



RASCOE Spring 2018 Newsletter

President's Report

Jim Iverson, President

Washington, DC VISIT

I traveled to Washington D.C. April second to attend the joint meeting of FSA employee associations by invitation of the USDA. Associations in attendance included FLCA, FSARA, NACS, NADD, NAFEC, NASCOE, RASCOE and NASE. The following is my report of the meetings.

Monday- This was a travel day. I arrived at the Doubletree Hilton Hotel where I would be staying for the duration of the trip. In the evening I met with David Senter, (RASCOE lobbyist and Craig Turner (NAFEC President) to discuss our meeting agenda for Tuesday.

Tuesday- David Senter and I met with the folks from the House Ways and Means Committee. There we met with Lara Rosner who is on the Sub Committee on Social Security to discuss HR 1205. This bill deals with the GPO (Government Pension Offset) and WEP (Windfall Elimination Provision). We also met with Paul Guaghanone to discuss health care costs pre-tax. We felt that everyone we talked to was interested in our concerns and asked good questions. After these meetings we met with Representative Rodney Davis who is sponsoring the HR 1205 Bill. Currently, there are 176 sponsors signed onto the bill which indicated good bipartisan support. After lunch we met with Ryan Donnally of Senator Thune's office. We introduced ourselves and proceeded to explain RASCOE and what our mission was. We explained WEP, GPO and health care costs pre-tax. All Congressional people listened and asked questions. When I summarize the mood, I got the feeling that this was mid term election time and absolutely no bill movement would be seen. So, this will be another year of no action being taken. However, we made our case and must remember that things in Washington generally move slowly.

Wednesday- We traveled to the USDA building for a 9:00 AM meeting in the Jefferson Auditorium. This meeting was the 2018 joint meeting of the Farm Service Agency's Employee Associations. Linda Turner was the emcee and introduced Steve Peterson, the FSA Acting Administrator for his remarks. Courtney Dixon, acting Deputy Chief Operation Administrator for Farm Loan Programs made remarks on the loan programs and its future. Joy Harward, acting Deputy Chief Operation Officer of Enterprise Services/Economic and Policy Analysis, made remarks on the FPAC Business Center. The following speakers discussed the move to FPAC: Thomas Christianson (NRCS), Bill Northey (NACS), and Kim Graham who stated FPAC should be up and running by September 30th. My impression of the comments is that NRCS is the lead agency dealing with FPAC. I feel there is a lot to accomplish before we see the move completed. It does bother me that NRCS is the lead agency, as this may not bode well for FSA. We met with Steve Peterson, Acting Administrator, after the joint meeting. We explained to him who RASCOE is and what our goals are. We asked if an email list of state administrators could be obtained. HE said he would work on getting that information to us. I felt we had a very good conversation with him. We then met with DAM- HRD. Here again we explained RASCOE and what our goals are. This also was a good meeting where we were assured they would help our organization in any way they could. I gave them a copy of the brochure we use to inform retirees of our organization. They said they would include the brochure in retirement packets.

Thursday- I went to the USDA building to make more contacts and felt good about the meetings here. I would especially like to thank Kara Napier for her work.

Friday- We left the beauty of the Washington DC Cherry Blossoms and returned to the snow and cold of South Dakota. In looking back on the total experience, I would say that everyone we talked to was very receptive to the concerns of RASCOE. It was a good experience with positive reactions.

Vice President's Report

Chad Hart, Vice President

We got through winter and in my area of Colorado it failed to be winter, was mostly warm and dry. Through the winter your RASCOE team has been working on the following issues:

1. RASCOE has a web site, RASCOE.ORG. check it out and let one of us know what else you want to see here.
2. Micki has sent out several flash e mails. If you have not received them, please contact one of us.
3. Area rallies are scheduled and one of us is trying to be in attendance at each one. I just returned from Lexington Kentucky. Very good rally. I visited with many current FSA employees that know the exact years, months, weeks and days until they can join the elite group "RETIRED" and become a RASCOE member. I did get an education at the horse track, part of this education cost me money.



