



AL233FL Newsletter

Volume 11, Issue 11

NOVEMBER 2011



560 N. Wilderness Trail ~ Ponte Vedra Beach, FL 32082



Canteen hours:
MON-FRI: 1100 until ?? hrs.
SAT: 0900 until ?? hrs.
SUN: 0900 until ?? hrs.

(St.Johns County - closing hour is 2:00am)

Website: www.AL233FL.org

Email: info@al233fl.org

Post telephone: 904.285.2484

Sunday: Breakfast 9am-12N

Wednesday Dinner: 6:30pm-8:00pm

Friday Dinner: 6:30pm-8:00pm

Mon-Fri Lunch 11:30am-1pm



No Smoking during meal times (lunch excluded)



Legionnaire Membership: did you sign up a new member this month?
ALA Membership: did you sign up a new member this month?
SAL Membership: did you sign up a new member this month?

NEVER FORGET ~ POWs & MIAs

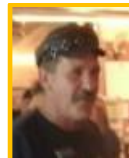
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Commander's Corner



Commander Robert 'Robby' A. Bacom



Veterans Day is almost here, and is the Nation's opportunity to honor America's veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good. I ask all Veterans, Legionnaires, Sons of the American Legion and American Legion Auxiliary members to try and attend what is always a memorable ceremony at The Ponte Vedra Valley Cemetery. This fifth annual ceremony will be held 11/11/11 and will begin *sharply* at 10:30 a.m. at 4750 Palm Valley Road. Following the ceremony, attendees will be invited to lunch at our Post. If you can't make it to the ceremony, we need volunteers at the post to assist with serving lunch.

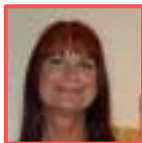
Special events for the month include the Auxiliary's Autumn Festival on November 12, Fifth District meeting on November 13, Cowboy Night on November 19, and others. Look for details in this newsletter, flyers at the Post and on our website. Please join us to support our organizations and members who planned these events.

Thanksgiving 2011 will be hosted by Legionnaires this year. Please contact Charlie Walker, Ed DellaPenna, or Dianne Dorsey to volunteer to cook and serve. Our Post has a long history of holding this event for our veteran community.

As I write this, we've had some bad news. The walk-in cooler finally bit the dust, and we have an unexpected, big expense. There will be more information forthcoming as the days unfold, but we need to all start thinking about a Cooler Fundraiser to cover the costs. Please provide your ideas and suggestions to the House Committee.

Special thanks to SAL for all their work in improving our grounds, everyone who has contributed to the pavilion restoration, and to the Auxiliary for hosting the food for the District meeting. As always, thanks to all of you who step up to the plate for your Post!

For God and Country,
Robby



Adjutant Patty O'Callahan

I am extremely happy to say that the Legionnaires have already reached the 92% mark for our membership status! For those that still have not renewed, you only have until NOV 11, Veterans Day, to qualify for your free Early Bird Dinner at the Post! I encourage everyone to renew that has not, so that you will be current and the Post can reach our membership goal, as well. You can do this online, via US Mail and you can always stop in and drop off your renewal, too!

For God and Country,
Patty



1st Vice Commander Roy Havekost

November is here already and yes we will be acknowledging all our military veterans this month. Ponte Vedra Valley Cemetery will host the annual remembrance service, followed by refreshments at the Post. Please come out and show your support to our community. Unfortunately, I will not be able to be present as I will be attending a memorial service at the World War II Museum in New Orleans, with a contingent of shipmates at my annual Navy Beach Jumpers Reunion. I look forward to the events scheduled for this month, hoping to attend as my schedule at work has been changed and should allow for my attendance.

For God and Country,
Roy



2nd Vice Commander Ed Della Penna

No report this month.

