

RASCOE Summer 2019 Newsletter



President's Report CHAD HART, President

It does not seem as though a year has passed since we were at Sioux Falls. I look forward to seeing everyone in Manhattan, Kansas. We have some great things planned for RASCOE's 25th anniversary. It also does not seem like 25 years since the inception of RASCOE. I remember talking to Gene Lutz of Colorado about his plan with others to create a retiree's association partnered with NASCOE.

In our RASCOE video (which many of you have seen and appreciate) we have mentioned many issues we hope to change to make retirement from FSA/ASCS a little more pleasant, but more importantly to maintain the benefits we retired with. Some years that has been a struggle. Thankfully, due to the efforts of RASCOE, FSA members and our legislative teams, we are doing well and not giving up on our goals to make life after FSA/ASCS a great place to be.

This past year our RASCOE board has represented the membership at each area rally. It is always good to see everyone and catch up.

Chuck, Cindy and Micki have worked hard to make it possible for RASCOE dues to be annuity deducted. The old phrase "you know how it is to work with the government" has past their lips many times. But they haven't given up.

We do not currently have agreements with benefit providers. This is not to be a concern. Those of you that have polices through J.M. Marketing (currently Benefits Direct), your policies will continue to be effective. This concern was discussed at length with Benefits Direct representative Ty Christensen during last years' convention. As we understand it, those at Benefits Direct will continue to respect you and work with you as needed.

We have moved forward with improving our methods of communications. Mary has worked hard to create and improve the RASCOE web site. As your benefits Chair, she has worked with NASCOE to partner on several possible benefits.

As I am completing this article, I just received a call from Ben Bosshart saying one of our faithful members and dearest friend Leo Osborne past away. We all will miss him.

It has been an honor to serve you this past year.



Vice President's Report/Legislative Report CHUCK LAND, Vice President/Legislative Chair

Folks check your Calendar; it is July and just three weeks away from the National Convention. This year we will be celebrating RASCOE's 25th anniversary. It seems like each year at this time I start thinking of all the good friends I have met over the years in NASCOE, NADD and RASCOE. I have had a particularly fondness for the original members of RASCOE and those that followed. They contained a wealth of information and you could get an answer for about any question. But a person had to beware as they also liked a good joke and had extreme pleasure in pulling one over on some of us green troops. But they always did in such a way as to create no harm to any individual. As I reminisce on past leaders, they were always fair and unbending in their dedication to do what was right for the association. My one hope is that I can use the examples set before me as a roadmap to aid RASCOE.

We have had a slow start on summer here in Wyoming I just got a boat out last week just in time for a hail storm to shred some of the upholstery. Summer is such a beautiful time here there just isn't enough of it. I hope you all have enjoyed the season in your area. I think of those that had to endure severe weather be it floods, tornadoes or any other devastating occurrence, hopefully everything will straighten out for those good folks.

Legislatively from the last newsletter, I hate to say not much has come about. There is news that a 3.1 percent increase has past the house for employees. There was an effort by the administration to combine OPM and GSA the house past legislation to not fund the combination. Following that there was an OPM measure that stated 150 workers will be furloughed if combination did not occur. Seems sort of ugly back in DC. Until folks agree to get work done for the good of the nation instead of fighting nothing will be done. We were trying to get Finance to put us on the list of approved organizations so we could go into the OPM website and use dues checkoff. Cindy tried, I tried and David tried and we have not had any luck. We plan to address that issue at the Convention to see if there is enough interest to continue the fight. We also will address Dillard's contract proposal.



I hope to see as many of you as possible at the National Convention. Together we can keep RASCOE a strong and vibrant organization. Thank you for your membership.
Chuck

BENEFITS REMINDER

By Mary Behm

As a Basic Option member of FEP Blue Cross/Blue Shield AND Medicare Part A and B, you are eligible to be reimbursed up to \$600 per calendar year for your Medicare Part B premium payments. It is tax free. Each eligible member has their own \$600 account. It is direct deposited to your account after approval within a few days.

