



Newsletter

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March 2022

Session Ends: GSRA Obtains First Ever Pre-funded COLAs, but Amount Falls Short

By Chuck Freedman

GSRA fought a lot of battles in March. On the COLA front, we tried to build upon our success in having the Governor recommend, and the General Assembly adopt in its appropriations bill, a significant amount of funding – roughly \$119 million in state funds – for a COLA in FY 2023. This included a pledge to continue appropriating this amount until the associated pension fund liability for the COLA would be paid off. Several influential legislators also told us that they intended to see that the amount of pre-funding would be increased in future years. This was good news, VERY good news. We believe this would not have come to pass without the sustained efforts of all participating GSRA members and demonstrates the value of GSRA to all ERS retirees. Good job to all who have participated through the years!

Not such good news, as reported last month, was that GSRA's analysis revealed that this FY 2023 level of funding would likely result in COLAs of less than 1% being granted in most years in the near future, including no COLAs at all in many of those years. This is in concert with ERS informing us that the FY 2023 COLA will be either 1.25% after a year in which inflation has exceeded 7% nationally, and 10% locally.

We issued two Action Alerts during the month requesting members to write, call, or visit their legislators and the Governor and again request more funding for COLAs. The first alert was to contact members of the Senate Appropriations Committee after it had received HB 911, the appropriations bill. The second was to contact members of the conference committee working out the differences in the House and Senate versions of HB 911. We hope that you participated. We also tried to organize a media event, but we did not think about doing this until it was too late for enough members who were able or willing to attend. Unfortunately, our pleas were unsuccessful, and no more COLA funding was added. President Littlefield's *Top of Mind* and past

President Jim Sommerville's editorials later in this edition provide additional insights on the COLA issue.

SB 343, which contained provisions to make GSEPS, LRS and JRS retirees eligible for COLAs and to increase the employer match for GSEPS's employees' 401(k) contributions, was taken up in the House Retirement Committee on March 16. Both GSRA and ERS were blindsided when Rep. Chuck Martin submitted a substitute that deleted the provisions making GSEPS, LRS and JRS retirees eligible for COLAs. Rep. Martin gave the reasons for his substitute that the relatively small amount of future COLAs that GSEPS employees would receive upon retirement would not be an incentive for them to remain employed by the state; also the money that the state would save from not having to pay COLAs to GSEPS retirees would better enable the state to fulfill its promise to pay COLAs to old and new plan retirees. This latter reason was very ironic for GSRA attendees because Rep. Martin has consistently opposed COLAs for ERS retirees in the past and opposes defined benefit plans like ours in general. Both GSRA Legislative Committee Chair Chuck Freedman and ERS director Jim Potvin testified in opposition to the substitute. Freedman also advised the committee members as to the inadequate funding in HB 911 for meaningful COLAs and implored them to do what they could to have more funds added to HB 911 for that purpose.

HB 1288 would allow beneficiaries of state group term life insurance members to assign life insurance benefits to licensed funeral services providers to pay for funeral services. This bill passed the House and was taken up by the Senate Retirement Committee. Director Potvin spoke against this bill. He said that the current law's prohibition against beneficiaries assigning benefits is for the purpose of protecting beneficiaries in stressful times. He also expressed concerns that if an exception is to be made for funeral services providers, the precedent will open the gates for

legislative exceptions to be made for all kinds of other purposes and potential unethical purveyors. Nonetheless, the committee passed out HB 1288. Shortly thereafter, GSRA leadership determined to actively oppose the bill and issued an action alert for you to contact senators asking that they both request HB 1288 not be placed on the Senate agenda, and to vote against the bill if it was taken up on the floor. HB 1288 never hit the floor, so we were successful in opposing it.

SB 566 modifies somewhat some general provisions in the anti-surprise billing act passed in a recent year, but it also applies the anti-surprise billing provisions to emergency treatments for mental health conditions. It builds upon bills enacted in recent years that were successfully advocated by GSRA. SB 566 passed both houses.

