

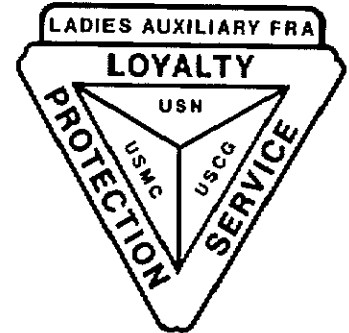
Volume 64 – Issue 5
September / October 2010
Branch / Unit / Club 91
WWW. FRA91 .ORG
E-Mail fcfi@bellsouth.net
Branch/Club (904) 264-2833
fax (904) 264-5888

Member of
 **Clay County**
CHAMBER OF COMMERCE

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



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

PODIUM

Hello Shipmates, Hope this finds everyone doing well. Most of you are probably like me trying to stay cool. A few months ago we were talking about the cold and now we are talking about the heat.

I wish to say "Congratulations" to Emanuel A. Suarez, son of Branch 91 Shipmate Isaias C. Suarez, II, for being the recipient of the FRA's Stanley A. Doran Memorial Scholarship for \$5000.00. He is entering his senior year at Virginia Tech where he is majoring in Chemical Engineering with a double major in mathematics. (You may remember that Emanuel also was recipient of Unit 91's annual scholarship for 2010.) He was among 25 others who were named recently as the recipients of FRA 2010 Scholarships totaling \$118,000.00. If you need more information on the FRA Scholarship program, please go to the FRA web site (www.fra.org), click on MY FRA and then click on Scholarships.

I am pleased to announce that Branch 91 is going to be involved with the 2010 Toys For Tots Campaign. We will have a Collection Box on site for people to drop off their donations in. The campaign will run October through the middle of December. Hopefully we will be able to collect a good number of toys that will help a child have a new toy for Christmas. What we collect will remain in our local area for distribution. (More information on Toys For Tots inside this newsletter.)

FRA has announced the theme for the 2010-2011 Americanism Essay Contest is going to be "What Patriotism Means to Me". Deadline for entrants is December 1, 2010 and is open for those in grades 7-12. More information may be gotten by contacting our Americanism Chairman, Bill Hartman (904-264-8908) or you may go to the FRA web site (www.fra.org). Info may be found under the heading of ABOUT FRA.

As I close I hope that you all are doing well. Remember we are here to serve you and welcome any suggestions on how we could better serve you.

Until next time, I remain yours in Loyalty, Protection and Service,

Jim "Robbie" Robbins, President

(904) 269-2136

slgr@bellsouth.net

The CLUB Report

Wow how the year is flying by! It was a very hot summer, and I am really looking forward to a cool down. The last couple of months we had a lot of things going on here at the club, and I just want to thank everyone that helped out and made our events possible.

The Car wash was a huge success and we raised a good chunk of money for the USO. Thank you all that came out and helped wash cars, cook, and sweat, and for those of you that waited patiently in line to get your car washed and help out the USO.

Kid's day turned out to be a wonderful day! This will be an annual event from now on, and we will try and make it bigger and better each year. I do believe all the kids had a wonderful time. Thank you everyone for helping out with this wonderful event for our children. The clowns made this event very special with the face painting and balloon animal's thank you so much for your time.

The Luau turned out very well even though Mother Nature decided it needed to rain on us again! Thank you everyone who came out and helped support this fun time.

As always, we have some great entertainers coming up in the next couple of months, so make sure you check your calendar and come out and listen to them. Bring a friend or two with you and let them see how wonderful our club is!

On Sept. 11th, we are going to have a PJ's night with Tom from Tj's Dj's and Karaoke, put on your favorite PJ's and come have a good time. Covered dishes are always welcome. Just remember to be tasteful when dressing in your PJ's as we are a family orientated club.

October 13th is the Navy's birthday, come on by and check out our drink specials.

October 29th is the Children's Halloween Party. If anyone would like to help make this an awesome time for the kids, please do not hesitate to contact me as I can use all the help I can get!

October 30th is the FL/GA game with kickoff at 3:30. We will also be doing the annual Chili Cook-off, so please get your Chili ready and bring it to the club so we can see who has the best Chili this year! At 8:00 P.M. will be starting our Halloween Party with Tom from TJ's DJ's so get your costume together. Covered dishes welcome. We will be having tons of fun with costume contest.

I would like to Thank Everyone that comes out to the Fleet Club and shows their support for the events we have and to watch the entertainment. Without you, we could not do what we are doing. Thank You! Tara Moore, Manager.

