



## **RASCOE Winter 2020 Newsletter**

### **President's Report CHAD HART, President**

Can you believe this year is about gone? I am not a ½ glass empty kind of person but I will be happy to see 2020 in the history books. I hope all of you and your families have been able to avoid the virus....As for me, I met it head on last fall while out deer hunting with my son and living in a tent 10 miles from civilization. Needless to say it was a memorable trip.



As for many of you my family's holidays have been and will be different this year. Normally we travel to Arizona for a while, but not this year. Experienced some face time with family that was an experience everyone needs to try.

So for the future, I participated in the NASCOE September organization meeting via zoom. NASCOE is planning area rallies and working hard to get the national convention in Fort Wayne, Indiana organized. Arrangements for the RASCOE meeting during the convention is being discussed via telephone as RASCOE representation has not visited the property. Visit the NASCOE and RASCOE web sites for up to date information. Do not forget to send pictures to Mary to post on Web site and thank you Mary for all your efforts.

RASCOE leadership continues to hold monthly conference calls. If you have any concerns or questions or suggestions, please do not hesitate to contact any of your officers or chairs.

Chuck and David are doing a great job of keeping in touch with legislative contacts so as to keep the benefits we have and maybe even expand them.

Micki is ready to take the news letter to the printer but is patiently ( I think so anyway) waiting for my article. I really appreciate her putting our information together and getting it printed and mailed out to all of us.

Chuck, Cindy and David continue trying to find a way for us have our dues be withheld from our annuity. Seems to be a slippery slope.

In closing my wife Cheryl and I want to wish everyone a merry Christmas and very Happy New year. Keep in touch with friends and family.

Chad

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

#### **CHUCK LAND, Vice President**

Have a Holly Jolly Christmas, this is that time of year we look forward to celebrating Christmas with decorations, presents and most importantly friends and family. This year because of the pandemic our celebrations will take on a new twist much like we had at Thanksgiving. This year our normal Turkey Trot was held by social distance standards. Runners and walkers did not meet to begin the trot but instead signed up and checked in during a two-hour time period keeping our distance. Cheryl and I along with our daughter and her husband and four dogs completed our own trot at a dog friendly park. Although it was not the same as mingling with a host of friends it still gave us a sense of normalcy to get in the spirit of the day. The family was brought together via facetime with our other daughter and her family which were under quarantine after being exposed. We did have to give thanks on that day that we were all healthy. Cheryl and I were quarantined previously after being exposed while working at the Church selling pumpkins for Halloween. There were seven working in a small building one Lady tested positive two days later and three others caught COVID-19 and three of us did not. So, although Thanksgiving was altered there were many blessings we could count. Family is by far the greatest blessing and after that the many friends far and near which gave us unmeasurable joy. Our RASCOE family was in our thoughts and prayers wishing all were in good health and able to enjoy their day of giving thanks.



Back to our favorite Holliday in our family, Christmas. Thanks to modern technology we will be able to share with all our family that we cannot be physically together with via Facebook and Zoom. It allows us to contact our sisters, their families, our children and grandchildren on that day and bring us joy together. I hope all of you will be able to share joy with your loved ones on that special day. Who knows, there may be that special gift under the tree but nothing will compare to the love of family and friends!

As a personal favor I ask prayers for snow in the Black Hills. I got news that our normal hotel used during Ski season has shut down, other hotels in Deadwood are offering rates as low as 25 dollars to attract business. I am sure the pandemic has also crippled businesses in your areas causing many hardships for those affected. As much as I would like snow for skiing the need is greater for the related industry in the area. Please join me in prayer for all those affected and that they may find some degree of joy and happiness this holiday season.

The RASCOE Executive Committee is doing business as best we can by conference calls, e-mails and text. It by no means is as good as having face to face meetings with membership but for the time being, we try to do the best we can. We miss you all and your valuable input, please share any concerns you may have or any suggestions that would improve our association.

May the joy of the season spread to all of you and your families. Have a Merry Christmas and a Happy New Year, may the new year bring us hope and an end to the virus  
Love and Joy to all,

### **CHUCK LAND, Legislative Chairperson**

#### **LEGISLATIVE CHAIR**

You may all be aware the COLA for 2021 for CSRS, FERS and Social Security is 1.3 percent. On the down side, Federal Employee Health benefits increase nearly 5 percent. Health care costs are increasing at an alarming rate, COVID-19 has placed a burden on our health care providers.

