

SAILOR**FOR**LIFE

Veterans. Retirees. Families.

Issue #5
2026 **FALL/WINTER**

VETERAN-OWNED BUSINESSES

Resources for Entrepreneurs

RUDISILL-PERKINS UPDATE

Streamlining GI Bill Eligibility and Benefits

THE PACT ACT

Guidance for Toxic Exposure Disability Claims



SAILOR FOR LIFE

Sailor for Life, the magazine for Navy veterans, retirees, and families (NAVPERS 15886), is published in accordance with Department of the Navy (DON) Publication and Printing Regulations.

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On the front cover: A Sailor inspects an aircraft catapult launch track on the flight deck of the USS Gerald R. Ford (CVN 78), while underway in the Caribbean Sea. (U.S. Navy photo by MC2 Gladjimi Balisage)

Sailor for Life is a biannual digital magazine. Upon release of the publication, retirees and annuitants receive, via myPay, an announcement with the link to the online version.

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Readers can also download the current issue and access the "Sailor for Life Archive" at <https://www.mynavyhr.navy.mil/Media-Center/Publications/Sailor-for-Life/>.

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FLEET IN PHOTOS



An MH-60S Sea Hawk assigned to Helicopter Sea Combat Squadron (HSC) 21 takes off from the flight deck of Wasp-class amphibious assault ship USS Boxer (LHD 4) during flight operations. **(U.S. Navy photo by MC3 Martin Perez)**



Aviation Structural Mechanic Airman Joshua Lancaster conducts maintenance on an F-18 Hornet nose mount landing gear in the tire shop aboard Nimitz-class aircraft carrier USS George Washington (CVN 73). **(U.S. Navy photo by MC2 Jack Barnell)**



Navy Security Forces conduct drills during Exercise Solid Curtain 2026 at Naval Base San Diego (NBSD), California. **(U.S. Navy photo by MC2 Aja Campbell)**



Chief Musician Joseph Gonzalez plays the rope drum with the Navy Ceremonial Band at the White House during a rehearsal for the visit of the king and queen of the United Kingdom. **(U.S. Navy photo by MUCM Jonathan Barnes)**



Naval Aircrewman Tactical Helicopter 2nd Class Jackson Stacy, assigned to Helicopter Sea Combat Squadron (HSC) 12, surveys the horizon in an MH-60S Seahawk attached to the Nimitz-class aircraft carrier USS George Washington (CVN 73). **(U.S. Navy photo by MC2 Tyler Crowley)**



Hull Technician 3rd Class Caro Miranda welds in the pipe shop of the Arleigh Burke-class guided-missile destroyer USS John Paul Jones (DDG 53). **(U.S. Navy photo by MC2 Ryan Holloway)**



Rear Admiral James Waters, Commander, Navy Recruiting Command, speaks to Sailors during a resiliency day event at Pat Thompson Conference Center at Naval Support Activity Mid-South in Millington, Tennessee. **(U.S. Navy photo by MC2 Thaddeus Berry)**



Machinist Mate 2nd Class Cory Bruno, assigned to Wasp-class amphibious assault ship USS Boxer (LHD 4), conducts daily shifting, cleaning, and inspection of lube oil strainers in the main engine room. **(U.S. Navy photo by MC3 Martin Perez)**



The Trials and Research Vessel NAWC 38 departs to support operations during the annual Fleet Experimentation (FLEX) 2026 event in Key West, Florida. **(U.S. Navy photo by MC3 Jasmin Aquino)**

RESTORING NAMES TO TELL THEIR STORIES: GENE HUGHES AND HIS MISSION TO BRING FALLEN SAILORS HOME

Story by Lt. Jungmin Park

In a quiet office at Navy Personnel Command in Millington, Tennessee, history is constantly being rediscovered and retold.

For Gene Hughes, the public affairs point person for Navy Prisoner of War/Missing in Action (POW/MIA), that mission is personal.

"I've always had a knack for telling a story," Hughes says, reflecting on a career that began long before uniforms and public affairs offices. From writing record reviews as a kid to studying communications at the University of Texas at Austin, storytelling was never just a skill. It was a calling.

Hughes did not arrive at his current role in a conventional way. A crushed hand during his time in the Marine Corps amphibious assault unit forced a sudden pivot, ending one path and opening another. During recovery, a chance encounter with a public affairs officer changed everything.

"He looked at my record and told me I'd be working for him," Hughes recalls. "And that was it."

What followed was a decades-long career across military and civilian public affairs. Through his work in writing and radio, each assignment sharpened the same instinct: tell the story right and people will listen.

Today, Hughes serves as the Navy's POW/MIA Public Affairs Media Liaison, a role that sits at the intersection of history, loss, and closure. Alongside Navy Casualty, Navy Office of Community Outreach, Defense POW/MIA Accounting Agency, and the families, Hughes spearheaded press kits for 381 burials, generating 5,350 television, newspaper, radio, and online stories from when he first took the seat on Jan. 1, 2016.

Storytelling meets service

When a long-missing Sailor is identified, usually from a past conflict -- sometimes decades after their death, Hughes is one of the first people to begin shaping how that story will be told.

His work starts long before any headline.

He researches service records, reconstructs biographies, and pieces together fragments of history that, in some cases, have been blurred by time. For Sailors lost at Pearl Harbor or elsewhere during World War II, records can be incomplete, damaged, missing, or scattered across archives.

"It's like building a puzzle where half the pieces are gone," Hughes says. "I've spent a lot of time looking for photographs. Just seeing a name is not the same as putting a face with it."

However, the story must still be told. For families, it is often the first time they see the full picture of their loved one's service.



From left: Suzanne Nakamura (Di Petta), Diane Ward (Mitts) and Rebecca Sheets (Manown) (Photo by Rebecca Sheets).

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The human side of the mission

If the research is meticulous, the human side of Hughes' work is even more delicate.

As a liaison, he serves as the bridge between grieving families and a persistent media environment. Many of the Navy's Persons Authorized to Direct Disposition (PADDs), those family members responsible for burial decisions, are elderly, and the sudden attention can be overwhelming.

"I always tell them I work for you," Hughes says. "The entire Casualty process can be a lot to deal with. I'm here to make media engagements more comfortable for them. Their wishes are paramount."

Instead of exposing families directly to reporters, Hughes acts as a buffer by coordinating interviews, managing requests, and ensuring families maintain control over how and if they engage.

The result is a process that prioritizes dignity over speed, trust over access.

And this wasn't always this way.

Early in his tenure, Hughes saw firsthand what happened when families didn't have him as a buffer. Media attention could become intrusive. That experience reshaped how he approached the role.

"It changed everything about how I do this," Gene says.

A network of honor

Behind the scenes of every burial is a network of coordination, one that Hughes helps orchestrate.

Funeral homes, Navy burial details, historians, media outlets, and veteran organizations all play a role. Groups like the American Legion, Veterans of Foreign Wars, and volunteer escort organizations, such as the Patriot Guard Riders, show up in force, often lining miles of roadway to honor a Sailor's final journey.

In one case, a burial in Dyersburg, Tennessee, was marked by a five-mile stretch of American flags.



Navy Public Affairs Specialist Eugene "Gene" Hughes is photographed in the Navy Personnel Command Public Affairs Office onboard Naval Support Activity Mid-South. **(U.S. Navy photo by Douglas Bedford)**

"It never stops amazing me," Hughes says. "The support these families receive."

Some cases demand even more. Large scale interments such as the burial of USS Oklahoma Sailors or a Medal of Honor recipient at Arlington require coordination across multiple agencies, senior Navy leadership, and national level attention.

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The moments that stay with you

Over time, certain stories stay close to Hughes' heart.

Some are heavy.

The case of three brothers lost together aboard USS Oklahoma, where overwhelming media attention inadvertently caused distress for the surviving family member.

Others remind him why the work truly matters.

One of those stories began in 2023, when the remains of three Navy aircrew members who had been shot down together during World War II were identified and returned home. Although the men had served together in 1944, their families had never met.

Recognizing their shared history, Hughes reached out. He introduced the families, helping them connect as they navigated the emotional process of bringing their loved ones home. What began as a simple introduction quickly grew into something much more.

As each family prepared burial services months apart, they relied on one another for support, exchanged their experiences, and stayed connected through phone calls. Together, they honored the men who had made the ultimate sacrifice nearly 80 years earlier. The families later meet in person on Oct. 29, 2024, for the burial of Lt. Jay Manown in Kingwood, West Virginia.

Diana Ward, the niece of Aviation Radioman 1st Class Archie Mitts, shares that her late uncle was among those identified and that Hughes' outreach transformed an overwhelming experience into one shared with people who understood.

"The bond and friendship all three of us now share was made possible by one person who took the time and made the extra effort to connect us," Ward wrote. "I am sure I can speak for all three of us when I say the gratitude we feel to Eugene Hughes for this gift, as well as our friendships, last a lifetime."

Hughes says moments like these stay with him long after the ceremonies end.

"An aircrew is a family within the Navy family," Hughes says. "Sometimes, decades later, that family finds its way back together."

Balancing compassion and responsibility

The emotional weight of the job is constant but rarely difficult to bear.

For Hughes, the key is knowing where his role begins and ends. Family disagreements, burial decisions, and sensitive dynamics require as much restraint as empathy. When tensions arise, he defers to the broader POW/MIA team to ensure professionalism remains intact.

