

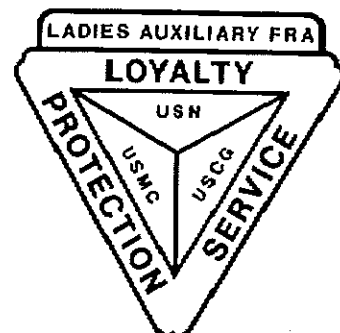
Volume 64 – Issue 3  
May / June 2010  
Branch / Unit / Club 91  
WWW. FRA91 .ORG  
E-Mail [fcfi@bellsouth.net](mailto:fcfi@bellsouth.net)  
Branch/Club (904) 264-2833  
fax (904) 264-5888



# The Navigator



**WE ARE:**  
**NAVY**  
**MARINE CORPS**  
**COAST GUARD**



President: Jim Robbins 269-2136

Vice: Dave Schnupp 771-7441

Chaplain: Frank Royal 923-5371

Funeral Svc. Duane Wild 771-8381

Membership: John Pregler 772-1392

Treasurer: Frank Andrews 262-6178

Secretary: Todd Richter 778-1565 or 1-800-566-0420



Current Resident or

NON-PROFIT  
ORGANIZATION  
U.S. POSTAGE  
PAID  
PERMIT 3588  
Jacksonville, FL

Fleet Reserve Association  
First Coast Branch #91  
5391 Collins Road  
Jacksonville, Florida 32244

# The Podium

Hello Shipmates, The 2009-2010 year is coming to a close. Elections for the 2010-2011 Officers will be taking place at the May General Assembly meeting. Since this will be my last article for this year I want to report that it has been another successful year for the Branch. We have been able to donate and give support to many worthwhile organizations (USO, Boy Scouts, Youth Sports Teams). We have worked to maintain and keep the Branch Home a place you can be proud of.

Recently we honored the Branch's winners from this year's FRA Americanism Essay Contest. As always it was such an eye opening experience to have them read their thoughts on that year's subject. (A great big "Thank You" goes to the Unit for preparing and serving us a delicious dinner.) Over the next several weeks the Branch will be participating in the year end ceremonies for several local high schools Navy JROTC programs by presenting selected cadets with a certificate, medal and monetary award for specific leadership accomplishments they have made during this school year. Both of these programs can give us a good insight into some of the possible future leaders of our country.

Before I close I wish to take a moment to thank all the present Officers, Board Members, and Committee Chairman for all their hard work and dedication this past year(s). I also wish to express our sincere appreciation to all the Shipmates of First Coast Branch 91 for keeping their membership current. By doing this you are showing your confidence and support in the goals our organization (FRA) and you are letting your voice be heard. Thank you!! With warm regards, I remain yours in Loyalty, Protection and Service

Jim "Robbie" Robbins – President

(904) 269-2136

[sigr@bellsouth.net](mailto:sigr@bellsouth.net)

## From the Club Manager, TARA

Hello Everyone! The summer months are quick upon us, and with that I am hoping to get together a Kids Fun Day this summer, so keep checking the calendar and upcoming newsletter for information.

We always have small projects going on around the Club/Branch to make everything more enjoying for our members, so make sure you stop by and say Hello!

**May 5<sup>th</sup>** – We will be having a Cinco De Mayo night here at the Fleet Reserve. There will be drink specials, and lots of good food to eat so come on over and Celebrate with us.

**May 8<sup>th</sup>** – Mother's Day dinner and show. We still have some tickets left to this exciting event, so make sure you come get yours from the bartender before it is to late.

**May 23<sup>rd</sup>** – Frank will be here at the Fleet making is AWESOME Ribs, if you have not tried them before, you have got to come get you some! They are fantastic! He will have a pre-order form behind the bar shortly, so you can order them early to make sure you get yours!

### **Don't Forget: Drink Specials**

Sunday 12:00 – 4:00 \$1.00 Bloody Mary's

Monday – Tuesday 12:00 – 4:00 \$1.00 Can Beer

Monday 7:30 P.M. Trivia – It's free to play and you have a chance to win some nice prizes. And enjoy some Hot Dogs!

Thursday 2-4-1 Wells and \$4.00 Pitchers 4 P.M. – 10 P.M.

Saturday – Ladies Night Ladies get 2-4-1 Wells and \$4.00 Pitchers 8 P.M. – 12 P.M.

Monday – Friday Get an Ice Cold Bucket of Beer for \$10.00 – 6 Domestic Beers WOW That's a Deal

Come check out the Wonderful Entertainers we have on Friday and Saturday Nights!

We will be starting the raffle for the Jaguar Tickets by the time we go to Print so make sure you get your tickets before it's to late!

## A Must Read for ALL Members

Short Version About Your Branch's Financial Stability

By Todd

About 4 -5 years ago our branch was in serious debt due to a necessary loan and a few "Bad Apples". We were scraping the bottom of the barrel to try and make ends meet. After getting rid of the bad apples and the grace of many volunteers, which I refuse to try and mention knowing I would forget some one, we have made a Great "Come Back". Today we are debt free and very stable while supporting and funding more community projects than ever before. It really feels good to be a part of this organization, which is probably the largest Veterans Organization, under one roof, in the state of Florida.

Here's is the reason for writing this article! If we stop supporting all of our "Fund Raising Events" we could regress right back to where we were 4 – 5 years ago, living on the edge of going under. What I'm asking everyone to do is to continue to come out on Fridays for our dinners (Fish, Italian, Steak, Taco Buffet & Pork-kA-Bobs) if and when you can. We also have Burgers on Mondays, Trivia on Monday evening, BLT's on Tuesdays and Bingo on Wednesday evenings. There are more events to support, like getting your hair cut at the Fleet once or twice a month, than I can mention but you get the gist. I am personally grateful to every one of our volunteers, bartenders, staff and all of the Board members who give up their time. I would also like to say none of this could happen without your supporting these functions or without your direct donations to your Branch. Thank you all.

