



The West Coaster

The official Quarterly Newsletter of the West Coast Region of the Fleet Reserve Association
Apr-Jun 2016 Edition

From the Regional President

Greetings Shipmates, We're into the second half of our association year and so far it's been a good one, a few bumps but that comes with the job. Branch visits will pick up a little this summer, with money and travel restrictions I may only be able give your branch a few weeks' notice of my pending visit. I want to thank those branches that I have been too so far for their hospitality.

The Mid-year Convention was well attended with delegates from the branches and units as well.

Thanks to Branch and Unit 8 for a great job at putting together the Mid-year Convention and for a great corn beef dinner at the hall. Sad to say that we have had a few shipmates resign their positions in the region; PRP Shane Dunstan from the Time and Place Committee because he is moving to TX.; PRP Rick Fetro from the C&BL Committee and



as the Regional Parliamentarian because of a new job; and Regional Secretary Art Archer after the next Regional Convention in Carson City because of his health, we wish all of them God's speed and fair winds ahead. Many thanks to PNP Gary Blackburn who stepped into the Secretaries spot for S/M Art and to PRP Joe Nash who stepped into the Parliamentarian position at the Mid-year Convention this year. After the convention I received two nomination resolutions, one for RVPWC from S/M Maria Behm, Br. 113 and a resolution for Regional Secretary from PRP Larry Briggs, Br. 192, thanks for stepping up Shipmates!

I have started to receive the new Branch Officers Reports for 2016-17, by now you know your new slate of officers, don't wait until the installation to mail out the information, and get it done now. Make sure that it is readable and includes their email address. In addition to copies for the NED, RPWC, and RVPWC, a copy of the front page needs to go to the WCR Secretary Art Archer so he can update the Regional Roster as well.

In nine years the FRA will be celebrating 100 years as an association, think about what it means to you and what we can do as part of that celebration. Make sure that each of your branches has a "Branch Federal Tax Employer Identification Number (EIN)" and make sure that your branch files their Branch Federal Income Tax Return (form 990, 990-EZ or the 990-N). In most cases all the branches can

file the IRS 990-N on line and it's very easy to do so. The date for those filings is coming up soon (June or July), if you fail to file three years in a row there will be penalties involved with future filings for your branch.

The National Board of Directors met in April this year at the headquarters office in Washington, D.C., after some quick briefings on Wednesday evening, Thursday morning it was off to do our annual



visit to the Capital Hill area. You visit the Representatives of your state, so NP Virgil Courneya and I started off with Senator Harry Reid (got a Senate Photo op), then off to visit with Representative Mark Amodei and finally to Senator Dean Heller. The visits were good; they listened to our concerns regarding the welfare of our Shipmates and their families. When the staff recommends comfortable shoes that day they're right, you do a lot of crisscrossing the Capital grounds. The National Headquarters will no longer be printing your Branch mailing labels, they will send the Secretary a format and you can print your own. You have a printer, get a pack of Avery Address Labels, #48260 or #18160, open the branch address label format and hit print. There was a lot of discussion at the National Board meeting regarding our membership (the decreasing numbers) and the health of the branches (officers in office for years and many branches are now merging with other branches). We heard from the company (Brodie and Associates) who was hired by the FRA to do a membership survey, they had some good ideas

but the bottom line is "us". We need to except the fact that retention and recruiting is a problem and we have to work on it, also that annual membership dues will need to go up this year in order to keep our doors open!

Please make sure that All your forms and reports are done early and sent in on time for the Regional and National Conventions, document all your events and activities with photographs, letters and newspaper articles. A negative report is still a report so send it in, also don't forget to sign those reports. I can't tell you how many reports are kicked out of committees because of something as simple as forgetting to sign your reports!

**In Loyalty, Protection and Service,
Patrick LeClaire, RPWC**

From the Regional Vice President

Greetings Shipmates – One of the tasks assigned to the Office of the West Coast Region Vice President is to collect and broadcast information concerning social activities within the region. Since taking office, I have received "newsletters" from four (4) of the twenty (20) branches announcing fundraiser or other social functions.