Bills on the windfall elimination are in the House: HR 141 Security Fairness act went up from 248 cosponsors at last report to 263 at the current date. No change on the bill as it still rests in Social Security Subcommittee where it was sent on 1-31-2019. Senate Bill S 521 also called Social Security Fairness Act remained at 38 Sponsors originally sent to Finance Committee 2-14-19. HR 4540 Public Servants Protection and Fairness Act had 142 cosponsors and as today's writing has 152 sponsors. It still appears Congress is not actively pursuing these bills, not much activity expected in the near future.

Had a nice visit with David, he is eager and ready to lead us through the transition. As usual with a change in the presidency there will be new players and we need to find those that can assist us.

Happy Holidays,  
Chuck

## **RASCOE LEGISLATIVE REPORT DAVID SENTER, LEGISLATIVE CONSULTANT**

First, I want to wish everyone a safe Merry Christmas as we get ready to close out 2020. I think 2020 is going to be my new cuss word going forward, At our age no one should wish time away, but I am ready for 2021 hoping it will be better.

It's clear we have a new President-Elect which means numerous changes at USDA as well as other agencies that retirees work with, including Congress. The Office of Personnel Management, OPM, that is important for retirees will now be safe from elimination which the Trump Administration wanted to do. The attempt to do away with OPM led to the severely understaffing there and a low moral for employees. I am told that the incoming Administration supports OPM and will fully fund staffing so employee and retirees' issues can get done.

All legislation dies at the end of each Congress so RASCOE's legislative priorities will need to be reintroduced in the new Congress. RASCOE will contact Members of the House and Senate and urge that legislation to eliminate both WEP and GPO be reintroduced early next year. I will work closely with Hunter Moorhead, NASCOE's Legislative Consultant and keep him informed as to RASCOE's priorities as well as see if RASCOE can help NASCOE on any issues they have.

It appears that Congress is going to agree to a new bipartisan Coronavirus Relief package and add it to a funding package which will fund government next year. This huge package would be the final act for this Congress.

David Senter RASCOE Consultant

## **MICKI LINEHAN - Secretary/Publicity Chair**

Here we are again in the middle of a Blessed Holiday Season. It may look and feel much different than Holiday Seasons we have experienced in many, many years, but essentially it is the same. We all have the same beliefs that we have had in past years, whatever our beliefs may be. We all still have love in our hearts for family, friends and country. None of that has changed. The only thing that has changed for many of us is the way we are celebrating the season. I decided about 3 weeks ago that I would not put up a Christmas tree this year. My Rheumatoid Arthritis has been inundating me for the last 3 or 4 months and even though I have begun a new regime of infusions and injections, I was thinking there was no way I could enjoy putting up and decorating my tree as I have always done in the past. I told my 2 daughters that I was fine not having a tree this year. That next year will be different. Well, they weren't having any of my self-pity. They both came over after work and took charge, putting the tree up and decorating it beautifully. We had so much fun together laughing and talking about Christmases of the past when things haven't always gone as planned. They told me that I would probably be moving ornaments around on my tree after they left that evening. I assured them I wasn't changing anything. It is the most perfect tree I've had in a long time. And it really has nothing to do with the tree. It was the love and laughter that always happens when we get together (well, almost always!).

Here's wishing everyone a Blessed Christmas, however you celebrate it. Just be sure and stay true to your tradition of celebration. Don't let outside influences that surround us affect your mind and spirit. We have many things to be thankful and grateful for. Most importantly, be grateful that no matter how much chocolate you eat, your earrings will still fit.

## **CINDY HALL, TREASURER/MEMBERSHIP CHAIR**

By the time you receive this, we will have (almost) survived 2020! What a crazy, crazy year. Last year at this time could any of us have ever imagined that we would be asked to wear masks in most public places, wonder if it was wise to gather with friends or family for the holidays and when we think of the word Zoom, we would be thinking more about the Brady Bunch intro than anything else?

