



# RASCOE Winter 2018-19 Newsletter

## President's Report

### Chad Hart, President

Time goes by so fast, it does not seem like the convention was 3 months ago already. Your RASCOE team has been working on many issues since the convention. We have filled the chair positions as follows:

Chuck Land, Legislative Chair  
Micki Linehan, Publicity Chair  
Cindy Hall, Membership Chair  
Mary Behm, Web Master and Benefits Chair



Each have been working on issues since the conventions and are devoted to making a positive difference for all of us.

As for the 2019 convention, Kansas has some great plans in store for us all. The Hilton Garden Inn is the main hotel and convention center. This hotel is not able to hold everyone so the hotels nearby have been made available. They are the Holiday Inn Express, Candlewood Suites, and the Fairfield Inn. All are about the same price. Each are within a short walk of the Hilton Garden Inn. The RASCOE meetings will be held at the Flint Hills Discovery Center which is also a short walk from each hotel. The Flint Hills Discovery Center is a museum and learning center that gives tribute to the 10,000 square miles of tallgrass prairie and geographic Flint Hills that envelope Manhattan, Kansas. The exhibits in the Discovery Center have interactive and interpretive exhibits to enrich the learning experience for young and old alike. One of the evening events will be held there also. In short, no matter which hotel you stay in there will be some walking involved.

If you have any questions or thoughts for your RASCOE team please do not hesitate to contact us. Our contact information is listed in this newsletter and on [RASCOE.ORG](http://RASCOE.ORG).

My family wishes each of your families a Merry Christmas and fantastic New Year

## **Vice President's Report**

### **Chuck Land, Vice President**

Let me start by introducing myself for those I have not had the privilege of meeting. I am Chuck Land your new Vice President. I have been married to the better half Cheryl for 51 years and have two daughters and two grandchildren. I was a member of the U.S. Airforce for 7 years, graduated from CSU and then farmed for 12 years. I was a Program Assistant, a County Executive Director, and a District Director during my working career and was fortunate to be selected as the NW Area Committeeperson for NASCOE and served in that capacity for NADD.



Being a VP is sort of like being the mother of the groom in a wedding. I don't wear brown but it is very quiet. I think our Association is fortunate to have very excellent people in the other officer positions as well as committee chairs. It is great to engage in conversations with them during our monthly conference calls and as well as personal calls on business items. While I was a CED and a DD people I worked with always made me feel good and made it a pleasure to come to work. I am glad to say the same is true with our RASCOE family. Please call on any questions or concerns, we are here to serve the membership.

Fall hit with a fury here in Wyoming it was 12 degrees this morning. This is the time we can get the skis out and get ready for the slopes. One of the few things that is good about getting older is the price of lift tickets for us old timers. Terry Peak has a senior season pass for \$10.60 in the beautiful Black Hills which is only an hour and a half away from Gillette. Cheryl and I enjoy our time in the hills but it would be improved if the slots in Deadwood were a little looser.

Happy Holidays to all, Chuck

## **Secretary/Publicity Report**

### **By Micki Linehan, Secretary/Publicity Chair**

I love the Holidays. There are many wonderful memories that happen from Thanksgiving through New Year's Day. Most of the memories revolve around family and friends. Maybe that's what makes them so special, that and the many reasons we all celebrate our holidays and beliefs. Wishing you all a Blessed Holiday Season.

RASCOE had fabulous meeting in Sioux Falls, South Dakota this past August. It's no secret that South Dakota has always been a strong supporter of RASCOE and NASCOE. They did an awesome job of welcoming everyone that attended. We all know it takes a great deal of teamwork and organization to host a National Convention, and they did a top notch job. Thank you Becky Zirpel for being RASCOE's go to person during the process. And of course a big thanks to our President Jim Iverson for all of his efforts to keep things on track.

Our 2019 Convention will be held in Manhattan, Kansas. I would like to encourage all RASCOE members to attend. It's so rewarding to see our friends across the country gather in one place to renew friendships and social connections.... AND also get a great deal of business accomplished.

Area Rallies scheduled for 2019 are:

Midwest Area Rally – March 14-16, 2019 - Champaign, Illinois  
All South Area Rally – April 10-13, 2019 – Nashville, Tennessee  
Northeast Area Rally – May 16-18, 2019 – Dowell, Maryland  
Northwest Area Rally – To be announced

As you all know, we have lost some very dear people in the last several months. One of them was Gerald Elson. I asked his wife Sherry if she would write an article about Gerald's life to share with RASCOE. She graciously agreed.

