



Newsletter

Vol. 17, Number 11

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November 2023



Busy November, Meeting with Legislators, Legislative Budget Committees and OPB

By Chuck Freedman and Robert Riddle

November was a busy month for reaching out and educating legislators, legislative budget committees and the Governor's Office of Planning and Budget (OPB).

In an Action Alert we asked all of you to contact all of the above regarding funding COLAs since we anticipate there will be a \$10 billion surplus this fiscal year. Your contacts worked (it does take all of us!) along with meetings the GSRA Legislative Committee had with legislative leaders, OPB and legislative budget staffs. We are now hearing but have not confirmed that the legislature may appropriate up to \$1.2 Billion for the ERS Retirement Fund to bring it up to 80% funded.

Chuck Freedman, Legislative Chairman, Chuck Clay, GSRA lobbyist, and Robert Riddle, President-Elect, met with OPB Director Rick Dunn and staff on November 21st to again advocate for GSRA funding priorities. As we have done in prior meetings, we led off requesting full funding for reinstating our 3% COLAs and advocating for ERS granting the \$26.75 million appropriated for COLAs as soon as possible. We related the unfortunate and often disastrous loss of purchasing power retirees have experienced. We then discussed potential appropriations and the need to use some of the surplus money for reinstating a meaningful 3% COLA for retirees. Director Dunn said that he wanted to be sure the ERS was fully funded for current and future retirees so that paying retirement benefits would not become an additional burden on taxpayers. This seemed to be a higher priority than reinstating our 3% COLA. It was a cordial meeting.

We (Chucks and Robert) also had the opportunity to similarly advocate GSRA budget priorities with the House Budget and Research Office's director Christine Murdock and with Sara Arroyo, analyst for retirement systems. Chuck Clay also had direct conversations with the House Appropriation Committee's Chairman Representative Matt Hatchett and other legislators. We are also working with Senator Billy Hickman to get a meeting with Senate Budget and Evaluation Office to enlist their support for our priorities as well.

Our continued thanks to all who have reached out to the Governor's Office, and your representatives and senators!



Newsletter

Cola Verses Bonus

By Allan Hill

For years, GSRA has been advocating for the resumption of the 3% compounding COLA which ERS awarded to retirees annually until 2008. Beginning in 2008, due to the recession, retirees did not receive COLAs. In 2020 and 2021, ERS awarded retirees a “13th benefit,” or bonus, of 3% of the first \$30,000 of a retiree’s Annual Benefit – for most of us, it was a \$900 bonus. The bonuses, while certainly needed and greatly appreciated, did not do anything to permanently increase our base benefits over time, as an annually compounding COLA is designed to do. To illustrate the difference between a bonus and a COLA, and how it impacts our benefits, look at the two tables below. The first table shows how COLAs compound over time and increase one’s annual income. The second table shows how bonuses do not have the same result.

COLA Benefits*

To demonstrate the value of the COLAs that are awarded to retirees/beneficiaries, an example is provided below. The example is based on the following assumptions:

- The initial monthly benefit is \$3,300
- COLAs are awarded in January and July of each calendar year.
- The COLAs awarded remain at 1.5%.
- The duration of the example is ten calendar years.

To demonstrate the value of a bonus, an example is provided below. The example is based on the following assumption: Retirees receive an annual bonus of \$900 (3% of the first \$30,000 of Annual Benefit) instead of a COLA. The difference is as follows:

Example:

Year	Monthly Benefit	Annual Benefit
1	\$3,300	\$40,495
2	\$3,375	\$41,411
3	\$3,451	\$42,348
4	\$3,529	\$43,305
5	\$3,609	\$44,284
6	\$3,690	\$45,286
7	\$3,774	\$46,310
8	\$3,859	\$47,357
9	\$3,946	\$48,428
10	\$4,036	\$49,523

Year	Monthly Benefit	Annual Benefit
1	\$3,300	\$40,495
2	\$3,300	\$41,395
3	\$3,300	\$41,395
4	\$3,300	\$41,395
5	\$3,300	\$41,395
6	\$3,300	\$41,395
7	\$3,300	\$41,395
8	\$3,300	\$41,395
9	\$3,300	\$41,395
10	\$3,300	\$41,395

Note how the Annual Benefit continues to increase year after year with the receipt of a COLA, while the Annual Benefit remains the same year after year with the receipt of a bonus. By the tenth year, the difference in the Annual Benefit would be \$8,128. The total loss of income over the ten years would be \$35,695. That is why GSRA is committed to the goal of restoring a 3% compounding COLA for all ERS retirees.

