

Much Action on the Retirement Front

By Chuck Freedman

Governor instructs ERS board to “disregard” \$26,750,000 appropriated in FY '24 budget for ERS benefit adjustments.

As reported last month, the General Assembly appropriated the \$26,750,000 in the FY '24 budget for a benefit adjustment for us ERS retirees. This was the same amount as was appropriated in the amended FY '23 budget and which the ERS board voted to distribute as an approximately \$500 across-the-board payment to all retirees. GSRA advocated that the FY '24 money be distributed in the same manner as soon as possible and no later than August. The ERS board declined to act on our request, deferring action to its next annual meeting next April. The governor issued this disregard on May 5.

The General Assembly seeks to appropriate \$26,750,000... to [ERS] ... for an annual benefit adjustment to retired state employees. O.C.G.A. ... authorizes the [ERS] board ... to determine the formula for benefit payments to retirees and any postretirement benefit adjustments. The Board ... therefore shall determine the most appropriate formula for disbursing these funds in accordance with the most recently adopted postretirement benefit adjustment methodology.

To determine what this meant, GSRA requested a Zoom meeting with ERS Executive Director Jim Potvin for his understanding. We understand from that meeting that the money is still in the budget, but there is a possibility that the money could be backed out of the FY '24 amended budget next legislative session. That is a reason for which the ERS board is not awarding an adjustment until after the session. We also understand that ERS would form a working group to determine how best to distribute the funds, whether it be another across-the-board, a percentage of benefit, or some other method. GSRA requested that the working group include GSRA representation. We also again requested that the appropriated amount be distributed as soon as possible.

House Retirement Committee considers bills to be referred for actuarial analysis. The committee met on May 16 to consider several bills, two of which were authored by Chairman John Carson and which could potentially impact ERS plan members indirectly. Based on our meeting with Mr. Potvin, we understand that there are some issues with both bills that are not clear.

- HB 824 which would create a new state law enforcement officer plan within the ERS framework. The plan would offer enhanced retirement benefits but also require participants to contribute 5% of their salaries. The bill would allow active sworn officers in six state departments to elect to join this plan. We understand that there will likely be an additional cost to be paid by the ERS pension fund, resulting in a greater unfunded liability. The plan's costs could be accounted for as a special benefit group as part of the overall ADEC calculations. Also, it is not known whether the majority of officers who are in GSEPS will, if they opt into the new plan, be able to continue to obtain the GSEPS 401(K) match.
- HB 746 would redefine the term “earnable compensation” which is a basis for calculating retirement benefits. The bill would include “any compensation supplements other than those derived from local funds.” Chairman Carson has said that the bill is narrowly aimed and intended to help legislative administrative people. As written, however, it is not known which "other" compensation might be included and which, if any, employee groups might be deemed eligible. The bill might have significant impact on the amount of benefits calculated for affected employees. Funding for such additional benefits would, of course, require additional funding for the ADEC.

We will monitor the progress of both bills closely. We will most certainly advocate that no new moneys be spent to fund either bill before meaningful COLAs for us are fully funded.



Top of Mind: The ABCs of Advocacy By Beverly Littlefield

In Chuck Freedman's lead article bringing you up to date on the 2023 Legislative Session and post-session developments, you can see that we still have much work to do, starting now. (Actually, we haven't really stopped). Because we have new members coming on board every month, a quick review of basic advocacy principles and suggestions for successful interactions with legislators and policymakers is timely.

What is the goal of our advocacy work? Ultimately, we want to persuade and convince policymakers *and* the public that permanently restoring our post-retirement benefits (COLAs/raises) through adequate and sufficient state funding is simply the right and only thing to do. The measure of a successful outcome will be the appropriation of that funding through the state budget process. It could be taking the "first steps" of the Governor's budget recommendations of 2022 to the next level but could still happen in incremental steps. We want a commitment that it *will* happen, in furtherance of what appeared to be the Governor's earlier support.

State agencies are already at work on FY24 Supplemental budget requests and FY25 budget proposals. This is the right time for our members to focus on communicating with their legislative delegations, while they are at home in their districts, so that we can educate them on our issue ahead of the next legislative session. It's also a good time to express your concerns to the ERS Board of Trustees and the Governor's Office.

With that in mind, consider these advocacy basics, or ABCs.¹

1. **A is for "accuracy."** Stick with what you know. We have developed and shared a great deal of information through our survey on the impact of the lack of COLAs on our members. Feel free to use that information and share your own experiences. If you are asked a question and don't have an answer you can state with confidence, say "I'll have to check on that and get back to you." And, then do it. Contact a Legislative Team or Board member to get the information or understanding that you need and then get back to the person with the information as soon as possible. Establish yourself as someone who can be trusted.

