

## GSRA Fifth Annual Meeting a Success!



ERS Acting Exec Dir. Jim Potvin, Sen. Fran Millar, GSRA Pres.-Elect. Bill Tomlinson and Rep. Howard Maxwell await Pension Issues discussion

GSRA's fifth Annual Meeting on October 18, 2011 did not disappoint the members who attended. Building on the theme, *GSRA and You: Facing the Challenges*, there were panel discussions on Georgia state pensions and Georgia tax reform and a presentation on State Health Benefit Plan issues. GSRA leadership presented an assessment of association activities with both tactical and strategic steps to address identified challenges. GSRA then wrapped up the program by holding its 2011 Plenary Session to approve pending business and elect new officers.

GSRA President, BJ Bennett, opened the meeting with a warm welcome to just over 300 members. Bennett noted that the organization has continued to grow, with local chapters up to 22 statewide and membership at around 5,100.

Program activities began with 2012 Presidential Nominee Bill Tomlinson moderating a panel to discuss

retirement issues. Panel members were the Chairman of the House Retirement Committee, Representative Howard Maxwell, Vice-Chairman of the Senate Retirement Committee, Senator Fran Millar and Employees Retirement System Acting Executive Director, Jim Potvin. Discussion centered around three topics—investments in the “so-called Dead Peasants” insurance, pension funding and cost-of-living adjustments, and alternative investments. In addition, the panel was asked about and discussed the troubling trend of shrinking state workforce salaries, when recent pension changes were supposed to have the opposite effect.

Next up was Vice-President Chuck Freedman moderating a panel discussion about Georgia Tax Reform and proposed Constitutional Spending Limits Issues. Panel members were Representative Stacey Abrams, House Minority Leader and member of the Special Joint

Committee on Georgia Revenue Structure, and Senator Fran Millar, who graciously volunteered to fill the vacancy created when Senator Bill Cowsert had a conflict and cancelled attendance. Panel members outlined the work of the 2010 Council on Tax Reform and Fairness and activities between the Council's recommendations and drafting the legislative bills by the Special Joint Committee on Georgia Revenue Structure. The panel also discussed some of the provisions of SR 20 – which would limit state revenues and expenditures -- and the impact of such legislation in other states.

Department of Community Health Commissioner, David Cook, provided his perspective on the current funding status and future directions of the State Health Benefit Plan. Afterwards, Commissioner Cook was joined by staff to answer SHBP questions sent in by GSRA members. Staff spokespersons were Jean Giles, Project Director for SHBP, Phil Wasden, Vice President, CIGNA's Government & Education S.E. Region, and Kim McCurdy-Spence, Senior Account Vice President, UHC.

The GSRA Strategic Planning Committee, led by President Bennett, took the stage to present the results of

research, planning and tactical actions during 2011, as well as to outline projected strategic steps to position GSRA to address the challenges. Claude Vickers, Bill Tomlinson, Ernie Melton, and Chuck Freedman talked about accomplishments of GSRA, administrative improvements, new advocacy software to help members in communicating to the elected representatives, the value of and how GSRA is including social media—Facebook—in the association's marketing software, and actions GSRA leadership is taking to assess needs and opportunities, and to plan for the transition of GSRA to meet the identified challenges.

GSRA finished the meeting by conducting its annual Plenary Session. In addition to acting on pending business, members elected new officers. The new slate includes President, Bill Tomlinson, Vice-President, Chuck Freedman, Secretary, Deborah Moore and Treasurer, BJ Bennett. As the Fifth Annual meeting closed, GSRA for the first time conducted drawings for two great door prizes. Penny Blackford won the AMBA provided \$50 Target gift card and Dennis Burrelson won the well-appointed wine and cheese basket provided by the Northwest Metro Local Chapter.

## State Pension Experts Weigh In

In response to GSRA members expressing concern and sensitivity around pension issues, a panel of experts moderated by Bill Tomlinson was asked to discuss the pension concerns. Panel members were House Retirement Committee Chair, Representative Howard Maxwell, Senate Retirement Committee Vice-Chair, Senator Fran Millar and Employees Retirement System Acting Executive Director Jim Potvin.