So much for the business stuff. Now a little bit about my after ASCS/FSA life. It has been a little over 4 years since I had a work schedule. I find the agency is still functioning with the same issues, lack of staff, lack of funds. As some of you may know I do a little silver smithing, some blacksmith work and some cooking in Dutch ovens. The Dutch oven cooking has lead me and my wife to be members of a chuck wagon cooking team. We travel to contests in Colorado, Oklahoma, Texas and New Mexico. Last fall we qualified to compete in the national cook off in Fredericksburg, Texas. We traveled 700 plus miles south to cook in windy 50 degree temperatures. I thought Texas was warmer this time of year but we overcame the challenge of wind and cool temps to earn 4th place over all. We made chicken fry steak, peach cobbler, fried potatoes and rolls. Each have enough lard or butter to cause a heart attack but they are so good. By the time we got home I was thinking I need a new hobby. One that does not leave me with aches and pains. I got over that, and we have already been to another one.

You may ask why those three hobbies? The silver smithing is for items we wear. They include buttons, arm bands and other jewelry items. The black smithing is to make the things we cook with. Lid lifters, lantern holders and hooks to hang pots on, items for the wagon. I was never interested in history in school and now I am always trying to learn more about the era of the chuck wagon and the cattle drives coming up from Texas.

I look forward to seeing everyone at the convention. If you have not made travel plans it is time.

Secretary/Publicity Report By Micki Linehan, Secretary/Publicity Chair

I hope all of you are enjoying our beautiful spring weather. In this issue you will find a human interest article that was sent to me by Norman Wright. Many of you know him from his Idaho IASCOE/NASCOE connections. I asked him to write me an article about what his life has been since he retired from FSA. So, in this issue, I'm giving up my space to Norman....

Norman Wright, Happily Retired FSA Employee

I retired in June of 2010 after working for 33 plus years for the Farm Service Agency with 32 of those years as the CED in Power County, Idaho. Like the majority of you believe, there were good times and bad times. But looking back what I miss the most is the people, the farmers I served and the employees both in Idaho and nationwide who I met through NASCOE.

I was fortunate enough during my years with IASCOE/NASCOE to serve in various positions; I really enjoyed legislative chairperson, Vice-President and President. These positions gave me an opportunity to travel and meet other NASCOE friends. Most of the time I brought my family with me, so my wife, Kathy, son, Greydon and daughters, Denice and Nicole grew up with NASCOE. I was asked one time why I liked going to conventions for they seemed always boring. My response, yes they can be boring, but the people you meet are not and those one on one conversations were invaluable.

When I retired I was still active, as an American Falls City Councilman, American Falls Lions Club Member, and United Church of Christ (UCC) member. I continued with those activities, but I was asked to apply by my "retired" SED, Wayne Hammon, who worked for the State of Idaho to apply for a Commissioner to the Idaho Soil and Water Conservation Commission (ISWCC). To make a long story short I have served for Chairman the last four years and was just re-appointed to term of July 1, 2022. I have been asked how it was to come from the dark side? My reply was, I did not work on the dark side, as we worked hard for conservation and also this side needed to see the light. It needless to say has been interesting and my work with FSA has been invaluable for my success.

I was elected as a board member to the American Falls Public Library District and the first meeting was elected as Chairman. It has been interesting to say the least. And I have approximately one more year to serve in this five-year term, then I am thinking about passing the torch. I still plan on enjoying some time in retirement.

My wife, Kathy retired from teaching math at American Falls High School in 2016. This has given us time to do a few more things on our bucket list. We both are members of the UCC and are active on the board, she as recording treasurer and me as Chairman. We also do handyman jobs around the church. I am a DYI, and have a broad range of talents, and Kathy is my trained right hand woman.

