

2023 Legislative Session More Than Half Over; General Assembly to Award Small Bonuses on top of Small COLAs.

By Chuck Freedman

So far, the 2023 session has been a mixed bag for ERS retirees. Of course, our highest priority has been to enhance the amount of the 1.5% COLAs we will receive the rest of this fiscal year in the amended FY 2023 budget and in next year in the FY 2024 budget. For the remainder of FY '23, the House added \$14.5 million for a one-time benefit adjustment, and the Senate added another \$10 million. The amended budget has not been settled, including the amounts currently allocated for state retirees. We understand from reports that the combined \$24.5 million, if appropriated and approved by the ERS Board, would pay for a \$500 across-the-board increase to each retiree. For the retiree receiving a median annual benefit of roughly \$20,000, this amounts to an approximate 2.5% bonus. The ERS Board will decide the method of calculating and distributing the one-time payment.

Governor Kemp's recommended funding for FY '24 would support and contribute to a 1% COLA, although the ERS Board has not committed to awarding a COLA of any size. The formula adopted by the ERS Board in 2022, not the amount appropriated, will determine the actual percentage of a COLA, based on a number of factors. Among them are trust fund earnings and the total funding level/percentage of unfunded liability. We have no influence over how the investment markets will perform, but we will continue to work toward the goal of full restoration of the COLA.

Several bills have been introduced that impact us and are making their way through the process. The major ones are:

- HB 70 and SB 20 provide various restrictions on "surprise billing" for medical services. We generally support these bills.
- HB 317 and SB 117 both would allow beneficiaries of retirees' state group life insurance policies to assign some of their anticipated benefits to pay for the insureds' funeral services. We join ERS in opposing these bills because they single out funeral homes for special consideration and because of the precedents they may set for other vendors to obtain similar authorization. This could result in beneficiaries being subjected in the future to more unwanted commercial harassment. Unfortunately, both bills are authored and sponsored by legislative leaders.
- HB 285 raises to 10% the percentage of our pension fund that can be placed in "alternative" investments. GSRA has historically opposed this measure and we continue to have reservations about this investment approach for a number of reasons. However, ERS Director Jim Potvin shared with GSRA data showing that ERS-invested alternatives outperformed other securities in last year's market downturn after outperforming other securities during periods of market growth. We are neither opposing nor supporting the measure. We are guardedly optimistic, per Mr. Potvin's projections, that alternative investments may succeed in the future in generating more revenue for our pension fund.
- SB 76 would cap SHBP's copays for insulin at \$35 for a 30-day supply and \$105 for a 90-day supply.

- HB 481 by House Retirement Chairman Carson would require public retirement systems to make investments solely on the basis of maximizing returns within acceptable risk levels and not to use any other criteria such as social, political, or ideological interests.

So far during the Session this year, the Legislative Team has met with and been received cordially by a number of leaders in both the House and the Senate who have shown support for GSRA's mission of restoring the COLA. We continue to tell the GSRA story and still have many contacts to make.

Twenty-three legislative days have been completed. Crossover Day (Day 28 of the Session) will be March 6. We, and that means ALL of us, have much remaining to do. We anticipate once again providing you guidance on how and when to convince the Governor and your legislators to support our issues.

Massive Response to GSRA Survey of Members' Economic Conditions

By Chuck Freedman

As you know, GSRA sent out a survey on Feb 13 to all our members with email addresses, 4,401 of you. The survey's purpose is to learn the extent to which the dreadful combination of no COLAs and inflation have negatively impacted your lifestyles and in what ways; to learn to what extent and in what manner those of you who initially retired in comfort and dignity were being forced to cut back because you could no longer afford the associated costs. The purpose of this this survey is to provide our story to the governor and legislators in a way that they may feel obliged to honor their commitment and reinstate more of our COLAs.

The survey is explained on both our Facebook site and our web page at <https://gsra.memberclicks.net/assets/documents/COLA%20Impact%20Survey.pdf>.

We have been staggered and deeply touched by the unprecedented, overwhelming response. 1,121 of you, over 25% of those surveyed, have responded as of February 26. 454 of you also provided a narrative describing your plights. While our compilation is in its early stages, we can report that the responses so far have been truly heartbreaking. At least 96% of respondents have had to cut back in at least one area. Almost half of you have had to cut back in at least six areas. Some specific examples are:

- 70% of you have stopped buying certain foods.
- Almost half of you have delayed or stopped getting routine automobile maintenance.
- Almost half have also delayed getting healthcare including dental and vision care.
- 44%, yes, 44%!!!! of you have had to return to work to supplement your eroded, paltry retirement benefits.
- 52% have had to rely on savings, government assistance, or help from family/ friends to get by.