*figures taken from <https://www.trsga.com/retiree/cost-living-adjustments/>. Thanks to Laura Ryan, Jody Lane and Lorr Elias of the Savannah Coastal chapter for this comparison.



Top of Mind: An Attitude of Gratitude and Advocacy

By Beverly Littlefield

Along every spiritual pathway, in some way or another, followers are asked to give thanks for all they have. Even secular disciplines recognize the positive mental health effect of regularly recognizing and expressing gratitude. Each of us, in our own way is thankful for health, home, and family. Being mindful and thankful for what we have, in spite of what we may lack, can lead to an increased sense of well-being.

In being grateful, even for “little things,” we are not asked to just “be happy,” but to examine our perspective on our lives. But, gratitude for what we have is very different from a buying in to a false “positivity” that ignores the realities of our lives.

It is undeniable that many among our members lack adequate and sufficient resources to be able to live safely, in the best possible health, and to enjoy life as much as possible. All of us have been impacted by declining purchasing power in the recent economic environment. For that reason, even in this season of gratitude, we also must continue our efforts to secure the full retirement benefits we were led to believe we would receive.

Advocating for the restoration of the annually compounding 3% Cost of Living Adjustment (COLA) is not inconsistent with being appreciative of the benefits we do receive. But...those benefits are not “gifts” that a benevolent State has bestowed upon us. We earned our benefits and had every reason to expect that we would receive them in retirement, according to the employment agreements we made.



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Appreciation for them is appropriate. And that we live in a state that constitutionally protects our base pension benefit is a great boon to retirees.

But it is vital that we not forget that self-advocacy also is important. We need to be able to identify what we need to live with dignity and in safety. And then we need to communicate those needs to the decision-makers who can address them through budget and administrative policies.

Please consider following through on our recent Action Alert. Let your legislative delegation, and other leaders, know how you're doing and what you need for them to do to help restore the COLA. And, by all means, expressing appreciation for their support always is in order.

In this season of giving thanks, I'm grateful for the existence of GSRA, its members, my Board and Chapter colleagues, and for the work we do on behalf of state retirees and workers.

Next Member Up

As a mostly volunteer association, GSRA is only as strong as our members' willingness to step up when a critical function is needed or threatened, such as our ability to keep you, the member, in the loop on what is going on with our retiree benefits and other items of importance to state retirees. Below is a letter from President Beverly Littlefield which lays out a current instance of this reality.

Dear Members –

On November 14, after attending a very successful meeting of our Coosa Chapter in Rome, our newsletter editor, Jay Jarvis, went home to do some yard work. While blowing leaves, he fell, sustaining a traumatic brain injury, and was admitted to Atrium Health Floyd Medical Center where he remains in care.

Jay is showing signs of improvement and progress, but his full recovery will take some time. His return to editing our newsletter in the near future unfortunately is not likely.

So please welcome back long-time newsletter editor, Beth Morgan, who has stepped back in this month to help us get this issue published. Beth cannot resume serving as editor on a long-term basis, so now is the time for members who can assist with newsletter production to let us know of your availability. I know that the holidays are already packed with activities, but as a contemporary philosopher said, "Life is what happens while you're busy making other plans." Please contact me if you can help.



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Meanwhile, I know everyone will want to offer Jay and his family your support through your best wishes, prayers, meditations, or whatever your faith and belief traditions provide. Jay's family has established a Facebook page, "Pray Jay Is A-OK" at [Facebook](#), where you can check in for occasional posts about his progress.

Thank you all for your support of Jay and his family and of GSRA.

Get Your GSRA Merchandise Now!

GSRA is taking GSRA merchandise orders on the [GSRA Homepage](#) through Christmas!

To place your order for GSRA Polo shirts and GSRA hats and caps, login to the website, click on the "Order GSRA Merchandise" tab in the Quick Links Section, and make your selections.

Instructions for paying options and mailing the forms to GSRA, PO Box 6308, Elberton, GA 30635 are at the bottom of each order form.

Thank you for your ongoing support of GSRA!



Special Offer for GSRA Members

Cirque du Soleil ECHO

Under the Big Top – Atlantic Station, November 5 - January 21, 2024

Cirque du Soleil's 20th Big Top show brings bold new visuals and a unique aesthetic on tour. Packed with vibrant characters, inspiring music, astounding lights and projections, and never-before-seen acrobatic feats, ECHO invites audiences on a journey through a universe of color, wonder, and infinite possibilities.

