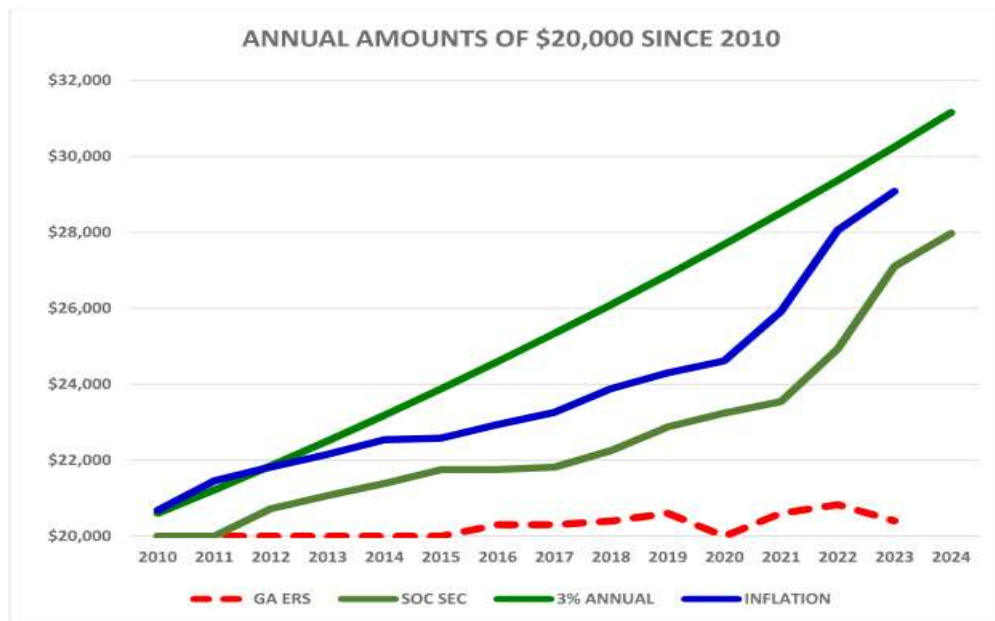


Retirees Cautiously Optimistic Heading into 2024 Legislative Session

By Chuck Freedman

At the twilight of the current year, your legislative team has made one final push to convince decision makers to fund meaningful COLAs. We have met with the House Budget and Research Office director and long-time ERS analyst and have scheduled a similar meeting with Senate Budget and Evaluation Office officials. These are the individuals whom legislators rely on for information and recommendations. One helpful item in these discussions has been a summary graph developed by Central Metro Chapter member Ron Nawrocki, retired OPB chief analyst for capital expenditures budgeting. This graph clearly depicts the losses we have suffered.

**AMOUNTS ON MEDIAN ERS BENEFIT (\$20,000)
OF ERS ADJUSTMENTS, AND NON-REALIZED ADJUSTMENTS OF
SOCIAL SECURITY, ANNUAL 3%, OR INFLATION PERCENTAGES**



Our able lobbyists have also been making contacts with influential leaders. And many of you have also been contacting legislators on our behalf. Without going into specifics, we have heard from different sources that Leadership is contemplating allocating a very large sum into our pension fund. We have been fiercely advocating that a sufficient amount of that sum be allocated for meaningful COLAs on top of the \$150 million that Governor Kemp continues to

recommend be included for an annual average 1% COLA. We have also been requesting that the \$26.75 million appropriated for COLAs this year be continued. Unfortunately, we do not know how much traction our advocacy has been gaining. But we will continue trying as hard as we can.

So as the new year dawns, we wish for all that it be happy, healthy, safe, and **prosperous**.

Changing of the Guard

As we prepare to enter a new year and face the 2024 Legislative Session, it's important to note that at GSRA we're experiencing a change in top leadership. As of the first of January, Robert Riddle, President-Elect for the past year, becomes the new GSRA President, replacing Beverly Littlefield, who has served as GSRA President for the past two years.



Robert Riddle and Beverly Littlefield at the December Board meeting

The GSRA Board welcomes Robert in his new role and looks forward to working with and supporting him in 2024. Robert will also need the support of all GSRA members as he moves the association forward with various GSRA education and advocacy projects.

As well, the GSRA Board and, we're sure, GSRA membership thank Beverly for her superb leadership and active advocacy for state retirees these past two years. We wish her all the best in the future!

This is a good time to remind members that GSRA's local and state officers, as well as its board and operating committees, are all filled with state retiree volunteers. GSRA will continue to only be as effective as we can by members being willing to step up and fill these important positions.

