

# NOW & Then

VOL. 52, NO. 2 Summer 2019

## 2019 World Scout Jamboree Comes to the USA!

Along with all BSA members, retirees can be proud that, in partnership with Scouts Canada and Scouts de México, we are hosting the 24th World Scout Jamboree from July 22 to Aug. 3 at the Summit Bechtel Family National Scout Reserve in West Virginia.

The first and only other time the BSA has hosted a world Scout jamboree was in 1967 at Farragut State Park in Idaho.

That event included 12,000 Scouts and leaders from 108 nations. This year is the first time a world Scout jamboree has ever been cohosted by three countries, making it a historic gathering!

Our contingent of BSA participants at the 2019 World Scout Jamboree includes more than 5,000 youth, 500 adult unit leaders, and 3,000 BSA Scouters serving as International Service Team (jamboree staff) members. Since this jamboree is being held in the U.S., the BSA will have the largest contingent present.

With upwards of 50,000 Scouts and leaders from 150 Scouting associations across the globe attending this 12-day gathering, Scouting will be in the news—so each of us will have an opportunity to help promote the BSA and Scouting by sharing the story of this historic event with others. Here are three suggestions for how you can do just that:

**Road trip!** This is your chance to visit a world Scout jamboree without the need to travel abroad. Come by yourself, with your spouse, or with other family members, or make it an adventure with fellow Scouters. You can begin your planning by checking out the 2019 World Scout Jamboree day visitor information online at [www.2019wsj.org/attend/day-visitors](http://www.2019wsj.org/attend/day-visitors).

BSA retirees visiting the world Scout jamboree will receive a special jamboree BSA national Key 3 neckerchief and lunch at Café USA in



the Action Point area of Summit Center as guests of Chief Scout Executive Mike Surbaugh. To reserve your neckerchief and lunch ticket, email fellow retiree Bob Mersereau at [bobmersereau@outlook.com](mailto:bobmersereau@outlook.com) and let him know the day for which you purchased a jamboree day visitor badge. Bob can then greet you onsite at the BSA Key 3 HQ and present the neckerchief and lunch ticket to you.

**Be a virtual jamboree participant!** Follow the jamboree and all other Scouting, news, and activities by subscribing to email updates from Scouting Wire, Bryan on Scouting, and the 24th WSJ Facebook page. From those sources, you can be “in the know” on all jamboree happenings before, during, and after the 12-day event.

Subscribe to Scouting Wire at [scoutingwire.org/](http://scoutingwire.org/) newsletter. Subscribe to Bryan on Scouting at [blog.scoutingmagazine.org/contact](http://blog.scoutingmagazine.org/contact).

**Share the story!** An event like this world Scout jamboree provides a natural opportunity to communicate the importance and impact of Scouting to friends, family, and others—in conversation and through your social-media posts.

We can all do our part to keep Scouting strong through support, volunteer service, and by telling the Scouting story every chance we get. The 24th World Scout Jamboree happening here the USA makes this an especially great time to do that!



BOY SCOUTS OF AMERICA®

# Scouting in Action

## Girls in Scout Camp—an Evolution



Many of us have fond memories of Boy Scout camp—as campers, members of a camp staff, or camp directors. This year, as a part of Scouts BSA, young girls will be going for the first time to BSA summer camps. It feels almost as if we have been preparing for this opportunity for many years. (Be Prepared ... indeed!)

In 1930, the BSA adopted Cub Scouting for younger boys, and women became official leaders, as “den mothers.” In the 1960s, specific positions beyond den leader also became open to women leaders, and by the mid-80s all adult positions, including Scoutmaster, were opened to women.

Some 50 years ago, young women began registering as Explorers and started going to BSA high-adventure bases. Then came Venturing, girls in Junior Leader Training, a growing number of family camps, girls in Cub Scout day camps, and women leaders in Boy Scout camps. Along with youth protection concerns, all of these transitions through the years have brought changes in camp facilities. Latrines have gone from open interior spaces to individual stalls with door locks. The shower houses at pools became multiple, separate facilities for younger boys, older boys, adult males, and adult females.

