

RASCOE Winter 2019-2020 Winter Newsletter

President's Report

CHAD HART, President

Can you believe it is winter already? I spent the fall months in the mountains of Colorado fly fishing and enjoying the aspen leaves turning their bright colors. I recently read an article about retiring that said some measure their wealth in dollars, others measure wealth in time. I agree that time is our best asset and we need to enjoy every day.

I have spent some time since the convention creating and/or strengthening partnerships. I recently attended my local NARFE chapter meeting. That was time well spent. I have begun working with WIFE, Women Involved in Farm Economics. I know there are local chapters of each of these around the nation and if you have time I encourage you to make contact with each of these great organizations.

David Senter has been keeping the board informed of his actions on legislative issues. He recently demonstrated his ability to open doors on the Hill. He has been talking with a member of the senate finance committee. What he has learned is that if a retiree's health insurance premium is taken out before taxes it would be some form of double dipping. That is yet to be explained to us. David and Ben Bosshart are working on this issue.

The committee to clean up the By Laws has been working to get things in order. I recently attended the NASCOE organizational meeting in Savannah, Georgia. I see the next convention to be very exciting and fun for all. Georgia is working hard to make this a great experience. The hotel sits on the river, there are many restaurants and places to enjoy adult refreshments nearby with patios and sitting areas overlooking the river. The food is amazing. There are several tours to take you through the largest Historic downtown area in America. I am still working on the language barrier.

Remember this meeting will be [Monday](#) through [Wednesday](#), with the RASCOE meeting [Monday](#) and luncheon and meeting [Tuesday](#). Watch your RASCOE web site for updates as Mary is doing a great job keeping us informed.

MY family wishes everyone a safe a happy Holiday season.

Vice President's Report

CHUCK LAND, Vice President

Happy Holidays

When you receive this News letter Thanks giving will have passed. I hope that each of you had a great Thanksgiving and enjoyed many things that we all can be truly thankful for. For the weeks leading up to Thanksgiving I have been reflecting on many wonderful memories through the years and what made those memories special. One particular memory kept invading my thoughts. One of my oldest and dearest friends passed away this fall. One [Saturday](#) we were celebrating his 70th birthday and on [Wednesday](#) his wife called and said he was in hospice wanted to know if I would be a pallbearer. That night after his funeral arrangements were made, he departed this life. The funeral was held the [next Monday](#). I was depressed for a period of time as we all are when we lose someone dear to us. Then as we approached the [Thanksgiving](#) period I realized although he was gone, many memories came to mind. We had visited for hours at his birthday celebration on that [Saturday](#), retelling stories of past adventures; good and bad. I am extremely grateful for that day it is a precious memory that I will hold forever dear. The things in life that I am most thankful for are the friends I have met and especially my family.

RASCOE is another thing that I am grateful for, the friends through the years have been extraordinary. I look forward to each convention we are like a family and each of you are special. My life is better to have known you.

Plan now on coming to Savannah Georgia for our next National Convention. I tried to reserve my room earlier but was unable to get the convention rate on [Saturday](#) night. The NASCOE web site has been upgraded to show convention data and reservation instructions. We are expecting a great meeting and a wonderful time in Savannah. You all plan to visit our Georgia friends you will be glad you came.

Information about the area Rallies:

All West Rally will be held In Deadwood SD, more information to come.

Midwest rally will be held in Missouri, more information to come.

NE Rally to be determined.

I recently met a retired CED from a different State, he was a member of NARFE but did not know that RASCOE existed. I look at this as a wakeup call to myself and all our members to get the message out that we do have an organization and it strives to work for its members.

Thinking about Deadwood SD, Terry Peak Ski Area will open soon, [Dec 6th](#), I am excited for the season to start and plan on waxing up the skies next week. One of the nice things about getting older is many areas have great rates for us old guys. Isn't it great that because of our retirement benefits we can enjoy many activities during our senior years! Protecting those benefits is very important.

May you all be blessed during this most joyous of all seasons, Merry [Christmas](#) to all!