¹ Adapted from materials published by StreetCivics.com

2. **B is for “brief.”** The people with whom we want to communicate are busy, even when the legislature isn’t in session. Whether you’re trying to have an in-person conversation or are writing a letter or email, keep it brief. It’s good to make the message personal, but it just needs to be to-the-point. Whether you’re going to be involved in a personal meeting or writing a letter/email, be prepared with three things:

1) *An anecdote.* Lead with a short story with a point about a real-life situation that relates to our advocacy. It could be something you’ve experienced personally as a result of diminished retirement income, or about someone you know who is struggling.

2) *Facts or figures.* Again, our survey data are readily available for you to use to illustrate and support our advocacy goals. One particularly helpful resource are the interactive maps showing the number of ERS retirees and the value of their annual pensions by county or legislative district. They are available through the ERS webpage. [Interactive Maps - Employees' Retirement System of Georgia \(ga.gov\)](https://www.ga.gov/ers) Legislators never fail to appreciate getting this information.

3) *An ask.* Be prepared to ask for the person’s support in specific terms and appeal to *their* values, assuming that, of course, everyone wants to “do the right thing.” Is there an opportunity for mutual gain?

3. **C is for “Courteous.”** Advocacy is all about building relationships over time. It’s not a one-and-done process. And in the process, you may have contact with people who don’t share your views on politics and policy, so remember: Be polite and show respect for everyone you meet. It’s also especially important to treat support and administrative staff with as much courtesy as anyone else. And think of being mindful of the demands on people’s time as another way of showing courtesy.

Those are the basics, but several other thoughts to consider are:

- Show real appreciation and gratitude for everyone’s time, even if your interaction didn’t produce exactly the response you were going for.
- Try to see our issue through the lens of the other person’s point of view, be it a policymaker or a member of the general public. This is not easy but helps to identify the interests of those whose support we seek.
- Avoid confrontations but remain firm on your talking points. Telling someone they’re “wrong,” even when they may be way off base, will only shut the conversation down.
- Use a person’s name, every time you see them. Dale Carnegie said, “Remember that a person’s name is, to that person, the sweetest and most important sound in any language.”

- Don't let the conversation get off track. Many public officials are very skilled at shifting the focus to and interest in the other person...you. This is very flattering and enjoyable, but you may arrive at the end of the conversation and you've only talked about your enjoyment of NASCAR, Georgia football, or boiled peanuts. Politely redirect, acknowledging that time is short, and get back to the conversation about GSRA's advocacy.

The Legislative Team is working to develop Action Alerts over the summer. These alerts will include more specific information and guidance for you to use when contacting legislators. Please respond when we issue the call! Work is also underway to showcase GSRA members and our issues with several media outlets. Local media coverage is always very desirable, too, so please include them in your advocacy work.

Meanwhile, we ask that local chapters use this summer to organize and engage in advocacy activities. If you are a member, but not currently affiliated with a chapter, we ask that you consider joining one and getting involved. If that is not an option, we ask that you reach out to your legislators and to policy makers on your own.

The Board and Legislative Team appreciate and rely upon, as always, the support and efforts of our members. Let us know how we can help you with your advocacy work.

Find your Georgia Legislators

Use this link to easily determine your current state legislators by entering your address.

[Open States - Find Your Legislators](#)

A Personal Message to YOU!

By Kip Mann and Allan Hill

GSRA is an association that covers the whole State. We have chapters in Albany, Athens/NE GA, Augusta, Columbus, Douglas, Macon, Rome, Savannah, Valdosta, Warm Springs, Waycross and across Metro Atlanta - NW Metro (Marietta), NE Metro (Lawrenceville), East Metro (Covington), South Fulton, and Central Metro (Decatur). During our careers, many of us traveled the State, making friends and meeting co-workers from all over. Others of us worked at State office(s) in Atlanta with limited opportunities to travel. Many worked in regional and county offices with few chances to meet co-workers from around the State.

Now we all have certain things in common - we are retired (or are planning to retire) from State government; we have the ability to travel on our terms without asking for annual leave; and we all must advocate for our retirement benefits, both our pension and our health insurance. Without GSRA we are a party of one, with no one to advocate for us except ourselves in our very tiny voice.

That is the mission of GSRA.

And there is only one time a year when members from all over the State can come together as one, in one place, to show support for our mission, and to let our elected politicians, state health insurance officials, and retirement officials know we are still here, have unmet needs, and haven't forgotten the promises made to us.

That's at the GSRA Annual Meeting.

