



GSRA Day at the Capitol
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GSRA Sends Letter to State Leadership Requesting Help Restoring COLA

From GSRA President Kip Mann –

The Board of GSRA at its last board meeting on November 9, 2017 approved the following open letter be sent to the Governor's Office of Planning and Budget and all members of the General Assembly to ask for their assistance in helping ERS retirees keep up with increases in costs of living since routine COLAs were reduced beginning January 1, 2007 and finally ended after January 1, 2009. This is the most important issue the Board agrees needs to be addressed in the upcoming session.

While a complete list of 2018 Goals and Objectives will be published in the December Newsletter, members are asked to go ahead and use the open letter to contact their Senators and Representatives before they leave for *GSRA Day at*

the Capitol in Atlanta in January and stress the need for their assistance in this area. Contacts made at home can then be followed up when they arrive in Atlanta on January 31st during the day at the Capitol and later that evening at the Legislative Reception, and until funds are added to the state budget to accomplish this objective.

This is an action that is long overdue, but won't occur without your support and involvement at the local level. Pass this information on to other retirees you know that are not current dues paying members of GSRA. Tell them to get on board, join up, and join in. As one of my favorite golden oldies goes, "It's Now or Never!" I look forward to hearing of your efforts in this area.

*GEORGIA STATE RETIREES ASSOCIATION***GSRA FY 2019 Request for ERS Retiree Benefit Assistance**

The 2018 Legislative Session will convene January 8, 2018. The Governor is expected to recommend \$351 million for funding the TRS Retirement System to meet actuarially projected requirements even as retired teachers continue to receive a 3% COLA as in years past. However, ERS retirees have not received a full 3% COLA since 2007 (see below).

ERS Retirees need your help to provide short-term relief for current retirees by funding at minimum of a 1% COLA. State dollars of \$76.05 million with a federal match of \$40.95 million will fully fund this COLA. Additionally, your help is needed to approve appropriation bill language to encourage the ERS Board to request additional funds in the Actuarially Determined Employer Contribution Rate (ADEC) so that the ERS trust fund—currently at approximately 75% -- will reach 100% of funded liability in fewer than the 25 years that is currently anticipated. If these recommendations are supported, the ERS Board should be able to award a COLA in the near future.

For the past two years, we appreciate the one-time adjustments that have been approved for ERS retirees to help soften the blow of lost purchasing power. However, if COLAs are delayed until the trust fund reaches 100% funded or 25 years—many current retirees will not live to see the improved purchasing power. A result of suspending COLAs in 2009, is ERS retirees' have lost 25% of their purchasing power had the historical COLAs been granted. In fact, as reported in the actuarial reports, the average ERS annual retiree benefit has decreased from \$28,628 in 2012 to \$27,602 in 2016. The average TRS annual retiree benefit has increased from \$34,377 in 2012 to \$36,431 in 2016.

O.C.G.A. Section 47-2-29 (a) states in part: **On a date to be established by the board of trustees, but not before April 1, 1967, the board of trustees is authorized to adopt a method of providing for postretirement benefit adjustments for the purpose of maintaining essentially no less purchasing power for a beneficiary in his postretirement years. The above information shows this has clearly not been done and needs to be addressed.**

Actual ERS COLAs awarded are as follows:

- Prior to 12-31-2007 1.5% every 6 months.
- Effective January 1, 2008 a COLA of 0.5% was awarded.
- Effective July 1, 2008 a COLA of 1% was awarded.
- Effective January 1, 2009 a COLA of 1% was awarded.
- No COLA has been awarded since January 1, 2009.
- Two one-time adjustments were awarded in 2016 and 2017.

Thank you for considering this request.

GSRA Board, GSRA Members, Retirees and Active Employees Planning to Retire

GSRA's Legislative Liaison Addresses Membership Issue

GSRA's Legislative Liaison, Chuck Clay, addresses what he sees as GSRA's biggest issue in obtaining legislative support for our issues – the size of our membership. Chuck has firsthand knowledge of this scenario, having served as a State Senator for Cobb County from 1989 to 1998.

Dear members and potential members, with the holiday season approaching, that can only mean that the start of our General Assembly cannot be far behind. After a truly outstanding Annual Meeting in Columbus, Kip Mann and his team, along with 2018 GSRA President Steve Herndon and your new slate of officers/board members, provided a very clear set of legislative directives. While there will be bills that we need to support or oppose, at the heart of our legislative agenda are two issues - correct the "balance billing" problem that exists in Georgia with equitable billing and transparency and receive the COLA that we have earned.

