

Volume 63 – Issue 2
March / April 2009

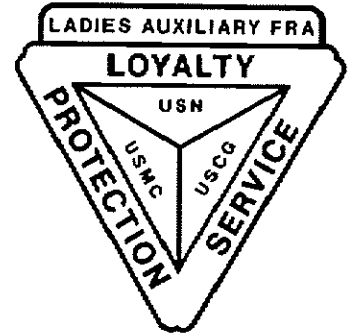
Branch / Unit / Club 91
WWW.FRA91.ORG
E-Mail fcfl@bellsouth.net
Branch/Club (904) 264-2833
fax (904) 264-5888

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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ORGANIZATION
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Jacksonville, FL

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

From the President:

Hello Shipmates, Hope this finds everyone doing well. I am pleased that everything is going well with the Branch. We are working on several projects which will enhance the look of the Branch Home. As always we would welcome help with any of these projects. No real special skills are needed. We are also excited about the many activities that are being planned for the next several months. See details on the upcoming Poker Run in this edition of the Navigator. Maybe you wish to participate either with joining in the ride or help by volunteering to help with the other activities which will be going on that day. Monies raised go to our project "USO Jacksonville". The Branch is also excited to be honoring those students who placed in our Branch with their essay "What the United States Flag Stands For? Several of our members met recently and read over 100 entries from Grade 7 through Grade 12. We awarded first (these were sent to the Regional Level), second and third places in each grade level and we will be honoring these young people at the Americanism Essay Awards Banquet slated for Tuesday, March 31st. (Special thanks to the Unit who always prepare an awesome dinner for all who attend.) The Branch is also the host for the 2009 Florida Council of Branches and Units and it will hold at the Branch Home on the first weekend of April. We are ready to welcome members from the other Branches and Units located in Florida as well as member guests from other Branches and Units of the Southeast.

As I close we hope that you will come down and visit us at the Branch Home for some of our activities. We look forward to seeing you or 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

Roasted Ribs

By Frank Andrews

I will be roasting racks of ribs on 29 March 2009 and offer them for sale to members and friends of the Fleet. Sales begin at 10am for rib dinners and pickup for pre-ordered racks of ribs. There will be sides consisting of Cole slaw and Baked beans. Sign up NLT 27 March at the Bar.

Dinners consist of 4 ribs (1/3 rd rack), two sides and a dinner roll for \$7.00. Racks will be roasted until they are falling off the bone tender with my special dry rub seasoning for only \$14.00 a rack. Generally I roast about 5 extra racks but I can not guarantee availability without a pre-order. If you like tender and tasty ribs, I encourage you to sign up today.

****More Trivia; Right Arm Rating Badges****

Submitted By: Frank Royal

The uniform regulations of 19 February 1841 introduced a sleeve mark for the uniforms of petty officers consisting of an eagle facing left (from the wearer's perspective) with wings pointed down, while perched on a fouled anchor. It was to be worn half way between the elbow and shoulder on the front of the sleeve. Boatswain's Mates, Gunner's Mates, Carpenter's Mates, Masters at Arms, Ship's Stewards and Ship's Cooks wore it on the right sleeve while Quarter Masters, Quarter Gunners, Captains of the Forecastle, Captains of Tops, Captains of the Afterguard, Armorers, Coopers, Ship's Corporals and Captains of the Hold wore it on the left sleeve. It was difficult to distinguish between different ratings using this system.

The uniform regulations of 1 December 1866 introduced a system of rating badges, with eight specialty marks. Depending on design and where these badges were worn, thirteen ratings could be identified.

A petty officer rating badge incorporating an eagle, specialty mark and chevrons with points down was introduced in the uniform regulations of 1886. The eagle faced left with its wings pointed horizontally to the sides. The regulations specified that petty officers of the starboard watch were to wear rating badges on their right sleeves. The left sleeve was to be used for those on the port watch.

General Order 431, dated 24 September 1894, changed the eagle's wings to point upward, though the eagle continued to face to the left.

The uniform regulations of 25 January 1913 changed the location of rating badges so that ratings badges were no longer worn on the sleeves corresponding to assigned watches. Right arm rates were to signify men of the Seamen Branch; left arm rates were to be used by personnel of the Artificer Branch, Engine Room Force, and all other petty officers. The eagle continued to face left on all rating badges.

The uniform regulations of 31 May 1941 specified that the eagle was to face to the left in the rates comprising the Seaman Branch: Boatswain Mate, Turret Captain, Signalman, Gunner's Mate, Fire Controlman, Quartermaster, Mineman and Torpedoman's Mate. All other rating badges were to have an eagle facing to the right.

Right arm rates were disestablished 2 April 1949, after having been eliminated by Change #1, dated 24 February 1948, to the 1947 uniform regulations. All rating badges were to be worn on the left sleeve with the eagle facing to the right.

Frank's Roasted RIBS

**Fleet Reserve Association,
5391 Collins Road**

Rib Plate. \$7.00 includes 4 Ribs, 2 Side Items and Dinner Roll. Whole Rack of Ribs, \$14.00. Side items \$2.00 per pint. To Guarantee Your Ribs, Pre-Order by COB 27 March 2009.

