

NOW & Then

VOL. 53, NO. 2 Summer 2020

A Chat With BSA President & CEO Roger C. Mosby

Recently I had the opportunity to sit down for a talk on behalf of all retirees with our new President and Chief Executive Officer of the Boy Scouts of America, Roger C. Mosby, to get acquainted. I had not had the opportunity to meet him previously on the Scouting trail.

He graciously accepted my request for a visit and scheduled time in a busy personal schedule for us to meet in his office at the National Service Center.

He greeted me with a smile and warm handshake, expressing how proud he is to join dedicated professionals, retirees and volunteers in Scouting.

He has chosen not to use the title of Chief Scout Executive because he feels the title is reserved for a commissioned professional, although he has all the responsibilities and authority customary with the role of Chief Scout Executive.

Roger retired in 2015 from a highly successful career in the business world, having held the top HR leadership position in the world's leading energy infrastructure company, and was one of the original six officers. During nearly two decades under his leadership, the company grew from 715 employees to over 11,000 through effective change management and cultural transformation endeavors. Following his retirement, he successfully created and managed his own consulting firm focused on executive coaching and development.

Our discussion fully confirmed his deep commitment and belief in the power of Scouting and how important it is in developing character and leadership in young people through experiencing the values of the Scout Oath and Law in their daily lives.

Roger was a Scout as a youth and is the proud father of four sons, including three who are Eagle Scouts. For more than 33 years, he has served as a volunteer, which included being a Cubmaster, Assistant Scoutmaster, Troop Committee Chairman, Council Program Committee Chair, Sam Houston Area



Roger Morgan / BSA File Photo

Allen Mossman, left, gets to know the Boy Scouts of America's new leader, Roger C. Mosby.

Council Commissioner, Southern Region Area 2/3 Commissioner, Assistant Course Director for Wood Badge, Vice President of the National High Adventure and Program Committee for Area 3, Southern Region Board Member, Philmont Training Center Cub Scout Conference Chairman, Vice-Chair of the BSA's International Committee and Chair of the Audit Committee for the World Organization of the Scout Movement. He has completed Wood Badge, received the Silver Beaver Award and Silver Antelope Award and is a Vigil Honor member of the Order of the Arrow.

I believe we are fortunate to have a leader of Roger's stature and exceptional leadership experience both in and outside of Scouting who understands and appreciates the role retirees have successfully played in the development and honored history of the Boy Scouts of America.

Roger Mosby has a genuine care for people and the Scouting movement. The skills and dedication he brings to his new Scouting role will be a great asset to the movement.

As the Boy Scouts of America moves through an extraordinary time of challenge, restructure, change and opportunity, we are in good hands as we move forward to a bright future in continuing to serve the youth of our great nation with the finest program to bring hope for tomorrow.

Allen



BOY SCOUTS OF AMERICA®

Scouting Update

Retirees and the Chapter 11 Bankruptcy Filing

Earlier this year, the BSA National Council filed for Chapter 11 bankruptcy to achieve two key objectives: equitably compensate victims who were harmed during their time in Scouting and continue to carry out Scouting's mission for years to come.

In an email communication, the National Council informed retirees that the BSA pension plan continues now as it has in the past. The BSA went through a multi-year process to structure a long-term savings vehicle that preserves the legacy commitment to you and ensures that our next generation of employees sees service with the BSA as a lifelong endeavor that will provide for them in the later stages of life. Dollars contributed to the pension plan are separate from any other assets of the organization.

It filed for Chapter 11 bankruptcy to address the increasing financial pressure the BSA has been facing from litigation involving past abuse in Scouting. Former National Board Chair Jim Turley said, "We are out-raged that there have been times when individuals took advantage of our programs to abuse innocent children and sincerely apologize to anyone who was harmed during their time in Scouting. We believe victims, we support them, we pay for counseling by a provider of their choice, and we encourage them to come forward." BSA plans to use this Chapter 11 process to create a trust that would provide equitable compensation to these individuals.