Jay Jarvis/Newsletter Update



Last month we shared the upsetting news that Jay Jarvis, who succeeded Beth Morgan as our Newsletter Editor this year, sustained a serious brain injury while working in his yard in Armuchee (Coosa/Rome area). Initially hospitalized in Rome, he was transferred, first to Kindred Hospital in Chattanooga, and then most recently to the Siskin Hospital for Physical Rehabilitation, also in Chattanooga. From an update on the *Pray for Jay* Facebook page from 12/29 comes this heartening news, “No holiday from therapy as Jay continues to improve with his walking and physical therapy at Siskin Hospital for Physical Rehabilitation in Chattanooga. They are looking for his next stop for treatment to be a bit closer to home. Please continue to pray for his brain to completely heal and that Jay be fully restored. We are told this takes time, but our Creator can speed that up! Jay was telling one of the therapists this morning that he has been talking to God, Jesus and the Holy Spirit! Please know the time that you devote to him in prayer is a blessing to us! You know he’s ready to go out to eat again - and send you photos on Facebook!”

We are confident that Jay will continue to heal and recover and would love to welcome him back as Editor. However, we must be realistic that his recovery may be extended, and we need to identify someone who can step in as soon as possible.

All of our work to produce the newsletter is handled electronically, so your location is not an issue, as long as you have a good internet connection and a laptop or desktop computer. We create our draft documents in Microsoft Word and when in final form, they are converted to an Adobe PDF for emailing and other sharing.

We produce the newsletter generally during the last two weeks of each month, with a target publication date of the last day of the month.

EMPLOYMENT OPPORTUNITY AT THE STATE CAPITOL

The Office of Senator Gloria Butler seeks to fill an Administrative Assistant position that supports the Senator’s daily work. Primary job responsibilities generally include reception, communications and clerical work.

Space limitations of this newsletter prevent publishing the complete job announcement, but it is posted on our Facebook page, [Facebook](#). You do not need to be a member of Facebook or of GSRA to access the page and the information.

You also may contact Senator Butler’s Chief of Staff, Ross Harris, for more information: Ross.Harris@senate.ga.gov, (404)680-5588.



Top of Mind: Reflections

By Beverly Littlefield

This is the time of year when we naturally tend to reflect on our lives and to take stock. On a personal level, I'm grateful most of all to have had another year with good health. I'm hoping that trend continues, while promising myself I'll walk more, plan better meals and curb my inner night owl to get more sleep in the new year. These are my "intentions," not my "resolutions!" I'll let you know how I do!

Meanwhile, looking back on the year for GSRA, I reflect on the co-equal and over-arching goals that our Board set out three years ago:

- To protect and advocate for retiree benefits, *and*
- To grow our organizational impact through strong membership and participation.

This is not a formal "Annual Report," but I think it is important to acknowledge some of our successes for the year. It's also an opportunity to reaffirm our commitment to our vision of every retiree being able live with dignity.

Our Legislative Team, ably and capably led by Chuck Freedman, and supported by our legislative liaisons, Chuck Clay and Deupree Yancey, worked non-stop all year. I've said before, and I'll repeat, there was no "off season" this year, as there has been in some past advocacy cycles. The effectiveness of legislative advocacy is very difficult to measure, but if building, strengthening and maintaining relationships and communicating with legislators and policy makers are any indicators, I'm calling 2023's advocacy work an unqualified success. Based on some informal records I kept, not counting written correspondence, emails and phone calls, members of our team logged on average a personal meeting with decision-makers during almost every week of the year. And, those are only the ones I know about.

And, thank you again to all who responded to the COLA Impact Survey we conducted in 2023, one of our most ambitious information-gathering efforts to date. Our members' stories, and the data from the massive response, were highly impactful with legislators and policy-makers. Thanks to all, including our members who individually, and in their chapters, have worked in support of our legislative goal of securing sufficient appropriations of state funds to permanently restore our Cost of Living Adjustment (COLA/raise). Everyone at every level of GSRA is a vitally-important member of this team.

In the area of membership development and chapter support, one of the more significant accomplishments has been the work of local chapters to re-engage with members and reach out to include others. We saw a new chapter emerge in the Augusta area and commend the leadership and members for their early success. We're continuing to support the re-vitalization of the Northeast Metro (Atlanta) chapter and are confident that 2024 is their year. And, due to the generous commitment of time, talents and energy of a group from the Savannah/Coastal chapter, the possibility of standing up at



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least one new chapter in the South Central/Southeast region in 2024 is closer to becoming a reality. To these and all chapter member-leaders, we owe a great debt of gratitude.