FRA #91 and Disabled American Veterans (DAV)

By: John Cornish

Veteran Service Officer MCPO John Cornish RET/USN, assisting the Fleet Reserve Association (FRA), on Thursday's from 0930-1330, and Tuesday's at (DAV), Post 38, Orange Park, Fl. Walk ins or call for appointments @ 904-269-2945 or 904-264-2833

Building better Lives for America's Disabled Veterans

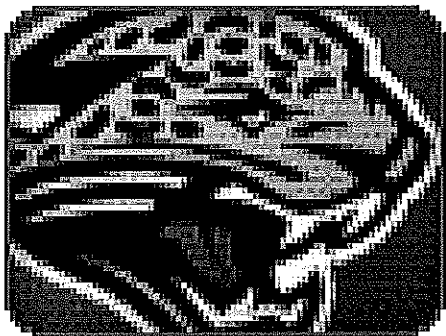
Made up exclusively of men and women disabled in our nation's defense, the DAV is dedicated to one single purpose: building better lives for all of our nation's veterans and their families. The mission is carried forward by:

- Providing free, professional assistance to veterans and their families. In obtaining benefits all services earned through military service and provided by the Department of Veterans Affairs and other agencies of government.
- Service program and function of National Service Officers in filing state, federal, and other benefits.
- Function and importance of Transition Service Officers.

Providing outreach concerning it's program services to American people generally, and disabled veterans and their families specifically,

- Explain their role as a Chapter Service Officer in the community.
- Information Seminars as well as our Mobile Service Officers in the community.
- DAV Magazine and the DAV website.

Ongoing articles in our future issues



WIN BIG

Win 2 Jaguars Tickets to a "Home Game". Yes 1 winner per "Home Game" All you have to do is enter the drawing at the Fleet. 1 chance is \$5 and 10 chances for \$40. You can put the chances any place you wish (1 in each games drawing or all in 1 games drawing). Drawing will be held the Friday a week before the game is played. Seats are row 26 North End zone, seats 1 & 2. (1 winner 2 tickets)

'Have A Special Needs Dependent? Consider This Service'

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

Medicaid Home & Community Based Services (HCBS) Waiver;

Contact your respective Medicaid office and apply for funding via a Medicaid HCBS Waiver if special needs dependent/s meets eligibility requirements (<http://64.82.65.67/medicaid/states.html>). The HCBS Waiver program will provide services in the home and community for persons who would otherwise require institutional care. Application may be made as early as three years of age, with qualifying diagnosis.

**SIXTH ANNUAL
FLORIDA/GEORGIA GAME
CHILI CONTEST**



Free drink for all Chili Entrants!

October 30th, 2010 3:00 PM

Winner will receive \$20 Bar Tab & Name on Plaque

Please have your entry here by 2:30 PM

FLEA MARKET/GARAGE SALE

September 11th 8am till

\$10 per Spot/Seller (1st come 1st serve)

Limited Tables so bring your own!

Set-Up any time after 7am

Hot Dogs Available for Lunch

Will be advertised locally

Members Due for Renewal in Sept. & Oct. of 2010 ?

The following memberships are due for renewal in September and October 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.

Charles C Adkins, Jr.	Mark E. Erlandson	Ronald J Kneip	Jackson Rinehart
Steven F. Andrews	Daniel B Estep, Jr.	Gary A Larson	Claude Rocheleau
Roger A Bailey	Louie E. Faircloth	Robert L Lebel	Alan R Rockhold
Stewart C Baker	James W Fisher	Carleton Ledoux	Edgardo Sanchez
Ray J Barton	James H Frazer	Jack E Lee	William A Schenker
George W Beaver	Eugene A Fredricksen	Leo L Lenczewski	T L Schuster
James P Best, Jr.	Perry L Friedt	Robert W Lesage, Jr.	Paul E Sentell
Lewis F Blevins	Warren J. Gant	Thomas D. Lorentzson	William F Sepuch
Daniel W Boleen	John W Garner	Arthur Lynn	Michael W. Shantz
Roger L Boone	John J Garrahy	Clarence L Mathews	Harry Silvers
Donna Brueggeman	Victor Wyndell Gorday	Lara Mathis	David C Smith
Charles A Bruno	John R Hagensick	William W Matthews	Jack D. Smith
Charles N. Burnett	Bobby D Hall	Ron McClain	Donald M Sorrell
Cecil V Caneer	Edward L Hall	Robert McVeigh, II	Donald E Spink
George W. Casey	Richard M Harris	Bobby R Minish	Joseph H Stephenson
Bienvenido T Censon	Diane Lynn Hartin	Robert J Mitchell	Norman R. Sullivan
Terry Cole	Lawrence J Hatton	Joseph G Moldoon	William H Thorne
Harold G Coleman, Jr.	Ron Henningfeld	Robert J Monahan	Robert Turner
Richard L Coleman	Harold Highley	Marvin H Nelson, Jr.	Thomas Turner
Horace A. Covington	John A Howard, Sr.	Charles J Newmes	Joseph J Twomey
William D Crawford	Carol L Hughes	Jeff Nickerson	Dennis E Upchurch
Billy A Crowe	Ell A Hunter, Jr.	Paul E. Orlando	Edward D. Van Dyke
James R Crowe, Sr.	Michael A Jacobacci	Frank H Parker	Patrick J. Vanelzen, Sr.
Frank J. Denny	Melody A Jeffers	Dan A. Patrick	Robert W. Vanourney
Eugene A Dickey, Jr.	Thomas Gary Jewett	Charles A Pethtel	Don Villanueva
Jeffrey E Dixon	John A. Kapes	Daniel J Piotrowski	Barry L Walker
Carl E. Doan	Theodore R Keeby, Jr.	Frank Pirisino, Jr.	Clifton W Welch
Robert Dunnigan	Thomas C. Kelly	Martin J. Polsenski	Curtis T Woodall
Larry A Elswick	Harold B Kilmer, Jr.	Zachary A Post	Donald T Zelek

