

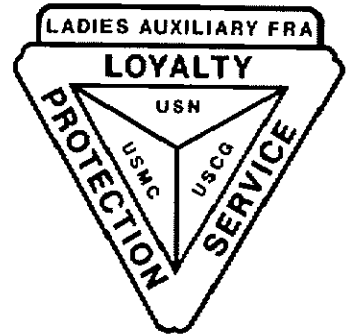
Volume 63 – Issue 6
November /December 2009
Branch / Unit / Club 91
WWW. FRA91 .ORG
E-Mail fcfi@bellsouth.net
Branch/Club (904) 264-2833
fax (904) 264-5888

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

The Podium

By: The Branch President

Hello Shipmates, Where does time fly? Just seems as if there is never enough time to get everything done. I will be honest that I am writing this article on the time crunch line. It has been one of those weeks where "free time" does not seem to be available. As this goes to print I will be traveling to Virginia Beach for the 82nd FRA National Convention which is being held in Virginia Beach, VA. I am looking forward to attending, I think. My wife, Sandy, is one of the Chairman for this year's convention, so I think you can imagine what that means. I will report on the convention in the next newsletter.

I want to say how proud I am of all who helped with the recent Stars and Stripes Poker Run which benefited the Jacksonville area USO. It turned out to be a beautiful day and all who participated had a really awesome time. What was best is the amount of funds raised!!! The check was presented at the October GA meeting to NAS JAX USO representative Bob Ross and he related how our fundraising activities was enabling their organization to serve those who are serving our nation with its various services.

We will once again be celebrating Veteran's Day down at the Branch Home on Wednesday, November 11th and hopefully lots of you will come down and celebrate with us at our family picnic. I am looking forward to the camaraderie and quite honestly the sea stories are always great to hear.

This year has really flown by and we are now about to enter into the Thanksgiving and Christmas season. On both Thanksgiving and Christmas Days, the Branch Home will be open and on each of these days you're invited to bring your favorite dish or dishes down to share with others. The branch will provide a turkey and a ham. Come join the festivities which are slated for 1-4pm.

As I close for this issue I hope that each of you has had a great year. Enjoy the holidays and be safe. Until next time,

I remain in Loyalty, Protection and Service,

Jim "Robbie" Robbins

(904 269-2136 algr@bellsouth.net

YOUR TAXES - YOUR MONEY

Gale Downs 707-5568

Support the FAIRTAXPLAN

gadcpa@comcast.net

2009 COLA: The Jan 1st COLA raise will be zero%; Medicare part-B will not go up because of the "hold harmless" provision of federal law – any part-B increase can not be more than your social security increase. It's still \$96.40 unless your income is more than \$170K, (\$85K single). More than likely there will be no COLA raise in 2011. The computation of COLA does not reset to zero each year, it is cumulative. The projected CPI for this year is a negative (-2.6%). So before there can be a COLA raise the increase in CPI for 2010 would have to increase more than 2.6%, which is unlikely.

2009 TAX: If you bought a new vehicle you can deduct the sales tax (maximum purchase of \$49,500) in addition to the standard deduction. -You get a deduction of up to \$1,000 (\$500 single) for real estate taxes in addition to the standard deduction. -First time home buyers can get up to an \$8,000 (\$4,000 single and unmarried co-owners) tax credit. To qualify as a first time home owner you must NOT have owned a home during the previous three years. As long as you live in the home for at least three years you do not have to pay any of the \$8K credit back. -VA/FHA mortgages will now be insured up to \$625,000. -For 2009 and 2010 there are numerous residential energy credits of up to 30% of the cost of qualifying equipment. -There is no capital gain tax until you get into the 25% tax bracket.

BANKS: Little know facts – prior to the first bank failure of 2008, there had been no failures for 2 ½ years. It is considered unusual to go that long without a bank failure. So far in 2009 there have been 98 bank failures and there are still over 400 banks on the endangered list. The FDIC fund is at its lowest level since the S&L collapse. During the savings and loan collapse of 1986 thru 1995, 2,300 financial institutions failed. Interestingly, only 1% of all deposits are FDIC insured.