The Medicare Reimbursement Account (MRA) is quite simple. Just a few steps:

1. Register for an account online at fepblue.org/mra. If you do not have a computer, you can call 888-706-2583, Monday through Friday 7 am to 7 pm Central time, excluding holidays.
2. Provide proof of your Part B premiums by fax, mail, online or mobile upload that you have paid premiums. That proof can be your annuity statement.
3. Proof includes cancelled check, Social Security COLA statement, credit card statement, copy of bank statement. Those of us who are CSRS must submit monthly a copy of annuity statement. Note: Social Security recipients only need to submit the COLA statement once.

Applications for MRA are accepted through the year following payment. For example, 2018 reimbursements may be claimed through December 31, 2019.

The reimbursement comes very quickly. If you have Blue Cross BASIC option, this is a benefit you can take advantage of.

FAX: 877-353-9236

Mail: Claims Administrator
PO Box 14053
Lexington KY 40512

This reimbursement began in 2018 and if you missed it last year, you can still apply by December 31, 2019. Remember to apply for 2019 as well.

UNAPPROVED MINUTES 2018 NATIONAL CONVENTION THURSDAY, AUGUST 2, 2018, RAMKOTA BEST WESTERN, SIOUX FALLS, SD

The annual meeting was called to order at 1:00 p.m. by President Jim Iverson. The invocation was given by RASCOE Treasurer, Cindy Hall. Jim asked each attending RASCOE member to stand and introduce themselves, say which state they were from and how many years of service they had with FSA. Thursday roll call was 45.

President Jim Iverson called for the reading of the minutes. Secretary Micki Linehan stated that the 2017 minutes were included in the 2018 Summer Newsletter and also in our Annual Report. Brenda Boomer motioned to waive the reading of the 2017 minutes since they have been published in the Spring Newsletter and in the Annual Report. The motion to waive the reading of the minutes was seconded by Norm Custer. Motion Carried.

President's Report – Jim Iverson said that we left the convention last year with a positive attitude. We have had 176 Congressional sponsors for the two bills dealing with the Government Pension Offset and the Windfall Elimination Provision. We soon learned there would be no movement on these bills as midterm elections were affecting any forward advancement, resulting in no further action during 2018. Also there were discussions with Congressional people about having health insurance premiums deducted prior to calculating taxes. This didn't see any movement in 2018. Jim talked about being invited to Washington DC to a joint meeting last April. Organizations represented included FLCA, FSARA, NACS, NADP, NAFCE, NASCOE, RASCOE and NASE. One of the purposes of this meeting was to introduce the FPAC concept, which he tends to believe is a movement lead by NRCS. Jim said he has been working closely with David Senter as he watched action in Washington DC that could affect RASCOE. David lined up meetings with different Washington DC organizations. David has been a real friend of RASCOE/NASCOE with a unique and long-time perspective on issues that affect us. Jim also thanked the current leadership team of Cindy, Micki, Ben, Chad and Mary for their efforts, adding that they have done an excellent job.

Vice-President/Legislative Report – Chad Hart said that he attended the Southeast area rally in Lexington, Kentucky and the Southwest area rally in Colorado Springs, Colorado. Both rallies were very interesting. RASCOE gained a few new members and we educated the current employees of RASCOE about the continued efforts we all have to make to gain or hang on to our benefits. Chad also talked about attending the Kansas State convention, stating that the Board is not making it a policy to attend state conventions, however it was held 80 miles from his home and he always learns something new from other states. Chad said that last year has been fun and exciting. We have put together or revised RASCOE position papers on issues we are currently working on and they are part of this Annual Report. Chad has sent the position papers to several congressional representatives that has resulted in interest, however very little action to date. Chad said he would like to see each retiree send the position papers to their congressional representative personally. There is a big job ahead of us as the current climate is to reduce earned benefits. Chad said he has been working with some other associations concerning Medicare/Medicaid/Social Security as it seems like each are always on the table when federal budget spending cuts are discussed. It will take all of us to keep congress informed of our concerns. Chad thanked each of the RASCOE members that have made the extra effort to keep in touch with their congressional representatives.