Lapsed Memberships in July & August of 2010 ?

The following memberships have Lapsed in July and August 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.

Joseph Allemand	Paul W Grund	Ralph E Moore	Elmer W Vonderheide
Roger Anderson	Larry Hodges	Clifford H Nelson	Michaela Watford
Frank S Bull	Robert P. Howard	George Ivan Pena	Michael Whipps
Katie Carole Callaway	Robert William Huebner	Felix P. Radleigh	Mark T. Williams
Jane L. Campbel-Waters	Glenwood Huff	Shane Edwards Rank	
Douglas E Cole	David M. Kasper	James W. Rasnic	
Wesley Doty	Ronald LaMountain	Lee W Saucier	
Keith B Fairchild	Ronald N LaMountain	Warren S. Slane	
Norman W Farrell	Samuel B Marion	David E Snelling	
Bennie C Glasscock	Lorenzo S Maylon	Mark Swedbergh	
James W. Griffith	Craig P. Mehler	John Vazquez	



****YOUR TAXES--YOUR MONEY****

Gale Downs 707-5568

Support the FAIRTAXPLAN

gadepa@comcast.net

NEW TAXES: There have been many emails about a new tax when you sell a home. True, HOWEVER, The tax (3.8%) doesn't kick in until you surpass the excluded amount of \$500,000 (\$250K single). So you have to make a profit of more than \$500K on the sale of your home before you pay any tax. Forty years in the tax business and I've only seen that happen once. A house bought in Key West in the sixties for \$59K that sold for \$600K in 2006 when the owner passed. But maybe some of you millionaires have seen it before. However, that 3.8% tax will be added to capital gains tax beginning in 2013. Currently the max capital gains tax is 15%. That goes to 20% in 2011 and 2012. Then in 2013 the 3.8% gets added on for a total capital gains tax of 23.8%. But only if your income is more than \$250K (\$200K single).

FLASH CRASH: The market crash of May 6th is being compared to the Black Monday crash of 1987 when the market dropped 20%. This time the culprit was the all mighty computer. The market is now victim to what is called high frequency traders (HFT) which is worse than day traders. Computers are set with parameters for automatic sales when the market drops to a certain level. Once it starts it is like falling dominoes it cannot be stopped. The market dropped 9.8% on May 6th in just ten minutes. The SEC has installed what they call a circuit breaker. Once the market drops to a certain level selling is stopped. They hope this will eliminate any more flash crashes. Another lesser factor was that the market had risen 60% since the low in March of 2009; too much; too fast.

FIRST TIME HOMEBUYER: The closing date for getting the first-time homebuyer credit has been extended to September 30th as long as you signed a binding contract by April 30th. Because of a backlog of claims and the abundance of fraud the IRS has extended the refund time to 16 to 20 weeks. The main thing is to send a copy of the HUD-1 and sales contract. The better the documentation, the quicker the refund.

W-2: There is a lot of some unfounded panic about H.R. 3590. Emails are flying around saying that the cost of health insurance paid by your employer or government plan will be taxed; NOT TRUE. Thou not required, some employers already voluntarily report their cost of employee insurance on the W-2 of their employees. It is called cafeteria plan payments and it is not taxable. The new law now requires the cost of health insurance paid by the employer go in box 14 of the W-2. Not to say that it can't happen but for now it is NOT taxable. In 2014 that health insurance data reported in box 14 of the W-2 will be used. If employees do not have health insurance starting in 2014 they will be penalized. So if there is nothing in box 14, they will be assessed a penalty.

FDIC: The new Finance Reform Bill permanently increases the FDIC insurance on accounts to \$250,000. The bill is 2000 pages and will add another 5,000 pages of regulations. The bill does not even mention Fannie May and Fannie Mack, two of the main culprits in the financial collapse; because they are government entities. Also of note is that auto dealers and pawn shops are two of the exempted businesses.

