

Neither Rain No Cold Nor Atlanta Traffic...

By Allan Hill

...could keep us away. The first day of the Annual Meeting was cold with a steady rain across the state, but that didn't stop over 200 members of GSRA from gathering at the Robert F. Hatcher Sr. Conference Center in Macon for the 2025 Annual Meeting. By Tuesday afternoon, when it was over, everybody was glad they had come.



Figure 1: Over 200 GSRA members gathered for the Annual Meeting.

The meeting began with an inspiring keynote speech by Michael Thurmond on the life and legacy of James Edward Oglethorpe, founder of Georgia and founder of the abolition movement in England. Mr. Thurmond, who served as Commissioner of the Department of Labor and Director of the Division of Family and Children Services, is a retired State employee and now a member of GSRA. He drew cheers from the crowd as he applauded the efforts of not just his own former employees, but of everyone who worked for and served the people of Georgia. He exhorted us all to aspire to be the most that we can be.

Following Mr. Thurmond, Ben Mobley took to the dais. Mr. Mobley is an actuary with CavMac Consulting, the company that produces the actuarial studies, including the ADEC (Actuarially Determined Employer Contribution), for the Georgia Legislature, ERS, and TRS. He provided us with an in-depth yet easily understandable look at how those studies are prepared, based on analyses of assets, liabilities, past trends, and future projections. These actuarial studies constitute a significant component in determining if, and how much, COLA we might receive. It was a much more detailed explanation than the broad-brush explanations that we've received in the past.



Figure 2: On the left, President Judy Bryson welcomes the keynote speaker, Michael Thurmond. On the right is Ben Mobley with CavMac.

Our Legislative Chair, Chuck Freedman, and our Legislative Liaison, Chuck Clay, then presented the 2025 Legislative Update. They reported a very positive year, with several accomplishments, including GRSA's work with the Retirement Committees of the House and Senate and with other influential legislators.

After the opening session, the attendees moved to five different workshops: AI and Cybersecurity, Elder Law, Wellness, Caregiving, and Protecting Your Nest Egg, which provided important and enlightening information for seniors. At the end of those sessions, we all feasted on heavy hors d'oeuvres, beer, wine, and the musical stylings of the Mercer University Jazz Quartet at the opening reception. A fun time indeed.

After another round of workshops on Tuesday morning, Jim Potvin, Executive Director of ERS, gave us an update on ERS. Mr. Potvin provided information about the one-time payment (details are provided later in the newsletter). He reported that the ERS-funded liability continues to increase, thanks to the \$500 million allocations from the legislature last year, this year, and, hopefully, next year. The funded liability is approaching 80%, helped by an excellent year for investments. Along with the ongoing COLA allocation in the Governor's continuing budget, the prospect of a COLA of around 1.5% is encouraging.

For the first time, members then met the newly appointed Commissioner of DCH, Dr. Dean Burke, MD. Dr. Burke proved to be quite engaging, with a dry wit, and gave us his vision for guiding DCH into the future. That vision includes the very real challenges the agency faces, including rising costs, particularly for weight-loss prescriptions, while promising to continue providing comprehensive, affordable health care coverage.

Following Dr. Burke, Louis Amis, Executive Director of SHBP, gave us his usual, fact-filled, straightforward presentation on the Retiree Option Change Period. SHBP is offering the same providers and the same plan benefits as last year, albeit with slight premium increases. Mr. Amis emphasized three key points: this year: 1) if you take no action, your coverage will stay the same; 2) if you have Medicare Advantage, your coverage is good at any provider that accepts Medicare, even out of network; and 3) do not be taken in by Joe Namath, Joe Montana or Jimmy Wallker and switch to another Medicare plan other than what's offered by SHBP. If you do, you will lose your SHBP coverage.

After lunch, GSRA President Judy Bryson gaveled the Annual Business meeting to order. The membership had already voted online, so Dan Coffee, GSRA Secretary, announced that the minutes from the 2024 Annual Meeting had been approved, and Harold Grindle, GSRA Treasurer, gave a summary of the financial report and announced that it had also been approved. Vice President and Nominating Committee chair Robert Riddle then announced the results of the officer election for the 2026 P&O Board. The results are as follows:

- | | |
|----------------------------------|--|
| ▪ President – Judy Bryson | ▪ Secretary – Dan Coffee |
| ▪ Vice President – Robert Riddle | ▪ At-large Board Members – Lorr Elias, Marlene |
| ▪ Treasurer – Harold Grindle | Aurtry, Bill Lucas. |

GSRA is very fortunate to have such capable, committed members willing to serve as officers. Their willingness to volunteer their time, expertise, and dedication to GSRA is what keeps our Association vibrant, growing, and relevant. Thank you to everyone who gives of their time to GSRA.