HB 1437 sought to reduce the state income tax rate, to modify exemption amounts, and other related actions. GSRA has consistently opposed such bills in the past

because they would reduce revenues which could be used to pay for our COLAs, do not reduce seniors' income taxes because almost all of us are exempt from paying any such taxes, and potentially increases other taxes that might have to be raised to make up for some of the lost income tax revenues. However, we could not actively oppose this bill this session because of us being actively engaged with other higher priority bills. HB 1437 was substituted for many times, including by its appointed conference committee on the session's last day. Unfortunately, the passed version appears to be the worst of the lot for seniors.

The session is now over. Your GSRA team continued its efforts until the last gavel dropped. We called on you several more times to convince your legislators and the Governor that we and our issues are not going away, and we stand ready to line up at our elections precincts when those times come.

Sen. Nan Orrock and Rep. John Carson Presented with GSRA Legislative Service Awards

By Chuck Freedman

On March 3, GSRA was privileged and delighted to present our 2021 legislative service awards to two most deserving recipients, Sen. Nan Orrock and Rep. John Carson.

Sen. Orrock has actively supported GSRA since our founding. There is no better indication than she became a life-time member almost as soon as that option was offered. In 2021 she outdid herself by authoring SB 167 to mandate COLAs in all but the most extreme economic conditions and to accomplish GSRA's long term goal of authorizing COLAs to be paid to GSEPS retirees. She did this in concert with Senate Retirement Committee chair Randy Robertson and obtained sponsors from both parties. She spoke eloquently for the bill in committee which approved the measure for actuarial analysis. Sen. Orrock also, as in years past, was in constant contact with the legislative team offering constructive suggestions and support along the way.

A native of Virginia, and long-time community and workplace organizer, Senator Orrock first was elected to the Georgia House of Representative in 1987. She was elected to the Senate in 2007, where she represents the 36th District in the East Atlanta area.



Jim Summerville, GSRA Legislative Committee, Senator Nan Orrock, Chuck Freedman, Chair GSRA Legislative Committee, Beverly Littlefield, GSRA President, and Chuck Clay, GSRA's Legislative Liaison

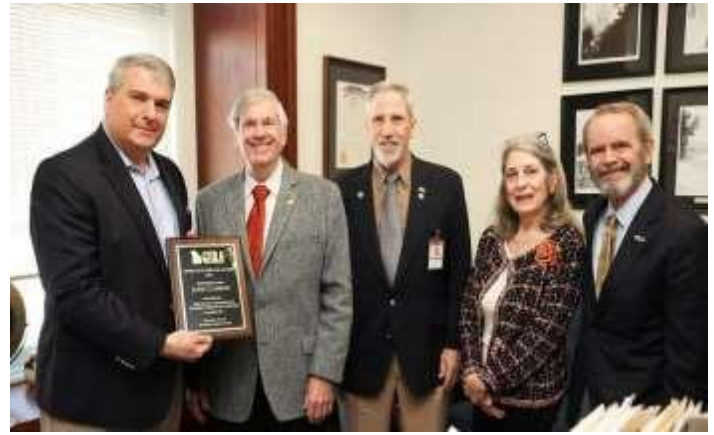
Rep. John Carson was newly appointed as chair of the House Retirement Committee in 2021. He actively engaged with GSRA as well as ERS to learn everything he could about

retirement in general and the history of ERS benefits in particular. He always has been very accessible to the GSRA team. He was directly responsible for the passage of HB 173 which provides for GSRA to have input into the selection of two of the seven ERS board of trustees, a long-time goal of GSRS. In doing this, Chair Carson also supported a GSRA-advocated amendment which excluded ERS from placing up to 10% of our pension fund in alternative investments.