My sister and I purchased my father and stepmother's house after my stepmother passed away this past summer. There had been very little updating in the last 30 years, so we thought we would like to see if we could turn the home back into someplace where someone could live rather than where someone had died. One thing we learned early in the process is that sometimes you have to tear out the old before you can make things better. One day I was driving the 25 miles to the house and was listening to talk radio. It was early to mid-November, so you can imagine how the conversation was going. (Whatever your opinion, you can find someone on satellite radio to agree with you). I got to thinking, when did we stop looking for things we have in common rather than focusing on and fighting over our differences?

That's one thing I've always admired about NASCOE and RASCOE. No matter what part of the country you are from, whether your area produces wheat or tobacco, no matter your job, we could always find some common ground. Our sole purpose is to work together to make things better for everyone. We don't always agree on how to get there, but we respect each other and compromise for the greater good. Sadly, we weren't able to get together this past year for our annual "family reunion" but I have high hopes for getting through this pandemic and once again feeling safe enough to gather and see you all in 2021!

Just as a reminder, if you haven't paid your dues for 2020-21 please either contact your state treasurer or, if you don't have a state organization, you can send them to me at 3025 Snead Drive, Fremont NE 68025. National dues are \$25.00 if you don't have a state organization.

## **BENEFITS AND WEBSITE**

### **BY MARY BEHM, BENEFITS CHAIR/WEBMASTER**

By the time you probably read this, the FEHB open season will have ended. I did review most policies to see what changes were made. There did not seem to be any significant changes to our health insurance, except the premium increase. Policies like GEHA do have their information posted to YouTube.

Medicare also has information on YouTube that may be valuable to you. I suggest that during each open season you do review your insurance so you can have what is best for you. Also, if you have any suggestions for possible webinars for our members, let any of the officers know.

The website is still up and running at [rascoe.org](http://rascoe.org). This is your website so if you have any suggestion on changes you may want to see let me know. My email is [mpbehm69@gmail.com](mailto:mpbehm69@gmail.com).

I do wish you all a Merry Christmas and a Happy New Year. Hopefully, your families can find a way to be safely together during this most precious time. Let's hope with the coming of the vaccine we can enjoy a safe and healthy 2021.

## 2020-21 Winter Report for RASCOE Members

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

I once again hope this report finds all my RASCOE friends safe and well. When I last reported to you in March, we were just beginning to deal with the coronavirus pandemic. Unfortunately, many parts of the country especially in the Sunbelt are still struggling. I hope that many of you country folks who have unknowingly been practicing social distancing your whole life are faring well.

One important change included in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was signed into law on March, 27, 2020 suspends the required minimum distributions (RMDs) on retirement accounts, including TSP, for calendar year 2020. This is significant because the 2020 RMD would have been based on account balances on December 31, 2019 before the financial markets lost substantial value. After those losses account holders would have been required to withdraw an RMD at a far greater percentage from their accounts than anticipated and possibly sell assets at depressed values.

### **To reiterate, no RMDs will be required for anyone in 2020!**

Also as a reminder to those of us born on or after July 1, 1949, we do not have to take RMDs until we reach age 72. This was changed in last year's SECURE Act which took effect January 1, 2020.

As they have been doing for more than 30 years, Steve and Teresa and the entire team at Dillard Financial Solutions stand ready today to continue helping FSA folks. Now more than ever, we want to show our clients how we can help get them into a position where their hard-earned retirement dollars are not at risk. Also very importantly, we can explain to folks how now can be an excellent time for some of their money to be rolled over into indexed funds to lock in the gains when the market rebounds.

To facilitate the best possible communication, we have enhanced our abilities to connect with folks while travel and meetings are being curtailed. We have been using and training our representatives in the use of online tools like Zoom meeting to deliver the information and interaction with FSA folks like everyone has come to expect from us. These tools are also working nicely for the one-on-one sessions to get "down in the weeds" with an individual to answer questions and deal with their personal retirement and benefits needs. Again, please don't hesitate to contact us with your questions, concerns, or to set up an online meeting with us. We can be easily contacted at [nascoe@dillardfinancial.com](mailto:nascoe@dillardfinancial.com) or by calling 1-800-692-7643.

Take care and stay safe!

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### ***SPIRIT OF RASCOE AWARD NOMINATION FORM***

NOMINEES SHOULD EXEMPLIFY THE TRUE "SPIRIT OF RASCOE" IN ACTIONS, SUPPORT AND PROMOTION OF THE RASCOE RETIREE ORGANIZATION.