For God and Country,
Ed



3rd Vice Commander Rick Kapeghian

Membership...membership...membership! Only a few days left to pay dues and qualify for the Early Bird Dinner. Veterans Day, November 11th is the deadline. Rumor has it that the Early Bird Dinner may again be Prime Rib with all the fixin's. So pay your dues now ladies and gents.

For God and Country,
Rick



4th Vice Commander Charlie Walker

I would like to thank the Auxiliary for a job well done in both cleaning and reorganizing the kitchen and pantry. Improvements like this are very much appreciated.

For God and Country,
Charlie



Chaplain Bob Nagel

Thousands of Chaplains Refusing Pentagon Directive

On September 30, 2011, the Pentagon issued a directive to all military chaplains to perform same-sex marriage ceremonies and to make military chapels available for any such private ceremonies.

In response to the Pentagon directive, the Catholic Archdiocese for Military Service issued a statement that no Catholic chaplains serving in the military will perform or participate in any same-sex marriage ceremonies at any military chapels. In conjunction with the Catholic response, members of the Chaplain Alliance for Religious Liberty have issued a statement indicating that they will also not participate in performing same-sex ceremonies.

The Chaplain Alliance for Religious Liberty represents over 2,000 military chaplains. Serving as a military chaplain for 28 years, now retired Col. Ron Crews, executive director of the organization said, "They made a very strong statement saying that no Catholic chaplains serving in the military will participate in any same-sex ceremonies at any chapels. We appreciate that strong stand. So we just wanted to let the Department of Defense know that it's not only the Catholic chaplains, but that some 2,000 chaplains who come from evangelical backgrounds are saying our chaplains will not participate in same-sex ceremonies in the military."

Col. Crews also said that they are petitioning Congress to pass a right of conscience clause to be added to the revised code allowing military chaplains the right of not being forced to conduct or be involved in any activity, such as performing same-sex marriage ceremonies, that goes against their religious beliefs and what they strongly believe the Bible to say about homosexuality.

I agree with the actions being taken by the Catholic and evangelical chaplains groups in making a stand for biblical principles. The Bible teaches us to be submissive to those placed in authority over us, but it also stipulates that to do so as

long as it does not go against the will of God. First and foremost we are required to remain faithful and true to what God says in the Bible and then to those in authority over us. And in the case of same-sex ceremonies, the chaplains are following the directions from God and refusing to perform ceremonies that according to the Bible would be an abomination I stand and salute all the military chaplains taking this stand, knowing that it could cost them their military careers and pensions. I also will continue to pray for them for wisdom and stamina in what is sure to become a military and congressional battle.

For God and Country,
Bob



CANTEEN MANAGERS REPORT- by Diane Dorsey

Short and sweet this month, as I have to pack for vacation. First let me congratulate all those who organized, ran, helped out with or were otherwise involved with last months events, namely Burrito Night, Bands Against Breast Cancer, the Halloween Party, Frankie's Friday Night Karaoke, and the Wednesday and Friday Dinners, as all have been successful and a benefit to the Post. Don't forget to support this months events, Veterans Day, the Autumn Festival and Cowboy Night, and don't forget we are hosting the 5th District Meeting too. See ya'll when we return.

For God and Country,
Diane



FROM THE SAL- Commander Jeff 'Tex' Ward

Greetings "Sons",

If your membership card has a "2011" date on it then you have not paid your 2012 dues. (I know it seems like you just paid for them but that is because you were late in 2011!) We want to achieve our goal of 100%+ membership again this year. If you pay by November 11th, you are eligible for the "Early Bird" dinner that you DO NOT want to miss! Please make checks payable to "S.A.L. Squadron 233" and be sure to include your details: name, address, phone, *and particularly your e-mail*. You can send them to the Post or drop by and give them to a bartender. Always be on the lookout for potential new members!

Veterans Day is Nov. 11th and the SAL is responsible for the luncheon at the Post following the ceremony at the cemetery. The ceremony starts at 10:30 am and I encourage you all to be there. Then come back to the Post and help us serve.