### **Gerald Elson 7/14/1943 - 10/01/2018**

Gerald was the only child of AW and Pearl Elson. He learned at a very young age the joys of farming. He was always with his Dad learning to stack long hay with horses and later to run the tractor and bail and stack hay. Loving the land and this way of life was a strong feeling he never got over.



He farmed for a short time after he and Sherry Anderson were married. Then decided he needed more education. Sold his crops and cows and went to Boise Junior College. He worked for the college on maintenance and in the summer for the State Police in their maintenance department. After that he went to work for the Idaho Department of Transportation for 5 years on their special maintenance crew. He learned about a lot of big equipment on that job. Ran backhoe and loaders and drove trucks. He enjoyed his years with the Highway Dept. but longed to move back to the farm.

In 1967 he and Sherry bought 67 acres close to his Dad's farm. He milked cows and farmed with his Dad for several years. In 1983 they sold the milk cows and replaced them with beef cows and a backhoe. Gerald had a commercial backhoe business for 2 years plus farming. His Dad wanted to retire about then so he went back to full time farming. During his farming time he raised registered Hereford and sold bulls. He opened a bull test center where people bought in wiener bulls. He feed them all winter and weighed them every 28 days and sent out a progress report. He really loved seeing all the different breeds and how they gained. And the people he met.

In 1980 he applied for a CED job in Gem County, Idaho. He was hired! He loved that job also. Was a member of NASCOE from day one. Loved the people he worked with and the farmers who came through the door. He was an active member of NASCOE and IASCOE for the rest of his life. Attended many NASCOE Conventions. Made many unforgettable friends. Gerald loved life!

He retired in 2003 and you guessed it. . . returned to farming. Gerald and Sherry went on many trips both to NASCOE Conventions and pulling their 5th wheel trailer. Spent the summer of 2008 in Alaska with the 5th wheel trailer in tow.

Gerald and Sherry loved the mountains of Idaho. Took many horseback pack trips. When horses died they took their trips with a UTV. They never tired of seeing God's beauty in the Idaho Mountains.

Gerald was diagnosed with pancreatic cancer in September 2017. It was in early stages and was thought to be treatable. He contracted a rare bacterial infection in his lungs which collapse the lung and sent him to the hospital for 30 days. Long story short. . . after several encouraging occurrences and several discouraging events his cancer spread to the liver. The only thing he ever said was he did not want to be weak and feeble in front of his grandkids. He was taking chemo when on October 1, 2018 he suffered a heart attack. Sherry is grateful for many things. Mostly he won't have to endure the pain of pancreatic cancer and he will not be unable to take care of himself. Thank you God. Survivors are his wife of 57 years, Sherry. Three children, Rod, Kristi and Toni. Thirteen Grandchildren and 15 Great Grandchildren. The First Baptist Church was filled to capacity for his celebration of life.

Gerald lived life huge. Thank you IASCOE and NASCOE **AND** RASCOE!!!! Sherry

### **Treasurer/Membership Report**

#### **By Cindy Hall, Treasurer/Membership Chair**

This fall I took a road trip from Nebraska to Maryland and back. I was tracing my family's roots and trying to imagine what it was like back in the 1800's when they lived in certain areas of the country. As I drove through the Appalachian Mountains I tried to imagine how my ancestors were able to get from West Virginia to Indiana, Iowa and Nebraska without GPS and comfortable vehicles. I wouldn't be where I am today without the brave souls that came before me. People called me brave for driving all that way by myself, but my bravery was nothing compared to my ancestors.

I got to thinking about the people that had the foresight to establish first NASCOE and then RASCOE. I just celebrated 5 years of retirement. Because of the people that had the vision to form an organization to gain and then protect our benefits, I was able to spend the last five years taking care

of and bonding with my two youngest grandchildren.

2019 will mark 25 years of RASCOE. Thanks so much to those who had the foresight to start an organization that helps protect our retirement benefits. But, of course, we couldn't be an organization without all of the members, so I want to thank YOU all for keeping this organization going.

## **RASCOE FINANCIAL REPORT**

**Balance 7/01/2018     \$18,765.27**

**Balance 10/31/2018     \$20,003.10**

## **Legislative Report**

**By Chuck Land, Legislative Chair**

### **NASCOE and RASCOE WORK AGREEMENT**

RASCOE officers together decided it would be in the best interest of both organizations to work closely in our legislative efforts. The following was NASCOE's Legislative CO Chair Neil Burnette's response to an email inviting them to join together in this endeavor.

"Thanks for dropping us the email. We certainly do have many of the same goals and I am sure there will be plenty of issues that we can dig our heels in on together. I will do my best to copy you on items that we come across that I feel you would be interested in. It would be a pleasure to work together with you in the future as we strive to affect positive change and preserve our benefits. Feel free to forward us any issues that you see pop up that you think we should know about as well.

