



Louisiana Retired Teachers Association

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www.LRTA.net

LRTA Spring Meeting April 22 and 23



Miz Maudie, Humorist

LRTA and Host District VII invite all Louisiana retirees to join them for the LRTA Spring Meeting in Alexandria on April 23, where the meeting theme will be "LRTA: Striving to Make Retirement Years Great!" District President James Stewart and his host committee promise a meeting full of presentations on interesting and informative topics, updates on issues and agencies affecting retirees, fun, fellowship and lots of great door prizes.

The Executive Board meeting, which is open to the public, will be held on the afternoon of April 22. A pre-convention dinner will be held on the evening of April 22.

Featured speakers for the pre-convention dinner will be Inspiration Plus, a

team of ladies who will uplift and entertain. Come prepared to lay aside your troubles and laugh along with storyteller Miz Maudie as she takes you on a trip down memory lane and brings you back to face tomorrow with renewed hope. Teammate, Kathryn, a former college professor, will bring concluding remarks about how the two got together and entered speaking full time some twenty-six years ago after being discovered and encouraged by professionals such as Minnie Pearl of the Grand Ole Opry. Miz Maudie and Kathryn are known across the United States and Canada for their use of clean humor with a message whether on TV, radio, or in person. Tickets for the pre-convention dinner are sold by pre-reservation only. See page 10 of this newsletter for registration/reservation form.

Meeting general sessions will begin at 9:00 a.m. on April 23, and will feature a presentation from Court Appointed Special Advocates (CASA), a non-profit organization that uses trained community volunteers to speak for the best interests of abused and neglected children in court. Reports and updates will be given about the Teachers' Retirement System of Louisiana by Director Maureen Westgard, the Office of Group Benefits by CEO Tommy Teague, and the LRTA Foundation by President Hugh Craft. LRTA Membership Awards for 2007 will also be

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*Kathryn J. Martin, CDA, BA, MA,
Inspirational Speaker and Author*

LRTA Mourns President Ledet



**Dr. Wade L. Ledet
1933 - 2008**

We are deeply saddened by the death of President Wade Ledet. Dr. Ledet passed away unexpectedly on March 19, 2008.

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President's Message



Dr. Wade L. Ledet

It happens every two years. An LRTA President is writing his/her last Newsletter column and this is mine. These have been the fastest two years in my recent memory. I remember them vividly and dearly and I want to

thank all of you for giving me the opportunity to serve as your president. Working with such a competent and dedicated staff, and officers at the state, district and local levels was a rewarding experience.

As I look back I can see several areas where we made progress. So much has happened, and is happening, in the office, in the legislature, in the districts and the local units that it is so very encouraging. The future of LRTA looks bright. Allow me to mention a few reasons for my optimism.

- Obtained approval from the Executive Board to sign an agreement with Association Member Benefits Advisors (AMBA) to provide added member benefits...
- Employed first full-time Executive Director in 14 years...

- Began mailing LRTA Newsletters to faculty lounges of every public school in the state...
- Launched a new, improved and enhanced website...
- Conducted a survey of all statewide candidates to obtain their views on key issues important to LRTA...
- Conducted a Strategic Planning Session to help us focus on where we want to go and what is needed to get there...
- Added to the agenda of the Fall Conference a Membership Roundtable for District and Unit Presidents and Membership Chairs...
- Currently, the officers, staff, and the Legislative Committee are engaged in an effort to have legislation enacted that would raise the cap of the Experience Account from an amount sufficient to provide two consecutive COLAs to an amount sufficient to provide three consecutive COLAs. We will need your help on this.

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Executive Director's Report



Graig A. Luscombe

Your Second Vice President-Elect, Mr. Felix Johnson, and I recently had the opportunity to participate in the National Advocacy Conference hosted by NRTA. The conference was held in Washington, D.C., where we joined

over 120 retired educator association (REA) executive directors and legislative chairs. Over 30 REAs were represented at the conference. Presentations by speakers concentrated on the national and global economies, and on issues affecting retirement plans and the protection of retirement security.

