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November 11th we flew to Amsterdam, Holland arriving November 12th at 8AM.  It was interesting to see the small fields of crops bordered by canals.  Some fields had up to 6 cows.  We asked our shuttle driver about the cows and crops.  He said the farmers are limited as to the number of animals the government regulates.  There are more bicycles in Holland than there are people.  When walking across the road, the bicycles have whatever right away they want.  Women picking up children from school would have one child on the front and another on the back.  Did I mention the roads in the city are narrow two-lanes with parking on both sides and double parked sometimes? The next morning we hopped on a tram then a train [with our luggage] to go Maastricht to get Megan.  I did notice a few windmills but mostly they are for tourists.  They do have wind turbines for power.  From the Netherlands we took the train to Paris.    Talk about an eye opener!  Everybody walks or rides a scooter!  The next day we walked about ¾ of a mile to the bus station and took a tour bus to the Palace of Versailles.  About 14 miles out of Paris.  That was some kind of house.  Huge is an understatement. **I *have not ever* climbed so many stairs**.  The artwork and sculptures were wonderful.  The King who built the palace wanted his enemies close so they and their families lived at the Palace also.    Early next morning we walked almost ¾ of a mile from the hotel to The Louvre.  I saw the Mona Lisa [a very small painting] and so many woven art tapestries, sculptures, and art works.  ***Again with the stairs***!    From there we boarded the boat and went to the Eiffel Tower where we had lunch. By taking a guided tour we didn't wait in any lines!  Then off to Norte Dame Cathedral.  Had a lot of carvings depicting scenes from the Bible because in olden times majority of the people could not read at all.  A member of our group asked the guide about the Hunchback of Norte Dame.  They did house some people who were indigent in the towers, and for food & shelter they cleaned the church and bells.  Plus if the police were looking for a person and that person was in Norte Dame, the police could not arrest anyone inside the church.   Our tour ended at Norte Dame.    The last day in Paris we went to the beaches at Normandy in Caen, France. [¾ mile walk to the tour bus location at 6 AM]  First stop was at the Normandy Memorial Museum.  That was very humbling and somber.  Depicted WW1 to WW11.   We had lunch at the Museum then drove to Omaha Beach where the Americans invaded France.   Bluest water, beautiful wide flat sandy beach, no wind – it all seemed out of place for what happen there during WW11.  Then we drove to the National American Memorial Cemetery.   It was seeing a National Cemetery in the USA.  Rows and rows of white crosses.  Some with names/states and others with no names.  There were over 9000 unidentified when they initially built the Cemetery.  Throughout the years, they are still identifying the remains when found and still finding remains to this day as the location is unburied.  It was a long silent bus ride back to Paris.    A memorial was erected towards the entrance of the grounds with a 22-foot bronze statue called “The Spirit of American Youth Rising from the Waves” and 1,557 names of those that went MIA in battle.    We flew to Rome on our 6th day in Europe.  Talk about me gawking at the sights.  The architecture and landscape is the same as in the history books I've read.  Now in Rome, people walk, ride bicycles, ride scooters, and drive the 'smart' cars which are less than ½ the size of my sedan and some with only room for two short small persons and the back glass is at their backs!  All of which are on the roadway at the same time with the understanding that right turns have the right away – roads are not lined as they are in the USA.   Tourists need to know that the traffic lights are merely suggestions for the cars, buses, bicycles, and home town folks.  When you have over 3 million persons living in Rome there is congestion.    We took a walking tour of the ancient ruins, the Coliseum, the Vatican, St. Peter's Cathedral, the Basilica, and St. Michael’s Cathedral.  Also, we visited the Pantheon.  They started building the Pantheon before Christ was born.  It is still in beautiful condition.  A domed ceiling with a 6 foot round opening in the top.  The builders placed holes through the granite/marble floor [had a dome curvature to floor for drainage] around the perimeter.  The great artist Raphael, who worked with Michael Angelo and Leonardo Da Vinci, is buried there as well as several Popes.  The last two days we used the double decker bus system and had 'hop on – hop off' tours we did ourselves.  After 5 days in Rome and 21.8 miles later we flew back to Amsterdam where Megan was returned back to Maastricht and we spent the night.  