# Frank's Roasted RIBS

**Fleet  
Reserve  
Association,  
5391 Collins  
Road**

Phone 904-264-2833

---

**Rib Plate. \$7.00 includes 4 Ribs, 2 Side Items and Dinner Roll. Whole Rack of Ribs, \$14.00. Side items \$2.00 per pint. To Guarantee Your Ribs, Pre-Order by COB 21 May 2010.**

---

**When: Sunday 23 May  
2010 10AM till 1PM**

**Where: 5391 Collins  
Road**

**How Much: \$7.00 per  
plate or \$14.00 per  
rack**

**To Ensure Availability,  
Pre-orders are Requested**

**The March BBQ Rib event was a great success. Now is the time to pre-order your Ribs for the 23 May event. Price remains \$14.00 a rack, \$7.00 a dinner. Please pre-order not later than 21 May to ensure availability.**

# **\*\*\*TAX TIPS: Your Taxes - Your Money\*\*\***

Gale Downs 707-5568

Support the FAIRTAXPLAN

gadcpa@comcast.net

**HEALTHCARE REFORM:** Congress will mandate the IRS to enforce the provisions of health care. Up to 16,500 agents could be added to conduct audits and impose fines. The number of new agents is based on the added budget so it could less. Once again Congress lets the IRS take the blame for the consequences of their boon doggel and myopic law making. A well know newspaper refers to it as the health care Gestapo.

**PENALTY:** If you end up with an estimated tax penalty and it is caused solely by the decrease in tax withholding related to the "may work pay" provision of last years tax law change, the IRS will waive the penalty.

**RESET:** The main factor that makes an indexed annuity stand out against any other investment product is called "reset". On the anniversary date of the annuity any earnings are posted to the accumulated value (AV). The AV of the annuity is then reset as the point from which to measure future earnings. Once earnings are posted to the AV they can not be lost due to a decline in the market. Hear is a simple example of how reset works.

	<u>S&amp;P</u>	<u>total return</u>	<u>Reset - total return</u>
Year 1	up 15%	15%	15%
Year 2	down 10%	5%	15% (*)
Year 3	up 5%	10%	20%
Year 4	down 15%	-5%	20% (*)
Year 5	up 10%	5%	30%

(\*) when the market goes down the total return using the annual reset method remains what it was the previous year. With the reset method, the accumulated value is 25% more than the market approach. Virtually all indexed annuities work on the reset method. Any one that has an indexed annuity will experience this year and for several years to come the mathematical power of the indexed annuity. In a rising market, the indexed annuity will perform as good as or better than anything else. As long as the market continues to rise they continue to produce the same kind of results. When there is a lull in the market, indexed annuities will NOT lose any of their previously posted earnings.

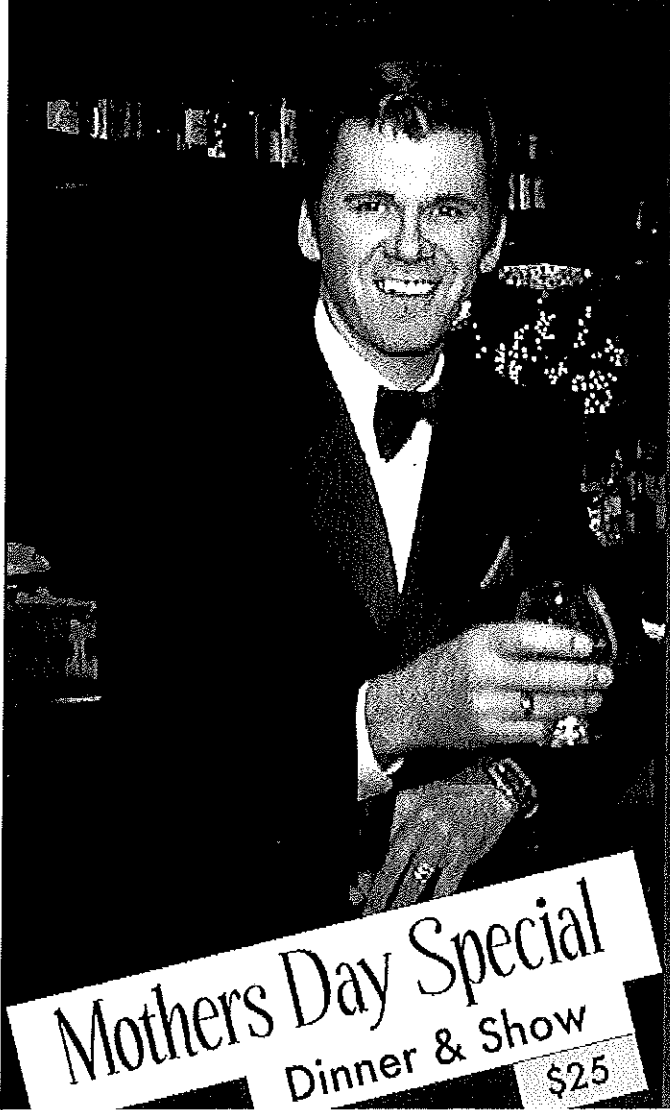
## **The Chaplains Corner**

By: Frank Royal, Chaplain

A young Ensign, who had just completed his first overseas deployment, was given the opportunity to "show his stuff" by getting his ship underway. As he yelled our commands with great confidence, sailors were running everywhere. In no time, the ship came out of the channel, headed for home. It was accomplished so well that he set a new record for getting a destroyer underway. He wasn't surprised when a seaman approached him with a message from his CO. . . he was surprised to find that it was a radio message. He was even more surprised as he read, "Bravo Zulu upon completing your underway preparation exercise according to the book and with amazing speed. In your haste, however, you have overlooked one of the unwritten rules always make sure the CO is aboard before getting underway."

In our haste to "get underway" daily in this vast ocean that we call "life," let us remember to make sure that God is aboard. It is He who will guide and direct us safely through the storms and rough seas!

