief Enginemen Joe Wasson and Thomas Patten, believed that something needed to be done for the enlisted drilling Reservists. I have personally fought the fight for some time to ensure that our founders dream continues. We owe it to our founders to keep the torch burning.

What can you do for NERA? We need more Life Benefactors! NERA is offering a reduced rate to all existing regular life members who want to become Life benefactors! Call Jennifer at NERA HQ Today!

More Later, NERA Nick



EXECUTIVE DIRECTOR'S MESSAGE



Stephen Sandy
NERA
Executive Director

A Membership Call to Arms

NERA has been serving its members for over 50 years and the work NERA is doing right now is more important than any other time in history. I am sure you have been hearing about the “fiscal cliff” and budget cuts. These are not just terms thrown around Capitol Hill, but real issues that could negatively affect NERA members and all the military. With the ending of the war, Washington is looking to downsize the military as a whole. In an effort to dig out of the budget crisis, lawmakers are gearing up to severely cut health care costs and benefits of our military members.

NERA's mission is to protect the rights and benefits of enlisted Sea Service Reservists. We have led the charge and worked with The Military Coalition, a powerful alliance of military advocacy groups dedicated to fighting for service members in the Nation's Capitol. However, we cannot fight without your support. NERA is asking all members to step forward and not sit on the sidelines while reservists are being unfairly penalized. Your voice is needed in the NERA organization now more than ever.

In October 2013, NERA's annual conference is meeting in Chicago. We are holding the National Executive Council's elections. Nominations for these leadership positions are now being accepted. I am really looking forward to hearing from some fresh voices and getting new ideas. We are encouraging members to step up to the national level and be part of the NERA election. It requires a few trips to Washington (financial assistance provided), a two year commitment, and some great ideas. We are also looking for members to revitalize NERA at the chapter level.

I am encouraged by the excellent leadership we have received by the current National Executive Council as well as NERA's Chapter support around the country. I hope to continue our work, and encourage all to participate and help NERA with its mission.

You are or were leaders in your military career. Once again it is the time to “Heave To and Lend a Hand”.



OFFICER ELECTIONS

National Executive Council (NEC) Officer Elections

Nominations are now being accepted for National Offices. The vote will take place during the National Conference in Chicago, IL, Oct 16-19, 2013.

The Nomination for National Office Form is available online at www.nera.org, under the NERA Forms menu. This form is only accessible after logging on to the website. If you need help with a username and/or password please contact Jennifer Abbott, jabbott@nera.org.

To nominate a member via other methods, please submit the following information to members@nera.org or mail to 6703 Farragut Ave, Falls Church, VA 22042:

Your name

Date

Chapter Name

Nominee's Name, including Rate, First and Last Name

The Office

All nominations must be made in accordance with the Constitution and Bylaws

Constitution Article 3.1.6 states:

Members nominated for election to the NEC must satisfy all of the following eligibility requirements:

- a. Be a current Active Member of NERA.
- b. Be an active member of a NERA Chapter for a minimum of two (2) years.
- c. Have served a minimum of one (1) full term in any of the following offices:
 - (1) Chapter President
 - (2) Chapter Vice President
 - (3) Chapter Secretary
 - (4) Chapter Treasurer
 - (5) Chapter Executive Counselor
 - (6) NERA Regional/State Membership Director
 - (7) NERA National Director

The responsibilities of each office are outlined in the C&BL in Bylaw Article 4. The full article is available online at www.nera.org, under Main Menu link Forms, Flyers and Documents, click NERA Docs.

The National President shall:

- a. Be the senior officer of NERA and shall support and enforce the National Constitution, National Bylaws, and policies of this Association.
- b. Be an ex-officio member of all National committees.
- c. Preside at the National Conference and at all meetings of the NEC.
- d. Appoint all standing or special committees, except as otherwise specified in the National Constitution or National Bylaws.
- e. Call NEC meetings in accordance with National Bylaws, Article 5.

The National Vice President shall:

- a. Perform the duties of the National President in his/her absence.
- b. Be chairperson of the Membership Committee, and, in that capacity, will:
 - (1) Coordinate all membership solicitations of NERA.
 - (2) Develop programs that will provide effective retention of existing membership.
 - (3) Receive direction, financial authority, and authorization for action from the NEC.
 - (4) Initiate programs to increase NERA membership.
 - (5) Coordinate membership activity of all National officers and directors.

The National Secretary shall:

- a. Record the minutes of the NEC meetings and business sessions of the National Conference and publish them in a timely manner.
- b. Be responsible for and control custody of all official correspondence and

records except those maintained by the Deputy Executive Director, or such other persons or firms as may be designated by the Deputy Executive Director, with the concurrence of a majority of the NEC.

- c. Notify the NEC of all meetings called by the National President.
- d. Carry out National Conference-related duties as per National Bylaws, Article 5.

The National Treasurer shall:

- a. Be the chief financial officer of NERA, with primary responsibility for management, planning and reporting of all National finances.
- b. Be responsible for management of accounting and bookkeeping functions
- c. Function as the chief financial controller of NERA
- d. Be responsible for financial planning functions

The National Counselor shall:

- a. Nominate candidates for appointment as Regional/State Membership Directors by the National President.
- b. Coordinate all activities of Regional/State Membership Directors.
- c. Supervise training of Regional/State Membership Directors, develop and receive reports of their activities, and submit combined reports periodically to the NEC.
- d. Direct, assist and counsel chapter officers in chapter operation
- e. Serve as chairperson for the Regional/State Membership Directors' meeting held in conjunction with the National Conference



NERA MEMBERSHIP AND BUILDING UPDATES

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. Recruit a New Member.

3. Become a Lifetime Benefactor.

By upgrading to Lifetime Benefactor status, you will become part of an elite group of over 200 members. It is just a one time fee of \$250 for current life members.

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 at 815-322-6277 or 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 (703) 534-1329.