The next morning we flew back to Houston then on to Lubbock.    We were blessed to go on such an adventure.  Next year Lewis wants to travel down the Mississippi on a steamship paddle boat!    **Vice President's Report**  **Jim Iverson**  **Vice President/Legislative Chair**   I would like to take this opportunity to wish all of you the happiest of holidays this season.  I have always enjoyed Thanksgiving as it is a time to give thanks for all the good things that has taken place this past year.  One item in particular is that the elections are over and Black Friday is in the past.  I don’t know how opponents can bash each other on an issue and not provide a solution on that issue.  Here on the Iverson Family Ranch we have had RASCOE friends hunting both pheasants and deer.  All had great success.  We have had snow cover for three weeks now with a temperature this morning of minus 10 below.  I guess its time for winter sports and getting the old ice fishing shack out of moth balls.  Not a sport for the faint of heart.  Cattle prices at an all time high and grain prices much lower has our rural community on both ends of the spectrum.    As your Legislative Chairman we need to start monitoring the actions of Congress.  Not much will happen until the new elected people are placed in January and then it will then take time for them to get settled in.  We will be working with the Senter Group and watching for any Congressional action that will affect RASCOE in any way.  2015 will be an interesting  year with both House and Senate being controlled by the Republicans.  Will there be deadlocks? Only time will tell.  I hope RASCOE can make some progress on the issues that we are pursuing.    Again thank you for your support.  My E-mail address is [jim.Iverson@hotmail.com](mailto:jim.iverson@hotmail.com)    **KSC Strategies**  **David Senter**  **Washington Legislative Representative**    Now that our Thanksgiving turkey is under our belts, we know Christmas is almost here.  This year has passed at a record pace but it seems to be that way every year now.  I hope everyone has the opportunity to spend time with family and friends as we make some new memories.    The election has come and gone for everyone except in Louisiana where a runoff is set for early December.  As a result of the election, Republicans gained control of the Senate with a majority of 53 R’s to 45 D’s with 2 Independent’s.  Now with Republicans in control of the Senate, Senator McConnell of Kentucky is the new Majority Leaders and Harry Reid will be Minority Leader.    The bottom line is I don’t think much will change.  We are still going to see Congress divided between those who want to see work gets done and those that will not compromise and would rather shut government down than find middle ground.  New Congressional Leadership has mentioned Tax Reform as one of their goals for the new Congress so we will keep an eye on that as an opportunity to move RASCOE’s legislative priories.    After Congress gets organized, early in 2015, we will look at who we need to reach out to in order to get our supporters back on board to reintroduce our legislation in the new Congress.  We’ll be asking for letters and maybe even a few Congressional visits coming up early next year.  Winter has started early, stay warm at home or go somewhere warm for the winter.  'Til next time,    **RASCOE Benefits Report**  **Ben Boshart**  **Benefits Chair**    We just went past another open season for health insurance.  I don’t pay much attention to the monthly premium, generally just the amount of the annuity deposited in my account on the first of the month.  But at this time of year, the open season gets our attention.  We are so fortunate to have the health care choices we have and that our former employer continues to pay a portion of health insurance premium.  This is a significant benefit that we cannot take for granted.    If you were fortunate enough to reach the age of 70 ½ this year, generally, you are required to begin taking money from your tax-deferred retirement accounts (i.e. traditional IRAs, TSP) by April 1, 2015, and then all subsequent years by December 31.  This requirement is known as the Required Minimum Distribution (RMD).  You will want to consider taking your first RMD this calendar year, or you will be forced to double up next year.  Check with your income tax advisor for information specific to your situation.  What happens if you don’t take your RMD?  If you don’t withdraw the RMD amount on time each year, the IRS will assess a 50% tax penalty on any amount that should have been withdrawn, but wasn’t.  Don’t miss it.    During this season of gifting, how about considering contributing to your grandchild’s higher education and let mom and dad buy them “stuff”.  Now is a good time to consider starting a 529 College Savings plan for your grandchild/grandchildren.  