Tomlinson briefed the audience on the “dead peasants” issue—that proponents of legislation are advising the General Assembly to establish an insurable interest in the lives of active and retired public employees and to allow pension systems to purchase life insurance on its members. The legislation was generally silent on the beneficiary. After explaining that Representative Maxwell and Representative Benton had introduced HB 297, HB 371, and HB 293 to mitigate or limit the negative impact on pension plans if investments such as these are permitted. Tomlinson asked Representative Maxwell about the opposition in the Senate since the bills were stopped by the Senate Rules Committee in the 2011 Session. **Representative Maxwell responded that he does not know what the opposition is, only that there is opposition. Senator Millar responded that he does not see the benefit**

**for the state to have a revenue source related to the death of employees or retirees. Both Rep. Maxwell and Sen. Millar are longtime insurance industry professionals. Director Potvin confirmed that ERS will continue to support passage of HB 297, HB 371, and HB 293.**

The second topic addressed to the panel was the funding of pension trust funds and the awarding of Cost-of-Living adjustments to all members of State supported pension plans. Tomlinson explained that prior to the 2000 decade, governors and the legislature had routinely increased and decreased employer contributions according to pension needs to be actuarially sound and to award COLAs to all retirees. However, former Governor Perdue changed the practice to “freeze” the employer contribution at the reduced rate established in 2001. Tomlinson asked each legislator if he supports continuing the practice of former Governor Perdue regarding freezing the employer contribution to the ERS pension fund.

**Representative Maxwell emphasized that the State is required by actuarial standards to contribute an employer rate that will assure that the fund continues to be solvent. Senator Millar pointed out, and Director Potvin agreed, that there is more to be considered than just market fluctuation in setting employer contribution to the fund.**

*When Senator Millar was asked how he thought the Governor and General Assembly will respond to the requested employer contribution increases of 3.12% for ERS and 1.13% for TRS in FY 2013, he replied that the Governor and General Assembly would be responsive to the need to increase the employer rates.*

The Legislators were asked about their perspective on the COLA inequities between retirees of the ERS and TRS pension funds. Tomlinson pointed out that COLAs for ERS retirees had been eliminated while all but a few TRS retirees have continued to receive COLAs at 3% each year. *Representative Maxwell explained that the reason for the difference in COLA awards is that TRS prefunded their COLAs in the 1980s and ERS did not. He noted that each COLA represents a benefit cost increase of \$310 million or about \$103 million per percent of COLA, and that because of the revenue crisis there is no way for ERS to pre-fund COLAs now. Senator Millar said he didn't understand the differentiation between the two funds, but that no changes were made for this year and he doesn't see it being changed.*

When Director Potvin was asked why the ERS actuarial report showed a decrease in "funded percentage" from 85.7% to 80.1% although the investment income and value of the stock market had increased, *he stated that the two primary reasons are that the report uses a seven year "smoothing" average to keep the stock market fluctuations from drastically affecting the report. He also said that since the market declines in 2008-2010 will impact the actuarial evaluations for several more years, he expects the reports will show lower funded percentages (assets to cover liabilities) decreases for the next several periods.* When asked how the 2004-2009 experience study

changed the actuarial assumptions, *Potvin gave the example that the mortality projections were reduced and that all of the assumption changes resulted in increasing the unfunded liabilities by \$175-\$200 million.*

The final topic addressed by the panel was the interest in the General Assembly for changing legislation to allow pension funds to be invested in "higher-risk" alternative instruments, such as venture capital, private placements, etc. *Representative Maxwell said that while he is not averse to alternative investments, such investments must be carefully researched and worthwhile. Senator Millar stated that Georgia is the only state in the nation that does not allow alternative investments. He noted that Governor Deal states that he would be okay with ERS and other state pension funds investing in these type instruments, but Governor Deal did not think this type of instrument is an appropriate investment for TRS funds. Millar and Maxwell agreed that any expansion of investment types should be done only with assurance of the integrity of the systems.*

Before adjourning the panel, Tomlinson noted that GSRA has noticed that state salaries for active employees are trending lower over the last several years. In 2008, when legislation was adopted to change the pension/savings plans for new employees any savings were supposed to be shifted to salaries so that the state's salary offers could become more competitive with private industry. Considering that both post-employment benefits and salaries have decreased, Senator Millar was asked if the state plans to return to more equity in this area, *Senator Millar pointed out that the same thing has happened in the private sector and he does not see things getting better in the near term. Representative Maxwell agreed.*

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## Tax Reform Panel Provides Perspective

Vice President Chuck Freedman moderated a panel on Tax Reform and Constitutional Spending Limits composed of Representative Stacey Abrams, House Minority Leader and Senator Fran Millar who agreed to participate in lieu of Senator Cowsert. Representative Abrams served on the General Assembly's Special Joint Committee on Georgia Revenue Structure and Senator Millar was an avid interested party in the proposed tax reform bills.