Secretary/Publicity Report – Micki Linehan said that once again our RASCOE Board has had a busy, productive year. We have a successful communication tool that includes monthly conference calls along with frequent emails and texting. Micki said that she has thought many times that communicating is also about listening. Listening to the thoughts and concerns of other RASCOE members certainly allows us to be more productive. Micki also asked members that were present at the meeting if there was anything additional they would like to see printed in the Annual Report. We have added a couple of things in the report this year. Our Legislative Chair, Chad Hart, compiled our RASCOE Position Papers during this past year so you will find them included in this report. Also, last year Chad, along with the RASCOE Board

compiled RASCOE Officer & Guidelines/Responsibilities that has been included in the report. Micki asked the members to let her know if there is something else they wanted included in the report. It's a RASCOE Annual Report, so we all need to be sure we have everything in it that members want. Micki also talked about how important it is to receive articles and information from members about what is going on in their lives that they would like to share in our newsletters. The last couple of years we have reduced the newsletter mailings from 4 to 3. Winter, Spring and Summer. And we continue to send out mailed paper versions and electronic versions of our newsletter, along with "email blasts" as appropriate. Micki also reminded everyone to nominate a RASCOE member for "Spirit of RASCOE" award. There are many members across the country that go above and beyond and it's always nice to recognize those important people.

Treasure/Membership Report – Cindy Hall referred to the financial report saying that our ending balance as of 6/30/2018 is \$18,70.27 and encouraged everyone to review the financial report submitted in the Annual Report. Cindy asked all of the State Treasurers in the group to stand and be recognized. She said that they help her very much. Cindy also asked the new RASCOE members that have retired since our meeting last year to stand. There were 4 new members. Cindy talked about our iContact, our electronic contract service provider for emailed newsletters and email blasts. We now share the cost of the service with NAFEC and AAM, so we only pay 1/3 of the cost of the service. Also, the Publicity Chair (currently Micki Linehan) does the newsletter through this service and the Membership Chair (currently Cindy Hall) updates all of the emails reducing the costs associated with updating emails and putting out the electronic newsletter that we were previously paying to KSC Strategies. Cindy talked about the survey that President Jim Iverson took at the beginning of the meeting when he asked everyone to stand, say their name, their state and their years of service. There were several guesses as to how many total years of service to FSA we had in the room. The answer was 1069 years! Cindy talked about reaching out to retirees across the states that haven't received information about RASCOE from their State Offices when they retired. She is hoping State Offices will be more willing to share the information. Also, Cindy said we have lost about 4% of our membership. Part of this is because people forget to send in their dues since we don't send out reminders. We remind people in the spring newsletter that it's time to send in dues. The dues year ends June 30th.

Benefits Chairman Report – Ben Bosshart reported that it's been a pretty quiet year regarding RASCOE benefits. He wondered if we should survey membership to see what each member wants in terms of benefits offered. Maybe we can get some member input. Given our demographic, some of the things we looked to in the past as desirable benefits (i.e. supplemental insurances, retirement planning, investing) may be of less need from our perspective today. Most members already have these things in place when we retire. Ben talked about the challenges of nighttime driving and the impact of glare, rain and snow. Ben reminded us that in our spring newsletter he suggested that we check out NightGuide HD Driving Glasses at www.nightguideld.com. He ordered a pair and they work great. They come in various colors of lenses. They are not prescription glasses, but you can put them over your glasses.

Webmaster – Mary Behm said that the RASCOE website is up and running. The address is Rascoe.org. On the website you will find a description of who we are, newsletters, legislative reports, etc. Mary said that another thing that she has done this year is put our membership video information on the website. If you would like to view it or use it for a meeting, go to youtube.com and do a search for [rascoe 7202](https://www.youtube.com/channel/UC7202) and our channel will come up with the video.

2018 Audit Committee Report – Lynda Streichen and Chuck Land were appointed by Jim Iverson to the 2018 Audit Committee. Lynda reported to the members that the audit report revealed no discrepancies.

President Jim Iverson appointed Brenda Boomer and Chuck Land to the 2019 Audit Committee.

President Jim Iverson entertained the motion to approve the reports as presented by the President, Vice-President/Legislative Chair, Secretary/Publicity Chair, Treasurer/Membership Chair and Audit Report. Norm Custer made a motion to approve reports as read. Chuck Land seconded. Motion carried.

President Jim Iverson asked the members present if anyone had an introduction of changes in our constitution or bylaws. There were no changes introduced.