While in the nation's capital, Mr. Johnson, Dr. Roland Dommert, and I paid visits to the offices of Congressman Alexander, Congressman Boustany and Congressman Melancon. We had the opportunity to discuss LRTA's concerns about the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) of the Social Security Administration, as well as to share information about LRTA. All had an in-depth understanding of how these two provisions affect retired educators and other retired public employees in Louisiana, and are committed to continue working on the reduction or complete repeal of the GPO and WEP. Clearly, your efforts have helped educate our legislative delegation on these two important issues.

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LRTA Executive Board

President

Wade L. Ledet
704 Levert Dr.
Thibodaux, LA 70301

Past President

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887 Bosco Hwy.
Church Point, LA 70525

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P. O. Box 530
Chalmette, LA 70044

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Baton Rouge, LA 70815

TRSL Board of Trustees

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AARP State President

Earl White
P. O. Box 731
Lutcher, LA 70071

LASS - R President

vacant

2008 Legislative Priorities

LRTA supports legislation that will positively affect retired teachers and opposes legislation that will adversely affect retired teachers. LRTA also supports efforts to maintain adequate funding for top-quality education in Louisiana.

1. LRTA supports a viable Employee Experience Account for accumulating part of the excess earnings from TRSL for future funding of COLAs for retirees.
2. LRTA supports a permanent, automatic cost-of-living provision for retirees as part of the benefit structure of TRSL.
3. LRTA supports additional funding from the State of Louisiana to meet the state's obligation to reduce the Initial Unfunded Accrued Liability (IUAL) of TRSL.
4. LRTA supports funding from the State of Louisiana to help offset the increasing costs of health insurance premiums and other health benefits for retired members through the Office of Group Benefits and other health care insurers and providers.
5. LRTA opposes any action that would negatively impact the actuarial soundness of the Teachers' Retirement System of Louisiana.
6. LRTA opposes consolidation of state retirement systems or investment funds of state retirement systems.
7. LRTA opposes any action that would dilute current membership control of TRSL assets.
8. LRTA opposes any action that would alter the current defined benefit structure offered by TRSL to its members.
9. LRTA supports repeal of GPO/WEP provisions of the Social Security Administration and opposes mandatory Social Security coverage of public employees in Louisiana.

Membership Efforts Increasing

Associate membership training by Dr. John Foster has been a remarkable success throughout the state. Training speakers to visit schools to recruit active school personnel as associate members has occurred in over half the LRTA Districts at the time this article was written. As you are aware, LRTA Associate Membership is available to anyone not receiving a retirement benefit from the Teachers' Retirement System of Louisiana. Associate members have all the benefits available to active members except voting or holding office in LRTA. Many individuals are joining in order to receive the AMBA benefits such as the dental package or the many other services available.

As President-elect of LRTA, I am looking forward to serving in this capacity after installation at the Spring Meeting in April. With cooperative efforts of the LRTA staff, LRTA officers, Executive Board members, districts and units, we can have a successful legislative session to receive a 3% COLA July 1, 2008 and possibly another COLA in 2009.

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Foundation Gearing Up for 2008 Spring Meeting

The Foundation Board will meet at the beginning of the Spring Meeting to consider the business of the Foundation and make plans for future projects and activities. The LRTA Foundation will again have a drawing at the conclusion of the Spring Meeting on Wednesday, April 23, 2008. Another color television is in the works, as well as other giveaways. Any district or unit may provide an item for the list of giveaways. Please let us know what prize you can provide so it can be printed on the tickets with the donor's name. This Foundation drawing adds some spark and excitement to the

meeting. Again, it will not be necessary for the winner to be present at the drawing in order to receive the prize. Do plan to come and enjoy the entire meeting. It will be worth your time.

Thanks to all past donors who have contributed to the Foundation Fund in honor or in memory of a person. The donor and the name of the person honored or memorialized are printed in the LRTA Newsletter. An ongoing effort to secure corporate sponsors is a top priority of the Foundation Board. If any of our LRTA members have connections with a corporate business, please

share the name of the contact with one of our board members or me. Donations are the sole source of income for the LRTA Foundation. Donations from local units, districts, businesses, and individuals are welcome at any time.