"Staying in your lane is always the best course of action," he says.

It is a mindset that reflects the larger system he operates within. Navy Casualty's network of casualty assistance officers, mortuary affairs specialists, and support personnel all work toward a single goal: closure.

"Gene plays a pivotal role and displays the deepest level of respect and integrity for the families," says Capt. Jeff Draude, former director of Navy Casualty. "He is always there to provide media preparation and serves as the reliable liaison. He truly captures the dynamic array of emotions and the 'feel good' aspect of Navy Casualty."

A calling that is more than a job

For Hughes, the impact of the work extends beyond individual cases.

"When these Sailors died, they had names and faces," he says. "But they were buried as unknowns. I start with a question mark, but I don't consider myself done until there's an exclamation point."

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His job ensures they are forgotten no longer. Through press releases, media stories, and public awareness, each identification restores not just a name but their legacy. In doing so, it reconnects families, communities, and the Navy itself to the people behind history.

"You can train anyone to do their job, but the dedication that Gene has instilled," Draude applauds. "That is rare and special."

The legacy of remembering

After more than four decades in public affairs, Hughes has found what he calls the most meaningful work of his career.

"This is the most emotionally satisfying job I've ever had," the experienced professional says. When asked about his own story, he redirects the focus back where it belongs as he says, "I'll respond with theirs." In the end, Gene Hughes is not just telling stories. He is restoring them.



From left: Aviation Ordnanceman 1st Class Anthony Di Petta, Aviator Lt. Jay Manown, and Aviation Radioman 1st Class Archie Mitts.
(U.S. Navy photo)

STAY CONNECTED WITH YOUR NAVY COMMUNITY

As a Sailor for Life, your Navy chapter does not end when you go ashore for the last time. The Navy community remains connected through programs, resources and support networks designed for Sailors, veterans and their families.

Stay informed, get involved and continue the mission of serving the fleet and each other.



Veterans and Family Programs

Programs for transitioning Sailors, veterans and their families.



Scan the QR code to learn more and stay engaged with the Navy community.



Front row, from left, are Sara Bernstein, Rachel Wolk, Robert Wolk and Michelle Goble of RAO. Back row, from left, are Burton Bernstein, Don Goble, Gary Pawlenty, Charles Taft and Thomas Thelen, all of RAO.
(Photo courtesy of RAO, Minneapolis)

MORE THAN MEDALS: ONE FAMILY'S SEARCH FOR ANSWERS

From Navy Retired Activities Office, Minneapolis

Normally, the Minneapolis Navy Retired Activities Office (RAO) receives calls requesting assistance with retirement packages, Survivor Benefit Plan elections, health care questions, and other benefit-related matters. Those are the kinds of requests RAOs handle every day.

But on July 2, 2026, the phone rang with a different kind of question.

Robert "Bob" Wolk, 89, of Minneapolis, wasn't asking about retirement benefits. He wanted help identifying a collection of military medals that had recently come into his possession.

The medals had belonged to his father, Louis Wolk, a World War II Navy veteran, and had been passed down through the family following the death of Bob's older brother, Carl, in April. Bob had also lost his wife earlier in the year. In the span of just a few months, he had lost two of the most important people in his life.

As family members sorted through belongings and shared memories, Bob realized he was holding pieces of a story he had never fully known. Until now, he had no idea the medals existed.

The journey that led him to the RAO began with a suggestion from his grandson, Moses. As the family searched for answers about the military memorabilia that surfaced following Carl's death, Moses encouraged them to reach out to the Navy for help. A few phone calls later, they found their way to the Minneapolis RAO.

What began as a simple question quickly became a much larger project. Volunteers started researching military records, reviewing award histories, and gathering information about both Louis and Carl. Family members contributed photographs, documents, and recollections of their own. Piece by piece, a clearer picture took shape. By the time the family arrived at the Minneapolis RAO on July 9, volunteers had already spent several days preparing for the visit.



Ribbon bars earned by Carl Wolk during the Korean War and Louis Wolk during World War II. Volunteers at RAO in Minneapolis helped the family identify the awards and explain the stories they represent. (Photo courtesy of RAO, Minneapolis)

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Bob was joined by daughters Rachel and Sara and his son-in-law Burton. They brought photographs, discharge papers, family stories, and plenty of questions. One of the first discussions centered on the family's military decorations. Like several military families, the Wolks had always referred to them as medals. Volunteers explained that many of the items were service ribbons representing military awards.

To help tell the story, volunteers prepared individual summaries for both Louis and Carl before the family's arrival. The documents paired each ribbon with an image of the medal it represented and explained the significance of the award. As family members reviewed the pages, there was a noticeable sense of surprise. For the first time, they could see what the actual medals looked like and learn the stories behind them.

Research conducted before the meeting identified Louis Wolk's service aboard the USS Natoma Bay, an escort carrier that served in the Pacific during World War II. Family members also shared that Louis had immigrated to the United States from the city now known as Odesa, Ukraine, before eventually entering the Navy at age 36.

Additional documents brought by Bob helped fill in more pieces of the puzzle. While some questions remain unanswered, the records provided new clues about Louis's military service and opened additional avenues for future research. The ribbons revealed a legacy spanning two generations of military service. Louis's awards reflected service during World War II, while Carl's honored his service during the Korean War. Together, they traced the family's military service across two wars and two generations.

Perhaps the most meaningful discoveries came from documents rather than decorations. The RAO located copies of Minnesota veterans bonus records submitted by both Louis and Carl after their military service. The records contained signatures, service dates, addresses, and personal information that many family members had never seen before.

For a few moments, attention shifted away from medals and military campaigns. Family members found themselves studying signatures written decades earlier by a father and brother whose stories they were only beginning to understand. The documents provided a tangible connection to loved ones who were no longer there to answer questions themselves.

What the family gained was something equally valuable: a clearer understanding of where to look next.

The answers were not all available that day, nor were they expected to be. Family history is rarely uncovered in a single conversation, and military records often reveal their stories one document at a time.

Armed with copies of records, historical information, and guidance on obtaining additional documentation through the National Archives and other resources, the family left with new leads to pursue and a deeper appreciation for the service of both Louis and Carl.

The meeting at the Minneapolis RAO did not mark the end of the journey. Rather, it helped complete one part of it.

For the volunteers of RAO Minneapolis, it served as a reminder that supporting sailors, veterans, and their families is not always about benefits, paperwork, or regulations. Sometimes it is about helping families reconnect with their past, preserve their history, and continue a journey that began long before they walked through the door.



Members of the Wolk family meet with volunteers at the Minneapolis Navy Retired Activities Office to identify military ribbons, review service records and learn the stories behind awards earned by two generations of their family during World War II and the Korean War. **(Photo courtesy of RAO, Minneapolis)**

THE PACT ACT AND YOUR VA BENEFITS

From U.S. Department of Veterans Affairs

The PACT Act is a law that expands VA health care and benefits for veterans exposed to burn pits, Agent Orange, and other toxic substances. This law helps provide generations of veterans and their survivors with the care and benefits they've earned and deserve.

What's the PACT Act and how will it affect my VA benefits and care?

The PACT Act is perhaps the largest health care and benefit expansion in VA history. The full name of the law is The Sergeant First Class (SFC) Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act.

The PACT Act will bring these changes:

- Expands and extends eligibility for VA health care for veterans with toxic exposures and veterans of the Vietnam, Gulf War, and post-9/11 eras.
- Adds 20+ more presumptive conditions for burn pits, Agent Orange, and other toxic exposures.
- Adds more presumptive-exposure locations for Agent Orange and radiation.
- Requires VA to provide a toxic exposure screening to every veteran enrolled in VA health care.
- Improves research effort, staff education, and treatment related to toxic exposures.

If you're a veteran or survivor, you can [file a disability claim online](#) or [apply for VA health care](#). If you have additional questions about the PACT Act, you can call 800-698-2411 (TTY: 711).

Am I eligible for VA health care under the PACT Act?

You're eligible to enroll now, without needing to apply for disability benefits first, if you meet the basic service and discharge requirements and any of these descriptions are true for you:

- You served in the Vietnam War, the Gulf War, Iraq, Afghanistan, or any other combat zone after 9/11, **or**
- You deployed in support of the Global War on Terror, **or**
- You were exposed to toxins or other hazards during military service at home or abroad.

Specific toxins and hazards include burn pits, sand and dust, particulates, oil well or sulfur fires, chemicals, radiation, warfare agents, depleted uranium, herbicides, and other occupational hazards. Find more military exposure categories on this [Public Health page](#).

Note: Even if none of these descriptions are true for your case, you may still be eligible for VA health care based on your service. Check the full health care [eligibility requirements](#).



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Gulf War era and post-9/11 veteran eligibility

The VA added more than 20 burn pit and other toxic exposure presumptive conditions based on the PACT Act.

These cancers are now presumptive:

- Brain cancer
- Gastrointestinal cancer of any type
- Glioblastoma
- Head cancer of any type
- Kidney cancer
- Lymphoma of any type
- Melanoma
- Neck cancer of any type
- Pancreatic cancer
- Reproductive cancer of any type
- Respiratory (breathing-related) cancer of any type

Learn more about [presumptive cancers related to burn pit exposure](#).