The 529 plans are sponsored by various states, but you’re not required to live in a state in order to invest with their sponsored plan.  Additionally, there’s no restriction as to where the beneficiary (child) goes to school.  Gifting through a 529 plan can also be part of your estate planning and potentially reduce estate taxes.  Depending on your state of residence, there may be an in-state plan that provides tax and other benefits not available to non-residents.  Keep in mind, this gift can grow tax free and be withdrawn tax free, as long as it is used for eligible costs of higher education.    Take an opportunity over this holiday season to tell family and friends how much they mean to you.  Be grateful for the good health that you enjoy and reach out to those friends, family and colleagues who are not as fortunate.  We are all in this together.    **OPM Issues Rule on Adding Self-Plus-One Option to FEHB**    On December 3, the Office of Personnel Management (OPM) issued a proposed rule to amend the Federal Employees Health Benefits (FEHB) Program regulations to add an additional enrollment type called "self plus one" for premium rating and family member eligibility purposes.    According to the rule, the self plus one enrollment type will be available starting in the 2015 Open Season for the 2016 plan year. A self plus one enrollment will cover the enrollee and one eligible family member, designated by the enrollee. The proposed regulation does not alter current FEHB family member eligibility guidelines. Eligible family members under a self plus one enrollment will be a spouse or an eligible child.    The proposed regulation provides definitions for a self only, self plus one, and self and family enrollment as follows:    Self only enrollment means an enrollment that covers only the enrollee. Self plus one enrollment means an enrollment that covers the enrollee and one eligible family member. Self and family enrollment means an enrollment that covers the enrollee and all eligible family members.    "Under OPM's policies, current enrollees with Self and Family coverage who only have one dependent are expected to have lower premiums under the new enrollment tier, while those with more than one dependent are expected to have higher premiums," the rule stated.    Comments are due on or before February 2, 2015. **To read the entire rule, go to the Federal Register here:**  [https://www.federalregister.gov/articles/2014/12/03/2014-28429/federal-employees-health-benefits-program-self-plus-one-enrollment-type](http://click.icptrack.com/icp/relay.php?r=7138695&msgid=286466&act=P5FI&c=807670&destination=https%3A%2F%2Fwww.federalregister.gov%2Farticles%2F2014%2F12%2F03%2F2014-28429%2Ffederal-employees-health-benefits-program-self-plus-one-enrollment-type)    **GENE LUTES – 1ST RASCOE PRESIDENT 1994-1996**  **RECOVERING FROM TRIPLE BYPASS SURGERY**  **UPDATE FROM HIS DAUGHTER KIMBERLEE**      Hi folks. This is Kimberlee, Gene's daughter. Dad wanted you to know  that he's been in the hospital for about 2 weeks. He had a VERY mild heart attack and had open heart triple bypass surgery Thursday, November 20. He came home yesterday afternoon and is doing much better. He hasn't had much of an appetite since surgery so when he ate 1/2 a cheeseburger Monday night we were all THRILLED!! Surgery went fine and his vitals have been good since then, although he was fighting nausea and dizziness.  Melodee and I will be here for a couple of days and Mom is doing an excellent job taking care of dad. Mom says we will walk outside to the end of the driveway today since it is so nice out.  Dad is watching football now - which is good! He is moving a bit slow and his appetite is still not the best, but he is recovering on schedule. LOTS of meds. The Home Health nurse was here this morning and mom just helped him take a shower. He looks pretty good. :) I know he would enjoy hearing from you via email or US mail. (378 Glenmoor Rd, Canon City, CO 81212. Phone [7192750317](tel:7192750317))  He wants to wish each of you a VERY Happy Thanksgiving. Blessings to you all . . . Kimberlee Bennett    **Secretary's Report**  **Micki Linehan**  **Secretary/Publicity**    As Christmas nears, it seems we are looking for some avenue of quiet peace from all of the shopping craziness. I will be the first to admit that I was among the crazies a few years ago. Looking for the perfect gift for children and grandchildren.  Then somewhere along the way I came to my senses and bought a box full of handmade Christmas cards and started writing notes and checks to put in each one… It certainly simplified my shopping, and I think my grandchildren were secretly delighted that they could pick out their own gifts.  The best part of the whole thing was that I now have time to reflect on the spiritual meaning of Christmas.  It’s also fun spending time with family and friends. Laughing and reflecting on holidays past is part of that celebration.    