Prior to the Panel discussion, Freedman provided background information about the formation of groups to study and implement tax reform. He related that Georgia's most recent efforts at tax reform began with the 2010

creation of the Council on Tax Reform and Fairness. This was chaired by a distinguished individual who among other accomplishments served as the COO for the Atlanta Olympics and was composed of business leaders and economists. In general, the Council was charged with making recommendations which would make the Georgia economy most conducive to growing businesses and jobs while providing a stable, equitable, revenue neutral tax base. It chose to do this through moving the tax base from income-based toward consumption-based, lowering rates, and establishing as broad a base as possible. Recommendations included establishing a flat income tax

of 4% (down from the current maximum 6% rate for incomes greater than \$10,000), and expanding income and sales tax bases through eliminating many exemptions and credits and taxing some services.

These recommendations were then transmitted to a Special Joint Committee on Georgia Revenue Structure which included Rep. Abrams and which was charged with drafting and submitting a bill which would substantially reflect the recommendations of the Council. During this time, GSRA perceived some of these recommendations – namely, eliminating the income tax exclusions for seniors and eliminating sales tax exemptions for groceries, prescription drugs and healthcare -- to be harmful to retirees and made its concerns well known to the Council, the special committee, and other leaders.

At Freedman's request, Rep. Abrams explained all that had happened between the time the Council provided its recommendations to the Special Joint Committee to the present and asked both Abrams and Millar to give their opinion on the need for tax reform. ***Rep. Abrams stated that the Council's recommendations included a supporting cost-benefit analysis. She stated that some of the objectives of the Council were good, but that when you reduce the tax for one group and then propose revenue neutrality, some other group(s) is required to pay more. She said that her analysis indicated that the taxpayers having incomes between \$60,000 and \$80,000 would pay higher taxes in order for those with incomes over \$80,000 to have a flat tax rate of 4% or 4.5%. Abrams said that Georgia has a mixture of tax categories, i.e. head of household, single, over age 65 with low incomes, etc. and predicting the impact on many groups is very difficult. She also stated that the criticism of the one university research organization that was supporting the Committee with cost-benefit analyses resulted from both the wrong questions being asked rather than incorrect analyses, and inadequate time being given for the analyses to be performed thoroughly.***