MEMBERSHIP APPLICATION

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 (Payplan)*
- ☐ \$250 – Life Benefactor

* Partial Pay to be paid within six months

Payment Information

☐ CHECK (enclosed) ☐ CREDIT CARD ☐ Visa ☐ MasterCard

CREDIT CARD NUMBER

EXP. DATE

SIGNATURE



NERA News on Capitol Hill

By Mike Hughes, OSC, USNR (ret), Deputy Executive Director

Unfortunately, Congress has been in recess most of the time since the fall edition of *The Mariner*. They have only returned within the last couple of days — post elections, so only limited legislative updates are outlined below.

Major DOD Issues

- **The National Defense Authorization Act of 2013** – House and Senate have different versions of this bill dealing with TRICARE pharmacy co-payments and military retirement. *(For more information, see articles addressing these topics in this issue.)*
- **Sequestration/ “Fiscal Cliff”** – The Budget Control Act of 2011 mandated over \$1.2 trillion in government cuts over 10 years beginning in 2013. Effective January 1, 2013, our military’s readiness, training and operations are going to be greatly impacted if Congress doesn’t act to stop the \$1.2 trillion across the board spending cuts (over half of that scheduled to come from DOD budgets).
- **Medicare/ TRICARE Physician Payment Cuts** – Payments to physicians are scheduled to be reduced by at least 27% on Jan. 1, 2013 unless Congress acts. Instead of changing the formulations that determine physician payments, Congress has put off these reductions every year since 2003, resulting in the growth of the reductions. If the reductions are allowed to occur, it is predicted that access and availability of care for Medicare and TRICARE beneficiaries will be reduced due to physicians refusing to accept these patients.

These issues need to be addressed and solved during the “lame-duck” session of Congress between now and Jan. 1, 2013. Considering Christmas and Thanksgiving breaks time is very limited between now and the New Year. A Continuing Resolution (CR) has already passed that funds the federal government until March 27, 2013, so it is unlikely other legislation will be addressed during the “lame-duck” session. The CR basically funds the federal government agencies, with few exceptions, at 2012 levels.

Senate Veterans’ Affairs Committee (SVAC) Chair Stepping Down

Sen. Patty Murray, D-Wash. announced on Nov. 15 that she will be stepping down as Chair of the SVAC, when the 113th Congress convenes in January. She will be taking the Chair of the Senate Budget Committee, which is being vacated due to the retirement of Sen. Kent Conrad, D-N.D. Murray will remain as a member of the SVAC. Sen. Murray vowed to continue fighting for veterans’ funding and support when she takes the honored position of The Budget Committee Chair.

It is expected that Sen. Bernard Sanders, I-VT will assume the Chair of the SVAC. Although an Independent, Sen. Sanders caucuses and receives committee assignments from Democrats. He has been a strong supporter of military and veterans’ compensation and benefits, including those for guard and reserve members. ■



Thank You

The members of NERA,
Thank you very much for awarding me a generous scholarship. The scholarship will be used to reduce college expense for my last year at the University of Connecticut at Storrs, where I am a double major in History and Anthropology. I love my majors and I cannot believe how fast the past few years have gone by! Again, I thank you for the very generous scholarship.

Sincerely, Matt Green

To the NERA scholarship committee,
I want to thank you very much for once again selecting me as a NERA scholarship recipient. Your financial help goes a long way toward helping me to achieve my educational goals at the University of New Hampshire. I'll be entering my third year in about three weeks and I can't wait to get back to school!

Thank you again, Katherine Norwood

I'm Billy D. Stockman, SM1(ret) and a live member of NERA. Your advice was excellent; however I noted that you missed one other safety source. Upon my discharge my first visit was to my County hall of records. I had my DD-214 recorded. I have done so in each and every city/county that I have lived in since. It has always been free and I have always been able to obtain free certified copies for any government transaction needed.

Please update your article.
Member of NERA, USNI and the LST Assn.

Thank you, Billy D. Stockman SM1(QM also)

Editor's Note: Thanks Billy for the update. I hope everyone adds this to their "to do" list.

Mr. Josh Mangum,

Thank you for your support for our reservists pay & benefits. (Fall Mariner/pg 22) It is becoming more difficult to be a reservist now, then when I first started in the reserves. We are carrying a much heavier load now than we did in the past. Our Armed Forces use the reserves now like they used a draft. If we didn't have such a dedicated reserve force we would have had to reinstate the draft for Iraq & Afghanistan. It would have been Vietnam all over, mass demonstrations & demonizing our military. Please help them to understand as reservists we should not be treated with such disrespect.

Again thank you for your support! EOC T. Horner

Tim,

You are spot on! The Reserves are now seeing enlisted review boards, HYT, PFA, and a slew of administrative separations which are coming down from the highest levels of our government and getting zero attention from the news and as a result the American people. Recently an email was released that literally told most of our expeditionary forces the following, "Thanks for your hard work the last 10 years, however since the missions are going away we are cutting the quotas/billets for your positions". Of course they go on to state that they respect the service provided and thus will allow the members to finish their current enlistments! Who are they kidding? Someone did the cost estimate of ending their contracts early and decided it would be cheaper to just let them finish their enlistments. On to the unemployment line for these members... I recently met an MM2 who was ERB'd after over 15 years of service. They gave him \$50k. No other real benefits towards an actual retirement and this service member was active duty!

Thanks for reading the article and for helping get the word out that the military (Active/FTS/Reserve) are still not getting the thanks that they actually deserve and in typical fashion the brunt of the impact is on enlisted members and their families. It is just plain shocking. Thankfully organizations like NERA although understaffed and underfunded are still fighting the good fight for our best interests and the military members of the future.

Respectfully, Josh



Coast Guard Reserve PSUs Begin Transition to New Transportable Port Security Boat

By PA2 Gina Ruoti, PADET Los Angeles

Coast Guard Port Security Units (PSU) are welcoming a new asset to their arsenal, a 32-foot Generation IV Transportable Port Security Boat (TPSB). The high-performance vessel – powered with Twin 315 Yanmar Diesels and Bravo X-1 out-drives – replaces the PSU's nearly 15-year-old inventory of the 25-foot outboard powered Boston Whalers. The new aluminum-hulled platform will better accommodate the expeditionary nature of the PSU mission of port security, maritime law enforcement, and search and rescue operations by providing better range, versatility and crew comfort than its predecessor.

