

# NASCOE Now

September 24, 2011



This morning at the Franklin County (Maine) Committee meeting, I presented a NASCOE Award to Gary Redmond, CED;

For successfully accumulating 3000+ hours of sick leave during his time of Federal Service and contributing his unselfish dedication to ASCS/FSA County Office employment and service to his job!

Gary was humbled and completely surprised by the award. He was also very thankful it was not his "retirement" party. (We figured it was another good reason to celebrate with cake!)



CONGRATULATIONS GARY!

Submitted By: Tina Labbe, Farmington, ME

North Dakota held their State Convention on September 17, 2011 in Bismark, North Dakota.



Burleigh County ND FSA PTs



Burleigh County ND Service Center



NDASCOE President Jean Schoenhard Opening the Jail in Regan, ND (John...are you in there?)



CED Jean Schoenhard and FA George checking sunflowers during our county tour



NASCOE President John Lohr and NDASCOE President Jean Schoenhard at ND Convention



L to R: Loren Nelson, Larry Olsen, Kerry Smith at ND Convention





NWA Exec Larry Olsen reporting to ND Convention



Larry Olsen and Kerry Smith helping with ND scholarship auction



**2011 September NDASCOE Convention Notes from NASCOE President John Lohr and NWA Exec Larry Olsen. Most of the notes are from the address given by North Dakota SED Aaron Krauter.**

**Notes from John;**

1. SED's have just submitted their 3rd iteration of their state's VSIP plan. Expects WDC decision by October 1.
2. ND's VSIP plan is to reduce staffing below ceiling to allow the SED some flexibility to redistribute staff.
3. Members asked NASCOE to request that VERA's allow supervisors more planning time before the employee retires.
4. ND SED passed out our 2012 Farm Bill position paper and announced emphatically that "FSA will not be selling crop insurance." His reasoning is that FSA already has plenty to do.
5. SED explained that nationally there are 78 tier 1 counties. Less or equal to 20 miles and 2 employees. Expects action soon on this group.
6. SED reported that tier 2 county definition will include workload and proximity, but that the definition is still a work in progress.
- 7.

ND had a very nice, well-attended convention. My only disappointments were that I saw no bison or glaciers.  
Notes from Larry;

1. The ND SED did not know how much the VISIP payments would be, also when the announcement would be coming. He did state that there will not be another VERA offered before this VISIP.
2. A second round of VISIPs could be offered in January beginning of the calendar year.
3. The ND SED just brought up a rumor going around that RD will be taking over Farm Loans. To his knowledge this is only a rumor and he clarified that he had no direct knowledge of this at all.
4. ND SED stated that the ND FLP workload has steadily been going down for the last 10 years.
5. ND SED asked about directed reassignment for GS and CO personnel. SED stated that GS was a possibility, but at this time there was nothing planned for CO.
6. SED stated that IT has some money and they will be updating PCs and Laptops in the State. Roughly 2-4 PCs/Laptops per County. All States will be receiving similar.
7. ND SED stated that it is doubtful that COC mtgs. will be held monthly in the new FY. Continued use of COC conference call will be utilized in FY 2012. Travel money has been continually cut (roughly 1/2 of 1/2) and temporary positions, which are used for the COC have been reduced significantly. NASCOE President John Lohr did add to this that NAFEC had contacted the Ag Secretary's Office and brought up the issue that statute requires that COC pay and expenses are to be paid directly from program dollars. John said that NAFEC was told the department would look into this (that was a few months ago), but at this time there has been no response from the Dept.

The NDASCOE convention was well attended. I did not get an accurate count but it appeared to me somewhere around 40 to 45 with guests. The NDASCOE hospitality was wonderful. The festivities included a scholarship auction. Proceeds will fund the NDASCOE scholarship fund. Recipients of the NDASCOE scholarships sent letters and even attended in person to thank the group and update the group on their scholastic accomplishments. As you can see by the comments it was a informative meeting.

I told John that the Bison and Glaciers are in the East part of the State.

Thanks for all you do!

