



Scuttlebutt

Branch/Unit 269 Goose Creek, South Carolina

You can read all newsletters at [269 Branch/Unit 269 Newsletters](#)

Fleet Reserve National: [FRA National Home](https://www.fra.org) [https://www.fra.org]
LA-FRA National: [Ladies Auxiliary of the Fleet Reserve Association](https://la-fra.org) [https://la-fra.org]
Southeast Region: frasoutheastregion.org [https://frasoutheastregion.org]
Branch 269 website: [FRA Low Country Branch & Unit 269](http://www.fra269gc.org) [www.fra269gc.org]
FRA Branch and Unit 269 | Facebook [https://www.facebook.com/groups/FRABRANCH269/]



SUPER BOWL PARTY

FRA branch 269 annual Super Bowl party will be 9 Feb 2025. \$60.00 per person with a limited number of tickets available. Drinks, food and prizes throughout the night. Begins 1 hour before kickoff. Contact email for more info:

frabranh269@comcast.net

Branch President's Corner

Shipmates

We enjoyed a very productive and successful 2024 and hosted the best Southeast Regional Convention in several years. However, the sad news is, membership continues to decline in both Branch 269 and national. I challenge all members to recruit one new member active or veteran in 2025.

When Branch 269 is requested to conduct a two-bell ceremony for a departed shipmate, all members should try to attend whether you personally know the member or not. When only the participants attend, we look pretty damn bad...lets try and do a better job.

As I write this we are experiencing a very rare winter storm. Roads are bad, be safe, be careful.

Remember the good old fashioned Navy breakfast Mar 15th.

Yours in Loyalty, Protection and Service
Ken Hutchison

Madam President Tidbits

Hello Auxiliary Members:

Our January meeting went well. We had the Principal from Moncks Corner Elementary School visited us and thanked us for our donations. We are now sponsoring both Moncks Corner and Berkeley schools.

We continue to work on retention, membership and attendance at our meetings and functions.

There will be a Valentines Party February 14 at the Home. We will be serving Steak. The price is \$25 a person. You can purchase tickets at the home.

We will be helping with the golf tournament March 22nd.

Will be looking forward to seeing everyone at our next meeting.

Trish Chilton, Unit President
Yours in Loyalty, Protection and Service

THE WEEKLY MENU IS NOW POSTED ON THE HOME PAGE OF THE WEBSITE

WEEKLY DRAWING AT THE HOME

BRANCH TREASURER'S REPORT

November 28 - December 27, 2024

Operations:	\$ 6,141.76
Savings:	\$ 5,183.45
Certificate of Deposit:	\$11,699.19
Convention Checking:	\$ 3,434.55
Total:	\$26,458.95

Names drawn lately: 1/2: Nick Williams [Branch], not signed; 1/7: Elizabeth Adams [LAux], not signed; 1/14: Tine Willis [LAux], not signed; 1/21: Patrick Dermody [Branch], not signed; 1/28: Ronald Laqua [Branch], not signed.

You must be a member of the Branch or Unit in good standing and you must be signed in the log. You can sign up until 1800 on the day of the drawing. The drawing is held every Tuesday night at 2000.

BRANCH MEMBERSHIP REPORT

S/M Ken Wallace

- New or reinstated members: 6
- Transferred into Branch 269: 0
- Transferred from Branch 269: 0
- Ready to renew: 56
- Members past due: 8
- Suspended members: 11
- Transferred to the Staff of the Supreme Commander: 0
- Total Members: 768

BRANCH MEMBERSHIP/RETENTION

Membership and Retention: Ken Wallace

Total active members: 768

New Join/Reinstated [6]:

- Paul Brown, John Difrancesco, Roger Little (December 2024); Elijah Cales, Edward Gentile, Phil Smith, Jr. (January 2025)

Past Due [8]:

- Mashelle Ames, Robert Burnett, Angela Chapman, Alan Dempster, Michael Genalo, Christopher Kelley, Robert Pulos, David Thomas

Ready to Renew [56]:

- Matthew Aguilera, Bryan Alfaro, Mariela Anderson, Robert Bear, Jennifer Beilstein, Randall Bolin, Loye Bryant, David Button, Shannon Cason, Everette Coates, Rick Collins, Tim Cowan, Terrie Ehlich, Francis Evans, John Flynn, Larry Fowler, John Glass, Nathan Gottsch, Kevin Henry, John Hills, Ronald Houde, Robert Hudspeth, William Hunt, Sarah Ihme, Robert Isaman, Raymond Jaekle, Samuel Jenkins Jr., Jahleel Jones-Valentine, Gavin Karelitz, Allen Katen, Grady Langley, Ronald Laqua, Alan Lincoln, Michael Markiewich, Heather McGuire, Verne Merrill, Robert Mixon, Janet Mizer-Brunner, Ron Morgan, Eugene Morris, Elmer Mullins, Patrick Murphy, Nathaniel Nelson, Carla Passmore, Cody Schaefer, Michael Scott, Kevin Sedgley, Robert Simmang, Jon

Simmons, Thomas Skorepa, Jacob Soback, Daniel Speight, William Teague, Ronnie Vandiver, Samuel Williams, Thomas Woodall

Suspended [11]:

- Bob Browning, Scott Cook, Glenn Kaelgh, Michael Neff, Harry Nettles, J Porter (December 2024); Christopher Gilbreath, James Graham Sr., George Johnson, James Moseley, William Sullivan (January 2025)

Active Unit Members: 190

UNIT MEMBERSHIP/RETENTION

30 days past due: Judy Dzedzicki, Christopher Gillespie, Joseph Tascher, Linda Villa, Linda Walton

60 days past due: Angela Clark, Lori Marshall

90 days past due: Ryan S. Adams, Tyler W. Adams, Allyson B McDermott

BRANCH CHAPLAIN

Hospital, Welfare and Rehabilitation: Bobbi Sutton

Prayers for the family of:

- There will be a Two-bell ceremony for ADCS Clyde Edington, EMCM(SS) Stuart Erlandson, and RMC William Korbisch.
- Jerry Stout had surgery, John Lookabill had kidney stones, Bob MacPherson had eye surgery, Dave Harvey will be having neck surgery the end of February, Ken Curtis has been diagnosed with stage 3 kidney disease, Glenn Little has had the flu.
- Bill and Becky Roberts are living in the Villages.
- Al and Connie Dempster are in the Bridge of Charleston Assisted Living.
- Darlene has finished her chemo.
- Unit members Sue Peters has been under the weather and Marilyn Tharp may have hip surgery.
- Several shipmates have been hospitalized. John Lookabill had kidney stones. Jerry Stout had an operation. George White had the flu.