ROTH: Anyone with a regular IRA should seriously consider converting to a Roth IRA. If done in 2010, the tax can be spread 50/50 over 2011 and 2012. Tax rates ARE going to go up! After 5 years everything in a Roth is tax free. You do NOT have to take mandatory distributions and you can continue to put money in it as long as you have earned income. It also transfers to your beneficiary tax free. If under age 80, check with your tax adviser to see if it would be advantageous to convert.

THE FENCE

By: Frank Royal, Chaplain

There was a little boy with a bad temper. His father gave him a bag of nails and told him that every time he lost his temper, to hammer a nail in the back fence.

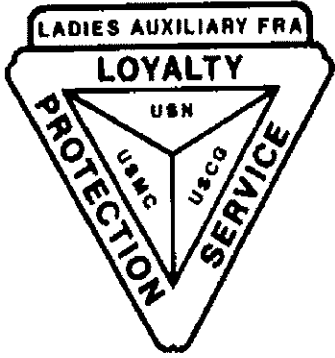
The first day the boy had driven 37 nails into the fence. Then it gradually dwindled down. He discovered it was easier to hold his temper than to drive those nails into the fence.

Finally the day came when the boy didn't lose his temper at all. He Told his father about it and the father suggested that the boy now pull out one nail for each day that he was able to hold his temper.

The days passed and the young boy was finally able to tell his father that all the nails were gone. The father took his son by the hand and led him to the fence. He said, "You have done well, my son, but look at the holes in the fence. The fence will never be the same. When you say things in anger, they leave a scar just like this one.

You can put a knife in a man and draw it out. It won't matter how many times you say I'm sorry, the wound is still there. A verbal wound is as bad as a physical one. Something to think about.

Issue: September/October 2010



Board of Directors Meeting
1st Monday of each month
7:00 pm
General Assembly Meeting
2nd Monday of each month
7:30 pm

First Coast LA FRA Officers 2010-2011

President: Sandra Robbins

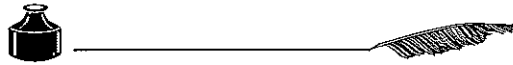
Vice President: Linda Moore

Executive Secretary: Tammy Davis

Financial Secretary: Pat Garwood

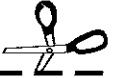
Treasurer: Helen Bair

Chaplain: Anna Reneer



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

First Coast Ladies Auxiliary Fleet Reserve Association Unit 91



The Unit President:

Wow, has it really been pretty hot lately. I can remember a few months ago when I was complaining about it being chilly, well, really it was cold. I guess we just have to go with the flow but I sure do hope that it cools off a little soon.

As I am writing this article I am preparing to attend the Southeast Regional Convention being held in Greenville, South Carolina and in one month I will be heading to the National Convention which is being held down the road in Spartanburg, South Carolina. This is a really busy time for the Auxiliary but it is also a wonderful time to mingle with our fellow Auxiliary members and renew friendships by seeing those who you only see at this time of year with the Conventions.

We hope that many of you will plan on attending our Fall Luncheon and Game Day. Since many of you can not attend our night meetings, it is our hope that since this is a daytime activity, you will try to come out and join in a time of fun and fellowship with your fellow members. Of course there will good food and yes there will be dessert.

This year the Unit is once again having a fundraiser with a drawing for a \$100.00 gift card, but there is a twist. Please read the article in our Unit section to learn more about this fundraiser. We will thank you in advance for helping to make this a great fundraiser for the Unit.

As we are fast approaching the busy holiday season there are numerous activities which are being put on by the Unit-Children's Halloween & Christmas parties, Fall Luncheon/Game Day, Remembrance Tree, Veterans Day Family picnic, Thanksgiving and Christmas Day Dinners-to name just a few. We hope you will be able to participate in one or more of these activities. Of course, there is still the monthly Steak Night, with the exception of the month December.

As I close for this newsletter, I send my 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 everyone.

With warm regards, I remain in Loyalty, Protection and Service,
Sandra Robbins, President Unit 91
slgr@bellsouth.net
(904) 269-2136



2010 Marine Toys For Tots Campaign

This year the Branch Home will be having a collection box for the annual Toys For Tots Drive coordinated through the local Marine Corp League Chapter (many of their members are FRA members also) which meets in our facilities. The campaign will begin in October and will run into mid December. During this time period we will be collecting new, unwrapped toys which will be distributed to needy children in our local area. We hope that you will help our endeavor to participate in such a worthwhile program by bringing by dropping off an item in the collection box when you come down to the Branch Home. (If you wish to make a monetary donation towards this program, please send your check to us denoting it for the Toys For Tots Campaign and it will go into that fund.)