These illnesses are now presumptive:

- Asthma that was diagnosed after service
- Chronic bronchitis
- Chronic obstructive pulmonary disease (COPD)
- Chronic rhinitis
- Chronic sinusitis
- Constrictive bronchiolitis or obliterative bronchiolitis
- Emphysema
- Granulomatous disease
- Interstitial lung disease (ILD)
- Pleuritis
- Pulmonary fibrosis
- Sarcoidosis

Learn about other [hazardous chemicals and materials](#) you may have come in contact during military service that may make you eligible for care or benefits.



Vietnam era veteran eligibility

Based on the PACT Act, the VA added two new Agent Orange presumptive conditions:

- High blood pressure (also called hypertension)
- Monoclonal gammopathy of undetermined significance (MGUS)

You may also be eligible for disability compensation based on other Agent Orange presumptive conditions. These conditions include certain cancers, type 2 diabetes, and other illnesses.

Get a list of other [Agent Orange presumptive conditions](#).

If you think you're eligible for VA health care and benefits, we encourage you to apply now.

How do I file a disability claim for a new presumptive condition?

If you haven't filed a claim yet for the presumptive condition or the VA denied your disability claim in the past, you can file a new claim online now. You can also file by mail, in person, or with the help of a trained professional.

File for [VA disability compensation online](#).

Learn more about [how to file a disability compensation claim](#).

Find out [how to file a Supplemental Claim](#).

VA HELP TO AVOID FORECLOSURE

From U.S. Department of Veterans Affairs

If you fall behind on your mortgage payments, your mortgage servicer (the company that handles collecting the money) can foreclose on your home by taking ownership of the home and selling it to recover the money owed. Find out how VA loan technicians can help you avoid foreclosure and keep your home.

Can I get VA counseling to help avoid foreclosure?

- **If you're a veteran or the surviving spouse of a veteran**, the VA provides counseling, even if your loan isn't a VA-guaranteed loan.
- **If you have a VA-guaranteed loan**, you can contact the VA anytime to discuss your loan.
- **If you have a VA-guaranteed loan and it's 61 days past due**, the VA will automatically assign a loan technician to review your loan.

What should I do if I'm having trouble paying my mortgage?

If you're having trouble making your mortgage payments, contact your loan servicer right away. They will work with you to try to find a solution to your situation.

If you're nervous about contacting your servicer, or if you'd like VA help and advice, contact a loan technician at 877-827-3702 (TTY: 711), Monday through Friday, 8:00 a.m. to 6:00 p.m. ET.

You can also send a message online through the [Loan Guaranty support portal](#). You'll need to sign in or create an account first.

Be careful of potential scams

If you're behind on your mortgage payments, contact the VA or your mortgage servicer to get help avoiding scams or third-party companies trying to take advantage of you. Work only with trusted organizations.

How can I avoid foreclosure?

There are seven general ways you can try to avoid a foreclosure. VA loan technicians can help you figure out which option is best for you. Contact a loan technician at 877-827-3702, or learn more about your loss mitigation options from this [YouTube video](#).

These are your options for trying to avoid foreclosure:

- **Repayment plan:** If you've missed a few mortgage payments, this plan lets you go back to making your regular payments, with an added amount each month to cover the ones you've missed.
- **Special forbearance:** This plan gives you some extra time to repay the missed mortgage payments. Missed payments aren't added to the end of your loan. You must contact your servicer to discuss how you'll make payments after the special forbearance ends.
- **Loan modification:** Sometimes you need a fresh start. This plan lets you add the missed mortgage payments and any related legal costs to your total loan balance. You and your servicer then come up with a new mortgage payment schedule (due to rising interest rates, the modified payment amount could increase).
- **Extra time to arrange a private sale:** If you need to sell your home, this plan lets you delay a foreclosure so you have time to sell.



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- **Partial claim:** This option lets the VA work with your servicer to pay them the amount needed to bring your loan current on any missed mortgage payments. You pay the partial claim back when the loan is paid off or you sell your home. Before you can get a partial claim, you must have successfully completed a three-month trial payment plan. This means you were able to pay the mortgage on time for three straight months. You must work with your servicer to begin the Partial Claim program. Work with your servicer to determine the best foreclosure avoidance option for you.
- **Short sale:** If you owe more money than your house is worth, your servicer might agree to a short sale. This means the servicer will accept the total proceeds from the home sale, even if it's less than the full amount you owe on the mortgage, as full payment of the debt you owe (this option could result in a loss or reduction in your future home loan benefit).
- **Deed in lieu of foreclosure:** This plan lets you avoid the foreclosure process by signing over the deed to the home to your servicer. The home will then belong to the servicer (this option could result in a loss or reduction in your future home loan benefit).

If you're homeless or at risk of becoming homeless, the VA offers many programs and services that may help. Call the National Call Center for Homeless Veterans at 877-424-3838 for help 24/7.

If I can't avoid foreclosure, will I have to pay back my loan?

If your loan closed before January 1, 1990, and the VA has to pay back the amount of your loan to the servicer, you may need to pay this amount back to the government. If you can't repay a VA debt, you may be able to get a waiver. Learn more about [waivers for VA benefit debt](#).

If your loan closed on or after January 1, 1990, and the VA has to pay the servicer the foreclosure costs up to the guaranty maximum, you'll need to pay this amount back to the government if we find evidence of fraud, misrepresentation, or bad faith on your part.

How does foreclosure affect my future home loan benefit?

If your loan ends in foreclosure, short sale, or deed in lieu of foreclosure, you'll need to pay back the amount the VA lost on your loan to restore your future benefit. This process is called "restoration of entitlement." To find out the amount needed to restore your entitlement, you can contact a VA loan technician at 877-827-3702.

What if I need help or more information?

- Talk with a VA loan technician to [discuss foreclosure avoidance options](#).
- [Read HUD's homeowner's guide to success](#) (PDF).
- Find out [how to avoid a foreclosure relief scam](#).
- Learn how the [Homeowner Assistance Fund \(HAF\)](#) helps veterans and their families who are behind on their mortgages and other housing-related expenses due to the impacts of COVID-19.
- Schedule a free consultation with a credit or financial counselor through the [Veterans Benefits Banking Program \(VBBP\)](#).





Master Chief Petty Officer of the Navy (MCPON) John Perryman and his wife, meet with leadership at the Armed Forces Retirement Home in Washington, D.C. (U.S. Navy photo by MCC Anna Van Nuys)

AID AND ATTENDANCE BENEFITS AND HOUSEBOUND ALLOWANCE

From U.S. Department of Veterans Affairs

VA Aid and Attendance or Housebound benefits provide monthly payments added to the amount of a monthly VA pension for qualified veterans and survivors.

VA Aid and Attendance eligibility

You may be eligible for this benefit if you get a VA pension and you meet one of these requirements.

At least one of these must be true:

- You need another person to help you perform daily activities, like bathing, feeding, and dressing, **or**
- You have to stay in bed, or spend a large portion of the day in bed, because of illness, **or**
- You are a patient in a nursing home due to the loss of mental or physical abilities related to a disability, **or**
- Your eyesight is limited (even with glasses or contact lenses you have only 5/200 or less in both eyes, or concentric contraction of the visual field to 5 degrees or less).

Housebound benefits eligibility

You may be eligible for this benefit if you get a VA pension and you spend most of your time in your home because of a permanent disability.

Note: You can't get Aid and Attendance benefits and Housebound benefits at the same time.

How do I get this benefit?

You'll need to file your claim and get VA approval before you buy a vehicle or adaptive equipment.

You can apply for VA Aid and Attendance or Housebound benefits online, by mail, or in person.

If you're in a nursing home, you'll also need to fill out a Request for Nursing Home Information in Connection with Claim for Aid and Attendance ([VA Form 21-0779](#)).

Online

You can apply for [Aid and Attendance benefits or Housebound allowance](#) online. A medical examiner must fill out the examination information section.

By mail

Fill out [VA Form 21-2680](#) (Examination for Housebound Status or Permanent Need for Regular Aid and Attendance). A medical examiner must fill out the examination information section.

Mail your completed form to this address:

Department of Veterans Affairs
Pension Intake Center
PO Box 5365
Janesville, WI 53547-5365

In person

You can bring your information to a [VA regional office](#) near you.

How long does it take VA to make a decision?

VA processes claims in the order they receive them, unless a claim requires priority processing.



RUDISILL-PERKINS UPDATE

From U.S. Department of Veterans Affairs

VA is making the process easier to receive Rudisill/Perkins education benefits because there is no longer a requirement for veterans to ask for an assessment of their eligibility for both Montgomery GI Bill (MGIB) and Post-9/11 GI Bill (PGIB).

VA is in the process of updating its systems to automate eligibility reviews and issue determinations, or request additional information when necessary, for all veterans.

VA will continue to review eligibility for veterans with less than three months of education benefits left and who are either currently enrolled in school or were enrolled in the last six months. Focusing on these high-priority veterans means that no student will be left without benefits if they qualify for additional benefits under either ruling.

For more information visit the [Impact of Rudisill and Perkins Supreme Court Decision on Veterans' Education Benefits](#) webpage.

Legislative updates

Congress regularly passes new laws to enhance and expand benefits for veterans, service members, and their families. VA is committed to keeping you informed about how these changes may impact your education benefits.