President Jim Iverson introduced NARFE speaker Carol Ek. Carol said she had retired from FSA/ASCS after 41 years of service. She now is an advocate for NARFE. Carol said NARFE is a non-profit, non-partisan organization dedicated to protecting earned pay, retirement and health care benefits of federal employees, retirees and their survivors, advocating in support of its members before OPM, Congress and the White House. NARFE offers webinars that provide members information on several issues. If anyone would like to find out more about what NARFE offers, go to www.narfe.org. Carol encouraged everyone to become a member.

President Jim Iverson called for "willingness to serve announcements" for the offices of President, Vice-President, Secretary and treasurer.

Chad Hart, CO, announced willingness to serve as President

Chuck Land, WY, announced willingness to serve as Vice-President

Micki Linehan, ID, announced willingness to serve as Secretary

Cindy Hall, NE, announced willingness to serve as Treasurer

The 2018 Spirit of RASCOE award was presented by Lynda Steichen and Ben Bosshart. This year's recipient is Joyce Logsdon, KY. Joyce was nominated by Susan DeWitt-Champion.

Thursday session was recessed at 3:00 p.m. and will resume Friday after the luncheon.

FRIDAY, AUGUST 3, 2018, RAMKOTA BEST WESTERN, SIOUX FALLS, SD

Vice-President Chad Hart called the meeting to order at 1:00 p.m.

Roll call was 47.

Cindy Hall showed a beautiful RASCOE tribute memorial video of the members we have lost in the past year.

Old Business

Vice-President Chad Hart called for discussion and approval of the 2017 minutes. Brenda Boomer moved to approve the minutes as written. Norm Custer seconded. Motion carried.

Vice-President Chad Hart called for authorization and approval for the RASCOE Executive Board to attend the NASCOE Organizational Meeting and any pre-negotiation meetings. Larry Olson moved to approve travel to these meetings. Milton Blakely seconded. Motion carried.

Vice-President Chad Hart stated that RASCOE has not finalized an agreement with Dillard's Financial Solutions at this time. Larry Olson, Chuck Land, Ben Bosshart and Mary Behm have been negotiating with Dillard's. President Jim Iverson appointed Chuck Land, Larry Olson, Ben Bosshart and Mary Behm to a committee to review Dillard's Financial Solutions proposal.

Ben Bosshart, Benefits Chairman, talked about our agreement with J.M. Marketing, Dillard's Financial Solutions, and any other group that may be interested in entering into an agreement with RASCOE. We no longer have an agreement with J.M. Marketing specifically due to the fact that J.M. Marketing no longer exists. They have re-organized and changed their name to Benefits Direct. Ben suggested we send a survey out to RASCOE membership asking if anyone has any preference. Ben believes that the entire membership should have more of an input, and not just the RASCOE members that attend the Annual meeting. Then we can review the results at the Annual meeting and make decisions based on all information. Ben suggested an online survey where members could just click on a button to respond. We will have more discussion as to how it would work and who would implement it at a later date.

Cindy Hall gave an update on direct deposit payments for RASCOE dues. She has been searching the OPM website to find information on auto payments. Cindy thinks that it will work best for the states that don't have associations. The states that do have state associations will most likely still want to pay RASCOE dues through their state associations. Cindy said she will continue to research this option and discuss it over the next few months on the RASCOE Board conference calls. Larry Olson made a motion

to authorize Cindy to research and define how RASCOE members can have auto payments withdrawn out of their checking accounts. Ben Bosshart seconded. Motion carried.

Vice-President Chad Hart entertained the motion to approve the reports as filed by the President, Vice-President/Legislative Chair, Secretary/Publicity Chair, Treasurer/Membership Chair and Audit Report. Norm Custer made a motion to approve the reports as filed. Chuck Land seconded. Motion carried.

Vice-President Chad Hart entertained a motion to approve the Executive Policies and Travel Policies as published in our Annual Report. Rick Richie moved to approve the Executive Policies and Travel Policies as filed. Barbara Jackson seconded. Motion carried.

Vice-President Chad Hart stated that there were no changes presented yesterday to the Constitution and By-Laws. Chad entertained a motion to approve the Constitution and By-Laws as published in the Annual Report. Tim Gray moved to approve the Constitution and By-Laws as filed. Paul Newman seconded. Motion carried.