**When: Sunday 29 March
2009 10AM till 1PM**

**Where: 5391 Collins
Road**

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

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

**To Pre-Order Call Frank
at 262-6178**

(leave a message)

or

**E-mail (best option)
fandrews@bellsouth.net**

or

**see your Bartender for
sign up sheet.**

We Need Your Underwear!

NO...NOT THAT UNDERWEAR!



HELP US COLLECT **BRAND NEW** CHILDREN'S UNDERWEAR (BOYS & GIRLS, SIZES 2-18) TO HELP CHILDREN AND FAMILIES IN NEED. ITEMS MUST BE IN A PACKAGE OR HAVE A TAG.

WE'RE JOINING WITH BUSINESSES, FAITH GROUPS, SCHOOL GROUPS AND OTHERS THROUGHOUT THE COMMUNITY IN THIS DRIVE. HELP US HELP DIGNITY U WEAR!

DONATIONS WILL BE ACCEPTED UNTIL:

Undie Sunday—March 15, 2009 Undie Monday—March 16, 2009

(904) 636-9455 • WWW.DIGNITYUWEAR.ORG

Presented by

Deutsche Bank



Starr Martz

THE DESIGN COUNCIL



*****Another “Worthwhile” Charity Supported by 91*****



Mission Statement

The mission of Dignity U Wear Foundation, Inc. is to positively impact the lives of children and their families in need by providing brand new clothing.

History

Dignity U Wear was founded in April of 2000 in Jacksonville, Florida, by philanthropist and Holocaust survivor, Henri Landwirth. Henri knows what it means not to have clothes – to be stripped of dignity and to give up all hope. He founded Dignity U Wear to create real change in the lives of children and adults in need. Change you can see. Change that restores broken spirits and restores hope, dignity and self-esteem. That is why we distribute only brand new clothes. Dignity U Wear creates primary partnerships with key manufacturers and retailers who provide the new clothing, often overruns, excess inventory or seasonal items. These items are collected and warehoused. It then becomes our responsibility to give the brand new clothing to schools and nonprofit agencies serving those in need. These centers provide their list of needs and Dignity U Wear provides the clothing. To date, Dignity U Wear is the only nonprofit agency to solicit, warehouse and distribute brand new clothing nationally, at no cost to the recipients.

Who is Henri Landwirth?

Henri Landwirth (Born March 7, 1927 in Antwerp) is an hotelier, philanthropist, and founder of Give Kids The World and Dignity U Wear. He was originally from Belgium and is a Holocaust survivor. After World War II, he fled to the United States after a stint in the Army; Landwirth took a course in hotel management. He first worked in New York City and then in 1954 became manager of the Starlite Motel in Florida. In 1978 he founded Fanny Landwirth Foundation, named after his mother and the Astronaut Scholarship Foundation in 1984, with the Mercury Seven astronauts. In 1986, Landwirth started Give Kids The World after a reservation had been cancelled by the family of a terminally-ill child that had died while making arrangements for the trip. In 1999 he founded Dignity U Wear which gives clothing to homeless and abused children and their families.

Henri and his experiences in the Holocaust and later with Give Kids the World were the subjects of a 2006 documentary by Robert Allan Black entitled *Borrowing Time*.

Drop your Donation of Childrens Under-Ware (see page at left) at the Branch Home

Prior to 16 March 2009



Members Due for Renewal in March & April of 2009

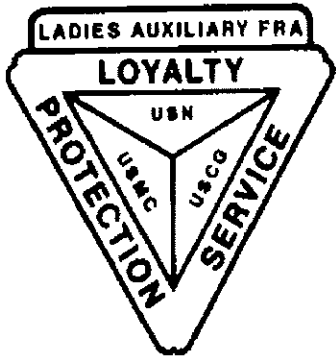
The following memberships are due for renewal in March and April 2009. If you know someone on this list please contact them about renewing their dues. If someone is deceased please notify Duane Wild, our Funeral Services Officer. If your name is listed in error due to recent renewal, please disregard. If in doubt call Todd Richter the Secretary.