Here are three key points you'll want to know:

- **Scouting is safer now than ever before.** Approximately 90% of the pending and asserted abuse claims against the BSA relate to abuse that occurred more than 30 years ago. As someone close to Scouting, you know the safety of children in our programs is the BSA's absolute top priority.



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- **Scouting continues.** Scouting programs will continue to serve youth, families and local communities throughout this process and for many years to come. Just last year, communities across the country benefited from more than 13 million Scouting service hours, and young men and women earned more than 1.7 million merit badges that represent skills that will help them succeed throughout their lives. Studies prove — and parents agree — that Scouting helps young people become more kind, helpful and prepared for life, and as long as those values remain important to our society, Scouting will continue to be invaluable to our nation's youth.

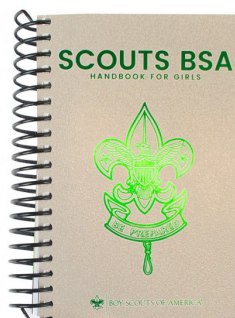
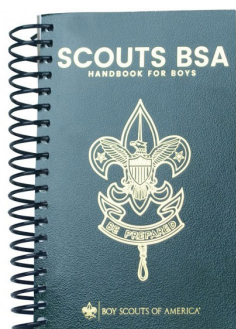
- **Local councils have not filed for bankruptcy.** Local councils are legally separate, distinct and financially independent from the national organization.

You may have questions about these issues and things you see in the news. BSA posts information and updates about our restructuring on a dedicated website, www.BSArestructuring.org.

This website includes a Resources page where you will find an excellent short video explaining what Chapter 11 means for Scouting, along with an FAQ. The Milestones page on this website is your best source to follow the latest updates throughout this process. Using this website, you'll find yourself equipped with ongoing first-hand knowledge for yourself and to share with others.

Scouting in Action

Scouts BSA Handbook for Boys and Scouts BSA Handbook for Girls now available as ebooks



It is exciting to see how new technology is helping to make Scouting tools more effective in today's world of electronic devices while still providing printed materials for those who wish to use it. In case you are unaware, the [Bryan on Scouting](#) blog contained a great article regarding a new concept for the Scout handbook.

From blog.scoutingmagazine.org, originally posted March 23, 2020

The *Scouts BSA Handbook for Boys* and *Scouts BSA Handbook for Girls* are now available on Kindle, making it easier than ever for you and your Scouts to find essential information in a few taps.

The Kindle versions are available for \$17.99 apiece. These digital books contain the same great information found in their spiral-bound print counterparts. (The print versions remain on sale for \$17.99 at ScoutShop.org, which is open for business and processing orders, remaining so even during the COVID-19 pandemic.)

Though you buy the Kindle versions through Amazon.com, you don't need a Kindle to read them. You can access your entire library through the Kindle app for iOS or Android.

So, what's better about the Kindle version? And why might you prefer the print edition? Find those answers below.

What's better about the Kindle version?

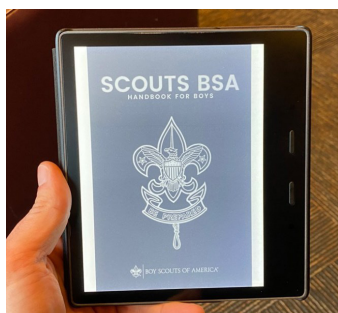
- It takes up less room in your backpack than the print version.

- It can be accessed on any device you own — the smartphone that's always in your pocket, your laptop at work, your tablet at home, etc.

- It's searchable, meaning you can quickly jump to the content you need.

What's better about the print version?

- It can be passed from an older Scout to their younger sibling.



- It can be marked up, highlighted and dog-eared. (Yes, the Kindle version can be annotated, but I find it easier to take notes on a real page.)

- It's screen-free.

Conclusion: Both are great!

Whichever version better suits your Scout is the one to get.

Why are there boy and girl versions of the Scouts BSA Handbook?

The BSA's volunteer-led board of directors wanted to ensure Scouts can see themselves represented accurately in the pages, and having two handbooks was the most effective way to do that.

