

Volume 63 – Issue 4

July / August 2009

Branch / Unit / Club 91

WWW. FRA91 .ORG

E-Mail fcfi@bellsouth.net

Branch/Club (904) 264-2833

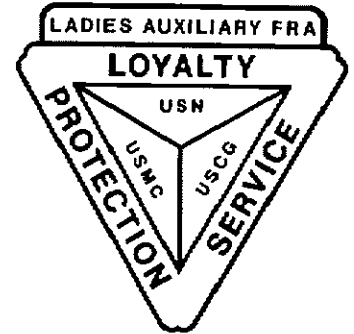
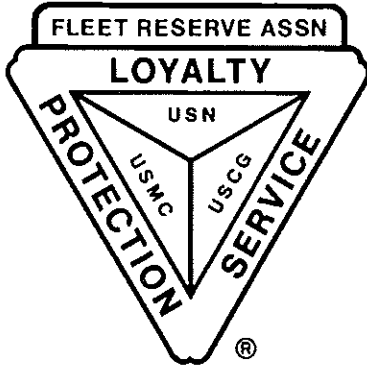
fax (904) 264-5888



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

The Presidents Podium

Hello Shipmates, Well I am back for another year as the President of FRA First Coast Branch 91. I certainly do appreciate everyone's support and the vote of confidence. I wish to thank each of the Shipmates who also stepped up and have accepted an office for the ensuing year. Together we will do our best to represent all the Shipmates of Branch 91 at all times and will meet any challenges as they come forth this coming year. As always one of the biggest challenges is always in membership. We really can use your help in trying to meet this challenge. We, who are members, know of many other eligible shipmates (Navy, Marine Corps and Coast Guard) who are not members. If each of us signed up one then each of these shipmates signed up one and this continues on and on, we could double, triple, quadruple our membership total in a short amount of time. Numbers are especially important. The larger the number of individuals you represent tends to get the attention of Congress when it comes to legislative issues that are about the benefits of those now serving as well as, us, who have served. The FRA is our great advocate and continues to be "On TOP" of the issues that will and do affect our military personnel. We are counting on you to help us meet this challenge..

As I close we hope that you will come down and visit us at the Branch Home for some of our activities such as the Fourth of July Flag Burning Ceremony and Family Picnic. We look forward to seeing you and listening to your comments on what we are doing.

Until next time, I remain yours in Loyalty, Protection and Service,
Jim "Robbie" Robbins, President
(904) 269-2135
slgr@bellsouth.net

Why permanent Life Insurance Policies Are Smart Buys

While the thousands of dollars that a funeral can cost, seems like a lot of money, it is rather small in the realm of life insurance benefits. That is why funeral policies are a very affordable form of life insurance, even for older people and those with health conditions! And even though the face values seem small, it is enough money to pay for burial and other expenses. A final expense life insurance policy is a smart way to buy exactly what you need.

Final expense policies are small face value whole life policies. These can usually be purchased for face values (death benefits) from a couple thousand dollars up to about \$25,000. Some may even go up to \$50,000, but these can get very expensive for older individuals and those in poor health. The rates are level for the rest of your life, and these whole life policies do not expire after a set term. They cover you when you need coverage the most! Even seniors on fixed incomes find them affordable.

Different insurance companies have come up with policies to meet the needs of different individuals. Some final expense policies offer immediate protection. An individual can be a senior citizen, but they usually need to be in fairly good health to purchase these. For people of any age with health conditions that would get them declined for most life insurance, guaranteed issue life insurance policies are the answer!

A guaranteed issue life insurance policy usually uses a waiting or "vesting" period instead of health questions. If the insured person survives the waiting period, their beneficiaries will inherit the entire face value. If they should pass away, their premiums will be refunded to the beneficiaries with a stated interest rate. For a person who cannot qualify for other life insurance, these type of policies are good alternatives.

For answers to your questions regarding Permanent Life Insurance and a price quote please feel free to contact Todd Richter any time at 1-800-566-0420. If you leave a message he will return your call. Or email at fefi@bellsouth.net

Upcoming Events at the Fleet

July-August 2009

Nascar Datona 4 July	Nascar Chicago 11 July
Nascar Indianapolis 26 July	Pocono 2 August
Watkins Glen 9 August	Michigan 16 August
Instant Bingo Everyday	Pinochle Tournament Every Saturday at 1pm
Independence Day Picnic 4 July	Benny's Haircuts 1st and 3rd Thursday 10-2
Fish Fry Frist Friday	Italian Dinner Second Friday
Steak Night Third Friday	Taco Buffet Fourth Friday
Jack Pot Bingo Wed 6:30pm	Instant Bingo Daily
Blue Grass Jam 1st and 3rd Saturday	
AO Night Third Thursday	Helen's Bonanza Burgers every Monday 12-4
Ladied Night Every Saturday 8-Mid	2 for 1 wells and \$4 Pitchers Thursdays 4-10pm

Other Events

Gazebo Karaoke 4 July After Picnic	Trivia July 6th and 20th
Bartender Appreciation Night 25 July	Trivia August 3rd and 17th
Luau 15 August	

Join the Events. Invite a Friend. Bring the Family.