My question is: Are the majority of west coast region branches inactive, and/or therefore is not having social functions? Fundraisers and other types of social functions are a great means of comradeship; a means of broadcasting what the association stands for; and finally, a means to RECRUIT new members.

Speaking of membership, the latest National Membership Report reflects a continuing loss of shipmates. During the period February 29, thru March 31, 2016 - 564 shipmates were in a nonpayment of dues status, 259 shipmates were loss, and 129 were transferred to the Supreme Branch. During this period 244 new shipmates were recruited. The bottom line is our association's membership dropped from 53,180 to 52,921 in less than 30 days. Research reveals that on average our association is losing 200 shipmates per month. We cannot, and will not survive unless this pattern is reversed.

Shipmates, let's stride to recruit one new member per month.



Because of failing health Shipmate Arthur Archer (261) had to resign as the Regional Secretary. Let's keep Shipmate Archer and his family in our daily prayers.

IAW FRA WCR By-laws, Article 4, Section 401a states: The West Coast Region shall, at the Annual Regional Convention; elect ...when appropriate a bondable Regional Secretary for a period of three (3) years. Section 402 states: Regional Officers shall be elected on a roll call, by majority vote.

I ask that shipmates with clerical experience, who are interested in serving as the West Coast Region Secretary, submit a resolution, through their branch, for action during the forthcoming annual convention. The West Coast Region greatly needs your talent.

Request from Your Regional Vice President

In order to provide the many willing, qualified, and dedicated Shipmates of the West Coast Region an opportunity to serve the Region and the FRA, it is requested that each Branch President ensure dissemination of the following information to their members.

Many times, Shipmates are assigned to Committees, not compatible with their respective interests, talents and expertise. For the ensuing year, with your cooperation, we hope to have volunteers serving on the committees of their choice, willingly fulfilling their committee assignment to the best of their ability.

Committees of the region are:

1. Americanism – Patriotism and Essay
2. Audit
3. Budget and Finance
4. Constitution and By-laws/Standing Rules
5. Hospital, Welfare, Disaster Relief and Rehabilitation
6. Legislative Service
7. Membership and Retention
8. Public Relations
9. Time and Place
10. Youth Actives'

Keep in mind, that if selected as a member of a committee, it is desirable that you attend the Regional Convention in Carson City, NV. If you would like to volunteer to serve on a committee please contact me at 707-310-1218, fravso8@att.net, or 101 Diamond Springs Ct., Vallejo, CA 94589-1422 not later than July 8, 2016.

Yours in Loyalty, Protection & Service
Roland L. Shorter Jr. RVPWC/President Br8

From the National Vice President:

Nominations for Assignment to 2016-2017 Standing National Committees
It is time for me to commence gathering nominations to plan the assignment of shipmates to fill the standing national committee requirements for the 2016-2017 Association year. In order to assist me in this planning, and to ensure that I have a list of nominations, I am asking for your input.

The shipmates that I am looking for should be willing to serve the Association and be active in Branch and Regional affairs. The shipmates should not be hesitant in making suggestions and recommendations for the betterment of the FRA. I am particularly interested in involving shipmates who have not previously had an opportunity to serve on standing national committees, although anyone recommend by a Regional President will certainly be considered. Attendance at the 89th National Convention in 2016, which will be held in Jacksonville, Florida, is necessary.

***If interested please make your request known to WCRP Pat LeClaire, provide your, addresses, telephone numbers, and email addresses and what committee you would be interested in serving as committee chairman, member, or advisor.*

From the Regional Treasurer:

Shipmates I'm am happy to report that we were able to add nearly \$900 to our General Fund by your generosity of purchasing and pushing the sale of the 50/50 raffle tickets. Since 2003 the General fund has received over \$13 thousand dollars from the 50/50 raffles. The raffle Chairman

PRPWC Dave Davidson has been the goal setter for this achievement and deserves credit for his dedication and effort he has devoted to this program. Bravo Zulu Shipmate Dave.

