



## **RASCOE Winter 2015/2016 Newsletter**

### **President's Report**

**Brenda Boomer  
President**

Hope you all are surviving winter! It was a total shock that blizzard Goliath landed in the Texas panhandle. Day after Christmas it began snowing with 50 MPH wind that lasted 36 hours! We were okay because we had electricity and food leftovers but couldn't get out due to 5-10 drifts blocking doors. In my area, several dairies lost cattle resulting in half a million dollar losses. Ranchers lost about 15,000 head.



In October, 2015, RASCOE was officially recognized as the representative of ASCS/FSA State and County Office retirees. Therefore, future discussions & possible decisions affecting retirees, RASCOE will have a representative at those discussions. Case in point.... TSP funds were being looked at for Highway Trust; misconception of validity of CO temporary service repayment.

I was invited by NASCOE to be on the agenda and attend their pre-negotiation meeting in Bedford, TX on January 16-17, 2016. NAFEC and DILLARDS were also on the agenda. Very informative. As of 2017, associate NASCOE member's children or grandchildren will be able to apply for scholarships. This scholarship is applicable only to associate membership.

The last week in March, RASCOE, NASCOE, NAFEC, NADD, NACS, & NACE representatives will be attending the Association meeting with FSA Administration. RASCOE will be meeting with several congressmen and HOPEFULLY the Senate Finance Committee. There is still the issue of WEP and GPO. RASCOE's stand is to remove the requirements whereas Congressman Brady has submitted a Bill to allow a reduction. This also affects Teachers in many States. I checked with the National Teachers Association and they are against the requirements of WEP and GPO.

Each Area Rally will have RASCOE representation. Cindy Hall will attend the combined NWA/SWA Rally; Ben Bosshart will attend the MWA Rally; Micki Linehan will attend the SEA Rally; Blain Becktold will attend the NEA Rally.

Have a great Spring!

### **Vice President's Report**

**Jim Iverson  
Vice President/Legislative Chair**

I hope all of you folks had a happy and joyous holiday season. All is great here in the northern plains. We have a foot of snow on the flat and the temperature has been all over. Last weekend a rancher fishing buddy and I fished in an ice fishing tournament. The temperature was minus 20 below zero wind chill that day. I can say we had a good time anyway. We are better off than our neighbors to the north. Kerry Smith, former NW area Exec. from North Dakota, said they have nine months of winter and the other three months are tough sledding.



Last month I attended a retirement of a former employee of mine. I urge those to attend as many retirement events as possible and welcome those retiring to join RASCOE. Membership is important to any organization and its welfare depends on it.

Over the years of my career with NASCOE and RASCOE I have worked with some of the hardest working and dedicated people of each organization. Their unselfish attitude to promote the benefits we now have makes me feel very comfortable with the leadership of these people both present and past.

We are entering a new year and I hope it brings some success with the issues we have been pursuing. Hope to see you all at upcoming RASCOE events.

### RASCOE LEGISLATIVE NEWS ARTICLE

Jim Iverson  
RASCOE Legislative Chairman

The election season is upon us and has been here for some time. I hope that some of the issues RASCOE has been working on will move towards the positive side. I haven't heard much from WDC as to the status of those issues we have been working on. I have heard that Brady has introduced his bill that would only reduce the penalties of WEP but not eliminate it altogether. Don't hear much with regard to the status of GPO.

I don't feel much will happen on any issues we are pursuing during this election year. If one looks at the past few election years the history says any congressional bills will have a difficult time getting out of committee and onto the floor.

RASCOE will be attending the Negotiations meeting in WDC with NASCOE which will give us a chance to meet with people who will help us towards meeting our objectives. We need to take advantage of all the opportunities out there. I do hope we can find some common ground and make some progress.

I look forward to the challenges in front of RASCOE and I believe if we continue to pursue the issues, good things will happen. So if any of you hear something about the issues, I ask you to pass it on to RASCOE leadership.

**KSC Strategies**  
**David Senter**  
**Washington Legislative Representative**



I hope everyone had a good Christmas and New Year. Can you believe its 2016 already, time passes so fast. Before you know it we will be in Iowa for the Convention. President Boomer will be representing RASCOE at the upcoming all association meeting that FSA will be having in Washington DC. We don't have all the details yet but in addition to FSA officials, RASCOE will have a day of Hill meetings with key congressional leaders about RASCOE's legislative agenda.

