

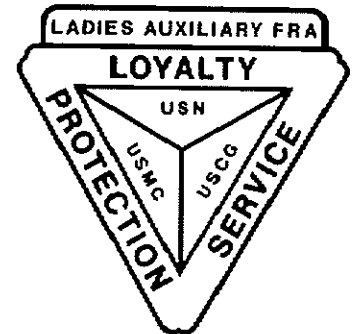
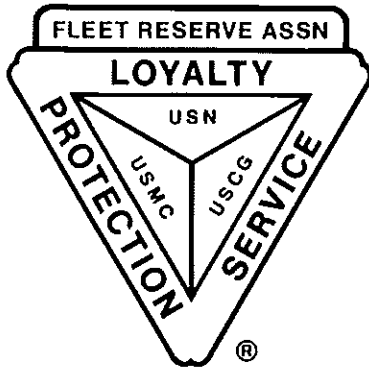
Volume 63 – Issue 1
Jan. / Feb. 2009
Branch / Unit / Club 91
WWW.FRA91.ORG
E-Mail fcfi@bellsouth.net
Branch/Club (904) 264-2833
fax (904) 264-5888

Member of
 **Clay County**
CHAMBER OF COMMERCE

The Navigator



I Want YOU For The
FRA, Join Today!



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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Jacksonville, FL

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

FROM THE PRESIDENT

Hello Shipmates, The holidays have come and gone and hopefully each of you had a great one. We are now into a new year---where did 2008 go. We are pleased to report that overall 2008 was a good one for Branch 91. Maintaining our membership is still a concern for us as well as all the other Branches and other veteran groups. We really do appreciate all who are keeping their membership current and we are pleased to welcome all who have joined during the past year. We are looking forward to making positive strides in this area and of course you all know that you can help us with this endeavor. Talk with friends and acquaintances who are eligible and see if you can not persuade them to join the ranks of our great organization. With our economy as it now we all know the strain that it is putting on individuals. Remember that the FRA is out there looking out for us especially when it is in regards to our military benefits. Numbers do speak volumes especially when it comes to legislative issues. Let our voice continue to be heard and heard loudly.

Until next time, I remain yours in Loyalty, Protection and Service
Jim "Robbie" Robbins – President
(904) 269-2136
slgr@bellsouth.net

ATM Machine.

Just in case you did not know, Club 91 now has an ATM machine located in the Bar area. This ATM machine works the same as any other with one small difference. Club 91 gets a small percentage of any fees paid through this machine vice it going to a bank. So if you are out and about and need some cash please consider stopping by the Fleet to access your cash and it will also support the Club. Thank you for your patronage.

New Year
From the Club Financial Chairman

Another New Year is now upon us. Branch, Unit and Club 91 have continued to grow and it is all due to the support of our members. This past year we installed another 4 large screen televisions in the bar area, replaced the floor in the bar, extended the covered area of the Gazebo, added a tented area for outside events and a host of other things that may not be obvious to improve the services that we provide. We ask that every member that is able to come in as often as your schedule will allow. We request that you try and stop in at least once a month to check us out.. Our Club manager tries to have something going on every week in addition to our regular fair.

If you come in and do not feel welcome for what ever reason, we want to know about it. We want to provide a warm and comfortable atmosphere but this cannot happen without the good nature, understanding and support of all of our members to make this an enjoyable place to spend some time. See you there.

NEW YEARS EVE PARTY

Catered Food. Midnight Champaign Toast. Party Favors. Music by Finders Keepers. Tickets on sale at the Bar.

**Doors Open at
7PM**

When:

Wednesday

**December
31st**

How Much:

**\$20.00 per
person**

Where:

**Fleet Reserve
5391 Collins
Road**

CLUB 91 "STIMILUS PLAN"

MONDAY SPECIALS

\$1.00 DOMESTIC DRAFT

\$1.75 ALL DOMESTIC BEER

\$1.75 WELL BRANDS

COME WATCH THE GAMES AND PARTY AT THE

FLEET

4PM – 12 AM

Members Due for Renewal in January & February of 2009

The following memberships are due for renewal in the January and February 2009. 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.

