
2024-25 RASCOE Winter Newsletter

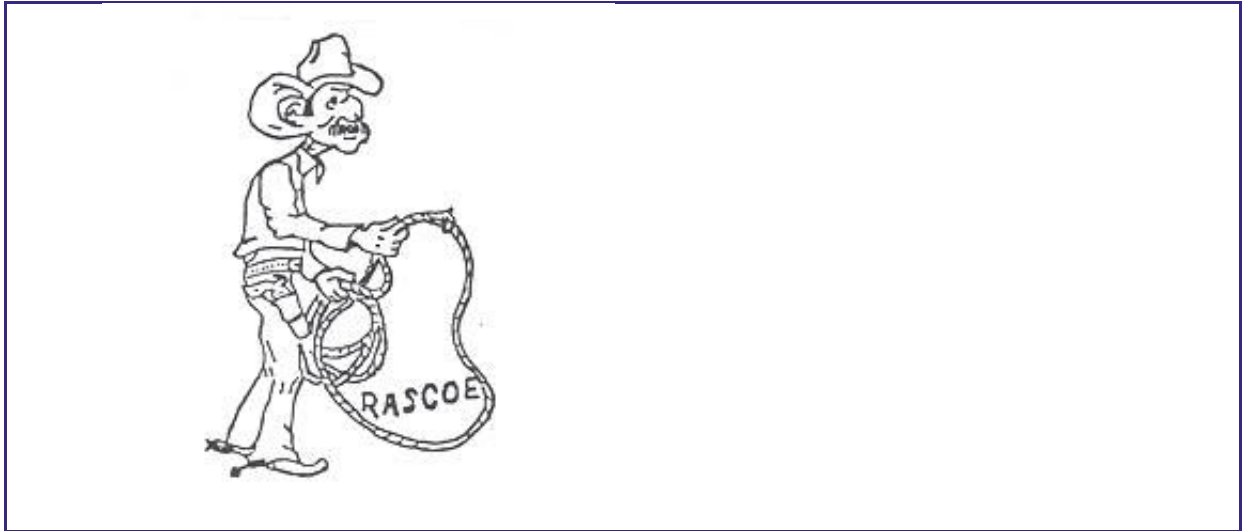
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Sun, Dec 8, 2024 at 5:42 PM

**BECKY ZIRPEL, PRESIDENT**

We had a great Convention in August and certainly enjoyed getting to see everyone again. I don't think there is a need to reintroduce myself as I now have a full year as President behind me. This time of year is busy for me as I continue with shows for my crafts. Just finished 5 shows for this season and now to regroup for next summer.



I hosted Jim's family this Thanksgiving and it certainly was an enjoyable day. As we begin December I redo the house with a lot of Christmas decorations.

This last year I truly enjoyed attending all the Area Rally's and getting to experience new places and new faces. I look forward to representing RASCOE in the coming year at each Rally.

Membership and the benefits of being a member has always been my passion and in retirement this doesn't change. We started promoting

membership more this last year as there are many new retirees and many are not becoming a member of RASCOE. At National Convention we talked about this and gained several new Associate Members with a little promotion.

We discussed updating the packet given to each State Office to be given to each new retiree. This was completed and personal contacts were given to each State Office through the SED or Administrative Officer. Our Area Representatives for RASCOE have been working on this and hoping to open better communication to reach each retiree.

With Membership each of you can help by reaching out to people you know and asking for their support if they have not already become a member.

Retirement issues are still apparent, but reality is in most cases it take 4 - 5 months and not the 3 that some of us were privy to. The survey is still on our website (rascoe.org). Our webmaster and benefits chairperson (Shelly Odenkirk) keeps the website current so I encourage you to please check it out on occasion.

Legislative issues have been slow or non-existence, but we still have hopes that H.R. 82 will go to a vote and pass. By the time this newsletter hits print I am in hopes it has passed. RASCOE Vice President and Legislative Chair (Mary Behm) will keep us posted on the bill.