“It definitely provides more protection than the old boat,” said BM1 Jesse Sandler, a TPSB coxswain and member of PSU 311 based in San Pedro, California. “The overall construction benefits the crew. We can go a lot faster and a lot further now.”

Capable of deploying in coastal areas throughout the world with a crew of four, the Generation IV TPSB is far more comprehensive with its operational parameters. The new boat is designed to reduce crew fatigue by limiting their exposure to the elements and offering shock-mitigating seats. Ballistic Armor Protection and four weapon mounts offer increased tactical capability and crew safety. An integrated communication system that is noise cancelling over engine roar, high winds, and gunfire and a cutting edge 3D navigation system completes the package.

“Overall, this new boat is a Cadillac compared to what we’re used to,” added Sandler. “The improvements made on the Generation IV TPSB have greatly enhanced the capabilities of the Port Security community.”

The Coast Guard has eight PSUs located around the country. The units are staffed by 140 reservists and six active duty

support personnel. The units are capable of performing a variety of expeditionary port security missions. Since the first Gulf war in 1991, PSUs have made dozens of deployments in support of Department of Defense missions in both the CENTCOM and SOUTHCOM area of operations. ■



PA2 Gina Ruoti, PADET Los Angeles



Joanne Elliott

Past National President

As Veterans and survivors consider applying for these benefits, the VA would like to share important information about the pension program and organizations offering assistance with pension applications.

What are pension benefits?

Pension is a needs-based benefit paid to a wartime Veteran and his/her survivor(s). A Veteran may generally be eligible if he/she:

- Was discharged from service under other than dishonorable conditions, AND
- Served 90 days or more of active military, naval or air service with at least 1 day during a period of war, AND
- His/her countable income is below the maximum annual pension rate, AND
- Meets the net worth limitations AND
- Is age 65 or older, OR
- Is shown by evidence to have a permanent and total non-service-connected disability, OR
- Is a patient in a nursing home, OR
- Is receiving Social Security disability benefits.

Veterans who entered active duty after September 7, 1980, must also have served at least 24 months of active duty service. If the total length of service is less than 24 months, the Veteran must have completed his/her entire tour of active duty.

Aid and Attendance (A&A) is an increased monthly pension amount paid to a Veteran or surviving spouse. You may be

Because many of our readers do not know about the VA Aid and Attendance Program, I am including more detailed information in this column. If this applies to you or if it may in the future, please consider keeping this information with your important papers.

VA AID AND ATTENDANCE PROGRAM: WHAT VETERANS AND THEIR FAMILIES SHOULD KNOW WHEN APPLYING FOR DEPARTMENT OF VETERANS AFFAIRS (VA) PENSION BENEFITS.

The VA's pension program provides monthly benefit payments to certain wartime Veterans with financial need, and their survivors.

eligible for the increased A&A amount if:

- You are eligible for basic pension benefits, AND
- You require the aid of another person in order to perform activities of daily living, such as bathing, feeding, dressing, toileting, adjusting prosthetic devices, or protecting yourself from the hazards of your daily environment, OR
- You are bedridden, in that your disability or disabilities require that you remain in bed apart from any prescribed course of convalescence or treatment, OR
- You are a patient in a nursing home due to mental or physical incapacity, OR
- You have corrected visual acuity of 5/200 or less in both eyes, or concentric contraction of the visual field to 5 degrees or less.

Housebound is an increased monthly pension amount paid to a Veteran or surviving spouse who is substantially confined to his or her home because of permanent disability. You may be eligible if:

- You are eligible for basic pension benefits, AND
- You have a single permanent disability evaluated as 100-percent disabling, AND
- Due to a disability or disabilities, you are permanently and substantially confined to your immediate premises, OR
- You have a single permanent disability evaluated as 100-percent disabling AND another disability or disabilities, independently evaluated as 60-percent or more disabling.

What do I need to know about the organizations that are offering assistance with claims for pension benefits?

The U.S. Senate Special Committee on Aging (Committee) found that some organizations are misrepresenting themselves



TIPS & CLIPS (CONT'D)

while helping Veterans and survivors apply for VA pension:

- In a June 2012 hearing, the Committee addressed concerns that some organizations are marketing financial products and services to enable claimants whose assets exceed the VA pension program's financial eligibility thresholds to qualify for VA pension benefits.
- The Committee also learned these organizations may charge substantial fees for products and services that may not always be in claimants' best long-term interests.
- You can access a video of the hearing on the Committee's website.

The U.S. Government Accountability Office (GAO) published a report, *Veterans' Pension Benefits: Improvements Needed to Ensure Only Qualified Veterans and Survivors Receive Benefits*, GAO-12-540. The GAO found that:

- There are over 200 organizations that market financial and estate-planning services to help pension claimants with excess assets meet financial eligibility requirements for pension benefits.
- These organizations consist primarily of financial planners and attorneys who offer products such as annuities and trusts.
- Some products and services provided, such as annuities, may not be suitable for elderly Veterans because they may not have access to all their funds for their care within their expected lifetime without facing high withdrawal fees.
- These products and services may result in ineligibility for Medicaid for a period of time.
- Some organizations charged fees, ranging from a few hundred dollars for benefits counseling to \$10,000 for establishment of a trust.

Who can help me file a claim for VA pension, including pension at the aid and attendance or housebound rates?

An individual generally must first be accredited by VA to assist a claimant in the preparation, presentation, and prosecution of a claim for VA benefit-- even without charge. VA accredits three types of individuals for this purpose:

- Representatives of VA-recognized Veterans service organizations
- Independent claims agents
- Private Attorneys

A searchable list of accredited representatives, agents, and attorneys is available at the VA Office of the General Counsel website: <http://www.va.gov/ogc/apps/accreditation/index.asp>

VA accreditation, which is for the sole and limited purpose of preparing, presenting, and prosecuting claims before the VA, is necessary to ensure that claimants for VA benefits have responsible, qualified representation.

VA regulations allow a one-time exception to this general rule, which allows the VA to authorize a person to prepare, present, and prosecute one claim without accreditation. The assistance must be without cost to the claimant, is subject to the laws governing representation, and may not be used to evade the accreditation requirements.