We will provide you the final results of the survey when completed. God bless you all.

Find your Georgia Legislators

Use this link to easily determine your current state legislators by entering your address.

[Open States - Find Your Legislators](#)

SAVE THE DATES

It was announced last month that the 2023 Annual Meeting will be held at the Historic Iron Works in Columbus on October 9-10, 2023. Information about the venue, the hotels, meeting agenda and registration will be sent over the next few months. Please put these dates on your calendar and make plans to attend!

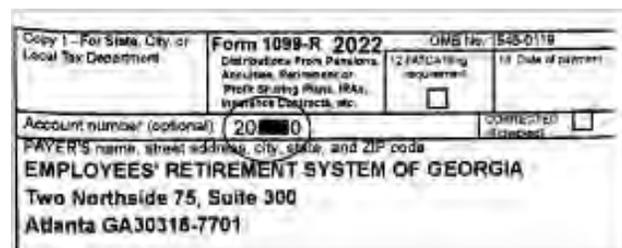
GSRA Announces Raffle for Enrolling in Pension Deduction-Don't Miss Out!

By Allan Hill

Don't miss out on your chance to win \$100 in "The Enroll in Pension Deduction Raffle!" Any member who is enrolled in Pension Deduction as of April 10, 2023, is automatically eligible to win one of five \$100 prizes. This includes members currently using pension deduction, current members who now pay by credit card or check but who sign up to switch over to pension deduction, and of course, new and lapsed members. Five names will be picked at random and each name picked will win \$100. Winners of the raffle will be announced in the April newsletter distributed at the end of April, as well as posted on the [GSRA Facebook page](#) and on www.mygsra.com.

When you enroll for or change to pension deduction, ERS will automatically deduct \$1.67 a month from your pension for your dues and send it to GSRA. This way, you'll help guarantee GSRA's financial strength from month to month and the security of the Association year after year.

Now is the perfect time for all members who are receiving a pension from the Employees Retirement System to enroll for pension deduction. The Pension Deduction Authorization Form is easily completed, but it is important that you include legible identifying information and your Pension Identification number (PID). If you do not know your Pension ID number (required by ERS), just look at the 1099-R form that you receive from ERS for income tax purposes to retrieve this number. For active members, ERS will not start deducting your dues until your current membership period expires.

A sample of a Form 1099-R 2022. The form is titled "Form 1099-R 2022" and includes fields for "Copy 1 - For State, City, or Local Tax Department", "Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Investment Contracts, etc.", "12 MONTHLY payments required?", "Date of payment", "Account number (optional)", "2020", and "CORRECTED (if boxed)". The payer information is listed as "EMPLOYEES' RETIREMENT SYSTEM OF GEORGIA, Two Northside 75, Suite 300, Atlanta GA 30316-7701".

New Members: To enroll, go to the GSRA website - www.mygsra.com. Click on the “Join Us” link at the top of the page; click on the “Pension Deduction Form” link or link to: [Pension Deduction Authorization Form](#) Complete the Join Us page, then print and complete the Pension Deduction Form.

Renewing Members and Active Members who are changing payment process: On Home page, click on “Pension Deduction Form” link at the top of the page or link to: [Pension Deduction Authorization Form](#). Print and complete the Pension Deduction Form.

Members Already Enrolled in Pension Deduction: no action needed.

You can also request the Pension Deduction Form via email from help@mygsra.com, or you can call 770-312-2799 and have the form mailed to you.

Complete the form and mail it to:

GSRA
PO Box 6308
Elberton, Ga. 30635

Also, you can either scan the Pension Deduction Form and email it to help@mygsra.com, or take picture of the form and text it to (706) 224-2143.

This raffle has been made possible by a generous donation from a long time GSRA members who wants to see our Association grow and become stronger.



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](#)



Top of Mind: “You’ve Got Mail!”

By Beverly Littlefield

In the January 2023 newsletter, I shared an image of a postcard with a note that new outreach resources soon would be available to our chapters. As your Board, we have been concerned about the impact of the pandemic on GSRA as chapters could not meet due to health concerns. Now groups are getting back together and we want to support chapter leadership in getting formerly active and lapsed members involved again, as well as to help with outreach to recruit new members.