SOCIAL SECURITY: The decline of investments due to the bad economy is making many people take a different look at SS. If you were born in 1943 or later your full SS retirement age is now 66. You can still take SS at 62 but only at 75% of full SS. Ex: if your full SS is \$1,000/mo, at 62 it would be \$750 and if you wait until 70 it would be \$1,320/mo. There are two very important factors when deciding when to take SS. The breakeven point and whether or not you are still working between 62 and 66. If you take SS at 66 your opportunity cost is \$36,000. That means you lost the opportunity to have \$36K. At \$250/mo, the difference between SS at 62 and 66, it will take 12 years to recover the lost opportunity to have \$36K. If you wait until 70 to take SS the breakeven point is 10.5 years. So you have to live until 78 to reach the breakeven point for 66 and 80.5 for the breakeven point for 70. The second factor is the most important. From 62 to 65, for every \$2 you earn above the limit of \$14,160 you give back \$1 of the SS received. At 66 it's \$1 for every \$3 above \$37,680 up until your birth month, then nothing. More than likely if you are still working at 62 it would not be a good idea to take SS early.

LEARN about your 401k plan. A recent US court of Appeals ruled against employees that filed a suit against their employer for not managing their 401k plan wisely and charging excessive admin fees. The court ruled that it was up to the employee to know about the plan. Some analysis folks are predicting 2015 before there will be a full economic recovery, so plan well.

Members Due for Renewal in November & December of 2009

The following memberships are due for renewal in November and December 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.

Wilbur F Aaron, Jr.	Fernando P Farinas	Lance A Lewis	David Polanco
Kenneth C Abbott	William J Farrar	Charles B Locke	Donald J Prohaska
David Ainsworth	Richard N Ferari	Melvin Allen Loper	Franklin D Reed
Mary L Angelo	William R Fertig	Alexander A Lubiato	Dennis A. Reinhart
William E Argo	Kenneth L Foster	Luigi Luci	Sheri Roach
John Bagby	Richard J Frank, III	Willaim E. Lukander	Johnny G Robbins
Cecil E Baker	Joseph F Garrett	Asa G Maynard	George C Rogers
Jack M Ballard	Edward W Gearin	Glenn McClintock	Harold A Saly
Richard A Barnett	Harold L Gordon	George F McGowan	Resty D Sapuan
Bruce Robert Barney	Emil E Grabowski	David McIntosh	Alphonse M Schmitz
Denton Wayne Beaty	Billy Green	Joe B McInvale	George A Shurick
Neal A. Bell	Jack S Grimsley	Guy E McMillan	Robert J Shute
Billy Bowen	Aristile Shawn Guidry	Harold M Millman	Matt D. Smith
Randall F Brase	Toney Guyette	Lonzy R Mims	Earl M Stallings
Charles Buchikos	Kenneth Hansen	Dale M Moen	Loyal J Stephens
Paul F Bugbee	Robert L Hill	Billy B Moore	Wyman D Stewart
Thomas J Carmody, JR	James L Hinson	Jarrett M. Mushaben	Jimmie A Strickland
Loren H Caughron	Andrew S Holland	Jules Nagy	H Stubblefield, Jr.
Frank J. Contee	Loyd E Isbell	Garnett William Neil, Jr.	William C Sweeney
William C Crews	Ronald R Kaulfers	Scott N. Nelson	Mario P Urbano
Dock F Dalton	Scott L. Keeler	Carl E Newgent	Vidal Vargas
Raymond D Dears	James Vincent Kennedy, Jr.	Robert H Nunn	Ernest Velazquez
Lloyd E Dillenbeck	SHERRI DIANNE	Lawrence E Nye	James L Wallis
Jack S Dowell	KOSLOW	Thomas F Oconnor	Ronald M Walsh
Charles F Driggers	Christine M Kramer	Lester Parker	Robert G. Wankowski
Stephen Dunn	Martin H Lacy	Richard A Patrick	Kurt V Werner
John W. English	Richard L Lamb	John L Patton	Larry Williams

Lapsed Memberships in September & October of 2009

The following memberships have Lapsed in September and October 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 Adami, Jr.	Silvia M. Bowery	Robert Dunnigan
Marvin R Adkison	Michael Bridge	Christian J Eck, Jr.
Claude A Allen, Jr.	Cecil V Caneer	Mark E. Erlandson
Allen Alquist	E R Cavanaugh, JR	Jeffrey J. Faucett
Timothy N. Austin	Wayne E Chislett	Tom L. Faucett
Roger A Bailey	Michael Clevette	James H Frazer
Jim Baldwin	Daniel B Cooper	Richard M. Freeman
Billy R. Barley	Peter J Correa	Perry L Friedt
Edward L. Bass	William A Culpepper	Ralph F. Futch
Gerald H Black	James F. Dixon	Jerry G. Gaddy, Jr.
Larry D Boots	Carl Doan	
Rob S. Bouchat	Henry Adam Doherty	