Visit the [Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act of 2025](#) webpage.

Explore the [Dole Act Section 209 - School Program Approval](#) webpage.

Education program oversight

Review the [Program Oversight and Accountability](#) page to understand the compliance activities that ensure the GI Bill's integrity.

Policy and guidance changes

Proposed policy and guidance changes that affect education benefits can be reviewed at the [Changes to Education Policy and Guidance](#) webpage ninety days before the change is implemented.

Search and compare schools

To see how your benefits apply to specific schools and programs consult the [GI Bill Comparison Tool](#).



Sailors assigned to the Wasp-class amphibious assault ship USS Bataan (LHD 5) receive educational information during a college fair. (U.S. Navy photo by MCSN Mariam Hajomar)

GETTING MENTAL HEALTH CARE WITH TRICARE FOR LIFE

From TRICARE Communications

Taking care of your mental health is just as important as taking care of your body, and if you have TRICARE For Life (TFL), you have coverage that helps you get the care you need, when you need it.

TFL works together with Medicare to minimize your out-of-pocket expenses for mental health care. Knowing how the two programs work can help you find providers, whether you're seeing a provider in person or using virtual health from home.

Medicare is the primary payer, and TRICARE pays secondary, or it pays last if you have another health insurance. TRICARE pays for TRICARE-covered services, often eliminating your out-of-pocket expenses, as described in the [TRICARE For Life Handbook](#). Therefore, because Medicare is the primary payer, it's important to find Medicare providers who can provide the care you need. You may find providers in your area by using the [Medicare's provider search tool](#). If your provider has opted out of Medicare participation, Medicare makes no payment and TRICARE will only pay up to 20% of the TRICARE-allowable charge, and you'll be responsible for the rest.

How to access women's health care services

You can:

- See any Medicare-authorized provider, including psychiatrists, psychologists, and licensed counselors.
- Get care in a doctor's office, hospital, or clinic.
- Access services including therapy, counseling, and inpatient care.

In most cases, you don't need a referral to start care. Medicare is the first payer, so be sure to see a provider who accepts Medicare. Learn more about [Medicare providers](#).

Virtual mental health care options

You may also be able to get mental health care from home using [virtual health](#).

Medicare covers virtual mental health visits with approved providers, specifically:

- You may get virtual health services from all eligible Medicare providers.
- Medicare patients can receive virtual health services for mental health care in their home.

After Medicare pays, TRICARE pays the remaining patient costs, as determined by Medicare for TRICARE-covered services. Explore [TRICARE mental health services](#) and learn more about [Medicare telehealth services](#).

When you may need pre-authorization

TRICARE becomes the primary payer if Medicare doesn't cover a service or you've used up your benefits. In these cases, you may need a [pre-authorization](#) from TRICARE before getting certain types of care. These may include non-emergency hospital stays or residential treatment.

The bottom line

TRICARE For Life helps you access mental health care, whether in person or through virtual visits. Medicare pays first, and TRICARE helps cover the rest. To learn more about how Medicare and TFL work together, check out [TRICARE For Life](#).



Lt. Cmdr. Linett Sierra, assigned to Submarine Squadron 11, plays with a dog during a mental health fair held on the pier onboard Naval Base Point Loma. (U.S. Navy photo by MC2 Rashan Jefferson)

MANAGE YOUR HEALTHCARE WITH MY HEALTHEVET

From U.S. Department of Veterans Affairs

You can now manage your VA healthcare in the same place you manage your other VA benefits and services. Sign in to start using the new **My HealtheVet** experience on [VA.gov](https://va.gov).

Sign in to manage your healthcare

You'll need to sign in with an identity-verified account through one of the VA account providers. Identity verification helps the VA protect all veterans' information and prevent scammers from stealing benefits.

Don't have a verified account? Create an [ID.me](https://id.me) or [Login.gov](https://login.gov) account. Verify your identity for your account.

Not sure if your account is verified? Sign in. If you still need to verify your identity, do that now.

[Sign in or create an account.](#)

Learn about [creating an account for VA.gov](#).

What you can do when you sign in

Here's what you can do when you sign in to manage your health care online:

- Refill your VA prescriptions and manage your medications.
- Schedule and manage some VA health appointments.
- Use secure messages to communicate privately with your VA healthcare team.
- Review, download, and print your medical records, including lab and test results.
- Order some medical supplies.

Learn about [what's new on My HealtheVet on VA.gov](#).

Who can manage VA healthcare needs online

If you're a veteran, you can manage your health online if you meet both of these requirements:

- You're enrolled in VA healthcare, **and**
- You're a registered patient in a VA health facility.

If you're a spouse, dependent, or survivor enrolled in the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), you can manage some of your healthcare needs online. You can manage your Meds by Mail prescriptions and review some other health care information.

More ways to manage your healthcare

Disaster help

Learn how to [get help during or after a disaster](#).

Travel pay reimbursement

Find out if you're eligible for [travel pay reimbursement](#) and how to file your claim.

Copay bill

[Review and pay your VA copay bill](#) online, by phone, mail, or in person.

Health benefits information

Find out [how to update your personal, financial, insurance, or military service information](#) after you're enrolled in VA health care.





Hospital Corpsman 3rd Class Shakyia Gilmore, assigned to Navy Medicine Readiness Training Unit Bangor Dental Clinic, shares interactive oral health tips at Naval Base Kitsap Child Development Center. (U.S. Navy photo by MC2 Jennifer Benedict)

GETTING DENTAL COVERAGE FOR YOUR FAMILY MEMBERS

From TRICARE Communications

A winning smile needs maintenance, including dental care. If you’re enrolled in the [TRICARE Dental Program \(TDP\)](#), you can get cost-effective, accessible dental services in the U.S. or abroad.

TDP is a voluntary, premium-based dental plan administered by [United Concordia](#). It’s available for purchase by:

- Family of active-duty service members.
- Family of [National Guard and Reserve](#) service members.
- Non-activated National Guard and Reserve members, or those who aren’t covered by the [Transitional Assistance Management Program](#).

Active-duty service members have separate and automatic dental coverage. They get their dental care at military dental clinics or through the [Active Duty Dental Program](#).

How to get coverage

Before you enroll in the TDP, check the [Defense Enrollment Eligibility Reporting System](#) to make sure your information is up to date. United Concordia might reject your enrollment if any information is missing or if the information in your enrollment request doesn’t match what’s in DEERS. You can enroll in TDP any time, as long as your sponsor has at least twelve months remaining on their service commitment. Here’s how:

Online	• Log in to milConnect. • Choose “Benefits,” then “Beneficiary Web Enrollment.” • Choose the “Dental Enrollments” tab to enroll in a dental plan. Note: This option isn’t available overseas.
Phone	CONUS: 844-653-4061 OCONUS (toll-free): 844-653-4060 OCONUS (toll): +1-717-888-7400
Mail	Download the TRICARE Dental Program Enrollment/Change Authorization Form . Mail it with your first monthly premium to: United Concordia TRICARE Dental Program P.O. Box 645547 Pittsburgh, PA 15264-5253

When does coverage take effect?

After United Concordia receives your enrollment form, they’ll verify your family’s eligibility in DEERS and check that your premium payment is correct before verifying your enrollment.

All your eligible family members need to enroll. If you have a family plan (two or more people), enrollment will be automatic for new babies on the first day of the month after they turn one year old.

Your effective date of coverage depends on the date United Concordia receives your enrollment application and first month’s premium payment. If your enrollment is verified by the 20th of the month, your coverage starts on the first day of the next month.

Cont'd from previous page

After the 20th of the month, your coverage starts on the first day of the following month. For example, an enrollment verified between Jan. 21 and Feb. 20 would take effect on March 1.

Important: If you get any dental care before your coverage start date, you'll have to pay for the full cost of your care.

There's also a minimum enrollment period of twelve months. After that, you can cancel any time.

Costs and claims

[Premiums and cost-shares](#) vary depending on sponsor and member status, as described in the [TRICARE Dental Program Brochure](#). You'll need to pay the first month's premium before your coverage takes effect. If your dentist is non-network and doesn't file claims with United Concordia, you can [submit a claim](#) directly to United Concordia.

How to find a dentist

You can see any licensed and authorized dentist you choose in the CONUS service area, but staying in network saves you money and paperwork. To find a network dentist, you can:

- Use the [Find a Dentist Tool](#).
- [Contact United Concordia](#) for help.

In OCONUS locations, dentists may ask you to pay for covered services up front. If you see a TRICARE OCONUS Preferred Dentist (TOPD), the most you should pay at the time of your visit is the member cost-share portion of the covered service, and your dentist will file claims for you. Check out a [list of TOPDs](#).

What's covered

TDP covers a wide range of dental services, from preventive care like cleanings and sealants, to fillings, oral surgeries, and dental implants or dentures.

TDP also helps pay for orthodontic services like braces and retainers for members up to age 21, or 23, depending on eligibility.

Other things to know**Create an account with United Concordia**

After you enroll, you can create an account with United Concordia. You can use your account to:

- View dental coverage.
- Check a claim.
- View claims history.
- View explanation of benefits.
- Register a chronic condition, pregnancy, or special need.
- Choose communication preferences (such as text, email, or mail).
- Access messages in a secure messaging center.

