

# NOW & Then

VOL. 52, NO. 1 Spring 2019

## Scouts BSA Program Launched for All Youth

The National Executive Board of the Boy Scouts of America authorized the launch of Scouts BSA beginning Feb. 1, 2019. This launch marks a new and exciting era for the iconic Scouting program and opens the door for young women to experience the growth and leadership development benefits of the BSA. The overall organization name is not changing and will continue to be the Boy Scouts of America.

The program under the new name of Scouts BSA is the same as it has always been except that we now offer Scouting to single-gender boy troops and girl troops. Scouts in all troops, ages 11 through 17, can work to earn the Eagle Scout rank.

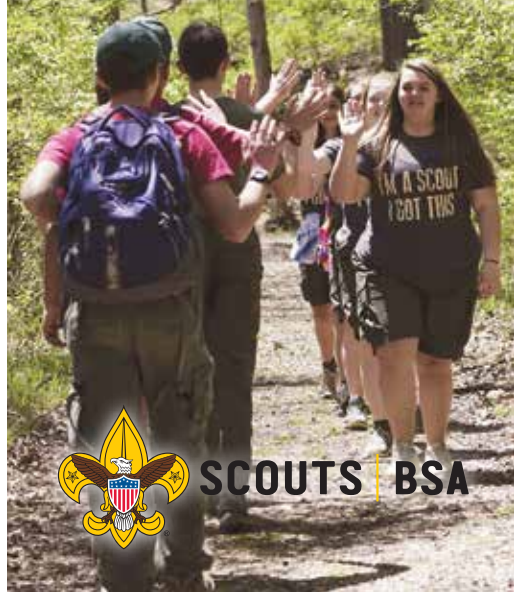
The launch date has been timed to coincide with our program year. This will permit girls who joined a single-gender Cub Scout den in 2018 and earned their Arrow of Light to cross over to a single-gender Scouts BSA troop as they continue their Scouting journey.

Both male and female participants in the Scouts BSA program will be referred to as “Scouts,” just as throughout our history boys in the Boy Scout program have often simply been referred to as “Scouts.”

Friends and family may ask you about this change. Here are answers to the five most frequent questions.

*Has the program content been changed to accommodate girls?* No. Educational experts have confirmed that our existing programs in single-gender troops are relevant for young men and young women. The program for girls ages 11 to 17 is the same curriculum offered in the traditional Boy Scout program.

*Can a boy troop and girl troop meet as one troop?* No. Troops must be all male or all female youth members. They may meet at the same time and location, and the opening and closing of the meetings can be together or separate—depending on space and the desire of the chartered organization and unit leadership. The other components of the Scout meeting should be run separately. A boy troop and girl troop can plan events together, as troops currently do.



*Must the leaders of a boy troop be men and the leaders of the girl troop be women?* No. Adult leadership in a troop may be men, women, or both men and women together. All BSA youth protection guidelines are to be followed regardless of the makeup of the adult leadership. Each chartered organization can decide if they want the same committee or separate committees for boy troops and girl troops.

*Will the Scoutmaster position change in the program for girls?* No. The Scoutmaster is still responsible for training and guiding youth leaders in the operation of the troop and for training and supporting assistant Scoutmasters. Chartered organizations should have separate Scoutmasters for their boy troops and girl troops.

*Will all chartered organizations that currently have Boy Scout troops be required to offer a program for girls?* No. The chartered organizations can decide which programs best serve the needs of their community. A chartered organization can continue to offer Scouting for one gender, or they may choose to have units for both boys and girls.

Parents and young people across the nation have expressed significant interest and excitement about Scouts BSA. You can find more information at [www.scouting.org/scoutsbsa](http://www.scouting.org/scoutsbsa).