Shipmates or Unit members please contact:

**Branch Chaplain S/M Bobbi Sutton @
843-879-9473**

**Unit Chaplain Theresa Milligan @
843-535-2757**

Home Committee Report

Financial Audit for December 2024 not available for review for December nor Year to Date (YTD).

Cash Audit by S/M S. Koch on **10 January 2025** as follows:

Checkbook balance	\$ 8,421.50
Credit Card account	\$ 9,330.15
Savings account	\$ 26,452.41
Pending Check/Cash for deposit:	\$ 0.00
Total funds	\$ 54,704.06

Building and Grounds/Special Events/and Manager's Report:

Old Business:

- We have acquired our liquor liability insurance statement for about what we paid last year.
- All taxes for the year have been accounted for and being paid (Liquor, Property, Real Estate)

Looking ahead:

- The SubVets will sponsor a fish fry on January 18th and a BBQ dinner on January 25th; time for these events will be 1300 until 1800. Tickets for each event will be \$17.00 per person; desserts are welcome.
- There will be an inauguration party on the 20th of January.
- On February the 9th the Super Bowl party at the Home.
- A Valentine Party will be February 14th, the menu will be steak, and tickets are \$25.00 per person with Roses and gift bags for the ladies.
- On March 15th there will be an old fashion Navy Breakfast at the Home from 0730 to 1100.
- The next Golf tournament will be on March 22nd followed by lunch and awards at the Home.
- Also to see if there is any interest in a Kentucky Derby Party May 3rd at the Home.

New Business:

- None

Membership and Security: Headquarters reported that we have 768 active Branch members as of 3 January. There are 190 active Unit members.

Good of the Order: our next Home Committee meeting will be Monday, February 17 at 1300,

One final reminder, if you bring a Non-Member to Home, please remember to sign them into the Guest Log.

Ken Wallace, Home Committee Chairman.

Americanism/Patriotism - PNC Laurie Bailey Updates on Branch Essay Contest

- Feb 4: USO Birthday

- Feb12: Operation Homecoming began bringing home POWs from SE Asia (1973)
- February 13: Anniversary of the establishment of the Marine Corps Women's Reserve
- February 14: Valentines Day
- February 15: Sinking of the USS Maine (1898)
- February 19: The Battle of Iwo Jima began during WWII (1945)
- February 20: Marine Corps aviator John Glenn became the first American to orbit Earth

Branch/Unit 269 website: fra269gc.org !!!!

Use the site to get your current and past newsletters and see upcoming events. With all the information now on the website the number of printed and mailed newsletters have been reduced. Contact me at webmaster@fra268gc.org if you are currently receiving the printed copy and want to stop it.

For new member applications and renewals applications use the Membership Box outside the office. If you recruit a new member ensure all of their information is correct on the new member application. After verifying it is complete, place the new application or renewal place it in an envelope (available at the box) and place inside the "Membership Box". **Nothing concerning membership will be placed in the pass down log.**

Life Membership ages and dues

Active duty: \$400.00	Ages 61-70: \$340.00
Ages 40 & younger: \$450.00	
Ages 71-80: \$260.00	Ages 41-50: \$425.00
Ages 81-99: \$200.00	Ages 51-60: \$390.00
Ages 100 and older: FREE	

Legislative Service Item

TRICARE For Life Enrollment Fees, Cost Shares Part of New Budget Report

The Congressional Budget Office (CBO) has once again targeted TRICARE for Life (TFL) in its biennial report outlining options for reducing the deficit.

The December 2024 report highlights savings that could be achieved by introducing a TFL enrollment fee or minimum out-of-pocket cost requirements. Similar concepts have been presented in **CBO reports**, which are issued every two years to provide information to lawmakers confronting budgetary challenges.

You are requested to contact your House of Representatives and Senators to ensure our elected officials understand the intense opposition to TFL fees. Retirees already have fulfilled all the requirements to earn their health care benefit, and

you will fight any attempts to cut it, including fee increases designed to shift costs from DoD to seniors who rely on TFL.

While no current legislation proposes TRICARE fee increases, we should take these threats seriously given pressures on the DoD budget and precedent for such proposals. From FY 2013 to FY 2017, retirees have had to put forth great efforts that **helped to block** five consecutive administration budget request proposals for TFL enrollment fees.

Some details on the options included in the CBO report:

TFL Enrollment Fee

TFL enrollment is automatic once a beneficiary starts paying Medicare Part B premiums. There is no enrollment fee or monthly premium for TFL coverage.

A CBO proposal would require Medicare-eligible beneficiaries who choose to enroll in TFL to pay an annual enrollment fee of \$610 for individual coverage or \$1,220 for family coverage. The enrollment fees would be indexed to grow at the same rate as average Medicare costs in later years.

TFL Cost Sharing

The other CBO measure affecting TFL would introduce minimum out-of-pocket requirements, including an \$850 deductible -- TFL would not cover any of the first \$850 of a beneficiary's Medicare cost-sharing. For the first \$4,250 in total medical expenses each year, Medicare would pay its 80% (or \$3,400) while the TFL beneficiary would be responsible for the full \$850 not covered by Medicare.

After the deductible was satisfied, TFL would cover only 50% of the next \$7,650 in Medicare cost-sharing. This means TFL beneficiaries could face up to \$4,675 in cost-sharing per year. Similar to the enrollment fee proposal, cost-sharing requirements would increase annually at the same rate of Medicare cost increases.

Protecting Your Earned Benefit

The options outlined in the CBO report come from various sources including past proposed legislation or budget proposals, congressional offices, federal agencies, and the private sector. "As a collection, the options are intended to reflect a range of possibilities, not a ranking of priorities or an exhaustive list," the report states. "Inclusion or exclusion of any particular option does not imply approval or disapproval by CBO, and the report makes no recommendations.

**{FOR PREMIUM AND LIFE MEMBERS:
Transitioning into Medicare/TRICARE for Life}**

Our nation must fulfill obligations to those who serve a full career in uniform. We must fight any proposal that increases costs to seniors who rely on TFL for their health care. The TFL benefit was a key component of the compensation and benefits package that sustained the all-volunteer force throughout two decades of war.

