

NAVY DEPARTMENT BRANCH 181
Thursday August 6, 2015, 1800

OPENING CEREMONIES: Meeting convened at 1810 hours.

Attendance: Stephen Tassin, President; Orin Hatton, Vice President (excused); PRPEC Chris Slawinski, Sec/Treasurer (excused); PRPEC Robert Washington, Sr., Junior Past President; Al Thompson (BOD); NED Tom Snee (BOD); Benjamin Young (BOD); Honorary Shipmate James Short.

July Minutes distributed. Minutes stand approved.

BOD Recommendations: None

REPORTS OF STANDING COMMITTEES:

Americanism Essay Contest:

No report.

Audit, Budget & Finance:

No report.

Hospitals, Welfare, and Rehabilitation:

Notification of the passing of the following Shipmates:

Timothy Kujawa 3500 Trillium Crossing Apt 3030 Columbus, OH 43235 on 07/03/2015 Spouse: Mrs. Gloria Kujawa

Legislative Service: FRA National Executive Director (NED) Tom Snee briefed the 35 members of the Secretary of the Navy Retirees Council during a working lunch. Discussion points included the FRA legislative agenda, how to become a member, the blended military retirement system, Agent Orange/Blue Water Navy, commissary/exchange concerns, and other important issues. The council's mission is to discuss personnel issues and make recommendations to the Secretary of the Navy. MCPON and Shipmate John Hagan is the co-chair and this is the second year FRA has been invited to speak on "Hill issues" with the group. It was refreshing to know that a number of the Council members are FRA Shipmates.

One day before the August 1 deadline, the Senate approved (91-4) funding to keep veterans hospitals open for the remainder of the current fiscal year and sent the bill to the president for his signature. The provision, included in the short-term highway funding bill (H.R. 3236), will free \$3.4 billion from other spending accounts to cover the shortfall in the VA's health care budget.

As noted in NewsBytes on July 20, the Defense Department (DoD) will implement new rules which are meant to rein in payday lenders that have often sidestepped existing rules to lure service members to sign up for financial products and loans at excessive interest rates.

The rules would set interest rate caps on payday loans, car title loans, refund anticipation loans, deposit advance loans, installment loans, and credit cards extended to service members. These products were not covered under past protections. The new rule also covers add-on features for certain offers so lenders that have traditionally set up shop near military bases cannot charge excessive fees. New protections will also prevent lenders from requiring that service members automatically send a portion of their paychecks to pay off the debt.

The rules were written with help from federal banking regulators including the Consumer Financial Protection Bureau (CFPB). CFPB Director Richard Cordray told the Senate Banking Committee that under past loopholes, there were still a number of online lenders charging service members interest rates as high as 600 percent. The Obama administration is using the new rules to mark the fifth anniversary of the 2010 Dodd-Frank law.

Central Liaison Committee:

The CLC meeting was on Saturday, July 18, 2015 at 1400, hosted by Branch 93, Pax River, MD. Elections were held, and Shipmate Ron Littlejohn, Branch 309, was elected Chairman, Shipmate Tom Vatter, Branch 93, was elected Vice Chairman, and Cindy Jones, Unit 93 was elected Secretary. PRPEC Bob Washington served as installing officer for the newly elected members.

The next CLC meeting will be Saturday, October 24, 2015, 1400, at Branch 67, Suitland, MD.

Membership and Retention:

Current members as of June 30, 2015	<u>296</u>	
Past Due	<u>8</u>	
Members in Good Standing	<u>288</u>	(+2.86 % / 280)

Installation/Holiday Brunch:

Next event is the Branch Christmas Brunch; Secretary will contact Spates Community Club to secure a room in early December.

Treasurer's Report:

As of July 31, 2015

PCT	7/16/2015	July PCT	\$331.50
	7/27/2015	ECRC Raffle winnings	\$594.00
TOTAL INCOME			<u>\$925.50</u>
PREVIOUS BALANCE	(BUDGET - EXPENSES + INCOME)		\$8,658.12
TOTAL MONTHLY INCOME			\$925.50
TOTAL MONTHLY EXPENSES			\$1,175.02
ENDING BALANCE			<u>\$8,408.60</u>
		SURPLUS/(DEFICIT)	(\$91.40)
CASH IN THE BANK		As of 7/31/2015 (Online)	\$3,740.03
CHECKING BALANCE		As of 7/31/2015 (Online)	\$2,230.54
PCT. BUDGET EXPENDED		\$2,409.90	28%

Correspondence:

None

Unfinished or Deferred Business:

East Coast Regional Convention concluded and Branch 181 received several awards for committee reports in Group III: Hospital, Welfare & Rehabilitation, Second Place; Youth Activities, Second Place.

Also, the Branch won the Convention dollar 50/50 raffle, the prize totaling \$594. The money was placed in the Branch general fund.

New Business:

None

Good of the Order:

Shipmates and Protocol guests were given the right to speak on any topic.

Time and Place:

Next Branch meeting will be Thursday, September 3, 2015 @ at 1800, at The American Legion Post 139, 3445 North Washington Blvd., Arlington, VA.

Meeting adjourned at 1840 hours.

Stephen M. Tassin
FRA Branch 181 President

Christopher J. Slawinski
FRA Branch 181 Secretary/Treasurer

www.frabranch181.org