A highlight of the LRTA Foundation Board activities at the Spring Meeting will be the recognition of individuals selected from Districts I, III, V, VII, IX and XI. The top nominee selected from these Districts will receive the distinguished LRTA Foundation Award for 2008.

*Dr. Hugh Craft, President
LRTA Foundation*

TRSL Update

What are my options at the end of DROP?

Deciding what to do with your DROP account funds once you retire can be a challenge.

You have several options available. It is important that you understand all of the possible consequences, particularly as they relate to income tax withholding and potential penalties that may apply. The rules and tax laws for DROP withdrawals are complex and contain many conditions and exceptions. The following information is intended to provide a general overview of the options available.

When you retire, TRSL provides you with information on withdrawal options specific to your account, which will serve as a guide in helping you decide how you would like to receive your DROP funds. You can also choose when you wish to begin receiving funds from your DROP account.

You may begin taking withdrawals. Withdrawals can begin as early as the 15th of the month, following the payment of your first monthly regular retirement benefit.

You may delay withdrawals. You may delay taking withdrawals up to 11 months after your retirement date, if you are under age 70-1/2 in the calendar year in which you retire. If you are

70-1/2 or older in the calendar year in which you retire, you may delay withdrawals up to 11 months or March 15th of the calendar year that follows your date of retirement, whichever occurs first. If you delay beginning withdrawals or your first payment was delayed until you received your first monthly benefit, your first withdrawal will include a retroactive payment back to your date of retirement.

Complete the proper form. To begin taking withdrawals from your DROP account, you need to complete the form, *DROP or ILSB Retiree Withdrawal Method Selection* (form 11J or 11N, depending on your age). Please make sure you submit the form so that TRSL receives it **at least 30 days before the disbursement of funds.** DROP account withdrawals are made on the 15th of each month.

If you are married, your spouse must sign the *DROP or ILSB Retiree Spousal Consent to Withdrawal Method* (form 11G-1) if you withdraw your funds over a period of less than your life expectancy.

Be aware of tax consequences. The chart below provides basic guidelines regarding tax withholdings and possible implications.

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DROP Withdrawals Tax Withholding Chart

Age < 55 in Year of Retirement & < 59.5 at time of Withdrawal	Paid Directly to Member		Paid as Direct Rollover
	Tax Withholding	May be Subject to 10% Early Withdrawal Penalty	Tax Withholding
Total account balance withdrawal	20%	yes	No withholding
Monthly or annual withdrawal over life expectancy	voluntary	no	N/A
Partial Single Sum withdrawal *, **	20%	yes	No withholding
Monthly or annual withdrawals for 10 years to life expectancy	voluntary	yes	N/A
Partial Single Sum withdrawal *, **	20%	yes	No withholding
Monthly or annual withdrawals for < 10 years	20%	yes	No withholding
Partial Single Sum withdrawal *, **	20%	yes	No withholding

Age 55 to < 70.5 in Year of Retirement	Paid Directly to Member		Paid as Direct Rollover
	Tax Withholding		Tax Withholding
Total account balance withdrawal	20%		No withholding
Monthly or annual withdrawals for a period of 10 years or more	Voluntary		N/A
Partial Single Sum withdrawal **	20%		No withholding
Monthly or annual withdrawals for < 10 years	20%		No withholding
Partial Single Sum withdrawal **	20%		No withholding

Age ≥ 70.5 in Year of Retirement or at Time Change Made to Withdrawal Method	Paid Directly to Member		Paid as Direct Rollover
	Tax Withholding		(Only Amount Above RMD)
	Up to RMD	Above RMD	Tax Withholding
Total Account balance withdrawal	10%	20%	No Withholding
Monthly or annual withdrawals for a period of 10 years or more	Voluntary	Voluntary	N/A
Partial Single Sum withdrawal **	Voluntary	20%	No withholding
Monthly or annual withdrawals for < 10 years	10%	20%	No withholding
Partial Single Sum withdrawal **	10%	20%	No withholding

*After withdrawals have begun, you must have been at least age 55 at retirement, or you must be at least age 59.5 at the time you receive the partial single sum.