Thomas L Adams	Arthur G Elliott	Thelma L Kuhn	Robert T Raiford
Ronald D Aldridge	Robert A. Eppich	Karolyn K Kyser	Richard T Ramsay
William H Andrews	Salvatore Fialo	Cecil Edward Lake	Kevin Regula
Bernard D. Anlage, III	Howard A Fleetwood	Ronald Lamountain	Randall K Reneer
Dennis Atwell	Pablo J. Flores	Marshall L Lancaster	Robert R Roach
Robert F Ayers	Clinton Floyd	Daniel N Lawson	Charles B Roberts
William H. Bare	Frank S Fortson	Gene H Long	Benjamin L Roman
William F. Barnes	Donald L Foulk	John N Lord	Anthony F Romano
Clayton K Bizzell	Roy G. Franklin III	Max E Lovell	Roscoe L Rozewicz
Russell J Blanchard, Jr.	James R Fredrickson	Sheryl D Macri	Ralph A. Sanchez
William D Boyd	Lyman Lance Garner	Richard J Maney	Joseph E. Schiffer
Syeous A Boykin	Shirley H Gernhard	Billy J Manly	Michael Sheppard
Bill L. Brasili	Paul W Gerrard	Joseph M Manuz	Lester N. Sinclair
William H Brinkman	John R Gillette	Robert L Martin, II	Claude J Spain, JR
J C. Brown	Daniel R Grant, Jr.	Willis D McDaniel	William C Spence, Sr.
Loren L Brown	Larry Gress	James R McEvers	Leon C Starling
James H Bryant, Jr.	Edgar J Gums	James McKiernan, JR	Arnold L Stearns
William C Buckner	William X. Hanson	George R McKinney	Ronald G Steele
Richard Budney	Clayton E Hardy, Jr.	Gerald B Meadows	Woodrow J Stephens
Charles C Campbell	Diane Lynn Hartin	Charles E Moffitt	James Robert Sterling
Frederick A Caprio	Arthur D Haynes	Frank R Morris	Gerald L Struck
Harold Lee Chadwell	James R Heffner	Patrick J Morrissey	Charlie W. Szymanski
Homer E Chasteen	Dwight Hines	James L Mulheron	Perry L Thornton
Chris L. Clark	Curtis L Horne	Guerrido Myrna	David Torres
Edward D Clark, Sr.	Malcolm J House	Augusta Newell	David Torres
Pio Claudio	Edwin G Hurlburt	Gary Nickell	George Trax
Randy I Cohen	Michael V. Jackson	Robert E O'Brien	Steven V Turco
John Cornish	Warren E Johnson	Larry D O'Donnell	James T. Vituschi
Frank D Cummings	Herman A Jones	Robert D Oakes, JR	Charles W Waller
Donald J Dapra	Dale A Kallberg	James Alexander Ogilvie	Brian D Waring
Tillman C Davis	Ralph T Killian	Kenneth A Perry	George Watson
John Difiore	John G Knight	Theodore R Polach	Clifford N Whiteley
John B Dunn	Joe B Knox	Hager A Porter, Jr.	Thomas E Wood
Thomas H Dunn	Thomas Konruff	Nathan A. Potter	Michael Zvolensky
Albert W Easter	Robert P. Kuhman	James T Quinn	

Lapsed Memberships in January & February of 2009

The following memberships have Lapsed in 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.

Robert Clinton Adams	Jose Ferrera, III	Jerry E Padgett	Albert Valliere, Jr.
Mark S. Allen	Harry Golicher	William F Pascoe	Angela I. Villarreal
Paul Bollen	Walter J Gorman	Dan A. Patrick	Maurice Wayne Vincent
Matthew D. Bonertz	Douglas B Hall	Perry O Peckham	Eugene T Whitehead
Douglas D Booker	James B Jelkes	Page S Preston	John M Willis
Richard A Brownlee	John W Kidd	Ryan O. Ragan	Francisco G. Zayas
Lloyd B Callis	David E King	William J Ross	
Sheila Denette Carey	Ralph G Kurtz	Eustorgio S Salas	
Calvin P Crouch	Terry Winn LOGAN	Brian T. Schalk	
David L. Dellinger Jr.	James L McCain	Danny J Smith	
Lawrence A Drake	James E. Moore	Richard J. Smith	
Dennis D Dudley	Woodrow W Moore	Wanda Lee Sojot	
Laurence C. Durham	George R. Nicholson	Arthur J Szczutkowski	
John K. Ellett	Nancy A. O'Bryhim	Thomas A Trueman	



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



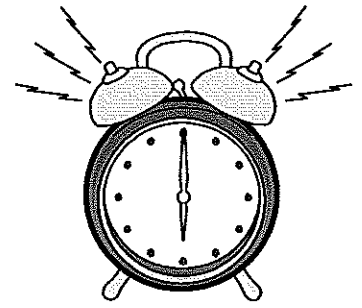
Good Day, I wish to talk to all of you in regards to where we are with the Membership Data Base. At the 2008 convention held in Branson, the delegates accepted the decision to revert back to the system the Auxiliary had prior to going onto the iMUS system used by FRA. Although we knew there would be some challenges, it was felt that they could be overcome fairly quickly and with high hopes for little disruption of the membership process. Unfortunately this has not really been the case, but be assured that the Member Services Administrator and the technical people have and are continuing to solve any and all challenges as quickly as they are realized. Many have not received membership cards even though they have sent in their dues either direct to National or through the Unit. Unit 91 has now set up a system through the Unit Secretary to get a Temporary Membership Card to those who have just joined, lost a card or have not received a card. These cards are only good for 90 days from time of issue and are accepted at our Branch only. For those falling in the following categories-lost card or no card received-you will need to either call (904) 269-2136 and leave a message stating the reason you need the card or stop by the Branch Home and filling out a request card. Once your request is received your membership will be verified against the records and then you will be sent a Temporary Card. All new applicants will receive a Temporary card as soon as possible after their application comes across the Secretary's desk. We certainly appreciate your patience as we work out the kinks and hopefully everything will be fixed very soon and we will be able to get your cards to you in a timely matter. Your membership is important!