We are in the process of collecting e-mail addresses from our members so that we can keep you informed on events, meetings, etc. Please send me a email message (see address below) with "SAL" and your name in the subject line. If you want to add your phone number please do. This list is strictly for SAL members.

If you want to get some "press" in this column or kudos for volunteering, then it is time to step up. You should not have to be asked... ask what you can do for your Post! If you have any questions, suggestions or constructive criticism regarding our Squadron or Post my phone is 904-233-0976 and my email is flagman49@yahoo.com. The next S.A.L. meeting is Tues. 10/18 at 6 pm.

There are many more fun and exciting events coming up in the near future at our Post. Keep your eyes on the newsletter, visit the website (www.al233fl.org), check out the Facebook page (PALM VALLEY POST 233), or better yet **come in to your Post**, enjoy a meal and have a drink!

Honoring our Fathers and Grand Fathers,
Jeff "TEX" Ward



FROM THE AUXILIARY- President Kathy Church

Thanks to all who the Auxiliary members who have sent in their 2012 dues. Currently the Auxiliary is at 64.4% for membership. The deadline for paying your dues early to be considered an Early Bird is Friday, Nov. 11th. If you have any questions regarding your membership please contact me so we can get things straight.

From now until the end of the year the Auxiliary has much to do with holidays approaching. If you can help out with any of our events please jump right in and do so. This is a very busy time of the year for us and it takes many people to get things done

Once again this year we will be Christmas Caroling with Debbie Johnston leading our group. If you haven't joined us the past few years you missed out on spreading good cheer. I will be posting dates for rehearsals in the near future and we will pick our program out at our first rehearsal. Invite your children, grandchildren, nieces, nephews, etc to also join us.

I am still waiting for Auxiliary members to turn in a picture and paragraph about the person you joined under for our "WALL of HONOR". I have only had one member turn something in so far. With Veteran's Day on Nov. 11th, it would be nice if we could get our board up with some pictures to honor our family members that served in the military. I will be sending out updates with all upcoming Auxiliary events to keep everyone posted.

Be Safe,
Kathy



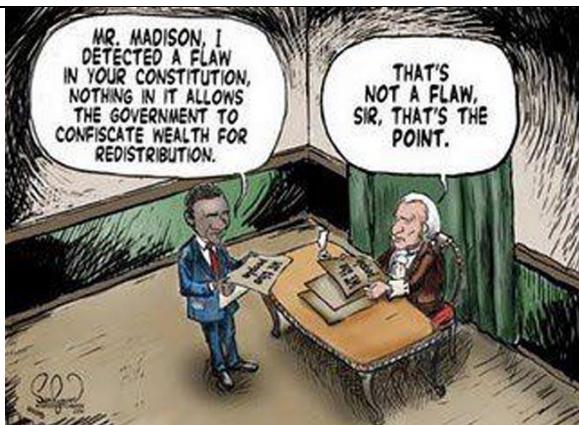
~NOVEMBER BIRTHDAY's ~



1	Tyler Fenton
2	Mary Merritt
6	Joan Corlew
9	Kimberly Allison
10	Herb Bennett
17	Rick Fenton

22	Sherri Parker
25	Bill Hayes
	Jason Blessing
	Tom Conley
27	Melvin Ard
	Guy McFaddin
28	Wilber Burnett
	Michael Dubin

Your birthday can be listed here by sending your name, month and day to webmaster@al233fl.org or call Roy @ 287-6909





Post 233 has a new Facebook group page
click the icon above to join

If you need to stay connected when your away from
the office or home just bring in your laptop, ipad,
4G, whatever... we're always online



Check out our new
selection of T-shirts
and other merchandise
in our on-line store on
the website.