Steak Dinners -Volunteers Needed

There are still 3 more steak nights left for 2010. They are on September 17th, October 15th and November 19th. This is by far a most successful way of raising funds for our annual projects and activities but it is also our most challenging in regards to having the number of volunteers needed to pull it off. We have a pretty good pool of volunteers but sometimes some of these members may have a scheduling conflict with another important obligation that same evening. We are in need of a few more volunteers who would be willing to work at our Steak Nights. If you need further information, please talk to one of our members or start showing up on the third Friday and we will put you to work. (Help is really needed when it comes to the final clean-up of the evening (8:00 pm till completed).)

Membership Cards

As a member you are the Life Line of the Auxillary. It is important to us for you to keep your membership current. Please keep in mind that when you receive a piece of mail from Member Services it most likely does contain a Membership Card. If you are new it means that your payment and application has been received and has been posted. Take your card and put it in your wallet so that you will have it to show when asked. Now if you are all ready a member, the notice will have a new membership card in it but this card will only become valid if and when the payment is received and posted by the Membership Services Administrator. This means that if you cut it out and place it in your wallet without sending in the proper payment you will be dropped from the roster due to nonpayment of dues. Don't take this chance. As soon as you receive the notice, send in your payment direct or drop it off at the Branch Home denoting Membership Dues-Unit Member. Privileges extended to Unit members are checked and validated by the current Unit Roster which is updated monthly.

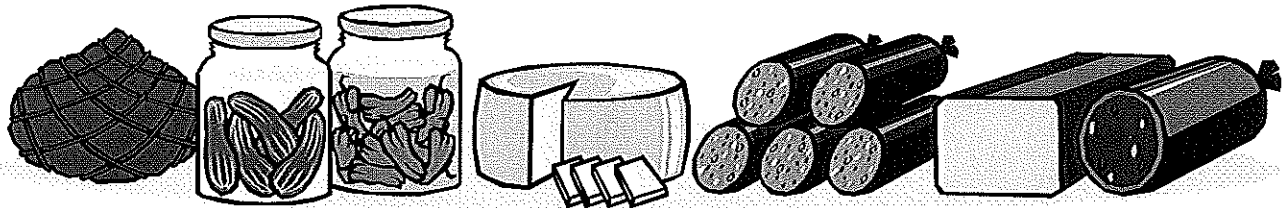
PLEASE MAIL YOUR PAYMENT IMMEDIATELY UPON RECEIPT OF YOUR NOTICE CONTAINING A CARD FOR THE UPCOMING YEAR. Don't be DROPPED FOR NON-PAYMENT.

President: Sandra Robbins (904) 269-2136
Exec. Secretary: Tammy Davis (904) 214-4066
Treasurer: Helen Bair (904) 269-6435

Vice President: Linda Moore (904) 772-7606
Financial Sec.: Pat Garwood (904) 594-6259
Chaplain: Anna Reneer (904) 771-0802

Welfare Pantry

The holidays are fast approaching and our Food Pantry is very low in items needed to fill the welfare baskets given out. Your help with donations of canned/nonperishable items are needed now. The Unit tries to include enough food in each basket to feed a family of four for approximately one week as well as have the items needed for the traditional holiday meal. Please bring in your items marked for the Food Pantry the next time you come into the Branch Home. Please keep in mind that these baskets are given to local Military Family through the NAS JAX Chaplain's Office.



2010 FRA/LA FRA National Convention
Delegates will be converging on Spartanburg, South Carolina the week of September 13-19, 2010 for the 83rd FRA and 78th LA FRA National Conventions. They will be gathering at the Marriott Spartanburg at Renaissance Park located at 299 North Church St. The delegates will be busy taking care of the business of their respective organization as well as electing their Slate of Officers for the upcoming year. Unit 91 will be represented by Sandra Robbins and Pat Garwood. A full report will be given in the next Navigator issue.



Children's Halloween Party
Friday, October 29, 2010
6:00-8:00 pm
Branch 91 Home

Attention: All You Ghost and Goblins!!! Make your appearance at the annual Children's Halloween Party. There will be fun to be had by all with the playing of games, costume contest and of course it wouldn't be a party without some delicious ghoulish concoctions- better know as food. (Parents may bring in food items they may wish to share.) Weather permitting the party will take place outside in the gazebo.

For more info
Call Tara
(904)
229-9290



BOD Meeting Change

&

NO September GA Meeting for Unit!

There will no General Assembly meeting of the Unit in September due to several of the Unit Officers and members will be out of town. The Unit Board of Directors will be meeting on Tuesday, September 7, 2010 at 7:00 pm. because the regular date falls on Labor Day.

The Unit will resume regular meeting dates and times in October.



Lunch and Dinner Bunch

Our group meets once a month at a selected area restaurant for some good food and fellowship. It is always the third Tuesday and is open to anyone who wishes to join us.