BOY SCOUTS OF AMERICA®

# Proud Moments

## BSA Veteran Membership Milestone Achievement Salute

*The Boy Scouts of America takes distinct pride in recognizing the following retirees for 50 years of continuous registration and each subsequent five-year milestone anniversary with the Scouting movement. Their steadfast life commitment and service to sustaining and maintaining the values expressed in the Scout Oath and Scout Law are exemplary.*



### 85 years

Derrald Watkins

### 80 years

William Downs  
Graham Howard  
G. Allen Mossman Jr.  
E. (Ernest) Peterson  
Delbert Raby

### 75 years

Nelson Carter  
Ernest Doclar  
Kenneth Hesterberg  
Richard McNeely  
Lucien Rice  
Floyd Siebert  
Alfred Vasey

### 70 years

Glenn Alexander  
William Banta  
Richard Bentley  
Ted (Theodore) Hanley  
William Henderson  
John McDonough  
Lawrence Thibault  
Lee Tripp

### 65 years

Ronald Courtemanche  
Leon Kraut  
Kendall (Ken) Shanes  
Jerry Spencer  
Richard Trier

### 60 years

Paul Beames  
Marlowe Bennett  
Daniel Fleetham  
Peter Hausman  
Wendel Lathrop  
Michael Lo Vecchio  
Paul Nemeck  
Joseph Paulson  
Charles Wetter

### 55 years

Richard Keith Christopher  
Pat Curd  
John Daniels  
Isaiah Easterling

### George Etier

Antonio Huie  
Christopher Klenk  
Ronald Palmer  
Paul Parker  
Larry Pritchard

### 50 years

Keith Ashby  
Thomas Dintaman  
Clifford "Cliff" Eng  
Nolan Flachs  
John Hunt  
Frank Keegan  
Robert Kenyon  
Edward Weisshaar  
G. (Glenn) Williamson

Veteran status recognition requires each retiree to have a Retiree Veteran Registration Application on file at the Boy Scouts of America National Service Center and to maintain continuous paid membership in the Boy Scouts of America. **Note:** *A veteran application need only be submitted one time. After the first submission, retiree veteran recognition status will be automatically processed in five-year increments.*

This exemplary milestone veteran status is bestowed to those who have completed their 2019 registration requirements and are in good standing at the printing of this publication.

All retirees are encouraged to proudly keep their BSA registration current. Online 2019 registration is now available at [www.scouting.org/retiree](http://www.scouting.org/retiree). Those with a lapse in registration status may back register to restore veteran status by contacting the Council Registration Shared Services Team at the National Service Center.

It is recommended that retired career Scouters register directly with the National Service Center as "Retired Professional" for the primary registration position. If a person

is registered and paid in a different capacity (i.e., unit, district, local council, national), a retiree application must still be completed and submitted to the BSA National Service Center and no additional fee is required. Requests for a Veteran Registration Application or inquiries related to your veteran registration status should be made to Ismael Gomez, Member Care Contact Center, Boy Scouts of America, 1325 West Walnut Hill Lane, PO Box 152079, Irving, TX 75015-2079; telephone: 972-580-2554; email: [Ismael.Gomez@scouting.org](mailto:Ismael.Gomez@scouting.org).

Youth Protection training to safeguard members of the Boy Scouts of America is mandatory for all adult members, every two years. Training is conveniently available online at <https://my.scouting.org> or by contacting your local council office.

Requests for information regarding your annual BSA registration should be made to Council Registration Shared Services Team S270, Boy Scouts of America, 1325 West Walnut Hill Lane, PO Box 152079, Irving, TX 75015-2079; 972-580-2089; email: [correspondenceRSS@scouting.org](mailto:correspondenceRSS@scouting.org).

# Scouting Update

## Special Attention, All BSA Retirees



Save the date, **Aug. 13–15, 2019**, for a great national get-together of BSA retirees and guests.

Chief Scout Executive Mike Surbaugh and

National Director of Field Service Patrick Sterrett have issued a special invitation to all BSA retirees for a special gathering as part of the 2019 National Top Hands Conference to be held Aug. 13–15 at the Sheraton Hotel in downtown Dallas, Texas.