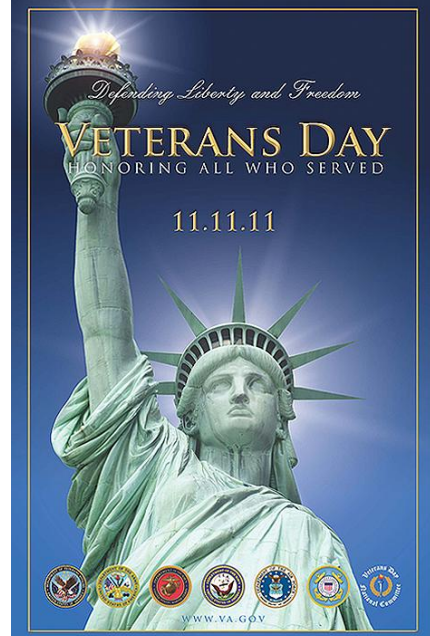
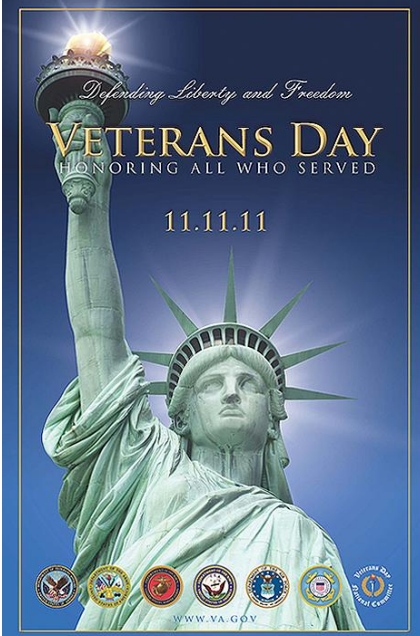
Over 40 designs to choose from

To advertise your business in the Post Newsletter and on our website,
submit a donation of \$25.00 and your business card to Roy Havekost, 1st
Vice Commander. Pick up an envelope at the bar.
Ads run for one year Jan-Dec (prorated).
Make checks payable to Post 233. ☺

Send **Get Well** cards to our wounded troops:
A Recovering American Soldier
c/o Walter Reed Army Medical Center
6900 Georgia Avenue, NW
Washington , D.C. 20307-5001



Legionnaire Membership: did you sign up a new member this month?
ALA Membership: did you sign up a new member this month?
SAL Membership: did you sign up a new member this month?





There's a new look at www.AL233FL.org get connected, see what your missing!



Our community friends at the UPS Store at Tournament Plaza Shopping Center 830-13 A1A by the Shell station, has offered to print all of our Legion needs, not only with our Tax-Exempt Status, of course, but for 50% less than what they charge other customers. This Post #233 specific discount includes all of our color calendars, flyers, banners, etc., they do an excellent job & saves our Post hundreds of \$\$\$ annually! Please keep them in mind when you need printing, shipping, notarizations & many other services.

The owner of this franchise is Brett & his grandfather has an American Legion named after him in South Carolina! Helping Us & Helping Them-support our local businesses.

I would like to take this opportunity to thank all of those who participated in the Bands Against Breast Cancer Fundraising Event. Particularly, my sister, Joni, I could not have done it without her! Our fabulously talented musicians: Jason Bass with the Boobie Brothers and Randy Cottle with the Starters and the other musicians that sat in & entertained us for hours as a donation to the event. Our Bartenders Extraordinaire: Deb Muehlheuser & Rita Connolly, you ladies rock! To the ever-ready Pink Bunny: Kathy Church, you are amazing & everywhere! The fabulous Raffle Queens: Judy Mills & Kelli Crews! And, last but by no means least, the one & only Grill Meister: Robert Scarlett, who went above & beyond! Of course, not enough can be said about all of the volunteers that got our Outdoor Pavilion in Grand Shape for this event, and there are the usual suspects: Tex; Dan; Zeke; Rick; Sean; (the) Petes; Robby; Ned; Van; Ben (Joy); Ed; Damen; Diane; Chef Mike; and repeats of the above-mentioned names. I am very grateful that our marvelous Rosie was able to join us! Thank you to all that attended, assisted, and/or gave donations for this very worthy cause.