The drawing for door prizes made an exciting end to the 2025 Annual Meeting. Local chapters from around the state donated a dazzling array of prizes, including Home Depot gift cards, passes to Wild Adventures, a 2-night stay at Tybee Island, original artworks, and framed photographs from our very talented members. Congratulations to Ms. Iva Walls, who won the drawing for a year's free GSRA membership. The highlight of the door prize drawing was Bobby Temple's emotional tribute honoring his service dog, Bu Bu, who passed away this year. Bobby honored Bu Bu's memory by donating a \$1,000 cash door prize. Bu Bu had attended the last several Annual Meetings, much to the delight of hundreds of GSRA members.

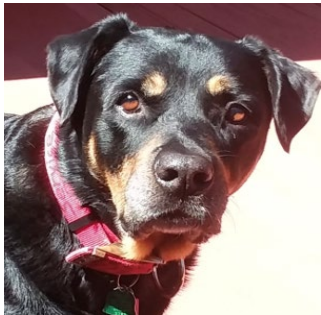


Figure 3: In loving memory.

There are so many people to thank for making this a great meeting. A huge thank you goes to the staff at the Hatcher Center – Melanie Union, Randy Kittrell, and Kendall Palmer. Thank you to Harvey Nation, our original IT guru, who stepped in seamlessly for Kevin Burke.

Thank you to Laura Ryan for a great job capturing the event in photos. Thank you to all the local chapters who provided door prizes, and to Cheryl and Frank Johnson and Cindy Tharp for managing them. Thank you to the members of the Macon chapter for all their help on Sunday afternoon stuffing the swag bags, and to Cindy Tharp, Penny Cameron, Jenny McIver, Dinah Brock, Margaret Brown, and Joy Evans for serving as workshop monitors. And a special big thank you to all the attendees who braved the cold, rainy days to come to the meeting and made it a GREAT BIG SUCCESS!!



Newsletter

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www.MyGSRA.com

October – November 2025

ERS Grants Additional One Time Payment in December after GSRA Advocacy

By Robert Riddle

The ERS Board approved a one-time payment of 5% of benefit amounts, up to approximately \$830, to be processed on December 5, 2025 (subject to the usual conditions—see below). Payments should post to retiree bank accounts within three (3) business days. Both the increased payment amount—roughly \$250 more than last year—and the accelerated payment timeline (about six months earlier than usual) are direct results of GSRA members' advocacy with both the General Assembly and the ERS Board.

Our allies in the House of Representatives added \$10 million to the \$26.75 million appropriated for one-time adjustments over the last several years. The Senate concurred with the House, even initially proposing an additional increase before both chambers agreed on a final appropriation of \$36.75 million.

The ERS Board took action at its October Board meeting to schedule payments earlier than the end of the fiscal year. In the past, the Board typically waited until the end of June to make these one-time payments. This marks a significant success for GSRA, which has long advocated for earlier payments—ideally on the same July 1 date that annual COLAs take effect. And, after GSRA advocacy, the board once again included disabled members under 45 as eligible to receive the payments.

We understand that numerous legislators contacted ERS on our behalf this year, helping make this progress possible. We owe them our gratitude.

To be eligible for this one-time payment, the retiree or beneficiary must :

- Receive a monthly benefit during November 2025
- Have a retirement effective date on or before 12/01/2024
- Have a Normal Retirement Date of 12/01/2024 or before for non-disability retirees.

The one-time payment is not available to GSEPS retirees with a membership date on or after 07/01/2009 (this group is specifically excluded by statute from receiving post-retirement adjustment payments), and no one-time payment will be made based on the receipt of an SGLI monthly annuity.

If a survivor benefit is split among multiple beneficiaries, each beneficiary will share the one-time payment described above proportionally, so that the total one-time benefit payable on behalf of the deceased member does not exceed approximately \$830.

Membership in Motion: Savannah Chapter's Outreach and Engagement

By Lorr Elias

The membership team of the Savannah Coastal Chapter continues to test strategies to increase membership, including a membership email, a texting service thanks to member donations, increased media coverage of GSRA and membership, participation in community events, and engaging current members to help.