H.R. 973, sponsored by Rep. Rodney Davis in the House currently has 136 cosponsors and S. 1651 the Senate companion bill sponsored by Senator Brown of Ohio has 21 cosponsors. A few new cosponsors have added their name to the bill as late as January 2016, so there is still movement on the legislation. Both of these bills repeal both the Pension Offset and Windfall Elimination requirement. That said, this is election year and most observers believe this year will continue to be gridlock between the political parties.

You have great RASCOE officers who continue to monitor congressional action to make sure that the benefits you earned continue to be in place. I was told many years ago, when you succeed and get programs you want, you have to work just as hard to keep from losing them and that's why being a member of RASCOE is important. May 2016 be good to you and in the next newsletter we will give you details on the upcoming meetings in Washington DC.

## **RASCOE Benefits Report**

### **Ben Boshart**

### **Benefits Chair**

For most individuals, it's that time of year to start thinking about income tax filing. Let's look at a few changes and some reminders.

On December 18, 2015, President Obama signed into law the **Protecting Americans from Tax Hikes (PATH) Act of 2015**. This Act is the income tax portion of the larger, combined bill, covering nearly \$1.1 trillion, funds the federal government through the end of the current fiscal year.

The PATH Act affects almost every taxpayer in the country and makes permanent a number of individual and business tax provisions, as well as extending a number of tax breaks.

#### **Selected provisions of Interest to individuals**

- State and Local Sales Tax Deduction - the act makes permanent this tax provision
- American Opportunity Tax Credit - made permanent (a partially refundable tax credit relating to the first 4 years of post-secondary education)
- Teachers Classroom Expenses - PATH makes this provision permanent
- Charitable Distributions from IRAs - permanently allows individuals age 70 ½ or older to make tax-free distributions from IRAs to qualified charities
- Tuition and Expenses Deduction - the Act extends this provision through 2016

Additionally, some of the selected business provisions made permanent include Section 179 Expensing and the Research and Development Tax Credit and the Act extends the Bonus Depreciation.

The **Affordable Care Act (ACA)** requires insurance carriers to file an information return with the IRS on enrollees and a statement to the enrollees. This is to verify that individuals have the "minimum essential" health care coverage required under the Act. For federal employees and annuitants, you will (should have already) receive a statement (Form 1095-B - Health Coverage). You will have to answer a question(s) about health care coverage on your 1040 form.

**IRS Free File.** The IRS and Free File Alliance launched Free File with many changes and updates for 2016 (2015 income taxes), including more free state tax return options.

This year there are 13 brand-name tax software providers making their federal tax return products available for free. Taxpayers whose adjusted gross income was \$62,000 or less during 2015 are eligible for at least one, if not more, of the 13 software products.

For taxpayers who earned more than \$62,000, there's Free File Fillable Forms, the electronic version of IRA paper forms (can be filed electronically).

More than 70 percent of all taxpayers - 100 million people - are eligible for the software products. Free File is available only at [IRS.gov/FreeFile](http://IRS.gov/FreeFile).

**Non-tax related items** - I had one contact regarding an individual who wanted to change their health benefits during Open Season from Self and Family to Self Plus One, but they could never get through to anyone at OPMs toll free number. They were concerned that they'd be forced to wait another for the opportunity to make this change.

Not so - as a retiree, you can make a change to a lower type coverage (which this would be) at any time during the year. You don't need to wait for another open season.

Long-term care - do you have a plan on how to deal with this issue if/when the need comes into your life? Statistics show that at least 1 out of every 2 people is going to need some type of care in their lifetime. I bring this up because I recently met with a client whose spouse is in a memory care facility and they're going to be in a spend down phase so that she can qualify for some government help. He wants to be sure that he can survive this financially. How many of us ever dreamt of a day that we'd spend \$6,000 per month for a roof over our heads and 3 squares? The situation shocked me into a reality mode that's still lingering.

This isn't about insurance, this is about how are you going to function on a daily basis if you cannot perform some of those simple things that we take for granted every day. Who's going to help you? Most of us deal with this topic by ignoring it. This isn't just an age thing either. Accidents happen, diseases happen.

Insurance can help address the financial part of this issue. There are a few insurers who offer long-term care insurance (not as many as there used to be). A good starting place is to consider and explore the Federal Long Term Care Insurance Program. As an annuitant, you're eligible to apply, regardless of your FEHB participation or eligibility. Complete information is available at [www.LTCfeds.com](http://www.LTCfeds.com)

## Secretary's Report Micki Linehan Secretary/Publicity

Secretary's Report

Winter 2015/2016

By Micki Linehan, RASCOE Secretary



Every year after the holidays it seems I find myself impatient for spring to arrive. We have had a pretty mild winter here but I know that isn't the case for many of you. The news has been full of storms slamming the Northeast and the Midwest. Snow, snow, and more snow. One thing we can all take comfort in is that spring will be here... one of these days!