The photos reflect the troop of which the Scout is a member. In other words, boys see images of other boys in the *Scouts BSA Handbook for Boys*; girls see images of other girls in the *Scouts BSA Handbook for Girls*.

Is the content the same between the two?

Yes, the content, requirements and page numbers are exactly the same. All that's different are the photos and pronouns.

Your Questions and Comments

2019 IRS required Minimum Distribution from Individual Retirement Accounts

Hi Allen, I just received the Spring Issue of N&T and noticed you mentioned 70½ years of age as the required age to avoid a penalty for not reporting on tax return. The law has been changed to 72 years of age. Thanks, Dan S.

Answer

Thanks for the note. The new law changing the age to 72 for Required Minimum Distributions (RMD) did not take effect until January 1, 2020. The information on page 7 referred to the 2019 tax year. All who reached the age 70½ years by December 31, 2019, should have taken their RMD and reported it on 2019 tax return, or take their 2019 RMD before July 15, 2020, in which case they would take another RMD in 2020 and file both RMDs on the 2020 tax return, in order to avoid penalty.

What does 85% funded mean for the Pension Fund?

Hello Allen, I have not heard much anywhere about our retirement plan and current BSA funding issues. I know our pension fund cannot be invaded. What will our status be if fewer people are paying in with moves to 401(k)s? Also, what does 85% funded mean in the long term? Thank you, Scott B.

Answer

I appreciate your questions, Scott. Each year all retirees receive a status report on the funding of the Retirement Plan fund, which contains full required disclosure.

All retirees who are currently receiving an annuity check will continue receiving their check for the rest of their life, and the



reference to 401(k) has no effect on current retirees regarding their retirement plan benefit at the time of their retirement.

The funded ratio of a pension plan equals a value of plan assets divided by a measure of pension obligation. An 85% funded

ratio is one basis of soundness financially or “actuarially” of a pension plan. For further information, contact Mark Parsons at the BSA National Service Center.

Fellow retirees missed recognition last month

Congratulations, Vince Borrelli (70 years of service) and Bill Moran (75 years) for their dedication to the Boy Scouts of America!

Understanding BSA Veteran Designation and Recognition

The Boy Scouts of America Veteran designation and recognition status award is intended to officially and publicly give special recognition to an individual for years of faithful registered membership status with dedicated service and support to the Scout movement in the United States of America.

After five years of registered service in the Boy Scouts of America, an adult wishing veteran designation must submit a BSA Veteran Application form substantiating years of membership to receive the designation of “BSA Veteran.” The periods of registered service claimed for veteran designation need not be continuous.

Boy Scouts of America tenure earned as a youth may be included in the total number of years registered.

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

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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*.

Scouting Update

A National Council Built for the Future: Crisis, Challenge and Opportunity

As retirees, we have all been asked by our friends and families about the BSA bankruptcy filing and what will happen to the Boy Scouts of America. This time of great challenge and great opportunity.

The Chinese use two characters to write the word crisis: danger and opportunity. Every crisis contains a bit of both.

Some see danger in the bankruptcy filing by the National Council. But within it is also an opportunity to reimagine and build a National structured to more efficiently and effectively serve youth and families.

To hear about this restructuring, *Now & Then* associate editor John Erickson sat down with Patrick Sterrett, Assistant Chief Scout Executive - National Director of Field Service.

The Boy Scouts of America now faces two imperative responsibilities.

First is the social and moral responsibility to equitably compensate all victims who were abused during their time in Scouting.

Second is our duty and obligation to carry out the BSA mission of instilling the values of the Scout Oath and Law in the lives of young people now and for all generations to come.

In an effort to ensure the National Council can effectively achieve our mission, a task force composed of key staff along with national and local council volunteers has been charged with the responsibility of determining the core services and standards needed to deliver quality Scouting experiences to young people.