***Rep. Abrams informed attendees that the Special Joint Committee introduced five bills sequentially, all of***

***which encountered opposition because of the reasons stated above. No bill passed.***

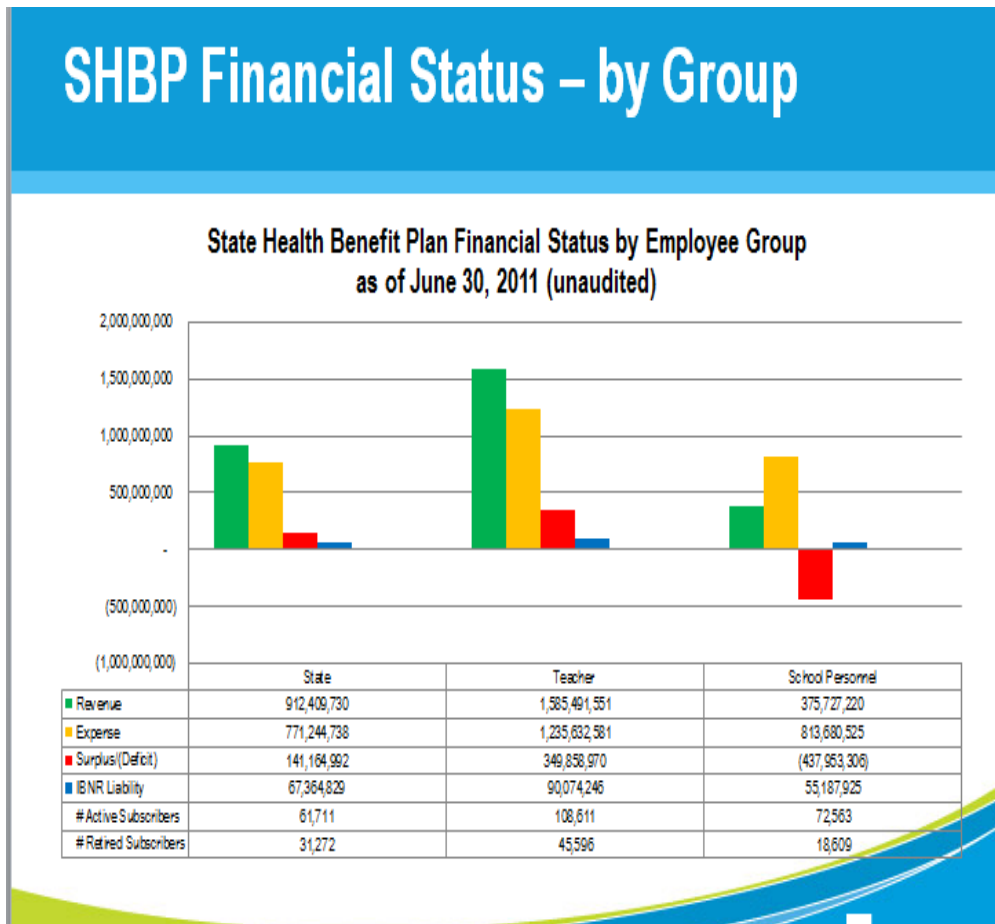
***Senator Millar was not a member of the joint tax committee; however, he expressed his belief that Georgia's tax system should be revised and should be made fairer. He also stated that he believed that the Georgia leaders and citizens want to change our tax system from the current income-based to "consumption" based. When asked about the exclusion of retirement income—currently at \$35,000/\$70,000 and increasing each year for taxpayers over age 62, Senator Millar stated that he was concerned about the legislation that was adopted in 2010 to phase-in an exemption of all retirement income by year 2014, and he thought that the General Assembly would act upon a change prior to 2014—but just not in 2012 because it is an election year.***

Freedman then asked the panelists about their position on SR 20, a constitutional amendment to limit the amount of increased budget to a formula that does not take into account the changes in the populations that must be served for services such as Medicaid, food stamps, education, etc. SR 20 passed the Senate but stalled in the House. If the resolution is passed by the House and approved by the voters in 2012, its major provisions to be implemented will include a cap on spending beginning in FY2013 at an amount equal to the immediately previous fiscal year or that amount adjusted for state government inflation and annual population change. Freedman noted that Colorado is the only state that has adopted this type provision and that it is seen to have resulted in a deterioration of state services, partly since the populations that need services increased faster than the general population. Freedman also noted that Georgia per capita tax rates are among the lowest in the nation. ***Sen. Millar said that he had nonetheless supported SR 20 in the Senate because he believed it contains safeguards to allow state services to be continued in the event of revenue shortfalls, and he felt that it was supported by the bulk of his constituents. Millar did acknowledge that SR 20 could cause problems and Abrams agreed.***



## What Commissioner Cook Sees for SHBP

The Department of Community Health Commissioner, David Cook, presented facts about the funding and the new wellness option of the State Health Benefit Plan. He, SHBP staff and representatives from UnitedHealthcare and CIGNA responded to a portion of the questions asked by GSRA members. Commissioner Cook subsequently provided written responses, which will be provided in a future newsletter article, to all submitted questions.



Commissioner Cook explained that the SHBP is composed of three major groups of members: state employees & retirees, certified teachers & retirees, and local school personnel & retirees. He stated that although the total contribution revenue is different for the groups, all SHBP members pay the same premium for their elected option, regardless of the group in which they are employed. As shown in the chart to the left, two groups were funded for their cash expenses during FY 2011; however the School Personnel group was not adequately funded. Historically, the State, through the Department of Education, and the local school systems have shared the employer cost of providing benefits for the school personnel. In fact, the total deficit for this group was \$438 million for FY 2011.

Commissioner Cook explained that the reduced employer funding for the school personnel was the major reason for the deficit. Other

reasons contributing to the deficit were increased retirement rates and decreased funding from the federal government for retirees under age 65. Commissioner Cook provided information that the state contributions on behalf of the Non-Certificate school personnel at \$243 million in FY 2007 increased to \$279 million in FY 2008 and then steadily declined until it reached “Zero” in FY 2012

The Board of Community Health has taken steps to increase revenue by increasing the local school system per employee rate as follows: (a) Increased on January 2011 by \$55.48 to \$218.20, (b) Increased the rate on May 2011 to \$246.20, (c) Increased the rate on November 2011 to \$296.20, and (d) Increased the rate on July 2012 to \$446.20. However, the \$446.20 local school rate is only at 48% of the required employer cost.