Opens at Noon 365 Days a Year.

The Club Corner

Hope everyone is enjoying his or her summer and if you're like me, waiting on school to start again. As always, we have a lot of events and entertainment starting up the next couple of months. I have had a lot of bands and entertainers calling wanting to come play at the Fleet, and am trying my best to keep everyone happy with who they see.

July 4th – the branch will have their ceremony and cook out planned as they do every year, but this time I am going to extend the party out back (since our beach night got rained out) and we are going to party outside with TJ's – Dj's. There will be a lot to do and the kids are welcome to stay until 9PM. Since the branch has the picnic, I thought we could all just bring in a potluck dinner and share with everyone. Bring the lawn chairs and towels and wear your bathing suit if you want. Remember, if you are going inside to sit at the bar, you will have to have clothes to cover up with while inside. With the new pool, there is more room for everyone to get wet!

July 25th – BARTENDER APPRECIATION NIGHT! The men will be bartending and everyone is welcome to come play the games they have planned, and it's your time to sit and enjoy the evening with your favorite bartenders. Hope everyone can make it out and show their appreciation to the hard work all the bartender's do to keep our club running smooth.

We are going to start a Trivia night on the first and third Monday of the month. This is a lot of fun, and there are prizes to be won, so come on out and enjoy a nice relaxing night of Trivia. The first night will be Monday July 6th. Starting at 7PM

Our Luau this year will be on August 15th. Start getting your grass skirts out practice your dancing, so we can all have a great time. As last year, a Hawaiian dish to share is appreciated.

Keep checking your calendar each month for more exciting events that we have planned later in the year.

As always, If there is anything I can do to make your time up at the Fleet Reserve Club more enjoyable, please do not hesitate to contact me.

If you are missing a coat of some sort, please ask the bartender to see the Lost and Found, It is starting to become quit a large pile. Thank you! TARA MOORE, Club Manager

FORTH OF JULY PICNIC

There will be a "Flag Disposal" ceremony on Saturday July 4th, at 1200 (noon). All Shipmates, Auxiliary, Associates, Active Duty and guests, are invited to attend. Service will be on the front lawn of the Branch home. Please attend. A family picnic shall immediately follow the Ceremony. Free Hamburgers, Hot Dogs, Cole Slaw, Beans. Soft Drinks and a Keg of Draft Beer.

Plan on children getting wet!

YOUR TAXES - YOUR MONEY

Gale Downs 707-5568

Support the FAIRTAXPLAN

gadcpa@comcast.net

PAY BACK: Anybody on social security or VA should have gotten a check or direct deposit for \$250. **Now comes the surprise;** most will have to effectively pay it back and maybe more. DFAS started the reduction of retiree's w/h tax in May; don't know about OPM. The effective pay back occurs when you file your 2009 tax return in the form of reduced tax with held. Here's how it could work if all agencies reduce the tax w/h:

USN (ret) and a \$250 check: your USN withholding (w/h) is reduced \$250 then you will pay back the \$250 check you got when you file your 2009 tax return.

USN (ret), CS (ret), and \$250 check: you're USN and CS w/h is each reduced \$250, then you will pay back \$500 when you file your tax return.

Worse case: USN w/h reduced, CS w/h reduced, \$250 check and a part/full time job. If you work for a big employer, say like MWR, they will apply the new withholding tables and your FICA will be reduced by \$400. Then you will have to pay back \$750.

If you are self employed, you will get a \$400 credit to your self employment tax which will be offset by \$250 if you got the check. The \$400 reduction of FICA applies to 2009 and 2010. The \$250 SS payment is one time only in 2009. So when the amount of your USN and/or CS retirement check goes up due to a decrease in w/h, be aware of what could happen when you file your tax returns in 2010 & 2011.

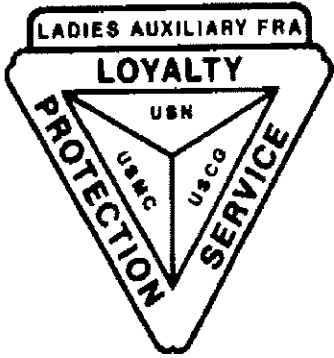
BANKS: As of June 1st 34 banks have failed in 2009. That is more than the total failures for all of 2004 thru 2008. As of March 31st the average U.S. bank had a ratio of noncurrent loans to capital of 13.1%. A noncurrent loan is one where no payment has been made in the last three months or has stopped payments all together. 15 of 17 banks in Jacksonville were above the 13.1% average

SOCIAL SECURITY: It is possible to reset the amount of your social security check. If you started drawing SS early at 62 and have had to repay any of it because you had earned income in excess of the max allowed then you might want to consider it. You have to repay every thing you have gotten so far in order to reset. Form SSA-521 can be found on the SS website, ssa.gov. There are some complications with Tricare 4 Life if you have already turned 65 and have Medicare Part B. All this is explained on the SS site.