The Unit will once again be preparing the meal for the Branch's Americanism Essay Awards Banquet. It will be held at the Branch home on Tuesday, March 31st. This year we will hear the essays written on "What the United States Flag Stands For". If they are anything like in years past they will really be interesting and it is always inspiring to hear the participants reading their own essay.

In April the Unit will open the Nominations of Officers for the 2009-2010 with elections taking place at the May General Assembly meeting.

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



Don't Forget to
"Spring Ahead"
on Sunday morning
March 8, 2009



Chinese Auction 2009

We are soliciting new or good usable items for the annual Chinese Auction which will held at the Annual Memorial Day Celebration and Family Picnic. If you have items you would like to donate please call us or bring them to the Branch Home prior to May 23rd. Also plan on coming out and supporting this event.



Joint Installation of Officers

Mark your calendar for the annual Joint Installation of Officers for Branch and Unit 91. It is being planned for the first Saturday of June which is June 6th. More info will be in the upcoming issues of the Navigator.



PRESIDENT: SANDRA ROBBINS (904) 269-2136
SECRETARY: JACKIE DAVIS (904) 269-2136
TREASURER: PAT GARWOOD (904) 594-6259

VICE PRESIDENT: LINDA MOORE (904) 772-7606
CHAPLAIN: AMMA RENEER (904) 771-0802

**LA FRA ANNUAL PIGRIMAGE
ARLINGTON CEMETARY
MAST OF THE MAINE-TOMB OF THE UNKNOWN
APRIL 25, 2009
ARLINGTON, VA.**

any different. Please drop off your donations at the FRA Branch 91 home and have them marked Food Pantry so that they will be directed that way. Your help with our endeavor will be greatly appreciated. All of the baskets we prepare are given out through the Chaplin's office on board NAS JAX.

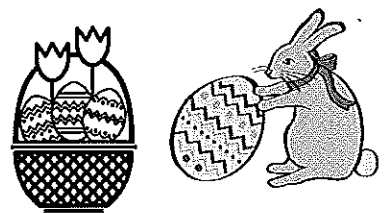


**FLORIDA COUNCIL OF BRANCHES & UNITS
APRIL 3-5, 2009
FRA BRANCH 91 HOME
JACKSONVILLE, FLORIDA 32244**

The Shipmates of Branch 91 will play host for this annual meeting. Those in on Friday, April 3rd can enjoy the regular "Fish Night". Opening session will be at 10:00 am on Saturday, April 4th. Lunch will be served at approximately 11:30 am. The afternoon session will reconvene at 1:00pm. Several guest speakers have been invited to talk in the morning session. A dinner is being planned for Saturday evening. Tickets will be on sale at the Branch home. The main objective of the council is to talk on issues pertaining to the Branches and Units of Florida. The meetings are open to all who wish to attend. If you would be willing to help with the events of the weekend, please call Robbie at (904)269-2136. Unit 91 is a member of the council.

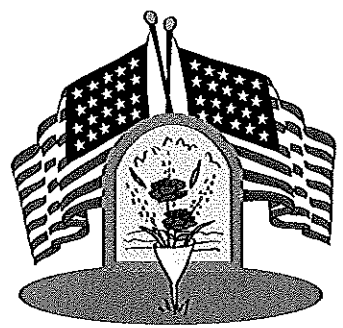
FLAG PLACEMENT AT CEMETARY

On Saturday, May 23, 2009 the Unit invites you to join in with them as they place flags on the graves of our deceased veterans for Memorial Day. Over 3000 flags are placed each year and the Unit could use more help. The cemetery is located on Normandy Blvd just off I-295. The cemetery has three sections and takes several hours if we have a good crew. In years past the Girl Scouts and Boy Scouts have been a tremendous help but we still need our own members and Shipmates to show up. It is always so impressive to look over the cemetery once the flags have been placed. Please plan on coming out to help us pay our respects to those who have fought to keep us free. We meet at the Town & Country Funeral Home located at the cemetery at 8:00 am. Flags are dispersed and you are sent out to a section. We will also need help in picking up the flags on Saturday May 30th at 8:00 am.



Children's Easter Egg Hunt

The Unit will hold their annual children's Easter Egg Hunt on Sunday, April 5, 2008 (Palm Sunday) at the FRA Branch 91 home. Time will be 2-4pm. Please bring a basket for your child to collect eggs in. It is hoped that the Easter Bunny will make an appearance. Please bring your children out and enjoy "The Hunt", and of course there will food also.



Please call Tammy (904) 608-8715 or Sandy (904) 269-2136 if you can help.

Can we count on YOU!!!