Allen Mossman, editor of *Now & Then* and a fellow retiree and volunteer, has been asked to steer a group of retirees to plan and coordinate the event, which will include special activities and occasions for our retiree family.

Allen has formed a steering committee that includes past Chief Scout Executive Wayne Brock, retired Scout Executive Pat Currie, and retired national staff members Bob Mersereau and Ray Morrell.

This exciting and unique national gathering will give every retiree a chance to renew old friendships and make new friends. You will also have an opportunity to meet with the “top hands” of the Scouting movement, those who have assumed our former roles in daily leadership, growing and guiding the destiny of the Boy Scouts of America. Your trip to Dallas in August 2019 will send you home updated on current BSA issues and Scouting program delivery, and with a positive vision for the future.

A special email list is being developed to keep interested retirees informed as details of the gathering become available. If you would like to be on the email list to join us at Top Hands, please let us know and indicate your interest by sending your name and email address to [bsanowandthen@gmail.com](mailto:bsanowandthen@gmail.com).

We are looking forward to hearing from you!

## Plans Underway for 2019 Regional Reunions

Now is the time to get your reservations and travel plans together for attending one of the fun-filled regional reunions this year.

There are a lot of great chances to enjoy some once-in-a-lifetime experiences, ranging from a spring visit to a quaint village in the mountains of North Carolina to an after-hours special dinner at the historic Alamo in San Antonio, Texas. Or maybe you would like to enjoy some “shoo-fly pie” in the fall and visit an Amish farm near Lancaster, Pennsylvania.

How about experiencing a visit to the West Coast’s oldest continuously operating lighthouse in beautiful Pacific Grove, California? Cedar Rapids, Iowa, with its interesting Mays Island on the Cedar River, will be a gathering spot for retirees in the fall.

Here is a list of where each region will hold its 2019 reunion, and who to contact for information on hotel and reunion costs.

### Southern Region Southeast

April 23–26, 2019, Black Mountain, North Carolina

Montreat Conference Center

Jim and Mary Louise Sawyer, 704-986-6320

### Southern Region Southwest

April 30–May 3, 2019, San Antonio, Texas  
Marriott Residence Inn,

Downtown Alamo Plaza

Don Townsend, 210-834-7717,

[mtycat1@gmail.com](mailto:mtycat1@gmail.com)

### Northeast Region

Sept. 8–10, 2019, Lancaster, Pennsylvania

Marriott Hotel, Lancaster

Bob Myers, 972-358-3898,

[crmscout@gmail.com](mailto:crmscout@gmail.com)

### Central Region

Sept. 10–12, 2019, Cedar Rapids, Iowa

Best Western Plus–Longbranch

Tom Stoeber, 231-360-3594,

[tgstoeber@charter.net](mailto:tgstoeber@charter.net)

### Western Region

Sept. 22–25, 2019, Pacific Grove, California

Asilomar Conference Grounds

Lee Martin, 562-787-9437,

[leemartin112@aol.com](mailto:leemartin112@aol.com)

# Your Questions and Comments

## Personal Commentary

Last month, following comments in the *Wall Street Journal* and other news stories, I received many emails and phone calls from retirees expressing concern for the status of our pension plan. To address news stories, Chief Scout Executive Mike Surbaugh on Dec. 26 sent a letter as well as an email message to all BSA retirees with a current email on file. His communication clearly addressed retiree concerns, putting the issue to rest.

If you did not receive the email message or the letter from the chief and would like a copy, please let me know at [amossmanjr@aol.com](mailto:amossmanjr@aol.com) and I will forward a copy to you. I also encourage you to update your email address with our BSA Benefits Center at <http://bsabenefits.mercerhrs.com>. You can make changes to your benefits personal data file online at your convenience.