Commissioner Cook closed the funding discussion by saying that DCH had approached the FY 2012 \$280 million deficit in a balanced way. Plan design changes compensate for 45%, increased employer contributions compensate for 38%, and increased active and retiree (under age 65) member premiums compensate for 17% of the deficit. Of the 17% member premiums, 5% was a general increase, 6.2% was for changes required by the national health care reform bill (PPACA) and 6% was added to those who chose not to enroll in one of the wellness options. The enumerated changes with the amount in cash reserves at the end of FY 2011 will cover the projected \$280 million deficit in FY 2012.

## Balanced Approach

### • A Balance of Changes

- 45% Plan Design changes (\$108 M)
- 38% Increase in Employer Contributions (\$92 M)
- 17% Increase in Employee/Member Contributions for Active and Early Retirees (\$38 M)
  - 5% Base Increase - \$16.3 M
  - 6.2% PPACA - \$17.9 M
  - 6% Standard Plan - \$4 M (Est. 20% of members will choose a Standard Plan)
- 1-year Deficit Reduction Total: (\$238 M): 2011 Deficit = \$0

He made an appeal for those retirees under age 65 to seriously consider developing healthier life styles and enrolling in one of the wellness options.

General questions and answers that were provided to Annual Meeting attendees and DCH answers to members' questions will be provided in a future newsletter.

## Facing the Challenges: Positioning GSRA for the Future

GSRA President BJ Bennett stated that GSRA is ever adapting and improving, and that although there is much to be done in the future, GSRA has accomplished much with only volunteer work. She pointed out that GSRA needs to continue to focus on its goals and objectives, but it also needs to reassess how best to grow membership and how best to achieve those goals and objectives. Board members Claude Vickers, Chuck Freedman, Bill Tomlinson and Ernie Melton presented information about short-term and strategic actions.

Vickers reported that GSRA had been successful in:

- Preserving—to-date—the integrity of our pension fund from high-risk Alternative Investments and “Dead Peasant” Insurance investment instruments;
- Helping to reverse the Tax Reform Council’s recommendation to eliminate the exclusion of retirement income of up to \$35,000/\$70,000 for singles/marrieds;
- Helping to “bottle-up” a Constitutional amendment to arbitrarily limit state revenues and expenditures to a formula.

Vickers stated that we have seen what has happened to our pension and medical benefits in the past decade. Both Democratic and Republican administrations have implemented actions to the disadvantage of the state workforce while it was quiet—a malleable group who did not “get into the fray.” He pointed out that we know that the future holds more of the same unless we demonstrate our willingness to improve the situation.

GSRA members’ challenges can be succinctly stated. We need to:

- Impress on decision-makers that their actions are impacting retirees;
- Change the public’s perception of state workers and retirees;
- Change the perception that public sector benefits are better than those in the private sector; and
- Develop future GSRA leaders.

Bill Tomlinson spoke to the audience about continuing and enhancing the Legislative Day at the Capitol and how important the membership participation in that activity is for building influence. He stated that GSRA is now recognized as a group having a common goal, and that recognition is a result of the members’ contact with their

representatives and participation in the GSRA Legislative Day and Legislative Reception. Tomlinson announced that the 2012 Legislative Day and Reception are scheduled for January 31, 2012. He urged members to take part in these activities.

Ernie Melton reported on the new Advocacy software that will simplify the process of contacting the members' elected representatives when issues arise that affect GSRA members. The software will automatically identify for each member his/her state and federal elected representatives. The email message will also provide information about the issue and provide suggested points that members' may want to use in contacting their representatives. Melton pointed out that members are encouraged to modify the message to their words. Melton stated that the legislative season is almost here and that you will soon receive emails about issues. He encouraged members to use this software tool to help let their elected representatives know about issues of concern.

Chuck Freedman closed this session by outlining strategic actions to be pursued by GSRA leadership. He stated that the Strategic Planning Committee had

benchmarked other states' employee and retiree associations for identifying ways to improve GSRA, and is exploring greater coordination with other States' organizations. In addition, GSRA will highlight the value of the optional benefits provided as a member of GSRA through AMBA.