In this newsletter you will be able to review the amendments to the RASCOE Constitution and By-Laws that were passed at our annual meeting in Oklahoma.  Also, the unapproved minutes of the 2014 meeting are included.   Upon reviewing the minutes, I would ask you to please email me or send me a note in the mail to let me know if you see something that needs to be corrected or revised.  I would like the minutes to be complete, correct and ready for your approval during our meeting in Milwaukee next August.    Deb Esselman, NASCOE webmaster, posted our last newsletter on the NASCOE website under the RASCOE link.  In the past we have only had Executive Officer reports posted.  Since we now have an electronic version of our newsletter that includes all of the reports, I decided to ask her to post the entire newsletter on the site.  The minutes, Constitution and By-Laws should also be posted on the RASCOE website.  After they are approved during our annual meeting I will send them to Deb to post.    The only Area Rally information that I have at this time is:   NWA Rally will be held June 5-6, 2015 in Cody Wyoming.  SEA Rally will be held April 15-18, 2015 in New Orleans, LA.    Have a blessed holiday season……..    **PUBLICITY**    In our last newsletter I asked you all to be a part of our newsletters by sending me articles, pictures or whatever you wanted printed in our publication.  We all love reading about what our retired friends have been up to.  I am happy to report that I received a newsletter from the Florida Association of Retired ASCS/FSA Employees.  In the newsletter were several articles written by retirees in that area talking about what they had been doing.  I’m going to share, in part, their retiree news:    **Harry McGhin** wrote “We made a trip to Maryville, MO to visit Kasia’s youngest son, really to see the great granddaughter, Lucy. We concluded she is the cutest baby in the state of Missouri. We saw more corn and soybeans than I knew were possible in Kentucky and Missouri. Our trip to Ireland was great, it really is GREEN. We saw fences made from rock dividing the small fields all across the country………”    **Wyatt Thomas** wrote “This year is fast coming to an end. The time has been wonderful for us. We enjoyed our time in Tennessee with our family. Our great-grandson Gray is now 3 and is truly a treat to be around.  It is expected he will have a brother by the end of October. …. We plan to be in Nashville in November. Lacy, our granddaughter will need some help from the grandparents to point baby Noble in the right direction during his early years!! I personally have been doing well. I had a combination pacemaker/defibrillator implant in October. I am doing well, thanks to outstanding nursing care…… Hope everyone has pleasant and happy holidays. Thanks to Beverly for arranging a South Florida get together for us senior citizens….”    **James Hughes** wrote “The long summer is mostly behind us and things are picking up in the Lake Okeechobee area.  Sugarcane harvest is underway and the mills are running 24/7. Sugar growers are facing a deluge of imported sugar and that is depressing sugar prices. There are winners and losers in that deal, depending on which side of the fence you’re on. This past August, Virginia and I were up in Echols County Georgia and we were surprised to see the big fields of tobacco being grown. We each grew up on farms that grew tobacco and we remember helping harvest the crop……..”    **Wendy Luzader** wrote “Hello to my fellow retirees! Allen and I have been doing well, just very busy. Years ago I can remember retiree saying they didn’t have enough time to get things done. Now I understand! How in the world did I ever manage a more than full time job, hubby, 3 children, blended family, a dog and a home?  I stay very busy volunteering as AMVETS Ladies Auxiliary President, and I love the fellowship, friendship involved in helping our Veterans, and community projects and charities………”    **Ronnie Keller** wrote “Sally and I are still as busy as ever with antiques, church music and grandkids. Trying to travel also when we can.  Just spent two weeks in north Georgia mountains with friends……”    **Sharon Papciak** wrote “For someone that has always seemed to resist change, I am having to adjust to changes constantly in my life. Connor is now attending after-school 2 days a week. He’s not crazy about it but I think it’s been good for him. When I was first told, I felt as if I had been fired from a job. I have taken care of Connor since he was born… Bob thinks I should go with him every morning for breakfast. … My daughter Tammie is still struggling with back issues. She fell down 16 stairs at work in May… and is in constant pain. Please keep her in your prayers. I’m still filling my hours at the sewing machine, with cross-stich, knitting or crocheting.  I just don’t have enough hours in my day. Retirement is wonderful!!......”    **Cathy Bedford** wrote “I made it to Epcot twice for the Food and Wine Festival. I had an amazing time and enjoyed trying some delicious foods. I’m looking forward to spending some time with my oldest daughter Rachel and her five kids at Christmas before the Navy relocates them back to Oak Harbor, WA next June. I’ really enjoying my youngest daughter’s baby boy born June 4th. Of course I have to compete with his two big sisters…….”    I am happy and thankful for all of the gracious input from our Florida area friends.  I encourage others to send me news… everyone is interested in what our RASCOE friends are doing.      [**2014/15 RASCOE NATIONAL OFFICERS**](http://click.icptrack.com/icp/relay.php?r=7138695&msgid=286466&act=P5FI&c=807670&destination=http%3A%2F%2Fwww.nascoe.org%2FDocuments%2FRASCOE_officers_2014-2015.pdf)    Brenda Boomer - President                             James L Iverson - Vice President and Legislative Chair  223 E 26th St                                                 1000 W 2nd St  Littlefield TX 79339 5606                                  Miller SD 57362 1249  [bboomer275@gmail.com](mailto:bboomer275@gmail.com)                                   [Jim.iverson@hotmail.com](mailto:Jim.iverson@hotmail.com)  Cell: [806 773 1736](tel:806%20773%201736)                                           Home: [605 853 3120](tel:605%20853%203120)                                                                     Cell: [605 870 1108](tel:605%20870%201108)    Micki Linehan - Secretary and Publicity Chair    Lynda Steichen - Treasurer and Membership Chair  3743 Swallows Nest Ct                                    23579 US Hwy 281  Clarkston WA 99403 1738                                 Woonsocket SD 57385 6300  [mllinehan@cableone.net](mailto:mllinehan@cableone.net)                                [lynjeanstei@hotmail.com](mailto:lynjeanstei@hotmail.com)  Home: [509 595 0156](tel:509%20595%200156)                                       Home: [605 796 4894](tel:605%20796%204894)                                                                    Cell: [605 350 5104](tel:605%20350%205104)    Ben Bosshart - Benefits Chair  N7015 Pine Lane  Holmen WI 54636 99438  [bboss1005@charter.net](mailto:bboss1005@charter.net)  Home: [608 526 4234](tel:608%20526%204234)  Cell: [608 792 3803](tel:608%20792%203803)    **2014/2015 RASCOE STATE DUES**    **Florida** - State Dues $10  Convention May 2015  **Georgia** - State Dues $10  **Idaho** - State Dues $5  **Illinois**- State Dues $10  **Iowa**- State Dues $5  **Kentucky** - State Dues $5  **Michigan** - State Dues $10  **Minnesota** - State Dues $5  **Mississippi**  **Nebraska** - State Dues $5  **North Carolina** - State Dues $5  **Ohio** - State Dues $10  **Oklahoma** - State Dues $5  **South Carolina**  **South Dakota** - State Dues $5 State Convention April/May  **Texas** - State Dues $5  **Wisconsin** - State Dues $10    RASCOE MEMBERSHIP BY STATE    State                   FY2012    FY2013    FY2014    FY2015  Alabama                  39           19         15           7  Arkansas                 10           13          9            9  California/Hawaii                     1  Colorado                 21           22        14           13  Connecticut/           3             1          2      Rhode Island  Delware/Maryland     6             9          7           6  District of Columbia   1             1          1           1  Florida                    66           63         63          44  Georgia                  176         173        163        121  Idaho                      16           16         12          11  Illinois                    118         110        122        105  Indiana                     8            7           8          6  Iowa                       25           19          37         3  Kansas                     4             5           4          4  Kentucky                63           71         84         78  Louisiana                 11            9           9          7  Maine/Vermont         1            1            1  Michigan                 92           69          74        42  Minnesota               39           29          35        33  Mississippi               61           65          52        46  Missouri                   6            3            5          2  Montana                  2            3            2          3  Nebraska                101          83          72         61  Nevada                    1  New Mexico             2            2            2           2  New York                15           6            8           4  North Carolina         51          11           55          1  North Dakota           14          12            9         13  Ohio                        2           57          50         30  Oklahoma                39          29           42        30  Oregon                    4            5            1           2  Pennsylvania             7            3            2           2  South