FRA CLUB 91 Presents



# The LAS VEGAS SHOW

starring

TODD ECKART

as

Dean Martin Frank Sinatra

ELVIS PRESLEY

Saturday May 8th 6pm

Ticket info: FRA Club 91 Jacksonville

904-269-7436

\* HALL WILL BE OPEN FOR SEATING AT 5pm

**BUFFET DINNER WILL BE SERVED BEFORE THE SHOW**

**ROAST BEEF & CHICKEN**

**POTATOES**

**VEGETABLES**

**ROLLS**

**SALAD**

**DESSERT**

\*THE SALE OF DRINKS WILL BE BY HOSTESSES

OR

SELF-SERVE AT FRONT BAR

5

## Members Due for Renewal in May and June of 2010

The following memberships are due for renewal in May and June 2010. If you know someone on this list please contact them about renewing their dues. If someone is deceased please notify Duane Wild, our Funeral Services Officer. If your name is listed in error due to recent renewal, please disregard. If in doubt call Todd Richter the Secretary.

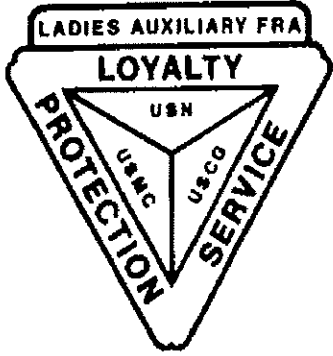
John A Achenbach	Rex A Gill	Harley W Montelongo	Wayne J Snook
Maurice Batey	Robert L Grafing	Vance G Moore	Kenneth L Speight
Clinton L. Beverly	Robert Guenther	Donald G. Morris	Robert C Stites
Glenn Beyer	James Hampton	Frank J Moschella	Russell J Stook
Eugene R. Blair	O J Hardin, Jr.	Duane P. Mosier	Robert L Strickland
James J Bloedow	Wallace J Harmon	Donald D Myers	Thomas W Sturmfels
Ernest A Bowen, JR	Billy Jack Hattendorf	James H Nail, Sr.	George W Sullivan
Leslie B Brown	Donald Alexander Horne	Marvin J Nethery	Jack Swihart
Otis C Brown, Jr.	Sheril J Howard	Janet C Nightingale	Gerald W Taccolini
Roger C Bunn	Anthony E Iselin	Carl L Nix	Willie E Thomas, Jr.
Robert J Burns	Albert L Jacobs	James R Norris, JR	William Y Thompson
Sarah E Burton	William T Jimerson	John D Page	Lope Timbol
Frank C Chamberlain	Charles O. Johnson	Albert E Painter	George J Tinkler
Robert W Clark	Paul H Kenerson	Thomas W Pate	Denise H Torrefranca
James R. Clements	Daniel P Kenny	John G Payne	Perry J Trautham
William A Conlon	Frank G. Kirksey	Douglas A Pennington	Robert R Turie
Roger B Cowan	Robert G Kulbe	Art Pimental	Joseph L Vanderheiden
Robert Crognale	Ralph C. Laake	Spiegel L Pitzer	Albert C Vandervoort
Everett J Davis	Albert Laguna	Kelly Quinn	Frank Varner
Elmer G Devine	Clarence L Lalk	Robert Rahm	Roland L Voisin
Anthony T Dietrich	Emile J. Lamy	Ramon Ramos	Paul C Walsh
Donald U. Dillavou	William J Landsittel	Benjamin Rattigan, Jr.	John E Waltrip, II
Gerhard E Doenges	William J Leitheiser	Thomas A. Rebarick	Albert E West
Keith H. Donnell	Robert M Lightcap	Vernon Rickerson	William R Whitaker
Erwin Eckstein	Clair W Lohr	Charles F Robert	George White
Allan W. Edwards	Lawrence R Mapps	Billy B. Rogers	John R. Whitlet
David Epps	Thomas L Martin	Jeffrey S Sells	Edward L Wildes
David E Fay, Jr.	Thomas M. McAndrew	Dale D Seymour	Joshua M. Willis
James Andrew Ferretti	Hope J. McGregor	George W. Sherwin	Eric A Wuellenweber
Auren J Frei	Alvin D Meier	Billy L. Shoop	William Youngblood
David A. Gardenbush	James D Miller	James E Sifford	
Johnny M Gentry	Leroy William Moak	Curtis D Smith	

## Lapsed Memberships in March & April of 2010

The following memberships have Lapsed in March and April 2010. If you know someone on this list please contact them about renewing their dues. If someone is deceased please notify Duane Wild, Our Funeral Services Officer. If your name is listed in error due to recent renewal, please disregard. If in doubt call Todd Richter the Secretary.

Jaime Afable	Alf H Haneseth	Patrick J Morrissey	James Seyboldt
Peter T Armstrong	Ernest W Harris	Guerrido Myrna	David L. Shaw
Johnny S Barlow	Harold K Hobbs	Gary Nickell	Calvin L Simon
William H Brinkman	Malcolm J House	Larry D O'Donnell	John V Sloan, II
Keith Carnegie	Dennis K. Hughes	Chris Pinkava	William C Spence, Sr.
Julius M Carr	Gerald F Hughes	James E Puterbaugh	Charlie W. Szymanski
Michael Paul Davis	Arthur L Hyde	G Wayne Ragan	Thomas M. Torchia
Eddie Dayrit	James R Jones	Robert T Raiford	Tonya Y. Torchia
John Difiore	Michael Jury	Roy R Ravn	David Torres
William C Dunham	Robert C. Kennedy	Benjamin L Roman	James T. Vituschi
Darin D. Estep	Ralph T Killian	Henry Russ	Raymond A Wittenauer
Jack R Farmer	John L Knuth, Jr.	Joseph E. Schiffer	Dennis D Woodard
Gary William Gersley	Robert P. Kuhman	Keith A Schott	Charles D Woodring
Robert E Gollmyer	Charles R Lansford	Pastor T. Scott Schuesler	Ralph E Worley

Issue: May/June 2010



**Board of Directors Meeting**

1<sup>st</sup> Monday of each month  
7:00 pm

**General Assembly Meeting**

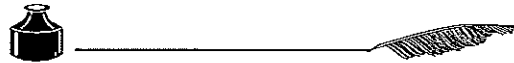
2<sup>nd</sup> Monday of each month  
7:30 pm

**First Coast LA FRA Officers 2009-2010**

President: Sandra Robbins  
Vice President: Linda Moore  
Secretary: Jackie Davis  
Treasurer: Pat Garwood  
Jr. Past President: Helen Bair

\*\*\*\*\*

Chaplain: Anna Reneer  
Americanism: Tammy Davis  
Welfare: Irene Schulman  
Hospital: Helen Kelley  
Youth Activities: Janet Pierotti



**Do you know someone who is eligible to be a member of the Ladies Auxiliary of the Fleet Reserve Association?**  
**LA FRA Membership:** Membership in the Ladies Auxiliary of the Fleet Reserve Association shall be limited to spouses, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of members of the Fleet Reserve Association and widows, widowers, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of persons who were members at the time of death or eligible to be members of the Fleet Reserve Association at the time of death.