Bruce A Ackley	Douglas L Evans	Maurice A Ludlam	Lavonne E Rose
Harold R Agles	Claude H Faircloth, JR	Floyd G Lyghtle	William J Ross
Mark S. Allen	Delden E Farrington	Anthony J Maria	James H Rushin
Michael E Askins	Jose Ferrera, III	James N Mathews	Roy W Ryan
Thomas G Auletta	Marion Finnerty	James L McCain	Eustorgio S Salas
Joseph A Bailey, III	Kenneth D Frontz	John J McGill, JR	Leon G Sammons
Americo D Baldasso	Arden D Gard	Richard A. Michael	Simeon P Sanchez
Thurman E Ballard	David B Garner	Stephen E Mikos	Donald R Satterfield
Clyde Barber	Alan Golding	Anthony Militello	Richard E Schafer
Edward V Beckman, Jr.	Harry Golicher	Gene E. Mills	Brian T. Schalk
George R Bell	Walter J Gorman	Edwin Arthur Moler	Danny J Smith
Carol Ann Bergal	Paul C Goshorn	James E. Moore	Richard J. Smith
Dean Berger	James R Gray	Woodrow W Moore	Wanda Lee Sojot
Russell Lee Bitcon	Carlo J Grisanti	Ernest A Muffley	Dewey L Stewart
Paul Bollen	Donald Richard Gurney	George R. Nicholson	Richard A Stout
Matthew D. Bonertz	Douglas B Hall	Landy G Nidiffer	Leland R Straley
Douglas D Booker	Thomas E Hall	David C Nixon	James D Strickland
Milburn P Brackin	Michael Haloostock	Nancy A. O'Bryhim	Lyndal H Sweeney
Terence J Brady	Roy L Hanks	Richard A Oliver	Arthur J Szezutkowski
Richard A Brownlee	Clyde M Harward	Arthur L Owen	Arthur N. Tank
Frederick G Buerman	Leonard K Hash	Billy F Owen	Joseph E Tetreault
Charles R Burch	Don Henry	Charles W Owens	Carl G Towery
Lloyd B Callis	Floyd E Horn, Jr.	Jerry E Padgett	Thomas A Trueman
Sheila Dennette Carey	Thomas H Howard, Jr.	Steven N Parker	Albert Valliere, Jr.
William D Carr	David Hudson	William F Pascoe	Angela I. Villarreal
Lloyd S Corbett	Virgis Hughes	Dan A. Patrick	Maurice Wayne Vincent
Calvin P Crouch	James B Jelkes	Perry O Peckham	Richard F Walker
Roland Cuevas	Kelvin Jones	Robert B Peterson	Glendell A Walls
Charles F Davis	Ralph T Jones	John R Pisecco	Thomas B Warner
John W Davitt	Edward M Kahre	Wilfred L Popour	Frederick C Watchorn
David L. Dellinger Jr.	James P Keith	Page S Preston	Larry W Webb, Sr.
Timothy R Desain	James W Kelley	Daniel J Quinn	James K Whitaker
Douglas A Dickinson	John W Kidd	Ryan O. Ragan	Dennis R White
Lawrence A Drake	David E King	John S Rectenwald	Eugene T Whitehead
Dennis D Dudley	Ralph G Kurtz	Daniel W Redding, Jr.	Alton Williams
Laurence C. Durham	Charles P Laba	Frederick E Renckert	John M Willis
Joseph P Eilerman	Charles A Landschoot	Louis J Roman, JR	Francisco Gerardo Zayas
John K. Ellett	Norman Lebert	John W Rosa	

Lapsed Memberships in November & December 2008

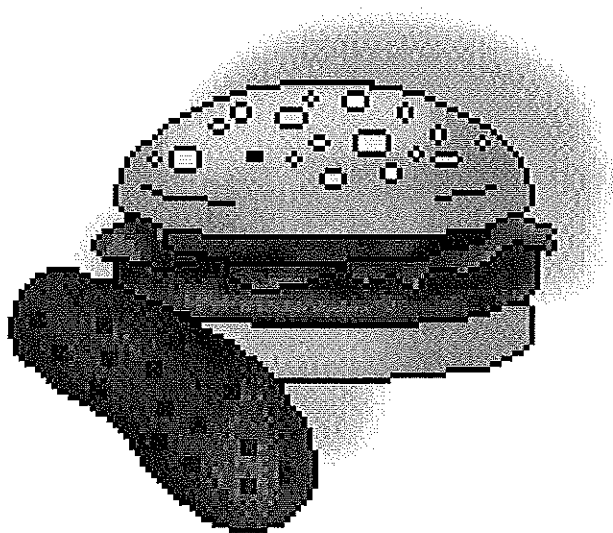
The following memberships have Lapsed in November and December 2008. If you know someone on this list please contact them about renewing their dues. If someone is deceased please notify Duane Wild, Our Funeral Services Officer. If your name is listed in error due to recent renewal, please disregard. If in doubt call Todd Richter the Secretary.