Carolina         49          56           51         44  South Dakota          183        186          186        159  Tennessee                2           3             2           4  Texas                      61          64           75         66  Utah                        2            3            2           1  Virginia                    2            1            4           3  Washington/Alaska     5            5            3           4  West Virginia             7            5            4           3  Wisconsin                92          80           93         76  Wyoming                  3            3            2           4  **Total**                            **1,450        1,323        1,382        1,051**      **In Memorium**  **RASCOE MEMBERS**  DECEASED MEMBERS    **KENTUCKY**  Carroll Otis    **Nebraska**  Gaylan Suhr    **OKLAHOMA**  Ruby Prather    **SOUTH DAKOTA**  Elaine Alwin  Charles P Campbell  William J Lacy    **TEXAS**  Evelyn J Mason      **Remembering Gaylan Suhr**    Gaylan Suhr, Director and champion for both NASCOE & RASCOE organizations, passed away December 8, 2014.  His obituary is on the Butherus, Maser & Love Funeral Home website.    Vi Suhr, his wife, worked in the state office before retirement.  Her address is 1030 Gailyn Circle, Lincoln NE 68523-9130 or condolences may be left on the funeral home website: [www.bmlfh.com](http://click.icptrack.com/icp/relay.php?r=7138695&msgid=286466&act=P5FI&c=807670&destination=http%3A%2F%2Fwww.bmlfh.com)    **Treasurer's Report**  **Lynda Steichen**  **RASCOE Treasurer/Membership Chair**    September 2014 was our first emailed newsletter; did you get your copy?  What did you think?    The goal of moving toward an emailed newsletter was to save dollars and to maintain membership. Dollars were saved by printing and mailing fewer paper newsletters but not the dollars we were hoping to save. Dollars will continue to be spent for data loading and correcting email addresses.  Dollars were saved from returned paper newsletters. Normally about 40 paper newsletters per printing are returned for ‘temporary gone’, ‘new address’ or ‘no longer at this address, forwarding expired’ reasons. For the September paper newsletter, we had 17 returns. Progress! All savings will help pay for the RASCOE promotional video.    The financial year for RASCOE is July 1 through June 30. First and fourth quarters are the largest spending quarters.  During the fourth quarter we get ready for the annual meeting. Convention travel is paid in the first quarter, the second and third quarters are minimal expense quarters. With all that said, we are happily financially sound.    If you have any questions or concerns about our Treasury or Membership, please contact me.  Thank you for all your assistance, it makes my job so much easier.  If anyone is in need of a membership form, please click [here](http://click.icptrack.com/icp/relay.php?r=7138695&msgid=286466&act=P5FI&c=807670&destination=http%3A%2F%2Fwww.nascoe.org%2FDocuments%2FRASCOE_MembershipApplication_10-13.pdf).    RASCOE FY 14-15                     QUARTERLY   FINANCIAL   REPORT  Beginning Balance 7/1/2014                                         $ 23,720.09  **Income**  July Dues                                $6,575.00  August Dues                            $5,750.00  September Dues                      $4,030.00  October Dues                          $1,630.00  November Dues                        $1,670.00  Return Convention Cash            $200.00  J M MARKETING                        $500.00  Interest                                   $3.04    Total Income                                                               $ 20,358.04    **Expenses**  Cash for Convention                                     $200.00  Convention Supplies                                     $333.11  2013 Convention Expenses/Travel                   $1,451.08  2014 Convention Expenses/Travel                   $5,758.40  KSC Strategies Annual Fee                             $4,500.00  KSC Strategies Convention/Travel                   $1,721.81  KSC Strategies Data loading                           $480.00  KSC Strategies News Release                         $70.00  Mailing Permit                                              $220.00  Newsletter                                                  $3,133.45  Office Supplies                                             $951.83  Rally                                                           $958.18 Secretary of State Filing Fee                          $10.00  USPS - stamps/postage                                  $654.93    Total Expenses                                                             $ 20,442.79    **Ending Balance 12/3/2014                                            $ 23,635.34**    **MEMBERSHIP REPORT**  **Linda Steichen**    Loyalty! ASCS/FSA retirees show loyalty by annually or multi-year (5) paying dues. First quarter RASCOE membership for Fiscal Year 14-15 is already at 92% of FY 13-14.  