

******* Membership Dues Change *******

Effective January 2024, membership dues was increased to \$25 per year and for those receiving the Flag Hoist via USPS we had to increase the cost to \$45 annually.

Several factors contribute to this required increase:

#1 - Our gradually diminishing membership with its associated decrease in incoming revenues. (What, we're aging, can't be!)

#2 - Increased costs to operate the Alumnus Reunion Association and the annual Reunion.

The business meeting in 2023 had full agreement among members present for this much needed increase. It was found to be necessary in order to keep our 34 year old association operating and viable for McCard sailors to enjoy.

The Association publishes a newsletter, The Flag Hoist, to paid members in order to communicate personal and pertinent news items of interest to the membership.

A copy of the 2023 business meeting minutes with the above information is available upon request, or you can review the 4th quarter 2023 Flag Hoist sent to you last December.



WE NEED YOU

NEW IN 2024, PAY ONLINE AT OUR WEBSITE:

<https://www.usroberthmccarddd822.com>

or

Send your page 3 membership renewal form today

Help keep our association strong and active

Please only submit payment for 2024

(Last issue for those who haven't paid dues)

FLAG HOIST

January-February 2024



USS ROBERT H. McCARD

McCARD ASSOCIATION ANNUAL RENEWAL TIME

OUR MISSION

The Mission of the USS Robert H McCARD Alumni Association Officers and Crew is to perpetuate memory, history, and comradery of the men who gave themselves to protect the freedoms we have today. Thirty-four years of service 1945-1980.

FLAG HOIST WILL NOW BE BI-MONTHLY

WEBSITE: <https://www.ussroberthmccarddd822.com>

FACEBOOK: <https://www.facebook.com/#!/162641293885636>

CREW MEMBER RENEWAL AND APPLICATION

USS Robert H. McCard DD822 Association

January 1st thru December 31st

*****Please check one only. We encourage you to use emailed copies*****

Annually \$25 Dues includes **electronic** emailed Flag Hoist Newsletter _____

Annually \$45 Dues includes printed mailed Flag Hoist Newsletter via **USPS** _____

Crew Member: _____ **Spouse:** _____

Address: _____ **City:** _____

State: _____ **Zip:** _____

Phone: _____ **Email:** _____

Years Aboard: _____ **to** _____ **Final Rank/Rate:** _____

Are you a new member: Yes _____ No _____

Make checks payable to: *Robert H. McCard (DD-822) Association*

Mail to: Ron Perceful, 27534 Airstrip Rd., Washington, OK 73093

Comments: _____

Know a shipmate not a member? Give us his name, address and phone, we'll contact: _____

The Association dues pay for Flag Hoist, the McCard website, and some reunion expenses

Paymaster Ron Perceful 405-326-2337; or revperceful@gmail.com

McCard Caps and Patches



McCard Ball Cap: High quality caps with Destroyer profile (Before FRAM and After FRAM available). The hats are adjustable “one size fits all.”

Cost \$25, price includes shipping.



Ship's Patch: This official patch measures 3&1/2” by 3&7/8” and is the same high quality as made for our modern Navy. Ideal for sewing on a jacket, T-shirt, sweatshirt, etc.

Cost \$4, price includes shipping.

Please send _____ **Before FRAM** McCard Ball Caps@ \$25 each

Please send _____ **After FRAM** McCard Ball caps@ \$25 each

Please send _____ McCard ship's **Patches**@ \$4 each

Amount Enclosed _____

Send check with correct amount payable to USS Robert H. McCard DD822 Association to:

Ron Perceful, 27534 Airstrip Rd., Washington, OK 73093

From your McCard Alumni Reunion Association Officers

We would like to inform you that we feel our 2024 reunion would be better served by shifting to the New Orleans, La location. The reasons for moving location is due to poor timing of another event in the Gulfport Mississippi area. The Mississippi gulf coast, Gulfport/Biloxi, is very busy at the end of September through the month of October hosting the Crusin-the-Coast annual event. This is causing hotels to not provide good group rates or availability for our reunion. One other situation is the Gulfport/Biloxi airport has a limited availability of airlines flying into that airport.

Also if we were to entertain tour events in the area we would have to travel a considerable distance and this would make expenses for our reunion to be considerably higher.