** Partial single sum withdrawals taken after withdrawals begin may change the way taxes are withheld from future monthly or annual withdrawals. This may result in a change from a voluntary federal income tax withholding to a mandatory 20% federal income tax withholding.

RMD = Required Minimum Distribution

Medicare Benefit Requirements

What are the requirements to receive Medicare benefits?

There are many ways to qualify for Medicare.

Hospital Insurance (also known as Medicare “Part A”)

If You Are 65 or Older

Generally, you must have forty Social Security/Medicare credits to be eligible for premium-free “Part A” Medicare at age 65. These credits can be earned at any time in your life. 99% of people 65 or older are eligible for premium free Medicare hospital insurance (Part A) based on their own—or their spouse’s employment. You are eligible at 65 if you:

- receive Social Security benefits;
- are not getting Social Security benefits, but you have worked long enough to be eligible for them;
- worked long enough in a federal, state, or local government job to be insured for Medicare.

If You Are Under 65 - Disability

Generally, the employee must have worked five of the 10 years preceding the point in time at which he/she became disabled. An employee who is eligible for Social Security benefits and/or Medicare on a spouse’s record is **not eligible** for Medicare on that record **prior to age 65**, even if the employee becomes disabled prior to age 65. The only exception to this is if the state or local government employee is entitled to a disabled widow’s benefits. You are eligible for Medicare hospital insurance if you get Social Security disability benefits and have amyotrophic lateral sclerosis (Lou Gherig’s) disease.

Entitlement to Medicare on a Spouse’s Social Security Record

General

If an employee meets the eligibility requirements for entitlement to Social Security benefits on a spouse or prior spouse’s record, then that employee will also be eligible for entitlement to both parts of Medicare at age 65 on that record.

Duration of marriage requirement for an employee NOT divorced

If the spouse in question is **living**, the marriage to that spouse must have been in effect for **one year** to be eligible for Social Security benefits and/or Medicare. **The spouse must be at least age 62 and the qualifying individual must be at least age 65 for Medicare entitlement.**

If the spouse in question is **deceased**, the marriage to that spouse must have been in effect for **at least nine months prior to the spouse’s death** to be eligible for Social Security benefits and/or Medicare

Duration of marriage requirement for an employee who IS divorced

If the spouse in question is living or deceased, **the marriage must have lasted at least 10 years** for the employee to be eligible for Social Security benefits and/or Medicare on that record.

Effect of remarriage

If the first spouse is alive (and the employee is divorced from that spouse), remarriage at any age will preclude entitlement to Social Security benefits and/or Medicare on that first spouse’s record, regardless of when the marriage occurred. If the subsequent marriage terminates, then the employee may be eligible for Social Security benefits and/or Medicare on the first spouse’s record. In both cases, the employee may be eligible for Social Security benefits and/or Medicare on the second spouse’s record if all eligibility requirements are met.

If the first spouse is deceased, the employee can still be entitled to benefits on that record if the remarriage occurred after age 60. This is true even if the employee was divorced (married at least 10 years) from the first spouse.

If You Do Not Qualify Under These Rules

1% of State and local government employees age 65 or older do not qualify for premium free Medicare Part A but are able to purchase it by paying a monthly premium. They must also enroll in medical insurance (Part B) to get this coverage.

The above is provided for informational purposes only. For more information you should go to www.socialsecurity.gov, call Social Security toll free at 1-800-772-1213 or contact your local Social Security office. For a formal determination regarding entitlement to Social Security benefits and/or Medicare coverage you must file a claim.

by Linda Yelverton

La. Department of the Treasury

Luscombe Appointed to NRTA Pension Round Table

LRTA Executive Director Graig Luscombe has been appointed to the NRTA Pension Roundtable. Members of the group are selected from each region of the country to assist in the identification of important issues relevant to retirement security to be addressed by NRTA/AARP. The roundtable also offers advice and suggestions on how AARP state offices can better serve retired educator agencies throughout the country. NRTA’s Pension Roundtable met in Washington, D.C. on February 27 and 28.