**If you do, please sign them up. Use the membership application below. Dues are \$15.00 per year.**



NAME IN FULL

(First)

(Middle)

(Last)

ADDRESS

(City)

(State)

(Zip + 4)

(Telephone - Area Code + Number)

(Birthdate(\*\*Used for Security Verification))

(Status: Circle one)

I am the: Wife / Husband / Mother / Father / Sister / Brother / Widow / Widower / Daughter  
Son / Granddaughter / Grandson / Stepdaughter / Stepson / Grandmother / Grandfather  
of \_\_\_\_\_

(Serviceman's Full Name)

(Rate)

(USN, USMC USCG)

(Check the correct statement which fits sponsor's eligibility)

I certify that the above information is true and accurate and that my sponsor is a member of the FRA Branch \_\_\_\_\_ or is a MAL

I certify that the above information is true and accurate and that my sponsor was eligible for membership at the time of death.

Applicant's Unit Preference: 91

(Applicant's Signature)

Proposed By:

Member #

Unit #

Send application and payment to: First Coast LA FRA Unit 91, 5391 Collins Road, Jacksonville, Fl. 32244  
Make check payable to: LA FRA

*Ladies Auxiliary of the Fleet Reserve Association First Coast Unit 91*



The Unit President:

Good Day,

The association year for First Coast LA FRA Unit 91 is coming to a close and a new one will be beginning in June. Elections will take place at the May General Assembly meeting with Installation of Officers taking place on the first Saturday of June.

It has been a really busy year for the Unit. Along with the regular projects which the Unit has been doing over the past years, they have added several new ones. They are now collecting coupons (they are good for an additional six months past their expiration date) that can be used by our military families at installations located overseas. The Visa card auction was very successful and raised funds needed for the Chaplain's work.

This past year, the Unit has seen the steak dinner's rise to an all time high in patronage. More than once the Unit served over 160 dinners in their three hour time slot on the third Friday of each month. When we started this fundraiser almost twenty years ago, I don't think we ever thought it would get this big. However, now that we have arrived at these numbers, we are going to do everything we can to give you good food for the money plus good service. I would be remised if I did not say a "Big Thank You!!" to all our members who come out and help prepare the food, serve/cook the food, and clean up at the end of night. We certainly could not do it without their dedication.

Before I close I wish to thank everyone for their support during this association year. I also wish to thank all who served on the Board of First Coast Unit 91 and appreciate their dedication to the three cardinal principals of the Ladies Auxiliary Fleet Reserve Association: Loyalty, Protection and Service. I also wish to send sincere sympathies to those in sadness, get well wishes to those who are ill, best wishes to those celebrating happy occasions and thinking of you wishes to all.

With warm regards I remain in Loyalty, Protection and Service,  
Sandra Robbins, President



Joint Installation of Officers

Branch and Unit 91 will have their Officers for the 2010-2011 year installed on Saturday, June 5, 2010 at 6:00pm. A Social Hour will be held one hour prior to the Installation with Dinner being served as soon as the Installations are complete (approximately 7:15pm). The cost will be \$10.00 per person and tickets will be available at the Branch home. Come out and celebrate with the new Officers and enjoy a great meal catered by Nancy.

**Nominations of Officers**  
**2010-2011**

Per the Bylaws the nomination of Officers for the 2009-2010 association year was opened at the April GA meeting and will remain open until the Election of Officers takes place at the May General Assembly meeting. Here is a list of those nominated:

**President**

Sandra Robbins

**Vice President**

Linda Moore

**Executive Secretary**

Jacqueline Davis

**Financial Secretary**

Patricia Garwood

**Treasurer**

Helen Bair

**Board of Directors (elect 8)**

Dottie Hartman

Amy Johnson

Helen Kelley

Marie Lake

Bobbie Magnussen

Janet Pierotti

Anna Reneer

Jane Royal

Irene Schulman

Further nominations may be placed at the May 10, 2010 General Assembly with elections to be held immediately after the closing of nominations. (Those nominated for office will need to be attendance or have submitted a letter to the Secretary stating their willingness to serve in that office.) The newly elected officers will be installed on Saturday, June 5, 2010.



**Southeast Regional Convention**

Greenville Hilton

(\$89.00 plus tax)

Tel: (864) 232-4747

45 W. Orchard Park Dr., Greenville, SC  
August 19-22, 2010

5391 Collins Road, Jacksonville, Florida 32244

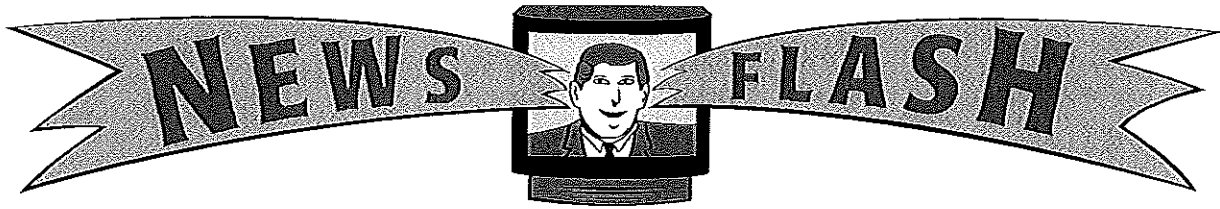
President: Sandra Robbins (904) 269-2136

Vice President: Linda Moore (904) 772-7606

Secretary: Jackie Davis (386) 697-4278

Treasurer: Pat Garwood (904) 594-6259

Chaplain: Anna Reneer (904) 771-0802



### 2010 Scholarship Recipient Announced

Congratulations to Emmanuel Suarez on being named the recipient of Unit 91's 2010 Scholarship. Emanuel is the son of Branch 91 Shipmate Isaias Suarez II and is currently attending Virginia Tech in Blacksburg Virginia. He is majoring in Chemical Engineering with a double major in mathematics. Emmanuel was Salutatorian for his High School and has been named to the Dean's List at Virginia Tech five times (4 times with distinction). He will be entering his senior year and is slated to graduate in May of 2011. We are proud to be able to help Emmanuel further his education.