So the location of New Orleans, LA. will be more fitting to hold our reunion there. More hotel choices near airport. More airline choices to fly to the area. And also closer to several good tour events. This will help in keep our expenses for event costs down. Each event is within the 20-25 minutes from hotels.

Proposed tour events will be the National WW II Museum: (<https://www.nationalww2museum.org/>)

Steamboat Natchez Paddle River boat tour: (<https://www.steamboatnatchez.com/>)

Each will be in the downtown area. This will allow us to venture into other events if we choose. The French Quarters, nice restaurant, shopping @ Riverwalk Outlets (<https://www.riverwalkneworleans.com/>) and more.

The nation's official WWII Museum is in New Orleans, LA where you can follow different perspectives of the American experience in World War II.

Steamboat Natchez, 2.5 hour cruise will include lunch buffet and Jazz Music. Hope this doesn't make you old salts get too seasick.



We are sorry and hope this does not upset your plans to attend the reunion, but we cannot control events that could not be foreseen causing planning problems. As in past reunions, our tour events will take place during daytime hours.

We should have all reunion details and registration forms available soon.

More reunion details and registration will be available soon in the next issue of Flag Hoist newsletter, on USS Robert H. McCard DD 822 website and Facebook site: <https://www.ussroberthmccarddd822.com/> and/or <https://www.facebook.com/groups/USSRobertMcCard/>

A VETERAN'S POEM

He was getting old and paunchy
And his hair was falling fast,
And he sat around the Legion,
Telling stories of the past.

Of a war that he once fought in
And the deeds that he had done,
In his exploits with his buddies;
They were heroes, every one.

And 'tho sometimes to his neighbors
His tales became a joke,
All his buddies listened quietly
For they knew where of he spoke.

But we'll hear his tales no longer,
For ol' Joe has passed away,
And the world's a little poorer
For a Veteran died today.

He won't be mourned by many,
Just his children and his wife.
For he lived an ordinary,
Very quiet sort of life.

He held a job and raised a family,
Going quietly on his way;
And the world won't note his passing,
'Tho a Veteran died today.

When politicians leave this earth,
Their bodies lie in state,
While thousands note their passing,
And proclaim that they were great.

Papers tell of their life stories
From the time that they were young,
But the passing of a Veteran
Goes unnoticed, and unsung.

Is the greatest contribution
To the welfare of our land,
Some jerk who breaks his promise
And cons his fellow man?

Or the ordinary fellow
Who in times of war and strife,

Goes off to serve his country
And offers up his life?

The politician's stipend
And the style in which he lives,
Are often disproportionate,
To the service that he gives.

While the ordinary Veteran,
Who offered up his all,
Is paid off with a medal
And perhaps a pension, small.

It is not the politicians
With their compromise and ploys,
Who won for us the freedom
That our country now enjoys.

Should you find yourself in danger,
With your enemies at hand,
Would you really want some cop-out,
With his ever-waffling stand?

Or would you want a Veteran
His home, his country, his kin,
Just a common Veteran,
Who would fight until the end.

He was just a common Veteran,
And his ranks are growing thin,
But his presence should remind us
We may need his likes again.
For when countries are in conflict,
We find the Veteran's part,
Is to clean up all the troubles
That the politicians start.

If we cannot do him honor
While he's here to hear the praise,
Then at least let's give him homage
At the ending of his days.

Perhaps just a simple headline
In the paper that might say:
"OUR COUNTRY IS IN MOURNING,
A VETERAN DIED TODAY."

Author 'Unknown'

TAPS

Fair Winds and Following Seas Shipmates



Frank Augustyn

Tom Burnett

Harold King

Robert Nichols

Charles Pesha

Howard Rhodewalt

Allan Seeborn

Robert Whipple

Marvin Zumwalt

O God, by whose mercy the faithful departed find rest, look kindly on your departed veterans who served their country. Grant that through the passion, death, and resurrection of your Son they may share in the joy of your heavenly kingdom and rejoice in you with your saints forever. We ask this through Christ our Lord.

Do you have “Scuttlebutt” Know anyone ill or hospitalized, a Shipmate who has stood the “Last Watch,” have a “Sea Story” or any suggestions for your newsletter?