Joint Installation of Officers
Saturday, June 1, 2009
(More info next Navigator)



Welfare Pantry

Easter baskets are going to be put together on Tuesday, March 18, 2008. We are in need of items to be put in them since the Food Pantry looks fairly bare at this time. At this time we could use some of the specialty items for the Easter holidays but will take any canned or nonperishable item. The Unit prides their selves on giving out really full baskets and do not wish this year's baskets be

First Coast LA FRA Unit 91
5391 Collins Road, Jacksonville, Florida 32244

Chinese Auction

Once again during the annual Memorial Day Picnic held at the Branch 91 home there will be a Chinese Auction. This is where those in attendance may make a bid on an item that they would like to have. We are soliciting items to be used for this auction. Items may new but we also will take used items which are in good working order or shape. Please bring your donations to the Branch Home and mark them for "Chinese Auction". On the day of the picnic all items will be placed on tables and each item will be given a number to correspond with a bag. Tickets may be gotten through the cashier for a specific donation. Once you have your tickets you fill out the one side and drop it into the bag containing the number for the item you wish to bid on. At the end of the afternoon the bidding will be closed. One ticket will be drawn from each bag and that ticket will be the winning bid. You will need to be present to make your bid but you will not need to be present at the time the ticket is pulled. Winners will be notified and they may come back to the Branch Home to pick up their item. All monies made from this project will go into the "USO JAX FUND". This event is always a lot of fun so we hope you will plan on participating by donating as well as being in attendance on May 25th for the Memorial Day Family Picnic.



On Saturday, May 8, 2009 the Unit will be hosting a Spring Luncheon. There will be guest speakers, an Auction as well as there will be game time. The festivities will begin at 10:00 am and go til 3:00 pm. The cost will \$5.00 donation per person. Reservations are requested. It is our hope to see lots of the members who can not attend the Unit's night meetings. Please come out and join in our fun-filled day.

NAME: _____
Phone #: _____
Please Reserve _____ tickets at \$5.00 +

(Make checks out to LA FRA Unit 91 and send to LAFRA Unit 91, 5391 Collins Road, Jacksonville, Fl. 32244)



Steak Dinner

The Unit prepares and cooks on the third Friday of each month "The Best Steak Dinner Around". The steaks are cooked to order on the barbecue. They are served with baked potato, salad bar, garlic toast, dessert, coffee and tea. All this for just a \$10.00 per person donation, what a deal! We serve from 5-8 pm. The Unit appreciates all those who have been attending over the years and invites all who haven't tried us to come out and try us out.

Southeast Regional Convention

Sponsored by: GA/SC Council
Date: August 13-16, 2009
Place: Ramada Plaza, 108 First Street, Macon, GA
Room Rate: \$89.00 plus tax
Specify group reservation under name
"FRA, Southeast Regional Convention"

National FRA/LAFRA Convention

October 20-25, 2009
Cavalier Hotel
4201 Atlantic Ave. Virginia Beach, VA
Room rate: \$90.00 plus tax
Make reservations at: (1-800-446-8199 or
1-757-425-8555)

Specify group reservation "FRA National Convention"



Scholarship Deadline Nears

Anyone wishing to apply for the 2009 First Coast Unit 91 scholarship needs to have the application postmarked no later than March 31, 2009. If you need an application, call (904) 269-2136.

Lunch and Dinner Bunch

March 17, 2009 7:00 pm
China Buffet – Argyle Shopping Center(near Publix)
April 21, 2009 11:00 am
Honey B's Fleming Island (located in old Gene's Seafood space)
May 19, 2009 11:00 am
Grumpy's Kingsley Ave Orange Park
June 16, 2009 7:00 pm
Texas Roadhouse Blanding Blvd (next to BJ's)
(For more information call Sandy 269-2136)

Spring Luncheon

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

Gale Downs 707-5568

Support the FAIRTAXPLAN

gadepa@comcast.net

FREE TAX SERVICE: The income limit for 2008 to qualify for free tax prep via the IRS website, irs.gov, is \$56,000. AARP Tax-Aide provides free tax service for a basic tax return with no business or rental income. There are numerous sites; some walk-ins and some by appointment; call AARP Tax-Aide at 888-227-7669 to find places and times. I know about Orange Park Senior Center (269-4731), Tuesday and Wednesday (10A-2P) by appointment only because I am there on Tuesdays.

SOCIAL SECURITY: Take it early or wait??? Full Retirement Age (the other FRA) for those born between 1943 through 1954 is now 66 years. It will go up to 67 for those born from 1955 thru 1960. If you can take SS early at 62, you get only 75% of what the full SS would be at 66. If you are still working full time the answer is NO because you have to give back \$1 for every \$2 you earn above \$14,160 until you reach FRA. If you are not working then consider taking it early. If your full SS at FRA would be \$1,500/mo then you would get \$1,150/mo at 62. Up until you reach FRA (66) you would get \$54,000. Without investment earnings, etc, your break even point for not taking it early would be 12 years or 78 years old. I recommend early SS to anyone not still working.

62/70: You can get 132% of FRA if you wait until 70 to take SS; \$1,980 on the above example. The break even point is 10 years (80 yrs old). The 62/70 solution should be considered when one spouse is at least 8 years older than the other. The lower earning spouse can get the higher of their own SS or ½ of their spouses SS. So if the higher earner waits until 70 to get SS, the higher amount will always be there. Anyone that starts drawing SS at 62 or later has a 50% chance of living until 83 or longer based on actuaries.

TSP: If you have a TSP and are approaching 70 ½, you must do something with that TSP by April 1st following the year you become 70 ½ or your account will be forfeited to the TSP. In order to reclaim it, you must start an annuity with TSP or make a full withdrawal (all taxable) and you will get NO earnings from the time of the forfeiture.