Preparation and presentation of a VA claim includes, among other things, gathering the information necessary to file a claim for benefits, completing claim applications, submitting claim information to the VA, and communicating with the VA on behalf of a claimant.

A VA-accredited attorney or claims agent, who is also a financial planner, may assist a claimant with a claim for A&A. However, financial planners may not use their VA accreditation for the purpose of promoting or selling financial products.

If the VA determines that an accredited attorney or agent is using VA accreditation for an improper purpose, the VA may suspend or cancel the individual's accreditation.

Can an accredited attorney or claims agent, who is also a financial planner, charge a fee for preparing a claim for A&A?

No. An accredited attorney or claims agent may generally charge claimants a fee only after an agency of original jurisdiction (e.g., a VA regional office) has issued a decision on a claim, a notice of disagreement has been filed, and the attorney or agent has filed a power of attorney and a fee agreement with the VA.

An exception applies when an accredited attorney or claims agent receives a fee or salary from a disinterested third party. A third party is considered disinterested only if the entity or individual would not benefit financially from the successful outcome of the claim.

We note that some individuals charge a pre-filing “consultation” fee to inform a Veteran or survivor about VA benefits that may be available to them. In certain states, a license to practice law may be required to provide and charge a fee for such “consultations,” which may be considered giving legal advice.

Such “consultation” fees are unlawful if they are charged after a Veteran or survivor becomes a VA claimant by expressing to the attorney or agent an intent to file a claim for VA benefits.

A “consultation” fee may not be tied to the outcome of a claim filed with the VA if the attorney or agent provides any claims assistance-- that is, an attorney or agent cannot agree to refund the fee if, after the attorney or agent assists with a VA claim, the VA ultimately denies the claim. Such a fee would amount to an unlawful contingency fee or advance payment for assistance with an application for VA benefits.

VA-recognized Veterans service organizations, including their accredited representatives, are not permitted to receive fees for their services in connection with a VA claim in any instance.

If the VA determines that an accredited attorney or agent is improperly charging a fee for preparing, presenting, or prosecuting a claim prior to the filing of a notice of disagreement, the VA may suspend or cancel the individual’s accreditation.

Is it permissible to offer a guarantee that a claimant will be awarded A&A or that the processing of a claim will be expedited?

No. Such promises are patently misleading because the VA is ultimately the adjudicator of claims for VA benefits.

If the VA determines that an accredited attorney or agent has misled or deceived a claimant regarding benefits or other rights under programs administered by the VA, the VA may suspend or cancel the individual’s accreditation.

For More Information, Call Toll-Free 1-800-827-1000 or Visit Our Web Site at <http://www.va.gov>. ■



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Passing of the Cutlass and Retirement

NAVY YARD, WASHINGTON, DC – Master Chief Petty Officer of the Navy, Rick D. West, relinquished command to Fleet Master Chief Petty Officer Michael D. Stevens in a Passing of the Cutlass and Retirement ceremony on September 28, 2012. MCPON West retired after honorably serving his country for almost 32 years.

Chief of Naval Operations, Admiral Jonathan W. Greenert was a guest speaker at this ceremony. Greenert congratulated MCPON West on his notable career and stated “MCPON West, you made the Navy better through your willingness to listen and learn. , I watched you firsthand in the Pacific Fleet, at U.S. Fleet Forces, as VCNO, and I had the honor to serve with you for one year as CNO. MCPON West had the heart-beat of the Navy. Sailors communicated with him. He challenged Sailors and they loved it.”

Master Chief Petty Officer of the Navy Rick D. West was born in Rising Fawn, GA. He graduated from Northwest Georgia High School in 1981 and immediately entered the U.S. Navy. He received recruit training and Quartermaster training at Orlando, FL, followed by Enlisted Submarine School at Groton, CT. His first assignment was aboard USS Ethan Allen, to be followed by USS Thomas Edison, USS Sea Devil, Commander Naval Activities United Kingdom, USS Tecumseh, and Commander, Submarine Force, U.S. Pacific Fleet Staff (TRE Team).

West was then assigned as Chief of the Boat aboard the San Diego submarine, USS Portsmouth. Upon completion of a Command Master Chief, he was selected as COMSUBPAC Force Master Chief from January 2001 to 2004. He later deployed to the Persian Gulf and qualified as an Enlisted Surface Warfare Specialist.

West was selected during his tour on the Preble to serve as the Pacific Fleet (PACFLT) , Fleet Master Chief from February 2005 to June 2007. Following PACFLT, he served as the 14th Fleet Master Chief for Commander, U.S. Fleet Forces Command from June 2007 to December 2008. West’s personal awards include the Legion of Merit (two awards), Meritorious Service Medal (three awards), Navy and Marine Corps Commendation Medal (four awards), Navy and Marine Corps Achievement Medal (two awards), Enlisted Surface Warfare Insignia, Enlisted Submarine Insignia, and SSBN Deterrent Patrol Pin. West became the 12th Master Chief Petty Officer of the Navy on 12 December 2008.

Master Chief Petty Officer of the Navy (MCPON) Michael D. Stevens accepted the ceremonial cutlass from the Navy’s 12th MCPON, Rick D. West, during the change of office ceremony. Stevens stated “I am both humbled and honored to have been provided this magnificent opportunity to lead and serve our Sailors, their families and our government civilians as the 13th Master Chief Petty Officer of the Navy.”

MCPON Stevens has served as the fleet master chief at U.S. Fleet Forces Command in Norfolk, VA, since August 2010. His prior command master chief tours include U.S. 2nd Fleet, Helicopter Sea Combat Wing Atlantic, Helicopter Mine Countermeasures Squadron 14, and Naval Air Station Pensacola. A native of Montana, Stevens joined the Navy in 1983.

NERA hopes MCPON West steams ahead smartly into his retirement and for a smooth transition for MCPON Stevens, HOOYAH! ■



U.S. Navy photo by Mass Communication Specialist 2nd Class Thomas L. Rosprim/Released

Master Chief Petty Officer of the Navy (MCPON) Michael D. Stevens accepts the ceremonial cutlass from the Navy’s 12th MCPON, Rick D. West, during a change of office ceremony at the Washington Navy Yard as Chief of Naval Operations (CNO) Adm. Jonathan Greenert presides over the ceremony.



