



A Personal Remembrance of Speaker of the Georgia House of Representatives David Ralston

By Charles C. Clay, GSRA Legislative Liaison

Georgia lost one of its great public figures with the recent passing of House Speaker David Ralston (Republican/Blue Ridge). I had the privilege of knowing David for thirty years as a fellow lawyer, legislator, and more importantly, a friend. We crossed many rivers together.

Most readers will be familiar with his basic career. Graduate of then, North Georgia College (now University) and the University of Georgia School of Law. A proud “Dawg,” he practiced law in Blue Ridge for forty years. Elected State Senator in 1992, we shared the representation of Cherokee County for six years. After an unsuccessful run for Attorney General, he was then elected to the Georgia House of Representatives where he was overwhelmingly elected and re-elected Speaker, until his death.

At the time of his passing, he was the longest serving Speaker in the nation. He built a reputation as a no-nonsense leader, but that says little about the man. He was a man who walked humbly and possessed a great wit and a boisterous laugh that were often used at his own expense.

Equally importantly, while he was a proud Republican, he led in a truly bi-partisan fashion. One of his eulogizers was a Democrat, as were many in the audience at his funeral. His view was simple. “We all got into office the same way, and, as such, you will all be treated the same way.”

He did just that. It worked, because at heart, he liked people and cared passionately about their concerns and issues, whatever their background. These attributes were the keys to his success, and fortunately, his successor, Representative Jon Burns, shares many of these same characteristics. David would be proud.

I will not say that in this time of often heated and vitriolic debate, that David was a rarity, but his was the model that should be emulated rather than that of the irrelevant “noise makers.” I will just end by saying, “David, job well done. Rest in Peace.”

2022 Annual Meeting Evaluation Results are in!

The results of the evaluations of the Annual Meeting at Lake Blackshear Resort have been tabulated, and the numbers prove it was an excellent meeting. The evaluation process helps the Annual Meeting Committee make decisions going forward. We collect evaluations on the General Sessions, including the location and all the speakers, and all eight workshops on a 1-5 scale, with 5 being "Excellent."

In all, attendees returned a total of 659 responses, of which 519 were 5s and 110 were 4s. By far, the individual workshops (with a 4.97 average) and the location (4.8) got the highest ratings. The overall average for all the responses was an impressive 4.7%.

Some of the comments we received included: "Beautiful location"; "Great conference center in a beautiful location"; "The iPhone workshop was very informative. Reception was fabulous"; "Location, reception, workshops; Being Back Together; It was a great Annual Meeting!" There were some not so positive: "more workshops; less general sessions"; "[speaker] was canned & not tailored to GSRA; we've seen it before"; "lack of availability to coffee, etc. during the conference; the expensive food and lack of quality."

Thanks to all who helped make it an excellent meeting. Hopefully all of our Annual Meetings are as successful and fun as this year's meeting.

Annual Meeting – Looking Ahead to 2023

The GSRA Annual Meeting Planning Committee, along with members of the Columbus and Tri-County Chapters, met with representatives from Visit Columbus in November for a 2023 Annual Meeting Preplanning Site Visit. The group toured the Ironworks Trade Center along with several hotels. The Committee will present the proposal from Columbus, along with proposals from Unicoi and Brasstown Valley, to the Board at the December 8th meeting for consideration. GSRA thanks Ashley and Lacy of Visit Columbus for their generous hospitality.

Pictured below are Planning Committee Members Laura Pike, Allan Hill, Kip Mann and Rhonda Floyd; Tri-County Chapter Member Dan Coffee; Columbus Chapter Members Judy Bryson, Cindy Tharpe and Visit Columbus Representatives Ashley Wointena & Lacy Harden. (Not pictured Gloria Coker, Columbus Chapter)





Top of Mind: The Takers

By Beverly Littlefield

Recently a fellow Board/Policy & Operations committee member shared the conversation she had with one of her legislators. She was talking with him about our priority of restoring a full and regular 3% annually-compounding Cost of Living Adjustment (the COLA, or “raise”.) She said that the Representative was careful in his choice of words, but he implied that he was inclined to commit state funds to support only those Georgia citizens who are “productive.” His not-so-subtle message was that

retirees are “takers” who do not “contribute” to society and the economy. My colleague said that she was so flabbergasted that she could only respond with “A pension is a promise!”

Retirees *do* contribute significantly and substantially to our state, its economy, and overall quality of life. It is important that our Representatives and Senators understand how. Here are some of the ways in which retirees continue to make a difference.

Essential Economic Impact - A Return on Investment



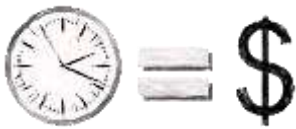
Each \$1 in state and local pension benefits paid to Georgia residents ultimately supports \$1.64 in total output in the state. This “multiplier” incorporates the direct, indirect, and “induced” impacts of retiree spending (example, increases in local business wages/payrolls), as it ripples through the state economy.