To accomplish that mission, all aspects of the national council operations will be reviewed. This task force will:

1 Ensure BSA Youth Protection policies and procedures are always a top priority at all levels of Scouting.

2 Develop a comprehensive plan to fund the support functions of the National Council now and in the future.



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Scouting programs will continue to serve youth, families and communities.

3 Develop an organizational structure that begins with efficient support to local councils from areas and regions.

4 Develop national standards for the granting of local council charters to include staff leadership, membership density, retention and diversity, viable finances, effective board governance, and adequate and appropriate properties and programs.

5 Review the effectiveness and percentage of youth served by all Scouting programs at all age levels.

6 Evaluate communications with Scouting members, staff, and supporters from the customer perspective.

7 Review the effectiveness of the core functions of the National Council. This includes training of all volunteers and staff; consistent program support at all levels of our programs; and a study of human resource practices including salary, benefits and consistent hiring procedures, including retiree benefits support.

Use every opportunity to tell others Scouting is alive, well, and planning for a strong and vibrant future!

Tell them over 61,000 Scouts earned the Eagle Scout award in 2019, an all-time high! Tell them last year our national high adventure bases had record years in both attendance and income. Invite them to visit a local pack or troop meeting or go to see a summer camp in operation.

Health and Well-Being

Staying Well This Summer



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According to the 1911 *Handbook for Boys*, “a Scout should remember not to expose himself too much to the sun nor should he wear too heavy clothing in the summer.” That, of course, is sound advice and remains true in 2020.

Staying well this summer requires a few common-sense precautions. Many of these you’ve been practicing over the years, but it is well to refresh yourself on the key principles.

Sunscreen

Sunscreen and hats can help with limiting your exposure to sunlight in line with the *Handbook for Boys* recommendation. They can also help prevent skin cancer, sunburns, and even sun poisoning. Use broad spectrum sunscreen (which protects from UVA and UVB rays) with at least a 30 SPF rating.

Sunglasses

It’s good practice to wear sunglasses that block ultraviolet rays. Not only does this help prevent cataracts, but it also avoids squinting and adding wrinkles around your eyes. For some of us, it may be too late to avoid wrinkles. But sunglasses do protect your eyes.

Eat Healthy

This is good advice year-round. In the summer try to moderate burgers, brats, and steaks with grilled chicken, fish, and veggies. Making sure you start your day with a healthy breakfast is always a good idea. Plus, take advantage of all those summer fruits and vegetables.

Stay Hydrated

Drink eight glasses of water a day, and as the heat rises increase that amount. To spice it up a bit, add lemon or lime slices or even mint leaves. You can also help your hydration with watermelon, tomatoes, cucumbers, and cantaloupe.

Alcohol in Moderation

Hydration shouldn’t include drinking a six pack of beer, although that might sound awfully good after heading

indoors from 100-degree heat. It can include light beer in moderation. Try pouring it over ice for a very refreshing drink. Chilled wine with juice, called sangria, can also be refreshing and has a low alcohol content.

Exercise

This is really necessary all year-round. But in the summer, it’s especially important to get outdoors rather than hiding in your air-conditioned home. Swimming is a particularly good form of exercise. But, of course, don’t overdo it, and pay particular attention when the sun and the temperature are high.

Get Plenty of Rest

It’s easy to stay up later in summer with the much later Daylight Saving Time sunset. But make sure you establish a bedtime and wake-up schedule that optimizes your sleep pattern from one season to the next.

The First Aid Merit Badge pamphlet amidst splints, slings, and bandages recommends that you pay particular attention to hydration. It notes that the human body is composed of 70% water. And, that breathing, sweating, digestion, and urination lose that water. Signals of dehydration are increased thirst, dry lips, and yellow urine. In response you should drink lots of water or sports drinks to replace lost fluids and minerals.

As a good Scout, please avoid this scenario to begin with by following the recommendations above for staying well this summer. Enjoy the summer!

Financial Well-Being

Lowering Your Drug Costs

One of the given many retirees face in retirement is the high cost of maintaining adequate medical insurance through Medicare and supplemental coverage of drug expense incurred beyond what Medicare covers. The everyday cost of paying for prescription drugs can be a heavy financial burden.