We need to be mindful and closely monitor for any signs that CBO's concepts have gotten traction. The administration budget request, due in February but sometimes delayed during the first year of a new administration, will likely give us our first glimpse at any potential proposals to increase TRICARE fees. Look for updates on these and other legislative issues in the FRA Newsletters and NewsBytes, and register at the FRA **Legislative Action Center** so you can take part in upcoming grassroots efforts designed to preserve service-earned benefits.

Submitted by: F. Donald Muccheck
FRA Past National President
FRA Low Country Branch 269

S/M Sarah Ihmes, Branch Secretary has written a letter to her Congressional Representatives and expressed her views pertaining to the proposed Tricare change discussed in the above article from S/M Muccheck. If you would like to send a letter she has made hers available for you to use all or any portion you would like to. You can find the letter at these links:

Tricare Proposed Change Letter [WORD/.docx](#)
Tricare Proposed Change Letter [PDF](#)

RECENT NEWSBYTES of interest

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Help Us Preserve Military History

The NED needs your support! With the sale of the FRA Headquarters building, we face the task of finding new homes for over 500 military-related books from our former library. These books are a treasure trove of history, tradition, and service, and we want to ensure they continue to inspire and educate future generations.

So far, we've reached out to many locations. However, the journey isn't over, and we need your help to identify organizations or FRA Branches that might welcome these publications—either in total or partially.

This is a unique opportunity to help preserve and share military heritage within your communities and beyond. If you know of a library, museum, or organization that could benefit from these books, please send your leads to NED@fra.org.

Together, we can ensure these valuable resources find the perfect new home. Thank you for helping to honor and safeguard our shared history!

BRANCH 269 CONTINUOUS MEMBERSHIP—FEBRUARY 2025

Douglas Perkins	48	Robert Melton	26	Bruce Whipple	15	Bettysue Henderson	6
Paul March	47	Lawrence Case	25	John Hills	14	Patrick Murphy	6
Norris Nathan	47	Eugene Morris	24	Marion Hall	13	Larry Mole	5
Thomas Britton	46	Ginger Bevis	22	Ron Morgan	13	Janet Mizer-Brunner	5
Francis Evans	46	Elmer Mullins	22	Charles Baylor	11	Robert Simmang	5
Keith Suiter Sr.	45	Richard Jones	20	Lucinda Bryan	11	Matthew Douty	4
Larry Fowler	43	Sammy Jackson	19	Michael Scott	11	Ronald Laqua	4
George Scharf	43	Tom Lufkin	19	John Byrd	10	Charles Moss	3
Albert Stoll	43	Carla Passmore	19	Gordon Sarver	10	Terry Ehlich	2
Ernest Chresoulis	42	Robert Bear	18	John Bullock	9	Nathan Gottsch	2
Barry Gordon	41	Johnny Brown	18	James Schaefer	9	Raymond Jaekle	2
John Glass	40	Robert Hudspeth	18	George White	9	John Johnson Jr.	2
Walter Deal	33	Robert Stodola	18	Daniel Mckierman	7	Cody Schaefer	2
Thomas Woodall	33	James Willicutt	18	Verne Merrill	7	Samuel Woods	2
Loye Bryant	32	Robert Henry	17	Robert Mison	7	Mariela Anderson	1
Allen Katen	28	Jennifer Beilstein	16	Jerry Stout	7	Rick Collins	1
Richard Brown	27	Wallace Williams	16	Llewellyn Brennen	6	Tim Henson	1
						Sarah Ihme	1

UNIT 269 CONTINUOUS MEMBERSHIP—FEBRUARY 2025

Barbara Timmons	45	Annie Bain	25	Robert Kirkley Sr	5	Debra Breeze	5
Gale Nathan	45	Mona Lozen	25	Daniel March	5	Charlotte Johnson	5
Denise McCready	30	Libby Adams	25	Sheila Shea	5	Joseph Holman	5
Sandra Rader	25	Elizabeth Mullins	20	Lori Ryan	5	Christopher Gilliespie	5
Susan Pardo	25	Elfriede W. Campbell	20	Francis Perillo	5	Tine Marie Willis	5
Hazel Hacker	25	Tonia Y. Miller	15	Sandra Peeples	5	Barbera Berger	5
Cynthia Clark	25	James Siroky	10	Gina Horne	5		

YOUR BIRTHDAY IS IN FEBRUARY 2025

If you are a Branch 269 or Unit 269 member, come on in to the Low Country Home on your birthday for a **FREE BIRTHDAY LUNCH!!!**

Thomas Britton	1	Alexander Bodo	7	Valerie Kohr	14	Franklin Shoenberger	23
Robert Hudspeth	1	Charlie Calas	7	Julian Lemley	14	Elizabeth Adams	24
Lionel Mackey	1	Alvin Cates	7	Daryl Watson	14	David Johnston	24
Lionel Macvey	1	William Maloon	7	Carson Burgess	15	Linsey Rogers	24
Larry Mole	1	Anthony Mazza	7	William Korbisch	15	Don Clark	25
Margie Rothrauff	1	Kathy Sorenson	7	Jerome White Jr.	15	Carl Miller	25
Jerry Stout	1	Santos Riduca	8	Dwight Bain	16	Dean Nimocks	25
Barbara Berger	2	James Spence	8	Peter Cosgrove	16	Perry Riley	25
Kelly Rusboldt	2	Brad Wonderling	9	Jordan Highberger	16	Jonathan Starry	25
T. Tollison	2	Steven Gearhart	10	Robert Newton	16	James Baker	26
Jacqueline Brooks	3	Bryan Alfaro	11	Robert McNeish	17	Steven Rustbolt	26
Douglas Jordan	3	Debra Breeze	11	Franklin Osburn	17	David Cox	27
Joe Lunn	3	Roy Massey	11	Melvin Harper	18	Carol Eustace	27
Richard Muccheck	3	William Riley	11	Ronald Lamon	18	Joseph Glavan	27
Betty Harris	4	George Roberts Jr.	11	Jaiden Moore	18	Heather McGuire	27
Richard Nolan	4	Richard Troy	11	Stephen Nogle	18	Cecil Rash	27
Melissa Curtis	5	John Cardno	12	Mary Korinek	19	Robert Reilly Sr.	28
Richard Day	5	Patrick Murphy	12	Gale Nathan	19	Franklin Seitz	28
Michael Delich	5	Edward Whiteley	12	Carroll Watson	19	Daniel March	29
Barry Gordon	5	Francis Jones	13	Ronald Bowers	20	Olin Thomas	29
Faye E. Graham	5	Joseph Patrick	13	Helen Breen	20	Mervin Wlands Sr.	29
Mitchell McCain Jr.	5	Daniel Ryan	13	Terrell Heath	21		
Timothy Bailey	7	James Sherrow	13	Brian Sims	22		

In the January meeting S/M Don Barton, S/M Ken Hutchison and S/M Sarah Ihme initiated S/M William Matthews, VA Volunteer Services Rep into Branch 269.