At the Chapter meeting in September, our team found a new meeting room at a large DFCS office in Savannah and provided refreshments. There was a large turnout at the meeting due to Allan Hill's numerous emails and our team's texts reminding them of the meeting. We focused on training members to be comfortable helping others become members, including handouts on how to navigate membership on the ERS and GSRA websites, how to send any questions to our membership email or text, and, of course, offering to help anytime in person. We also handed out the flyers we developed for posting around town and recruited many volunteers to find places to post them. On 10/25/25, we participated in the Walk to End Alzheimer's Disease at a park in Savannah after forming a GSRA team.

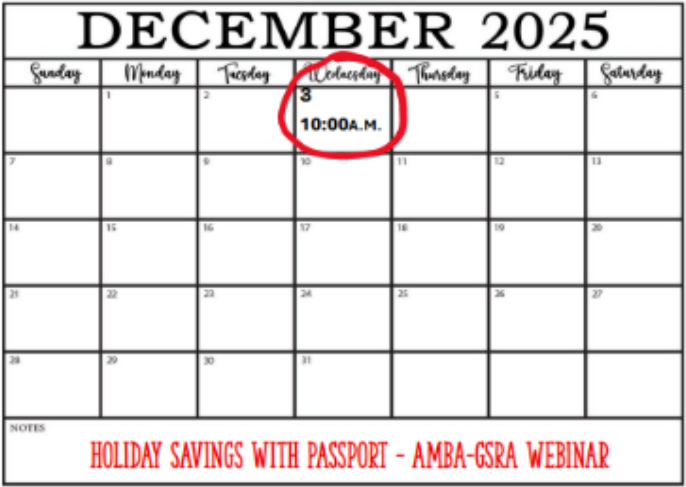
Our membership team is most grateful to the two people who signed up to be part of our community outreach team – Melba Screven and Janet Thomas. We need their help!

Go to www.mygrsa.com to See More Photos!



Figure 4: Retired DFCS employees at the GSRA Annual Meeting.

Join AMBA and GSRA for a Shopping Webinar



DECEMBER 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3 10:00 A.M.			
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

NOTES
HOLIDAY SAVINGS WITH PASSPORT - AMBA-GSRA WEBINAR

'TIS THE SEASON...The Holidays are here and whether you're shopping, dining out, or planning travel to a warm weather location, GSRA has a way for you to save money. Join us for the latest discounts on name-brand products and services, available to you as a *free* benefit of your GSRA membership.

Mark your calendar, watch your email for more information, and plan to join us on Wednesday, December 3, at 10:00 A.M.

From the Banks of the Chattahoochee River

By Judy Bryson

Hello GSRA Members,

The 2025 GSRA Annual Conference in Macon was a resounding success, uniting our distinguished guests, dedicated members, and valued partners under the banner of “Growing Stronger by Raising Awareness.” The enthusiasm and engagement throughout the two-day event reaffirmed the collective passion that drives our organization forward.

From the inspiring keynote address delivered by Michael Thurmond, whose remarkable career and commitment to public service set the tone for our gathering, to the interactive sessions and workshops, attendees embraced opportunities to learn, network, and exchange ideas. The conference showed our progress, including the announcement of the one-time benefit payment, an achievement worth celebrating together.

We came with a shared mission, saw the challenges and successes of our community firsthand, and conquered obstacles by collaborating and lifting each other up. Each story shared and every voice heard enriched our sense of purpose and strengthened the foundation of GSRA. Together, we spotlighted persistent challenges, celebrated milestones, and charted a course for our continued work to pursue our goals.

As we reflect on the energy, knowledge, and camaraderie that filled the center, our efforts to raise awareness and foster growth are continuing. Thank you to everyone who participated and contributed to another unforgettable conference. Here is to build on what we accomplished, until we gather again!

Judy

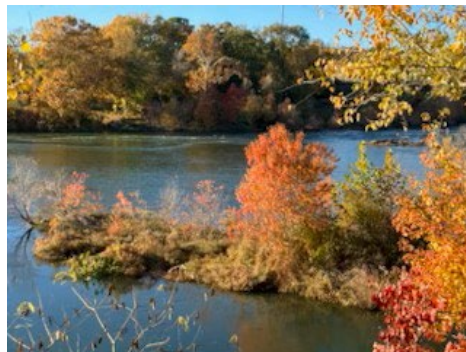


Figure 5: Fall on the Chattahoochee.

Local GSRA Chapter News

East Metro Chapter

The East Metro Chapter met on Wednesday, October 15, with 19 members and two guests present. President David Taylor opened the meeting and welcomed guests and members.