-In 2009 you do **NOT** have to take your mandatory distributions from IRAs, TSPs, etc... Unless you need the money, don't take it, let it accumulate. You need to notify your financial institution not to make the distribution.

MONEY: The Jan 2009 issue of MONEY magazine gives a good analysis of the equity indexed annuity (EIA). It gives a quick summary of the pros and cons of an average EIA. If a person has the time and knowledge, investing in stocks over the long term will beat anything else in the market. However, the MONEY article shows what an EIA can do based on actual market numbers from 2000 thru 2008. If you had put \$100K in an S&P performance fund in 2000 it would be worth \$75,552 on 12/31/2008. If you had put that same \$100K in an EIA, it would be worth \$159,528 on 12.31.08. You don't have to believe me just read MONEY magazine. The key is that an EIA will not loss any of its accumulated value due to changes in the market.

TAX GAP: Because of the \$290 Billion Tax Gap it is highly likely that congress will pass a "cost basis reporting" law this year. That means that brokerage houses, mutual fund and investment companies will be required to keep track of the cost basis of all investors and report it to the IRS. For the investor that translates into higher fees. Another reason to look at indexed annuities because there are NO fees.

TRICARE Issue

This is for real. The heavy assault has begun on Veterans'/Retirees' benefits to pay for other programs. The word on the street is that these indeed are a high priority of the Obama administration. The one most of interest to Retired Military is in Article 189. If approved by Congress the first assault wave would hit the beaches in 2011 and would hit hard. It would initiate cost sharing to require retirees to pay the first \$525 of medical cost and 50% of the next \$4,725 for a first year cost of \$2,888 per person. It would be indexed to increase with inflation. A reason given for this action (for PR effect) is "overuse" by Retirees.

For those of you who are covered by TriCare For Life (TFL) you will want to pay attention to what has surfaced about the future of TFL. If you know of anyone who is Retired Military, please forward this on to them.

I don't know how many of you partake of the TriCare for Life program but here is a very interesting note on the subject. Seems as though our President has placed a priority on cutting it out of the budget as a means to provide funding for those things he promised during the campaign.

In any case, on page 189 of the Congressional Budget Office report, see the note below on how to get to that spot, there is a strong recommendation to eventually eliminate the program as it is too expensive. You should contact your elected officials and register your strong opposition to the elimination of this program. Just another move to slight those of us who dedicated much of our adult lives to the defense of our country.

The following has been added to the Congressional Budget Office Web Site <http://www.cbo.gov/a> <<http://www.cbo.gov/a>> . Budget, Options, Volume 1: Health Care (<http://www.cbo.gov/doc.cfm?index=9925>) <<http://www.cbo.gov/doc.cfm?index=9925>>

“NOW YOU KNOW”

by Gale Downs

Once upon a time one of our shipmates of the senior aviation management echelon came in the club and asked “why are those Navy pilot wings on the wall?” Well, I tried (and I’m not very tactful when talking to someone that should know better) to tell him that the Navy has a long rich history of enlisted pilots.

The enlisted pilot designation NAP (Naval Aviation Pilot) was first used in 1920. The enlisted rating CAP for Chief Aviation Pilot was established in 1924. There was an AP1c, AP2c, AP3c, and even an APseaman2c. The seaman2c reported aboard ship and went straight to mess cooking duty. He would messcook, fly, then sleep on his cot on deck. When the Captain (later Admiral) King found out, he immediately ended his mess cooking duty. Seaman2c(NAP) Webber retired as Commander Webber in 1959. When a Marine squadron CO at Guadalcanal went looking for his pilots he found two sergeant APs that had been ordered to dig latrines on New Caledonia. He immediately put them in the air. One was killed and the other sank three Jap ships.

Starting in 1942 they had a regular rate followed by the (NAP) designation. They were mostly referred to as APs because of the first designation used for enlisted pilots and they were nicknamed Silver Eagles. Their counter parts were NAC for Naval Aviation Crewman and we were nicknamed pilot gophers (h~h~).

Between 1916 and 1981 more than 5,000 enlisted men of the Navy, Marine Corps, and Coast Guard served as pilots. During WW II 95% of NAPs were given temporary commissions which were made permanent if they completed college. So after the war most of the APs keep their commissions. At the beginning of Korea there were 300 Navy NAPs and 255 Marine NAPs. The last Marine Corps NAP retired in 1978 and the last Coast Guard NAP retired in 1979. The last enlisted pilot, ACCM (NAP) Robert K. “NAP” Jones was the station C-131 plane commander in Pensacola when he retired from the Navy in 1981.

After enlisting in 1943 as a black shoe machinist mate, NAP earned his wings of gold in 1947; the Navy stopped training enlisted pilots in 1948. A veteran of WW II, Korea, and Vietnam NAP logged more than 11,600 hours in 37 different types of aircraft, including jets and helos. When NAP Jones retired they named a training building in Pensacola him; Jones Hall. NAP said he wished the building could be named for the Silver Eagles rather than one individual; re: December 2001/Naval Affairs.