In Memoriam

"...these immortal dead who live again in minds made better by their presence."

Deceased Retired Teachers, December 8, 2008 through February 27, 2008

District I

Enola T. Becnel – New Orleans
 Chester K. Bordelon – New Orleans
 Beverly A. Carlin – New Orleans
 Georgette F. Fromherz – New Orleans
 William A. Hof – New Orleans
 Modess W. Jackson – New Orleans
 Thomas K. Maddox – New Orleans
 Roy L. Meyer – New Orleans
 Jessie L. Mouton – New Orleans
 Elenora N. Sanders – New Orleans
 James Richard Shenkel – New Orleans
 Dorothy E. Signal – New Orleans
 Laura Mae W. Soniat – New Orleans
 Grace A. Steckler – New Orleans

District II

Priscilla Barrett – Metairie
 Ezeldia Bateman – Gibson
 Lorraine R. Bordlee – Marrero
 Roland M. Chiasson – Thibodaux
 Alma J. Corbitt – Lutchter
 Mary Ann T. Curole – Raceland
 Grace S. Dugas – Houma
 Nan L. Fakier – Houma
 Joan M. Favorite – Harvey
 Christine M. Gordon – Jefferson
 Lois LeBlanc Gouaux – Lockport
 Floyd Griffin – Marrero
 Calvin W. Hoffpauir – Metairie
 Earlie B. Landry – Schriever
 Sara D. Lapeyrouse – Terrytown
 Odell Lawson – Harvey
 Jeffrey J. LeBlanc – Thibodaux
 Randolph J. Richard – Thibodaux
 Mercedes Riche – Schriever
 Annie Lou W. Riley – Houma
 William Rivera – Kenner
 John J. Smith – Cut Off
 Nell S. Thomas – Raceland
 James Trant – Raceland
 Creston R. Troxler Jr. – Kenner

District III

Audrey Lions Alexius – Covington
 Calvin C. Bennett – Franklinton
 Kathleen R. Duplantis – Loranger
 Robert E. Fortenberry – Walker
 Lela Gordon – Greensburg
 Roy D. Hatchell – Denham Springs
 Dorothy Henry – Covington
 Samuel C. Hyde – Amite
 Philomena C. Lacara – Hammond
 Jack J. Lowe – Bogalusa

Dorothy M. Lucien – Hammond
 Jimmy D. Magee – Covington
 Pearlene Matthews – Jackson
 David M. McArthur – Hammond
 Maxcy D. McNabb – Roseland
 Betty W. Morgan – Madisonville
 Theresa H. Pack – Bush
 Frances R. Rader – Slaughter
 Eunice M. Stumpf – Mandeville
 Earl Warren Jr. – Franklinton
 Willie M. White – Amite

District IV

Alvin Z. Anderson – Zachary
 Mary Helen Angeloz – Rosedale
 Louis A. Braud – Baton Rouge
 Marie Ticac Brewer – Port Allen
 Frank M. Brown III – Baton Rouge
 Isadora L. Domino – Baton Rouge
 Gerald P. Furr – Baton Rouge
 Adam B. Gautreau – Gonzales
 Eula C. Hall – Baton Rouge
 Helena S. Hawthorn – Baton Rouge
 Laverne J. Hills – Baton Rouge
 Audrey G. Johnson – Baton Rouge
 Odette N. Lang – Baton Rouge
 Mary Louise Life – Baton Rouge
 Walter A. Lundy – Baton Rouge
 Lois Marix – Plaquemine
 Ronald Marsellas – Baton Rouge
 Jack W. Melder – Baton Rouge
 Maudra E. Mencer – Baton Rouge
 James W. Morris – Baton Rouge
 Russell A. Normand – Plaquemine
 Rita H. Patterson – Baton Rouge
 Thelma M. Penny – Prairieville
 Gloria D. Sparrow – White Castle
 Dorothy G. Taplin – Baton Rouge
 Linda B. Trotter – Baker
 Frederick R. Wallace – Baton Rouge
 Jane W. Ware – St. Francisville