In the January meeting S/M Laurie Bailey, S/M Tim Bailey and S/M Ken Hutchison presented S/M William Matthews, VA Volunteer Services Rep with thirteen coats to be used in the “Coats for Veterans” program.



**2024-2025 FLEET RESERVE ASSOCIATION (FRA) BRANCH 269
AMERICANISM/PATRIOTISM ESSAY CONTEST WINNERS
AWARDS WILL BE PRESENTED AT THE MARCH 20 GENERAL ASSEMBLY MTG**

1 st Place -	Grade 8	Nichole Quick, Berkeley Middle School
	Grade 9	Isabella Coeyman, Academic Magnet High School
	Grade 10	Tyonica Eva Ravenel, North Charleston High School
	Grade 11	Audrianna Amara, Hanahan High School
	Grade 12	Christian Sinclair, North Charleston High School
2 nd Place -	Grade 9	Cynthia Bender-Nunn, North Charleston High School
	Grade 10	Diego Osequera, North Charleston High School
	Grade 11	Mayan Ali, Hanahan High School
3 rd Place -	Grade 9	Alyssa Mackenzie Reeves, North Charleston High School
	Grade 10	Anastasia Barton, Berkeley High School
	Grade 11	Jaydon Davis, Hanahan High School
Overall Winner -		Audrianna Amara, Hanahan High School

MORE SECURITY TIPS

Seniors are prime targets for scammers

Your local media outlets will often run stories on this topic, so some of the topics discussed in the links below will be familiar to you, but others may show how scammers continue to adapt and change their approach. They play on your fears to achieve their goals – to get your money and personal information for identity theft.

Here are a few thoughts...

The following link comes from Regions Bank:

Common Scams Targeting Senior Citizens

This next link contains a number of videos of actual scam calls, and is hosted by the non-profit Business Fraud Prevention Group at

<https://businessfraudprevention.org>.

telephone-scams

There have seen increasing numbers of suspicious iMessages and texts from political candidates, banks you have never done business with, and other suspicious entities. So how do we deal with that source of non-phone call scams? Here is an article from Apple on the safest way to delete such messages without exposing your devices to harmful content:

<https://support.apple.com/guide/iphone/block-filter-and-report-messages-iph203ab0be4/ios>

What is interesting is that when deleting a message on an iPhone you can delete and report as spam, but if you are on an iPad, you can only delete unwanted messages, but no way to report as spam. Maybe one day apple will fix that...

And finally, our e-mail address is often used when shopping on-line, and with our banks, our utility providers, and merchants we shop with frequently for notifications. When breaches occur then our e-mail addresses are exposed and thus other scams will likely follow. Here is a site you can use to see if your e-mail address has been compromised in a breach:

'--have i been pwned?

The primary function of Have I Been Pwned? since it was launched is to provide the general public with a means to check if their private information has been leaked or compromised. Visitors to the website can enter an email address, and see a list of all known data breaches with records tied to that email address. The website also provides details about

each data breach, such as the backstory of the breach and what specific types of data were included in it.

So, think for a moment how many sites you log into with your e-mail address as your username, and the password that goes with it. Do you ever use the same password for multiple sites? This suggests that changing passwords often is a good practice.

Check your primary address to see if it was exposed in any breaches. Most have had their primary email address for several years, so don't be surprised by what you find. Needless to say, you may find you need password changes for critical accounts like credit cards and on-line banking, which you should be doing anyway out of habit.

Keep your AV up to date.

Those annoying "pop-up" ad boxes that you can't get off your screen without going to another page to explain why they are annoying are the worst seem to be part of this.

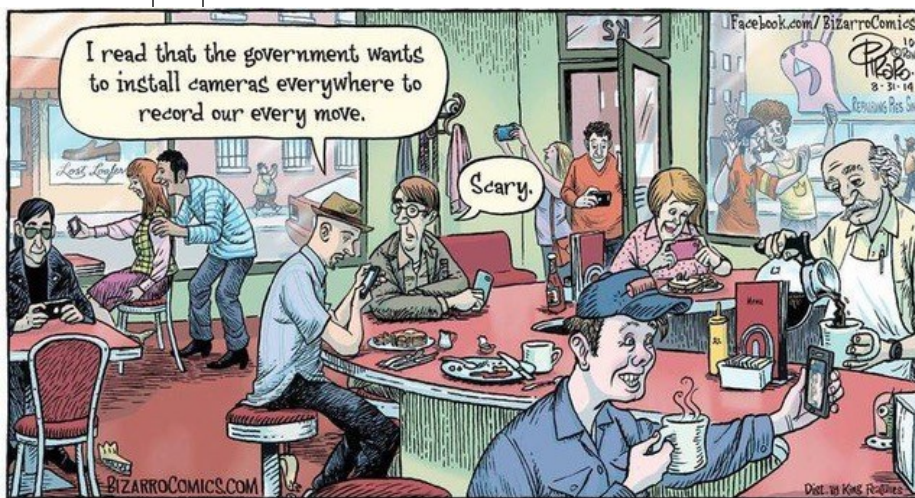
I've noticed in recent days, when I am researching items for a project I am working on, that my Norton 360 AV increasingly alerts on malicious page content for some pages returned in the search.

Attackers Hijack Google Advertiser Accounts to Spread Malware

Smishing Disables iPhone

"A dangerous smishing campaign is targeting Apple iMessage users, using social engineering to disable the messaging service's built-in phishing protection. The attack could expose millions of users, but you can stay safe by changing one security feature."