How to get help

TDP makes it easy to keep your family's smiles shining. For more details, check out the [TRICARE Dental Program Handbook](#). Contact [United Concordia](#) with any questions.



Hospital Corpsman 1st Class Tarrick Wagner, assigned to the Mercy-class hospital ship USNS Comfort (T-AH 20), performs a dental procedure on a civilian in St. George's, Grenada. **(U.S. Army photo by Cpl. William Hunter)**

SOCIAL SECURITY 2.8 PERCENT BENEFIT INCREASE FOR 2026

From Social Security Administration

The Social Security Administration (SSA) announced that Social Security benefits, including Old-Age, Survivors, and Disability Insurance (OASDI), and Supplemental Security Income (SSI) payments for 75 million Americans will increase 2.8 percent in 2026. On average, Social Security retirement benefits increased by about \$56 per month starting in January.

Over the last decade the cost-of-living adjustment (COLA) increase has averaged about 3.1 percent. The COLA was 2.5 percent in 2025.

Nearly 71 million Social Security beneficiaries will see a 2.8 percent COLA beginning in January 2026. Increased payments to nearly 7.5 million people receiving SSI began on December 31, 2025. Some people receive both Social Security benefits and SSI.

Other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) is slated to increase to \$184,500 from \$176,100.

Social Security began notifying people about their new benefit amount by mail starting in early December 2025.

Similar to last year, Social Security beneficiaries will receive a simplified, one-page COLA notice, which uses plain and personalized language, and provides exact dates and dollar amounts of an individual's new benefit amount and any deductions.

Individuals who have [my Social Security](#) accounts can view their COLA notices online, which is secure, easy, and faster than receiving a letter in the mail. Account holders can set up text or email alerts when they receive a new message, such as their COLA notice.

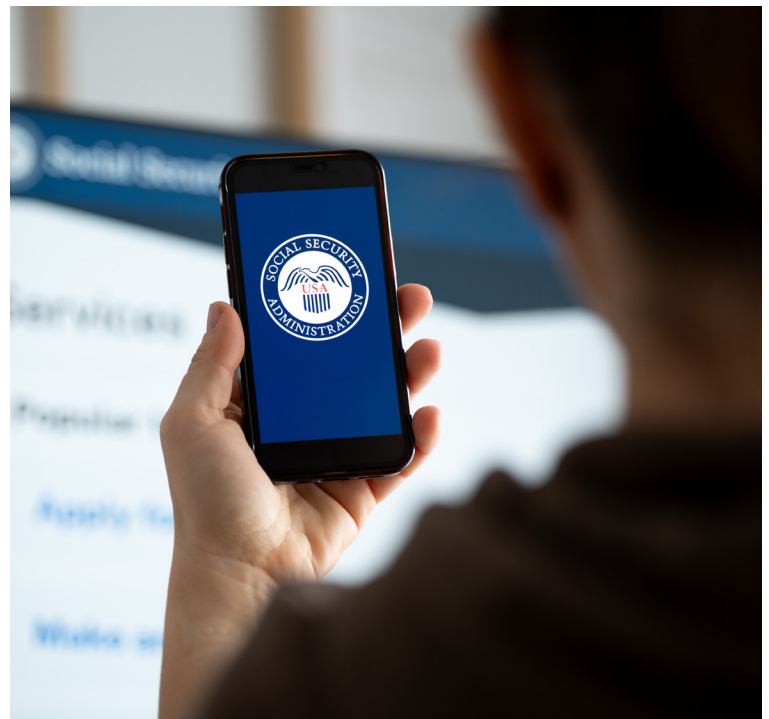
To receive a COLA notice online, individuals will need to create or sign in to their personal [my Social Security](#) account and opt out of paper notices. An online my Social Security account also gives individuals access to request a replacement Social Security card, view their claim status and benefits, and view their Social Security Benefit Statement ([form SSA-1099](#)).

Information about Medicare changes for 2026 will be available at [Medicare.gov](#). For Medicare enrollees, the 2026 premium amount will be available via my Social Security Message Center starting in late November. Individuals who have not opted to receive messages online will receive their COLA notice by mail in December.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor's Bureau of Labor Statistics.

Here's the [COLA 2026 Fact Sheet](#) showing an overview of all the various automatic adjustments for 2026.

For additional details, visit [COLA Information for 2026](#).



HOW TO GET A REAL ID AND USE IT FOR TRAVEL

From U.S. General Services Administration

The REAL ID Act is a law that sets higher security standards for state-issued driver's licenses and identification cards (IDs).

How to get a REAL ID

When you apply for or renew your driver's license or state identification card, you can choose to make it REAL ID-compliant.

Your state decides the process and the documents needed to get a REAL ID. In most cases, your state driver's licensing agency will require you to bring proof of your identity, Social Security number, and residency:

Type of proof	Examples of documents
Identity	Your U.S. birth certificate, U.S. passport, or Permanent Resident Card (Green Card) if you are a non-U.S. citizen.
Social Security number	Your Social Security card, Form W-2, pay stub, or paycheck from your job.
Residency in the state	A deed, mortgage statement, lease agreement, utility bill, or bank statement.

Visit your [state's driver's licensing agency](#) website to learn how to apply and what documentation you need.

Why upgrade your license to a REAL ID?

If you do not have a REAL ID-compliant driver's license or state-issued ID, you won't be able to use it to:

- Access federal government facilities or military installations.
- Enter nuclear power plants.

Visit the [REAL ID](#) website for more details.

Check to see if your license or state ID is already REAL ID-compliant

If your driver's license or state ID has a star in the upper right-hand corner, it is REAL-ID-compliant. There is nothing more you need to do.

Can you fly without a REAL ID?

Yes. If you don't upgrade your license or state ID, you can use a passport or [one of these other acceptable forms of identification to fly](#).

If you don't have any of those forms of ID, you can use the [TSA ConfirmID](#) program. Travelers 18 and over who don't have a REAL ID can pay the TSA to verify their identity so they can fly. The TSA ConfirmID verification is valid for ten days from the departure date. You can [pay the \\$45 fee](#) in advance of your travels to avoid delays at the airport.

Check the [TSA ConfirmID FAQs](#).

Can you still get a non-REAL ID-compliant license or state ID?

You can still get a driver's license or state ID card that is not REAL ID-compliant. Visit your [state's driver's licensing agency](#) website to see how to get a regular, non-REAL ID-compliant license or state ID.



PRACTICAL SKILLS FOR VETERANS TO LOWER SUICIDE RISK

From U.S. Department of Veterans Affairs

You can take steps every day to manage challenges before they build into something bigger.

Suicide prevention isn't only about what happens before or during a crisis. It's also about the practical skills you use every day to handle stress, frustration, isolation, or major life changes before they pile up.

If you're adjusting to civilian life, dealing with anger, or not sleeping well, you're not alone. These are common experiences for veterans. The good news is that there are straightforward tools you can use right now to steady yourself and stay connected.

VA is your partner in this. They offer training, apps, and support that can help you build skills early, so challenges don't turn into emergencies.

Start with one small, steady habit

When things feel off, going back to the basics can make a real difference. These basics form the foundation of a healthy routine that can play a large role in your overall well-being.

- **Sleep:** Keep a regular sleep and wake time, even on weekends. Limit caffeine late in the day. If your mind won't slow down, write down your thoughts before bed.
- **Anger:** Take a tactical pause. Step away for a few minutes, breathe in slowly for four seconds, out for six, and let your body settle before responding.
- **Isolation:** Reach out to someone you know. Not a big announcement, just a text, a call, or a meetup for coffee. Keeping your social connections strong lowers suicide risk.
- **Big transitions:** Break large problems into smaller, doable steps. Maybe you've moved into a new home and getting settled feels overwhelming. Focus on just three easier tasks you can tackle in one week, not the entire road ahead.

If you want structured guidance, the [Veteran Training Self-Help Portal](#) offers free online courses based on proven coping skills. You can work through them at your own pace, on your own schedule.

Use tools built for veterans

Sometimes it helps to have something you can turn to in a moment of need. These are tools that also help build up your suicide prevention reinforcements.

VA offers several free mobile apps designed specifically for veterans and their families. For example:

- [PTSD Coach](#) (for those veterans experiencing post-traumatic stress disorder) provides tools for managing distress and tracking symptoms.
- [Mindfulness Coach](#) helps you build a simple practice to steady your focus.
- [Virtual Hope Box](#), developed in part by the VA Portland Healthcare System, includes relaxation exercises and personal reminders of reasons to keep going.
- [Safety Plan App](#) is for anyone who has experienced suicidal thoughts. It helps you identify personal coping strategies and sources of support, which gives suicidal thoughts time to decrease and become more manageable.

These tools can help you reset during a tough day or build skills over time. You can explore app categories on the [VA App Store](#).



Cmdr. Stephen Griffin gives remarks during the first at-sea worship service aboard Pre-Commissioning Unit John F. Kennedy (CVN 79). (U.S. Navy photo by MC1 Tyrell Morris)



The installation's Transition Assistance Program (TAP) and the Veterans Business Outreach Center (VBOC) conducted a Boots to Business (B2B) workshop in San Juan, Puerto Rico, for service members, military spouses, children over the age of 18, and veterans, to develop their abilities to establish a business. (Photo by David Hernandez)

VETERAN-OWNED BUSINESSES

From U.S. Small Business Administration

The Small Business Administration (SBA) offers support for veterans as they enter the world of business ownership. Look for funding programs, training, and federal contracting opportunities.