Richard A Barnett	Thomas F Filosi	Alexander A Lubiato	Bob R. Ross
Denton Wayne Beaty	Bobbi J Flemm	John J. Lutz	Debbie Ann Streeter
Neal A. Bell	Donna M Fuchs	William H McDonald, Jr.	Jackson B Sutor
Paul L Bernath	Hannah J Gengenbach	Steve McGillis	Steven Thomas
Joseph Bilotti, Jr.	Charles J Gerard	Guy E McMillan	Stanley M. Turner
Billy Bowen	Howard H Glover	Robert G Miller	Richard E. Wadyko
Henry H Brookins	Billy Green	Douglas M Mitchell	Ronald M Walsh
Charles H. Carter, Jr.	Charles N Hamm	Norman G Nahring	Thomas Watson
Loren H Caughron	Clayton G Henson	Ted Newton	Dwight E Wetherbee
Charles A. Coop	Donald Hislop	George M Phillips	Glenn Wiersma
Dennis E Correll	Ronald R Kaulfers	John A Piatek	Donald J. Wolfe
Gary L Cummings	Anthony Kosloski	Wayne S Riebling	
Stanley K Eudy	Gary Laun	Lawrence Root	
Bernard J Feest, Jr.	Carl Liptak	David W Rose	

HELEN'S "BONANZA" BURGERS

**MONDAYS
NOON – 4PM**

**\$3.00 each
Hand Patted
1/4 Pounder
W/Cheese**



**All the Trimmings
Plus
Dill Pickle Slice
Cooked to Order**

CLUB CORNER

Hey Shipmates,

Year in Review Well it may not have been a great year for the country with the crashing economy, but it was a good year here at the Fleet. We were able to make many upgrades improving our club that included replacing worn out carpeting, a new touch screen cash register system, new sinks behind the bar, an ATM machine, a New Pop Corn machine and four new flat screen TVs. None of this would have been possible without your patronage. So thanks to all of you for supporting the club making it "your hang out!" I especially want to thank Tara, our manager, completing her first year with us. She has done a terrific job. Also to our wonderful staff of bartenders, Disa, Lori, DJ, Sondi, Yvonne and JD. They do a terrific job and deserve all the credit for making our club the place you want to come to.

Speaking of a bad year...About the only thing worse than the economy is the Jaguar season. Superbowl expectations crashed about the same time as the stock market for us Jag fans. But just because the home team won't be in the play offs, doesn't mean you shouldn't come up and watch the games with us. And where else to be during the Superbowl than right here at the fleet. It will be a good time no matter who is playing.

How bout those GATORS! That's right...in the championship game doing the Sooner Chomp. No better place to watch than right here at the Fleet, all eight large flat screen tv's tuned in to see the Florida Gators chomp on the Oklahoma Sooners. The Sooners "not" the better...no pun intended. So mark your calendar Jan 8, 2009....Gator Nation at the Fleet!

New Year's Eve Party! This should hit your email or doorstep before the end of the month, so come up for great New Year' Eve Party. We have a great rock band this year, "Finders Keepers." Tickets on sale at the bar.

Hope all have a good Christmas and a great New Year. See ya at the club! *Signed: John Pregler*

From: Tara Moore, Club 91 Manager

HAPPY NEW YEAR TO EVERYONE!

WELCOME TO 2009, I HOPE THIS YEAR FINDS EVERYONE SAFE, HEALTY, & HAPPY.
AS ALWAYS THE CLUB HAS A LOT OF EXCELLENT ENTERTAINERS COMEING TO SHARE THE MUSIC
AND FUN WITH US SO PLEASE KEEP CHECKING YOUR CALENDARS TO SEE WHO IS PLAYING!

ALL OF THE FRIDAY NIGHT DINNERS WILL GET STARTED AGAIN, SO MAKE SURE YOU COME AND
CHECK OUT ALL THE GOOD FOOD!