Vice-President Chad Hart asked if there was any need to raise the RASCOE annual dues. Cindy Hall stated that we raised the dues in 2016 by \$5 for both members and associate members and there is no apparent need to make any adjustments at this time. Gene Vognild moved to retain the existing due amounts. Brenda Nichols seconded. Motion carried.

David Senter – KSC Strategies Legislative Consultant talked about some of the budget situations going on in Washington DC. They have proposed a \$145 billion cut in the budget over 10 years. David recognized Past President Brenda Boomer and President Jim Iverson for working so hard on RASCOE being recognized in 22PM as the official retirement association. The result is that RASCOE information will be included in the retiree packets that come from their state offices. David talked about meeting with House Ways and Means Committee concerning legislation of HR1205 and companion bill S915, which repeal both the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). Unfortunately, there is very little hope of Congress taking up either of these issues. There is no legislation that will be taken up this year because of the upcoming election. There will be a lame duck session after the election in November so most likely nothing will get accomplished. David continues asking congressional people if they are going to take any action on behalf of retirees. He says we must continue to stay in contact with our local representatives on all of these issues. Our questions to them should be “Are you going to support retirees or not?”. Larry Olson asked if there was any discussion about “pre-tax vs post-tax” on health care. Is that legislative or administrative. David said it would take legislation to change that. Gene Vognild added he was told it was just an adjustment. David will check and keep us advised so we can put it in our newsletter. David looks forward to continuing to work with RASCOE.

Ty Christensen – Benefits Direct (J.M. Marketing) representative talked about the name change from J.M. Marketing to Benefits Direct. They are based out of Kansas City and we shouldn't notice any change in any benefits in any way. It's just a change in brand, not a change in any other way, adding that as long as RASCOE members pay their premiums on their current policies they remain valid and active. All of the products are the same. Ty talked about Long Term Care insurance and other hybrid policies that are becoming more popular, but reminded us that the benefit periods and demographics affect flexibility on cost and policies. Ty also talked about the Cancer Policy reminding members that they have up to 5 years to submit invoices for their annual wellness benefit. Ty presented RASCOE with a check for \$500 on behalf of Benefits Direct.

Teresa Dillard – Dillard's Financial Solutions owner, introduced their Marketing Coordinator John Lohr, and a new addition to the Dillard's Financial Solutions team Cathy Dennison. Teresa talked about a proposal to RASCOE to be our Retirement Specialist of choice, listing several benefits that we would receive if we entered into an agreement with Dillard's Financial Solutions.

Craig Turner – NAFEC President, thanked everyone for their FSA/ASCS service to producers of our country. Craig has been a farmer his whole life and a third generation COC. Craig said NAFEC

membership has increased by 108 since December 2017. FSA Craig talked about working with people in Washington DC, saying the FSA Administrator is very aware of the importance of the County Committees. Craig encouraged everyone to be an Associate Member of NAFEC. Craig is an Associate Member of NASCOE and RASCOE.

Dennis Ray – NASCOE President thanked all of the RASCOE members for all of the work they did when they were in NASCOE. Dennis said that all of the benefits that are currently enjoyed by FSA employees are a direct result of the work of the retirees. He said they are trying to carry that forward by continuing to work to make things better for current employees. Dennis said that NASCOE is willing to help RASCOE with any legislative issues that we have.

Ben Bosshart introduced Guest Speaker, Phil Schmitz, Manager and Funeral Director from George Boom Funeral Home in Sioux Falls, SD. Phil spoke about the importance of pre planning our funerals, saying it's one of the best things you can do for your family. Phil said he has had his funeral planned for 15 years. Phil shared that they have been helping families actively pre plan their funerals since 1982. Phil said that if we don't pre plan our funerals, our loved ones will be answering 150 questions about you and what you may want your service to be like. He brought Record Guides that have 150 questions for members to look at and decide if they are interested. Phil also reminded everyone that they need to find out what their specific state laws are concerning what is legal and available in their state.

Vice-President – Chad Hart talked about our Legislative Consultant Agreement with KSC Strategies, who furnish services to RASCOE in the area of government relations. RASCOE's agreement with KSC Strategies is approved annually. David Senter requested a \$500 increase in their fee. We currently pay \$4500 per year plus half of the expenses incurred for the Annual Meeting. Chad entertained a motion to approve the increase in annual fee to \$5000. Brenda Boomer moved that we increase the annual fee to KSC Strategies from \$4500 to \$5000 annually. Norm Custer seconded. Motion carried.