GSRA Family/Friends Offer: Click [HERE](#) to save up to 20% off select seats/dates. For groups of 10+, you can save 25% and reduced handling fees by contacting Michael.Ciaccia@cirquedusoleil.com for details.

GSRA Member Spotlight

GSRA occasionally likes to feature our members, who come from a background of all areas of State of Georgia government from all over the state. This presents our organization with the unique opportunity that having a geographically diverse membership who performed a variety of state functions provides. This month William (Bill) W. Lucas is featured.



William (Bill) W. Lucas
Macon/Middle Georgia Chapter Vice-President

This month we focus on one of our new Board members, William (Bill) W. Lucas. Bill is the Vice President of the Macon/Middle Georgia Chapter of GSRA. His background, experience in state employment and consulting, and his accomplishments are almost too many to detail! But here are the highlights. Please join us in welcoming Bill to the GSRA Board.

A native of Macon/Bibb County, Bill is a member of a deeply-rooted Macon family, known for its public and community service and engagement. Following graduation from high school, Bill studied at Fort Valley State College (now University) until his enlistment in the United States Air Force in 1970. His military service continued in the Georgia National Guard and he went on to become an instructor in the U.S. Army Reserves School.

Bill's return to civilian life led him to a career in law enforcement, with the Bibb County Public Schools, and the Georgia Department of Corrections, from which he retired in 2006 as Director of Compliance and Policies. As a POST-Certified Instructor, Military Instructor, and Certified American Correctional Association (ACA) Auditor/Inspector, he has made significant contributions to adult correctional institutions, community-based residential services, county jails and military security operations.

Lucas's involvement in the Macon/Bibb community includes membership and leadership in the Macon Jaycees and Macon Downtown Rotary Club. He also serves or has served on the Board of the Booker T. Washington Community Center, Goodwill's Vocation Board, Bibb County Public Schools Career, Technical and Agricultural Education (CTAE) Advisory Board, Leadership Macon Board, Middle Georgia Community Mediation Center Board and the Board of the Macon Food Bank.

Bill is the Vice President of the Macon Middle Georgia Chapter of GSRA and lives in Macon with his devoted partner of 52 years, Sylvia. They are the proud parents of three adult daughters.

Local Chapter News

CSRA of Augusta Chapter

The monthly Meeting was held on November 21, 2023 at the Richmond County Health Department at 950 Laney Walker Blvd, August, GA 30901. Only nine members were present due to the Thanksgiving holiday being two days away and the kids out of school for the week. It turned out to be a very productive meeting in that lots of suggestions were received in regards to speakers and increasing membership/meeting attendance. Allan's song was played and was a **HIT!!** Though small in number, it was business as usual combined with fun and door prizes.

The next meeting date is (3rd Tuesday monthly) **01/16/2024** @ 1pm back at Richmond County Health Department at 950 Laney Walker Blvd, Augusta, GA 30901. A big shout out to Beverly Martin (Treasurer) for securing this location for 2024. Lots of benefits of meeting here: Parking, space, free, no restrictions on use, etc.

*A membership drive will take place on 12/09/23 at 9:30 am at the Cracker Barrel on Park West Drive.



CSRA of Augusta members

Columbus/West Georgia Chapter

The Columbus/West Georgia chapter held its quarterly meeting on November 14, 2023. The guest speaker was Susan Wood, director of House of Heroes, an organization that serves our nation's military and public safety veterans (and their spouses) who are disabled, living on a fixed income, or facing other physical/financial challenges. Volunteers assist by performing minor household repairs or improvements. Our chapter members made a generous donation to the House of Heroes, which will be used to fund future projects.

Also present at our meeting was Beverly Littlefield, GSRA President, Robert Riddle, President-Elect and 18 members. Our meeting was in honor of the veterans in our chapter. Beverly and Robert presented each with a Challenge coin thanking them for their service.



Columbus/West Georgia President Gloria Coker, Betsy Eustice, GSRA President Beverly Littlefield, Willie Jones, Chauncey Whiting, and GSRA Pres-Elect Robert Riddle

Coosa Valley Chapter

The Coosa Valley Chapter met on November 14, 2023, with 20 members and one guest attending. We were fortunate enough to have Senator Chuck Hufstetler as our special guest speaker. He discussed with the attentive group upcoming legislative agenda items that would be worked on in the special called session as well as the regular session next year. We were thrilled to have him share his time with our chapter. We really appreciate chapter member Jay Jarvis for inviting Senator Hufstetler. The two are pictured below.