Chuck

CHUCK LAND, Legislative Chairperson

Pay close attention to the report submitted by David in this News Letter. In his report he reported two bills; HR 4540 and Senate bill 521. I visited with a Senate Aid to get a clearer view on these bills. Not surprising he had the same outlook as David. He did tell me to google House Social Security Reform. There is a lot of activity and proposals to change or fix Social Security on the web site. The link below opens up 8 items happening in the past year and has reports on the cost of the proposals such as the WEP elimination. It was interesting to find that the WEP and Pension offset was passed in 1983. For the last twenty years there has been numerous bills to modify or eliminate those provisions but nothing has passed. We are entering an election year and it may be hard to pass any changes in the current year but I can not even hope to guess what the future holds.

[Proposals to Change Social Security](#)

<https://www.ssa.gov/OACT/solvency/index.html>

65 rows · Search by the developer(s) of the **proposal**: The last 7 Trustees Reports have indicated that **Social Security's** Old-Age, Survivors, and Disability Insurance (OASDI) Trust Fund reserves would become depleted between 2033 and 2034 under the intermediate set of economic and demographic assumptions provided in each report.

As always we like to hear from membership for questions and direction, keep us informed so we may better serve you.

Chuck

RASCOE LEGISLATIVE REPORT, DAVID SENTER, LEGISLATIVE CONSULTANT

Can you believe 2019 is almost over and [Christmas](#) is almost here? It seems just days ago we were gathered in Manhattan for RASCOE's annual meeting and it was great to see everyone there. First, I want to provide a summary of legislation that is pending in Congress to repeal both the Windfall Elimination Provision and the Government Pension Offset. H.R. 141 which was introduced by Representative Rodney Davis, R-IL currently has 218 cosponsors which is the most to date of any prior versions of the bill. Interestingly 218 is enough votes to pass the bill in the House of Representatives but there is no pending hearing to Markup the Legislation nor any sign it is going to move. We are entering an election year; I encourage each of you to call or meet with your Member of Congress and urge them to pass H.R. 141.

The companion bill to H.R. 141, S. 521 in the Senate was introduced by Senator Sherrod Brown, D-OH and the legislation has 35 cosponsors which is over a third of the Senate and there is no action scheduled on the bill.

There are 2 bills in the House that deal with a partial repeal of the Windfall Elimination Provision. Chairman Richard Neal of the House Ways and Means Committee on [September 27th](#) introduced H.R. 4540 the Public Servants Protection and Fairness Act and the bill has 43 cosponsors. The bill includes a \$150 per month for current retirees as well as a fairer formula for calculating the benefits of future retirees with noncovered service, plus it shields all current and future workers from any benefit cuts as a result of the bill. The second partial repeal bill is H.R. 3934 introduced by Ranking Member of the House Ways and Means Committee Kevin Brady, R-TX on [July 24th](#) and there are 38 cosponsors on it. For individuals who are eligible for benefits before 2022 ages 60 and older would receive a rebate of \$100 per month if they receive Social Security based on your own work and a WEP reduced Social Security benefit based on a spouse's employment would be a rebate of \$50. I'm told by Chairman Neal's staff that moving this legislation is a top priority for the Chairman, that said Washington continues to be deadlocked over political divides and at this point when government funding runs out there is talk of another possible government shutdown.

In a search of pending legislation in the Senate there is no bill introduced to make the change in IRS rules to allow you to deduct healthcare costs pre-tax. As more information becomes available, I will keep you informed.

David Senter Legislative Consultant

MICKI LINEHAN - Secretary/Publicity Chair

THINGS...

In this article I want to talk about "*Things*". I know, it sounds a little simplistic, but think about it for a minute.

We are all creatures of "*Things*". Not our fault, it just happens as we live our lives.

When we begin our careers in FSA, we have high hopes of "*Things*" happening that will help us make our lives and the lives of our employees better and more productive. We spend our working lives fighting hard for "*Things*" to happen so we can make a difference. We have always been the buffer between the farmers and ranchers and the government programs, working hard to implement our Farm Bills. And, trust me, we have made a difference because we care.

When we retire, several more "*Things*" happen. We try to let go of our devotion to our jobs where we have spent years making "*Things*" happen.

