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Dear RMJ Foundation Attendees

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Welcome you all to this “only” purely social event of the year for the Foundation. You are here because you financially support the worthy other events to which we are solely devoted – the financial education of the youth of Nevada and California.

And what a year it has been. There is an old Chinese saying “Advancing is like rowing up stream – if you don’t keep rowing, you will fall back”.

The RMJ Foundation is continually advancing. During this year, so far, we have conducted 79 Bite of Reality events, exposing 7250 of our youth to a several hour financial, eye opening experience and learning event. They will never forget it and will find it most useful, as they face the inevitable financial challenges ahead.

If you have not sponsored nor attended one of these sessions, you have missed a short, exciting vision of watching the leaders of tomorrow realize they must take charge of their financial life. The excitement and blunt experience of realizing their parents will no longer be funding their financial needs, in the near future. Such comments as “I had no idea what my parents were going through” are common.

And a real plus for Credit Unions is that the attendees will know that it is a Credit Union sponsoring this education – at no cost to them. Other financial institutions send them credit card applications in the mail.

As the namesake for this Foundation, I could not be more proud.



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When I retired from 30 years as a U. S. Marine, I had a gnawing question in my mind. “Do civilians do anything useful”? They seldom walk in step and probably don’t shoot very well either.

I have learned many lessons about civilian activities, and not only do many of them do good work, some of them – particularly in Credit Unions – are superb in making their small world a better place. How fortunate was I to be able to spend another 30 year career with them and you.

The Marine Corps is well known by our congressional leaders for being able to perform great service to our country for only a fraction of the cost of other military services. And so it is with the RMJ Foundation. Can you believe we have only one full time employee? Tena Lozano (a former WesCorp employee) is the proverbial “cat on a hot tin roof”. Of course, our League is there to provide the backup services, without which we would be unable to function.

And our most capable League President Diana Dykstra is also a member of the Board. I am proud to say she and Patsy Van Ouwerkerk were both my students at WCMS.

But take a look at that Board. Some of the most capable leaders in the Credit Union movement are active, supportive members. You may not know, that none of their expenses are paid for by the RMJ.

And our leader, Todd Lane, also a former WesCorp employee, is a leader in every single desirable aspect. Following the superb leadership of our former chairman – Jim Updike who could not find a box to think within. Of course, Jim was Marine trained also – we even got him wounded in combat to get his attention.

You may have noticed I am not present for this event this year.



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At the age of 92, I have decided my body does not need to continue to mingle with high energy folks like you. Though I still get around, swim daily, drive and take care of my own needs, my “after stroke” speech and enunciation is difficult for the listener. Rather, for those who know me, to remember me when I was in full voice.

Finally, in one of my tours, in ten years overseas, I was stationed in the Republic of China. I attended a church with a German priest who delivered his sermon in Chinese. He was a “fire and brimstone” priest that felt the need to fault the people in attendance because there were so many NOT in attendance. I always questioned that wisdom.

But it does bring to mind a thought for the RMJ. You folks here are supporters. You are carrying the load for other Credit Union professionals that do not yet support our functions. We can only be as good as your donations allow us to be. Please help us become even more effective by urging others to realize this is OUR Foundation. We are still rowing our boat upstream and have great things on our “wish list” only held back by our lack of support from too many.

Most respectfully,