September 21, 2010 7:00 pm
Texas Roadhouse – Blanding Blvd near BJ's

October 19, 2010 11:00 am
Olive Garden – Youngerman Circle

November 16, 2010 11:00 am
Longhorn Steak House – Argyle Forest Blvd

December 21, 2010 7:00 pm
Trent's Seafood – Yukon near NAS JAX



Fall Luncheon/Game Day
 Sponsored by LA FRA Unit 91
Saturday, November 13, 2010
 11:00 am to 3:00 pm



Lunch



Games & Prizes



And Of Course There will be Desserts
 Cost: \$5.00 donation per person



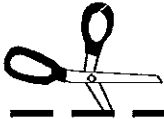
Reservations are requested for planning purposes (Form at Bottom of Page)
 (Some Tickets may be available day of event)

Fall Fundraiser

In order for the Unit to continue with its support of many charities and activities the Unit has decided to do a fundraiser for:

1. \$100.00 Visa gift card
2. Genuine Coach purse
3. 75th Anniversary Carousel (musical)

For a donation of \$1.00 for one ticket or six tickets for \$5.00 you may enter our drawing. The lucky tickets will be drawn at the **December 13, 2010** Unit General Assembly meeting. The First Place winner will be notified first and will be given the opportunity to pick which of the three gifts they wish to receive. The second Place winner then will decide which of the remaining two gifts they wish to have their prize with the Third Prize winner receiving the final item. You do not have to be present to win. Please help us raise some funds for our many projects and activities by sending in your donation to LA FRA Unit 91, 5391 Collins Road, Jacksonville, Fl. 32244. **Your ticket will be filled out and entered into the drawing.** (If you wish to have the end stub returned to you, please enclose a self addressed stamped envelope.



Order Form for Fall Fundraiser Tickets

Please Print:

Name: _____ Address _____

City _____ State _____ Phone # _____

I have enclosed \$ _____ for _____ ticket(s).



Reservation Form for Luncheon
 (Please Print)

Name: _____

Phone Number: _____

Attending _____ X \$5.00 = _____

Send Forms to:
 LA FRA UNIT 91
 5391 Collins Road
 Jacksonville, FL 32244

How Toys For Tots Works

The U. S. Marine Corps Reserve Toys for Tots Program is directed by the Commander, Marine Forces Reserve, with the assistance of his staff, from the Marine Forces Reserve Headquarters in New Orleans, Louisiana.

The Marine Toys for Tots Foundation, an IRS recognized 501(c)(3) not-for-profit charity, is the authorized fundraising and support organization for the Toys for Tots Program. The Foundation provides the funding and support needed for successful annual toy collection and distribution campaigns. The Foundation staff is headquartered in the Cooper Center located just outside the main gate of Marine Corps Base, Quantico, Virginia, about 35 miles south of Washington, DC.

Local campaigns are conducted annually in approximately 500 communities covering all 50 states, the District of Columbia and Puerto Rico. The Commander, Marine Forces Reserve has under his command 280 Marine Reserve Units located at 184 Marine Reserve Centers and seven Marine Corps Bases/Air Stations covering 46 states. To cover all 50 states and more communities in each state, the Marine Toys for Tots Foundation selects Marine Corps League Detachments and Local Community Organizations (generally veteran Marines) located in communities without a Marine Reserve Center, to conduct Toys for Tots campaigns as part of the overall U. S. Marine Corps Reserve Toys for Tots Program.

One individual, either a Marine, member of a Marine Corps League Detachment, or member of a local community organization, is designated the Toys for Tots Coordinator for that community. The Coordinator is responsible for planning, organizing and conducting the campaign in his/her community.

Local toy collection campaigns begin in October and last until mid to late December. Toy distribution also takes place mid to late December. Member of the community drop new, unwrapped toys in collection boxes positioned in local businesses. Coordinators pick up these toys and store them in central warehouses where the toys are sorted by age and gender. At Christmas, Coordinators, with the assistance of local social welfare agencies, church groups, and other local community agencies, distribute the toys to the less fortunate children of the community. Over the years, Marines have established close working relationships with social welfare agencies, churches and other local community agencies which are well qualified to identify the needy children in the community and play important roles in the distribution of the toys.

While Toys for Tots Coordinators organize, coordinate and manage the campaign, the ultimate success depends on the support of the local community and the generosity of the people who donate toys.

Local business leaders play key roles. They allow Coordinators to locate drop-off/collection boxes in their stores; provide free warehouse space for storing and sorting toys during October, November and December; provide vehicles to collect toys from drop-off sites; sponsor toy raising events; and help Coordinators arrange media exposure for Toys for Tots in the local community.