We settled on the idea of sending post cards to prospects as a low-cost, low-tech way to get started in rebuilding at the community level. Many thanks go to the small group of Board members who helped to create the message and layout and to design the processes for providing contact information to chapters.



With postcards now in hand, our thinking is that if we supply them to the chapters, we can help re-boot outreach activities as only can be done at the chapter level.

But why postcards?

Drawing from the direct mail marketing (DMM) sector, which includes membership recruitment and development activities, we learned that postcards have long proven to be a cost-effective way to engage with people you want to attract.



Newsletter

Vol. 17, Number 2

www.MyGSRA.com

February 2023

Advantages of post cards--

- They're brief and get right to the point of a "Call to Action." In our case, we're asking people to join GSRA, right up front and *on* the front.
- They're eye-catching and have a 100% "open" rate, compared to letters in envelopes or emails. People look at them right away instead of saving "for later" or deleting the email without reading.
- They're inexpensive to produce and mail. Postcard stamps are \$0.48 each vs \$0.63 for first class letters.
- You can add a short, handwritten message on the back.

The Board has purchased the postcards to supply to the chapters *at no cost*. We ask that chapters pay for postage and make sure that current budgets are adequate to cover these costs. (If chapters still need to submit an annual budget for 2023 for Board approval, including a line for postage, now is a good time!)

In addition to the cards, we are now able to provide each chapter with **a list of potential members** (from the ERS Opt-in file). The lists we create for you are based on the zip codes associated with the counties covered by the chapters, which we ask you to provide. To identify zip codes for your chapter, we suggest using this easy search tool: [Free ZIP code map, zip code lookup, and zip code list \(unitedstateszipcodes.org\)](https://www.unitedstateszipcodes.org/). The easiest way is to search by each county. The tool will return a map with the zip codes assigned to that county.

Once you've identified the counties and associated zip codes, please enter/copy and paste them into an Excel spreadsheet. Then send them to us at help@mygsra.com. Webmaster Kevin Burke will create a query to run against the ERS file data. You will need to provide your zip codes only once, unless you add more counties to your chapter's area.

We'll send a report with the prospect names and contact information to your chapter President, Membership Chair, or other designated person.

We also can supply reports of **active members by county** upon request. We ask that when requesting this report, the chapters first verify the main counties covered by their areas. Once we have that information, Rhonda Floyd, our Administrative Assistant, can build and save the queries for use in pulling future reports upon request.

There are extra, unnecessary, columns in the raw report format. We have a template to guide deleting unneeded columns and information and will make that information available with the reports.

We hope that this initiative will pay off quickly and that we'll see an up-tick in numbers of new and renewing members soon. We are not asking chapters for any record-keeping other than to keep a running total of postcards sent and the number of calls, emails or other contacts they receive as a result. This will help us to gauge whether this is an effective outreach strategy.

We have plenty of postcards, so contact us for a start-up supply or to restock.
(brlittlefield1@yahoo.com or help@mygsra.com)

To all who embraced both the zip code and post card ideas early on, thank you for your support. If you are a chapter leader, this is an opportunity for involving your members to help with getting the post cards out. If you're a member looking for a way to be more involved in chapter life, this could be it! As *everyone* works on outreach going forward, we also and always welcome your questions, comments and feedback on your experiences.

Let's make 2023 the year that GSRA membership really takes off and grows!

Incoming Newsletter Editor Profile-Jay Jarvis



Jay Jarvis is a native of St. James, New York. After his family relocated to Georgia in 1975, Jay completed his bachelor's degree in Chemistry at Georgia College in Milledgeville and earned a Master's in Forensic Chemistry at the University of Pittsburgh before being hired by the Georgia State Crime Lab in September 1979. During his two-year training period, he was working in Atlanta during the investigation of the Atlanta Child Murders. In 1981, Jay was assigned to the new regional lab in Macon and worked there until 1997 when he was transferred to a new laboratory in northwest Georgia. He was promoted to lab manager in 1998 and was elected to a three-year term as a board member on the American Society of Crime Laboratory Directors in 2004. In 2007, Jay was elected to serve on the American Society of Crime Laboratory Directors-Laboratory Accreditation Board, serving as the Board Chair for one year. The organization was responsible for assessing crime laboratories across the United States and several foreign countries for compliance with accreditation standards. During his long career in state government, he was involved in thousands of criminal cases all across the state, before retiring in 2011 with 34 years of service. From 2007 until 2017, Jay served as the Associate Managing Editor of Crime Lab Report, a publication that tackled controversial and complex issues related to forensic science. In 2009, his book entitled *Georgia's Crime Doctor: The Story of Herman Jones and the first twenty years of the Georgia Crime Laboratory*, was published. In lieu of COLA's, he started his own forensic consulting firm in 2013 and provides forensic services in criminal and civil cases. In addition, he has written articles for *Georgia Backroads* magazine. He has been married to his wife Debra, a retired educator, for forty years and have twin sons. They currently reside in the Armuchee community near Rome.