**NOMINATIONS MUST BE SUBMITTED TO THE PUBLICITY CHAIRPERSON NO LATER THAN July 1, 2021.**

Entries received after the deadline will be reviewed and/or saved for the next year.

MAIL NOMINATION TO:

Micki Linehan  
3743 Swallows Nest Ct Clarkston ID 99403

NOMINEE NAME:

NOMINEE'S ADDRESS:

STATE OF RASCOE MEMBERSHIP: \_

*IN SEVENTY-FIVE WORDS OR LESS, EXPLAIN WHY YOU NOMINATED THIS RETIREE FOR THE SPIRIT OF RASCOE AWARD:*

OTHER  
COMMENTS: \_\_\_\_\_

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PAST SPIRIT OF RASCOE AWARDS WINNERS:

2005 - ERA JARRARD, GA  
2006 - VIRGINIA SHORT, KY (AND ROSE MELICK, SD)  
2007 - CONRAD SHEPP, WI  
2008 - DORIS STUCKY, SD  
2009 - GENE LUTZ, CO  
2010 - CLARA RUTH SAINT, LA  
2011 - JUNE FAULK, GA

2012 - GENE VOGNILD, SD  
2013 - PAUL NEWTON, IL  
2014 - LEO OSBORNE, UT  
2015 - LYNDA STEICHEN, SD  
2016 - SANDI ROCKER, NE  
2017 - MIKE SCHRYER, AL  
2018 - JOYCE LOGSDON, KY  
2019 - JIM IVERSON

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**RASCOE ASSOCIATION FACEBOOK POST ON SUBMITTING WELLNESS CLAIMS TO BENEFITS DIRECT (J.M. MARKETING), DECEMBER 2020  
BY BECKY ZIRPEL**

This is a repost from earlier but I have had a couple questions on it so want to make sure you have this info if needed.

JM Marketing (now Benefits Direct)

Explanation and additional help for policies that are through JM Marketing or now Benefits Direct. My main contact is Trevor Gartner and in addition Shell Hodgden and Maria Speer. Their emails and contact are [tgartner@benefits-direct.com](mailto:tgartner@benefits-direct.com), 1-800-330-6223 extension 23618; [mspeer@benefits-direct.com](mailto:mspeer@benefits-direct.com), 1-877-523-0176 extension 23616; [shodgden@benefits-direct.com](mailto:shodgden@benefits-direct.com).

Due to the HIPAA compliance they can no longer accept any documents with protected health information sent to their office. You truly need to look at your policy and contact the customer service number for the company. If you have issues with that then one of the above can help you find the right person to contact.

For claims on Loyal America the experience is for me to contact Robin Smith @ [rsmith@uflic.com](mailto:rsmith@uflic.com) or her ext of 1-800-366-3854 Ext 118.

Another way is to simply go through the claims division at [claims@uflic.com](mailto:claims@uflic.com)  
If you can't find your policy contact Benefits Direct from the information provided they can help you retrieve a copy of your policy. It is important to have your policy number available.

Suggestion is to make a card with Policy Number, type of policy, and contact information for company. If you find a person that is helpful to you keep their contact info by that policy.

Example:

Policy 000000000  
Cancer/wellness  
[claims@uflic.com](mailto:claims@uflic.com)  
[Robin rsmith@uflic.com](mailto:Robin.rsmith@uflic.com)  
1-800-366-3854 Ext 118

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**ELECTED OFFICERS AND APPOINTED CHAIRS FOR FY 2020-21**

Chad Hart, President, 18704 County RD Gg78, Lamar, CO 81052-9400, [swarascoe@gmail.com](mailto:swarascoe@gmail.com), 719-940-7601  
Chuck Land, Vice-President/Legislative Chair, 701 Rodeo, Gillette, WY 82718, [cland@bresnan.net](mailto:cland@bresnan.net), 307-689-4850  
Micki Linehan, Secretary/Publicity Chair, 3743 Swallows Nest CT, Clarkston, WA 99403-1738, [mllinehan@cableone.net](mailto:mllinehan@cableone.net), 509-595-0156  
Cindy Hall, Treasurer/Membership Chair, 3025 Snead Drive, Fremont, Ne 68025-2133, [nwanascoe@gmail.com](mailto:nwanascoe@gmail.com) 402-210-1814  
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