With the recent addition of girls to Cub Scouting and the Order of the Arrow, and the Scouts BSA program with troops for girls, summer camp has been the next logical step. A survey of some local councils in all regions, conducted by John Erickson, associate editor

of *Now & Then*, has shown that both large and small councils are ready for girls in camp this summer. The survey found that the plans vary, from councils offering girls-only sessions in exclusively female camps to full provisions for boy troops and girl troops with separate facilities at council camps. In some camps, linked boy and girl troops, with a common chartered organization, will be sharing campsites. Several large councils are expecting 300 to 400 girl campers in camp this summer. A metro council shared that their summer Scout camp staff is already 40 percent female.

As far as program is concerned, there will be no difference. Everything from First Class skills training to merit badge offerings, STEM programs, climbing walls, aquatic programs, special hikes, and campfires will be the same for all troops and all Scouts. The prerequisites and requirements will be straight from the book, no exceptions. As one Scout executive said to us, “Our job at camp is to deliver ‘the promise’ that every Scout reads about in the Scout handbook. That hasn’t changed since I was a Scout, and it will be the same again this summer.”

Many years ago, the BSA made a slight change in the wording of their mission by replacing “boys” with “young people.” Our mission statement is still based on the values of the Scout Oath and Scout Law. Not a word of the oath or the law has changed. All that has changed is that more young people are now eligible to recite those words each week and live according to them every day for the rest of their lives.

## Your Benefits File Is Important



Photo courtesy Shutterstock.com, ©Song\_about\_summer

Did you know that loads of “health and wealth” information can be found online by logging on to the BSA Benefits Center?

Many retirees seem to be unaware that they can make any needed changes in their benefits data file online. The website is available 24 hours a day, seven days a week. It's easy, fast, and efficient to access and keep your benefits records up to date. You can input the information in real time directly into your benefits file and assure its accuracy, quickly and conveniently, right in your home.

If you need to update your home address, email address, or telephone number, or if you want to make an insurance beneficiary change—all of it is at your fingertips online.

Sometimes we forget that it is vitally important to keep our benefits data file updated. This is the primary file used to communicate with all retirees via mail and email. A recent email to all listed retirees indicated that at least half of the email addresses on file were not current. All retirees should act now to keep their personal information records up to date and accurate.

The first time you visit the Benefits Center website, you will need to create your personal account. You will be required to create an ID and password to gain access. Be sure to write down your ID and password, and keep that information in a safe place for future use.

**To update or correct your information**—go to the BSA Benefits Center website at <http://bsabenefits.mercerhrs.com>.

For personal communication and address information, direct deposit, federal tax, and state tax:

- Click on the “My Wealth” section.
- Click on “BSA Retirement Plan.”
- Click on the topic you want, shown to the right of “Plan Overview” on the “Summary” tab.

For changes to beneficiaries or life status:

- Click on the “My Health” section.
- Click on “See all your coverages,” shown to the right of Overview on the health tab.
- Click the topic you want.

**Note:** *Retirees may change beneficiaries at any time on the website for life insurance and the Scout Executives' Alliance. However, changes cannot be made to the survivor designated in the joint and survivor options once you begin receiving payment from the BSA Retirement Plan because the Retirement Plan calculations used at retirement were based on retiree life expectancy and life expectancy of the beneficiary named at the time of retirement.*

Important Health and Wealth forms are also available on the BSA Benefits Center website to print and mail if necessary.

Remember: Your file can be updated instantly on the website with no wait, no hassle, and no need to make a phone call, fill in a form, or write a letter. Also, be sure to protect yourself and others by always logging out of the website when you have finished.

If you have any questions, you may contact the BSA Benefits Center at 800-444-4416. You may also write to Director, Benefits and Retirement, Boy Scouts of America, 1325 West Walnut Hill Lane, PO Box 152079, Irving, TX 75015-2079, or call 972-580-2221.