Our next chapter meeting is scheduled for Thursday, February 29, 2024. At the request of meeting attendees, we are moving the meetings around to counties covered in our chapter. The February meeting will be held in Bartow County at the Cartersville campus of Georgia Highlands College. Guest speaker to be announced soon. Hope to see you there.



Jay Jarvis and Senator Hufstetler

Seasonal Employment Opportunities at the State Capitol

The Georgia General Assembly is looking to hire seasonal employees to staff the 2024 legislative session.

Regular work hours are generally from 8:00 am to 5:00 pm, but occasional extended hours should be expected.

Examples of possible jobs include -

Lead Session Editor (\$275 per day)

Proofreader (\$180 per day)

Session Assistant – Enrolling Department (\$180 per day)

Parking for the entire session can be purchased for \$60.00.

If interested in seasonal employment during the 2024 legislative session, please contact HR Director Donald Cronin at:

donald.cronin@legis.ga.gov.

Athens Northeast Georgia Chapter

The Athens/NE GA Chapter of GSRA held its chapter meeting at the Athens Library on Baxter Street in Athens, Ga. on November 10, 2023. Twenty Five (25) members were in attendance. After hearing an excellent presentation from Ms. Jennifer Douberly, an Audiologist, about the importance of maintaining good hearing, the causes of hearing loss, and how to prevent or correct it, Ms. Douberly took questions in a lively discussion with members on the subject. Ms. Douberly is an independent audiologist not affiliated with any hearing aid provider. Having no dog in the hunt she spoke plainly about the need to protect and preserve our hearing.

We also discussed the perfect time to write, visit, and/or call our state elected officials about the need for a restoration of COLAs for ERS retirees. With state coffers overflowing, it would appear the perfect time to ask for funds to restore our unfunded liability and to contribute funds for a full 3% COLA, which we haven't received for 15 years while inflation has risen almost 43% during that same time. Chapter members seemed motivated to take action. The time for action is now.



Athens NE GA members and Ms. Douberly addressing the NE GA meeting

Savannah Coastal Georgia Chapter

Twenty-two members of the Savannah Coastal Chapter of GSRA met at Spanky's Westside for a buffet lunch and very enlightening presentation from Cpl. Nicole Magnani of the Chatham County Sheriff's Department. Cpl. Nicole is the chief SWAT negotiator for the Sheriff's Department, as well as a trainer and outreach officer working in collaboration with the Alzheimer's Association. She outlined for us the ten warning signs of Alzheimer's, and explained the difference in normal aging (losing your keys) and possible Alzheimer's (getting lost on the way to a store you've been going to for years and not knowing how to get home).

After Cpl. Magnani finished, we discussed the efforts of GSRA in continuing its quest for a 3% COLA and how each individual member can assist in that effort. We had a recap of the Annual Meeting, we signed four new members, and the chicken fingers were plump and tender.



Cpl. Magnani of the Chatham County Sheriff's Department and Savannah Coastal members at their recent meeting

Welcome new members!

OCTOBER			
Name	County	Name	County
George Austin	Cobb	Virginia Leonard	Out-of-state
Jeannette Bacon	Chatham	Jennifer McNair	Toombs
Randall Cain	Lee	Ben Nail	Toombs
Wayne Campbell	Toombs	Lenise Stephens	Bibb
Marilyn Carter	Dougherty	Karen Swiney	Newton
Delorise Day	Crawford	Mirian Thomas	Fulton
LaCretia Gassem	Pierce	Michelle Thornton	Grady
Carrie Harris	Toombs	Thomas Toole	Toombs
Victoria Haynes	Dougherty	James Westbrook	Jasper
Bobby Hilliard	Fulton	Sherrie White	Lowndes
Belinda Leigh	DeKalb		



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GSRA

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*Based on credit review. Max 7% per year with grace time. Max \$40,000 for example. A \$3,000.01 loan repaid in 26 months costs 26 months, the APR will be 26.99% and the appropriate monthly payment will be \$170.00 (payments & loan reduction start on 06/15/2023). Other terms and conditions apply, and your loan may vary depending upon your loan-to-value ratio, actual payment history and credit score. We thank for completed the at least 1 year working employee for the eligible to apply. More all applicants will qualify for a loan. Subject to approval and agreement between the borrower and BMG Money, Inc. The Georgia State Retirees Association is not responsible for any financial aspects of Loansforretirees.



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