National corporations support Toys for Tots by establishing affiliations with the Marine Toys for Tots Foundation. These corporations make donations to the Foundation or conduct cause marketing initiatives from which they share royalties with the Foundation. In almost every instance, the marketing initiatives of these corporations give significant added visibility and name recognition to Toys for Tots. Such visibility enhances the campaign at the national and local levels. The funds emanating from these affiliations enable the Foundation to purchase toys to supplement local collections; purchase promotion and support materials and defray the costs of annual Toys for Tots campaigns.

U.S. Marine Corps Reserve Toys for Tots Program

MISSION:

The mission of the U. S. Marine Corps Reserve Toys for Tots Program is to collect new, unwrapped toys during October, November and December each year, and distribute those toys as Christmas gifts to needy children in the community in which the campaign is conducted.

GOAL:

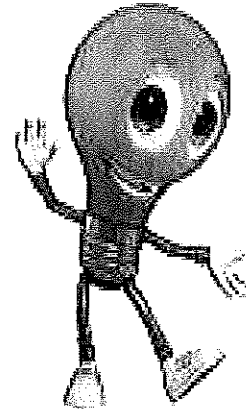
The primary goal of Toys for Tots is to deliver, through a new toy at Christmas, a message of hope to less fortunate youngsters that will assist them in becoming responsible, productive, patriotic citizens.

OBJECTIVES:

The objectives of Toys for Tots are to help less fortunate children throughout the United States experience the joy of Christmas; to play an active role in the development of one of our nation's most valuable resources – our children; to unite all members of local communities in a common cause for three months each year during the annual toy collection and distribution campaign; and to contribute to better communities in the future.

ACTIVITIES:

The principal Toys for Tots activity which takes place each year is the collection and distribution of toys in the communities in which a Marine Corps Reserve Unit is located. In communities without a Reserve Unit, the campaign can be conducted by a Marine Corps League Detachment or group of men and women, generally veteran Marines, authorized by Marine toys for tots Foundation to conduct a local Toys for Tots campaign. Local Toys for Tots Campaign Coordinators conduct an array of activities throughout the year, which include golf tournaments, foot races, bicycle races and other voluntary events designed to increase interest in Toys for Tots, and concurrently generate toys and monetary donations.



Operation "BLUELIGHT" Military Discount Program

Kmart would like to invite all MILITARY FAMILIES to shop for their NEEDS at participating JACKSONVILLE AREA KMART STORES. **We will give you OUR ASSOCIATE'S DISCOUNT OF 10% off of your PURCHASES.* 20% off Apparel**

Just present your SHOP YOUR WAYS REWARDS CARD and your MILITARY Identification ACTIVE OR RETIRED at the register when checking out to receive your discount.

KMART AND KMART ASSOCIATES WOULD JUST LIKE TO EXPRESS OUR APPRECIATION FOR YOUR FAMILIES' DEDICATION AND SACRIFICES IN SUPPORT OF OUR FREEDOMS.

4645 Blanding Blvd. 9600 San Jose Blvd. 380 Blanding Blvd.
Jacksonville Jacksonville Orange Park

500 Atlantic Blvd
Neptune Beach

1601 Hwy 40
Kingsland Ga.

* Restrictions: This discount excludes but is not limited to pharmacy merchandise, advertised merchandise, cigarettes and tobacco products, alcoholic beverages (beer & wine), lottery tickets, federal, state and local licenses (e.g. hunting and fishing licenses), vending and amusement machines, and extended warranty contract.

CASH, CHECK, DEBIT, SEARS BRANDED CREDIT CARDS MUST BE USED FOR PAYMENT TO RECEIVE OFFER. LAYAWAY ALSO AVAILABLE

Program End Date 12/31/2010
Offer subject to end without notice

USEFUL TELEPHONE NUMBERS AND SERVICES FOR RETIRED PERSONNEL

- **DFAS RETIRED PAY/BENEFITS**
1-800-321-1080 or www.dfas.mil or ccl-retired-pay@dfas.mil
 - MY PAY/GARNISHMENT
 - DISABILITY/VETERAN ADMINISTRATION
 - RETIRED/DECEASED
 - 1099-R FORM
 - ALL OTHER CALLERS

- Annuity pay call (800) 435-3396 or dfas-de-frb@dfas.mil
- VA Regional Office (800) 827-1000 or www.va.gov

- For a Copy of a DD-214 – Military Personnel, Medical and Dental Records go to
www.archives.gov/verterans/military or call (314) 801-0800

- For tricare questions go to
www.tricareonline.com or www.tricare.osd.mil
 - TRICARE for Life (866) 773-0404
 - TRICARE for Prime Remote (888) 363-2273
 - TRICARE for Overseas (888) 777-8343
 - Mail order Pharmacy (866) 363-8667
 - Retiree Delta Dental (888) 838-8737 or www.trdp.org