Our RASCOE President, Brenda Boomer, has asked that RASCOE representatives be present at each of the Area Rallies this spring. The people attending rallies and representing RASCOE are as follows:

- NEA Rally, April 20-22, 2016 in Buffalo, NY - Blaine Becktold
- Midwest Area Rally, April 14-15, 2016 in Indianapolis, IN - Ben Bosshart
- All West Area Rally (NWA & SWA) May 12-14, 2016 in San Diego, CA - Cindy Hall
- SEA Rally, April 6-9, 2016 in Savannah, GA - Micki Linehan

It promises to be a fulfilling and eventful spring. Have a great one.

### Publicity Report, by Micki Linehan, Publicity Chair

It makes me happy when I receive newsletter from different Associations of Retired ASCS/FSA Employees, and articles from retirees. One of the newsletters that I receive is from the Florida Association of Retired ASCS/FSA Employees. In their October 2015 newsletter there was a delightful Christmas poem that I just can't resist sharing with you all. It was too late to get into our newsletter before Christmas. I hope it makes you smile like it did me. It was shared by James Hughes.

### Christmas in Clewiston

T'was the night before Christmas and all through the town  
No noses were frozen, no snow fluttered down.  
No children in flannels were tucked into bed  
They all wore their shorty pajamas instead.  
To find wreaths of holly was not very hard,  
For holly trees sprouted right in the back year.  
In front of the houses were dads and moms,  
Adorning the bushes and coconut palms.  
The slumbering kiddies were dreaming in glee,  
And hoped they'd find water skies under the tree.  
They all knew that Santa was well on the way,  
In his new bass boat instead of a sleigh.  
And soon he arrived and started to work,

He hadn't a second to linger or shirk.  
 He zipped up the Rim Canal and zoomed up the roads,  
 In his flying Bass Hawk delivering his loads.  
 The tropical moon gave the city a glow,  
 And lighted the way for Santa below.  
 As he jumped from his vessel he gave a low chuckle,  
 He was dressed in Bermuda's with a "Pro Bass" buckle.  
 There weren't any chimneys, but that caused no gloom,  
 For Santa came in through the Florida room.  
 He stopped at each house, stayed only a minute,  
 And emptied his sack of stuff that was in it.  
 Before he departed, he treated himself,  
 To the glass of orange juice left on the shelf.  
 Then remembering his duties, he returned to his boat,  
 Still in his shirt sleeves as he needed no coat.  
 As he turned the key, a mosquito he did smash,  
 And up U.S. 27 he went like a flash  
 And I heard him exclaim as he went on his way,  
 "Merry Christmas Clewiston, I wish I could stay".

**MEMBERSHIP DUES INCREASE EFFECTIVE 7/1/2016**

During our RASCOE Annual meeting in Milwaukee, RASCOE members in attendance voted to increase dues. Effective 7-1-2016 (FY 16-17) dues will be increased by \$5.00. Member National dues will be \$25.00 plus State dues. Associate National dues will be \$15.00 plus State dues. If you have already paid multiple years there will not be an increase until it's time for you to pay again.

**2014/15 RASCOE NATIONAL OFFICERS**

Brenda Boomer - President  
 223 E 26th St  
 Littlefield TX 79339 5606  
[bboomer275@gmail.com](mailto:bboomer275@gmail.com)  
 Cell: 806 773 1736

James L Iverson - Vice President and Legislative Chair  
 1000 W 2nd St  
 Miller SD 57362 1249  
[Jim.iverson@hotmail.com](mailto:Jim.iverson@hotmail.com)  
 Home: 605 853 3120  
 Cell: 605 870 1108

Micki Linehan - Secretary and Publicity Chair  
 3743 Swallows Nest Ct  
 Clarkston WA 99403 1738  
[mllinehan@cableone.net](mailto:mllinehan@cableone.net)  
 Home: 509 595 0156

Cindy Hall - Treasurer and Membership Chair  
 3025 Snead Dr  
 Fremont, NE 68052  
[nwanascoe@gmail.com](mailto:nwanascoe@gmail.com)  
 Cell: 402 210-1814

Ben Bosshart - Benefits Chair  
 N7015 Pine Lane  
 Holmen WI 54636 99438  
[bboss1005@charter.net](mailto:bboss1005@charter.net)  
 Home: 608 526 4234  
 Cell: 608 792 3803