This Phishing Attack Disables Your iPhone Security: Here's How to Protect Yourself



**More Than 1 Million Minted Coins Honoring
The 250th Anniversary Of The Marine Corps
Are Now On Sale**

(STARS AND STRIPES 07 JAN 25)

More than 1 million minted commemorative coins honoring the 250th anniversary of the Marine Corps this year officially became available to purchase on Jan. 2.

The Marine Corps will celebrate its 250th birthday on Nov. 10.

The proceeds from coin sales will support programs of the National Museum of the Marine Corps and the Marine Corps Heritage Center in Triangle, Va., to preserve and honor the next 250 years of Marine Corps history, according to the Marine Corps Heritage Foundation's website.

The coins are available in gold, silver and clad metals and can be purchased individually or as a set. The \$5 gold coin depicts the Marine Corps Color Guard; the \$1 silver coin shows the flag raising at Iwo Jima; and the half-dollar clad coin features two Marines, one wearing the continental uniform of 1775 with a musket, and the other in modern-day camouflage uniform holding an M4 service rifle.

The coins were officially revealed to the public on July 17, 2024 at the NMMC by Lt. Gen. Gregg Olson, director of Marine Corps Staff and Maj. Gen. (Ret.) James Lukeman, president and CEO of the Marine Corps Heritage Foundation.

President Joe Biden signed into law the 250th Marine Corps Anniversary Commemorative Coin Act on July 26, 2023, after a bipartisan group of Marine veterans serving in Congress introduced the legislation: Sen. Richard Blumenthal, D-Conn., Sen. Dan Sullivan, R-Ark., Rep. Jack Bergman, R-Mich., and Rep. Seth Moulton, D-Mass. Over 300 members of congress signed the legislation as co-sponsors.

Minting a coin is the process of manufacturing a coin for use as currency. The last coin minted in honor of the Marine Corps was for their 230th anniversary in 2005. Since 1998, only two commemorative coins are authorized to be minted each year. These will be the only commemorative coins minted in 2025.

To view or purchase the commemorative coins, visit [usmint.gov](https://www.usmint.gov).

<https://www.stripes.com/branches/marine-corps/2025-01-07/marine-corps-250th-commemorative-coin-16408178.html>

**VA Phone-based Emergency Care
Goes National**

DAV News for Veterans – Jan/Feb 2025

Emergency care is now available by phone for veterans enrolled in the Department of Veterans Affairs health care system. Tele-emergency care (tele-EC) gives veterans access to VA emergency care from anywhere.

“Veterans can now be evaluated for possible emergencies from the comfort of their home,” said VA Under Secretary for Health Dr. Shereef Elnahal. “Sometimes you’re not sure whether what you’re experiencing is a minor emergency or not, and tele-emergency care can help you resolve those questions.

As part of VA Health Connect, a clinical triage nurse evaluates veterans over the phone or through video chat. In cases where there’s a life-threatening emergency, the triage nurse calls 911 and stays on the line until help arrives.

The program, piloted this year, has helped more than 60,000 callers so far and has a case resolution rate of 59.4%. Tele-EC does not replace the need for in-person emergency evaluation, but for veterans in rural areas or those with mobility issues, a call can save driving time, waiting and possible exposure to others’ illnesses. It also doesn’t require a copay.

Tele-EC is one of the many ways the VA is increasing veterans’ access to VA health care. To enroll in VA care, visit va.gov/health-care/how-to-apply.

**Fighting Loneliness and Social Isolation as a
Caregiver for Veterans**

Caring for a Veteran is deeply rewarding but can also be challenging. It's easy to become so focused on your loved one's needs that you feel isolated, overwhelmed, or disconnected. If this sounds familiar, know that you're not alone, and there are many resources to help you connect and thrive in your role.

You Are Not Alone

Many caregivers share similar struggles. Programs like **Building Better Caregivers**, provide a sense of community, offering comfort, validation, and practical support from others who understand what you're going through.

Connect with Your Local CSP Team

Your local VA **Caregiver Support Program (CSP)** team is a great resource. They offer a safe

place to share experiences, learn from others, and find practical tips for navigation the highs and lows of care-giving. Visit your VA medical center to discover opportunities to connect and grow.

Prioritize Self-Care

Loneliness can deepen when you neglect your own needs. Make time for hobbies, relaxation, or simply taking a break. **Respite care**

initiatives are available to provide temporary relief, so you can recharge and maintain your well-being. Remember, taking care of yourself helps you be your best for the Veteran you love.

Seek Mental Health Support

If feelings of isolation persist, consider reaching out for mental health support. The Virtual **Virtual Psychotherapy Program for Caregivers (VPPC)** offers virtual therapy sessions tailored to caregivers participating in the **Program of Comprehensive Assistance for Family Caregivers (PCAFC)**. This program provides tools and strategies to manage the unique stresses of care-giving.

You're not alone in this journey. With the right support, you can find balance, connection, and fulfillment in your care-giving role.

RETIREE INFO:

Tax season is quickly approaching and that means you are probably gathering important documents and verifying your information is correct. While you have those important documents handy, it's a good time to make sure your loved ones know about your Survivor Benefit Plan (SBP) coverage.

You can view your Retiree Account Statement (RAS) on myPay to see the type of SBP coverage

you selected. Make sure that your family knows what the Survivor Benefit Plan is and what they will need to do to start payments: <https://www.dfas.mil/startsbp>

After checking your RAS, if the SBP coverage shown no longer applies to your current life situation, please see our website for what steps to take: <https://www.dfas.mil/changesbp>

We also have a new checklist to assist when a military retiree passes away. This is a very useful tool that we suggest adding to your important documents. Download the PDF here: <https://www.dfas.mil/reportdeath>

Sincerely, DFAS Retired and Annuitant Pay

2025 VA Federal Benefits Guidebook

The "2025 VA Federal Benefits Guide for Veterans, Dependents, Survivors, and Caregivers" is a comprehensive resource that provides detailed information on a wide range of VA programs and services. It includes eligibility requirements for benefits and outlines resources available to veterans and their families. Key areas covered in the guide include:

Compensation

Life insurance

Pension and fiduciary services

Education benefits

Economic development and employment

Home loan guaranty programs and housing assistance

Mental health resources

The guide is available in both print and digital formats. Veterans and family members can access it online through VA's website or at local facilities like medical centers, Vet Centers, and regional offices.