Our church in Pocatello, Idaho was built at the turn of the 20th century, and has been added onto a number of times. We have attended there for almost 20 years and I still get lost in the maze in the basement. We at church are no different than many people are at home, if you have the room you never get rid of anything. We have collected over the years everything. I believe we still have some of the original folding chairs; you would not dare set in them for they might collapse. Now the question remains is, do you throw them in the scarp or are they antiques? There are a number of things in our church that we need to scrap for instance the old coal and steam boiler furnaces. The steam boiler that was fired by natural gas has not been used for over ten years and we could actually use the room where it is located. My idea was to remove and scrap the boiler. On March 21, 2017 a day that has changed our lives forever; we loaded up demolition tools and headed to Pocatello. The old steam boiler is located in the basement with an outside entrance, which would make it easy to remove the pieces. I went to work on removing the miscellaneous pieces scattered around the boiler room and Kathy was carrying them out to the pickup. I was surprised that the electrical was still hooked up to the boiler, so I disconnected it at the breaker box and pulled the wiring. Then I started cutting up the boiler using a sawzall and cutoff wheel on my grinder. I had cut some piping with the sawzall and was working on removing the electrical conduit with the grinder. Whenthe shock of my life happened.

There was a flash before my eyes and a loud roar. The next thing I remember is laying flat on a door in the hallway about 10 feet from where I was working. The door originally was closed, but now was underneath me. Looking back into the boiler room there was a large flame coming from a pipe by the boiler. I do not believe I lost conscious, I stood up and then was aware of people running down the hallway towards me. The next thing I remember, where was my wife? I looked and called out for her but did not see or hear anything. I ran down the hallway and out another entrance to the church, and then towards the back entrance we were working through. That is when I noticed the outside steel door was blown off its hinges and laying on the concrete steps, and to my horror my wife was underneath it. I picked it up and threw the door out of the basement stairs, which was up and over the concrete foundation and 4 foot railing with ease. The door in itself, I do not believe I could lift by myself on a good day.

Once I removed the door I could see my unconscious wife, laying on the concrete steps and her head and left arm were bleeding. You might imagine the thoughts that were going through my mind at the time; I thought my wife could be deceased. I knew enough that I did not want to move her for I might do additional damage. By that time, I was aware that 911 had been called and help was on the way, but it seemed like it took forever, sitting there holding her hand. The fire department and EMT's finally arrived, and the fireman quickly turned off the natural gas and the fire died immediately. They only had to spray the room down as luckily nothing much had caught on fire. The EMT's went to work on my wife and carried her off to the ambulance and they cornered me and said that I had to go the hospital too. I couldn't figure out why and they told me that my face and arms were burnt. So I was loaded into an ambulance and taken to the ER. There they stabilized me and transferred me by helicopter to the University of Utah Hospital Burn Center. My wife had already been stabilized and also sent by helicopter to the University of Utah.

I didn't wake up till the next day. My arms and face were a sight for sore eyes, for I was covered with second degree burns. But surprisingly no other serious injuries were noted, a few minor scrapes and bruises was all. My first question was to my children, how is Kathy? I found out she was in Intensive Care and was not only burned on her arms, but also

had lacerations on her chin, and left elbow. But the most serious injury was a brain hematoma, in layman's terms a very serious concussion.

I went home the fourth day, thanks to my children who drove me back home. My arms were bandaged and my face had ointment on it that had to be changed every day, which my son, daughters and daughter-in-law, did. Needless to say I was not very uncomfortable and did not sleep very well, knowing my wife was still in the hospital. Four days later she came home; to our house, where we soon realized we needed a hospital bed to be able to successfully care for her. She had a feeding tube that was inserted down her throat, was on heavy medication and was still not very cohesive, primarily from the concussion.

Through countless number of friends, we soon had a hospital bed in our living room, a part time nurse and food began arriving daily. Which we never turned down and either ate right away or froze for future use. Then we had cards and phone calls from more people than I thought we knew checking on us and praying for us. Time went by and finally I did not need the continual dressing change and used just ointment on my arms and face. My face healed fairly quickly and my arms still show signs of being burned a year later.

Kathy has not been as lucky, she is still having problems with her left elbow and we are seeing a Doctor to try and determine the cause. But the hardest thing she has had to recover from is the concussion. We have been told countless times by Doctors and friends who have had concussions, that they take a long time to heal from, if you ever completely do. She still has short term memory loss and terrible headaches. She is making progress through help with a Physical Therapist who specializes in concussions and we are going to Doctors who specialize in pain management and neurology. They all say time will heal and patience is golden. Ever heard those words before?