Vice-President Chad Hart talked about our continuing agreement with J.M. Marketing. The agreement states that if there are no changes to the agreement it renews annually. The agreement is no longer valid since their name has changed from J.M. Marketing to Benefits Direct. Larry Olson proposed to terminate our contact agreement with J.M. Marketing so we are able to renegotiate a contract agreement with Benefits Direct. Joyce Logsdon made a motion to terminate our contract agreement with J.M. Marketing. Laura Howell seconded. Motion carried.

Vice-President Chad Hart talked about the proposal from Dillard's Financial Solutions. After some discussion, the members suggested that the proposal needs to be adjusted.

Vice-President Chad Hart thanked Mary Behm for building and maintaining our RASCOE website.

President Jim Iverson asked the floor if they would entertain the motion to approve all of the candidates for office that declared their willingness to serve during yesterday's session. Gene Vognild made a motion to disregard election procedure and nominate all of the candidates that have declared their willingness to serve by acclamation. Norm Custer seconded. Motion carried.

2019 Executive Board Officers are as follows:

President – Chad Hart

Vice-President – Chuck Land

Secretary – Micki Linehan

Treasurer – Cindy Hall

President Jim Iverson entertained a motion allowing the President to appoint a Benefits Chairperson. Ben Bosshart is resigning from the Benefits Chair position, but said he will stay on until the new President appoints a successor. Paul Newman made a motion that the President be responsible for appointing a Benefits Chairperson. Larry Olson seconded. Motion carried.

Vice-President Chad Hart appointed the following Committee Chair:
Legislative Chair – Chuck Land

Publicity Chair – Micki Linehan
Membership Chair – Cindy Hall

Gene Vognild made a motion to adjourn the 2018 Annual Meeting. Larry Olson seconded. Motion carried. Meeting adjourned at 4:10 p.m.

RASCOE FY 18-19 FINANCIAL REPORT

Beginning Balance 7/1/2018 \$ 18,765.27

INCOME July Dues \$ 7,455.00 August Dues \$ 5,305.00 September Dues \$ 1,105.00 October Dues \$ 1,655.00
November Dues \$ 1,050.00 December Dues \$ - January Dues \$ 325.00 February Dues \$ 150.00 March Dues \$
275.00 April Dues \$ 2,130.00 May Dues \$ 330.00 June Dues \$ 590.00 Interest \$ 31.03 iContact Reimbursement \$
827.20 Refund of Cash Withdrawal \$ 200.00 JM Marketing Donation \$ 500.00
Total Dues Income \$ 20,370.00 Total Other Income \$ 1,558.23 Total Income \$ 21,928.23

EXPENSES Cash for Convention \$ 200.00 Convention (Engraving) \$ 5.00 2018 Annual Convention
Expenses/Travel \$ 2,402.06 Fall Board Meeting \$ 1,249.64 KSC Strategies Annual Fee \$ 5,000.00 KSC Strategies
Travel \$ 1,396.15 Newsletter/Annual Reports \$ 2,760.27 Office Supplies \$ 143.25 Rallies/KASCOE Meeting \$
4,059.10 Secretary of State Filing Fee \$ 10.00 Stamps/postage \$ 450.00 Refund to States \$ 50.00 Website
Expenses \$ 210.04 Contract Services (iContact) \$ 1,000.80 Software (Quickbooks) \$ 160.45 Insurance Premium \$
300.00 Other Supplies \$ 446.78
Total Expenses \$ 19,843.54

Ending Balance 6/30/2019 \$ 20,849.96

ELECTED OFFICERS AND APPOINTED CHAIRS FOR FY 2018-19

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

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

Micki Linehan, Secretary/Publicity Chair, 3743 Swallows Nest CT, Clarkston, WA 99403-1738, mllinehan@cableone.net,
509-595-0156

Cindy Hall, Treasurer/Membership Chair, 3025 Snead Drive, Fremont, Ne 68025-2133, nwanascoe@gmail.com
402-210-1814

Mary Behm, Benefits Chair/Webmaster, W19003 Maug RD, Strum, WI 54770, wmgehm@riwest.net, 715-797-2407

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