#### Fourth of July Flag Burning Ceremony/Family Picnic

The annual Flag burning ceremony will be held on Sunday, July 4<sup>th</sup> at 12 noon. Flags which have been deemed no longer serviceable will be destroyed according the proper procedures. Once the ceremony has been completed there will be a Family Picnic for all our members. Once again there will Burgers, Hot Dogs, Cole Slaw and Baked Beans supplied by the Branch and Unit. Sodas will be provided by the Club. Those wishing to bring a dessert to share may do so.

There will be a Chinese Auction held on this date also. It will take place from 1:00-3:00 pm. Anyone who has items they wish to donate may bring them down to the Branch home during the month of June. Please mark them "Chinese Auction". The idea of this event is to be able to bid (\$1.00 for one or 6 for \$5.00) on items that you may feel you would like to take home. You may place your bid(s) on one item or place them on several items. At 3:00 pm all bids will be closed and one bid will be drawn from the bids made and the bearer of that bid will get the item. Monies raised through this event will be designated for the "Jacksonville USO". This always proves to be a lot of fun for everyone whether they place a bid or are just a spectator.



"Come Join Us as We Celebrate the "FOURTH"!!

#### Lunch and Dinner Bunch

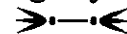
Please join our group on the third Tuesday of each month at designated time. It is a great way to socialize and eat at some of the best places in our area.

**May 18, 2010**

**11:00 am**

**Napolera**

**Kingsley Ave**

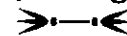


**June 15, 2010**

**7:00 pm**

**China Buffet**

**Argyle/Youngerman**



**July 20, 2010**

**11:00 am**

**Applebee's**

**295/Blanding/Youngerman**



**August 17, 2010**

**11:00 am**

**Water's Kitchen**

**Kingsley Av.**



Come Join In the Fellowship!!!

*Motto: Loyalty, Protection and Service*

MEMBERSHIP CARDS and PAYMENTS

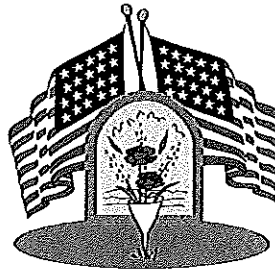


Over the past several months, there have been quite a few members who have had an issue with their membership cards. Since there is 100% ID check at the Fleet Home it is very important that you have your membership card available to be seen once you enter the building.

Please take Note of the Following:

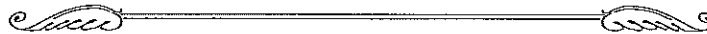
1. **New members** should receive their membership card within two months. (This is because according to the timing of receipt of the application. At the present time membership is usually closed out on the 25<sup>th</sup> of each month and if your application and dues payments is not received and posted by that date, it may be an additional month before it is posted. (Please use the receipt given to you at the time you turn in your application as your proof of membership until you receive your membership card.)
2. **Renewal of Membership:** National LA FRA Membership Service Administrator is sending an updated card at the same time it sends the invoice requesting payment of dues. You should be receiving this notice approximately 2 months prior to your membership expiring. When you receive the invoice with the attached card, please do not tear out the membership card and put it in your wallet without making the payment. (Keep in mind that you may pay dues for a maximum of five years.) Please keep in mind that if you do not send in your payment, your card will not be valid and you will be dropped from the roster. (If you

Your membership status is very important to us. If you have any questions please get in touch with us.



Help Needed for Flag Placement for Memorial Day

Once again it will be time for the placing of flags on the graves of those who served our country. On Saturday, May 29<sup>th</sup> we are asking for anyone who would be willing to help place flags to meet at 8:00 am at the Town and Country Funeral Home Parking Lot. (Funeral Home is the corner at Normandy Blvd and Memorial Park.) The Unit will provide the flags. Since there are three areas to the Riverside Memorial Cemetery, we will dispatch everyone to a section where they will place the flags on any grave where a deceased member who served our country is buried. On the following Saturday, June 5<sup>th</sup>, we will once again need help in the picking up of all the flags. We will meet at 8:00 am and proceed through all three sections picking up all the flags, rolling them in bundles and placing them in their storage containers. Usually we are able to complete this in a couple of hours on either Saturday. (We will be placing and picking up approximately 4500 flags.) If you are in need of more info, please contact Americanism Chairman, Tammy Davis (904) 214-4066.



Memorial Day Ceremony and Family Picnic

On Monday, May 30, 2010 Branch and Unit 91 will host its annual Memorial Day Ceremony and Family Picnic at the FRA Branch Home. The ceremony will be commencing at 12 noon under the Flagpole out front. Burgers, Hot dogs, Cole Slaw and Baked Beans will be provided from 1-4 pm. Those wishing to may bring a dessert to share with everyone. We look forward to everyone coming out to celebrate the sacrifices made by those who served and are serving our country.