**RASCOE MEMBERSHIP BY STATE**

**MEMBERSHIP COMPARISON BY STATE**

	FY 11-12	FY 12-13	FY 13-14	FY 14-15	FY 15-16	FY16-17	FY17-18	FY 18-19	FY 19-20	FY 20-21	FY21-
22											
ALABAMA	39	19	15	10	5	2					
ARKANSAS	10	13	9	11	7	3					
CALIFORNIA-HAWAII		1									
COLORADO	21	22	14	16	10	2	1	1			
CONNECTICUT	3	1	2	1							

RHODE ISLAND										
DELAWARE-	6	9	7	7	4	3	2			
MARYLAND										
FLORIDA	66	63	63	57	42					
GEORGIA	176	173	163	151	5	2	1			
IDAHO	16	16	12	12	11	7	5	4	2	2
ILLINOIS	118	110	122	115	107	10	6	2	1	
INDIANA	8	7	8	7	4					
IOWA	25	19	37	3	7	1	1	1		
KANSAS	4	5	4	5	1					
KENTUCKY	63	71	84	101	87					
LOUISIANA	11	9	9	7	4					
MAINE-VERMONT	1	1	1							
MICHIGAN	92	69	74	65	47					
MINNESOTA	39	29	35	33	32					
MISSISSIPPI	61	65	52	53	60					
MISSOURI	6	3	5	2	1					
MONTANA	2	3	2	4	3	2	1			
NAFEC					3					
NEBRASKA	101	83	72	67	42	5	2			
NEVADA	1									
NEW MEXICO	2	2	2	2	2	1				
NEW YORK	15	6	8	5	2	1				
NORTH CAROLINA	51	11	55	58	3					
NORTH DAKOTA	14	12	9	13	10	3	1	1		
OHIO	42	57	50	48	39	1				
OKLAHOMA	39	29	42	37	35					
OREGON	4	5	1	2	3	1				
PENNSYLVANIA	7	3	2	1	1	1	1			
SOUTH CAROLINA	49	56	51	47	45					
SOUTH DAKOTA	184	187	187	211	165	17	7	5	2	1
TENNESSEE	2	3	2	4	1					
TEXAS	61	64	75	69	68	2	2	2	2	
UTAH	2	3	2	1	1					
VIRGINIA	2	1	4	4	2					
WASHINGTON-										
ALASKA	5	5	3	5	2					
WEST VIRGINIA	7	5	4	5	5	1	1	1		
WISCONSIN	92	80	93	91	47					
WYOMING	3	3	2	4	3					
TOTAL	1450	1323	1382	1334	916	65	31	17	7	3

**In Memorium  
RASCOE MEMBERS**

DECEASED MEMBERS

DONALD GIDDENS, GEORGIA

MILDRED C LARSON, SOUTH DAKOTA

JAMES D LEE, FLORIDA

JOHNNIE JENKINS, FLORIDA

DR FREDDIE L HICKMAN, FLORIDA

ANN C STEMBRIDGE, GEORGIA

DOROTHY CLAY, NORTH CAROLINA

HILDA L ENG, SOUTH DAKOTA

COLLEEN "CONNIE" BOEHMER, SOUTH DAKOTA

DOROTHY CLAY, NORTH CAROLINA

CHARLES MULLORY JR, SOUTH DAKOTA

DORIS SCHMIDT, SOUTH DAKOTA

**Treasurer's Report**  
**Cindy Hall**  
**RASCOE Treasurer/Membership Chair**

I'm sitting here working on RASCOE while it's snowing outside and it's 19 degrees outside. I find myself daydreaming about last week when I was on a Caribbean Cruise and it was so nice and warm! Almost half of the people on this cruise were over 70 years old. Probably about a third of them were in their sixties. Most of the people we met were retired. I feel so very fortunate to have had a career that let me retire in my 50's and have a nice monthly income.



NASCOE and RASCOE leaders spend a lot of time working to make sure that we continue to enjoy these wonderful benefits. The fact we can continue our health insurance into retirement (if we've had it for 5 years or our entire career if less than 5 years), at a very reasonable rate is a benefit not many people outside of government receive. Our membership is down slightly from last year (about 12%) but I still continue to get dues from states about every other week.

I would like to take this opportunity to remind States to let me know when you have new retirees in your state. Each new retiree gets a one year membership in RASCOE for free! If you send me their name, address and email address, I will send them a welcome letter and membership card. They will also get the newsletter.

Think spring!