U.S. Navy photos by Mass Communication Specialist 2nd Class Kiona Miller/Released

Retired Master Chief Petty Officer of the Navy (MCPON) Rick D. West delivers remarks during the MCPON Change of Office ceremony at the Sail Loft at the Washington Navy Yard. MCPON Michael D. Stevens replaced West as the 13th MCPON. Stevens was selected while serving as the U.S. Fleet Forces Fleet Master Chief.



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Marine Reserve Forces Help Save Fourteen New Yorkers Trapped By Hurricane Sandy

By Cpl. Michael Ito

WEDNESDAY, OCTOBER 10, 2012, BROOKLYN, NY — Winds, close to 80 mph, whipped the 14-foot floodwaters through the streets of New York Monday night as Hurricane Sandy bore down on the city. During the height of the storm, a detective from the New York Police Department approached the duty noncommissioned officer of 6th Communications Battalion, Force Headquarter Group in Brooklyn, N.Y., and requested assistance for a rescue operation.

A transformer in the Queens neighborhood of Rockaway Beach burst triggering a house fire that soon spread to adjacent buildings. Because of the fire and the rising floodwaters, many residents were trapped.

First responders attempted to help stranded residents, but they were also trapped, bringing the number of those marooned to fourteen. The water was too deep for the emergency services units, so the NYPD called on the Reserve Marines for support.

“We were just checking (our training center) for damage because the storm was getting pretty bad,” said Sgt. Jorge Negron Milwaukee, WI, a ground radio repairman with 6th Communications Battalion. “The police showed up at the gate and, after getting approval, there was no hesitation. It was just ‘yeah, of course we’ll help.’”

Lt. Col. Richard Bordonaro, Inspector-Instructor for the 6th Communications Battalion, authorized the use of two 7-ton trucks, as well as the service of three Marines and one Navy corpsman, to conduct rescue assistance under the authority of the Defense Support of Civil Authorities directive.

Sgts. Allan Donaire Union, NJ, Michael Roy Tarrant, TX, and Jorge Negron along with Petty Officer 2nd Class Matthew Pulitano, a hospital corpsman, responded to the police department’s request at approximately 10:15 p.m.

“As soon as we got over the bridge, the water (between us and the neighborhood) was so high,” said Sgt. Michael Roy, also a ground radio repairman with the battalion. “SUVs were completely underwater and the flood waters were almost over the hood of our 7-ton (approximately seven feet).”

There were two fires raging when they arrived in the Breezy Point area — one of the fires eventually destroyed 111 houses, and the other that burned at a power plant.

“When we turned the corner (and seeing the homes ablaze), it was the most disturbing thing I’ve ever seen,” said Negron. “The entire block was on fire; it looked like the road to Armageddon.”

The first responders’ vehicles were either water-logged or not large enough to enter the floodwaters, so over the next five hours, the Marines transported members of local police and fire departments to different areas of the neighborhood.

“The bravery and dedication I saw was so great,” said Negron. “Everyone was riding in our truck and then the police would hop into their raft and go to a family in need and the fire department would get in their (rafts) and go straight to a fire.” Bordonaro reinforced how harrowing the situation was for everyone. The storm was not letting up.



Official Marine Corps photo by Sgt. Randall A. Clinton

Portrait of Sgt. Allan D. Donaire, maintenance management chief, a native of Elizabeth, N.J. On, Oct. 29, Sgt. Jorge S. Negron, Sgt. Michael James Roy II, and Donaire along with a hospital corpsman rescued 14 New Yorkers trapped by rising waters and a raging fire that burned more than a hundred homes as Hurricane Sandy came ashore.



U.S. Air Force photo by Master Sgt. Mark C. Olsen

Aerial views of the damage caused by Hurricane Sandy to the New Jersey coast taken during a search and rescue mission by 1-150 Assault Helicopter Battalion, New Jersey Army National Guard, Oct. 30, 2012.

“We lost communication with the Marines several times,” said Bordonaro. “The winds were high and cell phone reception was sketchy at best. All across New York you could see mass destruction.”

The Marines were thankful everyone made it safely out of the situation alive because of good teamwork.

“It was so great to see everyone come together, the police, firemen and the Marines,” said Roy. “It didn’t matter who you worked for at that point, we were just all trying to get those people out of there.”

Negron felt thankful that he had a chance to serve the community. It is definitely gratifying to see so many people safely make it out of such a bad situation, he said.

“I talked to the Marines before they went out, and they were ready,” said Bordonaro. “The conditions were dangerous; some first responders had already been trapped. But the Marines went out and performed. They knew they were saving peoples’ lives.”

The three Marines and corpsman are assigned to the 6th Communication Battalion, a Reserve unit headquartered in Brooklyn, N.Y. The unit specializes in communications and is trained to provide radio, cyber, wire/switching, and satellite services to support Marine Expeditionary Forces. 6th Communication Battalion also serves the community by organizing and operating the Toys for Tots program in the New York City and Long Island area, participating in parades and memorial services, and supporting many other community activities. ■



Portrait of Sgt. Michael James Roy II, communications technician, 6th Communications Battalion, Marine Forces Reserve, a native of Mansfield, Texas. On, Oct. 29, Roy, Sgt. Jorge S. Negron, and Sgt. Allan D. Donaire along with a hospital corpsman rescued 14 New Yorkers trapped by rising waters and a raging fire that burned more than a hundred homes as Hurricane Sandy came ashore.

Official Marine Corps photo by Sgt. Randall A. Clinton



Portrait of Sgt. Jorge S. Negron, communications technician, 6th Communications Battalion, Marine Forces Reserve, a native of Milwaukee, Wisconsin. On, Oct. 29, Negron, Sgt. Michael James Roy II, and Sgt. Allan D. Donaire along with a hospital corpsman rescued 14 New Yorkers trapped by rising waters and a raging fire that burned more than a hundred homes as Hurricane Sandy came ashore.