The S.A.L. donated an additional \$100; the Auxiliary donated the potato salad; the Legionnaires donated an additional \$250; and, Morris Busbia donated \$100. The total donation to Bands Against Breast Cancer, Inc., was just under \$1,000 and with the additional 20% donated to the Post, we profited just under \$1,500. So, all-in-all, it was a very successful event for both parties! For those of you that did not attend, you really missed out! It was a beautiful evening, fantastic food & great fun! Thank you!

For the Good of the Legion,
Patty O'Callahan



October 23, 2011

Dear American Legion Unit #233 Auxiliary,

I would like to tell you how thankful I am that you helped my mom send a care package to me all the way out in Finland. It really means a great deal to me that you made this possible, because those who have traveled far from home know that there are just some American products that no other country has and there are no US military bases in Finland to utilize.

I have been a familiar face at the American Legion ever since I could barely see over the kitchen counter helping my Uncle Michael and mom cook and serve Sunday breakfasts and dinners and embarrassing myself doing a poor impression of Cher on the stage. I'm not sure which is more unbelievable: how I actually sang to Cher, or not being able to see over a counter top. As you all know, I don't have that problem anymore! I also helped my mom out a lot at the American Legion in Kodiak, Alaska, but this Legion is my home. Besides, my favorite Mr. & Mrs. Clause live here (names will remain anonymous)!

I have grown up around the Legion and have seen all the amazing benefits and charities that come from it. My Legion service began my foundation of understanding for the importance of charity and volunteer work in all communities. These building blocks assisted me with my growth in community service and selection to serve as an Ambassador of the US in service as a Rotary Youth Exchange International student; an honor that I take very seriously. The Rotary program, likened to the American Legion, has taught me through the organization's motto that it is always "Service above Self" and helping send this care package was exactly that.

Finland and the Finns are amazing and my life has been forever changed with this journey. I am only three months into it, with eight more months to go, and I look forward to every single day! I continue to maintain my academics (got 9 on exams-grading scale is 4 to 10) study the Finnish language and experience their culture. Sauna's are fabulous!

I invite all of you to go to the Rotary web site and read my journals at:

<http://www.rveflorida.org/Students/OB/2011-12/Victoria-Finland.htm>

Again, thank you so very much for the care package, or in Finnish, Kiitos Paljon!

Sincerely,

Victoria Gesell (O'Callahan)

*American Legion Unit #233 Auxiliary Member for 10 years

*Rotary Youth Exchange Outbound Student to Finland, 2011-12

Sponsor: Ponte Vedra Beach Sunset Rotary Club, District #6970, Florida, USA

Host: Rotary Club of Lappeenranta-Leiri, District #1430, Finland

Lappeenranta, Finland Sunset



1st Host Sister - Ada Halkola



Lappeenranta, Finland Summer



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Nadia

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Thank You: Website and Newsletter Boosters