CAPITAL GAINS: One disadvantage of indexed annuities over mutual funds for qualified funds (IRA, 401(k), TSP) is capital gains or rather the lack there of. Most of the gain and/or advantages of mutual funds are capital gains. If you have your retirement funds in mutual funds, it doesn't matter if there large capital gains because any all distributions are ordinary income. You do not get the tax advantage of the capital gains in qualified accounts. Capital gains are for investment accounts. However, with mutual funds, when the market drops so does your investment account value. This small disadvantage is far offset by any loss you might incur when the market drops. You do NOT lose any value with an indexed annuity with a drop in the market. People that had their qualified accounts in mutual funds have lost 40 to 50% of their value since last year's market collapse. People with indexed annuities lost nothing.



Issue: July/August 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 First Coast Unit 91

Hello Auxiliary Members,

The beginning of a New Year!!! Yea!!! Well, for the Unit it is the beginning of a new administration year. Elections took place at the May General Assembly meeting and those elected were installed on Saturday, June 6, 2009 by PRPSE Jean Burke. We can look back and see that the past year was very successful and we are looking forward with anticipation on what a new year will entail for the Unit. Thanks for doing such a great job goes to all who served for the 2008-2009 year and "Congratulations to all who have made the commitment to serve for the 2009-2010 administrative year.

Although summer has just arrived, we are all ready making plans for fall, winter and even into spring of 2010. There are the activities (Steak Dinners, Remembrance Tree, Welfare Baskets, Children's Parties) which have been staples for many, many years, but we are brainstorming some new ideas. We would love to have some input from you on what you would like to see the Unit do. These suggestions may be either be a fundraiser or just a great idea for some social involvement. We are especially open to having something where those who are unable to attend our meetings could either come out or participate in. Please feel free to give us your thoughts and suggestions.

Several of our members will be attending the upcoming Southeast Regional Convention which is going to be held in Macon, GA. in August. Besides electing the Regional officers for the upcoming year, reports of the Units will be judged and all 1st place winners in each of the five groups will be sent to National for judging there. We will announce the results in the next newsletter.

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 who are 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



62nd LA FRA Southeast Regional Convention

It is still not too late to make reservations to attend the Regional Convention which is being held at the Ramada Plaza Hotel located at 108 First St., Macon, GA, August 13-16, 2009. This year's Convention is being hosted by the Georgia/South Carolina Council. Please make your room reservations by calling direct to the hotel using this phone number ((478) 746-1461). The rate is \$89.00 per night and are coded-Fleet Reserve. Further information may be obtained on what is planned by contacting Sandy at (904) 269-2136 or going to the Southeast Regional web site: www.southeastregionfra.org and clicking on Regional Convention 2009.

2009-2010 Unit Officers

President

Sandra Robbins
(904) 269-2136

Vice President

Linda Moore
(904) 772-7606

Executive Secretary

Jackie Davis
(386) 697-4278

Treasurer

Patricia Garwood
(904) 594-6259

Jr. Past President

Helen Bair
(904) 269-6435

Directors

Tammy Davis
(Americanism Chairman)
(904) 214-6286

Amy Johnson
(Parliamentarian)
(904) 272-5920

Helen Kelley
(Hospital Chairman)
(904) 264-6071

Marie Lake
(904) 778-0943

Bobbie Magnussen
(Phone Tree Capt.)
(904) 771-4396

Janet Pierotti
(Youth Activities)
(904) 268-9918

Anna Reneer
(Chaplain)
(904) 771-0802

Irene Schulman
(Welfare Chairman)
(904) 772-1136

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



4th of July Flag Burning Ceremony and Family Picnic

On Saturday, July 4, 2009, we will once again be celebrating the birth of our great nation with the annual Flag Burning Ceremony which will commence at 12 noon at the Branch 91 Home. The Family Picnic will be held after the ceremony is completed. As always there will be lots of great food and of course great fellowship. The menu is Hamburgers, Hot Dogs, Baked Beans, Cole Slaw and all the fixing's for the burgers and dogs.



Anyone who wishes, may bring a dessert to share. Come on out and "CELEBRATE" with some of your extended family, US!!!

Lunch and Dinner Bunch

Each month you are invited to attend our "Dutch Treat" meal out at a local restaurant. This is strictly social and also who does not like good food. Below is the list for the upcoming months. Note the time as some are for lunch and some are for dinner. Bon Appetit!!!