THE JOINT BIRTHDAY PARTY IS GOING TO BE ON JANUARY 31, SO COME ON OUT AND CELEBRATE
YOUR BIRTHDAY WITH ALL YOUR FRIENDS!



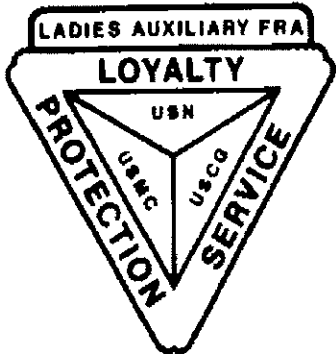
FEBRUARY 14TH VALENTINES DAY COME PARTY WITH YOUR SWEETIE AND DANCE ALONG WITH
THE WONDERFUL SOUNDS OF "GO ASK ALICE"!

AS ALWAYS DRINK SPECIALS AND VALENTINES FAVORS WILL BE AVAILABLE.

HOPE TO SEE EVERYONE HERE IN THE NEW YEAR!

IF YOU HAVE ANY COMPLAINTS OR CONCERNS, PLEASE DO NOT HESITATE TO GET WITH ME!

Issue: January/February 2009

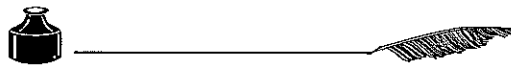


Board of Directors Meeting
1st Monday of each month
7:00 pm
General Assembly Meeting
2nd Monday of each month
7:30 pm

First Coast LA FRA Officers 2008-2009

President: Sandra Robbins
Vice President: Linda Moore
Secretary: Jackie Davis
Treasurer: Pat Garwood
JrPP: 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
5391 Collins Road Jacksonville, Florida 32244*

Good Day,

I hope that this finds everyone doing well. The holidays are behind us and a new year has arrived hopefully with anticipation for good things happening.

We are looking for another great time as we celebrate as we celebrate the Unit's 62nd Birthday on January 31st. (The Branch will celebrate 63 years at this same time.) Tickets for this event are available at the Branch Home for a donation of \$10.00 per ticket.

We have decided to have our Spring Luncheon on Saturday, May 9, 2009. Plans are still being finalized and will be available in the next edition of the Navigator. Along with great food, our luncheons are always so much fun so please mark your calendar now.

As I close I 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



*You are cordially invited to the
62nd Birthday Celebration of First Coast LAARA Unit 91
and the
63rd Birthday Celebration of First Coast FRA Branch 91
on Saturday, January 31, 2009
at the FRA Branch 91 Home located at 5391 Collins Road
Jacksonville, Florida 32244
Cocktail Hour: 5:00 pm
Dinner: 6:00 pm*

*Tickets available at the Branch Home
\$10.00 donation per ticket*



Lunch and Dinner Bunch

*January 20, 2009 11:00 am
Olive Garden located at 295/Blanding*

*February 17, 2009 11:00 am
Longhorn Steak House located at Blanding/Argyle*

*Southeast Regional Mid-Year
Meeting*

February 19-22, 2009

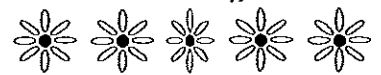
*Best Western Southpoint
Jacksonville, FL*

Room Rate: \$72.00 per night

*Make reservation by calling
(904)281-0900 mention FRA*

Sponsored by Br/Unit 290

*(More Info contact Branch or Unit
Secretary)*



*Florida Council of Branches and
Units*

April 4, 2009

FRA Branch 91 Home

5391 Collins Road

Jacksonville, FL 32244



Children's Easter Egg Hunt

Sunday, April 5, 2009

FRA Branch 91 Home

2-4 pm

Easter Bunny will be attending



Welfare Baskets for Easter

Our pantry is somewhat depleted because of the Thanksgiving and Christmas baskets, so we are in need of items that can be used for the Easter Baskets. Please bring your donated items to the Branch Home and mark them for the Unit's Pantry. As always we appreciate your help in filling the baskets. Keep in mind that our baskets are given out to Military Families through the NAS Chaplain's Office.