I look forward to this coming year's National Convention in Montana. White Fish is a beautiful area all year long. I have been there in June and it is really beautiful in June. We could even see a little snow! I am hoping by the time this article posts we have information already on making reservations and plans to attend. I also look forward to seeing many of you at Convention and/or at your Area Rally this coming year.

For now I want to send Blessings to everyone for a Merry Christmas and for much happiness and contentment in your new year.

Merry Christmas and Happy New Year to All.

Becky Zirpel
RASCOE President

MARY BEHM, VICE PRESIDENT/LEGISLAIVE CHAIR

A large portion of my duties include legislative responsibilities. To this end, my report will deal with the latest legislative actions.

HR 82 , a House bill to eliminate the Windfall Elimination (WEM) and Government Pension Offset (GPO), has passed by an overwhelming majority recently. This could affect 2,000,000 social security beneficiaries and another 800, 000 retirees with spousal benefits. That passage took a tremendous amount of work on the part of federal groups and unions to finally see passage.



Now the next step begins. S597 must pass the Senate in the coming days. Senator Sherrod Brown (Ohio) introduced the bill in the Senate. Unfortunately, he lost his re-election bid. The good news is that there are sixty-two co-sponsors for the bill. The bill is currently in the Senate Finance committee. More work is needed. You can contact your senators and tell them how this bill would affect you. The more contacts legislators receive, the more they listen. It might make a difference in your retirement payments. Or it might make you eligible for spousal social security benefits.

This time of year is especially busy for most of us. However, take the time to send a note or email to your senator and let them know we care. It matters! If you want to review the bill, go to [congress.gov](https://www.congress.gov) and enter S597.

RASCOE was formed in 1994 to promote the welfare of association members by alignment with other organizations and actively lobbying to maintain the integrity of retiree benefits. This is the reason we pay dues to RASCOE. This is the reason I personally have made contacts to see this bill pass. This is the reason I will contact my senators to act soon. This is the reason I want you to act as this is the reason we belong to our exceptional organization.

Please spend a wonderful time with your families as we head into the Holiday season. And be thankful for the blessings each of us have and what we can do to make our world a better place.

Happy Holidays to all.

TREASURER/MEMBERSHIP REPORT

BY CINDY HALL, TREASURER/MEMBERSHIP CHAIR



We just went through an election like no other. Lines were drawn in the sand, and you'd better not cross them. These elections sometimes bring out the worst in people (no matter what side they are on) and emphasize our differences rather than looking for common ground. Social media can be a great thing. It can also provide a means to divide things further.

RASCOE, however, is on the opposite side of the spectrum. We work hard to find common ground and work together to find the best solutions for the group as a whole. We may not agree on everything, but we do a great job of working together.

One last thought, is please remember (whichever side you are on) that you more than likely have friends and relatives on the other side and the things you say can affect them, not just a faceless "enemy".

Thanks for listening and enjoy your holidays!

P.S. If you haven't paid your membership dues, it's not too late! If you don't have a local chapter, you can send your checks to me at [3025 Snead Drive, Fremont NE 68025](#). Regular members are \$25 and Associate members are \$15. If your state has a local chapter, please contact your state membership chair for information.

MICKI LINEHAN, SECRETARY/PUBLICITY CHAIR

Here we are again enjoying Holiday festivities. I know I have said this before, but I love the Christmas Season. Even in Southern Arizona, where it never snows!! The last 3 years that we have been in Yuma for the winter, I have gotten used to being without the cold, snowy December weather. My joints are thanking me. And, having just enjoyed a very thankful Thanksgiving, I am reminded of how many blessings we all have in terms of family and friends.



Occasionally in the past I have received newsy fun human-interest articles from RASCOE members in many different states. I haven't received any for a while, so I am challenging you all to send me one for our Spring newsletter. It's always fun to catch a glimpse of what is going on with others across the country.