Texas Roadhouse Blanding Blvd (next to BJ's)

July 21, 2009 11:00 am

Pengree's Kingsley Ave/Plainfield (across from Orange Park Library)

August 18, 2009 11:00 am

Red Lobster Blanding Blvd/Wells Road

September 15, 2009

Golden Corral Blanding Blvd (near BJ's)

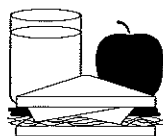
October 20, 2009 11:00 am

Panera Bread Blanding/Youngerman Circle

November 17, 2009 11:00 am

Loughorn Steakhouse Blanding Blvd/Argyle

Reservations are not required but we would like to have an idea of how many will be attending, so please give Sandy a call at (904) 269-2136 to let her know you will be attending.



Welfare Pantry

After doing the Baskets for the Easter Holiday, the Unit's pantry inventory level is low and is in need of nonperishable items. Although we set aside monetary funds to purchase the specialty items for the holiday, we depend on the donations of nonperishable to help make our baskets. We give out five each time and we do our best to give a basket with enough items to last a family for more than just the one day. Please help us fill our pantry by bringing an item with you when you come down to the Branch Home. On the Fourth there will be a tub set up for you to drop your canned/nonperishable item in. Thank you for helping us with this great project.



2009 Scholarship Awarded

The Unit has awarded this year's scholarship to Hillary Collandra. Hillary is presently attending Marquette University in Milwaukee, Wisconsin where she is majoring in International Affairs with a minor in Military Relations and Peace. She wishes to become a Navy Pilot. Her sponsor is her father Shipmate John Collandra. Along with her studies this summer, Hillary will be vying for the title of Miss Wisconsin (Miss America Pageant). We are proud of Hillary and wish her "Good Luck" in attaining her goals.



Thanks for all your Help!!!

To everyone who came out to help with the placing and picking up of the flags over Memorial Day week, THANK YOU!!! There were not only our Shipmates and Auxiliary Members but we had volunteers from two Boy Scout Troops (), Baseball/Football team from the Argyle Association, members of our military and their families who were representing the USO. We were all thankful that Mother Nature helped out by not raining on either day and by having the numbers of volunteers, we finished both times in a short amount of time. Kudos", to all!!!



2009 FRA/LA FRA National Convention



The Shipmates and members of the Auxiliary will be meeting in Virginia Beach, VA the week of October 18-25, 2009. The Convention Committee hopes that many of you will attend this year as they feel many of you were either stationed or have been through the Norfolk area during your career. The theme they have established is "Welcome Back Home". The Cavalier Hotel located at 42nd Street and Atlantic Ave has been chosen as the site for the 82nd FRA and 77th LA FRA Convention. The base room rate is \$90.00 plus tax. (There is an additional charge of \$25.00 for each additional person in a room above two.) Reservations must be made by calling: 1(757) 425-8555, 1-(800) 446-8199 or 1(888) since 27. Be sure to mention you are with the FRA.LA FRA Convention so that you will get the convention room rate. The Convention committee has scheduled several special events during the week; "Welcome to Hampton Roads"-Monday, Oct. 19, 2009 1-4pm, All Day Tour (Little Creek Naval Base, Nauticus, Battleship Wisconsin)-Tuesday, Oct. 20, 2009 9am-4pm and Spirit of Norfolk Dinner Cruise, Thursday, Oct. 22, 2009. For more information you may either contact us at the Unit level or you may visit the Convention web site by going to www.fra.org and clicking on the National Convention Logo. Unit members Sandra Robbins-chairman, Pat Garwood-Cochairman and Kay Lancaster have been selected to be delegates on behalf of the Unit at the convention.



Special Messages! Please Take Note!!!

Steak Dinners

Membership Cards

What a night we had on Friday, June 19th!! We sold out of steaks by 7:00pm. A total of 167 complete steak dinners were sold. We also sold several just Potato and Salad Bars. We definitely appreciate everyone's patience as we ended up adding a couple more tables onto the dance floor but several had to go into the bar area to eat. Normally we prepare for 150 and this month we had upped it to 165. (Luckily there were 2 extra added into our order and that made it 167). If you are bringing in additional people and your party goes to 10 or more, we ask that you notify us so that we can order additional steaks and other items needed for the evening. We value your continued patronage and do not wish to turn you away but we only prepare for the number we feel we will be serving. We have our steaks cut and do all our prep (salad/potatoes) the day of the dinner. Once again "Thanks" for choosing us and please give us a call if you are having a large party.

ATTENTION ALL MEMBERS: On November 1, 2008 the Auxiliary moved its membership operation back in house and once again has a Membership Service Administrator. The move did not come with some challenges but it is hopeful that most of these challenges have been addressed. We have now returned to the old data base system but with upgrades. When you receive notice for your dues payment, you will also receive your membership card. Please do not let your membership lapse thinking you have a current card because if payment is not received in a timely matter, you will be dropped from the Auxiliary roster for nonpayment. **YOUR MEMBERSHIP CARD IS NOT VALID UNTIL YOUR DUES PAYMENT HAS BEEN RECORDED.**

Call: Sandy – (904) 269-2136)



Members Due for Renewal in July & August of 2009

The following memberships are due for renewal in July and August 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.