Here's How The Tricare Extra/Standard Supplement Insurance Works To Pay What Tricare Extra/Standard Doesn't Pay

Care Required	Tricare Extra/Standard Pays	Your Tricare Extra/Standard Supplement High Option II Plan Pays
Inpatient confinement in civilian hospitals for RETIREES and dependent family members (room, board, supplies and staff services billed by the hospital)	The Tricare Standard/DRG amount (contracted rate for Tricare Extra) minus your cost share.	The lesser of \$535/day or 25% of billed amount, not to exceed the Tricare Standard DRG amount (lesser of \$250/day or 25% cost share of the contracted rate for Tricare Extra) PLUS 100% of covered excess charges up to the reasonable and customary community standard level. (After you satisfy the fiscal year plan deductible.)
Inpatient confinement in civilian hospitals for RETIREES and dependent family members (doctors, & other inpatient services not billed by the hospital)	75% of the Tricare Standard allowed amount (80% for Tricare Extra) for doctors and other professional services.	Your cost share PLUS 100% of covered excess charges up to the reasonable and customary community standard level.
Inpatient confinement in military hospitals	All but the daily subsistence fee.	The daily subsistence fee.
Outpatient care for RETIREES and dependent family members (office visits, clinics, lab, prescription drugs, etc.)	75% of the Tricare Standard allowed amount (80% for Tricare Extra) after you pay the Tricare Outpatient Deductible.	Your cost share PLUS 100% of covered excess charges up to the reasonable and customary community standard level, AFTER you pay the fiscal year plan deductible of \$150 per person, \$300 family maximum.
Inpatient confinement in civilian hospitals for ACTIVE DUTY dependents Outpatient care for ACTIVE DUTY dependents (office visits, clinics, lab, prescription drugs, etc.)	All allowable charges except daily subsistence fee or \$25, whichever is greater. 80% of the Tricare Standard allowed amount (85% for Tricare Extra) after you pay the Tricare Outpatient Deductible.	Active Duty Plan - \$25 or the daily subsistence fee, whichever is greater, PLUS 100% of covered excess charges up to the reasonable and customary community standard level. Active Duty Plan - Your cost share PLUS 100% of covered excess charges up to the reasonable and customary community standard level, AFTER you pay the Tricare Extra Standard Outpatient Deductible.

We will pay the Inpatient and Outpatient covered medical expenses once the fiscal plan deductible of \$150 per person and \$300 family maximum has been satisfied. Expenses incurred to satisfy the fiscal year TRICARE Standard/Extra Outpatient Deductible cannot be used to satisfy the High Option II Supplemental Plan Deductible.

Confined or Confinement means being an Inpatient in a Hospital (or Skilled Nursing Facility) due to Sickness or Injury.

And Skilled Nursing Facility does not mean:

- a) a hospital; or
- b) a place for rest, custodial care, or the aged; or
- c) a place for the treatment of mental disease, drug addicts or alcoholics.

Economical Quarterly Premiums To Fit Your Budget

As a member you benefit from your organization's mass purchasing power, making the rates for this valuable coverage more affordable. What's more, the insurance company guarantees you'll never be singled out for a rate increase, no matter how many claims you file!

Age of Retiree, Spouse, Widow/er, Former Spouse (Premiums shown are per person)	High Option II Plan	Active Duty Plan
Under 40	\$ 75	
40 - 44	\$ 81	
45 - 49	\$ 90	
50 - 54	\$ 114	
55 - 59	\$ 144	
60 - 64	\$ 159	
Each Child* of Retiree	\$ 60	
Spouse of Active Duty Member	Not Available	\$ 21
Each Child* of Active Duty Member	Not Available	\$ 18

*Newborn children not named in your enrollment form are automatically covered from birth for injury or sickness, including treatment of congenital defects and birth abnormalities, for 31 days. You must notify the Plan Administrator in writing and pay the additional premium due within 31 days of birth for coverage to continue beyond this period. Insured children who are incapable of self-sustaining employment because of mental retardation or physical disability- and who are unmarried and chiefly dependent on the insured member for support and maintenance—may continue coverage past policy age limits, with a dependent.

Rates are based on the attained age of the insured person and increases as you enter each new category. Rates and /or benefits may be changed based on a class basis.

NOTE: To pay premium semi-annually or annually, just multiply your quarterly premium by 2 or 4 respectively.