As to the first issue, House Insurance Committee Chairman, Richard Smith, representative from Columbus, introduced a bill last year to address the problem of "balance billing" once and for all. We are committed to working with him to get this done, and, this year, the chances are very good for success. Secondly, and even more importantly for GSRA purposes, is our need for a richly deserved COLA. As you know, we have received no COLA since 2009, and, as such, the gap between what our state retirees receive and that of other groups of retirees, continues to grow. While we do not begrudge others, and we are most appreciative for the one time payments in the last two state budgets, it is high time that we receive that which is most surely overdue, a COLA increase.

These are our issues, but how are we going to achieve these goals? Quite simple really, we need to double our membership now. We have the advantage of being a state wide organization, but we squander much of that potential by having only 5,000 active members out of a pool of 50,000 plus. Imagine what we

might do with 10,000, 15,000, or even 20,000 members. Every elected official would seek our support. **Bluntly speaking, we cannot expect 5,000 people to carry the brunt of "sweat equity" and financing on their backs alone. That simply is not fair to the few who represent the many. Nor is it as effective as it should be. To potential members, money is not the issue, dues are minimal, but rather it is a question of numbers. Politicians can count as well as anyone, and 20,000 is a whole lot more than 5,000.**

We face the simple but often daunting challenge of building our membership. As such, every member is tasked with recruiting at least one new member for GSRA by the end of the year. Additionally, each of us is directed, either singly or in groups, to meet with our legislators in order to educate them of our needs. This is our chance to amicably but forcefully let our views be known. Your GSRA team has compiled an excellent information sheet about the history of COLAs, but it needs to be explained to legislators - now! If we grow and continue to communicate with policy makers, then we can achieve this year's goals and many others.

Your GSRA legislative team was instrumental in achieving limited budget success over the past two years, but we will need the help of all to have any hope for COLA success in this next Session. Legislative leaders have not been optimistic about our chances, but we can make the difference if we do two things, recruit members and communicate with legislators. Complacency is our enemy, while vigilance and passion are our friends. Join now and act now for a COLA now!

July – October New Members

Name	County	Name	County	Name	County
July		Dawn Washington	Henry	Deborah Smith	Dooly
Sarah Black	Bartow	Mary Williams	Fulton	Victoria Underwood	Meriwether
Rebecca Cain	Thomas	September		Gennett Wimberly	Randolph
Lynn Cartwright	Meriwether	Henrietta Archie	Newton	October	
Susan Deaver	Gwinnett	Mordie Askew	Muscogee	Clarence Allen	Cherokee
Alton Smith	Grady	Cathy Atkins	Liberty	Sandra Brooks	Gwinnett
Nehemiah Wooten, Jr	Grady	Marlene Autry	Hall	Judy Bryson	Muscogee
August		Tracy Cassell	Douglas	Sue Cash	Henry
Anita Hunnicutt	Douglas	Carolyn Cawthon	Meriwether	Donna Drew	Ware
Nancy Johnson	Randolph	Dianne Dean	Ware	Brian Head	Lamar
Carolyn Jordan	Newton	Joseph Drolet	Fulton	Evelyn Kimble	Gwinnett
Kathy McLendon	Emanuel	C. Steven Dunlap	Meriwether	Mary Kinservak	Schley
Sheila Mitchell	Muscogee	Barbara Heard	Fulton	Gayle Porster	Fayette
Lisa Myers	Douglas	Tommy Holder	Coweta	Willie Rutledge	Harris
William O'Brian	Jasper	Cassandra Jakes-Beasley	DeKalb	Carolyn Scott	Thomas
Janie Sims	Fulton	Pamela Johnson	Henry	Sandra Smith	Ware
Robert Smith	Fulton	Cassandra Jones	Clarke	Lorimer Stover	Muscogee
Ralph Sutton	Wilcox	Edward Lee	Cobb		
Elaine Taylor	Thomas	McElhannon			
Deborah Toney	DeKalb	Donna Morgan	Madison		
Sheila Tyler	Sumter	Clifford O'Connor	Fulton		
Darwin Walls	Fulton	Rajesh Pagadala	Bibb		
Nellie Ward	Grady	Dana Phillips	Carroll		
		Brenda Sams	Muscogee		

Giles New GSRA Secretary for 2018

The GSRA Secretary position for 2018, which did not have a nominee at the Annual Meeting vote, has now been filled. Jean Giles, from Powder Springs, graciously volunteered to serve in that role and the GSRA Board ratified her election at the November board meeting. GSRA thanks Jean for being willing to step up and serve the association!





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Endorsed Benefits

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- Cancer Treatment Policy
- Life Insurance
- Medicare Supplement Insurance
- Medical Air Services Association (MASA)
- Identity Theft Protection
- Travel Discounts
- Hotel Discounts
- Car Rental Discounts
- Computer Discounts
- Tax-Deferred Annuity

Review your benefits at: www.myAMBAbenefits.info/gsra

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