For the most current information, visit www.va.gov or call 800-827-1000. The information in the guide is valid as of October 10, 2024, and is subject to change.

CLICK HERE TO DOWNLOAD THE GUIDEBOOK



**Fleet Reserve Association
Branch 91 and Ladies Auxiliary
Unit 91**

**Invites you to the Southeast Regional
2024 2025 Mid-Year Conference**



**When: February 21st, 2025, Meeting to Start
at 0900**



**Where: Branch - 5391 Collins Road Jacksonville
FL 32244
Unit- 7673 Blanding Blvd., Jacksonville, FL**



**Breakfast and Lunch will be provided by the Branch
(donation jar will be out)**

**Unit 91 will be cooking dinner on Thursday evening the 20th at
Branch 91. Nominal Fee**

**Low Country Boil Friday Night (February 21st): \$12.00
1800 (6pm) until Sold out**



**Room Reservations can be made via this link:
<https://www.choicehotels.com/reservations/groups/LF82Z8>**

Mark your calendar, watch for details, watch for additions
 Unless noted otherwise all meetings are in the large room
 Where no time noted group has room for entire day
 Friday nights – 1930 hrs – Scotch Doubles, 8-Ball Tournament

FEBRUARY 2025						
SUN	MON	TUE	WED	THU	FRI	SAT
						1 TIME UNK Bowling Banquet
2 Free Pool GROUNDHOG DAY <u>1200-1600</u> Bunko	3	4	5	6 <u>1800</u> SUBVETS BOD	7	8 Dart Tourn <u>1000</u> DAV Mtg
9 Free Pool <u>1830-????</u> Super Bowl Party \$60 pp limited tickets available Dart Tourn	10	11	12 <u>1800</u> Purple Heart	13 <u>1900</u> SUBVETS Mtg	14 VALENTINE'S DAY <u>1800-2100</u> Valentine's Day Party \$25 per couple	15 <u>1000-1200</u> MILFRAT
16 Free Pool	17 PRESIDENT'S DAY <u>1300</u> Home Committee	18 <u>1130</u> Unit Lunch <u>1800</u> Unit Mtg	19 <u>1800</u> Radio Club Mtg	20 <u>1800</u> Branch BOD <u>1900</u> Branch Mtg	21	22
23 Free Pool <u>1600</u> Banquet	24 <u>1730</u> VVA Mtg <u>1900</u> Carolina Coins Mtg	25 <u>1900</u> Sojourners	26	27 <u>1900</u> MCL	28	

Mark your calendar, watch for details, watch for additions
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MARCH 2025						
SUN	MON	TUE	WED	THU	FRI	SAT
						1 <u>1800-2200</u> Party
2 Free Pool <u>1200-1600</u> Bunko	3	4	5	6 <u>1800</u> SUBVETS BOD	7	8 <u>1000</u> DAV Mtg <u>1500-2000</u> Party
9 Free Pool DAYLIGHT SAVINGS TIME BEGINS	10	11	12	13 <u>1900</u> SUBVETS Mtg	14	15 <u>0900-1100</u> Good Old Fashioned Navy Breakfast
16 Free Pool	17 <u>1300</u> Home Committee	18 <u>1130</u> Unit Lunch <u>1800</u> Unit Mtg	19 <u>1800</u> Radio Club Mtg	20 <u>1800</u> Branch BOD <u>1900</u> Branch Mtg with Essay Winners Awarded	21	22 FRA GOLF TOURN
23 Free Pool <u>30 Free Pool</u>	24 <u>1730</u> VVA Mtg <u>1900</u> Carolina Coins Mtg <u>31</u>	25 NATIONAL MEDAL OF HONOR DAY <u>1900</u> Sojourners	26	27 MCL	28 UNIT YARD SALE	29 VIETNAM VETERANS DAY UNIT YARD SALE

FRA LOW COUNTRY BRANCH 269
AGENDA OF JANUARY 16, 2025 BOARD OF DIRECTORS

Shipmate President Ken Hutchison called the regular Low Country Branch 269 meeting to order at 1800, Thursday, January 16, 2025, in accordance with Article FRA Rituals.

Board Members present were:

PNC Laurie Bailey	Tim Bailey	Skip Chilton	Donald Barton
William Maloon	Kenneth Wallace	Steven Koch	PNP Don Muccheck
Ronald Lamon	Tom Lawson	Bob Zauner	Sarah Ihme
Bobbi Sutton	Larry Pepper	Ken Hutchinson	

Minutes: Posted on the entrance table. Motion to accept.

NEW BUSINESS

We will have an old-fashioned Navy breakfast on March 15 from 0900 to 1100, at \$15 per person. The proceeds will go to the home.

We will have an inauguration party on Monday, January 20 from 11:00 to 2:00.

We will have a Superbowl party at the Home on February 6. We still have about 39 spots left.

S/M Ken Hutchinson spoke about the lack of participation at two-bell ceremonies. PNC Laurie Bailey suggested we have a funeral detail with all our names on the list and what we're expected to do for funeral detail. If someone can't make it, use the list to find someone to fill in.

We will have a Valentine's Party on February 14th. The menu will be a steak dinner for \$25 per person.

Let S/M Ken Hutchinson know if you are interested in Military Appreciation Night at the Stingrays.

We had a profit of \$3400 from the Southeast Convention Committee funds. It was suggested that these funds be split between the Branch and the Unit. Others recommended giving some to the Home. PNP Don Muccheck states that we cannot give Branch money to the Home. Instead, we will hold a social and take the proceeds from this fund to pay for the social. We will split the remainder of the funds between the Branch and the Unit. S/M Ken Hutchinson and PNC Laurie Bailey will present a check from the proceeds of the Regional Convention to the Unit at their meeting next month. PNC Laurie Bailey planned that a portion of the proceeds for the Branch be used for the Essay Contest this year. Not many students entered the contest so the total bill will be \$1500 instead of \$2500.

PNP Don Mucheck has a receipt that needs to be reimbursed to PNC Laurie Bailey for the Coats for Veterans for \$195.22. PNP Don Mucheck moved that she be reimbursed. The motion was seconded (name not recorded) and carried by a unanimous vote.

Charleston Base SUBVETS have two more fundraisers. Saturday, January 18, will be a fish fry, and Saturday, January 25, will be a BBQ dinner at the Fleet Home.

The Southeast Region Vice President has resigned. Anyone interested in filling this position can contact PNC Laurie Bailey for more information.