Please contact Yeoman Dennis Replogle,
dreplogle_McCard@yahoo.com or 18400 Geary Ct., South Bend, IN
46637, or 574-327-0324

12 Places That Offer Free Wills or Trusts for Veterans

Creating a will is an important step in preparing for the future. Everyone needs a will, no matter your age, background, or health. When you create a will, you decide what happens to your assets when your time comes. Beyond that, you also make a plan for your dependents, children, and pets. However, creating a will from scratch can be intimidating. While there are several [online will makers](#), many of these come with their own price tags. In addition, it can be tricky to know whether your will is legal and secure. If you're a veteran, you might wonder about your individual needs and how to stay protected.

In this guide, we'll share the various places that offer free wills or trusts specifically for veterans. These free wills for veterans are designed to make your end-of-life planning easier, no matter your experience levels. Everyone deserves a will that makes them feel secure. Here's how to get yours as a veteran.

Legal Services, Lawyers, or Programs That Offer Free Wills for Veterans

First, let's share some of the legal services, lawyers, or programs that offer free wills for veterans. This is if you need more hands-on help throughout the process or if you're considering a trust or additional plan. Many organizations offer [free wills for seniors](#), but this list refers to free will services for veterans.

1. US Department of Veterans Affairs

VA's Veterans Benefits Administration makes [financial planning and online will preparation services](#) available at no cost to beneficiaries of service members' group life insurance, traumatic injury protection, family service members' group life insurance and Veterans' group life insurance.

VA also offers free legal service clinics at VA centers throughout the country. You can see a list of these legal service clinics on [the VA website](#). You can also contact your local VA department directly or talk to an outreach specialist at a VA Medical Center.

Click [here](#) to fill out a power of attorney form for health care, a legal document that designates who you want to make health care decisions on your behalf if you're unable to communicate. The document includes a living will section, which allows you to write down your wishes about treatment. Additional information can be found [here](#).

In addition, VA offers the [Advance Care Planning via Group Visits \(ACP-GV\) Program](#) to engage Veterans, their families and caregivers in advance care planning by facilitating a group discussion. The discussion elicits personal experiences and encourages participants to identify a "next step" to take in the process of planning for health care needs. [Contact](#) your facility's ACP-GV site lead official to sign up for a group or to learn more, including when groups are offered

2. Military Pro Bono Project

The [Military Pro Bono Project](#) is managed by the ABA Standing Committee on Legal Assistance for Military Personnel (LAMP). They accept case referrals on behalf of active-duty military personnel. All guidance from attorneys is offered pro bono, or for free.

3. Protect Our Defenders

For those who have faced discrimination or harassment in the military, [Protect Our Defenders](#) offers free legal services, guidance, and aid. Protect Our Defenders helps people of all backgrounds with a variety of different needs, and it's free to reach out for assistance.

4. American Bar Association Veterans Legal Services

The [American Bar Association](#) is the federal program that approves lawyers, and they created a program specifically for veterans to help with a wide range of legal issues. Attorneys from all states volunteer with the ABA to offer legal services for veterans free of charge. To learn more, visit the Military and Veterans Legal Center on the ABA website.

5. National Veterans Legal Services Program

Next, the [National Veterans Legal Services Program](#) (NVLSP) has worked since 1981 to ensure that the government offers assistance to the nation's 22 million veterans. Through individual representation, the NVLSP offers attorney services free of charge for those who qualify. There are also free mentorship and training opportunities for veterans around legal issues.

6. Veterans Justice Project NYC

For veterans living in New York City, New York, the [Veterans Justice Project](#) provides legal services to low-income military veterans, service members, and their families. Since 2011, they've helped over 14,600 veterans. Their focus is on long-term economic security, including wills and testaments.

7. Stateside Legal

Lastly, [Stateside Legal](#) helps military members and their families find legal help on a state level. By indexing the three largest networks of legal aid for families, this comprehensive platform is easy and free to use. Search for legal aid by state, need, and specific issue. Because estate planning varies by state, it's important to find a qualified lawyer or program in your state.

Online Will Makers or Services That Offer Free Wills for Veterans

If you feel confident making a will on your own without a lawyer's assistance, then it's time to start [making an online will](#). There are more online will makers than ever before. Some of these are free to all, while others have special discounts for veterans.