In retirement, we learn an entirely new way of making “*Things*” happen. All of a sudden, we are making “*Things*” happen (on a more regular basis) with our family, friends and even new friends that we didn’t know we were going to need, but we so appreciate... and yes, we need them. We realize that we have spent our lifetime working towards these new “*Things*” happening in our lives.

I want to tell all of you that I’m very grateful that you all are in my life, and that “*Things*” have happened the way they are supposed to happen.

Have a Blessed [Christmas](#) and a Happy New Year.

CINDY HALL, TREASURER/MEMBERSHIP CHAIR

I’ve been thinking a lot about change lately. What is change? According to the dictionary, change can be defined as “Make or Become Different”, “An alteration or modification” and even “The moon’s arrival at a fresh phase”. The weather is changing, the leaves are changing colors. The time changed recently. My pastor has even been doing a sermon series about change.

Everyone who joins the group as a “retiree”, is making a major life change. Each person who retires, has their own reason, some to move somewhere warm, some because of health reasons, some to do something different and some probably because they’re just tired of the rat race. Many of you know that I retired just over 6 years ago to babysit my newborn granddaughter. Well, this year that newborn started kindergarten! And her little brother will be going to pre-school full time beginning right after [Thanksgiving](#)! So, I find myself again facing a major change. For the first time since I retired, I won’t be driving to Omaha at least once or twice a week to be a “granny nanny”. Now, when I go, I’ll just be plain old “grandma”. Not necessarily a bad gig, but a change, nonetheless.

Alan Watts said, “The only way to make sense out of change is to plunge into it, move with it, and join the dance.” Barbara Kingsolver said, “The changes we dread most may contain our salvation” and Helen Keller said, “Life is either a daring adventure or nothing. To keep our faces toward change and behave like free spirits in the presence of fate is strength undefeatable.” I guess the point of my ramblings is to encourage all of you to keep changing, keep learning and keep being the productive members you’ve always been.

A special note to brand new retirees. Life is about to change as you’ve known it for a long time. Embrace the change, enjoy the change, and be sure to find your new purpose in life. We spend a lot of time figuring out the financial aspects of retirement, can we “afford” to stop working? But, no one tells us about the rest of retirement, and sometimes that makes the change hard. If you’ve got something to look forward to, such as finally having time to work on those hobbies or even cleaning out the closets, the change will be much easier to deal with.

Oh, and thanks for being faithful members of RASCOE.
Happy Holidays!

FINANCIAL REPORT

Description	Income	Expense	Balance
Balance 7/1/2019			\$ 17,849.96
Dues Income	\$ 14,575.00		
Interest Income	\$ 9.22		

iContact Reimbursement..... \$ 667.20
 Refunds..... \$ 148.59
Total Income..... \$ 15,400.01

Expenses

Secretary of State..... \$ 51.00
 Refund to States..... \$ 5.00
 Rally/Conventions Expenses (Travel)..... \$ 5,247.45
 Software..... \$ 320.95
 Postage & Shipping.....\$ 610.24
 Printing - Newsletter & Annual Report..... 1,172.66
 Food for Hospitality 25th Anniversary..... \$ 328.25
 Supplies for Hospitality 25th Anniversary..... \$ 6.54
 KSC Contract..... . 5,000.00
 KSC Travel..... \$ 1,476.56
 Cash for Convention\$ 200.00
 Awards - Annual Convention..... \$ 63.25
 Office Supplies - Ink\$ 32.07
 iContact Expenses..... \$ 250.20
 Microphone Purchase..... \$ 142.27
 Microphone Purchase*.....\$ 85.59
 Flowers for Leo Osborn Funeral** \$ 63.00
\$ 15,055.03

Ending Balance **3/7/2019** **\$ 18,194.94**

*This microphone was returned and amount was refunded and included in refunded income

**We were unable to complete this donation, so the amount was refunded and included in refunded income

2019/2020 Winter Update for RASCOE Members

By John R. Lohr, Dillard Financial Solutions, Inc. Marketing Director

Fortunately those of us lucky enough to retire from federal government service have a nice benefits' package to support us in retirement, and with a little help and education there's a good chance money will not be a problem.