L, P & S
Bob Smith, WCRT

From the Desk of the WCR Chaplin,

From John 13:34 (NIV)

A new command I give you; Love one another. As I have Loved You, so you must Love one another....

As we should love all our Fellow Shipmates, in Good times and during time of Sorrow...

Please keep me posted of losses and please include NOK names & addresses.

Thank you.. LP&S.
WCR Chaplin Jim Laird

The new military retirement system has major flaw, financial experts warn

Andrew Tilghman, Military Times

Top financial experts are worried about a key piece of the military's new blended retirement system and are urging the Pentagon not to shortchange career troops — especially enlisted service members.

Specifically, the American Academy of Actuaries is scrutinizing the new system's lump-sum payout option and precisely how the the Pentagon will calculate it for those who elect to cash such a large portion of their pension.

Military retirement reform became law last year and takes effect in 2018, giving future retirees the option of taking traditional monthly pension checks or accepting smaller monthly pay along with a lump-sum cash payment at the time of separation. The lump sum would total either 50 percent or 25 percent of a service member's promised pension benefits.

It's similar to the military's longstanding "REDUX" retirement option, which offers cash up front in exchange for smaller monthly checks. But unlike REDUX, which offers a flat \$30,000 cash payment, the new lump-sum option will offer cash payments that will vary for individual troops based on the value of their personal retirement package as defined by pay grade and years of service.

Determining the amount of that lump-sum check is more complicated than simply totaling future monthly pension checks. Rather, the calculations will rest upon a "discount rate," a device that financial professionals use to measure the current value of future payments. Discount rates assume money today is more valuable than money tomorrow. Akin to reverse interest rates, the process shaves money from the current value of a future benefit. So higher discount rates yield smaller lump-sum payments.

Therein lies the actuaries' concern.

During the debate over military retirement reform, estimates varied dramatically for the total value of a service member's retirement benefit. An independent commission, for example, said last year that a senior enlisted service member in the E-7 pay grade could expect retirement benefits worth \$201,282. By contrast, the Defense Department suggested that same E-7 could expect \$1.1 million in "lifetime retirement income."

The difference hinged on the discount rate. As it evaluated the consequences of reform, the independent Military Compensation and Retirement Modernization Commission assumed a rate of 8 percent for officers and 12 percent for enlisted service members. In today's financial markets, discount rates typically hover between 2 and 4 percent.

"This higher rate would result in settlement amounts ... that are, in some cases, less than half the amount that the same benefit would be settled for in a corporate pension plan, as part of a domestic relations action, or in the broader financial markets," William Hallmark, chairman of the American Academy of Actuaries' pension practice council, wrote to the Defense Department this month.

Such a steep discount rate would be a bad deal for troops, Hallmark warned, appealing primarily to those who don't understand what they risk losing or who face such financial hardship they simply don't have another choice. He also questioned the military compensation commission's suggestion that different discount rates should apply to officers and enlisted troops, resulting in enlisted troops receiving far less money. The commission based that recommendation on studies suggesting enlisted troops would be more eager to take the cash up front and therefore won't require much convincing to take an option that, ultimately, would save the government money.

Veterans advocates have criticized the disparity, likening it to a payday loan — one that exploits people with less financial education and fewer options for a traditional bank loan. The American Academy of Actuaries said the Pentagon should set a fair and across-the-board discount rate similar to those applied by large corporations.

"We encourage the department to carefully consider the extent to which the discount rate should reflect a service member's financial sophistication and immediate financial needs, or whether the discount rate should be independent of these considerations," Hallmark wrote. "Furthermore, we believe consideration should be given to whether all service members should be offered lump sums based on the same discount rate and whether that discount rate should be comparable to the discount rate required for lump sum payments from corporate pension plans.

"Regardless, ... we strongly encourage the department to provide a full and thorough disclosure about the discount rates used to calculate the settlement offers. Such a disclosure should include comparisons to settlement amounts that are calculated based on widely used discount rates and/or comparisons to what it would cost to replace the foregone pension benefits in the financial markets."