I would like to remind everyone once again to please take the time to honor a RASCOE member by nominating them for our "Spirit of RASCOE" award. It's so important to acknowledge and appreciate members that have worked so hard over the years. It just takes a few minutes, and it makes a huge difference in someone's life. I know we are all caring, compassionate people, so let's show someone how important they are!

I will close by wishing everyone a safe, blessed Christmas Season.

BENEFITS AND WEBSITE

SHELLY ODENKIRK, BENEFITS CHAIR/WEBMASTER

Hello from sunny Florida!

A couple benefits reminders:

If you have a Benefits Direct Policy, remember to send in your receipts for your wellness checkup refunds. Policyholders can contact Benefits Direct with questions through any of the following ways : Customer Service toll free 800-330-6223 (press 1 for customer support), email customersupport@AmerilifeBenefits.com or mailing address 4551 W 107th Street, Overland Park, KS 66207. Your receipts and wellness benefits form MUST, however, be sent directly to your insurance carrier

due to HIPAA laws. If you are unsure of who your carrier is or need the form, that is when Benefits Direct can help you out. Individual Insurance Carrier numbers/websites/mail address are on the RASCOE Website under Benefits/Amerilife/Benefits/JM Marketing (jpeg).

If you have Basic Option BCBS Health benefits and pay Medicare Part B Premiums you can be reimbursed up to \$800 each year. You must submit proof of Medicare Part B Premium payments through the online portal, EZ receipts app or by fax or mail. (After downloading your claim form at fepblue.org/mra) . Fax is 877-353-9236, address is PO Box 14053, Lexington, KY 40512.

I have updated the website with some 2024 Convention pics, a good time was had by all! Hope to see you at Whitefish Montana this summer! If there is anything you all would like to have added to the website please let me know and I will try to get it added.

I would like to wish a Merry Christmas and Happy New Year to you all! May the joy and love of the season surround you all.

Shelly

2024-25 Winter Report

BY John Lohr

Dillard Financial Solutions, Inc. Marketing Director

I once again hope this report finds all our RASCOE friends safe and well.

The incredibly mild weather has continued right into the fall here in southwestern Pennsylvania. In fact, we set a record temperature on Election Day with an 81-degree high. The reality though is that it's now snowing lightly.

With some snow in the air, year-end chores can't be far behind.

So, what might we be thinking about with January approaching:

- Organizing your most important information so it is readily accessible to you and your loved ones when needed. Dillard Financial Solutions has a booklet, "Handing Down Your Legacy", to

help you list all your important information. Email dfs@dillardfinancial.com to request a copy.

- Also now would be an excellent time for you to make an annual review and update this important information if you already have it compiled.
- While making this annual review of your important papers, be sure all your beneficiaries listed on your policies and accounts are current with your wishes.
- Making FEHB and Medicare decisions. Probably by the time you read my report, this year's deadlines will have passed.
 - This year my wife and I are seriously considering switching to an FEHB Medicare advantage plan.
 - With us already enrolled in standard option GEHA and Medicare Parts A & B, the GEHA Medicare Advantage plan allows us to enroll or withdraw at any time during the year, not just during the traditional Medicare enrollment period.
 - With all our current providers in the plan network, we are only waiting for the plan to post their prescription coverages before we make the switch.
 - The cost for us is the same for our current GEHA + Medicare or the GEHA Medicare Advantage Plan we are considering.
 - One big benefit in our making this switch to GEHA Medicare Advantage is a \$1800 per year premium subsidy for Part B Medicare for us.
 - **Most importantly do your homework and be sure a switch is in your best interest.**
- Planning for your required minimum distributions (RMD) from qualified accounts and annuities. These are your accounts where taxes have been deferred.