District V

Elsie E. Aubespain – Opelousas
 Roland James Barras – Eunice
 Daisy H. Bates – Lafayette
 Irene D. Berard – New Iberia
 Billy L. Bonin – New Iberia
 Paul A. Bourgeois – Abbeville
 Grace H. Breaux – Lafayette
 Dorothy R. Brown – Arnaudville
 John A. Daigle – Lafayette
 Calvin D. Dautreuil – New Iberia
 Jefferson J. DeBlanc – St. Martinville

Mercedes N. DeJean – Opelousas
 Joellyn A. Delcambre – New Iberia
 Rosemary L. Dufour – Lafayette
 Lorena F. Duhon – Maurice
 Thelma P. Fontenot – Eunice
 Donald A. Hoover – New Iberia
 Susan E. Jackson – Lafayette
 Geraldine Lanier – Lafayette
 Helena E. McKean – New Iberia
 Diana Mitchell – St. Martinville
 Marvel Mouton – Lafayette
 Martha B. Richard – Eunice
 Elizabeth B. Rolfes – Lafayette
 Marie L. Sibille – Lafayette
 Herbert Thompson – Lafayette
 Laura Sue Whisenhunt – Franklin
 Nedra E. Wicker – Lafayette

District VI

Jessie C. Allison – Elton
 Leo R. Iles – DeRidder
 Richard Wayne Jones – DeRidder
 Alberta H. Laurents – Rayne
 Frank H. Marek – Lake Charles
 Ruth H. Mitchell – Lake Charles
 Janet V. Stelly – Crowley
 Gloria F. Veal – Sulphur
 Gervaise B. Wilkinson – Lake Charles

District VII

Linda G. Beuchler – Alexandria
 Mary D. Boyette – Jonesville
 Rebecca R. Brew – Colfax
 Carrol E. Cleveland – Ball
 Dorothy R. Coleman – Pineville
 Chrystine B. Conn – Jonesville
 Billy G. Cotton – Bunkie
 Alice R. Hailey – Jena
 Barbara Hewitt – Alexandria
 Wallace M. Hudnall – Jena
 Jeff Laughlin – Anacoco
 Bobbie C. Morgan – Ferriday
 Kathryn B. Phillips – Pollock
 Joseph Piro – Anacoco
 Gayle Stubblefield – Tioga
 Alice T. Teddlie – Olla
 Faye E. Truex – Mansura
 Louis Welch – Jena

District VIII

Nathaniel Anderson – Mansfield
 Effie N. Berry – Natchitoches
 Enoch C. Cross – Many
 Kenneth V. Dutile – Natchitoches

In Memoriam (continued)

Virgie W. Joseph – Natchitoches
Mary B. Kinberger – Natchitoches

District IX

Ernestine V. Houston – Lake Providence
Martha M. Howell – Forest
Gennie Jones – Lake Providence
Irene S. Netherland – Rayville
Mary Lou T. Smith – Rayville
Marylene S. Watson – Wisner
James M. Welch – Oak Grove

District X

Billy Joe Daniel – Calhoun
Lois B. Edmiston – Monroe
Eugene H. Fox – Monroe
Richard T. Fritsche – Monroe
John W. Jackson – Hodge
Clyde H. Jordan – West Monroe
Charlene T. Palmer – Monroe
Johnnie Pegues – Bastrop
Camille M. Reese – Bastrop
Alice Brown Smith – Grambling
Martha F. Stewart – Monroe
Hazel H. Sutton – Ruston
Avis G. Witty – Monroe

District XI

Doris McSwain Austin – Shreveport
James E. Bell – Haughton
Sheila C. Bramlett – Shreveport
Dorothy V. Brazil – Haughton
Catalene Coleman – Benton
Anna F. Collins – Shreveport
William Cunningham – Haughton
Sandra S. Denmark – Bossier City
Willadene T. Ferguson – Shreveport
Philip P. Guidry – Bossier City
Eddie L. Heard – Minden
Marilyn Heinsohn – Shreveport
Betty J. S. Jackson – Minden
Kittie N. Jackson – Shreveport
Frances B. Lister – Shreveport
Sheirlon D. W. Mims – Minden
Curlie E. Pinkney – Shreveport
Doris L. Prothro – Minden
Mary F. Reed – Shreveport
Jerry W. Richardson – Columbia
Marsha B. Salmon – Minden
Constance B. Sewell – Shreveport
Garnetta Sherman – Shreveport
Curtis J. Smith – Bossier City
Clara W. Stewart – Arcadia
Ella D. Thompson – Shreveport