Larry Olsen, NWA Exec



## **National Data Base Use and Members Only Page User ID and Password**

I just want to remind everyone the importance keeping the National Database records up to date. NASCOE has used the database several times the last few months as we have partnered with NARFE and sent email with their alert information attached. If your state did not submit the database information or if they did but home emails were not listed, you are missing out on getting up to date information.

The second use of the database is verifying membership to NASCOE. To receive a user id and password to the members only page on our [www.nascoe.org](http://www.nascoe.org) website, you have to be a member. If your state has not submitted the listing, it takes longer to verify your membership and delays your ability to access this page. It is not an automatic process so I need to have the National Membership Chair ask through their area chairs and then to the states for verification. This in some cases has taken weeks. If you are on the list, it is in within a few days at most.

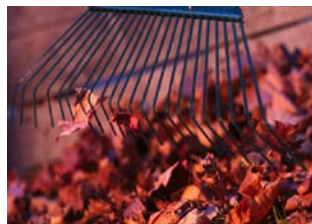
Last thought...the members only page and use. I have issued over 780 passwords to this page. Our account is held by Bravenet. We pay for the password pro feature but the size is up to only 1000 accounts. I have pulled a report and not even 1/8<sup>th</sup> of those issued have used the password to access the page. If you sent in a request and forgot the access information, please do not request again. Some have and I believe they have requested using different user id codes. Please just email me and ask for me to look at the listing. If I can find the old one, I will let you know the password given. I don't want to delete the accounts not being used because it is very time consuming to actually issue the password.

Thank you,

Tammy Eibey

NASCOE National Publicity Chair

(P.S. Convention Photos have been received and we will begin posting some to the website!)



## THE TIMES THEY ARE A CHANGIN'

by Tony Augustine, MWA Legislative Chair

In the final deal for the raising of the debt ceiling, government employees were fortunate that it did not include any reductions in benefits, but the deficit super committee members are currently meeting to identify reductions in spending of at least \$1.2 trillion by Thanksgiving. Both houses of Congress then have until December 23 to act on the reductions without making any changes. Almost certainly government employees will be targeted again to make sacrifices in salary or benefits. Among the proposals that have been considered and very well may reappear are:

1. Freeze employee pay (no COLA) for another 1-3 years (already frozen through 2012).
2. Increase employee contributions toward FERS & CSRS retirement by 1.5% over 3 years (new employees would pay 6% more toward FERS retirement with no increase in annuity)
3. Increase employee contributions toward health insurance premiums
4. Change from a high 3 to a high 5 average salary in computing retirement annuity
5. Change to a chained CPI to calculate COLAs which will result in lower COLAs
6. Reduce the workforce by 15% through attrition, hiring 1 for every 3 leaving government service
7. Defer COLAs for retirees until age 62
8. Eliminate the FERS annuity supplement for retirees below age 62 (new employees).
9. Eliminate locality pay for the "rest of the US" category.

In addition, the Farm Bill baseline funding will be much smaller and future farm programs will likely be much different than today and in the current budget environment, office budgets will be very restricted. Most farm groups are abandoning any hope to retain direct payments under DCP/ACRE and are supporting a safety net through private crop insurance and perhaps a revenue based farm program component combining aspects of the ACRE and SURE programs. In fact just this week, the President proposed to eliminate direct payments in his plan to improve the economy and reduce the budget deficit.

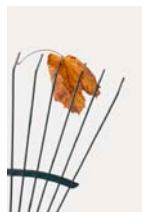
These are perilous times for FSA employees' salary, benefits and employment stability. In order to minimize the damage we will feel, it is important that **every one of us** be actively involved and working together to maintain our salary, benefits and our role in serving agriculture regardless of the direction the Farm Bill takes. It will be up to you and I to make sure all members of Congress understand that they can have more efficient government by using FSA

employees to administer all programs directed to farmers and that we can eliminate duplication and waste of precious taxpayer dollars.

NASCOE needs you to become involved in helping us spread the word of our abilities and promote our ideas on how we can save the government money while also making government more efficient. What can you do?