Here are some key excerpts of what Mike had to say:

*"While hearing the term 'bankruptcy' is jarring, let me be clear that we are not considering any option that would involve interrupting or ceasing the mission and programming of the BSA."*

*"Understandably, we've received questions asking about what this all means for our pensions. Please know that we are all employees, myself included, and we share your same concerns as we are in the same pension plan, too. I want to assure you that your pension today is as secure as it was yesterday."*

*"Let me be very clear: pension dollars are not comingled with any other assets of the organization. Every penny collected in the Retirement Plan is used to support the obligations to participants and the administration of the Plan. These monies are not and cannot be used for anything else. Our pension is governed by federal ERISA laws, and those laws exist to protect individual pensioners."*



## Question

*Allen, the article on health and well-being was very well done. The only thing I would add to hiking, biking, and walking is "pickleball"! Pickleball has a huge following with retirees. It's an absolutely perfect sport/social event for retirees and has become very popular across the country but especially in the warm climates! I play five to six days a week!—Dennis K. Boehme*

## Answer

Thanks for your comment, Dennis. I understand pickleball is the fastest-growing sport. Also, new research suggests that taking up pickleball as a serious form of leisure can enhance mental health and well-being in older adults.

## Question

*Hey, Allen—Got the new retiree directory. They have my new address correct but still have the old phone number. ... I can't get the correct phone number added. Around and around we go. —Barc Bollas*

## Answer

Thanks for sharing your information, Barc. I am sorry for the difficulty and your frustrating experience with updating your personal information (address, telephone number, and email) for the retiree directory through the BSA Benefits Center. I shared this with BSA Director of Benefits and Retirement Mark Parsons, who was grateful for the input and will address the issues. Thanks for the heads-up, Barc!

A quick and easy way to update your contact information anytime it's convenient for you is to get on your computer and go to <http://bsabenefits.mercerhrs.com>. You will be able to make needed changes 24 hours a day.

Have a question? Have a concern? Want information?  
Send your comments to ASK ALLEN

c/o HR Compensation and Benefits, Boy Scouts of America  
1325 West Walnut Hill Lane  
P.O. Box 152079  
Irving, Texas 75015-2079  
Email: [bsanowandthen@gmail.com](mailto:bsanowandthen@gmail.com)



Allen Mossman is a retired BSA professional with more than 75 years of Scouting in his background. He retired with 30 years of active service on the national executive staff and serves as the volunteer editor of *Now & Then*.

# Retiree Adventure

## Retiree Receives 2018 Heroes for Children Award

Michael Deming was one of only 15 volunteers who recently received the 2018 Heroes for Children Award from the Texas State Board of Education, after collectively donating 223 hours of service to Texas public schools.

When Michael retired from the Boy Scouts of America, he didn't stop working with young people. After moving a decade ago to Boerne, Texas, he called the nearest elementary school and volunteered. He has helped many children at the school with their reading and math skills for more than five years. He also assisted one of the life skills/inclusion teachers working with students who have academic issues. In addition, he became the school district's first mentor matched with a student, a young man with whom he worked for five years. Since then he has mentored two other students and is helping the district recruit more male mentors.

Only one outstanding school volunteer can be nominated from each school district in Texas. The state board recognized the honorees in a ceremony conducted last fall at the William B. Travis State Office Building in Austin.

Michael received an individual plaque recognizing his outstanding service, a copy of the state board resolution and approval, and photographs commemorating the presentation ceremony. His name will also be engraved on a plaque that is permanently displayed at the Texas Education Agency. The Texas State Board of Education has recognized 450 Texans with this prestigious award since the program was created in 1994.

One of the goals of the Texas State Board of Education is to increase family involvement with the schools. "We couldn't have better examples of people who stay actively involved with their schools, often long after their own children and grandchildren have graduated. We are in awe of their commitment and are so grateful for the assistance the Heroes for Children award recipients are providing," said State Board Chair Donna Bahorich.