Three items I have learned from this ordeal of a lifetime. First, we have had hundreds of people all over the United States; tell us they were praying for us. In talking to many professionals they are surprised that we are in as good as condition as we are, with the trauma we suffered. So I firmly believe that our guardian angels were working overtime. Second, family and friends are very important, for if we did not have close family and friends this tragic ordeal would have had a different outcome. Third, a person cannot quit productively living after you retire or suffer a major tragedy like we did, or all you will do is feel sorry for yourself and die. We are survivors.

Treasurer/Membership Report By Cindy Hall, Treasurer/Membership Chair

My how time flies, when you're having fun (i.e. retired). We are almost to the end of RASCOE's fiscal year 2017-18. Please consider this newsletter as your dues reminder. Dues for 2018-19 are \$25.00 for retirees and \$15.00 for associate members. If your state has an active RASCOE association, state dues are added to this amount. If you don't know if your state has an association, you can contact me at nwanascoe@gmail.com or 402-210-1814.

Members who live in states without an active association can send their dues to me at:

3025 Snead Drive
Fremont NE 68025

During the National Convention, we like to honor retirees who have passed away in the last year. If you are aware of any who have passed, please let me know. Ideally, I would like to have a photo and a brief service history available for the presentation.

Thanks to all of you for your membership. We couldn't be an organization without your help.

Legislative Report By Chad Hart, Legislative Chair

This is always an interesting job to have. The only thing that stays constant is everything changes.

We have put together some position papers for issues of interest to RASCOE. We are now working to identify congressional committees and the members of those committees that we need to work with on each issue. This is where some of you will come into the picture. We find that congressional folks only wish work with their constituents. As we determine the member of a committee and their state, we will ask one of you as a RASCOE member to make contact and present our position papers.

Will this get us what we are requesting? We never know until we ask and we need to stay on their minds all year. Maybe, just maybe, our concerns could be added to a bill.

Those of you that have had this responsibility in the past are saying good luck; although in February of 2017 the WEP/GPO was part of a bill, but as with many issues, it was assigned to a committee and died.

In Jim and David's article there is more good information concerning legislative issues and RASCOE's efforts.

Ben Bosshart, Benefitt Chair

Sometimes we just need friendly reminders. If you don't feel like cooking, you can turn to these places for good senior dining deals. From fast food to steak restaurants, this restaurant list may help you make your choice. [1]
Keep in mind that deals may vary at participating locations and can change without notice.

- **McDonald's:** discounts on coffee and beverages (55+)
 - **Whataburger:** free drink with purchase of a meal, depending on location (55+)
 - **Wendy's:** give free coffee or other discounts depending on location
 - **Piccadilly Cafeteria** – 10% discount with "Prime Time for Seniors" card
 - **IHOP** – 10% discount (55+) and a menu for people aged 55 and over at participating locations
 - **Golden Corral:** Senior discount varies by location
 - **Krispy Kreme Senior Discount:** 10% off (50+) (age and discount varies depending on location)
 - **Perkins Restaurants:** Fifty-Five Plus menu Offers special deals (55+)
 - **Subway:** 10% off (60+) varies by location
 - **The Old Spaghetti Factory:** Spaghetti Factory "Senior Menu" offers discounted list of menu items
 - **Uno Pizzeria & Grill:** "Double Nickel Club" 25% off on Wednesday (55+)
 - **Sizzler:** Offers "Honored Guest Menu" (60+) varies by location
 - **Papa John's Senior Discount:** check with your local stores (no standard senior discount policy)
 - **Old Country Buffet:** Daily discounts for seniors (55+)
 - **Friendly's Restaurants:** 10% off meal w/ free coffee at breakfast or free small Sunday during non-breakfast hours
 - **Fazoli's:** Join "Club 62" for special senior menu items (62+)
 - **KFC:** free small drink with any meal depending on location (55+)
 - **Country Kitchen:** Great Senior Menu (55+)
 - **Burger King:** 10% discount on purchase depending on location (60+)
- JUST ASK.**

On another topic that may or may not involve a discount, do you find your nighttime driving experience more challenging these days? Even worse on rainy nights in traffic. I certainly do. A significant number of car accidents happen at night and right before dawn. A lot of that has to do with glare and the problems with vision many people

experience. I've seen the ads for driving glasses that "promise to reduce night driving glare and eye strain, and ... **dramatically improve seeing at night during snow or rainy conditions**". The claims go on to say "... lets you see enhanced color, is durable, lightweight and is fully equipped with polarized lenses. Unlike clip-ons it protects your eyes from all sides, and you can just slide it over your existing prescription lenses". So, I've ordered a pair and am looking forward to personally experiencing those claimed benefits. Check out NightGuide HD Driving Glasses at www.nightguidehd.com.