# Your Questions and Comments

## Question

*I have been trying to register online at [www.scouting.org/retiree](http://www.scouting.org/retiree) and can't seem to make it work. Since I pay all my bills and conduct all my transactions online, I wish to obtain my 2019 BSA registration in the same manner. The form that comes up is for 2018. I filled it out and uploaded my Youth Protection Training certificate information. There is no way to complete or send it. I need to be registered and have my current Youth Protection Training validated. Any thoughts?—John Thurston*



Mark Parsons, director of BSA benefits and retirement at the national service center, to request listing in the directory. Mark's direct telephone is 972-580-2221 and his email is [Mark.Parsons@scouting.org](mailto:Mark.Parsons@scouting.org).

## Answer

Thanks, John. I am sorry that you experienced difficulty getting your 2019 online membership registration. The 2018 retiree online registration form reference has been removed and corrected. We appreciate you bringing it to our attention.

Don Day, the BSA shared services team leader at the national service center, was made aware of your situation. Don promptly resolved your registration issue and provided your 2019 membership validation. Also, he has offered to assist any other retirees who need support with membership or veteran status questions or issues. Don's direct telephone is 972-580-2551 and his email is [Don.Day@scouting.org](mailto:Don.Day@scouting.org).

## Question

*I received the BSA Retiree Directory in the mail and, to my surprise, I am not listed in it. How do I go about making sure that I am listed in the next edition? Thanks for your help.—Tom Stovall*

## Answer

The distribution list for the BSA Retiree Directory is maintained on a database in the BSA Benefits Center, managed by Mercer Human Resources. Retirees should contact

## A Special Request to All Retirees

Helping others understand and appreciate the value of Scouting in the lives of young people and the importance of this program to parents, families, and communities is a powerful way that all retirees can help grow and strengthen Scouting where they live.

When conversation with friends, family, or others turns to topics about Scouting, your years and committed service bring valuable credibility to the thoughts you share. You can have significant influence and impact on how others view, understand, and engage with Scouting.

All BSA retirees should make a special effort to stay updated on the latest Scouting information and news of the adventure and fun available to Scouts. Each of us should take the opportunity to be accurately informed and inspired by subscribing to Scouting Wire at [scoutingwire.org/newsletter](http://scoutingwire.org/newsletter) and to Bryan on Scouting at [blog.scoutingmagazine.org/](http://blog.scoutingmagazine.org/) contact. These two valuable resources will keep you up to date.

*Subscribe to both of these important information tools today! Notify Bob Mersereau via email at [bobmersereau@outlook.com](mailto:bobmersereau@outlook.com), and you will receive a note of appreciation and special gift from our Chief Scout Executive for your willingness and support.*

Every retiree becoming a daily Retiree Scouting Ambassador will have significant, positive impact in providing young people with new, valuable, and relevant life experiences.

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

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



Allen Mossman is a retired BSA professional with 80 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 — ‘Gentleman Farmer’

Retired Scout executives get involved in lots of different activities.

Dennis Prefontaine retired in 2012 after 43 years as a career Scouter. He has a variety of skills, interests that include old cars and tractors, and access to 34 acres of farmland near Holliston, Massachusetts. Through the years, he has acquired a 1931 Ford Model A pickup truck, a 1936 Oldsmobile, a 1944 Farmall H tractor, and a restored 1948 Farmall A tractor.

The 1948 tractor was quite a project. It required a complete rebuild, totaling 797 hours of work. But who’s counting?

With his restored tractor, Dennis joined the International Harvester Tractor Club, which has a variety of projects, including plowing and assisting community farms in the area. After getting involved in plowing, he learned that the club needed some help in planning and coordinating activities such as fundraising to support agricultural scholarships for local students. It seemed that they were always waiting until the last minute to prepare for activities and projects. Sound familiar?

So, Dennis went to his archives and found a *Boys’ Life* backdating wheel. Just like we did with new staff at annual staff planning conferences, Dennis taught them how to backdate. Now the tractor club can plan ahead for all of their many activities and spend less time scrambling at the last minute. The community also discovered that Dennis knows something about fundraising. He has been giving counsel and advice to a group that is converting an abandoned railroad bridge into part of a hiking and jogging trail.