I had the privilege of flying with NAP Jones in 1977 and may have been part of the last all enlisted flight crew. The only names on the yellow sheet were ACCM Jones, AD1 Williams and AT1 Downs. While serving in VRF-31 (the ferry command) we got orders to go to Midway Island and ferry the last C-117 in the Navy to the bone yard in Tucson, AZ. At the time, NAP Jones was the station C-131 plane commander in Mildenhall, England. NAP just picked up the phone and called the CNO and requested to go TAD to VRF-31. The flight from Midway to Tucson would be the last leg he needed to make an around the world trip in C-117s. How could the CNO say no to the last NAP.

My first squadron was VR-21 in Barbers Point, HI and many of the plane commanders were former APs. VR-21 decommissioned in 1978 and we began having reunions in 1991. At one reunion there was a former AE2 (NAP). He had been an Admiral’s C-117 plane commander somewhere in the Pacific. At the time a NAP wore his “wings of gold” on the right side of his uniform whereas officer pilots wore theirs on the left. He had a picture of himself in dress whites with his AE2 crow and his “wings of gold” on the right side; very impressive. He did not want a commission so he left the Navy and became a pilot for the DOJ (Con-Air) for thirty years.

There was a front page article in the Navy Times sometime in the mid 70s when an all enlisted flight crew (two ADC (NAP)s and an AD1 flight engineer) ferried a P-3 across country. Those “wings of gold” you see in the club were donated by CWO (NAP) Jim Breeze. Jim was a long time member of Branch 91 and club president until he passed.

So, when someone asks “why are Navy pilot wings on the wall”; **Now You Know.**

If any 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”.

CLUB "91" NEWS

From President John Pregler:

Coming Up

St Patty's Day Poker Run. This will be our third annual St Patrick's Day Poker Run. Once again this is a benefit run for our local United Servicemen's Organization. Our local USO is a nonprofit organization surviving solely on the generosity of donors. They receive absolutely no government funding. I can think of no better way to support our active duty personnel than by helping an organization dedicated to providing all branches of our services entertainment around the world, discounts on hotels and other attractions, and many other services. If you can't make the poker run, consider popping in for the meal and making a small donation. We will be serving Corned Beef and Cabbage, and Sheppard's Pie. Following the run, we have a great band "Just Too Old" for the evening entertainment. The band will be set up in back room that evening and starts at 6:00 PM

Entertainment

Speaking of entertainment, we have had some very exciting bands in the club over the past couple of months, and Tara is doing a great job of mixing it up and bringing in new ones. A real surprise was a band called Mystic River, a really good blues band. They are out of Pennsylvania and were in Florida over the Holidays and Tara was able to snag them for a night. Maybe we will get lucky again next time they are in town. The experience is best described in the language of DJ:

"Oh my gwawd! They were tewiffic! You shud have hoid them!
Ewweone jus wuvved them.....Totawe awesome!!! Heeheeheehee"

So keep your eye on the calendar for some great entertainment.

Welcome Aboard

I would like to welcome two new bartenders, Lisa and Lyn. Lisa will be working regular shifts and Lyn will fill in for special events. Please give them a warm welcome when you are in the club.

Quote of the Month

A handful of peanuts a day will be a bushel in a month!
- Jimmy Robbins

From Manager Tara Moore:

Hello Everyone,

Hope the beginning of the New Year has been good to everyone. Time sure is going by fast. As always, take a look at the calendar to see what exciting entertainment is scheduled.

We are all working hard here to get everything ready for our St. Patty's Day Poker Run on March 14. Even if you don't go on the run, make sure you stop by to get some Corn Beef and Cabbage, Sheppard's Pie and Irish Soda Bread. We will be having 50/50 drawing, and a lot of door prizes to hand out. All proceeds are going to our local USO.

DJ and Jeff have been working extra hard on their Italian Night dinner's (2nd Friday of each month). For March they are planning on bringing back the much requested Stuffed Bell Peppers. If you haven't made it out yet, stop on by and see us! The Food is GREAT!!!

For all of you that haven't been able to make it in lately, we have a few new faces behind the bar, so try and stop by and say hello.

Along with all of our excellent entertainment we have scheduled, we are planning a Raggee Night on April 18th, so gather up your Raggee or hippie attire and lets have a Jammin good time. Covered dishes will be greatly appreciated.

As always, if you have any suggestions, comments, complaints, or concerns, please do not hesitate to get in touch with me.

More Trivia

One: What was the name of the plane that set a world record for a nonstop flight, without refueling, from Perth, Australia to Columbus, Ohio in 1946?

Two: With regards to aircraft, what do the letters "PBY" stand for?

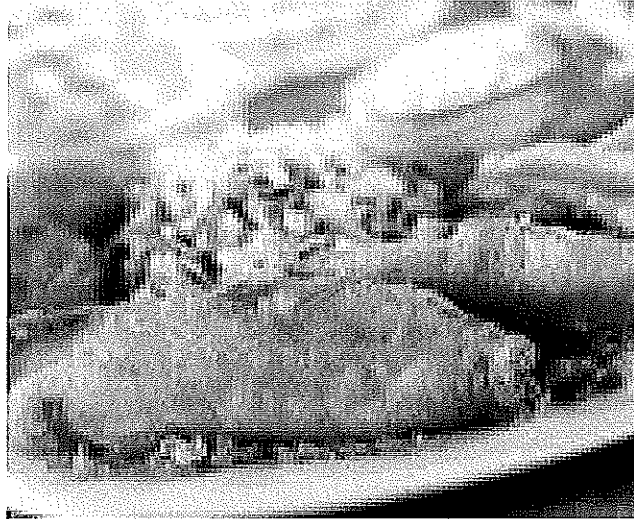
Three: Between the aircraft P-3 Orion and the P2V Neptune, which had the largest crew? How Many in Each?