Plan to join us on October 9-10, 2023 for this year's Annual Meeting. We will gather in Columbus, GA at the Historic Iron Works in the Columbus Convention Center. Our host hotel is the Columbus Marriott, which is directly across the street from the Convention Center. As usual, we'll have speakers from ERS and SHBP to give us updates for the coming year, a variety of workshops both informative and fun, and an opening night reception with drinks and appetizers. Downtown Columbus offers a number of dining options within walking distance. Take this opportunity to renew past friendships with former co-workers and to make new friendships with your fellow GSRA members.

To register for the Annual Meeting online, click here: <https://gsra.memberclicks.net/2023-annual-meeting-registration#!/>

To register by mail, click here: <https://gsra.memberclicks.net/assets/documents/GSRA%20Registration%20Form%20-%20Annual%20Meeting%20Columbus%20GA%20Oct%209-10%202023%20Updated%20%20Kip.pdf>

To make reservations at the Columbus Marriott, click here: <https://www.marriott.com/event-reservations/reservation-link.mi?id=1681154462219&key=GRP&app=resvlinkour>

GSRA needs your support as we continue our fight for the benefits that were promised to us. A strong showing in Columbus is an important step in our ongoing struggle. Be there, get involved, voice your opinion, ask questions, and show your support!

Help enrich our voice and grow our support. Don't let those that we worked for so long continue to divide and fragment us, so our concerns go overlooked and appear unneeded of their attention.

United we gain.

Divided YOU lose!

JOIN US!



GSRA Member Profile-Clara Brown

This month we are pleased to introduce Clara Brown, the President of the chapter in the Augusta area which is in the process of re-forming after a number of years of inactivity. Ms. Brown of Augusta, along with Ms. Sandra Shumann of Hepzibah, has been instrumental in providing leadership for the revitalization of the Central Savannah River Area CSRA/Augusta area chapter.

Clara Brown was born and raised in Florida. She joined the U.S. Army immediately following high school graduation and served until retiring. She holds a bachelor's degree in Criminal Justice w/an Emphasis on Public Administration from Brenau University. She maintains several certifications including Certified Alcohol and Drug Counselor II, Certified Anger Management Specialist and Certified Clinical Supervisor.

Clara began her employment with the State of Georgia in 1996 as a Correctional Officer at Washington State Prison in Davisboro. She later transferred to Augusta State Medical Prison in Grovetown where she continued to work as a Correctional Officer performing in different capacities within the prison ultimately being promoted to Media Resource Specialist. During the 2004 reduction in force, she transferred to the Augusta Probation Office and became a probation officer.

During her tenure at the Augusta Probation Office, she held many positions including Field Training Officer, Community Service Coordinator, Drug/Mental Health Court Officer and group facilitator/Post Certified Instructor.

In 2015 Clara was promoted to Center Administrator/Director of the Augusta Day Reporting Center and remained there until 2018 when she became a Program Consultant III-Program Development and Clinical Supervisor. She retired in 2022.

While Clara has enjoyed her employment with the State of Georgia in its entirety, her most rewarding memories are from working in the field of substance use addiction, as a Post Certified Instructor and providing Clinical supervision for counselors seeking their certifications.

Since retiring, she maintains membership in several professional organizations such as the Georgia Professional Association of Community Supervision, the National Association for Alcoholism and Drug Abuse Counselors, the Alcohol and Drug Abuse Counselor Board of Georgia and the Georgia Addiction Counselor Association as she has a heart for volunteering, training, education and helping others.

Clara and her husband enjoy spending time with their blended family of four children, nine grandchildren and other family and friends. She and her husband reside in Augusta and are members of Greater Young Zion Baptist Church.

Introducing bmgmoney

By Beverly Littlefield

GSRA is pleased to let you know of our new annual partner, BMG Money, and the new benefits available through them to our members. BMG Money is a provider of financial services: individually tailored, “micro-loans,” for municipal, state and federal employees and retirees. BMG Money currently provides its services in 42 states.

In connection with providing short-term unsecured personal loans, a foundational part of BMG’s business model is providing financial education and support to their clients. The goal of this program component is to assist the borrowers in establishing a credit history or repairing credit scores that have contributed to keeping them locked into a cycle of debt.

BMG does not require a credit score to apply for a loan but does report repayment history to the major credit rating agencies, helping to build or rebuild credit history. Often people find conventional banking solutions unavailable to them because of a low credit score or no credit history at all. Many have resorted to taking out “payday” and title loans, with predatory interest rates and repayment practices that perpetuate the cycle of debt. BMG Money provides not only the short-term financial aid needed, but education and support in improving overall financial stability in the future.

BMG Loan repayment plans are based on the client’s take-home pay/income, with simple interest, rather than compounding, or interest-on-interest. There are no balloon payments, no late fees, and no prepayment penalties. Since the loans are unsecured, the borrowers’ homes, cars or bank accounts are not at risk.