Chair Carson issued a press release stating, "I am honored and humbled to receive this recognition from the Georgia State Retirees Association and want to extend my most sincere gratitude," "It is with great pride that I serve this legislative body and my constituents. I look forward to continuing to examine legislation that serves our retirees throughout the rest of this session and strengthening this partnership with the GSRA."

Representative Carson is a Certified Public Accountant by profession, with banking and commercial real estate finance experience. He was first elected to represent the 46th District in 2011. A native of the Atlanta area, he currently resides with his family in Marietta.

GSRA is deeply appreciative of all the good works of these two fine public servants.



Representative John Carson and GSRA leadership and board members Jim Summerville, Chuck Freedman, Beverly Littlefield, and GSRA's Legislative Liaison, Chuck Clay

Plans Firming Up for In-Person 2022 Annual Meeting

By Kip Mann

Join us at Lake Blackshear Resort at Veterans Memorial State Park for **A Celebration of Life, Friendship and a Return to our Mission** on October 3rd and 4th, 2022. While plans are still being finalized, we do know that registration will open at 10:00 AM on Monday October 3rd and the opening session will begin at 12:30 PM that day. The Resort is offering GSRA members a special \$95 room rate from Sunday through Tuesday night, as well as a special \$119 rate for 2 bedroom lakeside cottages.

You can make reservations on-line or by phone. To get this low rate, reservations must be made by **September 1, 2022**. For on-line reservations, go to the website www.lakeblackshearresort.com. In the upper right-hand corner click on the orange box: Lowest Rate Guaranteed BOOK ONLINE. Enter arrival date and select number of room nights. **Enter Group ID: 394467**. Click on Check Now: Click on Book Now and complete required information to make reservations. For telephone reservations, **call 800-459-1230** and ask for **group block # 394467**. Reservations for the event will be made by

individual attendees directly with the hotel prior to the Cut-off Date. All guests should identify themselves as a member of GSRA in order to obtain the organization's rate.

As the resort has only set aside a limited number of rooms for GSRA, we recommend that you make your reservation as early as possible. **The hotel will accept reservations from attendees after September 1, 2022 only on a space and rate available basis.**

Lake Blackshear Resort is a beautiful place that offers boat rentals, golf, a restaurant and café, hiking trails, and more. It will be great to see everybody again, socialize, relax, and learn new information about your health and retirement benefits!

WHAT ABOUT THE TRAIN? There will be no train ride as part of the Annual Meeting, but if you're interested, on Saturday, October 1, the train is scheduled to go to Plains, GA. The train leaves the park at 10:00 AM and arrives back around 4:30 PM. You can go online at www.samshortline.com and order tickets (\$36.99 each and

there are still about 179 tickets available for this event on the day of this writing).

Rooms at the resort for Saturday night are \$212.00/night which is why we could not schedule a meeting with the train as part of our agenda. However, there are rooms available for less a few miles away at hotels in Cordele on Saturday night, and you can join us on Sunday night at the Lake

Blackshear Resort for the \$95.00/night rate. Make your plans today! (You can always cancel later if circumstances change.) So come one, come all to the 2022 GSRA Annual Meeting at Lake Blackshear Resort in Veterans Memorial State Park outside Cordele, GA. See you there. Remember to make reservations quickly... space is limited!



Top of Mind: Whapped, but not Kilt

By Beverly Littlefield

As we prepare this newsletter, the second year of the Biennium is drawing to a close at the State Capitol. As we write, it appears that HB 911, the budget bill for next year, will pass minus the additional funding needed to fully restore the Cost of Living Adjustment (COLA) after a 14 year suspension. Of one thing we are assured, however: a small COLA will come to fruition. A real COLA that will compound year over year. That's the good news. All of it.

On this final day, the policy makers have proceeded towards Sine Die without making significant additional appropriations of funding, so that the COLA realized by roughly half our membership will be so insubstantial as to be insulting. And our members have told us that in those very words. We passed their sentiments along to the policy makers, many of whom nodded sagely and sadly and assured us that they were doing everything they could. Except for appropriating sufficient additional funds to make a meaningful COLA a reality.