Even though it can be difficult to admit that cost is an issue for you, your physician would probably rather you did. Past studies have shown 20% to 30% of prescriptions are never filled, posing potentially serious health consequences. So, if there's even a small chance you may skip filling the prescription because of money, skipping filling a prescription can be disastrous and endanger your health. It's better to ask for advice and work on solutions together.

It's wise to sit down with your doctor from time to time to review all medicines you're taking for your health and your pocketbook. Maybe one medicine was prescribed to deal with the side effects of another. Or maybe you no longer need to be on three medicines to control your blood pressure when two will suffice. Discuss if generic drugs can save you money over a name brand drug.

Some people doubt generics because they think that anything that costs more must be better. But the reason generic manufacturers can sell the drugs less expensively is not because the quality is lower. The FDA has been increasing public awareness and confidence in generic drugs for years, because generic drug companies must perform tests showing the FDA their drugs are equivalent of therapeutic effect to brand-name drugs.

You should discuss which drug is the best therapy. Even when a particular branded drug has no generic, a very similar drug of the same drug class may be available. For this reason, instead of asking your doctor

whether a particular brand-name drug has a generic version, you should consider asking whether there is a generic available to treat your problem.

You can rein in prescription cost by shopping around. Consumer Reports recommends using GoodRx.com and WeRx.org to comparison shop. Lots of organizations offer drug-discount cards, (If you're a AAA member, you may already have one.) They can get you a discount at the pharmacy up to 80%, in some cases if you're paying cash. Check with your pharmacy.

Drug prices are always changing and there's no guarantee that the low price you find today will be the same a month from now.



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So, if you're on a maintenance drug, you might want to get a 90-day supply. It may also be cheaper than a 30-day refill. Take advantage of prescription discount programs to keep even more cash in your pocket. At Walmart, for example, many generic drugs are \$4 for 30-day supply and \$10 for a 90-day supply.

Be extremely careful with prescription drugs from foreign countries as a way to cut costs. Food and Drug Administration experts warn this practice has potential safety risks. Effectiveness of imported drugs has not been reviewed by the FDA, and their identity and potency can't be assured. Patients could get the wrong drug. Or they could get too little or too much of the right drug. All of these differences can be dangerous.

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National Membership Participation Report March 31, 2020

| | |
|-----------------------------|------------------|
| Lions | 61,523 |
| Tigers | 103,616 |
| Wolves/Bears | 257,313 |
| Webelos Scouts | 219,487 |
| Cub Scout–age Youth | 641,939 |
| Scouts BSA | 417,332 |
| Varsity Scouts | 28 |
| Scouts BSA–age Youth | 417,360 |
| Venturers | 23,506 |
| Sea Scouts | 1,893 |
| Explorers | 55,324 |
| Young Adults | 80,723 |
| STEM Scouts | 2,987 |
| New Market Youth | 2,987 |
| Subtotal | 1,143,009 |
| Learning for Life | 150,010 |
| Grand Total Youth | 1,293,019 |
| Total Adults | 459,650 |
| Total Units | 50,146 |

Continued from Page 4

Membership in Scouting organizations, other than the Boy Scouts of America, do not count toward veteran designation and recognition.

Scouters desiring designation and recognition as 5-, 10-, 15-, 20-, 25-, 30-, 35-, 40-, 45-, 50-, 55-, 60-, 65-, 70-, 75-, 80-, 85-year veterans must be currently registered and have maintained paid registered membership for the required number of years being recognized.

Each Veteran applicant is expected to live up to Scouting obligations; to keep local Scouting commissioned leadership in the community of residence, informed as to availability for service; and further, to be as active in continued promotion of the mission and purpose of the Boy Scouts of America as personal circumstances and conditions permit.

Veteran status requires the individual be a paid currently registered member of the Boy Scouts of America in order to receive veteran recognition.

The records of the National Service Center and local council shall determine eligibility.

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