Figure 6: The East Metro Chapter enjoyed lunch and a delicious dessert provided by Debby Vanderbunt prior to hearing from the guest speaker.

After lunch provided by the Chapter and a delicious dessert treat baked by Debby Vanderbunt from the Insurance Group, Janis Tidwell introduced the guest speaker, Daron Bates, Principal Agent and owner of The Bates Insurance Group in Covington, established in 1970. Mr. Bates has over 25 years of experience as an insurance professional, and he was accompanied by his Office Manager, Jackie Wilson, who also has years of insurance experience.

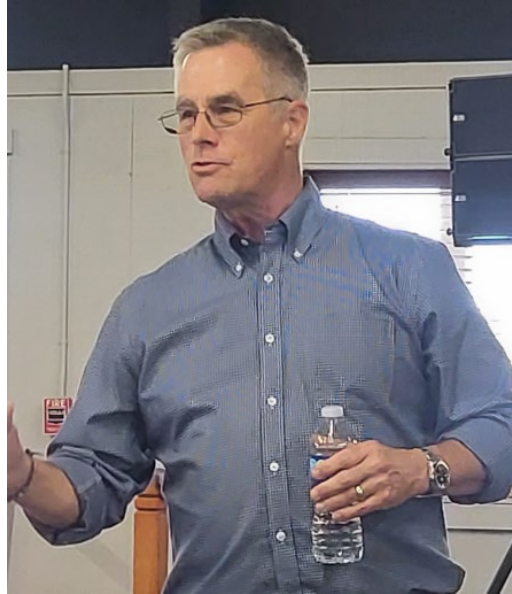


Figure 7: Daron Bates with The Bates Insurance Group provided relevant information about various insurance related topics.

The presentation was very informative and held the audience's attention. Mr. Bates began with playing a comical video clip that was somewhat analogous to the extensive and often confusing insurance rules and regulations if one is not aware of them. He focused on three main parts of homeowners' insurance —Property, Contents, and Liability—and on how to navigate the complicated world of insurance with less stress and avoid some of the pitfalls shown in the video clip.

Topics included factors to consider when deciding whether to file a claim, the importance of taking pictures or videos, contacting the insurance carrier (or local agent), protecting property from further damage, securing estimates, and documenting dates, times, and contacts. He also recommended taking photos and/or videos before any damage occurs to document the contents of the house and personal property.

He suggested that if someone is injured on the property (even if it appears minor), a call should be made to the respective agent with the date and time, in case a future lawsuit is filed, to prevent any questionable coverage issues.

Mr. Bates recommended that policyholders familiarize themselves with their policies, especially deductibles and any exclusions.

The audience was very engaged in discussion, asking questions and relating their own experiences. Several people commented on the excellent presentation and how knowledgeable Mr. Bates was about insurance, contractors, and the overall process.

After the presentation, door prizes were awarded, announcements made, and the meeting adjourned.

CSRA-GSRA Chapter

The CSRA-GSRA chapter advocated for our association at the benefits fair held in Augusta in October by distributing pamphlets and speaking to those interested in the group. Many signed up for more information.



Figure 8: CSRA-GSRA attended the benefits fair to educate retirees about GSRA and on the right members met for their November meeting.

The monthly meeting was held on November 18, 2025, at the Columbia County Health Department. Several members of the chapter shared information from the annual conference, including several bills pending before the legislature that would affect retirees. It was generally felt that one of the bills, which proposed eliminating state taxes, would hurt retirees, as most do not pay state taxes now, and eliminating state taxes would most likely lead to increases in property and sales taxes. Conference attendees also discussed workshops they had attended and indicated that good information was obtained at the meetings and that they enjoyed the fellowship with other retirees.

Due to the Christmas holidays, it was decided that a meeting would not be held in December. The next meeting will be held on January 20, 2026, at the Columbia County Health Department, 1930 William Few Parkway, Grovetown. We hope all have a wonderful holiday season, and hope to see you in the new year at our January meeting.

Coosa Valley Chapter

On October 22, the Coosa Valley Chapter met in Rome. The guest speaker was Leah Gentry from the NW Georgia Regional Commission on Aging. She spoke about the services the agency provides and gave out brochures.



Figure 9: Coosa Valley members received information from the NW Georgia Regional Commission on Aging.

Other topics discussed at the meeting included the upcoming annual conference, door prize donations, open enrollment, and ERS disbursement expected in December.

The Coosa Valley Chapter was well represented at the GSRA annual meeting.



Figure 10: Coosa Valley Chapter members enjoyed the Annual Meeting.