Donny and I look forward to sitting down and talking with you about the legislative issues that RASCOE is focused on and see how we can work together for the good of both our organizations."

### **RASCOE PRE TAX HEALTH INSURANCE PREMIUMS**

Currently employees of Farm Service Agency enjoy and appreciate their Health Insurance premiums being taken out prior to taxing of their income. Retirees must pay tax on their annuity income prior to their Health Insurance premium being taken out.

### **GOVERNMENT PENSION Offset And WINDFALL ELIMINATION PROVISION**

Individuals who receive a pension based on work for a federal, state or local government where Social Security taxes were not withheld may find their Social Security benefits reduced. This is because in 1977 and 1983, Congress enacted legislation reducing Social Security benefits to such individuals through the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). The GPO applies to those eligible for Social Security spouse's or widow's or widower's benefits. The WEP applies to those eligible for their own Social Security benefit.

The following two items were sent by David Senter pertaining to the Windfall elimination provision.

"10/3/18; I had a conversation with Lara Rosner, Staff Director for Chairman Brady, House Ways and Means about their new legislation, HR 6933. I asked if they were going to try to pass it in the upcoming Lame Duck session of Congress or if it was a Marker for next year when the new Congress begins. She says it is mainly a Marker which shows bipartisan support and will be what will be introduced in the new Congress."

"9/28/18 **Washington, D.C.** – This week, House Ways and Means Committee Chairman Kevin Brady (R-TX) and Ranking Member Richard Neal (D-MA) introduced [H.R. 6933/S.3526](#), the *Equal Treatment of Public Servants Act of 2018*. This legislation finally gets rid of Social Security's Windfall Elimination Provision (WEP) and replaces it with a new formula that makes sure that teachers, firefighters, police officers, and other public servants receive a Social Security benefit that is based on their actual work history. The legislation

reflects ongoing conversations with stakeholders since the introduction of the previous version of the bill in the 114th Congress and is intended to facilitate further discussion and analysis.”

## **HELP NEEDED**

Last and probably the most important is my call on membership for help. I ask you to please contact me on any issue that fits into the legislative arena. Any questions or concerns are greatly encouraged. Thank you all for supporting RASCOE, with your help I hope to be successful as your Legislative Chair.

Chuck

## **Mary Behm, Benefit Chair**

First, I would like to say that it is my honor and pleasure to serve RASCOE in the capacity as Benefits Chair. I look forward to working with the RASCOE Board.

I have begun to investigate possible benefits we as members of RASCOE might want to use. Retirement is a great time of our life. Some may want to travel worldwide; others just visit family. Whatever your retirement looks like, I am hopeful we can find some “deals” that may interest you. I am looking at hotels, restaurants, and tour options at this time. Perhaps we can find some perks for RASCOE members. I will be working with the NASCOE Benefits chair to possibly coordinate some benefits between the two organizations.

If you do have any suggestions for things you may want me to look into, please feel free to contact me at [wmbehm@trivest.net](mailto:wmbehm@trivest.net). Together we can make RASCOE work for us.

Second, I want to update you on the progress on the committee working to negotiate a contract with Dillard Financial. At our convention in South Dakota in August, members did vote to discontinue the contract with the former JM Marketing (now combined into a new company). Dillard is asking for exclusivity in our contract for specified \$\$ amount. This would mean that RASCOE would not be able to have other speakers at our conventions that deal with any financial products that Dillard promotes. RASCOE is considered a separate organization from NASCOE so we will continue negotiations. As members, we will bring all proposals to you at the national convention in Kansas in early August. Again, if you have thoughts on this matter, do not hesitate to contact me or any member of the board.

Wisconsin has had its first snowfall and it is cold enough to stick around. Reminds us that the holidays are just around the corner. I wish all of you a Happy Holiday Season!

## **WEBSITE Updates**

### **By Mary Behm, Webmaster**

The RASCOE website is now one year old. Each month more of you are sneaking a peak at the website. I have tried to make it as user friendly as I can.

The 2018 Convention reports are posted to the website. If you were unable to join us in Sioux Falls SD, you can find out what we did and how RASCOE is operating. When information is available, I will post for the 2019 convention in Kansas.

The website is [rascoe.org](http://rascoe.org) If you have any suggestions on items you would like posted, just contact me at [wmbehm@trivest.net](mailto:wmbehm@trivest.net).

Also, the membership video is posted on YouTube.com for your use in state membership drives and meetings. In the search line, type [rascoe7202](https://www.youtube.com/watch?v=rasc7202) and the video should come up for you. RASCOE spent a lot of time and effort on this video so we encourage you to view and use it.