If you have any Questions about TRICARE Supplements: Contact Todd Richter at
904-778-1565/800-566-0420 or Email fefi@bellsouth.net 24/7

What is TRICARE Prime and Why do I Need a Tricare Prime Supplement?

Tricare Prime is the DoD's "managed care" health care program for the military community, and, is modeled after the Civilian Health Maintenance Organization approach (HMO). The two Tricare Prime Supplement plans available to you now are designed to help pay your cost share and co-payments under Tricare Prime (In Network and Out-of Network expenses).

More importantly, the Tricare Prime Supplement provides you and your family with flexibility should

you move out of a Tricare Prime area, and, then apply for a Tricare "Standard" Supplement. When this happens, under the new supplement plan, you receive credit towards the Pre-Existing Condition Provision for the time spent in the Tricare Prime Supplement.

See the chart below and then select the one plan that best meets your family's financial and health care requirements. Refer to reverse of enrollment form for partial list of services and cost share amounts.

What the Tricare Prime Supplement Plans Pay For Retirees and Dependents of Active Duty Members

(You must be enrolled in Tricare Prime to apply for one of the following plans)

In Network Charges The Plan Pays	Out of Network Charges (Point of Service Option) The Plan Pays	You Pay
Plan A Your eligible Tricare Prime Co-Payments and cost share up to the catastrophic limits**	Nothing	The Point of Service deductible*** your 50% cost share for Out of Network charges and charges in excess of the <u>CHAMPUS</u> allowed amount.
Plan B* Your eligible Tricare Prime Co-Payments and cost share up to the catastrophic limits**	Your 50% of the CHAMPUS allowed amount (your cost share) for In-Patient and Out-Patient charges after you pay the Point of Service deductible	The Point of Service Deductible*** and charges in excess of the <u>CHAMPUS</u> allowed amount.

* Not available in the State of Florida.

** In Network—\$1,000 per fiscal year for active duty dependents and \$3,000 per enrollment year for retirees and dependents (\$7,500 for retirees and dependents for Out of Network charges) In Network Care must be provided or referred by a Prime Care Manager; or referred by a Health Care Finder; or is for an emergency.

*** The plans do not cover the Point of Service (POS) deductible (\$300 per individual—\$600 family maximum) for non-emergency services received from a provider who does not participate in Tricare managed care network. The plans do not pay the Tricare Prime annual enrollment fee applicable to retirees.

If you have any Questions about TRICARE Supplements: Contact Todd Richter at 904-778-1565/800-566-0420 or Email fefi@bellsouth.net 24/7

Upcoming Events at the Fleet Nov-Dec 2009

NASCAR Sun 1 Nov 1:00pm	NASCAR Sun 8 Nov 2:30pm
NASCAR Sun 15 Nov 2:30pm	NASCAR Sun 22 Nov 2:30pm
Veteran's Day Picnic 11 Nov	Thanksgiving Dinner 26 Nov
Christmas Dinner 25 Dec	Pinochle Tournament every Saturday at 1pm
Instant Bingo Everyday	Silver Strike Bowling
New Years Eve Party 31 Dec Band JTO	Family Picnic November 11th Noon till 4pm

Other Events

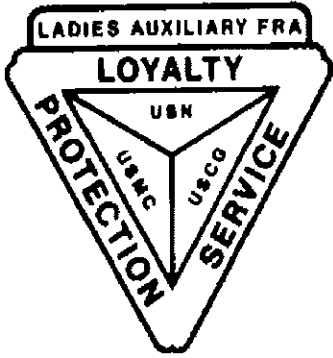
Fish Fry First Friday xcpt Dec	Italian Dinner Second Friday xcpt Dec
Steak Night Third Friday xcpt Dec	
Jack Pot Bingo every Wednesday	Instant Bingo daily
Blue Grass Jam 1st and 3rd Saturday Afternoon	
AO Night Third Thursday	Helen's Bonanza Burgers every Monday xcpt Dec
JPB every Wednesday xcpt Dec	Ladies Night every Saturday 6- 10pm

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

PARKING RULES at The Fleet

By: The President

Parking – There have been some issues with parking in and around the Fleet Reserve Building especially in front. For the record, parking is not authorized in front of the building under the two awnings directly in front of the doors. Parking for MOTORCYCLES is authorized in between the two awnings on the asphalt in front of the building, NOT under the awnings! Additionally, if you need to pick someone up or drop someone off or to unload your vehicle you may temporarily park under the awning. Temporarily is defined as a short period of time to perform the task at hand generally less than 15 minutes. We respectfully ask all members to abide by this rule.