Marvin Adams, Sr.	Patrick R Curry	David M. Kasper	Alfred R Petrosky
James D Alcorn	Patricia Czarnecki	Bill A Keagle	David E. Phillips, Jr.
Claude A Allen, Jr.	Gerald A Davis	Robert R. Klaus	Wallace E. Pitts
Allen Alquist	Michael E. Desjeunes	William Klipp	Robert R Porter
Timothy N. Austin	James F. Dixon	Jim Lankford	William Powers, Jr.
Randolph V. Avery	Henry Adam Doherty	Everett W Leech	Ronald B Quitevis
Jim Baldwin	Constantine Duliakas	Kenneth R. Leisher	Troy Randall
Leland L Bardwell	Christian J Eck, Jr.	John R Lemire	Jerry R Ross
Billy R. Barley	Kenneth E Emerson	Robert J Lewis	Gareth G Rouillard
Edward L. Bass	Robert E Engle, SR	Stanley J Lucas	Leonard M Shaffer
Earl E Baugh	Curtis T. Evelyn	George E Manjuck	Nick Sikes
David H Bebout	Keith B Fairchild	John T Mann	Milton Small
Alvin P Beckman	Norman W Farrell	Samuel B Marion	Charles L Smith
Donald E Bell	Tom L. Faucett	John D Martel	James F Snelgrove
Gerald H Black	Jack L Forte	Dana Mauldin	Ambrose H Sopkowiak
Raymond E Bock	Ralph F. Futch	Darrell G Meadows	Robert K Stearns
Thomas R Bostic	Bennie C Glasscock	Vernon Medley	Jerrald D. Steichen
Rob S. Bouchat	Frederick Goetter	James E Moore	Charles D Steller
Nery B Boudreau	James W. Griffith	Ralph E Moore	Robert M Sutton
Frank S Bull	Paul W Grund	Marcus Navarro	Michael D Thomas
Ray M Caddell	Harry E Haldeman	Stacy S. Navarro	Jan R Thompson
Herman J Carver	Paul Harding	James W. Norton	Gustano A Villarini
E R Cavanaugh, JR	Junior A Hartman	Henry C Nowakowski	Merle R Webster
William H Clute	Gary A Hauff	William L Nunley	Jerome C Weidner
Harold G Coday	William A Hefty	Anthony Orzechowski	Teresa H. Whitehouse
John P. Collandra, Sr.	Robert Henry	Clayton E Overholts	Donald G Wiggins
Charles W Compton	Bob Hines	Bradley P Parker	Mark T. Williams
Peter J Correa	Robert R Johns	John E Parrish	Raymond K Wilson
Roger F Creamer	Darrell Stephen Johnson	David J Patrick	Gregory A Windorski
William A Culpepper	Isaac Jones, II	Richard C Pedigo	Lewis E Woods

Lapsed Memberships in May & June of 2009

The following memberships have Lapsed in May and June 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.

Dale Ackley	Anthony C. Dunbar	Clarence L Lalk	David M Rexroad
Herbert D Baessler	Thomas Duvall	Joseph V. Lopez	Edward S Rice
Wayne S. Barker	David Epps	Harold D Marvin	Michelle Schwitzler
Buford V Berry, JR	Mark J. Flores	Tim McGrath	Nicholus Brandon S.
Bobby L Besherse	Robert C Frisbee	Tyrel I. Merkle	Thomas L States
Carl A Bodin	Billy J Hattendorf	Leroy William Moak	Michael F. Vaughn
Gary W Brothers	Dorian L. Heldig	Harley W Montelongo	Otto H Vogel
Julia N. Chilewski	Harry Holt	Garner D Morgan	Roland L Voisin
Ralph D. Christie	Anthony E Iselin	Bernard Neubauer, JR	Michael L. Ward
James R. Clements	Albert L. Johnson	Carl L Nix	William R Whitaker
Thomas S. Conley	Daniel P Kenny	Spiegel L Pitzer	George White
Robert Crognale	Beverly Killeen	Myrna L. Reaves	Kenneth T. Whitlow
Charles E Duckworth	James W. Kirk	Thomas A. Rebarick	Larry Zagray

US NAVY PAYCHART 1898

NAVY DEPARTMENT

GENERAL ORDER
No. 409

WASHINGTON, February 25, 1893

The following Executive Order is published for the information and guidance of all persons concerned.