**THIRD QUARTER RASCOE INCOME AND EXPENSE REPORT 9-1-2015 TO 12-31-2015**

BANK BALANCE 9-1-2015		\$ 22,472.81
INCOME		
DUES FROM STATES	\$ 6,685.00	
INTEREST INCOME	\$ 2.86	
TOTAL INCOME		\$ 29,160.67
EXPENSES		
SECRETARY OF STATE	\$ 20.00	
POSTAGE	\$ 447.79	
ORGANIZATIONAL MEETING	\$ 920.68	
NATIONAL CONVENTION	\$ 1,314.93	
TRANSFER OF TREASURER'S OFFICE	\$ 365.15	
OFFICE EQUIPMENT	\$ 279.54	
REFUND TO STATE	\$ 160.00	
OFFICE SUPPLIES	\$ 92.87	
NEWSLETTER	\$ 998.22	
KSC STRATEGIES	\$ 245.00	
LIABILITY INSURANCE (3 YEARS)	\$ 300.00	
TOTAL EXPENSES		\$ 5,144.18

**DATES AND LOCATIONS OF 2016 AREA RALLIES**

NEA Rally, April 20-22, 2016 in Buffalo, NY

Midwest Area Rally, April 14-15, 2016 in Indianapolis, IN

All West Area Rally (NWA & SWA) May 12-14, 2016 in San Diego, CA

SEA Rally, April 6-9, 2016 in Savannah, GA

NASCOE/RASCOE Annual Convention to be held August 2- 6 in Cedar Rapids, IA

**Join us in beautiful Cedar Rapids, Iowa  
August 2-6, 2016 for the NASCOE Convention!**

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**2016 NASCOE Convention Registration Form**  
**Parental Consent Form**  
**Online Registration**  
**Hotel Information:**  
DoubleTree by Hilton Hotel Cedar Rapids Convention Complex  
350 First Avenue NE  
Cedar Rapids, IA 52401  
(319)731-4623  
Group Name: National Association of FSA County Office Employees  
Group Code: NSC  
**Online Reservations**

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Group Code: NSC  
**Online Reservations**

**SPIRIT OF RASCOE AWARD NOMINATION FORM**



population being affected on average each year. Being a victim of identity theft goes beyond simple account or credit fraud as victims are often faced with stolen identity implications that go into medical fraud, false mortgages, fraudulent job applications, misfiled tax returns, and online social media hacking. Learn more about JM Marketing's Identity Protection Plan from InfoArmor and how it can protect you from the nightmares of restoring your identity back after

**John R. Lohr**  
**Dillard Financial Solutions, Inc.**  
**Marketing Director**  
2015-2016 Winter Update for RASCOE Members  
December 19, 2015

#### **Social Security Changes Coming**

The lack of a 2016 cost of living increase to our government pensions and social security has given federal retirees reason to grumble. With the passage of the Bipartisan Budget Bill of 2015, two other lesser known social security benefits, "file and suspend" and "restricted application," have been effectively eliminated for anyone born in 1954 and later.

Even though many CSRS retirees may not have contributed much to social security or had their benefits reduce or eliminated by the Government Pension Offset or Windfall Elimination provision, there are at least some federal retirees who could potentially use a file and suspend social security option to increase the lifetime benefits of both spouses.

By filing and suspending at a full retirement age of let's assume 66, a person can delay taking benefits until age 70 and see those benefits grow at 8% each year. At the same time, the person's spouse could then claim spousal-only benefits by filing a restricted application and collect half of the husband or wife's full benefit at age 66. As a couple, the overall Social Security payout could be far larger than just having both people wait until age 70 to claim benefits.

Persons, who will be 66 by April 30, 2016, if they're not already claiming Social Security benefits, should consider filing and suspending before this provision in the rules goes away permanently. Additionally with the law change, only persons turning 62 by the end of 2015 will retain the right to file a restricted claim for spousal benefits in the future after they reach full retirement age.

Most importantly, anyone who will be 66 by April 30, 2016 and not yet claiming social security should consider getting advice **immediately** on their social security decisions before the new laws takes away some of their options.

#### **Consider Consolidating Retirement Accounts**

Sometimes it might be a good idea to consolidate multiple retirement accounts. Especially when required minimum distributions begin at age 70.5, retirees are relieved when they only have to deal with one financial institution to calculate their required minimum distributions each year. Consolidation can also help simplify and organize things as folks move into their retirement.

At Dillard Financial Solutions, Inc. we specialize in all federal benefits including social security and in setting up or consolidating retirement accounts. We even have a product for these consolidations that adds a percentage of matching funds to the rollover. Please feel free to contact us at [nascoebenefits@aol.com](mailto:nascoebenefits@aol.com) if you need help or advice.

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