Thank you.    The 56th Annual NASCOE/RASCOE Convention will be held at the Potawatomi Hotel & Casino, Milwaukee, WI.  The dates are August 13-15, 2015.  Hotel phone number is [414-847-8103](tel:414-847-8103), reservation code: NAT08092015.  Make your plans today.    By the time you read this newsletter Heath Insurance Open Season will have closed.  I hope you were successful making any needed changes to your health plan.  Do not forget to take advantage of rewards offered by your health plan.    Blue Cross Blue Shield offers rewards of $40 by taking a health assessment and you can earn extra setting and completing goals with the online health coach.  That $40 more than pays your RASCOE dues.    I hope everyone enjoyed Thanksgiving with family and friends.  May you also enjoy the wonder of Christmas and Happy New Year everyone.  We have grandchildren now so every holiday is new.        **Trevor Gardner**  **JM Marketing**    What's most likely to bankrupt you?    **Harvard researchers say 62% of all personal bankruptcies in the US in 2007 were caused by health problems -- and 78% of those filers had insurance.**  By [**Busines**](http://click.icptrack.com/icp/relay.php?r=7138695&msgid=286466&act=P5FI&c=807670&destination=http%3A%2F%2Fwww.businessweek.com%2F%3Fcampaign_id%3Dmsn)**s Week**    Medical problems caused **62%** of all personal bankruptcies filed in the U.S. in 2007, according to a study by Harvard researchers. And in a finding that surprised even the researchers, **78%** of those filers had medical insurance at the start of their illnesses, including **60.3%** who had private coverage, not Medicare or Medicaid.    Medically related bankruptcies have been rising steadily for decades. In 1981, only **8%** of families filing for bankruptcy cited a serious medical problem as the reason, while a 2001 study of bankruptcies in five states by the same researchers found that illness or medical bills contributed to 50% of all filings.    This newest, nationwide study, conducted by Drs. David Himmelstein and Steffie Woolhandler of [**Harvard Medical School**](http://click.icptrack.com/icp/relay.php?r=7138695&msgid=286466&act=P5FI&c=807670&destination=http%3A%2F%2Finvesting.businessweek.com%2Fresearch%2Fstocks%2Fsnapshot%2Fsnapshot.asp%3FcapId%3D6162089)**,** Elizabeth Warren of [**Harvard Law School**](http://click.icptrack.com/icp/relay.php?r=7138695&msgid=286466&act=P5FI&c=807670&destination=http%3A%2F%2Finvesting.businessweek.com%2Fresearch%2Fstocks%2Fsnapshot%2Fsnapshot.asp%3FcapId%3D6162087) and Deborah Thorne, a sociology professor at [**Ohio University**](http://click.icptrack.com/icp/relay.php?r=7138695&msgid=286466&act=P5FI&c=807670&destination=http%3A%2F%2Finvesting.businessweek.com%2Fresearch%2Fstocks%2Fsnapshot%2Fsnapshot.asp%3FcapId%3D4141584)**,** found that the filers were for the most part solidly middle class before medical disaster hit. Two-thirds owned their homes, and three-fifths had gone to college.    Medically bankrupt families with private insurance reported average out-of-pocket medical bills of $17,749, while the uninsured's bills averaged $26,971. Of the families that started out with insurance but lost it during the course of illnesses, medical bills averaged $22,658.    They found that a number of medical factors contributed to a family's financial disaster. More than 90% of medically related bankruptcies were caused by high medical bills directly or medical costs that were so high the family was forced to mortgage their home. The remaining 8% went bankrupt because a medical problem caused them to lose income.    The good news is that supplement benefits can be an affordable option that helps bridge the gap left by health insurance.  The most popular policies are Cancer, Critical Illness and Life/LTC Insurance.    To learn more about how these polices can help you and your family avoid financial hardship due to an illness, please contact **JM Marketing** at **1-800-33-6223**.    “Proudly serving the employees and retirees of the Farm Service Agency for over 15 years!”      **John R. Lohr**  **Dillard Financial Solutions, Inc.**  **Marketing Director**  **November 25, 2014**    A significant part of implementing a sound financial plan is to prepare the documents necessary to put your plan into action. Equally important is the availability of adequate records so that your survivors can carry out your plan. Below is a recommended list of important papers and documents which you should prepare and keep up-to-date. It is wise to make a duplicate copy of both the list and all of your important papers and documents and let someone else know where they are located.     1. A current will for both you and your spouse. It is important that someone other than you and your spouse knows where the original (as well as copies) of these documents are located. 