The Mid-Year Conference will be held on Friday, February 21 in Jacksonville, FL at Branch 91.

COMMITTEE REPORTS

Americanism/Patriotism – PNC Laurie Bailey

Will give updates on Branch Essay Contest and other items discussed in new business.

By-Laws: PRPSE Fred Bolz / PNP Don Mucheck

Nothing to report.

Legislative Service and VAVS: PNP Don Mucheck

Will give some updates on Tricare legislation at the general assembly meeting.

Hospital, Welfare and Rehabilitation: Bobbi Sutton

We will have a Two-bell for three shipmates.

Membership and Retention: Ken Wallace

Total active members: 768

New Join/Reinstated: Paul Brown, John Difrancesco, Roger Little (December 2024); Elijah Cales, Edward Gentile, Phill Smith, Jr. (January 2025)

Past Due: Mashelle Ames, Robert Burnett, Angela Chapman, Alan Dempster, Michael Genalo, Christopher Kelley, Robert Pulos, David Thomas

Ready to Renew: Matthew Aguilera, Bryan Alfaro, Mariela Anderson, Robert Bear, Jennifer Beilstein, Randall Bolin, Loye Bryant, David Button, Shannon Cason, Everette Coates, Rick Collins, Tim Cowan, Terrie Ehlich, Francis Evans, John Flynn, Larry Fowler, John Glass, Nathan Gottsch, Kevin Henry, John Hills, Ronald Houde, Robert Hudspeth, William Hunt, Sarah Ihme,

Robert Isaman, Raymond Jaekle, Samuel Jenkins Jr., Jahleel Jones-Valentine, Gavin Karelitz, Allen Katen, Grady Langley, Ronald Laqua, Alan Lincoln, Michael Markiewich, Heather McGuire, Verne Merrill, Robert Mixon, Janet Mizer-Brunner, Ron Morgan, Eugene Morris, Elmer Mullins, Patrick Murphy, Nathaniel Nelson, Carla Passmore, Cody Schaefer, Michael Scott, Kevin Sedgley, Robert Simmang, Jon Simmons, Thomas Skorepa, Jacob Sobeck, Daniel Speight, William Teague, Ronnie Vandiver, Samuel Williams, Thomas Woodall

Suspended: Bob Browning, Scott Cook, Glenn Kaelgh, Michael Neff, Harry Nettles, J Porter (December 2024); Christopher Gilbreath, James Graham Sr., George Johnson, James Moseley, William Sullivan (January 2025)

Youth Activities: Don Barton

Will ask for \$675 for the athletic sponsorship through Goose Creek Youth Activity program.

Public Relations: John Tharp

Ways and Means: Larry Pepper

Will give information at the general assembly meeting.

Golf: Larry Pepper

Will give information at the general assembly meeting.

Budget and Finance: Don Barton

Will give a summary of the audit during the general assembly.

Home Committee Report: Ken Wallace

Will give report at the general assembly meeting.

GOOD OF THE ORDER

In November, the Branch allocated \$200 for the purchase of winter coats for veterans. S/M Ron Lamon's brother also gave \$100. Thirteen coats were purchased and will be presented to the VA Clinic Veteran Services Representative, William Matthews, at the general assembly meeting.

S/M Bobbi Sutton reports that we had a good Children's Christmas Party last month. We had the most kids attend that we've had at a Children's Christmas Party.

PNC Laurie Bailey motioned to adjourn the meeting which was seconded by S/M Tim Bailey. All were in favor and the meeting was adjourned at 1822.

**FRA LOW COUNTRY BRANCH 269
MEETING OF JANUARY 16, 2025 GENERAL ASSEMBLY**

Shipmate President Ken Hutchison called the regular meeting of Low Country Branch 269 to order on Thursday, January 16, 2025, at 1900, in accordance with Article FRA Rituals.

Shipmates initiated: Samuel Matthews

Presentations: Thirteen winter coats purchased from donations were presented to William Matthews from VA Volunteer Services.

Minutes: Posted on the entrance table and published in the newsletter. No corrections to be made and will stand as approved.

Communications: We received a thank you note from Medal of Honor recipient Major General Livingston for presenting him with the lifetime membership award at November's meeting.

Treasurer's Report:

The report for the period of November 28 – December 27, 2024 is as follows:

General Checking: \$6141.76	Savings Account: \$5,183.45
Certificate of Deposit: \$11,699.19	Convention Checking: \$3,434.55
Total: \$26,458.95	

All bills received to date have been paid

NEW BUSINESS

The Southeast Region Vice President has resigned. Anyone interested in filling this position can contact PNC Laurie Bailey for more information.

The Mid-Year meeting will be held in Jacksonville, FL on February 21st. It is hosted by Branch and Unit 91. The essays that were sent to the Branch will be graded and sent to Regional during this meeting.

The Superbowl party will be on February 9th. There are still tickets left.

COMMITTEE REPORTS

Americanism/Patriotism – PNC Laurie Bailey

There were 21 entries in the Branch Essay Contest this year. The winners will be announced on our Facebook page and on the website. Awards will be presented during our March meeting.

Dates in History January/February:

January 16: Operation Desert Storm begins to oust Saddam Hussein's Iraqi force from Kuwait (1991).

January 20: Inauguration Day and birthday of Martin Luther King, Jr.

January 28: Observance of USCGC Blackthorn Sinking

January 28: The U.S. Coast Guard is created by an Act of Congress (1915).
January 30: Tet New Year offensive launched by Viet Cong guerillas in Vietnam (1968).
February 4: USO Birthday
February 12: Operation Homecoming began bringing home POWs from SE Asia (1973)
February 13: Anniversary of the establishment of the Marine Corps Women's Reserve
February 14: Valentine's Day
February 15: Sinking of the USS Maine (1898)
February 19: The Battle of Iwo Jima began during WWII (1945)
February 20: Marine Corps aviator John Glenn became the first American to orbit Earth

By-Laws: PRPSE Fred Bolz / PNP Don Mucheck

No by-law changes.

Legislative Service: PNP Don Mucheck

The latest NewsBytes are posted.