Coosa Valley Chapter had nine members present at the annual meeting.

Tri-County Chapter

The Tri-County Chapter held its fourth quarterly meeting of 2025 on November 3rd at Doodlum's Barbecue & Fruit Stand in Woodbury with thirty-five (35) members in attendance. David Cawthon, Chapter President, welcomed everyone and thanked them for their participation. Updates were provided on GSRA activities, including the recent Annual Meeting in Macon. Tips for SHBP Open Enrollment were shared. New officers for 2026 were elected. President-elect Joy Evans will serve as President in 2026.



Figure 11: Tri-County Chapter members elected new officers at the recent chapter meeting.

Everyone enjoyed a delicious lunch and social time together. The next chapter meeting is planned for Monday, January 26th at 11:30 AM back at Doodlum's Barbecue Restaurant in Woodbury.

Southwest Georgia Chapter

The GSRA Southwest Georgia chapter met on November 12th at Albany State University's West campus.

Erin Willingham, Interim Director of the SOWEGA Council on Aging, discussed the mission and services available that promote the well-being and independence of older and disabled Georgians. A question and answer session followed her presentation.

Several members who attended this year's GSRA Annual Meeting provided an overview and discussed major takeaways. Information on the ERS Board's approval of a one-time payment of 5% of benefit amounts up to a maximum of \$830 was shared. This is an increase of roughly \$250 over last year and will be paid in early December.



Figure 12: Southwest Chapter members enjoyed a beneficial November meeting.

The next chapter meeting is planned for January 14, 2026

NW Metro Chapter

NW Metro Chapter met on Thursday, November 13, 2025, at Cobb County's Switzer Library in Marietta. Eighteen members and guests were in attendance.



Figure 13: Eighteen members and guests attended the November meeting.

Chapter officers, all of whom had attended GSRA's Annual Meeting in Macon, shared important info about our health insurance and pensions (COLAs and funding). They relayed what they heard from GSRA's Legislative Team, Chuck Clay and Chuck Freedman, regarding the impact of pending bills and pension funding.

Participants were pleased to hear details from ERS Director Jim Potvin's presentation about the current status of our pension fund, which has benefited from strong investment returns during the last few years, in addition to two \$500 million allotments from the legislature. The attainment of funding at an 80% level has been accelerated and may be achieved a year earlier than last projected. A permanent increase in the ADEC has built in an annual 1.0% COLA. Mr. Potvin also shared details about the one-time bonus we'll be receiving in early December.

We talked about the importance of continuing to contact our legislators about the restoration of our COLA's and keeping them informed of the increasingly negative impacts on our lives occurring without one. Personal stories about financial hardships are among the most effective ways to convey what's happening to many of us.

After the meeting, a group of members headed to the nearby Marietta Square and enjoyed lunch together at the Stockyard Restaurant.

West Georgia Chapter

The Columbus/West Georgia chapter met on Tuesday, November 18th at Epworth United Methodist Church. Our guest speaker was Josh McQuien with House of Heroes, an organization that assists veterans, first responders and their spouses with minor home repairs that ensure safe and accessible housing.



Figure 14: Members enjoyed a presentation by Josh McQuien with House of Heroes.

Other news included updates from the Annual Meeting, legislative news, and potential speakers for the upcoming year. We also held a ceremony honoring our veterans.



Figure 15: The Columbus West Georgia Chapter members had a great November meeting.

Our next meeting will be on February 17, 2026, at Epworth United Methodist Church.



Newsletter

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www.MyGSRA.com

October – November 2025

September and October 2025 New GSRA Members, Welcome!

Name	County	Name	County
Jamie Anderson	Decatur	Julia Autry	Dekalb
Pauline Baker Ford	Fulton	Shie-Hue Chen	Clarke
Jacqueline Dunbar	Thomas	Charlayne Lockett	Bibb
Tonga McClinton	Muscogee	Martha Russell Jackson	Spalding
Janet Sizemore	Calhoun	Selena Strickland	Brantley
David Tidmore	Chattooga	Robert Aldinger	Lowndes
Lynn Barmore	McDuffie	Barbara Casteel	Meriwether
Dawn Criss	Walton	Emmanuel Enujioke	Fayette
John Fayne	Gwinnett	Johnetta Harris	Rockdale
Vivian Howard	Muscogee	Annie McIver	Worth
Lisa Mehalko	Fulton	Jeri Pearson	Ware
Anne Robinson	Thomas	Patti Simmons	Chatham
Jeffrey VanDyke	Lowndes	Jacqueline Young	Chatham

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