PRESIDENT: SANDRA ROBBINS (904) 269-2136

VICE PRESIDENT: LINDA MOORE (904) 772-7606

SECRETARY: JACKIE DAVIS (904) 608-8715

TREASURER: PAT GARWOOD (904) 594-6259

CHAPLAIN: ANNA RENEER (904) 771-0802

First Coast Unit 91 Scholarship

Applications are now available for a Unit or Branch 91 member or the son, daughter, stepchild or grandchild of a Branch or Unit 91 member for the First Coast Unit 91 Scholarship. Anyone desiring to apply may call Unit Secretary Jackie Davis at 608-8715 or make a request via the mail at the 5391 Collins Road, Jacksonville, Florida 32244 address. The scholarship is for \$500.00 and is to be used for tuition, registration or other fees at an accredited school of at an accredited school of advanced education or University, designated by the student for the ensuing year. All applications must be postmarked no later than March 31, 2009 in order for them to be considered. The scholarship will be awarded in June.



Southeast Regional Scholarship

Applications are now available for the annual five hundred dollar scholarship which will be awarded to the son, daughter, grandson or granddaughter of a member of the Southeast Region Fleet Reserve Association or Ladies Auxiliary of the Fleet Reserve Association. Request should be made to Susan Cattell, Regional President SE LA FRA, 7 Roselle Ave., Goose Creek, SC 29445.



National LA FRA Scholarships

The LA FRA is accepting applications for the scholarships outlined by Standing Rule 5 and 6 of the LA FRA G&BL. The scholarships are available to the sons, daughters, grandsons, granddaughters of members of the Fleet Reserve Association and the Ladies Auxiliary of the Fleet Reserve Association, and are awarded to recipients based on academic proficiency, character and financial need. Application material may be obtained by writing to: National Executive Director, FRA, 125 N. West Street, Alexandria, VA 22314 or from the FRA website (www.FRA.org). Completed applications should be returned by no later than April 15, 2009 to the Alexandria address.

Longevity Pins

Each year in February the Unit honors its members who have met certain milestones in regards to years of service to the Ladies Auxiliary of the Fleet Reserve. Service Pins will be given in five year increments beginning with 10 years. Those wishing to receive their pin are requested to attend the February 9, 2008 meeting. To those who can not attend but wish to have their pin sent to them, please call Jackie (904-608-8715 or Sandy (904-269-2136) and arrangements will be made for you to receive your pin.

Ten Years

Jacqueline Davis
Tammy Davis
Melissa J. Fikes
Yvonne Gustafson
Shirley A. Roberson
Eloise R. Sapp

Fifteen Years

Helen Kelley
Dolores Manning

Twenty Years

Flora S. Brown
Louise E. Lord
Ruth McClellan
Mary Nowakowski

Twenty-five Years

Marjorie Baber
Ruby a. Barbaree
Elizabeth Locke
Christine L. Pataranick

Thirty Years

Verna M. Aultman
Vera A. Ergle
Jeanette Fulmer

Thirty Five Years

Betty A. Carnes
Faye P. Soyck
Maurece M. Stein

Forty Years

Lucy H. Young

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



Remembrance Tree 2008

The holidays bring all of us to remembering special times and places in our lives. Our thoughts are of those who have touched or are touching our lives with their love. To these special people we dedicate this Remembrance Tree.

Donald Calef

M. A. Calef

H. L. Calef

Artie Calef

Ruby Heverling

Vernon a. Hammer

Jonathan Lake

Jane Turgeon

Frances Goddard

Laura Swearingen

Salvatore Marra

Elizabeth Marra

Ralph Marra

Chris Richter

Sylvia Alden

Tom Lancaster

Robert E. Magnussen

Minnis W. Henderson

William P. Henderson

Kelly Moore

Alan Turner

Leo Beliveau

Jim Frye

Joe Maumaud

Archie Johnson

Bryron Johnson

Earl W. Gonce

Virginia Gonce

Linda Gonce

James E. Robbins, Sr.

Edith Robbins

Herman Stange

Jackie Picanso

Alice Mergenthaler

Lolly Haase

Joseph Elias Aker

Walter A. Laskey Sr. USN Ret.

*Evelyn Grimsley****

*Linda Kane****

*Edith Robbins****

*Sharon Avery****

*Kim Caswell****

"God Bless All Our Troops"

*** Denotes a member of First Coast LA FRA Unit 91 who has joined the staff of the Supreme Commander during the past year.