- For DEERS update and ID cards you can visit
PSD ID CARDS SECTION located at NAS JAX BLDG 789
Monday to Friday 07:30am to 16:00 pm)
Or to make appointment go to L
<https://es.cac.navy.mil/signup.pl>
Ensure that you select "PSD JACKSONVILLE, FL" vice NAS
JACKSONVILLE FL

- SOCIAL SECURITY ADMINISTRATION (800) 772-1213 OR www.ssa.gov

BENEFIT FOR MATT CRAFT

A FUND-RAISING BENEFIT WILL BE HELD

SUNDAY AUGUST 29th

3PM - 8PM

AT THE FLEET RESERVE CLUB # 91

ON COLLINS ROAD , JACKSONVILLE, FL.

IN HONOR OF **MATT CRAFT** , WHO WAS
SERIOUSLY INJURED IN A MOTORCYCLE ACCIDENT
EARLIER THIS YEAR.

MATT HAS WORKED "BEHIND THE SCENE"
ON THE SOUND BOARD AT MANY
LOCAL EVENTS , INCLUDING THE ORANGE PARK
FALL FESTIVAL , GREEN COVE SPRINGS RIVERFEST,
AND THE JINGLE BELL JAM. HE HAS ALSO HOSTED
KARAOKE AT MANY LOCAL CLUBS.
YOU MAY KNOW HIM BETTER AS
JIM AND MARY CRAFT'S SON.

THE EVENT WILL INCLUDE SOME OF THE LOCAL
AREA'S BEST VOCAL TALENTS.

A \$10 DONATION IS REQUESTED FOR EACH TICKET.

A COVERED DISH , SNACKS OR DESERT WOULD
BE APPRECIATED. A CASH-ONLY BAR WILL BE AVAILABLE.

FOR TICKET INFORMATION ,
CONTACT YOUR CLUB , OR LOMAN DIXON (264-8669) ,
OR WANDA DILLABERRY (264-0036)

**THIS IS A PRIVATE FUNCTION. YOU DO NOT HAVE TO
BE A MEMBER OF ANY PARTICULAR CLUB TO ATTEND.
TICKETS ALSO AT FRA CLUB #91**

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<h1>September 2010</h1>						
			1 Bingo 6:30pm	2 <u>Club/FRA BOD</u> 7pm Benny's Haircuts 10am-4pm Call First	3 Fish Dinner 5-8pm Break Red	4 Matt Altman
5 BMW	6 TRIVIA 7:30pm Bonanza Burgers Noon-2pm	7 Unit BOD 7pm Darts	8 Bingo 6:30pm	9	10 Italian Dinner 5-8pm Finders Keepers	11 FLEA MARKET 8am till PJ Night with TJ's DJ's
12	13 TRIVIA 7:30pm ->NO LAFRA GA<- Bonanza Burgers Noon-2pm	14 Branch GA 7:30pm Darts	15 Bingo 6:30pm	16 Benny's Haircuts 10am-4pm Call First	17 Steak Dinner 5-8pm Vicki Lee	18 Vicki Lee
19 BACA 3-6pm	20 TRIVIA 7:30pm Bonanza Burgers Noon-2pm	21 Darts	22 Bingo 6:30pm	23	24 Taco Buffet 5-8pm Flashback	25 Tim McGowan
26	27 TRIVIA 7:30pm Bonanza Burgers Noon-2pm	28 Darts	29 Bingo 6:30pm	30		

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<h1>October 2010</h1>						
3 BMW	4 TRIVIA 7:30pm Unit BOD 7pm Bonanza Burgers Noon-2pm	5 Darts	6 Bingo 6:30pm	7 Benny's Haircuts 10am-4pm Call First	8 Italian Dinner 5-8pm Gutterboy	9
10	11 TRIVIA 7:30pm Unit GA 7:30pm Bonanza Burgers Noon-2pm	12 Branch GA 7:30pm Darts	13 Bingo 6:30pm	14	15 Steak Dinner 5-8pm Painted Horse	16
17 BACA 3-6pm	18 TRIVIA 7:30pm Bonanza Burgers Noon-2pm	19 Darts	20 Bingo 6:30pm	21 Benny's Haircuts 10am-4pm Call First	22 Taco Buffet 5-8pm Circle of Influence	23
24	25 TRIVIA 7:30pm Newsletter to Print Bonanza Burgers Noon-2pm	26 Darts	27 Bingo 6:30pm	28 Label Newsletter 9am	29 Children's Halloween Party Surprise Dinner 5-8pm Rosco Caine	30 FI/Ga Kick-off Chili Cook-Off 3pm Halloween Party with TJ's DJ's
1					1st & 3rd SATURDAY Pickin & Grinnin 2-6pm	EVERY SATURDAY PINOCHLE TOURNAMENT 1PM