2. A power of attorney for both you and your spouse so that each of you has the ability (and the authority) to act on behalf of the other in routine affairs or emergency situations. It is also wise to have another power of attorney authorizing a third party to act in the event both you and your spouse are incapacitated. 3. A copy of the birth and death certificates for all immediate family members. If you no longer have copies of the originals, you should secure certified copies. 4. At least one copy of your present marriage license, as well as a copy of any previous marriage licenses. 5. At least one copy of any divorce decrees from previous marriages of you and your spouse. 6. A list of the social security numbers issued to you, your spouse, and your children. You should also indicate the location of the social security cards issued to you and your spouse. 7. All original copies of property and real estate deeds, mortgage liens, titles, etc. It is also important to have duplicate, certified copies of these documents. 8. Registration papers, tax certificates, and titles for all automobiles, boats, and recreation vehicles. 9. A copy of all life insurance policies on yourself, your spouse, as well as any policies on your dependents. 10. A list of all financial securities and investment items. 11. A list of all checking and savings accounts, as well as all safety deposit boxes. 12. A copy (or certified copy) of all church records such as marriage certificates and baptism records. 13. A copy of all important military records. This should include all active duty and promotion orders, dates of service and promotions, retirement orders (especially if you retired because of a disability), and similar important papers. 14. Copies of all other valuable or important papers which would be difficult to replace if they were lost, stolen, or destroyed.   **Now in the second year as NASCOE’s benefits provider, Dillard Financial Solutions, Inc.  licensed and certified training staff continue to travel the country providing  information to FSA county office employees about retirement and benefits.**    **To learn more about our products and services, visit our website at** [**http://dillardfinancialsolutionsinc.com/home/**](http://click.icptrack.com/icp/relay.php?r=7138695&msgid=286466&act=P5FI&c=807670&destination=http%3A%2F%2Fdillardfinancialsolutionsinc.com%2Fhome%2F)    **Please watch for our face-to-face training meetings in your area at NASCOE state conventions and area rallies or as stand-alone sessions on Saturdays.  RASCOE members are welcome at all our training meetings and are also invited to make contact with our representatives at** [**nascoebenefits@aol.com**](mailto:nascoebenefits@aol.com)**to request information or to schedule an appointment.**    ***56th Annual Convention***  **Milwaukee, WI**  **August 13-15, 2015**    [**Potawatomi Hotel & Casino**](http://click.icptrack.com/icp/relay.php?r=7138695&msgid=286466&act=P5FI&c=807670&destination=http%3A%2F%2Fwww.paysbig.com%2F)  1721 W. Canal Street, Milwaukee, WI 53233 P: [414-847-8103](tel:414-847-8103)   |   F: [414-847-8433](tel:414-847-8433)    **Block of rooms has been reserved under: NAT08092015**      **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 *MAY 15, 2015****.*    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 WA 99403 1738  [mllinehan@dableone.net](mailto:mllinehan@dableone.net)  NOMINEE NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    NOMINEE’S ADDRESS: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    STATE OF RASCOE MEMBERSHIP: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    *IN TWENTY-FIVE WORDS OR LESS, EXPLAIN WHY YOU NOMINATED THIS RETIREE FOR THE SPIRIT OF RASCOE AWARD:*  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*    *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*    *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*    *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*    *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*    OTHER COMMENTS: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    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 | | *All information and materials carried in this email are believed to be reliable, RuralWire makes no representation, neither expressly nor impliedly, as to the accuracy, completeness, timeliness or reliability of the materials or any information contained in this email. Groups or Organizations issuing media releases, not RuralWire, are solely responsible for the facts and accuracy of all information submitted for transmission by RuralWire. By relying on any of the materials or information contained in this email, you assume all risk and responsibility arising out of its use, and release RuralWire from any liability for any loss or damages whatsoever, including, but not limited to any direct, indirect, special, consequential, incidental, punitive, or other damages arising out of the use of any materials contained in this email.* | | | | |