Out of State

Angelo M. Agapos – Mobile, AL
Nell Ruth Allen – Delmont, CA

Pete A. Antie – Gulfport, MS
Evelyn B. Beets – Houston, TX
Ivy E. W. Boswell – Chicago, IL
Thomas F. Brantley – N. Little Rock, AR
Freddie J. Breaux – King George, VA
Gertrude D. Brontsema – Fair Oaks, CA
Virginia P. Broussard – Natchez, MS
Leo Albert Burke – Overland Park, KS
Grace R. Burkett – College Station, TX
Argie B. Burstein – Foxworth, MS
Lois T. Caffarel – Mobile, AL
Carolyn G. Corkum – Rogers, AR
Virginia Courtney – Dallas, TX
Harry E. Dascomb – Chapel Hill, NC
Velma J. Davis – Jacksonville, FL
Mary L. Dunn – Houston, TX
Yen Mary Duvan – Sugarland, TX
Mildred B. Ellis – St. Augustine, FL
Rosemary H. Firmin – Weatherford, TX
Robert Gahn Jr. – Orlando, FL
Eleanor T. Gordon – Humble, TX
Audrey B. Green – Houston, TX
Berta M. D. Johnson – Marshall, TX
Myrtle Johnson – Richmond, TX
Patricia Ann Johnson – Arlington, TX
Lynne B. Landry – San Antonio, TX
Carolyn Little – Longview, TX
Mary Jo C. Lockwood – Springfield, VA
Vernon C. Mathews, St. Paul, MN
James D. Mooty – Hallsville, TX
Dan H. Moreland – Fayetteville, GA
Clara Kaye Nichols – Sibley, MS
Virginia Nordyke – Stuart, FL
Oscar Piper – Riverdale, GA
Jocelyn M. Rees – Buffalo, WY
Margaret V. Rheman – Pelham, AL
Dollie Robertson – Rogers, AR

Foundation Donations:

The following donation was made to the LRTA Foundation:

Mrs. Christine E. Angeloz –
In memory of her mother,
Mary Helen Reulet Angeloz

Mr. & Mrs. R. Glen Gautreaux –
In memory of Mary Helen Reulet
Angeloz

Dr. & Mrs. Sidney Seegers:
In memory of Thomas McCann and
Terry Hagar

St. Charles Parish RTA –
In memory of Mrs. Danny
Waterman

Excalibur Club of Baton Rouge –
In honor of Geraldine Brown

Gladys Robinette – Kingwood, TX
Womack H. Rucker – Kissimmee, FL
Mary K. Scully – Dallas, TX
Jean P. Sikora – Athens, GA
Frances M. Smith – Richardson, TX
Julia Mae Scott Smith – Peoria, AZ
Ralph K. Steely – Destin, FL
Rita B. Thibodeaux – Marietta, GA
Alma Thomas – Houston, TX
Doris C. Traylor – Pearl, MS
Naomi D. Vincent – Jersey Village, TX
Thomas P. Walton II – Williston, FL

LRTA Mourns Ledet (continued from page 1)

He was completing his term as LRTA President, and his farewell letter appears in this issue. Prior to his election as President, Dr. Ledet served LRTA as its First Vice-President, as the President of District II, and as the President of the Lafourche Retired Teachers Association.

Dr. Ledet retired from Nicholls State University in 1989, where he was Professor of Counselor Education and the Dean of University College. Prior to joining the faculty at Nich-

olls State University, Dr. Ledet taught at LaRose-Cut Off High School.

Dr. Ledet dedicated his retirement years to championing the causes of all retired educators in Louisiana.