In Memoriam-Janet Blackmon

The GSRA Northeast Metro Chapter has lost a dear friend. Janet Blackmon, Chapter President, passed away suddenly on February 4. We are all saddened by her passing. Janet graduated from Georgia State University with undergraduate and graduate degrees. In 2012 she retired from the Georgia Department of Banking and Finance as a bank examiner.

Many Chapter members have contributed remembrances of Janet that are both professional and personal. Her professional accomplishments with GSRA that are repeatedly mentioned are:

- She organized NE Metro Chapter attendance at the ERS retirement conferences, focusing on recruiting new GSRA members.
- She arranged guest speakers to NE Metro meetings. Always informative; the speakers addressed retiree safety, finances, COLA prospects, and emerging legislative issues.
- She ensured that the NE Metro was well represented at the annual GSRA Days at the Capitol.
- She represented NE Metro with the GSRA Board of Directors.
- She helped organize the NE Metro's Snellville Working Group to explore and develop ideas for new Chapter initiatives.

Janet was equally accomplished at a more personal level.

- She sponsored Christmas excursions at locations such as the Southeastern Railroad Museum and the Gwinnett Humane Society. Chapter member Bert Chu served as our expert tour guide for the railroad museum.
- She participated in the Master Gardener program, was an enthusiastic canoe paddler, a yoga practitioner, and was widely traveled, including a tour of Vietnam.

Many comments about Janet's personality and character all have a common tone.

- "Janet was a truly remarkable person. Everything she did she gave 100%".
- "I felt she was fair, very knowledgeable about how GSRA operated and was the NE Metro Chapter's first woman president. I will miss her professionalism."
- "I will miss our talks because she was a great listener."
- "Janet was always caring and respectful of others. We lost her way too soon."
- "She was a thoroughly and engaging lady who had traveled the world. We have lost a dear friend."
- "Janet was a kind and compassionate person that believed in helping others, especially her GSRA friends. I will truly miss Janet."
- "We are all so sad about Janet's passing. She was a mighty nice lady."
- "Without knowing me, she welcomed me with open arms, allowed me to ride with her (to the ERS Board) and offered to pay for lunch afterwards. My love accompanies her in the hereafter; and instead of riding together again, I think we'll just fly together."

Contributors: Glenda Saleem, Pat Farmer, Beverly Littlefield, Aida Galarza, Mike Murdock, Linda Powers, Ernie Melton, Cynthia Tharp, Sandy Copeland, Chuck Freedman, David Taylor and Phyllis Grimes.



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Vol. 17, Number 2

www.MyGSRA.com

February 2023

Welcome new members!

DECEMBER			
Name	County	Name	County
Douglas Duncan	Bibb	Ruth Ball	Dawson
Juanita Williams-Thorpe	Bibb	Jeanne Maxwell	DeKalb
Cynthia Johnson	Bibb	Nick Perry	Dougherty
Evelyn Clowers	Bibb	Ethelbert Welch	Fulton
Carrie Mack	Bibb	Celeste Wells	Fulton
Hugh Carver	Bibb	Helen Tate	Gordon
Lady Bell Allen	Bibb	Annette Fricks	Habersham
Luvenia Lewis	Bibb	Karen Nixon	Hall
Carrie Barber	Bibb	Wayne Tyson	Houston
Dexter Dumas	Clayton	Dixie Goodman	Laurens
Beverly Pearce	Cobb	Gregory Crowe	Muscogee
Tammy Franklin	Dade	Shrine Layton	Out of State
JANUARY			
Joyce Jackson	Catoosa	Vivian Jackson	Lowndes
Tina Moore	Clarke	Deborah Hicks	Madison
Montague McPherson	DeKalb	Karen Nelson	Polk
Samuel Saxon	Dougherty	Lindia Moore	Polk
Rita Marsh	Forsyth	Glenda Maner	Rockdale
Andrew Hales	Fulton	Jeffrey Baldwin	Spalding
Mae Sullivan	Fulton	Richard Crowley	Spalding
Kelsea Bond	Fulton	Milton Tillman	Ware
Earl Williams	Liberty		