The age at which you start taking RMDs depends on your year of birth:

- ◦ **Before July 1, 1949:** You start taking RMDs at age 70½
- ◦ **On or after July 1, 1949:** You start taking RMDs at age 72

- ◦ **On or after January 1, 1951:** You start taking RMDs at age 73
- ◦ **On or after January 1, 1960:** You start taking RMDs at age 75

One of the more popular RMD strategies for reducing taxes involves donating the amount to charity with a Qualified Charitable Distribution (QCD). The IRS allows you to donate up to \$100,000 a year from an IRA without having to pay income tax. The money you withdraw will still count toward your RMD so you don't have to worry about a 50% tax penalty for failing to take distributions.

- Your qualified account custodian must arrange for the transfer of funds directly to an eligible charity. Our custodian makes our QCDs to the food bank, church, and a local land trust.
- The QCD reduces your taxable income even if you don't itemize deductions.
- Be aware that the first year you can wait until April 1 of the following year to take the RMD, but that wait will stack two RMDs in the same year which could have tax implications

If this article has perked your interest about what you need to do at year end, please feel free to contact financial advisors Steve or Teresa Dillard to explore your options. Steve and Teresa can be reached by calling toll free at 1-(800) 692-7643 or by email at dfs@dillardfinancial.com

As always, the entire team at Dillard Financial Solutions stands ready today to continue helping federal employees and retirees. We want to show our clients how we can help get them into a position where they get to grow and keep more of their hard-earned retirement dollars.

Hopefully, we'll be able to catch up with our RASCOE friends at one of upcoming 2025 NASCOE meetings.

Take care until we meet again!

John

RASCOE AREA REPORTS

Charolette J. Saunders, NE Area Representative

Holiday Greetings from the cold Northeast Area.

Sandra Scott, the new NASCOE Area Executive, has been busy organizing her New Northeast Area Chairs and Barbie Parsons, Alternate NE Area Executive, is busy assisting. They are having monthly conference calls with their Presidents and Area Chairs and I was given the opportunity to participate. I was unable to join the call in November but Sandra sent me detailed notes and I told her that RASCOE had been given the permission to send retiree packets to all state offices for distribution. She assisted in helping me obtain the SED's and AO's information and informed those on the call.

The group was reminded of the 2025 National convention in Whitefish, Montana – June 22 – 26.

The Northeast Area Rally is being combined with the Midwest Area Rally. Both groups had new leaders and they wanted to grow participation. They decided to rebrand the Rally – Surf and Turf Rally 2025 which will be held April 27-29th in Cortland, NY at Greek Peak Mountain Resort. Hope everyone will mark their calendars and make plans now to attend.

Until next time, Merry Christmas and have a Happy and Blessed New Year!

SHERYL BLAKELY, SEA REPRESENTATIVE

Happy Holidays from the Southeast Area. What a beautiful week we had before Thanksgiving.... then a blast of cold weather moved in. That's one thing about the South, it can be 70 degrees this week and 30 degrees the next. We hope you enjoyed some nice strolls during the beautiful Fall days and some warm snuggles in the cool evenings. We hope your bellies were filled and we hope you are anticipating special times during the upcoming Christmas holidays with family and friends.

Have you seen the pictures made in the Quad Cities during NASCOE 2024? These friends showed out with their hospitality and we thank them for all their hard work. We hope you are following the RASCOE

Facebook page where you can see these photos and keep up with everything going on throughout the nation. Plans should be announced soon for the 2025 NASCOE convention to be held in White Fish, Montana; we hope you will Meet me in Montana!

Speaking of our Facebook page, visit the site often to stay informed of any legislative as well as personal news for our group. Our hardworking Board members are always adding information to keep us in the know as to the latest happenings concerning us on Capitol Hill. It is also here where you will find an appeal to get in touch with your congressional leaders about legislation we are following. These Board members want to keep us ALL informed about our benefits and what we can do to protect them and make some better. Speaking of which, my grandson returned home recently from a trip to WDC with a group from his High School in Chelsea, Alabama. You can go to our RASCOE page and find the group pictured with Alabama State Senators Katie Britt and Tommy Tuberville. Our FB page is for everyone and we would appreciate you adding any news from your states to keep us all abreast of the latest happenings.