[1] www.Lifed.com/advertorial

DAVID SENTER

Attending the Farm Service Agency All Association Meeting in Washington D.C. was President Jim Iverson and David Senter, the meeting was held April 2nd – April 4th. FSA set up meetings for RASCOE with Acting Administrator Steve Peterson and Deputy Administrator for Management and HRD. The meetings were very positive and in the meeting with HRD, President Iverson asked what RASCOE material was given to employees in their retirement package. There was a discussion and HRD was given a RASCOE information brochure which will be included in every states package for retirees from this point on. Also included in the meeting were employees from Kansas City Office via speakerphone.

RASCOE also had several meetings with staff on the Hill to discuss legislative priorities. One meeting was with the Subcommittee on Social Security of the House Ways and Means Committee's with Staff Director Lara Rosner to discuss HR 1205 the Social Security Fairness Act. Lara said that she could not determine if any action would occur this year, but if history is any judge, it's election year and I don't think Congress is going to get anything done. RASCOE also met with Ways and Means Committee staff Paul Guaglianone to discuss deducting healthcare costs pre-tax. He said he did not think there would be any action this Congress to deal with this issue even though there are several Members of Congress that have raised the issue.

RASCOE also met with Ryan Donnelly in Sen Thune's office about S 915 the Senate companion bill to HR 1205. It was a good meeting, but he did not think the Senate would take up the legislation this Congress. RASCOE membership can rest assured that your leadership team is working hard to protect the retirement benefits you earned. This is election time again, if you happen to see your Member of Congress or Senator, urge them to support either HR 1205 or S 915.

2018 SPRING UPDATE FOR RASCOE MEMBERS BY JOHN R. LOHR, DILLARD FINANCIAL SOLUTIONS, INC. MARKETING DIRECTOR

As federal government retirees reach certain age benchmarks there are both decisions to be made and opportunity to be had.

Retiree Age Benchmarks

Age 62

- First eligible for social security
- End of FERS annuity supplement bridging the gap until social security could begin.

Age 65

- Medicare Eligibility
- Part A enrollment at no cost
- Part B enrollment decision
- Delaying enrollment adds to cost. Consider associated FEHB plan benefit changes to provide an adequate supplement to Medicare and to possibly reduce health care premium costs.
- FEGLI basic and option A premiums stop for those electing the 75% life insurance benefit reduction option at retirement.

Ages 66 to 67

- Depending on year of birth, full social security retirement age when the annual earnings limit ends.

Age 70

- If you delay claiming Social Security past your full retirement age you will accrue delayed retirement credits that will increase your monthly payments by 8 percent for each year of delay. After age 70 there is no additional incentive to delay starting your payments.

Age 70 ½

- You generally have to start taking withdrawals from your IRA, SEP IRA, or regular TSP when you reach age 70½. Your required minimum distribution (RMD) is the minimum amount you must withdraw from your account each year. Roth IRAs do not require these withdrawals.
- Note: ROTH TSP does require these RMD withdrawals at 70 ½.

Today

- **The best time to make changes that can improve and protect your retirement benefits.**
- **At Dillard Financial Solutions, Inc. we can help retirees ensure both the growth and safety of their money. Especially let us help you learn how our newer products can even do a better job taking the risk out of your retirement.**

If you have any retirement benefit related questions or concerns or would like to learn more about retirement products best suited to your situation, please email us at nascoebenefits@aol.com and we will get right back with you. We look forward to seeing many of our RASCOE friends as we make the rounds at the 2018 state conventions, NASCOE area rallies, and the national convention in South Dakota.

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