In addition to “helping other people at all times,” Dennis has become a real “gentleman farmer.” He and his neighbor grow a variety of all-organic fruits and vegetables on the farm. A lot of work is required with apples—pruning, spraying for pests, and picking.



They sell their produce at farm stands, and Dennis still has time to drive his vintage autos and tractors in local parades. If that wasn’t enough, there is a new greenhouse on the property, and now Dennis is involved with after-school programs for young people on gardening and farming.

Dennis and his wife, Kathi, have 13 grandchildren, so family activities at the farm are very popular. Can you imagine having a grandpa who has access to a 34-acre farm with woods full of animals, plus two old tractors and antique automobiles?

Helping in the community with the skills he developed during his career in Scouting has been very rewarding to Dennis. He adds that there are even more skills yet to be learned, and that there is definitely life after a long career in Scouting. He has also gained insight into just how hard people who farm and do things with their hands can work!

Dennis has a deep appreciation for all the time and support volunteer Scout leaders give to our youth through Scouting. It is a true blessing to spend a career helping those volunteers guide and love other people’s children.

## Medical Risk Factors You Need to Know



Photo courtesy Shutterstock.com, ©kurban

High blood pressure, atrial fibrillation, high cholesterol, diabetes, and circulation problems are all medical risk factors for stroke—but they are controllable. These risk factors are often caused by a combination of things, including family history. Medical risk factors are treatable by medications and special diets. Talk to your health-care professional about available options and, together, you can come up with a plan that best fits you and can reduce or eliminate these critical health risks.

**High blood pressure**, or hypertension, is the number one cause of stroke. Blood pressure is the force of blood pushing against the walls of your arteries, and hypertension causes the heart to pump harder to move blood through the body. Over time, this can result in weakening the blood vessels and damaging major organs such as the brain. The risk of stroke for people with high blood pressure is one-and-a-half times that of those who consistently have an optimal blood pressure, around 120/80. The most essential things you can do to control your blood pressure include healthy eating, physical activity, and taking the right medications.

**Cholesterol** is the fatty substance in the blood. It can be produced by the body or found in food. High cholesterol in the arteries

can block the normal flow of blood to the brain and cause a stroke. Total cholesterol levels under 200 are recommended, and if yours is higher, it can be controlled through a proper diet, physical activity, and medications.

**Atrial fibrillation (A-fib)** is a type of irregular heartbeat that is most common in people 65 years and older. People with high blood pressure or diabetes have an increased risk because those conditions allow blood to pool in the heart. Blood pools tend to form clots which can then

be carried to the brain, causing a stroke. An estimated 2.2 million people in the U.S. are affected by atrial fibrillation, often caused by the two upper chambers of the heart beating in an unpredictable and sometimes rapid manner. In the long run, ignoring signs of atrial fibrillation can lead to a weakening of the heart and, eventually, heart failure.

**Type 2 diabetes**, which accounts for 90 to 95 percent of all diabetes cases, results from your body not producing enough insulin or the cells ignoring the insulin. Without insulin, the body can't process sugar, which is the basic fuel for the cells in the body. People with diabetes are up to four times more likely than others to have a stroke, primarily because they often have other stroke risk factors. Weight loss, exercise, improvements in eating habits, oral medications, and insulin shots are all ways to help control diabetes.

**Circulation** is the movement of blood through the heart and blood vessels. One of the major circulation problems that can develop is atherosclerosis—a hardening of the arteries and buildup of cholesterol plaque caused by progressive fatty deposits. Poor blood circulation can clog arteries, blocking the flow of blood to the brain, which in turn raises the risk of a stroke. These problems can be treated with medications or surgery.



# Financial Well-Being

## Protecting Your Financial Resources



*Photo courtesy Shutterstock.com, ©Andrey\_Popov*

The bull market has had a good, long-term run, and what are retirees going to do when that run ends and the bear market returns?