Boerne ISA Mentoring Coordinator Elizabeth Nolen, in her nomination, stated:



*"Mr. Deming has served above and beyond his commitment and pledge to the Boerne Independent School District since 2008. He is a pure example of and consistently demonstrates the goal and mission of our district and Mentor Program, striving to build character in students providing support, guidance, and assistance. He is a friend, role model, and advocate to students and the Boerne school district. He builds authentic relationship based upon trust, support, and encouragement.*

*"Mr. Deming came to us after retiring from Boy Scouts of America and relocating to Boerne, coinciding with implementation of the district's Mentor Program. Shortly after he began volunteering at Curington Elementary, he expressed an ardent desire to work with children one-to-one through the Program, 'to make a difference in the life of a child, especially those that have challenges in their lives, drawing on my experience.'"*

Michael's principal, Tanya Tate, said, "Mr. Deming has a heart to serve our school and our community. What I appreciate most about him is his ability to connect with our students, especially the students who have academic or behavioral challenges. He is a Hero for children!"

Congratulations, Michael, on receiving this esteemed and well-earned award. We salute your continuing commitment and living example of service beyond self.

# Health and Well-Being

## Entrusting Your Eyes to the Internet Is Not Wise



Photo courtesy Shutterstock.com, ©Lucky Business

We often take our eyes for granted until we start to have trouble seeing as clearly as we once did. Too many people, as they grow older, wait until there is something wrong with their eyes to make an appointment with an eye doctor. However, we need to be aware that some blinding eye diseases have few warning signs before they've taken away our vision. That is why a yearly exam by an eye doctor is the only way to catch things early.

Understanding the difference between an *optometrist*, an *ophthalmologist*, and an *optician* will help you find the type of eye care you need.

Optometrists are medical professionals, but they haven't gone to medical school. After college, they spend four years in a professional program and receive a doctor of optometry (DO) degree. They focus on regular vision care and can prescribe eyeglasses and contact lenses.

Ophthalmologists are medical doctors who have completed college and at least eight years of additional medical training. They, too, can provide eye exams and write prescriptions for glasses and contacts, but they are also licensed to diagnose and treat eye diseases, prescribe medications, and perform eye surgery.

Opticians are technicians trained to design and fit glasses or contacts based on prescriptions from optometrists and

ophthalmologists. They cannot test vision or write prescriptions and aren't permitted to diagnose or treat eye diseases.

Your eyes are critical to your health and well-being. Take proper care of them, and they will take care of you. Enough said!

*Here are some other issues to keep in mind:*

Eye drops (all types) will sting less if you store them in the refrigerator.

Keeping your glasses in good condition is a more

intricate process than you may think. Don't use a piece of tissue or paper towel to clean them because paper is made of wood, and it will scratch your lenses. Instead, always use silky material, or buy special cleaning cloths for this purpose.

If you wear contacts, NEVER sleep with them in your eyes. When cleaning them, use only fresh contact solution; reusing solution or using tap water or saliva to clean contacts could lead to an infection.

Your eye doctor isn't a nutritionist but does know that eating has an effect on eyesight and goes beyond the age-old belief that carrots are best for your eyes. Dark, leafy greens are the big winner, as well as salmon, eggs, citrus, and berries.

Wearing sunglasses that lack adequate UV protection can actually be worse than wearing no sunglasses at all. That's because they cause the eye's pupil to dilate, which increases retinal exposure to unfiltered UV light. Always use sunglasses that offer proper protection.

Also, ordering eyeglasses online is a bad idea. Obviously, you can't try them on first, so there is a strong chance something will go wrong. And finally, although it's OK to search Google about your symptoms *before consulting a licensed professional*, never use the internet for eye-care advice. That's a job for your eye doctor, not a website.

# Financial Well-Being

## Tips for Managing Your Finances in Retirement



Photo courtesy Shutterstock.com, ©AVAVA

Adjusting to a retirement lifestyle can be challenging, both socially and financially. Here are a few important rules to follow that will help you make the most of your golden years.