Training programs

To help you succeed, custom courses are available in-person and online. Learn the basics of owning a business and get access to SBA resources. You will also hear from small business experts.

Veterans and active service

Boots to Business training series

- [Boots to Business](#): Part of the U.S. Department of Defense Transition Assistance Program (TAP). Offered on military installations worldwide.
- [Boots to Business Reboot](#): Extends B2B to veterans of all eras in their communities. Includes National Guard and Reserve members.
- [Boots to Business Revenue Readiness](#): Turn a business idea to an actual model. Must first complete Boots to Business or Boots to Business Reboot. Six weeks, offered online.

Women veterans and service members

Women Veteran Entrepreneurship Training Program (WVETP)

- [IVMF - Veteran Women Igniting the Spirit of Entrepreneurship \(V-WISE\)](#).
- [Utah Veteran Business Resource Center - Startup Training Resources to Inspire Veteran Entrepreneurship \(STRIVE\)](#).
- [ONABEN](#).

Service disable veterans

Service-Disabled Veteran Entrepreneurship Training Program (SDVETP)

- [Veterans Entrepreneurship Program](#) at Oklahoma State University.
- [Entrepreneurship Bootcamp for veterans](#) at St. Joseph's University.
- [Warrior Rising](#), a nonprofit empowering veterans in business.
- [Veteran Entrepreneurial Training & Resource Network \(VETRN\)](#).

Military families

Resources for spouses

Support for military spouse entrepreneurs with training, counseling, and education. SBA offers the same flexible resources for spouses as for veteran business owners. Learn more about SBA resources for [military spouse businesses](#).

Businesses interested in federal procurement

Veteran Federal Procurement Entrepreneurship Training Program (VFPETP)

Federal procurement training for currently involved or interested businesses. This nationwide training is open to both veteran-owned and service-disabled veteran-owned businesses. Check out the [Veteran Institute for Procurement \(VIP\)](#) for more information.

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Capt. Robert Heely, commanding officer of Naval Base San Diego (NBSD), gives opening remarks during the Entrepreneurship Essentials Roadshow and Resource Fair. (U.S. Navy photo by MC2 Aja Campbell)

Funding

Explore [loan programs](#) to identify the best fit for your business. To receive a list of authorized lenders in your area, use the [Lender Match](#) tool.

Have an employee in the Reserves or National Guard called to duty? The [Military Reservist Economic Injury Disaster Loan Program \(MREIDL\)](#) provides loans to help with losses. See if you qualify.

Federal contracting programs

The federal government awards an annual portion of its contracting dollars to veteran-owned businesses. These programs help veteran-owned small businesses access these contracts. [See if you're eligible.](#)

Small businesses owned by veterans may also qualify to [buy surplus government property](#).

Veterans in manufacturing

Explore resources to help your American manufacturing business boom. SBA and the federal government are supporting [manufacturing businesses](#) by cutting regulations, expanding access to capital, promoting workforce development, and creating a dedicated infrastructure to support small manufacturers.

If you are aware of a regulation that can harm or help manufacturing businesses, get in touch through [SBA's Red Tape Hotline](#).

Expert advice

[Veterans Business Outreach Centers \(VBOCs\)](#) are available nationwide. These centers offer business plan workshops, concept assessments, mentorship, and training. Available to eligible service members, veterans, National Guard, and Reserve members. [Find your nearest Veterans Business Outreach Center.](#)

Need help?

If you have questions, contact:

[Office of Veterans Business Development](#)
409 3rd St. SW, Suite 5700
Washington, DC 20416

Phone: 202-205-6773
Email: veteransbusiness@sba.gov

Get free business counseling

[Find counselors](#) offering services at no cost to you.

Find your local SBA district office

District offices provide small business counseling, training, and the tools you need to start or grow your business.

[Find a district office in your area.](#)

CAREER RESOURCES FOR MILITARY AND SURVIVING SPOUSES

From U.S. Department of Veterans Affairs

If you're a military spouse or surviving spouse, find out if you're eligible and how to apply for the Department of War's SpouseWorks (formerly MySECO) program. Learn about resources to help you build your career or start a small business.

Am I eligible for SpouseWorks services?

You may be eligible for these services if you meet one of these requirements:

- You are the spouse of an active-duty, National Guard, or Reserve service member in the Army, Marine Corps, Navy, Air Force, or Coast Guard.
- You are the spouse of a service member who has been separated from active duty, National Guard, or Reserves for less than 180 days.
- You are the surviving spouse of a service member who died while on active duty.

What services does SpouseWorks offer?

Through the Department of War's SpouseWorks program, spouses can use government-sponsored career and education resources, take advantage of networking opportunities, and work with employment counselors. SpouseWorks also partners with the [Military Spouse Employment Partnership \(MSEP\)](#) and [My Career Advancement Account \(MyCAA\) scholarship program](#) for:

- Connecting with employers committed to hiring military spouses.
- Pursuing additional education and training.

How do I register for SpouseWorks services?

You'll need a SpouseWorks account to access the tools and services.

Log in or register on the [SpouseWorks](#) website.

What if I want to start my own business?

If entrepreneurship interests you, learn about everything from start-up costs to business, accounting, and financial assistance with three programs: [SCORE](#), the [Small Business Administration \(SBA\)](#), and [Entrepreneurship Boot Camp](#).

What other programs can I participate in?

- The Military Spouse Fellowship Program offers the opportunity to earn at no cost the Accredited Financial Counselor certificate. [Learn about the Military Spouse Fellowship Program](#).
- If you are a surviving spouse, the Tragedy Assistance Program for Survivors offers seminars, peer mentors, and other forms of support to help you complete your education or find a sustainable career. [Learn about the Tragedy Assistance Program for Survivors](#).
- Spouses can attend the Department of Labor Employment Workshops (DOLEW) online through the Transition Assistance Program (TAP) Virtual Curriculum on Joint Knowledge Online, on the Department of Labor website, or in person at some military installations. These workshops focus on building resumes and cover letters as well as developing networking and interviewing skills. [Learn about DOLEW on Joint Knowledge Online](#) and on the [Department of Labor website](#).



Norfolk Naval Shipyard hosted its Spring Job Fair at the Chesapeake Conference Center, welcoming 2,000 applicants to meet with subject matter experts within their respective trades and positions. (Photo by Daniel DeAngelis)

FY2026

RETIREE SEMINARS APPRECIATION DAYS EVENTS

Luke AFB, AZ

September 26, 2026

8 a.m. - 12 p.m.

Navy Reserve Center Phoenix

14160 West Marauder Street, Bldg. 300

JEB Little Creek, VA

October 30, 2026

9 a.m.

Rockwell Hall, Little Creek-Fort Story

Phone: 757-462-8663

Naval Base San Diego, CA

November 5, 2026 (virtual)

10 a.m. - 2:30 p.m. (PST)

Anchors Catering Conference Center

Phone: 619-556-7412

Naval Base Rota, Spainw

November 12, 2026

8 a.m.

Naval Station Rota Chapel complex

Email: patricia.b.rios.vol@us.navy.mil

Joint Base Pearl Harbor-Hickam, HI

November 7, 2026

7:30 a.m. - 12 p.m.

Military and Family Support Center

4827 Bougainville Drive

FY2027

RETIREE SEMINARS APPRECIATION DAYS EVENTS

NAS Jacksonville, FL

April 17, 2027

8 a.m.

NAS Jacksonville Chapel

POC: 904-542-7590

NAS Whidbey Island, WA

August 14, 2027

9 a.m.

1080 West Ault Field Road #138, Oak Harbor

Email: rick.helwick@navy.mil and

william.d.conley@navy.mil

NOSC Minneapolis, MN

September 11, 2027

7:30 a.m. (registration required)

Treasure Island Resort, Welch

Email: metrojr@gmail.com

Website: www.raominneapolis.com

NAS Lemoore, CA

September 17, 2027

8 a.m.

MWR Movie Theater, Bldg. 822 Hancock Circle

Phone: 559-998-4038

FY2026

NAVY & MARINE CORPS RETIREE COUNCIL

Leadership Committee

Co-Chair: Vice Adm. Jeff Trussler, USN

Co-Chair: SMMC Michael Barrett, USMC

Chief of Staff: IS1 Donald Goble Jr., USN

Committee Members

Capt. Harry Palm Jr., USN

Capt. Joseph Spruill, USN

Capt. Leigh Wickes, USN

Capt. Dennis Bash, USN

Col. Paul O'Toole, USMC

Lt. Col. Marc Arnold, USMC

NCCM Ronald Shroyer, USN

1st Sgt. Timothy La Sage, USMC

Master Sgt. Teresa Grandinetti, USMC

Master Sgt. Charles Polleck, USMC

PSC Andres Fortolis, USN



Boatswain's Mate 3rd Class Xavier Hudspethmanasco gives a tour of the well deck aboard Wasp-class amphibious assault ship USS Iwo Jima (LHD 7) during Fleet Exercise (FLEETEX) 250. (U.S. Navy photo by MC2 Joseph Miller)



Notice to our readers

We invite you to submit your event information at Mill-S4Life@us.navy.mil. Upcoming dates are published on our [MyNavy HR page](#).