# Survivors Benefit Plan

Submitted by: Thomas Martin, ADCS, U.S. Navy (Retired)

When speaking about the SBP, the general thinking is that it is not a good option and one should give serious thought to an "SBP Alternative"; no questions asked. What no one ever addresses is the SBP option for the incapacitated child of a military retiree. Items #1 & #2 address two different issues but both are directly tied together;

1. From my own experience, this is directed to any service member on active duty who has a 'Special Needs' dependent, and planning to retire from military service. Please give careful consideration to the SBP for your 'Special Needs' dependent. As just one example, the 'Children Only' SBP option, there is a section stating that if a dependent is incapacitated, meets the criteria for, and is enrolled in the "Incapacitated Dependent Program", then there is no age limit for the SBP annuity payment to eligible, incapacitated dependents. This includes unmarried dependents who are mentally or physically incapable of self-support because of a condition that existed before age 18 (before age 22 if in school). For such dependents, the annuity remains at 55% of the base amount regardless of age (i.e. no reduction at age 62). Under this option the incapacitated dependent's SBP annuity is payable for his/her lifetime. Currently, the monthly cost is determined by DFAS ([www.dfas.mil](http://www.dfas.mil), Ph. 1-800-321-1080). To determine your 'Special Needs' dependent/s eligibility for the "Incapacitated Dependent Program" contact the Defense Enrollment Eligibility Reporting System (DEERS) via your command's personnel office prior to retirement (DEERS, [www.tricare.osd.mil/deers](http://www.tricare.osd.mil/deers), Ph. 1-800-538-9552). Also, contact NPC ID card department ([www.npc.navy.mil/commandsupport/payperssupport/idcards](http://www.npc.navy.mil/commandsupport/payperssupport/idcards), Ph. 1-866-827-5672). Ensuring that your 'Special Needs' dependent/s is enrolled in the "Incapacitated Dependent Program" provides continued DEERS eligibility, ID card, and Tricare coverage beyond the age of 21.
2. If you are a military service member, active duty or retired, who has a 'Special Needs' dependent, then hopefully you have established an "Irrevocable Special Needs Trust" as authorized under section 1917 (d) (4) (A) of the Social Security Administration Act. A special needs trust is designed to hold assets in trust for a disabled dependent and simultaneously protect that dependent's eligibility for public assistance programs such as SSI and Medicaid. A properly drafted special needs trust will help avoid endangering SSI and Medicaid benefits for a disabled dependent. If there is no special needs trust, leaving the disabled dependent an inheritance of \$2000 or more could possibly cause them to lose government benefits. Money should never be designated directly to the special needs dependent; only to the special needs trust so as not to compromise the special needs dependent's benefit eligibility. If you are on active duty and plan to, or retired and already have selected the SBP "Children Only" option for your special needs dependent than be advised that the SBP does not allow for a special needs trust to be listed as the beneficiary upon the sponsor's death. You must, unfortunately, designate your special needs dependent as the beneficiary which could result in the loss of public assistance to some degree. There are currently 2 pending bills that, if passed or wrapped into another piece of passing legislation, would allow the special needs trust to be listed as the designated beneficiary of the SBP annuity; HR-2059 and HR-3324. Neither of these pending bills have any co-sponsors. Without co-sponsors, these bills will never be brought before Congress or the Senate. In order to move this legislation forward we will need to amass more support for it. I urge all shipmates to periodically contact your Congressmen and Senators and request their support for these pending bills until the bills are passed. The content of these pending bills may be viewed at [www.thomas.gov](http://www.thomas.gov) by entering the bill number in the designated space.

# BRANCH 91 STANDING RULES

## STANDING RULE 1 / BRANCH FISCAL YEAR

**SR 1:** The Branch Fiscal Year shall be from June 1 through May 31.

## STANDING RULE 2 / MEETINGS

**SR 2(A):** Stated Meetings are defined as follows:

- (1) Board of Directors, shall determine an appropriate time and date, each month, for a regular meeting of the officers, to administer the affairs of Branch 91.
- (2) Branch 91 Meetings shall be a general assembly of the membership at 1930 hours on the appointed day of each month to conduct Branch 91 business.

**SR 2(B):** Stated Meetings shall be held at the Branch 91 Home.

**SR 2(C):** Branch Meetings may be rescheduled for another time and/or day of the month to avoid conflict with a holiday or special occasion, upon inclusion in the Newsletter.

**SR 2(D):** Valid reason for absence at stated meetings for Officers is defined as follows:

- (1) Illness, injury, or hardship of the member, or his/her family.
- (2) Conflict with military duty, employment or other FRA duties.
- (3) Vacation or special family occasions.

**SR 2(E):** Alcoholic beverages shall not be permitted within the confines of the meeting room of any Stated Branch 91 Meeting.

**SR 2(F):** No political aspirant, nor their sponsor, shall have privilege of the floor during any stated meeting. No FRA office shall be considered as political.

**SR 2(G):** Special Meetings may be called as directed by the Officers. Agenda shall be strictly pertaining to Branch 91 business.

## STANDING RULE 3 / FINANCIAL POLICY

**SR 3(A):** Branch 91 expenditures shall be approved by a 2/3rds vote of the members and administrated by the officers.

- (1) The BOD is authorized to approve expenditures, not to exceed Five hundred dollars, from a budget line item, or from unallocated funds.
- (2) The Secretary is authorized to make expenditures for necessary office supplies, not to exceed the amount of the applicable budget line item.

**SR 3(B):** Charitable Donations shall be limited to the amount approved by the Board of Directors not to exceed the available amount in the donation fund account.

**SR 3(C):** The Secretary may be allowed a monthly salary of fifteen cents per member in good standing, as reported in the per capita tax report. This amount may be increased to twenty cents after he/she has performed satisfactorily for a period of one term. The amount may further be increased to twenty-five cents after he/she has completed two full consecutive terms.

**SR 3(D):** A Disaster Relief Fund may be maintained within, and as a part of, Unallocated Funds, to assist Shipmates and their families in the event of a serious hardship or disaster.

- (1) The Disaster Relief Fund shall be administered by the Branch 91 BOD.
- (2) In the event of a determined need, any two of three authorized officers, President, Secretary or Treasurer, may expend funds, not to exceed two hundred dollars, immediately.
- (3) Needs of an extreme hardship, or disastrous nature, shall be reported immediately to the FRA and local charitable organizations and welfare agencies.

**SR 3(E):** An Honorarium of fifty dollars each may be provided to the Southeast Region and National Presidents on their annual visit to the Branch.