PAY ATTENTION TO THIS ONE **(BOOMERS!)**

Senior Helpers is proud to announce the sponsorship of Veterans-Express. Veterans-Express helps qualified veterans apply for and receive the Aid and Attendance benefit. This is a "pension benefit" and is not dependent upon service-related injuries for compensation. The Aid and Attendance benefit can help families get care for loved ones who have served in the armed forces. A Veteran is eligible for up to \$1,544 per month, and a surviving spouse is eligible for up to \$998 per month. A couple is eligible for up to \$1842 per month. This program helps families navigate the application process that could get them VA pension benefit money to pay for in-home care. Through Senior Helpers' sponsorship, this service is free to all veterans, spouses and surviving spouses of veterans.

Senior Helpers is a national franchise specializing in professional, warm and compassionate care which can enable their clients to live independently in the comfort of their own home. Senior Helpers' caregivers assist clients with everything from companionship, meal planning and preparation, medication reminders, household chores and errands. We also provide care for Alzheimer's and Dementia clients.

Senior Helpers goal is to help our seniors have the best quality of life possible while helping the families of our seniors enjoy their time with them. Call (904) 779-5515 today for a complimentary assessment interview where the director will meet with your family to provide additional information about Senior Helpers and Veterans-Express.



6010 Du-Clay Road, Suite 4, Jacksonville, FL 32244

904-779-5515 904-779-5441 FAX

sellingson@seniorhelpers.com

www.seniorhelpers.com

SILVER STRIKE BOWLING TOURNAMENT

WILL START IN FEBRUARY

THURSDAY NIGHTS 7P.M.

PLEASE CHECK THE BAR FOR MORE

INFORMATION



PRACTICE FROM NOW TILL

FEBRUARY! MORE INFORMATION

AND SIGN UP SHEET SEE DJ

AFTER HOLIDAYS

YOUR TAXES - YOUR MONEY

Gale Downs 707-5568

Support the FAIRTAXPLAN

gadcpa@comcast.net

2009 TAX PLANNING: Business mileage will be – 55 cents/mile, medical and moving – 24 cts/m, and charity – 14 cts/m. -If your taxable income plus any capital gain does not exceed the 15% tax bracket there will be ZERO tax on capital gain in 2008 & 2009. To be in those brackets you must have taxable income (including the capital gain) of less than \$65,200 (\$32,600-single); (67,900 & 33,950 in 2009). If you start taking social security before your FRA (full retirement age – now 66 years), and are still working you will have to give back \$1 of every \$2 you earn above \$14,160. If you turn 66 during 2009, you can earn up to \$37,680 before the month you turn 66 and not pay any back. If you earn more, the payback is \$1 for every \$3 over \$37,680. Beginning with the month you turn 66 you can earn all you want with no payback. You can still start tacking SS at 62 and get 75% of what the FRA amount would have been. However, if you wait until 66, the break even point is 78 years old. EX(simple - no interest or CPI comp): your FRA(age 66) SS would be \$1,500/mo; you start at 62 and get \$1,125/mo. If you had waited until 66 you would have forgone \$54,000 (1,125 * 48mo). It will take 12 years to recover the forgone SS(\$375/mo) between \$1,125 and \$1,500. So as long as you don't have to pay any SS back, I always recommend taking it early.

INDEXED ANNUITIES: A fixed indexed annuity (FIA) is a contract, NOT an investment. The annualized average index annuity return for the five years ending 9/30/08 was 5.35%. If you rolled over a 1yr CD five times, the average return would have been 3.34%. Example of how the FIA compares to a market investment: five years ago you put \$100K in a FIA and \$100K in an indexed mutual fund, after five years they would have been worth \$129,770 & \$127,932 on 9/30. The reason the FIA earned more than the indexed fund is because the FIA resets the beginning point of calculation each and every year whereas the investment is a continuing ongoing calculation. On 11/6 the FIA is still worth \$129,770 while the indexed mutual fund is now worth \$93,237. You do NOT lose what you have accumulated in a FIA when the market goes down.

POWER OF MATHEMATICS: The power of mathematics shows what a FIA will do during the recovery of the market. Once again, realize that the value of a FIA did NOT decrease with the decline of the market. The S&P falls 40% from 1500 to 900. A \$100K mutual fund IRA is now worth \$60K. The \$100K in a FIA is still worth \$100K. In five years the S&P goes back up to 1500 and increase of 66% and the investment is worth \$99K. The FIA will go from \$100K up to \$154K during the same time frame. This is a crude example but it still shows the real performance of a FIA compared to the market.