1. Contribute to the NASCOE PAC. The PAC is an effective way to get our message across to key members in Congress. Contact Charla Daly at 931-703-7731 or [charladaly@yahoo.com](mailto:charladaly@yahoo.com) if you need assistance setting up a payroll allotment. It only takes a few minutes and makes a big difference.
2. Subscribe to CAPWIZ which is an electronic mail delivery system NASCOE uses to have NASCOE members send messages to Congressional offices. This tool is most effective when large numbers of employees send the message right after it is released. In that way congressional offices are bombarded with our message and more attention is paid to our view since so many people (voters) are expressing their opinion on one topic. Subscribe today! Then be poised and ready to immediately send every message when it is released. Without your action, we are not as effective and we will lose more!
3. Approach your County Committee members to join NAFEC. There is strength in numbers and NAFEC can be our ally in the next Farm Bill. Congress will pay attention to farmers' wishes in the Farm Bill and NAFEC has been successful in ensuring FSA's role in farm policy. County Committee members can join NAFEC for \$35 per year. Information is available for this on the NAFEC website at [www.fsacountycommittees.org](http://www.fsacountycommittees.org).
4. Locate people in your community willing to promote our cause and that may have a close personal relationship to the member of Congress. These contacts are invaluable in helping get our position across to members of Congress.
5. Lastly, DON'T RELY ON SOMEONE ELSE TO DO THESE THINGS INSTEAD OF YOU! Apathy will doom us to failure and we will ALL pay the price if we sit back and expect someone else to take care of these things. There is strength in numbers and NASCOE's success has been greatest when we all band together and all work diligently toward our common goal. Our NASCOE leaders will point us in the right direction, but it is up to each one of us to be involved in getting us there.

**YOUR SALARY, YOUR BENEFITS AND YOUR FUTURE DEPEND ON IT!**



## Membership Committee

Stephanie Bradley, Committee Chairperson

Howdy from Texas! I am proud to be your new National Membership Committee Chairperson. I look forward to working with you this upcoming year. I have included the minutes from the Membership Meeting held at the 2011 National Convention that were completed by Angie Bierman. I appreciate Angie for helping me transition into her past role. I definitely have big shoes to fill!

### Membership Committee Minutes

Angie Bierman, Past Committee Chairperson

The NASCOE Membership Committee met at 1:00 PM on Thursday, August 11, 2011 and 2:00 PM on Friday, August 12, 2011 in Corpus C at the Omni Hotel in Corpus Christi, Texas.

The meeting was called to order by Angie Bierman, NASCOE Membership chair. Nancy Chlapecka, SEA Membership Chair, was appointed Recording Secretary. After a brief welcome, the Area Chairs were recognized and introduced. Representing the NWA, Gloria Covert; Nancy Chlapecka from the SEA; and Brandon Wilson from the SWA. Several states were represented at the meeting. There were 20 members in attendance including the Chairperson.

The first item of business was to review the 2010-2011 Final Membership Report. The Membership Committee had set a goal of 85% at the 2010 NASCOE Convention. The national membership level remained unchanged at 83% with all states submitting their final transmittal by July 18, 2011. The dues year ended on June 30, 2011. A continued effort has been made by the NASCOE Treasurer along with the Membership Committee in keeping states informed of quarterly and final dues transmittal deadlines. The importance of this was expressed, as if dues are not timely received, a state is not considered "affiliated" and is not eligible for reimbursement for delegates to attend the National Convention. We are also happy to report that Nevada has come back above 50% membership and is again affiliated with NASCOE

The Membership Committee continued to issue the 50, 45, and 40 Year Membership Awards. There were 14 counties that received 50 Year 100% Membership Award plaques, along with 5 counties that received 45 Year 100% Membership Award certificates, and one county received a 40 Year 100% Membership plaque. There were also two individuals that received 45 year 100% membership certificates. The awards were handed out during the membership meeting to be taken back to the area meetings and presented.