There will still be a number of financial decisions for us to make after retiring, like when to turn on any available social security benefits, how to best utilize TSP or IRA savings, enrolling in Medicare and the impact on our FEHBP benefit, and how to best manage the required minimum distributions from our tax-deferred accounts after age 70 1/2. We'll all have to work through these decisions and can reach out for help and advice when needed.

However, far and away the most trying time for many retirees will be the early stages of this chapter in their life. Many folks, who have worked for decades in a structured schedule surrounded with all the social interactions of co-workers and friends, suddenly find themselves without a meaningful plan for their retired life.

Some things that could help:

1. Well before walking out the office door for the last time; begin talking to folks, including your spouse, about retirement. Plan to spend more time planning for retirement than you do for your annual vacation.

Get educated about your benefits and get your financial plan in order.

2. Always a good idea but even more important as we age; focus on your health. Who wants to spend all their hard-earned retirement income on medical bills and their precious retirement time on doctors' visits? Eating right and exercising can go a long way to helping get us in a better place.

3. In retirement consider volunteering or working at something you really enjoy or find fulfilling. This has been shown to be "healthy" medicine that truly helps people feel better. You've probably worked a long time for USDA so now is a great time to see what else is out there. Fortunately, many RASCOE members have farming and ranching interests which will keep them plenty busy after leaving FSA.

As a side note, I was in my first day of retirement back in 2013 when I answered an ad in the Dillard Financial Solutions newsletter about help wanted with their new NASCOE account, and here 6 years later my work with the Dillard's and my continued association with NASCOE folks has been very, very rewarding for me.

4. Start living your dreams as early as you can and don't necessarily wait until you retire. Make a list of the dozens of things you still want to do and begin whittling it down. This takes some effort while working because we're so busy.

This is not the "honey-do" list that in reality won't take long to complete.

A true "bucket list" will be much more fulfilling.

5. Either before you retire or in the early stages, begin to declutter by selling or donating unneeded items. Start to consider downsizing, modifying, or relocating your home if that suites your needs in retirement.

Again on a side note, both of these have been hard for my wife and me. The decluttering because I'm a hoarder by nature and the home decision because we've gone from 0 to 5 grandchildren just since I retired.

6. Again even before you retire, make an effort to broaden your social network. It's only natural that once we retire most of us begin to lose touch with our coworkers and friends at FSA. Look for groups like RASCOE and many other organizations that bring like-minded folks together, and get active.

Please take some comfort in knowing that every retiree goes through a transition. Just like in other stages of life, some find it easier than others.

I would seriously look to your friends in RASCOE for help as someone you can talk to about their experiences, their successes, and their failures. We all know RASCOE members like to chat!

Also if you still need help with any of the financial and benefit decisions left on your plate, please feel free to contact us at Dillard Financial Solutions with our more than 30 years of experience helping federal employees with their benefit decisions. The best way to reach out to us is by email at nascoe@dillardfinancial.com.

Wishing everyone a healthy and satisfying retirement!

Take care.

BENEFITS REPORT

BY MARY BEHM, BENEFITS CHAIR

All retirees enrolled in the fep Blue Cross Blue Shield BASIC option and also Medicare Part B are eligible to receive up to \$600 under the Medicare Reimbursement Account. If you receive Social Security and Part B is deducted, you will need your annual statement to file a claim. A CSRS annuitant can send in your monthly statements to make the claim. The instructions for making the claim are on the Blue Cross fep site. You can also visit rascoe.org under BENEFIT ALERT on how to file a claim. If you missed this benefit in 2018, you have until **12/31/2019** to file a claim. You may claim 2019 at this time as well.

Don't miss out on this benefit if you have Blue Cross Blue Shield BASIC option.

I am also working on piggybacking some benefits that NASCOE has such as the Verizon cellphone discount and Advantage discounts. I hope to have these finalized by the national convention for you.

If you have any other ideas on items RASCOE members can benefit from, please let us know and we will look into them.