FREE TAX SERVICE: If your total income is less than \$54,000, you can get free tax filing through the IRS web site – www.irs.gov. You don't get the free filing from the IRS; they will give you a choice of vendors to go to who are supposed to treat you nicely "if you qualify". In 2006 Treasury inspectors found that many free-file programs had inaccurate software; the old saying holds "you get what you pay for". **AARP Tax-Aide** offers free tax filing through the IRS tax software system as long as it's a simple return with no business or rental income. The Orange Park Senior Citizens Center has the free-filing service on Tuesday and Wednesday starting Feb 3rd from 10A-2P by appointment (269-7431) only. I'll be there on Tuesdays; to find other AARP Tax-Aide sites and times, call 888-227-7669.

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JACKSONVILLE**



SAVE \$10

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Removal made easy.TM

1.800.586.5878 | www.justjunk.com

UP FRONT RATES. ON TIME SERVICE. WE RECYCLE & DONATE.

Upcoming Events

Jan-Feb 2009

**NASCAR Begins 7
February**

**Pinochle Tournament
every Saturday at 1pm**

Live entertainment every Friday and Saturday

Instant Bingo Everyday

New Years Eve Party 31 December

**Silver Strike Bowling
Tourney (see article)**

Other Events

**Fish Fry the First
Friday of each Month
Except December**

**Italian Dinner the
Second Friday of each
Month Except
December**

**Steak Night the Third
Friday of each Month
Except December**

**Taco Night the Fourth
Friday of each Month
Except December**

Bluegrass Jam 1st & 3rd Saturday Afternoons

**AO Night the Third
Thursday of each
Month**

**Helen's Bonanza
Burgers every Monday
Noon to 4pm**

NFL Playoff Games

**JPB every Wednesday
6:30pm**

**Ladies Night Every
Saturday 6-10pm**

**Superbowl Party 1
February**

**Join in the Events. Invite a Friend. Bring the
Family. Opens at Noon 365 Days a Year.**

January 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						EVERY SATURDAY PINOCHLE TOURNAMENT 1PM
↓	↓	↓	NEW YEARS EVE PARTY (SEE ARTICLE)	1 Happy New Year	2 Fish Dinner 5-8pm Mystic Knights	3 Club/FRA BOD 9am Karaoke
4	5 Bonanza Burgers Noon-4pm Unit BOD 7pm	6	7 JPB 6:30pm	8 Benny's Haircuts 10am-2pm	9 Italian Dinner 5-8pm Vicki Lee	10 Carrie Williams
11	12 Bonanza Burgers Noon-4pm Unit GA 7:30pm	13 Branch GA 7:30pm	14 JPB 6:30pm	15 Benny's Haircuts 10am-2pm	16 Steak Dinner 5-8pm Steven Craig	17 Free Juke Box
18	19 Bonanza Burgers Noon-4pm	20 Lunch/Dinner Bunch (See article)	21 JPB 6:30pm	22	23 Taco Buffet 5-8pm JTO (just too old)	24 Karaoke
25	26 Bonanza Burgers Noon-4pm	27	28 JPB 6:30pm	29	30 Pork-A-Bob 5-8pm Wild Card	31 Joint Birthday Dinner Ronnie Powell

February 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						EVERY SATURDAY PINOCHLE TOURNAMENT 1PM
1 SUPERBOWL PARTY	2 Bonanza Burgers Noon-4pm Unit BOD 7pm	3	4 JPB 6:30pm	5 Benny's Haircuts 10am-2pm	6 Fish Dinner 5-8pm Livid	7 Club/FRA BOD 9am Karaoke
8	9 Bonanza Burgers Noon-4pm Unit GA 7:30pm	10 Branch GA 7:30pm	11 JPB 6:30pm	12	13 Italian Dinner 5-8pm Jim & Jerry	14 VALENTINES PARTY with Go Ask Alice
15	16 Bonanza Burgers Noon-4pm Newsletter to Printer	17 Lunch/Dinner Bunch (See article)	18 JPB 6:30pm	19 Benny's Haircuts 10am-2pm Labeling 9am	20 Steak Dinner 5-8pm Suzy Orr	21 Suzy Orr
22	23 Bonanza Burgers Noon-4pm	24	25 JPB 6:30pm	26	27 Taco Buffet 5-8pm Ghost Radio	28 Karaoke