Official Marine Corps photo by Sgt. Randall A. Clinton



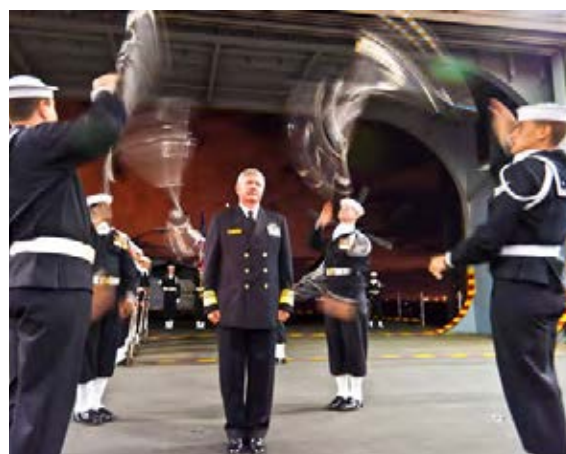
FACES OF NERA



Navy SH-60 SeaHawk on hanger deck elevator of USS Makin Island (LHD 8).



The Navy Ceremonial Guard demonstrates at the Third Fleet reception onboard the USS Makin Island.



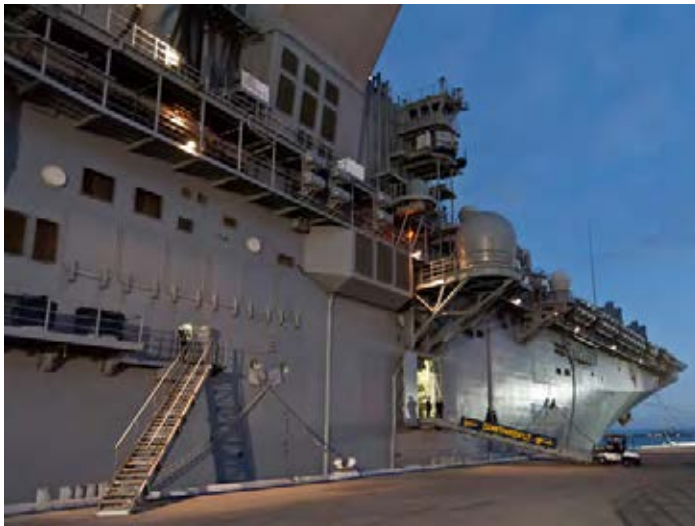
All Photos by Howard George



The Ceremonial Guard with the fearless VADM Gerald Beaman.



VADM Gerald Beaman, Commander, U.S. Third Fleet, the Honorable George Schultz, Former Secretary of State, the Honorable Dianne Feinstein, Senior U.S. Senator from California, and CAPT Cedric Pringle, Commander, USS Makin Island (LHD 8) cutting the ceremonial cake at the Third Fleet Reception.



USS Maxin Island (LHD 8) during San Francisco Fleet Week



Norma von Dohren with representatives of the Vet Center



Norma von Dohren presenting Certificates of Appreciation to CPL Taylor M. Costa and CPL John A. Rhodes



Tal Norwood of the Sacramento Council of the Navy League recognizing the Marine Reservist of the Year, SGT Loc Nguyen



CWO3 Brian Brooksby and Norma von Dohren with Outback Steakhouse volunteers



Sailors taking advantage of free items from Yellow Ribbon and Military One Source



CAPT Robert Jones, CO of the Marine Reservists - Motor Transport Maintenance Company



Karen Alexandrou, representing the Yellow Ribbon Committee



NATIONAL CONFERENCE



MSTC Jessica Snyder, Norma von Dohren and Debbie Fallon



Opening Ceremony, NSA Philadelphia

All photos by Ray Robson and Joanne Elliott



Meet and Greet



Mayor Joseph DiGirolamo welcomes NERA



Meet and Greet; Duke and Linda Hayes, Lou Pagano and John Meeks



Mike Hughes and Nick Marine



Sue and Jake Kriebel with Gloria and Dick Schreiner



Dick Schreiner and Hans Keller



Mayor Joseph DiGirolamo, MSTC Jessica Snyder, Coast Guard EPOY and Service to Reservist Awardee, PSC Nikita Maher



Mike Hughes updates members on Legislative Issues



Nick Marine announces the appointment of Jake Kriebel as the new C&BL Chairman



Paul Neissner, Engineman 2nd Class presented a video and spoke about the tragic fire on the USS Forrestal



Nick Marine presenting plaque to Robert Warren of USAA



Nick Marine with Robert Warren from USAA



Agent Orange Presenter, Paul Sutton



Penny Padour and Paul Smurawski presentation to Nick Marine for NERA's Building Fund



Garden of Reflection

By ISCS Josh Mangum and LSC Jason Zelonis

On 11 September 2012 eleven newly selected Chief Petty Officers from Joint Base McGuire-Dix-Lakehurst (JB-MDL), New Jersey, with the guidance of JB MDL CPO Mess, gathered to participate and assist in the “Remembrance in Light” Ceremony at the Garden of Reflection. The memorial is located in a beautiful country setting in Yardley, PA and was built to honor the 9-11 victims and provide a place of reflection on loved ones lost for the Pennsylvania and New Jersey families directly impacted by the events of that fateful day.

Although a few clouds were over head, the sky remained bright blue into the evening and the weather was uncommonly cool. This annual event honors the 2,973 victims from 9-11 and their families, but it also generates a sense of unity in defiance of the feelings of loss and sadness that engulfed their lives that day. A candlelight vigil, which began in the “heart” of the memorial with the spouses and children of the 9-11 victims, extending from the center of the memorial out through the spectators as each person lit their candle from the person before them creating a domino effect that spread through hundreds of visitors.

The Garden of Reflection was envisioned by Ellen Saracini, Grace Godshalk, Tara Bane, Fiona Havlish, other 9-11 families, and dedicated volunteers who brought the memorial from an idea to a reality. This honored place of reverence was built with the caring donations of citizens from around the United States and its location carefully selected to allow the families of 9-11 victims the opportunity to visit the park as often as they would like.