I could be "philosophical" about this outcome and rationalize that it's more than we've had in 14 years. That is a true statement. While we appreciate our legislative allies who acted in good faith and on our behalf, it's just not enough.

We've been promised that this is "just a starting point." That we'll see improvements to the COLA in years to come. But as this session has progressed, I've seen promises evaporate into thin air. I've been told that some "higher ups" think that restoration of the COLA "costs too much." This attempt at an explanation, in the third year of an unprecedented economic rebound and continued growth in the state's economy, is "sliced too thin to fry," as the old folks would say.

We also heard one ranking member say something to the effect that traditional public pensions are "a thing of the past." I do not know what data sources inform this member's assertion, but according to the National Association of State Retirement Administrators (NASRA), there are more than 5,000 public retirement systems in the U.S. that administer *defined benefit pension* benefits to employees of state and local government. For context, the largest 75 systems account for more than 80 percent of all participants and assets. Clearly, the Georgia Employees Retirement System is no dinosaur, no fossilized relic frozen in the amber of our state legislature's ill-informed (or willfully ignorant) deliberations.

When I thought about how, or even whether, to try to encourage you to be philosophical about the results of our work this year, it came to me. At least half of those for whom we advocate, whose benefits are near/at/below the median of \$22,000 per year, do not have the *luxury* of being philosophical. You quite simply cannot afford it. You will continue to struggle and try to figure out the best use of the pittance of any COLA you may receive.

There is no apparent reason that the reinstatement of the COLA could not have been fully funded, given the state's unprecedented, continuing economic growth. To chalk it up to a widespread lack of political will is tempting.

That, however, is too easy a fallback position and relies on a complex theoretical concept that few of us really understand. And, given the current political landscape, that premise doesn't really explain the failure of the legislature to do the right thing and finish the job the Governor started. Or does it?

All that aside, we are not done. We will take a breather at the close of the session and then resume our work in anticipation of next year and the beginning of a new

Biennium. There will be new members in both the House and the Senate, as a number of high-profile, long-time legislative leaders leave after decades of distinguished service. We will have new districts, with some changes in representation, so our work to establish relationships in some districts and with committee leadership will start from scratch.

To all who responded to our calls for action, our Action Alerts, a sincere thank you for your support. To all who reached out to your legislative delegates, attended town hall meetings, and kept in touch with us, we are most

appreciative. We hope you will stay with us and help us to continue to grow.

To those legislative allies who showed leadership and fought for us, please accept our sincere thanks. We will not forget you.

And, remember, in the inimitable words of William Faulkner's character, Wash, "Well, Kernel, they may have kilt us, but they ain't whupped us yet, air they?"

Beverly

A Past President Weighs in on COLA Outcome

By Jim Sommerville

In my humble opinion, the 2022 Georgia General Assembly Session was the most successful general assembly session ever for GSRA.

The Governor included additional funds in his budget proposal to begin the process of pre-funding COLAs for ERS retirees. What makes this fact even more important is these funds will be included in the Actuarially Determined Employer Contribution Rate (ADEC). As Legislative Committee Chair Chuck Freedman so often reminded me, it is important that cost of the COLA be "baked" into the ADEC and therefore will be included in the continuation budget that is routinely passed by the General Assembly.

While we wait for the ERS Board meeting in April to find out the percentage of COLA that will be approved by the ERS Board, let's not fret over the size of the COLA, but instead celebrate our success in getting the COLA restored.

I do not know of many people that would have predicted that GSRA would be successful in getting the COLA restored. But little ole GSRA has been successful, and for that we need to celebrate and give thanks to those GSRA folks that played a part in our success.

Now, I will be the first to admit that while GSRA has achieved its goal of having the COLA restored, what has been put in place by the Governor and the ERS appears to be insufficient to fully fund an annual 3% COLA. So there is still much work left to be done before we can claim total victory.