## **DAVID SENTER**

### **Legislative Consultant**

I hope everyone had a great Thanksgiving with family and friends. Christmas will be here before we know it.

The elections are over, and I think everyone is glad to have a break from all the campaign ads. Since Congress didn't finish all their business before they headed home to campaign, Congress has been called back into a Lame Duck session. It's called a Lame Duck because many Members of Congress that either retired or were defeated will be here casting their last votes. This Lame Duck waddled into town to decide many difficult issues which remain. Two of the issues are: 1) farmers still don't have a new Farm Bill and 2) funding for much of government runs out in early December. If Congress does not reach a deal on the new Farm Bill, they will have to extend the last Farm Bill for a year and the new Congress will have to start over. Without the Farm Bill, many farmers are not getting financed and are being forced out of business plus many programs have expired and producers do not know what the programs will be in 2019.

Now on the Budget for 2019 to fund USDA and other government agencies, there's no deal yet on what it will be and whether the President will sign the legislation. There are signs that a funding bill that does not provide money to build the wall on the Mexican border, will be vetoed and could lead to a government shutdown before Christmas. That will be a disaster for employees and will leave a mess for the new Congress to clean up. For many members of Congress, staffs are busy packing up offices and looking for a job while their bosses cast their last votes.

Now looking at retiree issues which are important for RASCOE members. There have been proposals put forward to reduce healthcare benefits and increase copays for retirees and reduce other benefits to help reduce deficit spending. Now with control of the House Majority switching to Democratic, there will be a strong push back on any cuts aimed at retirees which also includes cuts to Medicare. The current House approved Budget called for the elimination of Cost- Of Living adjustments, my guess is the New House Majority will now agree with the Senate Budget to keep them.

So, we may enter a time where there are more bipartisan agreements on many of the issues than we have seen in the last Congress. Time will tell and your RASCOE team will stay on top of developments and keep you informed

## **2018-2019 Winter Update for RASCOE Members**

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

Preserving retirement income dollars and protecting retirement savings is a primary goal of every retiree. There are ways to meet those goals, but there also are hazards.

Dillard Financial Solutions Inc. has more than 26 years' experience working with federal employees and can help RASCOE members navigate the decisions involving utilization of retirement savings, including their TSP and IRA accounts.

Almost everyone advising retirees promises that they will be able to provide low risk and high income. Many people in pursuit of guaranteed income make the wrong choices. They receive too little income, pay too much in fees, or have their money tied up by too many restrictions.

You do not have to depend on the investment markets for secure lifetime income. In fact market volatility can do just the opposite. The right sources of guaranteed income let you be secure in knowing you will never outlive your income. Most retirees are less interested in the next hot investment and are more concerned with protecting what they have earned and generating secure income from it.



No investment is completely without risk. Investments like bank savings, CDs, money market accounts, and fixed annuities are considered to be among the lowest risk investments you can own. Their primary purpose is to protect your principal. A secondary purpose is to provide interest income. You are not going to get high returns from these choices, but you will not see losses either.

All investments have risks. Risks can include the potential to lose principal, loss of purchasing power due to inflation, and illiquidity, which can occur when investments contain surrender charges or maturity dates that are a long way off.

Because of inflation, if you keep all your money in low risk places, years down the road you may find it will not buy the same amount of goods and services; meaning it may not have lost principal, but it may lose purchasing power. For the long-term, you will also need some funds invested for growth.

An annuity can be a very good low risk tool to provide retirees with guaranteed income. To help an individual with their retirement plan, our representatives explain that our annuity offerings:

- Are protected by State Guaranty Association and the reserves of issuing insurance company
- Have no fees
- Have fixed or indexed growth rates with a guarantee of no losses
- Can include premium bonuses applied to the contract value
- Can offer an optional guaranteed income payout
- Can have some liquidity (access to principal)
- Do not have to be annuitized and lose control of the principal.

Although not technically an investment, generating guaranteed retirement income falls in the same category as low risk investing. The primary sources of guaranteed income are Social Security, pension plans, and annuities. In addition to potentially utilizing annuities in your retirement plan, our trained and licensed representatives can also help with your federal pension and Social Security decisions.

To learn more about your retirement options, RASCOE members are welcome to contact us at [nascoebenefits@aol.com](mailto:nascoebenefits@aol.com) or by calling 803-499-6623.

We look forward to seeing many of our RASCOE friends as we make the rounds at the 2019 state conventions, NASCOE area rallies, and the national convention in Kansas.

## **Elected Officers and Appointed Chairs for FY 18-19**

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Cindy Hall – Treasurer and Membership Chair  
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This message was sent to

from [mllinehan@cableone.net](mailto:mllinehan@cableone.net)

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