Georgia Retirees Do Pay Taxes - Impact on Tax Revenues

Federal Tax	\$1.0 billion
State/Local Tax	\$973.0 million
Total	\$2.0 billion

State and local pension payments made to Georgia residents supported a total of \$2.0 billion in revenue to federal, state, and local governments. Taxes paid by retirees and beneficiaries directly out of pension payments totaled \$596.1 million. Taxes attributable to direct, indirect, and induced impacts accounted for \$1.4 billion in tax revenue.

(Source: National Institute on Retirement Security, Pensionomics 2021)



\$27.66 = Current value of one hour of volunteer time in Georgia

(Source: independentsector.org, Value of Volunteer Time Report), 2021)

Giving Back through Volunteering - Many retirees, GSRA members included, volunteer their time to a variety of civic and service organizations, schools, public agencies, faith communities, and even to GSRA itself. Through their donated time, they provide vital support that many organizations could not otherwise afford to pay for. Volunteer hours also help expand the amount and scope of services organizations can provide, increasing their value to the community. *Time is money.*



Caregiving in Georgia by the Numbers

Many Georgia retirees provide *unpaid* care for elderly/disabled family members. Some are rearing grandchildren or other related children, or providing regular babysitting or childcare, also without pay. Unpaid family caregivers provide **80%** of the total economic value of community-based long-term services and supports. [Congressional Budget Office] [Table data: AARP, 2020]

Number of Georgia family caregivers	1.28 Million
Annual dollar value of care provided	\$13.2 Billion
Georgia’s U.S. ranking in value of unpaid family care	9th among the top 10 states

Impact of Inflation



Even though the Georgia inflation rate eased very slightly in October (down to about 8%), retirees continue to be hit hard by sustained higher prices. Here is a sampling of how consumer costs have increased (rounded) from 2021 to 2022.

Gasoline	35%	Pet services/products	8%
Household energy	17%	Housing	6.5%
Food at home	11%	Clothing	5%
Fresh fruits/vegetables	8%	Personal care products	3.5%

What Next?

If even *one* legislator just hints that he is inclined to support only those Georgians whom he considers “productive,” unquestionably others are thinking it and they probably are talking about it. There are also members of the legislative leadership who believe and promote the policy position that “Nobody gets a pension anymore.” It

is true that in the private sector, pensions, especially defined benefit plans, are now virtually non-existent. There are, however, still some 6,000 public sector plans, including 299 state systems, operating today. The position that “No one gets a pension anymore” doesn’t hold up. As we gear up for another Legislative session, I’m asking that you get your talking points

together and prepare to be *proactive* with your elected officials. Use some of these facts if you want or dig up some more of your own. Don't assume that all of our legislators and leadership get the Big Picture. And, by all means, tell *your own* personal story.

We've fulfilled our obligations of career state employment and earned our benefits, including a predictable, meaningful COLA. It's time for the

State to step up, fulfill its obligations set in Georgia law and fully fund the COLA without delay and further excuses.

You May Want to Check Out GSRA Annual Partner APCU

Recently, a current GSRA Member said he had trouble finding how he qualified for membership in Atlanta Postal Credit Union (APCU), one of GSRA's longtime Annual Partners, which contributes to our annual budget each year. Since APCU is currently paying very good interest rates on

certificates of deposit, any of our interested members might want to look into membership in APCU. To join the credit union you must become a member and open a primary savings account.

Here's how you do it:

1. Go to: <http://www.apcu.com>
2. **Hover your cursor over Join** and click **Become a Member** when it appears.
3. This takes you to the Online Application Center. If you are not a member click on **Open New Accounts**
4. Then click **Regular Membership**
5. The Eligibility Page will open then scroll down to the line that says: "**I am employed by, or retired from, one of the following companies or associations:**" Click on it and a drop down list will appear.
6. Scroll down list and Click **State of Georgia**
7. Then scroll down further past the heading **Select Accounts** and Click on the + sign to the right of **Primary Savings**. This requires a minimum deposit of \$5.00 to gain access to all other accounts and it's well worth it.
8. Then click on the other types of accounts you wish to open including certificates of deposits, and start your online application. It's as easy as that.

You may need the following information in order to complete the application:

Government issued ID/Driver's License/State ID or passport with current address

Your complete physical and mailing address

Social Security Number

Date of birth

Local Chapter News

Coosa Valley

The Coosa Valley chapter met November 15, at the Rome Library. We were fortunate to have Josh Berger from AMBA, to give us insight as to what the organization can do for GSRA members. He also made three members happy by awarding them with Chick-fil-A gift cards!



Josh Berger of AMBA presents to Coosa Valley members

We also heard from Marlene Autry, Board member; chapter Treasurer, Steve Moore and chapter member Cherlyn

Jordan; bringing us information from the GSRA Annual Meeting they attended at Lake Blackshear Resort. Our next chapter meeting will be held April 18, 2023, at the Rome Library.



Coosa Valley members who attended the November meeting



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](#)



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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) 768-4726 or Toll-free at (800) 843-5433.



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 Shavon Ramon, 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 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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