**HELPFUL INFORMATION FOR RASCOE MEMBERS ON APPLYING FOR BENEFITS FROM BENEFITS DIRECT (FORMALLY J.M. MARKETING)
BY BECKY ZIRPEL**

The following information is concerning explanation and additional help for policies that are through JM Marketing or now Benefits Direct. My main contact is Trevor Gartner and in addition Shell Hodgden and Maria Speer. Their emails and contact are tgartner@benefits-direct.com, 1-800-330-6223 extension 23618; mspeer@benefits-direct.com, 1-877-523-0176 extension 23616; shodgden@benefits-direct.com.

Due to the HIPAA compliance they can no longer accept any documents with protected health information sent to their office. You truly need to look at your policy and contact at the customer service number for the company. If you have issues with that then one of the above can help you be able to find the right person to contact.

For claims on Loyal America the experience is for me to contact Robin Smith @ rsmith@uflic.com or her ext of 1-800-366-3854 Ext 118.

Another way is to simply go through the claims division at claims@uflic.com
If you can't find your policy contact Benefits Direct from the information provided they can help you retrieve a copy of your policy. It is important to have your policy number available.

Suggestion, make a card with Policy Number, type of policy, and contact information for company. If you find a person that is helpful to you keep their contact info by that policy.

Example:
Policy 000000000
Cancer/wellness
claims@uflic.com
[Robin rsmith@uflic.com](mailto:Robin.rsmith@uflic.com)
1-800-366-3854 Ext 118
Becky Zirpel
flyingz@alliancecom.net
C)605-999-2290
H) 605-582-3896
206 S Heritage Rd
Brandon, SD 57005

***SPIRIT OF RASCOE AWARD
NOMINATION FORM***

NOMINEES SHOULD EXEMPLIFY THE TRUE "SPIRIT OF RASCOE" IN ACTIONS, SUPPORT AND PROMOTION OF THE RASCOE RETIREE ORGANIZATION.

NOMINATIONS MUST BE SUBMITTED TO THE PUBLICITY CHAIRPERSON NO LATER THAN July 1, 2020.

Entries received after the deadline will be reviewed and/or saved for the next year.

MAIL NOMINATION TO:

Micki Linehan
3743 Swallows Nest Ct Clarkston ID 99403

NOMINEE NAME:

NOMINEE'S ADDRESS:

STATE OF RASCOE MEMBERSHIP: _

IN SEVENTY-FIVE WORDS OR LESS, EXPLAIN WHY YOU NOMINATED THIS RETIREE FOR THE SPIRIT OF RASCOE AWARD:

OTHER COMMENTS:

PAST SPIRIT OF RASCOE AWARDS WINNERS:

2005 - ERA JARRARD, GA
2006 - VIRGINIA SHORT, KY (AND ROSE MELICK, SD)
2007 - CONRAD SHEPP, WI
2008 - DORIS STUCKY, SD
2009 - GENE LUTZ, CO
2010 - CLARA RUTH SAINT, LA
2011 - JUNE FAULK, GA
2012 - GENE VOGNILD, SD
2013 - PAUL NEWTON, IL
2014 - Leo Osborne, UT 2015 - Lynda Steichen, SD
2016 - Sandi Rocker, NE
2017 - Mike Schryer, AL
2018 - Joyce Logsdon, KY
2019 - Jim Iverson, SD

ELECTED OFFICERS AND APPOINTED CHAIRS FOR FY 2019-2020

Chad Hart, President, 18704 County RD Gg78, Lamar, CO 81052-9400
Email: swarascoe@gmail.com
Cell #719-940-7601

Chuck Land, Vice-President/Legislative Chair, 701 Rodeo, Gillette, WY 82718
Email: cland@bresnan.net,
Cell #307-689-4850

Micki Linehan, Secretary/Publicity Chair, 3743 Swallows Nest CT, Clarkston, WA 99403-1738
Email: mllinehan@cablone.net
Cell#509-595-0156

Cindy Hall, Treasurer/Membership Chair, 3025 Snead Drive, Fremont, Ne 68025-2133
Email: nwanascoe@gmail.com
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Mary Behm, Benefits Chair/Webmaster, W19003 Maug RD, Strum, WI 54770
Email: wmgehm@riwest.net
Cell#715-797-2407

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Micki Linehan
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3743 Swallows Nest CT
Clarkston, Washington 99403-1738