*1 A*

#### STANDING RULE 4 / FUNERAL SERVICE POLICY

**SR 4(A):** The Branch shall provide a plaque, with medallion, to the widow, for the death of a Branch 91 member.

**SR 4(B):** Any member learning of a shipmate's death shall immediately notify the Branch 91 Secretary.

- (1) The Secretary shall notify the Branch 91 President and the Funeral Service Officer. On learning the final arrangements, he/she shall order the medallion and plaque.
- (2) The President may contact the next of kin to express the condolences of the membership and offer the Branch's services. He/She shall notify the Service Officer.
- (3) The Funeral Service Officer shall contact the funeral director to determine the final arrangements, and plan the participation of Branch 91 accordingly. He/she shall notify the Secretary of the final arrangements. The Funeral Service Officer shall offer the widow the Widow's Medallion in accordance with the C&BL.
- (4) The Service Officer shall offer the next of kin his/her services shortly after the funeral and make an appointment for same.

#### STANDING RULE 5 / BRANCH HOME

**SR 5:** The Branch 91 Home shall never be closed to dues paying members in good standing during normal hours of operation.

#### STANDING RULE 6 / SPONSORED BRANCH 91 BUSINESS ENTERPRISES AND CLUB

**SR 6(A):** Fleet Reserve Club of Jacksonville, Inc. will be operated in accordance with the C&BL, Branch 91 and Club 91 Bylaws and Standing Rules.

**SR 6(B):** As per C&BL and Branch 91 bylaws, Branch 91 shall maintain supervision/administrative oversight responsibility of Fleet Reserve Club of Jacksonville, Inc.

**SR 6(C):** Elected officers of Fleet Reserve Club of Jacksonville, Inc. are subject to the C&BL and Branch 91 bylaws and standing rules.

**SR 6(D):** Replacement of officers to Fleet Reserve Club of Jacksonville, Inc. shall be sought from the membership of the next scheduled General Assembly meeting.

#### STANDING RULE 7 / CLUB CEILING TILE RULES

**SR 7(A):** Ceiling tiles are for members only (A member is defined as an individual who pays dues to either the FRA, Auxiliary or is a Booster/VFM member of the Club.

**SR 7(B):** A ceiling Tile Owner must be a member in good standing. (The person who pays the fee is considered the owner.)

**SR 7(C):** Any Tile design of tile must be submitted for approval by the Club Board of Directors prior to delivery to the painter or installation in the overhead.

**SR 7(D):** The cost of a 2X4 tile space will be \$50.00.

**SR 7(E):** The cost of a 2X2 tile space will be \$25.00.

**SR 7(F):** There will be no group tiles!

**SR 7(G):** Absolutely NO advertising or displays of another business, club, or organization on the tile. Exceptions will be made for use of the US Military Services logo's and Branch owned/sponsored/approved "Enterprises/Organizations".

**SR 7(H):** All tiles must be in good taste containing ZERO profanity in keeping in mind a family atmosphere.

**SR 7(I):** The owner may select the location of his tile from the open spaces that are available on the ceiling.

**SR 7(J):** An existing tile may not be moved to another location without the prior approval of the tile owner and/or Club Board of Directors.

**SR 7(K):** In the event an owner no longer is a member in good standing, their tile may/will be removed by consensus of the Club Board of Directors.

**SR 7(L):** When there are no more spaces available for additional ceiling tiles, the Club BOD may vote to remove any tile(s) which are not in compliance with revised ceiling tile rules.

**SR 7(M):** A ceiling tile, existing or new, may be designated as an "HONOR TILE" by the vote of the FRA Branch 91 membership at a regularly scheduled meeting.

1. This tile is a way to salute "Shipmates" who have practiced the three cardinal principals of the FRA: Loyalty, Protection and Service.
2. Once designated as an "Honor Tile", the tile will not be removed from the ceiling.

-END of STANDING RULES-

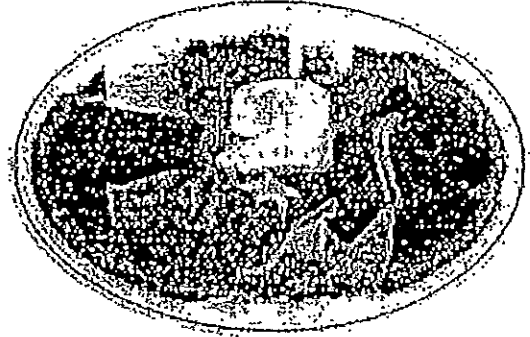
These Bylaws and Standing Rules were approved at the June 2009 General Assembly



## BURIAL FLAGS

### Why Does VA Provide a Burial Flag?

A United States flag is provided, at no cost, to drape the casket or accompany the urn of a deceased veteran who served honorably in the U. S. Armed Forces. It is furnished to honor the memory of a veteran's military service to his or her country. VA will furnish a burial flag for memorialization for each other than dishonorable discharged



- veteran who served during wartime
- veteran who died on active duty after May 27, 1941
- veteran who served after January 31, 1955
- peacetime veteran who was discharged or released before June 27, 1950
- certain persons who served in the organized military forces of the Commonwealth of the Philippines while in service of the U.S. Armed Forces and who died on or after April 25, 1951
- certain former members of the Selected Reserves

**Who Is Eligible to Receive the Burial Flag?** Generally, the flag is given to the next-of-kin, as a keepsake, after its use during the funeral service. When there is no next-of-kin, VA will furnish the flag to a friend making request for it. For those VA national cemeteries with an Avenue of Flags, families of veterans buried in these national cemeteries may donate the burial flags of their loved ones to be flown on patriotic holidays.

**How Can You Apply?** You may apply for the flag by completing VA Form 21-2008, Application for United States Flag for Burial Purposes. You may get a flag at any VA regional office or U.S. Post Office. Generally, the funeral director will help you obtain the flag.

**Can a Burial Flag Be Replaced?** The law allows us to issue one flag for a veteran's funeral. We cannot replace it if it is lost, destroyed, or stolen. However, some veterans' organizations or other community groups may be able to help you get another flag.