8. FreeWill

Second, one of the most trusted and well-known online will makers is [FreeWill](#). Always free, this simple tool is created by attorneys to make wills more accessible to all. With specific help for guardianship, pet provisions, charitable donations, and digital assets, this is a great choice. It's free to update your will online anytime, and you can quickly download a PDF for your records.

9. GoodTrust

[GoodTrust](#) is another provider of attorney-crafted wills and advanced directives. Though their premium membership starts at \$96, veterans are eligible to get access to GoodTrust Premium for 12 months of free estate planning including a will, medical directive, durable financial power of attorney, funeral directive, pet directives, and secure access to everything in a digital vault. You can use code VETERANSDAY2024 at checkout.

10. Do Your Own Will

A less well-known option is [Do Your Own Will](#). This free tool is easy to understand, and it only requires one simple questionnaire. You can add a living will, durable power of attorney, digital agent, and more, making this very comprehensive. However, though a good (free) value, it isn't very customizable if you have more specific needs.

11. Fabric

[Fabric](#) is another provider of online wills that offers a free option. With the additional option to purchase a life insurance policy, this can be a good all-in-one solution. There's a mobile app available if you'd prefer to create a will on your phone instead. Though it's very black and white in terms of legal provisions, this is a solid choice.

12. Servicemembers' Group Life Insurance

If you're a beneficiary of [Servicemembers' Group Life Insurance](#) through the VA, you're eligible for financial planning and online will preparation for free. This enables beneficiaries to quickly prepare a will from home without using an attorney. You can access these services completely for free online through Financial Point Plus.

What Types of Estate Planning Do Veterans Need?

With that in mind, what specifically do veterans need to do when it comes to their estate plans? Though this can be difficult to talk about, it's a necessary way to feel confident about the future. It's important to keep your family and assets protected no matter what happens.

What specific legal plans should you consider? While the specific documents depend on your situation, needs, and family, here are some of the most common ways to protect your assets:

- ? **Legal will:** To begin, the most well-known estate planning document is a legal will. As all military families know, life is unexpected. A will describes who will handle your affairs after death, as well as what happens to your assets.
- ? **Powers of attorney:** Similarly, a power of attorney legal document establishes who is responsible for making business, legal, and financial decisions on your behalf if you're unable to handle your own affairs. They might pay your bills, repair your home, or sell assets.
- ? **Guardianship:** If you have children, pets, or dependents, you need to make sure there's a plan in place for them. Within your will document, you can name a legal guardian for these dependents if something was to happen to you.
- ? **Trusts:** A trust is similar to a will. It also specifies who gets what when you die. However, this specific legal document protects your assets and property and passes it along quickly. More importantly, it avoids probate court.
- ? **Living will:** A living will includes an advance directive, or a healthcare planning document. It shares who will make decisions on your behalf if you're unable to make them yourself in case of injury or disability.
- ? **Life insurance:** Lastly, most military veterans access life insurance benefits through the VA. This means there is a payment in place to pay out beneficiaries in case of the veteran's death.

Which estate planning documents do you need? It's worth talking to a lawyer or legal representative to consider your specific situation. There is no such thing as one-size-fits-all. It's important to keep in mind that there's no such thing as being *too* prepared.

Veterans, It's Time to Create a Will

Ultimately, there's no time like the present to create a legal will. Though you might think this is something that's only for retirees, everyone benefits from having a will in place. A will is an estate planning document that evolves over time, changing with your needs. No matter your list of assets or family status, it's never been easier to create a will as a veteran.

As you can see, there are a number of legal tools, services, and platforms designed to make legal wills simpler for veterans. It's important to use the tools available to you, especially since they take veterans' unique needs in mind.

(3)

The crusty Navy Master Chief noticed a new face and barked at him, "Get over here! What's your name, sailor?"

"John," the new seaman replied.

"Look, I don't know what kind of bleeding-heart pansy crap they're teaching sailors in boot camp these days, but I don't call anyone by his first name," the chief scowled. "It breeds familiarity, and that leads to a breakdown in authority. I refer to my sailors by their last names only; Smith, Jones, Baker, Jackson, whatever. And you are to refer to me as 'Master Chief.' Do I make myself clear?"

"Aye, Aye, Master Chief!"

"Now that we've got that straight, what's your last name?"

The seaman sighed. "Darling, My name is John Darling, Master Chief."

"Okay, John, here's what I want you to do"