BILL WALKER

~~~~~**SUPPORT OUR TROOPS**~~~~~



Auxiliary

# Autumn Festival

Saturday November 12th, 4-8 P.M.

Music starts at 5:30 P.M.

Live music by

## FLATBLACK

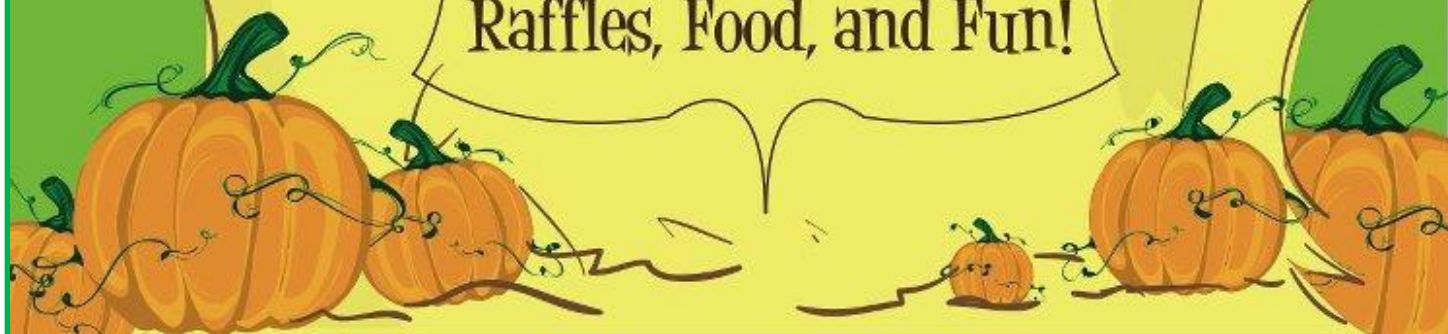
\$5 donation entry fee \$5 food tickets

**Everyone Welcome!**

American Legion Post 233 Palm Valley

560 N. Wilderness Trail

Raffles, Food, and Fun!

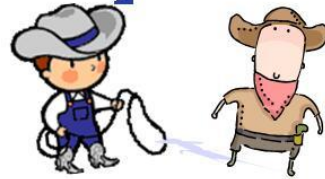




3rd Annual  
Cowboy Night

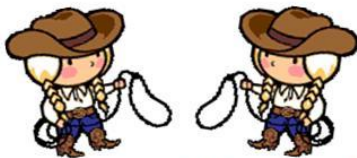
SAT, 19 NOV, 6:00 pm-??

Pork Butts by:



Dakota Don & Beaumont Ben!

Food service with sides by:



The Laredo Ladies!

Karaoke hosted by:

Billy Joe Ray Bob!



\$8 per plate donation

All Proceeds for Outdoor Pavilion Fund!



American Legion, Post #233, 285.2484, [www.al233fl.org](http://www.al233fl.org)



# Every Tuesday!

- ★ **Multiple Games during the evening**
- ★ **Rita's Light Dinner at 6:00**
- ★ **Game Registration at 6:30**
- ★ **Games begin at 7:00 sharp**

**~Earn Chips~**



**1,000 Chips to start the Game for buying dinner  
500 Chips for each drink you buy during the Game**



**Rita's Light Dinner before the  
Games begin for \$5.00 donation**

- ★ **One win registers you to play in a monthly tournament.**
- ★ **Each additional win in the same month rewards extra chips to start the tournament.**
- ★ **Winner of the monthly tournament receives a sponsorship to the poker room.**

**Dealers work on tips~your generosity is greatly appreciated!  
American Legion~Post #233~[www.al233fl.org](http://www.al233fl.org)~904.285.2484**



~~~~~**SUPPORT OUR POST**~~~~~

POST 233 "MEAL DEAL" SPONSORSHIP PROGRAM

Are you one of those people who would love to volunteer to help your Post but you don't trust your culinary skills or aren't able to manage the kitchen duties?

We've got a DEAL for you! There are others willing to do the work for you and better yet, you get all the credit. Become a Post 233 LEGIONNAIRE MEAL SPONSOR and all the planning, shopping, cooking, service and clean-up will be taken care of and you will be honored as that Wednesday evening's Meal Sponsor. Your dinner will be on the house and you can even request a favorite meal you would like to have prepared.

There is a Sponsorship Level for everyone and your Sponsorship is a tax deductible donation to American Legion Post 233. Your donation will be used to offset the food cost and compensate the evening's Chef for their time and effort on your behalf.

GOLD SPONSOR - 100.00

SILVER SPONSOR - 50.00

BRONZE SPONSOR - 25.00

**POST 233 NEWSLETTERS
LOOKING FOR OLD EDITIONS
FOR THE WEBSITE ARCHIVES**

If anyone has or knows of anyone who has older editions of the Posts newsletters, specifically:

January to July, & October & November 2006

January to April, & June to December 2005

January to July, & December 2004

Any issues prior to 2004

Please help me to complete this archive of information for the Post.