Over the last several years, we may have had some downturns, but if you made wise investments, it's likely that your portfolio value has shown an increase over time.

When it comes to managing our personal retirement assets, we need to understand some basic factors in making wise choices to protect ourselves. Also, be aware that managing retirement assets doesn't have to be hard. Just invest in the right mix of assets, pick some low-risk investments, watch out for service fees, and keep a solid cash reserve balance.

Since the U.S. stock market went through a turbulent fourth quarter in 2018, many investors have started bracing for an economic slowdown in coming months. Here are some good ways retirees can prepare for a recession:

Assess your personal asset allocation and risk tolerance. Take a close look at investments linked to economic sectors to determine which sectors typically perform best during market recessions. These are the sectors people rely on daily.

Historical trends across these various sectors are normally good indicators for wise investments.

If the stock market dives, having cash in a money market account or certificates of deposit (CDs) can help an investor's bottom line. Extra cash is particularly important if you are afraid a recession could leave you in a bind for an extended period of time.

Wise retirees should also consider dividend stocks, peer-to-peer loans, and passively managed index funds that generate added income on a regular basis. In addition, look into real estate investment trusts (REITs), which allow investing in residential and commercial properties without having to do any hands-on work.

Remember, inflation can substantially reduce spendable retirement income. Commodity investments and Treasury Inflation-Protected Securities (or TIPS) can lower the impact of inflation on investment portfolios.

A recession doesn't have to spell doom and gloom for investments. The key is having a plan in place ahead of a downturn. One of the best ways to plan is by working with a certified investment advisor—a financial professional who can help you with reviewing your asset allocation strategy, rebalancing, and finding recession-proof investments that will make your financial portfolio less susceptible to major market swings and economic crises.

Whether you already have a financial advisor or have considered finding one, it's important to do your due diligence.

Here are some valuable and important questions to ask a financial advisor:

**Are you a fiduciary?** This means that the advisor is legally bound to act in your best interests. While registered investment advisors adhere to this standard, others such as stockbrokers have lower accountability thresholds.

**What fees will I be paying?** Different investment types have different fees and they can be substantial in cases such as annuities.

**How will you be compensated?** Many financial advisors charge a percentage of assets under management.

**Do you specialize in retiree clients?** Look for depth and experience with retirement portfolio planning.

# Prepared. For Life.®

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## National Membership Participation Report March 31, 2019

Lions	67,775
Tigers	119,948
Wolves/Bears	400,662
Webelos Scouts	276,227
<b>Cub Scout–age Youth</b>	<b>864,612</b>
Boy Scouts	703,001
Varsity Scouts	50
<b>Scouts BSA–age Youth</b>	<b>703,051</b>
Venturers	30,897
Sea Scouts	2,158
Explorers	61,649
<b>Coed Young Adults</b>	<b>97,704</b>
STEM Scouts	4,364
<b>New Market Youth</b>	<b>4,364</b>
<b>Subtotal</b>	<b>1,666,731</b>
Learning for Life	208,628
<b>Grand Total Youth</b>	<b>1,875,359</b>
<b>Total Adults</b>	<b>691,555</b>
<b>Total Units</b>	<b>75,573</b>

## Interest Runs High for National Retiree Rendezvous in August



Retirees from more than 20 states around the country have asked to be included in a special email list that will keep them up to date on the details of a national reunion gathering of BSA retirees this summer. The Retiree Rendezvous, planned by and for retirees, will take place in Dallas, Texas, Aug. 13–15, in conjunction with the annual BSA Top Hands meeting.

The Dallas-Fort Worth area is a highly popular destination because of its historic role in our nation and many exciting places to see and enjoy. Special events are being planned for retiree participation, including an opportunity to meet and hear from Chief Scout Executive Mike Surbaugh. This is a chance of a lifetime to be with old Scouting friends, make new ones, and enjoy time together.

It's not too late to be on the Rendezvous information list. Send your name, email address, and phone number to [bsanowandthen@gmail.com](mailto:bsanowandthen@gmail.com).

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