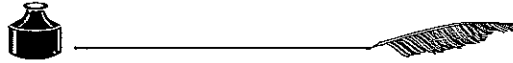
Board of Directors Meeting
 1st Monday of each month
 7:00 pm

General Assembly Meeting
 2nd Monday of each month
 7:30 pm

First Coast LA FRA Officers 2009-2010

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

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



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

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



NAME IN FULL _____
 (First) (Middle) (Last)

ADDRESS _____

 (City) (State) (Zip + 4)

 (Telephone - Area Code + Number) (Birthdate(**Used for Security Verification))

(Status: Circle one)

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

of _____
 (Serviceman's Full Name) (Rate) (USN, USMC USCG)

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

___ I certify that the above information is true and accurate and that my sponsor is a member of the FRA Branch _____ or is a MAL
 ___ I certify that the above information is true and accurate and that my sponsor was eligible for membership at the time of death.

Applicant's Unit Preference: _____ 91 _____

 (Applicant's Signature)

Proposed By: _____ Member # _____ Unit # _____

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

First Coast Ladies Auxiliary of the Fleet Reserve Association Unit 91



The Unit President:

Good Day Auxiliary Members,

Can you believe it! The "Holiday Season" has arrived. But didn't we just finish it! Time sure does pass by quickly. Although I know I am not ready, I also know that it is one of my favorite times of the year.

This is always a really busy time for the Unit and this year is no different. We are working on the Holiday Welfare Baskets, Children's Christmas party, Visa/MasterCard Fundraiser and the Remembrance Tree Project to name a few. (See articles on these in our section of the Navigator.) We will also be taking time to reflect on Veteran's Day and Pearl Harbor Remembrance Day.

Thank You for your patronage of our monthly Steak Dinners and will be serving our last one for the year 2009 on November 20, 2009. We will be back in January on the third Friday.

I would like to take this moment to wish each and every one a "Joyous and Safe Holiday". I also send my sincere sympathies to those in sadness, get well wishes to those who are ill, best wishes to those celebrating happy occasions and thinking of you wishes to everyone

Until Next Time, I remain Yours In Loyalty, Protection and Service,
Sandra Robbins, President Unit 91



Visa/MasterCard Fundraiser

In order for the Unit to continue with its support of many charities and activities the Unit has decided to do a fundraiser for a \$100.00 Visa gift card. For a donation of \$1.00 for one ticket or six tickets for \$5.00 you may enter our drawing. The lucky ticket will be drawn at the **December 14, 2009** Unit General Assembly meeting. The winner will be notified as you do not have to be present to win. Please help us raise some funds for our Chaplain's Projects by sending in your donation to **LA FRA Unit 91, 5391 Collins Road, Jacksonville, FL. 32244.**

Please Print:

Name: _____ Phone # _____

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



Veterans Day Family Picnic

Come celebrate "Veterans Day" with your fellow members of Branch and Unit 91. We will have our usual menu (Burgers, Dogs, Cole Slaw, Baked Beans) with the festivities beginning at 12 noon on Wednesday, November 11, 2009. Feel free to bring something to share with everyone. Yum, Yum.....dessert!!!!



Thanksgiving and Christmas Day Dinners

Each year Branch and Unit 91 open their doors and serve Thanksgiving and Christmas Dinner at the Branch Home. The Ham and Turkey is provided and we just ask everyone to bring in covered dishes to go with the meat. Dinner is available between the hours of 1:00 pm and 4:00 pm. Come eat with us, watch some Football and enjoy the fellowship with other Branch and Auxiliary members.

Holiday Cards Project



We have Shipmates, Auxiliary members and relatives of our membership who are and will still be serving during the upcoming holidays and we wish to send greetings and special thoughts during their time away from home. Help us with this by writing a note in a card or cards and sending them to us at our address. Do not make them name specific. We will be sending these cards to our contacts and they will be sharing them with their comrades. At this time we will be accepting cards for the Christmas time frame. Keep in mind we will need to have them by November 20th (Last Steak Night 2009) so that we can get out in time for holiday season to our contacts.



Lunch and Dinner Bunch

Each month several of the Unit members and Shipmates meet at various restaurants and have lunch or dinner together. This has proven a great way to have fellowship with our extended family. The invitation is open to anyone who wishes to join. In order to have an idea of how many may be attending we do ask that you call Sandy at (904) 269-2136 and let her know that you will be joining the group. (It is always on the third Tuesday of each month-just check the time.)