Four: Which U.S. Battleship was NOT named for a State?

Answers: **Answer One:** The "Truculent Turtle" - "P2V-1" / **Answer Two:** Patrol Bomber manufactured by Consolidated Aircraft Company. / **Answer Three:** The Orion - crew of 12. Neptune had a crew of seven. / **Answer Four:** The U.S.S. Kearsarge (BB-5)



FISH FRY



\$5.00 Per Plate

SPONSORED BY THE CHSMWL CPOA

**WHEN: 21 MAR 2009
@ 1100-1700**



**WHERE: FLEET RESERVE ASSOCIATION BRANCH 91
5391 COLLINS RD, JACKSONVILLE, FL 32244**



FLEET RESERVE # 91

5391 Collins Rd
Jacksonville, Fl. 32244

ST. PATTY'S DAY POKER RUN

SATURDAY MARCH 14, 2009

LIVE MUSIC BY: **HUMAN ZOO** STARTING AT 6:00 P.M.

REGISTRATION FEE \$10.00 DRIVER \$5.00 RIDER
INCLUDES MEAL TICKET
BEST HAND/WORST HAND
REGISTRATION 11:00 A.M. – 1:00 P.M.

LAST BIKE IN AT 5:00 P.M.

DOOR PRIZES

50/50 DRAWING TO BE HELD AT 8:00 P.M.

STOPS INCLUDE:

- 1) SHARKEY'S-215-5890
 - 2) AMERICAN LEGION (218 MDLBG)-282-3766
 - 3) VNV/LV MC CLUBHOUSE-289-4799
 - 4) STEEL PONY-777-5630
 - 5) PAST TIME-781-9832
 - 6) FLEET RESERVE (LAST CARD)-264-2833
- PLAY YOUR BEST FIVE CARDS

BAND STARTS AT 6:00 P.M

CORNED BEEF & CABBAGE
SHEPPARDS PIE

WINNING TICKET NUMBERS WILL BE POSTED FOR DOOR PRIZES AND
GOOD UNTIL SUNDAY 03/15/2009 6:00P.M.

ALL PROCEEDS TO BENEFIT THE USO

March 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 BMW Breakfast	2 Unit BOD 7pm Bonanza Burgers Noon-4pm	3 Darts	4 JPB 6:30pm	5 Benny's Haircuts 10am-2pm	6 Fish Dinner 5-8pm Black Creek Rizen	7 Club/FRA BOD 9am Carrie Williams
8	9 Unit GA 7:30pm Bonanza Burgers Noon-4pm	10 Branch GA 7:30pm Darts	11 JPB 6:30pm	12	13 Italian Dinner 5-8pm Karaoke	14 ST. Patty's Poker Run Human Zoo
15 HOGS BACA	16 Bonanza Burgers Noon-4pm	17 Lunch/Dinner Bunch Darts	18 JPB 6:30pm	19 Benny's Haircuts 10am-2pm	20 Steak Dinner 5-8pm Wild Card	21 Matt Altman
22	23 Bonanza Burgers Noon-4pm	24 Darts	25 JPB 6:30pm	26	27 Taco Buffet 5-8pm Vicki Lee	28
29	30 Bonanza Burgers Noon-4pm	31 Essay Dinner 6:30pm Darts				

EVERY
SATURDAY
PINOCHLE
TOURNAMENT
1PM

April 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<div style="border: 1px dashed black; border-radius: 15px; padding: 5px; display: inline-block;"> EVERY SATURDAY PINOCHLE TOURNAMENT 1PM </div>						
			1 JPB 6:30pm	2 Benny's Haircuts 10am-2pm	3 Fish Dinner 5-8pm Fl. Council Meeting Ghost Radio	4 Club/FRA BOD 9am Fl. Council Meeting Karaoke
5 BMW Breakfast Fl. Council Meeting	6 Unit BOD 7pm Bonanza Burgers Noon-4pm	7 Easter Basket Assembly 8am Darts	8 JPB 6:30pm	9	10 Italian Dinner 5-8pm Gutterboy	11
12	13 Unit GA 7:30pm Bonanza Burgers Noon-4pm	14 Branch GA 7:30pm Darts	15 JPB 6:30pm	16 Benny's Haircuts 10am-2pm	17 Steak Dinner 5-8pm Livid	18 Ragee Night
19 HOGS BACA	20 Bonanza Burgers Noon-4pm	21 Lunch/Dinner Bunch Darts	22 JPB 6:30pm	23	24 Taco Buffet 5-8pm Matt Altman	25 Matt Altman
26	27 Bonanza Burgers Noon-4pm	28 Darts	29 JPB 6:30pm	30		