When we conducted our COLA Impact Survey earlier this year, we learned just how difficult life has been financially for many of our members. In partnering with BMG Money, we see an opportunity to provide an additional benefit to members who otherwise might not qualify for and/or have ready access to conventional banking or credit union services.

A bonus is that the financial education resources are available to all members, whether they are loan customers or not. Many of our retiree members may never need this kind of help, but there probably are many who may. Active state employees also will be able to participate in the loan program IF they are members of GSRA.

We will be working with BMG in the next few weeks to complete arrangements to implement the program and will provide additional information soon. To read more about BMG Money and its services, visit [BMG Money - Affordable loans and financial wellness solutions for employees and retirees](#)

Local Chapter News

Athens/NE Georgia Chapter

The Athens/NE GA Chapter of GSRA met on April 11, 2023 at the Athens Regional Library in Athens, GA. Thirty-eight-chapter members attended the meeting along with 5 officers. A report was given by chapter president Kip Mann which covered three areas upcoming ERS benefit increases, potential health insurance issues facing retirees, and what to do with your savings in these uncertain financial times of high inflation and stock market unrest.

Members were asked to contact ERS board members and stress the need for as high a COLA as can be given without affecting the solvency of the fund. Following the meeting, members enjoyed a time of fellowship. Plans are being made for the meeting this summer with a meal included. For more information about the Athens/NE Georgia Chapter, please contact Kip Mann at kipmann@bellsouth.net.

East Metro

The East Metro Chapter met May 25 at the First Baptist Church Annex in Covington with 17 members and one guest present. We were happy to welcome one new member and hope to continue expanding our membership with our recruitment efforts.

After a brief social gathering followed by lunch provided by the Chapter, President David Taylor introduced the guest speaker, Joey Montgomery, Edward Jones Financial Advisor and Accredited Asset Management Specialist in Covington. Mr. Montgomery made an informative and enlightening presentation, highlighting specific areas of interest and concern to retirees and seniors. His two main topics were (1) purpose and (2) financial and how they are intricately linked to the successful development of an individual's financial plan. He further discussed how (3) family and (4) health contributes to the plan as well. Mr. Montgomery went into more detail about the interest rate environment, the debt ceiling, impact of the U. S. Federal Reserve pauses, the importance of ensuring that beneficiaries are up to date as well as power of attorney and health directives along with other caveats. The presentation was well received as were the coffee mugs and candy Mr. Montgomery gave to all present. The meeting ended with a drawing for four nice door prizes.

For more information on the East Metro Chapter, send an e-mail to David Taylor at dtaylor68@aol.com.



Joey Montgomery speaks to members at the East Metro Chapter meeting in Covington



Donate to GSRA Legal Fund


GSRA's Legal Fund was established as a dedicated legal fund in the event that leadership, on behalf of its members, ever has to retain legal counsel. The fund will be used to cover all appropriate legal fees related to ensuring that retiree benefits are not reduced or eliminated. Every donation makes a difference. For more information and to donate to this fund click on the link below.

[GSRA Legal Fund](#)

Welcome new members!


APRIL			
Name	County	Name	County
William Allen	Gwinnett	Jerry McDaniel	Out of State
Amy Ard	Baker	Winfred Owens	Fayette
Sheila Conner	Walton	Edward Parker	Catoosa
Robert Glover	Out of State	Brenda Pearson-Alexander	DeKalb
James Hansen	Oconee	Brigetta Perry	Fulton
David Jordan	Ware	Laura Ryan	Chatham
Ronald Koon	Gwinnett	Teresa Scott	Chatham
Katherine Little	Cobb	Jennifer Thomas	Gwinnett
Ruby Long	Dougherty	Joseph Tribble	Floyd
Joyce Martin	Greene	Benita Watkins	Morgan
Charles McCampbell	Cobb	Sharon Danforth White	Appling
Elizabeth McCrary	Clayton	Darrell Williams	Liberty





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APCU serves State and Federal workers, retirees and their families in Georgia. Visit APCU's exhibitor table at GSRA. For more information, visit apcu.com, or call us at (404) 768-4126 or Toll-free at (800) 849-8431.

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This credit union is federally insured by the National Credit Union Administration.

APCU partners with Members Wealth Management, a financial services program, to help our members with financial planning, investments, insurance, as well as retirement and estate planning strategies.

APCU has invited Shavon Roman, a Managing Associate with Members Wealth Management, to offer a great workshop, "Money Talk 101," at GSRA. This seminar is designed to facilitate conversations around financial milestones for retirees.

Topics will include:

- ★ The importance of setting financial goals
- ★ Understanding your current financial position
- ★ Preparing for a successful retirement
- ★ Income tax considerations
- ★ What your loved ones need to know



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