November 17, 2009 11:00 am
Longhorn Steakhouse Blanding Blvd/Argyle

December 15, 2009 7:00 pm
Trent's Seafood Yukon/NAS JAX
January 19, 2010 11:00 am
Olive Garden Blanding Blvd/Argyle
February 16, 2010 11:00 am
Honey B's Hwy 17/Paces Island

Childrens Christmas Party

Friday, December 18, 2009
6-8 pm

Santa will attend!!
(Bring a gift for Santa to give to your child.)

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

***** **PLEASE NOTE THE CHANGE IN DATE** *****



Fall Luncheon
Sponsored by LA FRA Unit 91

Saturday, November 7, 2009

10:00 am to 3:00 pm

Morning Session – Getting to know YOU Mixer!!!!

Lunch: Chicken a la over Biscuits
Salad, Vegetables, Coffee and Tea

Afternoon Session- Games & Prizes

And Of Course There will be Desserts

Cost: \$5.00 donation per person

Reservations requested for planning purposes
(Some Tickets will be available day of event)

←-----→
Reservation Form

Name: _____

Phone Number: _____

#Attending _____ X \$5.00 = _____

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



Ladies Auxiliary of the Fleet Reserve Association First Coast Unit 91

First Coast Unit 91 Annual Scholarship 2010

In accordance with Standing Rule #32, each year in the month of June, the members of Unit 91 award a five hundred dollar (\$500.00) scholarship to a Unit or Branch member or the son, daughter, stepchild, or grandchild of a Unit or Branch 91 member. This is done in accordance with the following guidelines: A) A cut off date for applications shall be 31 March of the year it is to be presented. B) The monies received shall be used for tuition, registration or other fees at an accredited school of advanced education or University designated by the student for the ensuing year. If for any reason the scholarship cannot be used as specified, it shall be returned by the college concerned to Unit 91 and it will be awarded to the alternate candidate. In no case is this to be given to applicant for other uses.

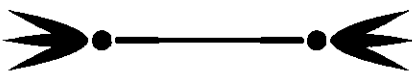
Those wishing to receive an application may request one by calling the Unit Secretary Jackie Davis at (386) 697-4278 or Unit President (904) 269-2136. Applications requests may be made by mail at: LA FRA Unit 91, 5391 Collins Road, Jacksonville, Fl. 32244.

(The Unit just received a note from Hillary Collandra, the 2009 winner, who is attending Marquette University in Milwaukee, WI. Hillary is starting her senior year and this summer participated in the Miss Wisconsin pageant (Miss America). She is working toward her goal of becoming an Officer in the United States Navy.)



WELFARE BASKETS

THE Unit is making preparations for its annual Thanksgiving and Christmas Baskets. Arrangements have been made with the NAS JAX Chaplain's Office so that the baskets will be given to five of our military families at each of the holidays. Our goal is to give them not only the items needed for a great holiday dinner but additional items for their pantries. We are always in need of help in gathering the food needed and appreciate any donations to our pantry. Please feel free to drop any items off at the Branch Home marked "Welfare Pantry".



**Joint Birthday Celebration
First Coast Branch & Unit 91**

**Saturday, January 30, 2009
5:00 - 6:00 pm Social Time
Dinner at 6:00 pm**

**Come and Join in the
Celebration!**



REMEMBRANCE TREE 2009

The Unit is once again in preparation for its annual Remembrance Tree Project. This will be the eighth year that the Unit will be decorating the Christmas Tree which is located in the back meeting hall with gold ornaments decorated with blue ribbons. These ribbons contain the names of special individuals (living or deceased) who have touch someone's life and have been submitted to us. For a five dollars donation per name you will have your loved ones' name placed on a ribbon which will be attached to an ornament. Those interested in participating may do so by filling in the form provided below and mailing it to the address provided. You also may drop the form off at the Branch 91 Home in an envelope marked "Remembrance Tree." The Unit plans to put the tree up just prior to the steak dinner in November and is slated to remain up through the holidays. For more information please call Sandy Robbins at (904) 269-2136.

Please place the following names on the "Remembrance Tree" 2009:
(PLEASE PRINT CLEARLY)

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

Your Name: _____

Phone #: _____

I have enclosed:
\$5.00 X _____ for a total of \$ _____

Make checks payable to: LAFRA UNIT 91

Send to: REMEMBRANCE TREE - LAFRA UNIT 91

5391 COLLINS RD. JACKSONVILLE, FL. 32244



From The Club

Well, That time of year is upon us once again. Seems like just yesterday I was planning our Christmas and New Years Party for 2008, and here I am again... I hope 2009 was a good year for all, and wish everyone a Happy, Healthy, and Prosperous 2010.