B. F. TRACY,
Secretary of the Navy

EXECUTIVE MANSION, WASHINGTON, D.C., February 25, 1893

On and after the 1st day of April, 1898, the pay of the Petty Officers and other enlisted men of the Navy shall be as follows, but his order shall not reduce the pay or rating of any enlisted man during his present enlistment, below, the rate or pay at which he was enlisted, or in which he is now serving, unless he shall be reduced in rating as provided by law or regulations:

RATING	Monthly Pay	RATING	Monthly Pay
Chief Masters-at-Arms	\$65.00	Painters	\$30.00
Chief Boatswains' Mates	50.00	Carpenters' Mates, third class	30.00
Chief Gunners' Mates	50.00	Firemen, first class	35.00
Chief Quartermasters	50.00	Firemen, second class	30.00
Masters-at-Arms, first class	40.00	Shipwrights	25.00
Boatswains' Mates, first class	40.00	Sailmakers	25.00
Gunners' Mates, first class	40.00	Coal Passers	22.00
Quartermasters, first class	40.00	Bandmasters	52.00
Schoolmasters	40.00	Yeomen	60.00
Masters-at-Arms, second class	35.00	Apothecaries	60.00
Boatswains' Mates, second class	35.00	Writers, first class	35.00
Gunners' Mates, second class	35.00	First Musicians	36.00
Quartermasters, second class	35.00	Writers, second class	30.00
Masters-at-Arms, third class	30.00	Writers, third class	25.00
Coxswains (1)	30.00	Musicians, first class	32.00
Gunners' Mates, third class	30.00	Musicians, second class	30.00
Quartermasters, third class	30.00	Buglers	30.00
Seamen Gunners	26.00	Baymen	18.00
Seamen (2)	24.00	Ship's Cooks, first class	35.00
Apprentices, first class	21.00	Ships' Cooks, second class	30.00
Ordinary Seamen	19.00	Ships' Cooks, third class	25.00
Apprentices, second class	15.00	Ships' Cooks, fourth class	20.00
Landsmen (3)	16.00	Stewards to Commanders-in-Chief	45.00
Apprentices, third class	9.00	Stewards to Commandants	45.00
Machinists	70.00	Cabin Stewards	37.00
Chief Carpenters' Mates	50.00	Wardroom Stewards	37.00
Boilermakers	60.00	Steerage Stewards	25.00
Coppersmiths	50.00	Warrant Officers' Stewards	24.00
Blacksmiths	50.00	Cooks to Commanders-in-Chief	40.00
Carpenters' Mates, first class	40.00	Cooks to Commandants	40.00
Plumbers and Fitters	45.00	Cabin Cooks	32.00
Water Tenders	38.00	Wardroom Cooks	32.00
Sailmakers' Mates	40.00	Steerage Cooks	22.00
Oilers	36.00	Warrant Officers' Cooks	20.00
Carpenters' Mates, second class	35.00	Mess Attendants	16.00
Printers	35.00		

(1) Coxswains detailed as Coxswains of steam launches, or as Coxswains to Commanders-in-Chief shall receive five dollars per month in addition to their pay.

(2) Seamen in charge of Holds shall receive five dollars per month in addition to their pay.

(3) Landsmen assigned to duty as Jacks-of-the-Dust or as Lamplighters shall receive five dollars per month in addition to their pay.

BENJ. HARRISON

“NOW YOU KNOW” (trivia)

submitted by Gale Downs

If you look at some of the ceiling tiles in the club you will see several with “combat aircrew wings”. One of our elder (90 years young) shipmates has them; Lyndal “Roscoe” Sweeney, ADRC (CAC) USN, (Ret) (1938-1968). The CAC wings have a place for three stars. In order to earn a star the crewman had to have 20 flight hours in a combat zone. Each addition star (max 3) represented another 20 flight hours in a combat zone. An air medal required 20 sorties in a combat zone. Sometime after WW II the CAC wings were discontinued. Admiral Delaney, former CO of NAS Jax was instrumental in getting the CAC wings approved retroactively for the helicopter crews that served in Vietnam. Then LT Delaney was a pilot in one the HAL units.

Through WW II the in-flight radioman was also the tail gunner. That’s why the AT & AO shops used to have a close working relationship because the tail gunner was the radio operator and visa versa. The rate designation for aviation radioman was ARM. Later the ARM designation changed to AL. Then AL was discontinued and ALs had the choice of changing to AE, AT, or RM. Most went with AE or AT. The AE and AT rating exams didn’t have much about tail gunner tactics or morse code so advancement for former ALs was slow. I knew two AL/AT3s with gold hash marks and one AL/AT2, a radio operator on the CNO’s flight crew who retired as an AT2.

I was an AT and went to morse code (CW) (key banger) school after ATA school. My first NEC was 6677-(airborne CW operator) which was the NEC for the AL rate. I didn’t get to be a tail gunner because my first squadron had C-118s. Later when Morse code faded into the sunset the NEC changed to 8265-(flight communicator) and finally we were put out to pasture by the teletype. I was one of the instructors in VP-30 for the last Navy radio operator school (ARCO – airborne radio communication operator).

Here is challenge for reliability. Recently the Bunn coffee maker in our galley bit the bullet. A Bunn company rep came out and gave us an estimate of \$400 + for a new Bunn or \$185 for a rebuilt one. We got the rebuilt one. The rep was able to track the serial number off our old Bunn. Our old Bunn coffee maker was 45 years old. Let us hear of any other good stories about reliable products.