**How Should the Burial Flag Be Displayed?** The proper way to display the flag depends upon whether the casket is open or closed. VA Form 21-2008 provides the correct method for displaying and folding the flag. The burial flag is not suitable for outside display because of its size and fabric. It is made of cotton and can easily be damaged by weather. For More Information Call Toll-Free at 1-800-827-1000

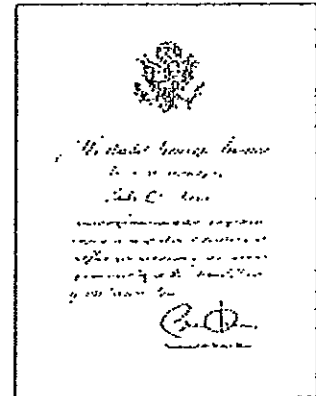


## Burial & Memorials

### Presidential Memorial Certificates

A Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current President, to honor the memory of honorably discharged deceased veterans.

**History:** This program was initiated in March 1962 by President John F. Kennedy and has been continued by all subsequent Presidents. Statutory authority for the program is Section 112, Title 38, of the United States Code.



**Administration:** The Department of Veterans Affairs (VA) administers the PMC program by preparing the certificates which bear the current President's signature expressing the country's grateful recognition of the veteran's service in the United States Armed Forces.

**Eligibility:** Eligible recipients include the next of kin and loved ones of honorably discharged deceased veterans. More than one certificate may be provided.

**Application:** Eligible recipients, or someone acting on their behalf, may apply for a PMC in person at any VA regional office or by U.S. mail or toll-free fax. Requests cannot be sent via email. Please be sure to enclose a copy of the veteran's discharge and death certificate to verify eligibility, as we cannot process any request without proof of honorable military service. Please submit copies only, as we will not return original documents.

If you would like to apply for a Presidential Memorial Certificate, or if you requested one more than eight (8) weeks ago and have not received it yet, we ask that you complete the application and submit it to us. [VA Form 40-0247 Application for Presidential Memorial Certificate](#)

[Instructions for Ordering a PMC Using Our Toll Free Fax Line](#)

If you have any questions about a certificate you have received, a request you have already sent in, or about the program in general, please use the "Contact the VA" link below.

[Veteran Service Officers and Funeral Homes](#) - If you have questions or would like an application form sent to you by e-mail, please contact us at [pmc@va.gov](mailto:pmc@va.gov). We do not administer other VA programs or have access to other VA records. For assistance with other VA benefits or records please use the "Contact the VA" link below. Or call your Regional office at:

1-800-827-1000

# May 2010

EVERY  
SATURDAY  
PINOCHLE  
TOURNAMENT  
1PM

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						<b>1</b> Ronnie Powell
<b>2</b>	<b>3</b> TRIVIA 7:30pm Unit BOD 7pm Bonanza Burgers Noon-2pm	<b>4</b> BLT'S Noon - 2pm Darts	<b>5</b> Bingo 6:30pm	<b>6</b> Benny's Haircuts 10am-4pm Call First	<b>7</b> Classic Kountry Boys	<b>8</b> Club/FRA BOD Mothers Day Show OPENS 5pm TJ's DJ's 9pm
<b>9</b> MOTHER'S DAY	<b>10</b> TRIVIA 7:30pm Unit GA 7:30pm Bonanza Burgers Noon-2pm	<b>11</b> BLT'S Noon - 2pm Branch GA 7pm Darts	<b>12</b> Bingo 6:30pm	<b>13</b>	<b>14</b> Italian Dinner 5-8pm JTO	<b>15</b> Matt Altman
<b>16</b>	<b>17</b> TRIVIA 7:30pm "Todd's 60" Bonanza Burgers Noon-2pm	<b>18</b> BLT'S Noon - 2pm Lunch Bunch Darts	<b>19</b> Bingo 6:30pm	<b>20</b> Benny's Haircuts 10am-4pm Call First	<b>21</b> Steak Dinner 5-8pm Vicki Lee	<b>22</b> Vicki Lee
<b>23</b> Frank's Roasted RIBS	<b>24</b> TRIVIA 7:30pm Bonanza Burgers Noon-2pm	<b>25</b> BLT'S Noon - 2pm Darts	<b>26</b> Bingo 6:30pm	<b>27</b>	<b>28</b> Taco Buffet 5-8pm C4X	<b>29</b> Place Flags at Cemetery TJ's DJ's
<b>30</b>	<b>31</b> TRIVIA 7:30pm Memorial Day Family Picnic Noon - 4pm					

16

# June 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						EVERY SATURDAY PINOCHLE TOURNAMENT 1PM
		<b>1</b> BLT's Noon - 2pm Darts	<b>2</b> Bingo 6:30pm	<b>3</b> Benny's Haircuts 10am-4pm Call First	<b>4</b> Fish Dinner 5-8pm Lyon's Band	<b>5</b> Club/FRA BOD Pick-up Flags Installation Dinner Matt Altman
<b>6</b>	<b>7</b> TRIVIA 7:30pm Unit BOD 7pm Bonanza Burgers Noon-2pm	<b>8</b> BLT's Noon - 2pm Branch GA 7pm Darts	<b>9</b> Bingo 6:30pm	<b>10</b>	<b>11</b> Italian Dinner 5-8pm Silver Eagle	<b>12</b> TJ's DJ's
<b>13</b>	<b>14</b> TRIVIA 7:30pm Unit GA 7:30pm Bonanza Burgers Noon-2pm	<b>15</b> BLT's Noon - 2pm Lunch Bunch Darts	<b>16</b> Bingo 6:30pm	<b>17</b> Benny's Haircuts 10am-4pm Call First	<b>18</b> Steak Dinner 5-8pm Bambi Shoots Back	<b>19</b>
<b>20</b> FATHER'S DAY	<b>21</b> TRIVIA 7:30pm Bonanza Burgers Noon-2pm	<b>22</b> BLT's Noon - 2pm Darts	<b>23</b> Bingo 6:30pm	<b>24</b>	<b>25</b> Taco Buffet 5-8pm Wild Card	<b>26</b> TJ's DJ's
<b>27</b>	<b>28</b> TRIVIA 7:30pm Bonanza Burgers Noon-2pm	<b>29</b> BLT's Noon - 2pm Darts	<b>30</b> Bingo 6:30pm			