With the end of the Year so close on us, we are trying to get ready for all of the Entertainment and Party's that are yet to come. Please check your calendar's and make sure you make it out to see at least some of the happenings...

I hope you all have a safe trip to where ever your Thanksgiving is taking you and when you are full and need a little exercise, Come on up Friday Night and Dance and Party with Gutter Boy. They will sure help work off some of the Pumpkin Pie!

December 6th – The Jingle Bell Jam will be held here at the Fleet Reserve Banquet Hall, so come on out and help them raise some money for the children in need.

December 18th – We will be holding the club Christmas Party. Please bring a covered dish to share with everyone, and a unisex gift to swap from under the tree.

December 31st – Our annual NEW YEARS EVE PARTY with JTO (Just To Old). Tickets will be on sale soon at the club for \$20.00, which includes heavy hors d'oeuvres, Party Favors, Happy Hour Prices all-night & Champaign Toast at Midnight. If you have not had the opportunity to come and listen to JTO, you don't want to miss out on this spectacular Party.

I would like to thank everyone for all the help they have given me over this past year. I also want to thank the Bartenders for all of their hard work in making 2009 a good year for the FRA 91 Club.

Hope you all have a Wonderful Holiday Season and hope to see all of you back in 2010.

Until next year! Tara Moore, FRA Club 91 Manager

Branch 91 Donates \$4,133.00 to USO JAX



Until Every One Comes Home.®



Until Every One Comes Home.®

B.A.C.A.

**Bikers Against Child Abuse
Jacksonville Branch**

Update

Sponsored By FRA Branch 91

Hello shipmates of the FRA Post 91. I was asked during our last meeting to update you on our status since forming as a Chapter here in Jacksonville and meeting in your hall and it is probably something I should have done periodically in the past. Once again I'd like to thank you for your generosity by allowing us to use your hall for our monthly meetings. It is a perfect location and great place to hold a meeting and everyone there has been great to us.

Since we have started back in August 2007 we have made many contacts in the Jacksonville area and surrounding areas with other motorcycle groups, Department of Children and Families, Family Support Services, JSO, Victims Advocates, and other organizations that we feel we can work with to help fulfill our mission by assisting and empower abused children. We have gained approximately seven more members and supporters to date and steadily but slowly growing and have also lost a few because they were either too busy or just not the right people for the kids or our organization. We are talking with DCF and FSS to see how we can work together with children that go through their offices and setup a referral system to us for our assistance. They are working on the legal aspects of that relationship now and we are setting up another meeting with FSS now to speak with their case workers and see how they operate day to day. We are continually attending local biker events and other benefits to support their efforts, talk about B.A.C.A. and get more and more exposure and awareness of our organization and it's working very well. The people in Jacksonville have been very supportive of us and have extended any help they can. We have gained two other sponsors to include the Navy Wives Club of America who donate \$100/month to our therapy fund and have done so for a little over a year now and for the past two years H&R Block has involved us in a referral system for us that has generated approximately \$2,000 for our therapy fund. We are also continuing to do our annual Poker Run in February with Greybeards Tavern which tripled in size this year raising even more money for our operating and therapy funds.

We were discussing a possibility of having a combined effort Christmas party and Easter party with the NWC and FRA. If this is possible please let us know so we can help where we can and add a different biker twist for the kids this year and years to come. We have so many ideas for these two holidays and would like to do them with the Fleet because you have supported us for a long time and have never asked anything of us.

Thank you again for your support of your organization and without you we would not have come as far as we have.

Semper Fi,

Rob 'Skooter k' Lysen
President/Public Relations
Bikers Against Child Abuse (B.A.C.A.) - Seven Bridges Chapter
Jacksonville, FL
(904) 476-2492
No Child Should Live in Fear
www.bacainternational.org
bacaofjacksonville@yahoo.com

NEW YEARS EVE PARTY

Catered Food. Midnight Champaign Toast. Party Favors. Music by JTO (Just Too Old). Tickets on sale at the Bar. Happy Hour Prices ALL Night in backroom!

**Doors Open at
7PM**

When:

Thursday

**December
31st**

How Much:

**\$20.00 per
person**

Where:

**Fleet Reserve
5391 Collins
Road**

BENNY'S HAIRCUTS

Haircuts were donated by Benny to help raise funds for our Branch Home.