Alabama and other states in the southeast are working to build relationships with our local FSA office employees and retirees by planning lunches at various places during the year. We want to encourage all employees to become NASCOE/RASCOE members. Please visit your local offices and if you can't do lunch, stop in for a quick visit and let them know how much we all appreciate all they do for our local farmers and ranchers. Let's keep strong relations for the benefit of us all.

We would like to wish you a Merry Christmas and a Happy New Year...a year filled with health and happiness. And if you are ever in our neck of the woods, give us a holler!

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Midwest Area RASCOE Representative – Darlene Zahnow

At the NASCOE/RASCOE Convention in Quad Cities in August, I was asked to take over the position of MWA RASCOE Representative with the passing of our dear friend, Tony Augustine. While I realize these are some big shoes to fill, I will do my best to fulfill

my duty.

I hope everyone had a wonderful Thanksgiving Holiday. I was able to spend time with my son and his wife in Baltimore and had a fantastic time. With the long distance from Minnesota to Maryland, we make the most of the time we have together.

RASCOE has been attempting to increase membership by trying to find out recent retirements. This has been a challenge due to privacy concerns. Each area has been charged with contacting the State Offices through the SED and AO to encourage them to distribute RASCOE information through their retirement packages. The information sent to the State Offices includes the RASCOE brochure, a letter from RASCOE to retirees and a Release Form retirees can sign for the State Offices to release their information to RASCOE. Hopefully, this process will be successful, and we can reach out to our newly retired folks.

Just a quick note that the 2025 NASCOE/RASCOE Convention will be held in Whitefish, Montana June 22 – June 26, 2025. Please note the change from August to June. I don't have any information regarding the 2025 Midwest Area Rally, but that will be posted as soon as it is available.

I would like to wish everyone a Joyous Holiday Season and look forward to a new year full of health and happiness!

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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 June 15, 2025**

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
SHORT, KY (AND ROSE MELICK, SD)
2007 – CONRAD SHEPP, WI
SD
2009 – GENE LUTZ, CO
SAINT, LA
2011 – JUNE FAULK, GA
SD
2013 – PAUL NEWTON, IL
2015 - Lynda Steichen, SD
NE
2017 - Mike Schryer, AL

2006 – VIRGINIA

2008 – DORIS STUCKY,

2010 – CLARA RUTH

2012 - GENE VOGNILD,

2014 – Leo Osborne, UT

2016 – Sandi Rocker,

2018 – Joyce Logsdon, KY

2019 – Jim Iverson, SD
Boomer, TX – Laura Ann Evans, KY
2022 - Laura Howell, KY

2020-2021 – Brenda

2023 - Charolette Saunders

ELECTED OFFICERS AND APPOINTED CHAIRS FOR FY 2024-2025

Becky Zirpel President & 206 Heritage RD Brandon SD 57005 Swallows Nest CT flyingz@alliancecom.net 99403 Cell: 605-999-2290 mickilinehan@gmail.com	Mary Behm Vice President& Legislative Chair 9097 Thouroughfare RD Minocqua WI mpbehm9@gmail.com Cell: 715-797-2407	Micki Linehan Secretary Publicity Chair 3743 Clarkston WA Cell: 509-595-0156
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Cindy Hall Treasurer & Membership Chair 3025 Snead Drive Fremont NE 68025 2133 nwanascoe@gmail.com Cell: 402 210 1814	Shelly Odenkirk Benefits Chair & Webmaster 4416 Creighton Loop The Villages FL shelly.odenkirk@gmail.com Cell: 330-64-1475
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NATIONAL ASSOCIATION OF FSA/ASCS RETIRED COUNTY EMPLOYEES

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