Contact Roy at 287-6909

Any copies provided will be scanned and returned.

THANK YOU



NOVEMBER

American
Indian
Heritage
Month



| SUN | MON | TUE | WED | THU | FRI | SAT |
|---|---|---|---|---|--|--|
|
6 *Breakfast: 9-11:30
 |
7 * Lunch: 11-1
8:30 pm
NFL Kickoff | 1 * Lunch: 11-1
* Exec Cmte: 7:00

Dinner: 6:00
Texas Hold'em: 6:30 | 2 * Lunch: 11-1
* Dinner: 6:30-8:00
Tell us your ideas & suggestions! | 3 * Lunch: 11-1
* Legionnaires: 7:00
 | 4 * Lunch: 11-1
* Steak Night: 6:30-8
Frankie Martin, Jr.

8-11 | 5 POST #233 WANTS YOU!
 |
| 6 *Breakfast: 9-11:30
 | 7 * Lunch: 11-1
8:30 pm
NFL Kickoff | 8 * Lunch: 11-1

Dinner: 6:00
Texas Hold'em: 6:30 | 9 * Lunch: 11-1
* Dinner: 6:30-8:00
 | 10 * Lunch: 11-1
* Auxiliary: 7:00
 | 11 * Luncheon after
Veterans Day Event
PVV Cemetery 11:30
* Steak Night: 6:30-8
* The Boz Man: 8:00
VETERANS DAY | 12 Autumn Festival

Flatblack 530
Food & Prizes 4-8
Jobstons 7-10
\$5 entry/\$5 food |
| 13 *Breakfast: 9-11:30

District #5
Legionnaire Meeting
at 1400 hrs | 14 * Lunch: 11-1
8:30 pm
NFL Kickoff | 15 * Lunch: 11-1

Dinner: 6:00
Texas Hold'em: 6:30 | 16 * Lunch: 11-1
* Dinner: 6:30-8:00
 | 17 * Lunch: 11-1
* SAL: 6:00
 | 18 * Lunch: 11-1
* Steak Night: 6:30-8
 | 19 Cowboy Night!
Pork Balls & sides \$8
Billy Joe Ray Bob
Karaoke
6 pm until ? |
| 20 *Breakfast: 9-11:30
 | 21 * Lunch: 11-1
8:30 pm
NFL Kickoff | 22 * Lunch: 11-1
* House Cmte: 6:00

Dinner: 6:00
Texas Hold'em: 6:30 | 23 * Lunch: 11-1
* Dinner: 6:30-8:00
God Bless America! | 24 Chanksgiving Luncheon

12:00 | 25 * Lunch: 11-1
* Steak Night: 6:30-8
7-9 M.D. Sunshine
 | 26
Volunteer to Cook! |
| 27 *Breakfast: 9-11:30
Support Your Pops!
Visit your website for updates at:
www.al233fl.org
 | 28 * Lunch: 11-1
8:30 pm
NFL Kickoff | 29 * Lunch: 11-1
* Exec Cmte: 7:00

Dinner: 6:00
Texas Hold'em: 6:30 | 30 * Lunch: 11-1
* Dinner: 6:30-8:00
\$ Join Our \$ Meal-Deal Sponsorship Club | | | |

FRI Steak Dinner: \$12.00 ~ WED & SUN Dinner: \$8.00 ~ SUN Breakfast: \$5.00 or \$7.00 ~ Donations Required
www.al233fl.org * Support Your Troops * 904.285.2484
No Smoking During WED/FRI Dinner (6-8) & SUN Breakfast (9-12)

PAID ADVERTISEMENT

I would like to provide you some information to pass on to anyone 65 and older that I think would be very helpful. This is the time of year (Annual Open Enrollment) they will be receiving a lot of information in the mail, and it can be confusing.