I recently had the occasion to visit a shipmate who when I pulled up in his driveway was saluting the flag in front of his house and pledging allegiance to it. I concluded that he more than likely does that each and every morning. Shipmate Ervin Gross is what you might call a red blooded American blue jacket patriot. Let us hear from you with stories about patriotism, because we certainly can use a lot more of it.

This article can only be written with input from YOU shipmates. If you like the column then let me or Todd hear your stories so we can continue the article. Anything, Anywhere, Anytime; let us hear from you.

If any of the info in this article is inaccurate please provide us with the facts and we will submit the straight skinny with a “Now You Know Update” in the next newsletter. If anyone has any type of Navy history, trivia, or just some interesting “sea story”, write an article or submit your facts to Todd or Gale so we can put it in “NOW YOU KNOW”.

STANDING RULES

FLEET RESERVE CLUB OF JACKSONVILLE, INC.

JACKSONVILLE, FLORIDA

These Standing Rules are to provide continuity and consistency of policy regarding the operation of Club 91. No Standing Rule shall be passed which is in conflict with any provision of Branch 91 Bylaws, Standing Rules or Club 91 Bylaws.

Standing Rule 1: Conduct in the Club

Keeping in mind that Club 91 is a family oriented social facility, neither a Stag Bar nor a Sunday School, a relaxed atmosphere with few restrictions is desirable. Guidelines are designed to take into account the wide differences in sensitivities among our customers. They seek to minimize the probability that any member or guest will be shocked, embarrassed or offended by what is seen or heard here, or that discredit will reflect on Club 91, Branch 91 or the Fleet Reserve Association.

Standing Rule 2: Loud, Boisterous Activity

Boisterous conduct, shouting and/or physical scuffling, even in a friendly manner shall be closely monitored and controlled. Even though our Club is not open to the general public, we must remember that the same civil and criminal statutes, which govern the general public, also govern our conduct in Club 91.

Standing Rule 3: Language

Off-color and lewd language loud enough to infringe upon the ears of those outside the immediate conversation shall be suppressed and enforced by the duty manager.

Standing Rule 4. Derogatory language against the Fleet Reserve Association.

Derogatory language or comments against the Fleet Reserve Association, Branch 91, Club 91 or Unit 91 is expressly forbidden and will not be tolerated in Club 91 under any circumstances. Persons guilty of such conduct may be barred from using Club 91.

Standing Rule 5: Minors in the Bar Area

The general policy is that children and minors may be in the bar area only when accompanied by their parent(s) and only until 9:00 PM. After 9:00 PM the Manager or Duty Manager has the authority to make exceptions at the request of parents who must maintain close supervision over their children in Club 91. Children shall not occupy bar stools.

Standing Rule 6: Check Cashing Policy

It is the Club 91 policy to cash checks for Members or Associate Members in good standing only. All membership cards will be checked on all members desiring to cash checks. The maximum amount of the check will be (\$50.00) except at the discretion of the Club 91 Manager. Any member that has two or more bad checks will have his/her check cashing privileges suspended until such time as reinstated by the Board of Directors. **Membership number must be written on the check.**

Standing Rule 7: Guest Log Use

Since we are a private club (members only), it is required that we maintain a Guest Log. A member in good standing must sign in all guests. The name of the Guest and the signature of the sponsoring Member are required in the Guest Log. The Guest may remain in Club 91 only while the Sponsor is on the premises.

Standing Rule 8: Non-Authorized Alcoholic beverage.

No one is permitted to bring their own alcoholic beverages onto the grounds of Club 91 for consumption and includes the entire property of 5391, Collins Road, nor shall any patron leave the confines of Club 91 with alcoholic beverages served by Club 91 in their possession.

Standing Rule 9: Authority in the Club

Responsibility for control of conduct and language in the Club rests with the Manager and the Duty Manager. Since most people do not wish to be obnoxious, a word of caution will usually suffice. Deliberate, loud and persistent offenders will be refused service and instructed to leave the premises. Aggravated cases shall be reported in accordance with the Club 91 Bylaws.

Standing Rule 10: Temporary Debarment

Immediate, temporary, debarment of Members and/or Guests for misconduct is within the discretion of the Manager or Duty Manager. Each occasion of such action shall be immediately reported in accordance with the Club 91 Bylaws.

Standing Rule 11: Access to Branch Home

No Member in good standing shall ever be required to pay a charge of any kind, to gain access to the main bar of Club 91 during normal hours of operation.

Standing Rule 12: Gambling in the Club

Patrons in Club 91 shall refrain from participating in gambling activity which is specifically forbidden by city, county, or state statutes. Gambling activities, which are so forbidden, may jeopardize the corporation licensing privileges and/or result in fines to Club 91 and/or the participating patrons. Gambling is defined as having three elements; those being (1) money or something else of value being risked on a (2) chance, for a (3) prize.