This being said, you should make a similar donation as you would if you got your hair cut elsewhere. Tips are always welcome too!

You should also become a member if your not already.

Thank You



FREE CAREER TRAINING FOR MILITARY SPOUSES

MyCAAJax and New Horizons Computer Learning Centers

FREE Career Training for Military Spouses

- ALL Funding through Federal MyCAA Grants
- Medical Coding & Billing / CBCS
- Automated Medical Office / CMAA
- IT Help Desk / MCDST
- Microsoft Certified Office Specialist / MCAS
- Online or Instructor Led Training

Contact us today to confirm your eligibility.

For qualified spouses, eligibility and funding is made available immediately.

MyCAAJax and New Horizons Computer Learning Centers

MyCAAJax / New Horizons
7020 A.C. Skinner Pkwy
Ste 180
Jacksonville, FL 32256

Robert McGlasson
Rob Johnston
Phone: 904.564.9500 X 133
www.mycaajax.com
info@mycaajax.info

*Free Career
Training for
Military Spouses*



Veterans Day Family Picnic
November 11th
Noon – 4pm
Free for Members and their Guests

Bring your children / grandchildren and have them receive a free
Child ID CD (“Awesome”)
Courtesy of the Masonic Lodge

TRIVIA

EVERY MONDAY NIGHT (Including December)

7 P.M. – 10:00

FREE TO PLAY AND TONS OF COOL PRIZES TO WIN
2 GAMES OF TRIVIA – 21 QUESTIONS EACH
QUESTIONS ABOUT: SPORTS, HISTORY, ENTERTAINMENT,
ELEMENTARY, TRUTH OR POOP,
AND WORD SCRAMBLES.

LOTS OF CHANCES TO WIN:

8 BONUS PRIZES AND 6 TOP WINNER PRIZES

Examples:

- 1. WHAT DOES THE WORD “PENGUIN” MEAN???**
A) BLACK & WHITE
B) FLIGHTLESS BIRD
C) FAT
- 2. WORD SCRAMBLE: GNIBLWO (HINT: INDOOR SPORT)**

DON'T MISS OUT ON ALL THE FUN AND PRIZES COME HANG OUT WITH TOM T. FOR TJ'S DJ & TRIVIA

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<h1>November 2009</h1>						
1 BMW Breakfast	2 TRIVIA 7pm Unit BOD 7pm Bonanza Burgers Noon-4pm	3 Darts	4 Bingo 6:30pm	5 Benny's Haircuts 10am-2pm Call First	6 Fish Dinner 5-8pm Nasty Influenze	7 Club/FRA BOD 9am Pickin n Grinnin 2-6pm Matt Altman
8	9 TRIVIA 7pm Unit GA 7:30pm Bonanza Burgers Noon-4pm	10 Branch GA 7pm Darts	11 Bingo 6:30pm	12	13 Italian Dinner 5-8pm American Attitude	14 Karaoke
15 HOGS BACA	16 TRIVIA 7pm Bonanza Burgers Noon-4pm	17 Darts	18 Bingo 6:30pm	19 Benny's Haircuts 10am-2pm Call First	20 Steak Dinner 5-8pm Vicki Lee	21 Pickin n Grinnin 2-6pm Vicki Lee
22	23 TRIVIA 7pm Bonanza Burgers Noon-4pm	24 Darts	25 Bingo 6:30pm	26 Thanksgiving Dinner 1-4pm	27 Gutterboy	28 Michael Ross
29	30 TRIVIA 7pm Bonanza Burgers Noon-4pm					

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<h1>December 2009</h1>						
		1	2	3	4	5
		Darts		Benny's Haircuts 10am-2pm Call First	Vicki Lee	Club/FRA BOD 9am Pickin n Grinnin 2-6pm Vicki Lee
6	7	8	9	10	11	12
BMW Breakfast	TRIVIA 7pm Unit BOD 7pm	Branch GA 7pm Darts			Bambi Shoots Back	Karaoke
13	14	15	16	17	18	19
	TRIVIA 7pm Unit GA 7:30pm	Darts		Benny's Haircuts 10am-2pm Call First	Childrens Christmas Party 6-8pm Matt Altman	Pickin n Grinnin 2-6pm Matt Altman
20	21	22	23	24	25	26
HOGS BACA	TRIVIA 7pm Newsletter to Printer	Darts			Christmas Dinner 1-4pm Free Juke Box	The Bill & Bob Show
27	28	29	30	31		
	TRIVIA 7pm Label Newsletter	Darts		New Years Eve with JTO (See Article)		