The Pentagon has never explicitly supported the use of "personal discount rates." Instead, a Defense Department



spokesman noted that applying the rate is required by the retirement reform law passed by Congress. "The department has made no decisions on personal discount rates and is working with outside experts on this issue," said Air Force Maj. Ben Sakrisson.

The partial lump-sum payout would replace a portion of the retiree's monthly pension checks until the recipient reaches age 67. After age 67, military retirees would receive full retirement checks regardless of whether they opted for the lump-sum payout.

When the new retirement system takes effect in 2018, all current troops will have the choice to remain under the current system or opt into the new one. Future recruits joining the military in 2018 and beyond will have no choice other than the new system.

The new plan also would provide some retirement benefits, via a new 401(k)-style investment account, to almost all troops who serve at least two years.

Career troops would receive the same 401(k)-style benefits, plus a traditional pension that is 20 percent smaller than the current one.

Events around the region

Below are some of the various social events around the region. If you can make any please do, the more the merrier! If you have an event you would like highlighted please get me the specifics and I will ensure it gets into the West Coaster.

The Sierra - Tahoe Branch and Unit 137 cordially invite the Shipmates, Auxiliary Members and their families of the West Coast Region to attend the 60th West Coast Regional Convention

to be held on Thursday, Friday and Saturday 18-20 August 2015 at the Gold Dust West (GDW) Hotel/Casino, 2171 E. Williams Street, Carson City, Nevada 89701.

The Gold Dust West is well known to the WCR Convention Delegates and their families for its many amenities like the large bowling alley with its snack bar and lounge, it's newly remodeled first class comfortable rooms, full size swimming pool, spa, exercise room, sports book, Nevada style gaming and two dining facilities - the "Grille" to serve your dinning needs 24 hours a day and the "Ole Ole Restaurant and Cantina" specializing in south of the border style dining. The following hotel accommodations and Convention Rates will be honored for both early check in as well as extended after convention stays.

Hotel Accommodations:

Double Queen- *Superior Double Queen or Deluxe King-Superior King

Midweek (Sunday thru Thursday): \$69 plus tax

Friday & Saturday: \$79 plus tax

Double Queen Jr. Suite or King Jr. Suite

Midweek: \$89 plus tax

Friday & Saturday: \$99 plus tax

Two Room King Suite

Midweek: \$109 plus tax

Friday & Saturday: \$119 plus tax

**Superior Double Queen & Superior King rooms have both refrigerator & microwave.*

Good Sam approved RV Park

Back In or Pull Thru with 30 & 50 amp service: \$29 plus tax

To book your room(s)/RV site via telephone: (1) Call toll free at (877) 519-5567 or (775) 885-9000 & press 1 for reservations (2) Ask for the WEST COAST REGIONAL CONVENTION room block & have your credit card information ready to give the reservationist

To book your room(s)/RV site via on line: (1) Go to www.gdwcasino.com (2) Click on Carson City (3) Click Play & Stay with Gold Dust West (4) Enter the information for your stay & click "Special Rates", enter group code: **FRAWCOAST**

Bowling Tournament:

This year's bowling tournament will be hosted once again by Jim and Trilja Laird (Br./Unit 137) who will set the bowlers up on their lanes, keep track of the scores and announce the winners at the Convention banquet. Early registration with the shoe size needed will ensure your spot in this fun and highly competitive tournament as past delegates can tell you. If you don't pre-register and change your mind at the convention to get in on this evening of great entertainment (watching each other bowl IS the entertainment) the price will be \$15.00 at the door. There is a snack shop and the Ten Pin Lounge is a full bar inside the bowling center. If you're not a bowler, well, fans are welcome and encouraged as there is plenty of seating available for those who just want to watch.