We also encourage you to share photos from your reunions. Your pictures showcase the camaraderie that unites our Navy community. For consideration, please follow these guidelines:

- **Email subject:** In the subject line of your email, include the name of the command reunion.
- **Photo quality:** Submit high-resolution photographs. For best results, send the largest file size available directly from your camera or phone.
- **Caption information:** Include the “who, what, where, and when” of your event. Be sure to identify the key people in the photo, briefly describe the activity taking place, note the location (city and state), and provide the date.
- **Here is a sample caption:** Shipmates from the USS Dwight D. Eisenhower (CVN 69) gathered for their annual command reunion dinner in Norfolk, Virginia, on February 3, 2026. The evening was a great opportunity for former crew members to reconnect and share sea stories. Pictured here are (left to right): Petty Officer First Class David Chen (Ret.), Master Chief Petty Officer (Ret.) Maria Flores, and Captain (Ret.) John Davis, enjoying the opening remarks. **(Photo courtesy of RAO, Norfolk)**

Command	Date	Location	POC	Phone	Email/Website
USS Somers DD 947/DDG 34	Sept. 27 - Oct. 1	Oklahoma City, OK	Mike DeLaurentis	931-202-2656	lsailingmike@gmail.com www.usssomers.com
USS Ranger CVA/CV 61	Sept.30 - Oct. 3	Nashville, TN	Al Teran	480-980-2004	terana54@gmail.com
USS Tunny SS 282/SSN 682	Sept. 30 - Oct. 4	Las Vegas, NV	Guy Burns	702-845-3603	sirguy2rjh@gmail.com

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Command	Date	Location	POC	Phone	Email/Website
USS O'Bannon DD 987	Oct. 2-4	Charleston, SC	Josh Roll	N/A	ussobsa@gmail.com
USS Monticello LSD 35	Oct. 8-11	Branson, MO	Robert Behm	573-207-4670	beamer@ussmonticello.com www.ussmonticello.com
USS Wexford County LST 1168	Oct. 13-16	Charleston, SC	Larry Condra	314-604-5221	larrygeec@netscape.net
USS Belknap DLG/CG 26	Oct. 14-17	Charleston, SC	Ted Hetherington	805-218-9025	www.ussbelknap.org/home/reunion-main-page/
USS Sampson DDG 10	Oct. 22-25	Charleston, SC	Doug Stephens	425-293-8406	dougstephens65@outlook.com
Naval Reserve Center Altoona	Oct. 24	Duncansville, PA	Bob Bentley	814-696-3366	rjbentley47@gmail.com
USS Bainbridge DLGN/CGN 25	Oct. 25-27	Mobile, AL	Charles Gilbert	412-609-1035	ussbainbridgeassociation@gmail.com
USS Kinkaid DD 965	Feb. 28 - March 6	Western Caribbean Cruise	Mike DeLaurentis	931-202-2656	lsailingmike@gmail.com
Navy Nurse Corps Association	Oct. 11-17	Vancouver, BC - Los Angeles, CA Cruise	Tina Ortiz	877-662-2674	NNCA40th@nnca.org www.nnca.org
USS Sam Rayburn SSBN 635	May 2-7	Crystal River, FL	William Scherer	727-215-0324	bill635@netzero.net www.ssbn635.org



Guests observe the 39th annual USS Stark memorial ceremony at Naval Station Mayport, Florida. While in the Persian Gulf, the Oliver Hazard Perry-class frigate USS Stark (FFG 31) was struck by two Iraqi Exocet missiles on May 17, 1987, killing 37 Sailors and wounding 21. Every year survivors, family members, and shipmates come to pay their respects. **(U.S. Navy photo by AC1 Daniel De Jesus)**

NAVY RETIRED ACTIVITIES OFFICE LOCATOR

Navy and Joint RAOs

CONUS

Arizona

Retired Activities Office
Navy Reserve Center
14160 W. Marauder St.
Luke AFB, Glendale, AZ 85309
9 a.m. - 1 p.m. (Mon-Fri)
602-337-5766
POC: Stella Reyes
stella.l.reyes.ctr@us.navy.mil

California

Retired Activities Office
Naval Air Weapons Station
Code 75H000D
1 Administration Circle
China Lake, CA 93555
9 a.m. - 3 p.m. (Mon-Fri)
760-939-0978

Retired Activities Office*
Fleet and Family Support Center
966 Franklin Ave., Bldg. 930
Naval Air Station
Lemoore, CA 93246
8 a.m. - 2 p.m. (Thu)
559-998-4038
POC: Curtis Miller
curtis.m.miller3.naf@us.navy.mil

Retired Activities Office
Fleet and Family Support Center
1000 23rd Ave., Bldg. 1169, Code N93V
Port Hueneme, CA 93043
7:30 a.m. - 4 p.m. (Mon-Fri)
805-982-1023
POC: Corey Kendrick
corey.n.kendrick.naf@us.navy.mil

Retired Activities Office
Fleet and Family Support Center
Naval Station San Diego
3005 Corbina Alley, Suite 1
San Diego, CA 92136
8:30 - 11:30 a.m. (Mon/Tue/Thu/Fri)
619-556-7412
POC: Annanias Rose
annanias.rose.civ@us.navy.mil

Retired Activities Office
Naval Weapons Station Seal Beach
800 Seal Beach Blvd., Bldg. 10, Room 1
Seal Beach, CA 90740
9 a.m. - 3 p.m. (Mon-Thu)
9 a.m. - 12 p.m. (Fri)
562-626-7152
POC: Tom Mckerr
thomas.j.mckerr.vol@us.navy.mil
RAO-NWSSB@navy.mil

Connecticut / Rhode Island

Retired Activities Office
Naval Sub Base, New London
Bldg. 83, P.O. Box 93
Groton, CT 06349
9 a.m. - 3 p.m. (Mon-Fri)
860-694-3284
POC: Phil Derose
derosepa@yahoo.com

Florida

Retired Activities Office
Naval Air Station, Jacksonville
Box 136
Yorktown Av., Bldg. 13
Jacksonville, FL 32212
10 a.m. - 2 p.m. (Tue-Fri)
904-542-5790
POC: Karen Tracy
karen.e.tracy.vol@us.navy.mil

Retired Activities Office
Fleet and Family Support Center
Naval Air Station Pensacola
151 Ellyson Ave., Bldg. 625
Pensacola, FL 32508
9 a.m. - 1 p.m. (Mon-Fri)
850-452-5622
POC: Marsha Williamson
marsha.f.williamson1@navy.mil

Hawaii

Retired Activities Office
Military and Family Support Center
4827 Bougainville Drive, Room 226
Honolulu, HI 96818
By appointment (leave a voice message or email)
808-474-0032
POC: Fran Salas
mfschawaii@navy.mil

Maine (Portsmouth Shipyard)

Retired Activities Office
62 Pegasus St.
Brunswick, ME 04011
9 a.m. - 12 p.m. (Mon-Fri)
207-406-4103
POC: Paul Loveless
navyraomevt@gmail.com

Maryland

Retired Activities Office*
Fleet and Family Support Center
NSA Annapolis
168 Bennion Rd.
Annapolis, MD 21402
410-293-2641
POC: Maryland Lewis
marilyn.a.lewis2.civ@us.navy.mil

Michigan (Joint RAO)

Retiree Affairs Office
44200 Jefferson, Bldg. 780, Room 17 (S604)
Selfridge, ANGB
Mount Clemens, MI 48045
9 a.m. - 3 p.m. (Tue-Fri)
586-307-5580
POC: Mike Schmansky
selfrao@yahoo.com

Minnesota

Retired Activities Office
Navy Reserve Center
5905 34th Avenue South, Room 107
Minneapolis, MN 55450
10 a.m. - 2 p.m. (Mon-Thu)
612-713-4664
POC: Don Goble
raominneapolis@gmail.com
www.raominneapolis.com

New Hampshire

Retired Activities Office*
Naval Support Activity Maine
Bldg. 241 (Fleet and Family Support Center)
Kittery, ME 03904
10 a.m. - 2 p.m. (Mon)
207-438-1868
POC: Craig Brown
pnsyraol@gmail.com

Virginia

Retired Activities Regional Office*
Fleet and Family Support Center
7928 14th St., Suite 102
Norfolk, VA 23505
10 a.m. - 2 p.m. (Friday, Mon-Thu appt. only)
757-445-4380
POC: Rafael Rosario
navretactnorna@gmail.com

Retired Activities Office
JEB Little Creek-Fort Story
Fleet and Family Support Center
1450 D Street
Virginia Beach, VA 23521
10 a.m. - 2 p.m. (Mon-Fri)
757-462-8663
POC: Luther Williams
lutherwilliams@verizon.net

Washington

Retired Activities Office*
Fleet and Family Support Center
Naval Station Everett
13910 45th Ave. NE, Room 818
Marysville, WA 98271
425-304-3775/3721
10 a.m. - 1 p.m. (Mon-Fri)
POC: Noel Torres
noe.torres1@navy.mil