Mrs. Saracini, whose husband was the pilot of United Flight 93, a Navy veteran and loving father, epitomizes strength, perseverance, and love. To be in her presence and see her warm smile which was coupled with the caring tears of memories from a different life in her eyes when she talked about what the memorial means to her family, and how the support of so many has helped them through such a difficult burden in their lives is awe-inspiring. Valerie Mahalek, the organizer for the “Remembrance of Light” Ceremony, continues to be a pillar for the annual event ensuring that each volunteer knows

their role and that the families always have a place of honor in the center.

JB-MDL's newest Chief Petty Officers along with their sponsors supported this event for the first time. As part of the CPO Selectee transition to Chief Petty Officer, there is a focus on heritage and community involvement. AWFC(Sel) Darren Jacobs, a Naval Reservist and full time New York firefighter, was a first responder to the attacks and was trapped in the collapse of the Towers. AWFC(Sel) Jacobs stated, “ this time of the year is always hard, especially this year after visiting the Garden and seeing the names of so many of my fallen brothers and sisters of that day.”

The impact of the Garden of Reflection's design was not lost on this group of Selectees or the hundreds of visitors to the park. The design focuses on embarking the visitor on a journey of remembrance, reflection and healing and the transition of grief into strength and, as stated on their website, a movement from the sorrowful reminders of tragedy and grief towards luminous symbols of hope, peace and the celebration of life.

Upon entering the Garden of Reflection visitors are encompassed in a tear shaped forecourt with twisted steel from the World Trade Center and rows of names etched in glass that encompass the 2,973 victims. Seventeen maple trees run along the outer berm, which represent the Bucks County residents lost that day, while forty-two lights along the spiral walk represent the forty-two Pennsylvania children who lost a parent that day. Immediately the visitor notices undulating land forms which represent waves of change inflicted upon all the world's peoples that day. They swell out from the fountain located at the heart of the memorial, in the center of a reflecting pool, and slowly become smaller as they move towards the outer edge of the Garden. Encircling the reflecting pool are railings where a second glass etching contains the names of the seventeen victims of Bucks County, PA. The circular shape of the pool symbolizes everlasting life and the calm waters reflect peace. There are two recessed square voids



Above: Members of the Warrior Watch.



Above Middle: Pat Ciarrocchi, CBS 3 Newscaster.



Above: Michael Smerconish.



Above: CPO Selectees from Joint Base McGuire-Dix-Lakehurst (JB MDL): L-R - MAC Nathen Gonzalez, AWFC David Clark, LSC Jason Zelonis, PRC Matthew Goniea, HMC Craig Williams, LSC Tiffany Archer, ATC David Young and ISCS Josh Mangum.

All photos by Jeff Goldberg and Joanne Elliott



Above: From left to right: AWFC David Clark, AWFC Darren Jacobs, PRC Michael Deez, MAC Nathen Gonzalez, HMC Craig Williams, LSC Tiffany Archer, ATC David Young, ITC Michael Bayer, LSC Jason Zelonis, PRC Matthew Gonlea, ISC Jason Lane in front of a piece of girder from one of the Towers.



at the core which symbolize the footprints of the towers and are even arranged with their corners pointing to one another exactly as the actual foundations of the Towers were arranged. Fountains rise from the centers of these voids and are a metaphor for the soaring spirit of the victims.

The architect was Liuba Lashchyk and much of the landscaping was provided by local construction companies. Even the glass is cleaned by a Philadelphia native who cleans the massive windows of skyscrapers for a living. He comes quietly to the Garden, as a volunteer and performs this duty routinely, ensuring that each name is reflected clearly in the glass without a streak or mark.

The ceremony started with the “National Anthem” sung by the South Vocal Ensemble of Council Rock High School South under the direction of Corey Axler. Ms. Pat Ciorracchi, a CBS reporter and Anchor for Talk Philly, gave opening remarks about the attacks and the Garden itself. She also read a proclamation from Pennsylvania’s Governor, Tom Corbett. A prayer was given by Pastor Hoglund from the Woodside Presbyterian Church, at which time the sun was set and darkness began to fall over the Garden. This was followed by comments from Liuba Lashchyk, the Garden’s designer.

At this point the circular pool was illuminated, to begin the journey from the darkness. Michael Smerconish, a nationally syndicated radio host, proceeded to read the names of the seventeen fallen victims from Bucks County, Pennsylvania.

Stated was their age, the Tower and floor where they were employed, or flight they were on, and after each name a single bell was rung with a short solemn silence. At the conclusion of the remembrance of the Bucks County Victims, Lower Southampton Police Officer Matt Bowman laid a wreath in honor of all 2,973 victims during which the Vocal Ensemble Song “God Bless America”. Finally, Father Daniel Hamby from St. Andrew Episcopal Church provided a prayer of hope. Then candles distributed to family members of 9-11 victims and then they were echoed out to the visitors. A “Chain of Light” began with candles held by victims’ family members lighting the candles of other visitors behind them causing a wave of light to flow out from the center of the Garden of Reflection.

It was truly a beautiful ceremony that was well planned and received an exceptional amount of support from the community, volunteers, and local media. The Garden of Reflection is a beautiful place to visit, and the visitor is immediately engulfed in the many symbols of loss, strength, hope, and beauty. The JB-MDL Chief Selectees were extremely grateful to have had the opportunity to participate in such a touching ceremony and especially to have met inspiring people like Ellen Saracini and her family. The memory of those who died on September 11th 2001 will be kept alive and this memorial will ensure we will never forget!

If you are interested in visiting the Garden of Reflection, please go to <http://www.9-11memorialgarden.org> for details and photos! ■



1776 RECIPIENT

Penny I. Padour SKC(AW), USNR (Ret.)

By Yvette Purtill

SKC(AW) Penny I. Padour was born and raised in Chicago, IL. After high school in 1977, she enlisted in Active Duty Navy. As an ADJ Striker, she was attached to VT-23. Penny left the Navy as a CAPPED (Captain's Advancement Program) 2nd Class Petty Officer. In 1982, Penny entered the Naval Reserves. Her 22 years of Navy Reserve Service included COMNAVAIRLANT, VP-0122 AND VP-60 (Glenview, IL), and airlifting at VP-66 at NAS/JRB (Willow Grove, PA) for ten years. She became the squadron's 1989 Reserve Sailor of the Year and was pinned Chief in 1999.