During the past year the Membership Committee issued 24 Honorary Life Memberships. We congratulate these retirees and appreciate their continuing support of NASCOE.

The Membership Committee reviewed the prior year business activities. The two main topics that were discussed were the NASCOE Database and the Membership Task Force.

First, the committee discussed that there are a few states that have yet to turn in a database. Chairs will continue to contact these states and share the importance of providing this information. The database has been used to send out 5 different informative emails and/or alerts. It appears to be successful. The only issue with it is the inability to get states to update their lists as necessary. The committee discussed different time frames to request updates including quarterly, monthly or as the state's membership changes.

Second, the committee discussed two parts of the Membership Task Force: the trips to the Legislative Conference and the Jump Teams. Stephanie Bradley, one member attending the meeting who was a winner of the trip, briefly spoke about her experience and it sounded very positive. Brandon Wilson, SWA chair discussed the Jump Team that went to California. It was expressed that the trip was very successful and California has appointed chairs and directors and is anticipating officer elections soon. There are 5 people from California in attendance at the convention this year. Sandra Schoonhoven, a NEW member from California, expressed her appreciation of the Jump Team and that if the team hadn't visited her office; she probably would not have considered joining. A report was also given on the success of a Jump Team visit to New Jersey. A Jump Team visit to Oregon was canceled after a good reception was not received. A plan to try again next year is in order.

The Membership Committee discussed the following new business items for the upcoming year:

- The importance of submitting articles for the NASCOE NOW and the newsletters was discussed and a request for volunteers was made.
- It was stated that continued communication is required in order to keep the success of our committee.
- Make sure that we are making contact with new employees as soon as possible. Don't hesitate to use the "Special Invitation" brochure on the NASCOE website.

The meeting was adjourned at 2:30 PM for Area Meetings.

The Membership Committee meeting reconvened at 2:00 PM on Friday in Corpus C. Angie Bierman, NASCOE Membership Chair, presided at the meeting with Nancy Chlapecka as Recording Secretary. 11 people were present for the meeting.

A review was completed of the Membership Committee Budget. The budget was kept the same as last year. It was noted that a different amount of plaques are ordered each year, depending on the states' submissions, so it was decided to not change the amount budgeted based on the current year submissions.

The Membership Committee discussed the goal for 2011-2012. All areas reported that membership was going well and were in agreement that we should remain at an 85% goal for the upcoming year.

Before the close of the meeting, NASCOE Membership Chair Angie Bierman shared her appreciation to the five Area Membership Chairs for their service to the committee.

The Chair thanked those attending the Membership Committee Meetings and for supporting NASCOE's membership mission.

The meeting adjourned at 2:30 PM.

The Membership Committee would like to make the following recommendations to the NASCOE Executive Board at the fall organizational meeting:

- It is recommended that the Jump Team be continued another year to assist states with decreasing membership. The purpose of these teams has been to provide assistance in states that are rapidly losing membership or who have very little state structure. So far, these teams have been utilized in states with less than 66% membership but could be used in other cases if the need is sufficient. It is recommended that we again commit NASCOE funds combined with Area funds to pay the cost of the Jump Team members to continue to promote NASCOE membership.

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## Benefits Chatter



All a person needs to do is listen around a little bit and you will hear a conversation about retirement. Most conversations are stirred by the looming VSIP which will only be offered to a targeted group, and all of the possibilities in the changes to our pay, benefits and retirement systems. This is all leading a lot of folks to the point of needing to make some very serious decisions, soon.

Since formal Retirement training has become a rare occurrence your NASCOE Benefits Committee will strive to bring you all of the information we can find to help assist you in planning for your retirement, and making that "Go or No Go" decision.

The article below describes a report on retirement strategies. I have read it and found it to be very interesting. I hope you will as well.