CONT'D

Retired Activities Office*
Fleet and Family Support Center
Naval Air Station Whidbey Island
Oak Harbor, WA 98278
9 a.m. - 2 p.m. (Mon-Tue-Thu)
9 a.m. - 1 p.m. (Wed)
360-257-6432
POC: Gerald Myers
raowhidbeyisland@gmail.com

Wisconsin

Retired Activities Office*
Navy & Marine Corps Reserve Center
2401 South Lincoln Memorial Dr.
Milwaukee, WI 532017

OCONUS**Rota, Spain**

Retired Activities Office
NS Rota Community Support
Bldg. 3293
PSC 819, Box 57
FPO AE 09645-5500
1 - 4:30 p.m. (Tue/Thu)
011-34-956-82-3232
POC: Patricia Rios
NAVSTA_ROT_AO@us.navy.mil

**Independent Retired
Coordination Offices (IRCOCs)*******Florida**

VA Lakemont Campsu, Room 125
2500 Lakemont Ave.
Orlando, FL 32803
407-646-4110/4111/4114
POC: Donald Stiegman
rao.orlando@gmail.com

Italy

Via De Amicis, 16
07024 La Maddalena (OT), Italy
POC: Cinzia Panzani
panzanic@hotmail.com

Subic Bay (The Philippines Region)

Subic Bay-Olongapo
34 National Highway
Barrio Barretto 2200
Olongapo City
PSC 517, Box RS
FPO/AP 96517-1000
9 a.m. - 3 p.m. (Mon-Fri)
011-63-47-222-2314
POC: Jack Walter
dir@raosubic.com

*Office needs volunteers.

**No Navy volunteers.

***Not sponsored by the U.S. Navy.

VETERANS ORGANIZATIONS**Looking for a VA?**

Find any VA facility at [VA.gov/Find-Locations](https://va.gov/Find-Locations) by entering your desired location.

Additional resources:

Disabled American Veterans (DAV)
<https://www.dav.org/>

Fleet Reserve Association (FRA)
<https://www.fra.org/fra/web/>

Navy Wounded Warrior
<https://www.navywoundedwarrior.com/>

Navy Safe Harbor Foundation
<https://safeharborfoundation.org/>

Navy Gold Star
<https://www.navygoldstar.com/>

Navy League of the United States
<https://www.navyleague.org/>

Navy Ombudsman Program
<https://ffr.cnrc.navy.mil/Family-Readiness/Fleet-And-Family-Support-Program/Work-and-Family-Life/Ombudsman-Program/>

Naval History and Heritage Command
<https://www.history.navy.mil/>

Veterans of Foreign Wars
<https://www.vfw.org/>

American Gold Star Mothers, Inc.
<https://www.americangoldstarmothers.org/>

National Veterans Legal Services Program
<https://www.nvls.org/>

Catholic War Veterans & Auxiliary of the U.S.A.
<https://thecwv.org/>

Jewish War Veterans of the U.S.A.
<https://www.jwv.org/>

Non Commissioned Officers Association (NCOA)
<https://www.ncoausa.org/>

TREA: The Enlisted Association
<https://www.trea.org/>

Military Officers Association of America (MOAA)
<https://www.moaa.org/>

National Organization of Veterans' Advocates, Inc.
<https://www.vetadvocates.org/cpages/home>

Navy Nurse Corps Association (NNCA)
<https://nnca.org/>

Tragedy Assistance Program for Survivors (TAPS)
<https://www.taps.org/>

Wounded Warrior Project (WWP)
<https://www.woundedwarriorproject.org/>

The American Legion
<https://www.legion.org/>

American Veterans (AMVETS)
<https://www.amvets.org/>

Reserve Organization of America (ROA)
<https://www.roa.org/>

Blinded Veterans Association (BVA)
<https://bva.org/>

Paralyzed Veterans of America (PVA)
<https://pva.org/>

Swords to Plowshares
<https://www.swords-to-plowshares.org/>

Korean War Veterans Association
<https://kwva.us/>

Vietnam Veterans of America
<https://vva.org/>

Iraq and Afghanistan Veterans of America (IAVA)
<https://iava.org/>

Blue Star Mothers of America, Inc.
<https://www.bluestarmothers.org/>

Gold Star Wives of America, Inc.
<https://www.goldstarwives.org/>

*Inclusion does not constitute endorsement by the Department of War or the U.S. Navy.



USS San Antonio (LPD 17) returns to Naval Station Norfolk following an eight-month deployment with the Iwo Jima Amphibious Ready Group (IWO ARG). (U.S. Navy photo by MC2 Savannah Hardesty)

RESOURCES

Air Force Retiree Services:

210-565-2126

www.retirees.af.mil

Marine Corps Services:

800-627-4637

www.marines.mil/Marines/

Soldier for Life:

888-721-2769

www.soldierforlife.army.mil

Arlington Cemetery:

877-907-8585

www.arlingtoncemetery.org

Armed Forces Retirement Home (AFRH):

800-422-9988

www.afrh.gov

Army and Air Force Exchange Service (AAFES):

800-527-2345

www.aafes.com

Burial at Sea Information:

866-787-0081

www.mynavyhr.navy.mil/Support-Services/Casualty/Mortuary-Services/Burial-at-Sea/

Combat Related Special Compensation (CRSC):

www.va.gov/resources/combat-related-special-compensation-crsc/

Defense Enrollment Eligibility Reporting System (DEERS):

800-538-9552

www.tricare.mil/deers

Defense Commissary Agency (DeCA):

www.commissaries.com

Fleet Reserve Association (FRA):

703-683-1400

www.fra.org/fra/web/

GulfLINK:

www.gulflink.osd.mil/

Military ID Card Eligibility and Benefits:

800-538-9552

Internal Revenue Service (IRS):

800-829-1040

www.irs.gov

Medicare:

800-633-4227

www.medicare.gov

Navy Reserve Personnel Management (PERS-9):

866-827-5672

Navy Casualty Assistance:

800-368-3202

After duty hours: 901-634-9279

Navy Retired Activities:

866-827-5672

MILL_RetiredActivities@navy.mil

Navy Uniform Shop:

877-810-9030

www.navy-nex.com/uniform

Reserve Component Survivor Benefit Plan (RCSBP):

PERS-912: 800-321-1080

Retiree Dental Program – Delta Dental:

855-410-3255

www.trdp.org

Servicemembers' Group Life Insurance (SGLI):

800-419-1473

www.insurance.va.gov

Social Security Administration (SSA):

800-772-1213

www.ssa.gov

Veterans Affairs (VA):

www.va.gov

Benefits hotline:

800-827-1000

Overseas retirees should contact a U.S. embassy/consulate:

918-781-7550

VA Life Insurance (VALife):

800-669-8477

National Cemetery Administration:

Burial information: 800-535-1117

www.cem.va.gov**GI Bill:**

888-442-4551

www.gibill.va.gov**Defense Finance and Accounting Service (DFAS):**

Pay inquiries or SBP records in case of death, divorce, or remarriage.

www.dfas.milFor retirees:

Defense Finance and Accounting Service

U.S. Military Retired Pay

8899 E 56th Street

Indianapolis, IN 46249

Customer service: 800-323-7411 opt. 4, then 2

For annuitants, beneficiaries and survivors:

Defense Finance and Accounting Service

U.S. Military Annuitant Pay

8899 E 56th Street

Indianapolis IN 46249

Customer service: 800-321-1080 opt. 4, then 2

For reporting deaths:

Casualty Assistance Branch

Defense Finance and Accounting Service

U.S. Military Retired Pay

8899 E 56th Street

Indianapolis, IN 46249

Customer service: 800-321-1080

TRICARE:East Region:

Humana Military

800-444-5445

www.tricare.mil/eastWest Region:

TriWest Healthcare Alliance

888-874-9378

www.tricare.mil/westOverseas:

International SOS Government Services, Inc.

215-942-8226

www.tricare-overseas.com**TRICARE For Life (TFL):**

866-773-0404

www.tricare.mil/tfl**TRICARE Pharmacy Program – Express Scripts, Inc.**

877-363-1303

www.tricare.mil/pharmacywww.express-scripts.com**Navy Morale, Welfare, and Recreation (MWR):**www.navymwr.org/**Department of Defense (DOD) Lodging:**www.dodlodging.net**Veterans' Service Records:**

For replacement copy of DD-214, service or medical records, and award information.

Retired prior to 1995:www.archives.gov/veterans/military-service-recordsRetired after 1995:

Navy Personnel Command PERS-312E

5720 Integrity Drive

Millington, TN 38055

833-330-6622

Sister service retiree publications:Air Force Afterburner:www.retirees.af.mil/library/afterburner/Army Echoes:www.soldierforlife.army.mil/Army-Retirement/Post-Retirement/Army-Echoes-NewsletterCoast Guard Evening Colors:www.yumpu.com/en/document/view/10365896/evening-colors-us-coast-guardMarine Corps Semper Fidelis:www.mcleaguelibrary.org/semper-fi-magazine/



Explosive Ordnance Disposal Technicians with Explosive Ordnance Disposal Training and Evaluation Unit 1 (EODTEU-1) rappel from an MH-60S Seahawk, attached to Helicopter Sea Combat Squadron (HSC) 4, during a helicopter rope suspension techniques course on Silver Strand Training Complex in Coronado, California.

(U.S. Navy photo by MC2 August Clawson)