Standing Rule 13: Appropriate Attire

Patrons shall, at all times attire themselves in a tasteful manner so as to not be offensive to other patrons. Casual attire is always considered appropriate in the bar area, however, articles of clothing such as tank tops and cut-offs are not appropriate during dining functions or scheduled inside entertainment. Swimwear or ladies' halter-tops are not appropriate except when authorized for special functions. Shoes or other foot coverings are required at all times. Excessively dirty clothing is discouraged. Persons not attired in accordance with this Rule may be asked to leave by the Manager or Duty Manager.

Standing Rule 14: Racial/Ethnic Epithets

Use of racial/ethnic epithets or slurs is unacceptable conduct and will not be tolerated in Club 91 under any circumstances. Persons guilty of such conduct may be barred from using the Club.

Standing Rule 15: Respect for the Manager or Duty Manager (Bartender)

Bartenders are volunteers to help Club 91 perform its mission. Derogatory language or comments of a demeaning or disrespectful manner directed against the Manager or Duty Manager is expressly forbidden and will not be tolerated in Club 91 under any circumstances. Casual comments of a hurtful and demeaning nature, even in jest, is a violation of this standing rule. Persons guilty of such conduct may be barred from using Club 91. Procedures are in place to file formal complaints against the Manager and or Duty Manager and shall be followed.

Standing Rule 16: Jukebox.

JUKE BOX: The juke box will not be played during Branch 91 and Ladies Auxiliary Unit 91 General Assembly and Board of Director meetings or at other official Branch 91 or Ladies Auxiliary Unit 91 official functions where it may disturb these functions. The juke box will not be turned off in favor of television viewing (i.e. sporting events) unless there is a Club 91 sponsored event in conjunction with the televised event (i.e. Super Bowl Party). Volume of the juke box and televisions will be at the discretion of the attending bartender with the volume control remaining in the possession of the bartender at all times.

Standing Rule 17: Closing

No alcohol will be sold, served, or consumed after 2:00 AM. Last call will be announced at 1:45 AM with no drinks being served or purchased after 2:00 AM. Patrons will only be allowed to remain after 2:00 AM until the bartender has completed clean up and is ready leave. If drinks have not been consumed, the bartender will discard them. Bartenders will not allow patrons to stack drinks at last call. With the consent of the manager, bartenders may close the club earlier than 2:00 AM on slow nights but generally not before 11: PM Sunday through Thursday, and 12:00 AM Friday and Saturday.

END OF STANDING RULES

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

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<h1>July 2009</h1>						
			1 Bingo 6:30pm	2 Benny's Haircuts 10am-2pm	3 Fish Dinner 5-8pm Finders Keepers	4 Pickin n Grinnin Family Picnic noon-4pm Karaoke Party Outside
5 BMW Breakfast	6 TRIVIA 7pm Unit BOD 7pm Bonanza Burgers Noon-4pm	7 Darts	8 Bingo 6:30pm	9	10 Italian Dinner 5-8pm Vicki Lee	11 Club/FRA BOD 9am
12	13 Unit GA 7:30pm Bonanza Burgers Noon-4pm	14 FRA GA 7:30pm Darts	15 Bingo 6:30pm	16 Benny's Haircuts 10am-2pm	17 Steak Dinner 5-8pm Nasty Influenze	18 Hogs Karaoke
19 BACA	20 TRIVIA 7pm Bonanza Burgers Noon-4pm	21 Lunch/Dinner Bunch Darts	22 Bingo 6:30pm	23	24 Taco Buffet 5-8pm Ghost Radio	25 Bartendar Appreciation Night Karaoke
26	27 Bonanza Burgers Noon-4pm	28 Darts	29 Bingo 6:30pm	30	31 American Attitude	

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<h1>August 2009</h1>						
<div style="border: 1px dashed black; border-radius: 15px; padding: 5px; display: inline-block;"> EVERY SATURDAY PINOCHLE TOURNAMENT 1PM </div>						
2 BMW Breakfast	3 TRIVIA 7pm Unit BOD 7pm Bonanza Burgers Noon-4pm	4 Darts	5 Bingo 6:30pm	6 Benny's Haircuts 10am-2pm	7 Fish Dinner 5-8pm Gutterboy	8 Matt Altman Karaoke
9	10 Unit GA 7:30pm Bonanza Burgers Noon-4pm	11 FRA GA 7:30pm Darts	12 Bingo 6:30pm	13	14 Italian Dinner 5-8pm Stark Naked	15 Hogs LUAU
16 BACA	17 TRIVIA 7pm Bonanza Burgers Noon-4pm	18 Lunch/Dinner Bunch Darts	19 Bingo 6:30pm	20 Benny's Haircuts 10am-2pm	21 Steak Dinner 5-8pm JTO	22 Matt Altman
23	24 Bonanza Burgers Noon-4pm	25 Darts	26 Bingo 6:30pm	27	28 Taco Buffet 5-8pm Wicked Leslie	29 Karaoke
30	31 Bonanza Burgers Noon-4pm					