Freedman stated that social media, such as Facebook, has become very important to all organizations' marketing and news strategy. GSRA has developed a Facebook page and is currently providing information about GSRA. He stated that the website ([www.mygsra.com](http://www.mygsra.com)) includes a link to Facebook on the page footer and encouraged all of the members to sign-in to our Facebook page and check "like" in order to get updates and so that all of our friends can view information about GSRA.

Freedman stated that future staffing and legal needs, along with the budget for these items, will be addressed by the Leadership. But in the meantime, Freedman pointed out that "we all need each other" if we hope to have an impact on future actions that affect our well-being.

**Mark Your Calendars for January 31, 2012!**

### **GSRA Legislative Day and Legislative Reception**

Join your friends and colleagues for GSRA Day at the Capitol at 11:00 am, then continue with our Legislative Reception from 5:00 - 7:00 pm in the Floyd Building Empire Room

Details will follow in upcoming GSRA Newsletters and on the GSRA Website: [www.mygsra.com](http://www.mygsra.com)

Registration required for Reception

For Overnight Accommodations, contact Wayne Drummond at 404-694-2588



## 2011 Annual Meeting in Pictures







## Local Chapter News

### Georgia Retired Educators

The Georgia Retired Educators Local Chapter held its annual meeting October 10, 2011. About 40 members attended and elected John Arrington as the new President. Other officers, Vice President Janie Smith, Secretary Caro Feagin, Treasurer Evelyn Mason and Membership Chair Jack Brantley will continue for another term.

Pat Gardner, State Representative from the 57<sup>th</sup> District, presented an update and discussed legislative issues. She addressed Immigration, Transportation, Tax Reform, Jobs and the Economy, Retirement and Health Insurance and then responded to questions and concerns expressed by the members. She solicited suggestions and ideas from the group regarding solutions for problems related to citizen's frustrations on these issues.

Representative Gardner reported that the Tax Reform Commission of 2010 was composed of objective people whose recommendations would have made the state tax structure fairer. However, the legislation drafted was heavily influenced by special interest groups, and resulted in selecting tax provisions that, when analyzed in detail, appeared to result in a huge hit on middle income folks and charity for wealthy organizations and individuals. The legislation was not passed, and its future is uncertain because of the impact it could have on the 2012 fall general election.

Representative Gardner also indicated that the Special Purpose Transportation Regions could be a new structure

that would help solve traffic congestion in the metro Atlanta area.

### SW Georgia (Albany)

Eighteen members attended the SW Georgia Local Chapter meeting on October 1, 2011 in Albany. The membership discussed topics around various issues, including notes and handouts from the GSRA Annual Meeting. The next quarterly meeting is scheduled for January 12th, 2012.

### Macon Local Chapter Organizing Effort

GSRA Membership Committee Chair, Reuben Lasseter, and SW Georgia Local Chapter President, Bob Pollock, met with a group in Macon on October 12 to help launch a new local chapter. Attending were the lead organizer, Mary Brooks, and four other retirees from the Macon area. All of the retirees were very positive and willing to work toward organizing a chapter in Macon. The goal of the next meeting, planned for January 17th at Jocks and Jills restaurant, is to get a bigger group together, form a steering committee, and move forward with the organizing effort. GSRA members in the Macon and surrounding area are encouraged to participate in this organizing effort and to become active in expressing concerns about the issues that affect you.

### As a GSRA Member, YOU have access to optional benefits offered by AMBA.

The benefit plans offered by GSRA through Association Member Benefits Advisors (AMBA) range from dental, vision, and long-term medical care to discounts on computers and Vacation/Travel programs.

Since many benefit plans, including Medicare, are providing an opportunity to change benefits, GSRA members might want to give the AMBA healthcare related benefits a careful look and compare them to coverage they may already have or plan to obtain.