During 2023 we launched the “Postcard Project.” Chapter volunteers send prospective members a GSRA-branded postcard, inviting them to join in local activities. The cards go out after we send through our administrative channels an initial email invitation and information package. The postcard is intended to give a personalized touch to member outreach. While I can’t support a claim of substantial increases in membership numbers attributable solely to the postcards, I do believe it is an effective outreach tool when used in combination with other communications directed to prospective members. I hope we will continue to develop and improve our outreach processes to better reach younger retirees, and active employees, both those contemplating upcoming retirement and those with some years left in their careers.

In support of member outreach and communications, we redesigned our membership brochure with the goal of making a more persuasive case for why “Every Member Matters” and the benefits of membership. And, we’ve successfully published this newsletter each month during the year, while transitioning from our long-time volunteer/member editor to another volunteer-member editor. We have maintained our Facebook page and website through the efforts of another volunteer/member who has served as our webmaster and IT specialist. Visits to the Facebook page in particular have grown over the year’s time. Recently I shared in a Facebook post a retiree’s letter to the Editors of the *Atlanta Journal Constitution*. As of this very moment, this post has been viewed by nearly 4,000 people, one of whom is a State Senator, who engaged in the conversation about the post. I’d say we’re on the right track with using social media to get our message out. And there are other platforms we haven’t really begun to explore!

Unfortunately, however, we are starting the new year off confronting the loss of those volunteer resources. Health challenges those members are experiencing prevent them from continuing in their current roles. More than anything else, we hope for them to return to their best possible health as soon as possible. At the same time, the objective to shore up our capacity for communications and technology management takes on new urgency and the highest priority in the area of operations.

As my term as President draws to a close, I submit to you my last “Top of Mind” column. Thank you for reading it over the past two years. It has been my privilege and pleasure to be a part of the GSRA Board and Policy and Operations Committee and to serve with this outstanding group of people. Likewise, having had the opportunity over the last two years to get to know many of you in your chapters around the state also has been a highlight of my experience which I will always treasure. If I tried to name each person to whom I owe thanks, I would surely leave someone out, so I’ll just say “thank you” from the bottom of my heart.

I will continue to support GSRA in any way that may be helpful. But, for now, I know you will join me in welcoming Robert Riddle, Jr. as incoming President, and support him, and the entire Board, as generously as you have me. Warmest wishes to all in 2024.

Local Chapter News

Central Metro Chapter

The Central Metro Chapter met on Monday, December 11 at 2:00 pm at the Avis G. Williams Library. DeKalb County Sheriff Melody Maddox gave an excellent presentation on safety issues of concern to senior citizens.



Central Metro attendees listen to DeKalb Sheriff Melody Maddox give presentation on Safety for Seniors.

CSRA of Augusta Chapter

CSRA-GSRA did not schedule a monthly meeting for December but instead met on Saturday 12/09 at Cracker Barrel for a membership drive. There were ten attendees. Four of those in attendance were newcomers. Three of the four committed

to join. Though small in number, the drive was successful especially with the holiday season being in full swing. We intend to have a membership drive quarterly in 2024.



CSRA's December membership drive attendees

East Metro Chapter

The East Metro GSRA Chapter met December 4th at the First Baptist Church Annex in Covington with 22 members and one guest present.

After lunch from Bradley's BBQ in Covington, President Taylor introduced guest speaker, P. Erin Hall, Georgia Representative of Association Member Benefits Advisors (AMBA). Ms. Hall presented a very informative and "eye opening" picture of emergency benefits with a special focus on MASA (Medical Transport Solutions). She discussed the average costs of regular ground ambulance services as well as emergency transport and the resulting potential costs not covered by insurance. She quoted the price of individual MASA coverage as \$39 per person or \$49 per person and spouse. There is also a lifetime coverage available.

In her role as an AMBA advisor and in accordance with the partnership between GSRA and AMBA, she and other AMBA staff actively recruit GSRA members and advocate for our COLAs. As of this meeting, Ms. Hall states that she has personally recruited 18 new members out of her goal of 20.

A spirited conversation ensued with members sharing experiences as well as numerous questions. She provided attendees with handouts explaining benefits. After the meeting, several members signed up for coverage or obtained additional information. For more information, contact erin.hall@amba.info.

The meeting ended with drawings for the usual nice door prizes, some of which were hand carved wooden pieces



Erin Hall of AMBA presents to East Metro meeting

Macon/Middle GA Chapter

On Saturday, December 9th, 2023, the Macon Middle Georgia Chapter met at the Georgia Sports Hall of Fame in Macon. The chapter had a wonderful, fun meeting. The officers and Party Committee members donated money and prizes to help make the party successful. There was lots of delicious food, awesome games with prizes and gifts, music and a tour that included a scavenger hunt throughout the Sports Hall of Fame.