The Congressional Budget Office (CBO) have targeted Tricare for Life (TFL) in the biannual report outlining options for reducing the deficit. The December 2024 report highlights savings that could be achieved by introducing the TFL enrollment fee or minimum out-of-pocket requirements. Similar concepts have been presented to past CBO reports which are issued every two years to provide information to lawmakers confronting budgetary challenges. There are details of the options included in the CBO report. One option is that the TFL enrollment fee is automatic once a beneficiary starts paying Medicare Part B premiums. There is currently no enrollment fee or monthly fee for TFL coverage. The CBO has proposed to require Medicare beneficiaries who choose to enroll in TFL to pay an annual enrollment fee of \$610 for individual coverage or \$1220 for family coverage. The enrollment fees would be indexed to grow at the same rate as average Medicare costs in later years. Another option is TFL cost sharing which would introduce minimum out-of-pocket requirements including an \$850 deductible. TFL would not cover any of the first \$850 of the beneficiary's Medicare cost-sharing. For the first \$4250 in total medical expenses each year Medicare would pay it's 80% or \$3400 while the TFL beneficiary would be responsible for the full \$850 not covered by Medicare. After the deductible is satisfied, TFL would cover only 50% of the next \$7650 in Medicare cost-sharing. This means that TFL beneficiaries could face up to \$4675 in cost-sharing per year. Similar to the enrollment fee proposal, cost-sharing requirements would increase annually at the rate as average Medicare costs in later years. Contact your legislator and tell them to support no fees for Tricare for Life.

Hospital, Welfare and Rehabilitation: Bobbi Sutton

There will be a Two-bell ceremony for ADCS Clyde Edington, EMCM(SS) Stuart Erlandson, and RMC William Korbisch. Jerry Stout had surgery, John Lookabill had kidney stones, Bob MacPherson had eye surgery, Dave Harvey will be having neck surgery the end of February, Ken Curtis has been diagnosed with stage 3 kidney disease, Glenn Little has had the flu. Bill and Becky Roberts are living in the Villages. Al and Connie Dempster are in the Bridge of Charleston Assisted Living. Darlene has finished her chemo. Unit members Sue Peters has been under the weather and Marilyn Tharpe may have hip surgery.

Several shipmates have been hospitalized. John Lookabill had kidney stones. Jerry Stout had an operation. George White had the flu.

Membership and Retention: Ken Wallace

Total active members: 768

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Suspended: Bob Browning, Scott Cook, Glenn Kaelgh, Michael Neff, Harry Nettles, J Porter (December 2024); Christopher Gilbreath, James Graham Sr., George Johnson, James Moseley, William Sullivan (January 2025)

Active Unit Members: 190

Youth Activities: Don Barton

According to our budget, which was already approved, I'm recommending that we spend \$675 on athletic sponsorship with the Goose Creek Recreation Department. This would allow us to sponsor three different teams throughout the year. PNP Don Muccheck motioned that we approve this, which PNC Laurie Bailey seconded. The motion was carried by a unanimous vote.

Public Relations: John Tharp

Ways and Means: Larry Pepper

Golf: Larry Pepper

The next golf tournament will be March 22nd.

Budget and Finance: Don Barton

An audit was held on December 9th. All books were correct and bills were paid. The assets at that time were a cash balance of \$26,849.45 and stock inventory was \$5,128.70 for a net worth of \$31,978.15. The next audit will be in March.

Home Committee Report: Ken Wallace

Cash Audit by S/M S. Koch on 10 January 2025 as follows: Checking account balance \$8,421.50, Savings account \$26,452.41, and Credit Card account available balance \$9,330.15; there is \$0.00 in pending check/cash for deposit. Total Funds On hand \$54,704.06.

Financial Audit statement for December 2024 not available for review for December nor Year to Date (YTD).

Building and Grounds/Special Events/and Manager's Report:

OLD BUSINESS We have acquired our liquor liability insurance statement, for about what we paid last year.

MOTION S/M Koch seconded by S/M Tharp made a motion to take \$15,000.00 from the savings account and pay the liability insurance in full. Motion carried.

MOTION S/M Laurie Bailey seconded by Lady Vandiver made a motion to lease a dishwasher from US foods at a cost of \$175.00 per month. Motion carried.

All taxes for the year have been accounted for and being paid (Liquor, Property, and Real Estate).

Looking ahead:

The SubVets will sponsor a fish fry on January 18th and a BBQ dinner on January 25th; time for these events will be 1300 until 1800. Tickets for each event will be \$17.00 per person; desserts are welcome.

There will be an inauguration party on the 20th of January.

On February the 6th the Super ball party at the Home.

A Valentine Party will be February 14th, the menu will be steak, and tickets are \$25.00 per person, Roses and gift bags for the ladies.

On March 15th there will be an old fashion Navy Breakfast at the Home from 0730 to 1100.

The next Golf tournament will be on March 22nd followed by lunch and awards at the Home.

Also to see if there is any interest in a Kentucky Derby Party May 3rd at the Home.

Membership and Security: Headquarters reported that we have 768 active Branch members as of 03 January. There are 190 active Unit members.

Good of the Order: our next Home Committee meeting will be Monday, February 17 at 1300.

One final reminder, if you bring a Non-Member to Home, please remember to sign them into the Guest Log.

Unit Report: Trish Chilton

We discussed plans for the Valentines Party. The ladies auxiliary is ordering a cake. We discussed our plans for the golf tournament in March. We have ladies that will be going in the morning and the evening. We had the Principal from Moncks Corner Elementary/Berkeley Elementary give us a presentation and thank us for the donations to the school.

GOOD OF THE ORDER

Continuous membership:

December 2024

Raymond Cotton – 5 years
Harvey Belcher – 10 years
Sarah Soldatke – 10 years
Barbara Aler – 15 years
Mark Chapman – 25 years

Robert Lopez – 25 years
Larry Nicodin – 25 years
William Butler – 30 years
Franklin Seitz – 30 years

January 2025

William Nieschalk – 5 years
Lawrence Willoughby – 5 years
Milton Willoughby – 5 years
Bruce Seltzer, Jr. – 10 years
John Shaak – 10 years
William Galloway – 15 years
Tommy Hellems – 15 years

Grady Langley – 20 years
Duane Henricksen – 25 years
Paul Reece – 25 years
Joe Travis – 25 years
Wayne Swiech – 40 years
Theodore Martin – 55 years

The two-bell ceremony took place for Shipmates Clyde Edington, Stuart Erlandson, and William Korbisch

The meeting was adjourned at 1941, January 19, 2025.