We have built up a great deal of momentum that we must take advantage of quickly. I am anxious and eager to get back to work to secure the additional funding needed to provide for a full 3% COLA year after year.

GSRA Advocacy by the Numbers – March 2022	
Analytics provided by MemberClicks and Facebook	
2,721 (of 6,837 emails sent)	Total number of prospects who opened our Action Alert #4, <i>COLA Request to Conference Committee</i>
2,919 (of 3,930 emails sent)	Total number of members who opened our Action Alert #4, <i>COLA Request to Conference Committee</i>
10,000 (105% increase over previous month)	Number of people we reached by Facebook during March 2022
5,200 (12.3% increase over previous month)	Number of Likes, Shares, and/or Comments on Facebook for that period
Note: Prospects are individuals who have "opted in" via ERS to receive information from GSRA. As always, a big thank you from GSRA to everyone who took action! Your voices have been heard and matter.	

GSRA Member Spotlight

GSRA occasionally likes to feature our members, who come from a background of all areas of State of Georgia government from all over the state. This presents our organization with the unique opportunity that having a geographically diverse membership who performed a variety of state functions provides. This month Allan Hill, GSRA Secretary and Savannah Coastal chapter President, is featured.



Allan Hill
GSRA Secretary, Savannah Coastal President

Allan joined GSRA in 2007 upon retiring from the Division of Family and Children Services, and

immediately became an active member of the Savannah Coastal Chapter. Two years later, he became President of the chapter. Out of curiosity, he decided to attend a P&O Board meeting to meet the leaders and decision makers for the Association (most of whom he had never met during his career). He was very impressed with their knowledge, experience and vision for GSRA. In 2012, the Board asked him to serve as one of the four local chapter Presidents, and he's been on the Board ever since. In 2022, he was elected GSRA Secretary, the first man to ever hold that position.

Allan started his career with Fulton County DFCS in 1974, and shortly thereafter was assigned to what was then known as the Nursing Home Unit. In 1982, he was hired by the State DFCS office in Atlanta as a Medicaid Policy Consultant, and continued in that role until his retirement. Part of his responsibilities included site visits to local county

DFCS offices to work with the Medicaid specialists in those offices. For the next 25 years, he estimates he visited about 120 of the 159 county DFCS offices around the state, making friends and establishing relationships that would continue throughout his service. In 1999, during one of DFCS's many reorganizations, he moved to the Region 12 office in Savannah, from which he retired.

Upon retirement, he got a totally different kind of job - working for Parking Service at Tybee Island, writing parking tickets. There he learned a lot about human nature (the nicer the car, the bigger the jerk). After four years at Tybee, he worked with the minor league baseball Savannah Sand Gnats, which turned out to be the most fun job he ever had.

Allan is blessed to have a beautiful daughter, Alex (Mark), a precious granddaughter Nora. He also has two beautiful step-daughters Olivia (Nathan) and Karly (Corey) from his late wife Lisa, whom he met at the Colquitt County DFCS office. He has a soul mate, Jan, with whom he now shares his life.

COVID-19 Booster Doses


Adults age 50 and older and some immunocompromised individuals are now eligible to get a second booster, at least 4 months after their first booster.



Medicare covers a COVID-19 vaccine booster shot at no cost. Everyone with Medicare can get a booster for the same COVID-19 vaccine that you originally got, or choose a different one.


If you got a Pfizer or Moderna COVID-19 vaccine, you can get a booster shot as soon as 6 months after you complete your second dose of the Pfizer or Moderna COVID-19 vaccine series.

If you got a Johnson & Johnson COVID-19 vaccine, you can get a booster shot as soon as 2 months after you got your first shot.




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APCU partners with Member 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 Sharon Ransom, a Managing Associate with Member Wealth Management, to offer a great workshop, "Money Talk 101," at GSRA. This seminar is designed to facilitate conversations around financial solutions 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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