There were 36 members present and Representative Miriam Paris, all dressed in holiday festive colors. Rep. Paris always supports GSRA, so we have adopted her, and she comes to our Christmas party each year.

We had a membership drive and got 2 renewals, 2 onsite new people and 4 people who joined online prior to attending the party. We laughed so much that we are already looking forward to next year.

President Clayton Teague had a short meeting and requested nominations for a new secretary. Our Treasurer is doing better, and we are keeping the same officers for 2024. The president thanked the Party Committee (Carrie Barber, Melissa Belk-Teague, Gloria Brooks, Clayton Teague, Bill Lucas, and Mary Wimberly) for their great job putting the

party together. Thanks also to Lillie Tukes for providing delicious chess squares. We wanted to recognize the sheriff's office for donating outreach gift items for our door prizes.

Our next meeting will be in March 2024. A reminder will go out to the membership as soon as a location has been established. We are currently serving Baldwin, Bibb, Crawford, Peach, Jones, Houston, Twiggs, Wilkinson, and Monroe counties. We have members in a few other counties. Want to join a great fun chapter that has a family feel? Reach out to melissabelk@maconmiddlegeorgiagsra.com.



Macon Middle Georgia attendees



Party goodies displayed

NW Metro

The NW Metro Chapter met Tuesday, December 19, 2023, at Cobb County's Switzer Library in Marietta, for our last meeting of the year. Twenty three members and guests were in attendance. It was a very informative, productive, and fun meeting!

Ashley Calhoun and Hillary Johnson, AARP, provided an excellent presentation on "Fraud & Scams." They discussed some of the most prevalent cons and ways to avoid being victimized. It was very educational and worthwhile.

We were honored to have both Beverly Littlefield, GSRA's current President, and Robert Riddle, GSRA's President-Elect, as our guests and speakers. They covered GSRA's accomplishments, goals, and priorities. There was an opportunity for discussion and Q & A so members could have their questions answered and offer suggestions. 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 and finances that are occurring without one.

Diane Conley, the chapter's Membership Coordinator, encouraged every member to reach out and recruit at least one new member. She and other members emphasized the need to keep growing to increase our effectiveness.

During the break attendees had a chance to enjoy some holiday treats and catch up with one another.

After the meeting, a group of members headed to the nearby Marietta Square and enjoyed lunch together at the Stockyard Restaurant. The food was good, as was the company. Folks were glad to see one another and are looking forward to the next time.



AARP representative providing presentation on fraud and scams to NW Metro members

Valdosta Chapter

The Valdosta GSRA Chapter met on December 14, 2023. Ray Josey provided an update on GSRA Legislative priorities which focused on COLA options being considered. Debbie Scarborough, AMBA representative, shared information about products and services offered through AMBA.

We also talked about the GSRA Conference recently held in Columbus, and discussed program options for future chapter meetings. Debbie Scarborough also shared Christmas goodies and door prizes for us. The meeting was well attended, informative, and festive.



Debbie Scarborough distributes door prizes at the Valdosta meeting

Welcome new members!

| NOVEMBER | | | |
|-----------------|-----------|----------------|--------------|
| Name | County | Name | County |
| Valerie Ford | Jones | Judy Goodwin | Bibb |
| Joseph Baden | Jones | Lewis Goodwin | Bibb |
| Robert O'Rourke | Upson | Sandra Mack | Cobb |
| Ronald Henry | Carroll | Teresa Renfroe | Upson |
| Joseph Gazafy | Upson | Daniel Booke | Out-of-state |
| Jimmy Elder | Carroll | Stardina Wyche | Fulton |
| Terry Joiner | Cobb/Ful. | | |





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*Based on credit review. For 7% per year, with good credit, for example, a \$3,000.01 loan repaid in 26 months costs 26 monthly \$170.00 and the appropriate monthly payment will be \$170.00. Payments & loan reduction rates will vary. Other terms and conditions apply, and your loan may vary depending upon your loan-to-value ratio, actual payment history, etc. Must be employed for at least 1 year, actively employed for 90 days to apply. Must be age 65 and qualify for a loan. Subject to credit review and approval. See www.bmgmoney.com for more details. © 2023 BMG Money, Inc. The Georgia State Retirees Association is not responsible for any financial aspects of LoansforRetirees.



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*2022 UnitedHealthcare Customer Experience Survey scores for Group Medicare Advantage plan members. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. H2001_GPRU82022_070423_M 5/19/23/232