Regional Convention Raffle Drawing:

Tickets for the Regional Convention drawing will be handed out at the close of the mid-year convention and will be available until the drawing which will be held after the banquet on Saturday night the 20th of August. The tickets are \$1.00 each or a book of 6 for \$5.00. The winning prizes will be \$100.00 for Third Place, \$200.00 for Second Place and First Place will get a one night stay at the Gold Dust West in their Luxury double room King Suite (see Room Suite flier - Page 4) plus \$200.00 in cash!

Video Slot Tournament: There will be a video slot tournament hosted by GDW and Branch/Unit 137 in the main Casino area on Friday starting at about 0900. You must be signed up to play (it's free).

WCR Beer Club: Will hold their annual meeting and election of officers on Friday in the Juniper Room between 1700 and 1900, new members are always welcome.

Convention Coordinators:

FRA Verne Horton, Branch 137, (775) 883-6708 (frabranh137@charter.net)

LAFRA Brenda Horton, Unit 137, ((775) 883-6708, (bmhorton@charter.net)

PLAN OF THE DAY

Thursday, 18 Aug:

1500-2200 Hospitality Room Open - Juniper Room

1600-1900 Early Registration - Juniper Room hallway

Friday, 19 Aug:

0900-1030 Registration Period - Juniper Room hallway

0900-1030 Video Tournament - Main Casino area, Free tickets at registration

1100-1300 Buffet Lunch - Juniper Room and Courtyard area

1445 Assembly Call

1500-1700 Joint Opening Ceremony - Pinion/Sage Rooms

1700-1900 WCR Beer Club Meeting - Juniper Room

1900-2200 WCR Bowling Tournament - Gold Dust West Bowling Center

1900-2200 Hospitality Room Open - Juniper Room

Saturday, 20 Aug:

0700-0900 Past Regional President's Breakfast - Juniper Room (closed)

0700-0830 Final Registration - Juniper Room hallway

0900-1600 FRA/LAFRA Conventions - Pinion and Sage Rooms

1100-1300 Buffet Lunch - Juniper Room and Courtyard area

1745 No Host Cocktails - Pinion-Sage Rooms

1815 FRA/ LAFRA Installations of Officers - Pinion/Sage Rooms

1930-2030 Inaugural Dinner - Pinion/Sage Rooms

2030-2300 Hospitality Room Open - Juniper Room

**FLEET RESERVE ASSOCIATION
WEST COAST REGION
OFFICERS ROSTER
2015 - 2016**

PRESIDENT

PATRICK LeCLAIRE, BR. 192
(775) 423-4168 (H)
E-mail: patch72@yahoo.com

SECRETARY (2014-2017)

ARTHUR C. ARCHER, BR.261
(559) 904-0530 (C)
E-mail: FRASectTreasWCR@gmail.com

PARLIAMENTARIAN

PRPWC R.J. 'RICK' FETRO, BR. 101
(510) 673-6343
E-mail: shipmatefetro@live.com

JUNIOR PAST PRESIDENT

LARRY S. BRIGGS, BR. 192
(775) 217-0855 (C)
E-mail: ls_briggs@yahoo.com

MASTER-AT-ARMS

RICHARD RUIZ, BR. 101
(408) 718-8282 (C) / (408) 298-9723 (W)
E-mail: pctplastic@gmail.com

VICE PRESIDENT

ROLAND L. SHORTER JR, BR. 8
(707) 552-5410 (H) / (707) 310-1218 (C)
E-mail: fravs08@att.net

TREASURER (2012-2015)

ROBERT J. SMITH, Br.8
(707) 557-9621 / (707) 853-0072 (C)
E-mail: pyroboob@comcast.net

CHAPLAIN

JIM LAIRD, BR. 137
(775)790-1318
E-mail: jalair50@charter.net

SERVICE OFFICER

ROLAND L. SHORTER JR, BR. 8
(707) 552-5410 (H) / (707) 310-1218 (C)
E-mail: fravs08@att.net

BOATSWAIN OF THE WATCH

WILLIAM 'STEVE' MATTHEWS, BR 197
(209) 239-5174 / (530) 209-0981
E-mail : w_matthews@hotmail.com