\$0 Premium for Part B - Medicare Advantage Plan with BCBS

BCBS of Florida is offering a *\$0 premium Medicare Advantage plan* which replaces Part B of original Medicare. **Part B is optional, and the government does deduct it from the social security check. This is the case, even if they choose our \$0 premium plan.** The amount varies based on income. Some private insurance companies charge an additional premium, but this plan is \$0. The plan is called the **BlueMedicare Regional PPO**.

Part A of Medicare

Part A is free (paid through payroll taxes all of your working life) and covers hospitalization and skilled nursing in the hospital. All other parts are optional, and have a cost. Part B will cover doctors visits, x-rays, labs, through the government. *The BCBS Medicare Advantage plan above, covers **additional needs**, and provides **more benefits**.*

Eligibility

If seniors are enrolled in part A and/or part B now, or are eligible, or soon to be eligible because their 65th birthday is coming up, this is the time of year you can make changes, or join a plan, if they choose to. If they are not 65 during this annual enrollment period, they can apply 3 months before their birthday. If they have end stage Renal Disease they are not eligible for BCBS.

Supplemental Plans and Advantage Plans are *two different types* of plans, and Medicare does not allow you to have both.

Why choose BCBS of FL Part B

With the **BlueMedicare Regional PPO (BMRPPO)**, your coverage would encompass B, D and F benefits and is good all over the state. It also offers some in-network out of state coverage. For anyone in the Jax area, the only drawback is that *Mayo Clinic does not accept this plan*. If you want to use Mayo, keep your supplement plan F (or ask me about ours). But, as an example, if you now have a part D (drug plan) you are paying for, in addition to what the government charges you, and a supplemental F, you could drop those and get BlueMedicare Regional PPO, and save an average of around \$200/month.

(1) With the government plan part B you have a calendar year deductible (CYD) to meet. With BMRPPO, your CYD is \$0. (2) You can get generic drugs delivered to your door for \$0 by mail order. Otherwise, you get generics for \$6 at places like Publix and others with BCBS. (3) You also get some vision, dental and hearing coverage at no additional charge with BCBS. (4) You also get miscellaneous discounts which are included under Blue 365 (i.e., discounts on Jenny Craig, Reebok Shoes, Fairmont Hotels, and many other items and services). (5) If you get into the "donut hole" with medications, you will have better coverage. (6) You have low co-payments (i.e. \$10 co-payment to see your family physician). See www.bluemedicarefl.com for more information.

The effective date will be January 1, 2012. You can change your mind from January 1-February 14th if you want to disenroll.

If you would like to ask me questions or are interested in this plan, Medicare requires that you fill out a Scope of Appointment form which gives me permission to talk to you. We can do this on the telephone beginning October 15th. If someone has given Power of Attorney to someone to assist them, I will need that person present as well. The Scope of Appointment form has to be recorded by BCBS (in house offices), and I will provide a phone number on 10/15/11. It must be 48 hours in advance of the "appointment", at least.

It is a Medicare rule that agents cannot solicit senior citizens, or conduct health fairs and talk about products, but interested seniors may call or email the agent to request information or to do an application. My cell phone is (904) 607-3941. My website is www.insuranceprices.com/ellen-denise-panczykowski

Best regards,

Denise (Guerra) Panczykowski

Ponte Vedra Beach, FL

dguerra@florida-insurance.com

Please also visit my website at www.insuranceprices.com/ellen-denise-panczykowski

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2011-2012

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Adjutant: Patty O’Callahan
Finance Officer: Malcolm Marvin
1st Vice Cdr.: Roy Havekost
2nd Vice Cdr.: Ed DellaPenna
3rd Vice Cdr.: Rick Kapeghian
4th Vice Cdr.: Charlie Walker
Chaplain: Bob Nagel
Sgt. at Arms: Dan Wortmann
Historian: Rod Garing
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