Kip Mann, Athens Local Chapter President, tried the AMBA dental insurance and is satisfied. According to Kip, "AMBA's dental insurance is the first dental insurance that actually appeared to have value to me. When I reviewed the coverage provided by the policy with Ameritas-an AMBA contractor, I was pleasantly surprised to see that enough items were covered that in my first 15 months of coverage I actually received more benefit payments than I paid premiums. I'm sure that this is not always going to be the case, but it was a wonderful thing to happen when I needed it most. It was also good to have a policy where benefits that were available and unused actually rolled over to the next plan year to provide additional coverage during that year. Claims are submitted directly to the dental program from my dentist and I don't have to pay until the insurance has paid their part. Claims have been paid quickly and expediently. I don't use one of their plan dentists, so my costs are somewhat higher, but I can keep my present dentist. I've been completely satisfied."

If you are interested in exploring the AMBA benefits, get more details and contact information by logging in to the GSRA website, <http://www.mygsra.com/mc/page.do?sitePageId=120511>.

### GSRA New Members in September

Name	County	Name	County	Name	County
Jeffery Alligood	Laurens	Janice L. Gardner	Hall	Dinah Faye Ransom	Fulton
Christine M. Bailey	Wayne	Robert C. Gaw	Barrow	Ruby Cooley Reid	Coweta
Therrell T. Banks	Hall	Beverly Gibbs	Tattnall	Rebecca V. Rhodes	Dekalb
Dee K. Bell	Dekalb	Sherie G. Grier	Dekalb	Sue M. Riner	Wayne
Karen R. Berry	Hall	Hilda R. Griffis	Dekalb	George R. Rucker	Appling
Angie Boatwright	Mitchell	Carl S. Hall	Lowndes	Louise E. Sapp	Wayne
Jerry Boren	Coweta	Anita P. Hammonds	Tattnall	Ava W. Searce	Columbia
Carol Broadwater	Hall	Carl W. Harrison	Grady	Amy R. Schwab	Dekalb
Richard C. Brooks	Heard	Lary E. Hawkins	Baldwin	Rebecca Sills	Meriwether
Victor Carl Brown	Bibb	Shelia G. Hawkins	Baldwin	Melodie B. Smith	Laurens
Judith Byrnes	Fulton	Dottie W. Henson	Troup	Michael S. Sorrells	Gwinnett
Bobby C. Caldwell	Spalding	Lillian F. Johnson	Dekalb	Adair B. Spaulding	Glynn
Eddie E. Calhoun	Meriwether	Donald B. Jordan	Tattnall	Sandra Jane Stephens	Gwinnett
Kay V. Captui	Jackson	Adam J. Kennedy	Evans	Barbara Jean Stewart	Appling
Judy Inez Carnes	Cobb	Renee McClanahan	Gordon	Gail W. Stribling	Upson
Mattie D. Clemons	Fulton	Virginia Meadows	Dekalb	Angie Borup Taylor	Gwinnett
Deborah Cochran	Cobb	Patricia L. Moore	Chattahoochee	Linda Y. Taylor	Glynn
Peter D. Colbenson	Dekalb	Debbie F. Morris	Telfair	Edward C. Thomas	Dougherty
Dianne Davis	Dougherty	Mentle Morris	Colquitt	Mary Ellen Thrift	Tattnall
Jeff W. Davis	Floyd	Nancy G. Morris	Fulton	Michael Timm	Walton
Lavonne Dorminy	Ware	Patsy G. Morris	Colquitt	Mary B. Turner	Newton
Cheryl J. Dresser	Cobb	Donald E. Morris, Sr	Ben Hill	Mable P. Wheeler	Bibb
Gary Driggers	Dekalb	Clay Newton	Colquitt	Faye H. Wicker	Coweta
Linda Lee Dubose	Glynn	Michael G. Pappas	Chatham	Harold Williamson	Appling
Leon R. Eastman	Fulton	Chuck Penuel	Dekalb	Mary Lee Williamson	Appling
Gaye Fishburn	Walton	Tora L. Pierce	Walton	Howard Youmans	Emanuel
Mary King Flowers	Wayne	Laura S. Pike	Thomas	Ulysses A. Young	Fayette
Betty J. Foster	Walton	Patti Polk	Spalding		
Marjorie C. Frater	Paulding	James Larry Ramey	Stephens		

#### Does GSRA Have Your Correct Contact Information?

Please be sure to update your **email address** with GSRA when it changes. Simply log in to [www.mygsra.com](http://www.mygsra.com) using your old email address and password; select "Our Members" and "My Profile", and then change your information using the "edit" feature.

If your **mailing address** changes, and you do not use a computer, please notify us of your new address by sending a card or letter to the address at the bottom of this page.