Respectfully,

Phillip Morton

NASCOE Benefits Committee Chairperson

## Go or No Go

By Tammy Flanagan, [National Institute of Transition Planning](#)

Earlier this year, the MetLife Mature Market Institute and the Scripps Gerontology Center at the University of Miami produced a report called [Best-Case Strategies for a Flexible Retirement](#). Here are some of its key findings:

- More than a quarter of survey respondents reported retiring earlier or later than planned due to unexpected situations.
- A little over half of the respondents felt somewhat confident they would be financially comfortable if they or their spouse or partner lived to age 85 or beyond. Only 20 percent felt very confident.
- Among those who had put off their retirement plans, the average delay was three and a half years. For most, the reasons were financial.

The study concluded the best time to retire is when the lure of retirement is stronger than the pull of work. But it also found that employees said other factors heavily influenced their decisions to go or stay.

Many of the survey respondents reported staying at work longer than they had expected because of the rewards and benefits of continuing their careers. The study put these people in a category called "Holding On."

Another group also worked longer than they had planned, but for financial reasons. They were characterized as "On Hold" -- mentally prepared for retirement, but not financially secure enough to leave the working world.

A third group of people were identified as "Held Up." They were not happy in their jobs, but continued to work because they had to. Many in this category were hit by the stock market plunge in 2008 and believed they couldn't move forward with retirement plans until their investments recovered. I wonder if some people in this group might have been better off with a little more diversity in their investment choices, so that they wouldn't have to wait on a full recovery.

Another group of respondents was characterized as "Held Hostage." They believed their employers needed them to continue working because of their expertise and experience. Employees in this group weren't necessarily unhappy, but felt a sense of duty. I have met plenty of individuals like this who work in federal agencies.

The study also identified a group of employees who felt "Shoved" into early retirement. This has happened to many federal employees over the years due to downsizing and government reorganization. They've had to recalculate and adjust their plans unexpectedly. Also included in this group are those people who have experienced a sudden disability.

Another group felt "Pushed" into retirement. In my experience, these are the employees who say things like, "this place isn't what it used to be" and "the people we have around here now just don't understand what it takes to accomplish our mission." They are, to put it bluntly, burned out.

Several retirees in the study were characterized as being "Nudged" into retirement. In the federal context, these are the kind of people who have accepted voluntary early retirement offers or separation incentives. Some of them might have worked longer, but the sense that their agencies wanted them to move on made them finalize their retirement decisions a little earlier than they had planned.

On the positive side, other respondents characterized themselves as "Lured" into retirement. The appeal of moving on was so strong they felt confident they could make the leap sooner than they had planned.

Members of this group had to make careful calculations, but those with confidence in their planning described moving on as a happy, though unexpected, event.

Some survey respondents felt "Tugged" into retirement based on the need to help care for someone close to them. These people must be careful since this type of unexpected retirement can come at a heavy financial and psychological cost.

The last group identified in the study felt "Yanked" into retirement, mainly due to the relocation of a spouse or partner. To complicate the job loss and financial implications of an unexpected retirement, this group also had to deal with lifestyle changes brought on by the relocation.

### **Combination of Factors**

For many of us, a combination of factors influences how we feel about whether we can or should retire. Here are the main reasons survey respondents gave for retiring later than planned:

- Make up for financial losses
- Ride out the current economic situation
- Enjoy working
- Need employer-sponsored health benefits
- Were asked to continue working
- Change in retirement system
- Funds not available

Here were the main reasons identified in the study for retiring sooner than planned:

- Health considerations
- Layoffs/downsizing
- Job stress
- Attractive incentive package
- Eligible for Social Security
- Eligible for company pension
- Caregiving responsibilities
- Sufficient funds

The good news is that some of the more negative factors are less of a concern for federal employees than for many people in the private sector. Many feds are eligible to retire as early as 55. Most civil servants can maintain their federal health benefits into retirement, with the government contributing to the cost of the premiums. And there hasn't been a significant change to federal retirement plans since 1987. Of course, as a congressional super-committee looks at ways to slash the federal budget, that could change soon.

**Tammy Flanagan** is the senior benefits director for the [National Institute of Transition Planning Inc.](#), which conducts federal retirement planning workshops and seminars. She has spent 25 years helping federal employees take charge of their retirement by understanding their benefits.