**Understand that regular expenses won't go down after retirement.** Many people expect their spending to drop substantially once they retire from a life of working. In reality, most expenses are likely to remain the same in retirement. Some might even increase.

You'll still be spending money on a lot of essentials—such as housing, food, and utilities—and often on want-to-haves like cable service. There's no reason to expect that they will cost any less. One exception: If you have paid off a mortgage and can expect to be free of home loans in retirement, your housing costs might drop. Even without a mortgage, however, you may encounter rising property taxes and an increased need for maintenance and repairs.

You also need to consider health-care and leisure expenses. As we age, we tend to face a greater number of health concerns so that even with Medicare, our medical expenses will probably be higher. Likewise, being retired means you have more free time on your hands, so it's easy to see how retirees wind up spending more to keep themselves entertained.

All of the above is why people are usually told they'll need a lot more than 50 percent of their former employment earnings to pay the bills in retirement—more like 80 percent. Spending in some areas may indeed go down, such as

transportation costs (since you won't be driving to work each day), and you will no longer be funding an IRA or 401(k). But make no mistake about it: The bulk of your costs will still be there in retirement.

Count on Social Security for no more than about half of your retirement income. It does make sense to factor those benefits into your budgeting in retirement, but they will only go so far. Social Security isn't designed to sustain a life in retirement all by itself. In order to live a comfortable retirement, we need to replace about 40 percent of our previous working income with our pension plus money we have saved and our investments.

**Know the real value of investments and the money you have saved for retirement.**

People often start retirement with a false sense of confidence because they've amassed a substantial sum in an IRA or 401(k). Don't focus only on the ending balance you see on your account statement. Rather, be sure you understand what that balance actually gives you in terms of annual income.

Retirees can probably expect to withdraw about 4 percent of their savings and investments value each year without having to worry about depleting it prematurely. However, that figure isn't a guarantee, especially if you retired early. You may need to be more conservative.

With a plan in place and following some basic financial management rules, we can reduce stress and, hopefully, enjoy retirement to the fullest.

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## National Membership Participation Report December 31, 2018

Lions	80,860
Tigers	155,842
Wolves/Bears	529,830
Webelos Scouts	465,299
<b>Cub Scout–age Youth</b>	<b>1,231,831</b>
Boy Scouts	789,707
Varsity Scouts	77
<b>Boy Scout–age Youth</b>	<b>789,784</b>
Venturers	51,815
Sea Scouts	3,286
Explorers	104,258
<b>Coed Young Adults</b>	<b>159,359</b>
STEM Scouts	5,355
<b>New Market Youth</b>	<b>5,355</b>
Subtotal	<b>2,186,329</b>
Learning for Life	203,407
<b>Grand Total Youth</b>	<b>2,389,736</b>
<b>Total Adults</b>	<b>808,740</b>
<b>Total Units</b>	<b>80,743</b>

## Museum Docents Needed at Philmont



“Silver on the sage, starlit skies above ... Scouting paradise, out in God’s country tonight. ...”  
You might be at Philmont this

summer singing those familiar words, as a docent at the National Scouting Museum. Apply now for a four-to-seven-day period. Meals and housing in Philmont Training Center tents—or, if available, cabin housing—is provided. Docents must meet the same requirements as seasonal summer staff such as BSA registration and having a physical exam, current Youth Protection training, and a field uniform.

How do you get started? Go online to [www.philmontscout ranch.org/museums](http://www.philmontscout ranch.org/museums), then click on Docent Program (at the bottom of the left-side menu of choices). That will get you started. If you would rather not use the computer, call the Philmont switchboard, 575-376-2281, ask for extension 1136, and the friendly folks at the museum will help you.

Is Philmont calling you?

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Editor: Allen Mossman  
Associate Editor: John Erickson  
Staff Advisor: Mark Parsons

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