Penny became an active NERA Windy City Chapter member in 1984, holding almost every position, including Newsletter Editor, Vice President and eventually President. In 2005, Penny became the National Conference Team Leader and

during the conference, she was nominated off the floor as the National President of NERA. In an unprecedented nomination, she won the position, serving as the youngest NERA female president. Due to her enthusiasm, management skills and dedication, she held the position for two consecutive years. Penny managed to update NERA's policies, procedures, the website and *The Mariner*, laying the path for the next generation of Presidents.

Penny currently resides in Crystal Lake, IL with her husband Jerry and three children. For the past ten years, Penny has been a Special Ed bus driver and has the responsibility of caring for students with special physical needs. In addition to her caring and compassionate help with children with special needs, she is an active member of her church and church choir. ■



Penny Padour, 2012 1776 Awardee

Joanne Elliott



TRICARE Pharmacy Co-pay Hikes

By Yvette Purtill

NERA is a proud and active participant of The Military Coalition (TMC), which has been following the proposed Defense Department plan to dramatically raise the pharmacy co-pays for military beneficiaries. The Pentagon proposed a plan to double the co-pays this year, and triple them within the next 5 years. Department of Defense has authority to set the rate and the Senate would quietly agree with this proposed plan. House leaders thought this plan's fee hikes were exorbitant, and offered an alternative plan in the House Defense Bill (H.R. 4310). It proposed:

1. A much reduced co-pay increase for FY2013
2. A statutory cap on any increases after FY2013, tying future annual co-pay increases to the % increase in military retired pay
3. A 5-year pilot program that would require TFL beneficiaries to use mail-order system for one year, then can opt out of mail order program after initial year (waivers may be allowed)

It is acknowledged that mandatory mail-order programs are not popular; however it seems preferable to pay a smaller co-pay hike and mandatory one year mail order program than pay a much higher rate. Both NERA and The Military Coalition are strong advocates for the House's alternative plan (H.R. 4310).

The bottom line — compared to the DoD/Senate plan, the House-passed plan would:

- Cut retail copays by about 40% below the DoD plan
- Keep access to non-formulary meds in retail stores
- Cut mail-order copays by more than 50% for brand-name meds
- Cut mail-order copays by 25% for non-formulary meds
- Keep mail-order copays at zero for generic meds

The following comparative chart, provided by The Military Officers Association of America through The Military Coalition, outlines the differences of the two plans.

DoD/Senate vs House-Passed Rx Copays

RETAIL MEDICATIONS						
	Generic		Brand		Non-Formulary	
	DoD/ Senate	House	DoD/ Senate	House	DoD/ Senate	House
FY12	\$5		\$12		\$25	
FY13	\$5	\$5	\$26	\$17	—	\$44
FY14*	\$6	\$5.15	\$28	\$17.51	—	\$45.32
FY15*	\$7	\$5.30	\$30	\$18.04	—	\$46.68
FY16*	\$8	\$5.46	\$32	\$18.58	—	\$48.08
FY17*	\$9	\$5.62	\$34	\$19.14	—	\$49.52

MAIL-ORDER MEDICATIONS						
	Generic		Brand		Non-Formulary	
	DoD/ Senate	House	DoD/ Senate	House	DoD/ Senate	House
FY12	\$0		\$9		\$25	
FY13	\$0	\$0	\$26	\$13	\$51	\$43
FY14*	\$0	\$0	\$28	\$13.39	\$54	\$44.29
FY15*	\$0	\$0	\$30	\$13.79	\$58	\$45.62
FY16*	\$0	\$0	\$32	\$14.20	\$62	\$46.99
FY17*	\$9	\$0	\$34	\$14.63	\$66	\$48.40

* Assumes 3% annual COLAs

** Non-formulary medications wouldn't be available in retail pharmacies under DoD/Senate plan



The Naval Enlisted Reserve Association (NERA) offers College Scholarship Program for NERA members and their family. Applications due 7 June 2013

General Information

NERA 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. This program is sponsored through substantial grant funding from USAA Insurance (www.usaa.com) and additional donations from NERA and its members. NERA reserves the right to modify or discontinue the scholarship program at any future date should funding not be available.

Scholarship Amounts

- Two \$3,000 scholarships for Regular NERA Members.
- Four \$2,500 scholarships for any Regular or Associate NERA member or any 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 either a NERA member, regular or associate. 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 7 June 2013.

In order to qualify for the scholarship the applicant or sponsor must be a member in good standing by the scholarship deadline, 7 June 2013. Members must have their dues paid up to date and new memberships must be paid in full by the scholarship deadline, 7 June 2013. If you have any questions regarding your eligibility please contact NERA at 800-776-9020 or by email at members@nera.org.

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. Academic programs involving a second undergraduate or graduate school degree are not eligible.

Scholarship Use Requirements

Scholarship applicants may be either graduating high school seniors or students already attending a college, university or junior/community college. Applicants must be enrolled or planning to enroll, full-time or part-time in the fall semester immediately following award of the scholarship. Enrollment may be in any undergraduate program leading to a bachelor's degree or associate's degree at an accredited college or university.

The NERA Scholarship can be awarded in addition to any other partial scholarship, including a ROTC Scholarship. Those applicants already in possession of an appointment to a U.S. service academy or receiving a "full scholarship" to any accredited college or university are not eligible. A "full scholarship" is usually defined as one that provides for payment of tuition, books, lab fees, and university supplied dormitory room and board.

Essay Requirement

One 500 word essay chosen from one of the two topics listed below.

FIRST ESSAY CHOICE:

Personal Goals and Objectives

In 500 words, state your career goals and objectives for your education. Focus on how your college education will benefit you and/or others and how that corresponds with your career goals and objectives.

SECOND ESSAY CHOICE:

"Why Are Reservists Important to America?"

In 500 words, explain how reservists are significant to America.

The application and supplemental instructions are available online at www.nera.org. ■



BEQUEST FORM

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."

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