We extend our sincere sympathy to Alice and their family members. Dr. Ledet's wisdom and his good nature will be missed by all.

President's Message

Continued from page 2

Although we can feel good about the above accomplishments, we still have challenges ahead. And the greatest challenge is the legislation I just mentioned. Growing our membership is also an ever-present challenge. A larger membership will strengthen our voice in the Legislature and will provide an income stream sufficient to conduct the business of the Association and reduce the need to raise dues again.

Finally, I want to thank you, the staff, our officers, and members for all your hard work and dedication over the past two years. You made my job easier.

Au revoir...

Executive Director's Report

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With this being an election year, and with the total cost of eliminating the two provisions estimated at somewhere between \$60 and \$80 billion, H.R. 82 by U. S. Representative Howard Berman, (D) CA, better known as the Social Security Fairness Act of 2007, will probably not make it all the way through Congress. But, do not be discouraged. Both the House and the Senate have held hearings on the bill and its Senate counterpart, and we need to continue to push the effort along, whether it is during this year or next year after the election.

In this issue, we have included the second in a series of articles about the Social Security Administration, and its programs, so that you can be better informed about federal legislation and programming that affect you personally. You will also find an article on DROP provided by TRSL which hopefully answers some of the questions we have received here at the LRTA office from some of you regarding your DROP accounts. Also included are LRTA's 2008 Legislative Priorities, and an update from the Office of Group Benefits.

One of the efforts LRTA will be undertaking during the legislative session that begins on March 31 will be to secure additional funding in the Employee Experience Account. This will be accomplished by changing the current law to allow TRSL to make deposits into the account equal to the amount of funding three COLAs. Current law limits those deposits to the cost of two COLAs. Senator B. L. "Buddy" Shaw and Representative Jean Doerge have agreed to author the senate and house versions of the legislation so that we can determine whether or not there will be any actuarial cost to the legislation. We appreciate their interest in LRTA's proposal, and will be working closely with them during the legislative session. As soon as we know the bill numbers that are assigned to the legislation, we will provide that information.

Please join us at the Spring Meeting. I look forward to seeing you in Alexandria.

Membership Efforts Increasing *(continued from page 3)*

Dr. Wade Ledet served two years as the LRTA President, and I applaud him for his active involvement, leadership and accomplishments. A few of these accomplishments during his presidential tenure were: contracted with AMBA to offer 17 membership services, established an expanded LRTA website, secured a full-time LRTA Executive Director, arranged the development of a strategic plan for LRTA, lobbied for a 3% COLA in 2007 instead of 2.5%, promoted membership development and a number of other refinements in LRTA procedures.

Unit and district membership awards will be presented at the upcoming 2008 Spring Meeting. The awards will be based on membership increases and percentage of increases during 2007.

It is time for units and districts to set goals for increasing membership during 2008. The last Newsletter had a comprehensive membership breakdown by units and districts for 2007. Please continue to help grow our LRTA to be an effective and viable organization serving the best interests of our retired educational communities.

Hugh C. Craft, Ed.D.

*LRTA First Vice President
Membership Chair*

LRTA Spring Meeting

(continued from page 1)

presented. Just prior to the conclusion of the general session, a Memorial Service will be led by LRTA Second Vice President Ouida Mitchell. The meeting will conclude with a mid-day luncheon at which Name of Fame honorees from Districts I, VII and XI will be honored. Finally, at the close of the luncheon, new LRTA officers will be installed.

All meeting and meal functions will be held at the Alexander Fulton Hotel and Convention Centre, 701 Fourth Street in Alexandria (formerly the Holiday Inn Convention Centre). There is no cost to attend meeting sessions; meal function costs are \$25 for the pre-convention dinner on April 22 and \$20 for the luncheon on April 23.

Hotel reservations should be made directly with Alexander Fulton Hotel and Convention Centre, (888) 442-9030. A special LRTA convention room rate is provided at \$70 per night, plus tax, single or double, for reservations made before April 7, unless the hotel sells out before that date.

In order to eliminate long lines at the meeting, please pre-register by completing the Meeting Pre-Registration Form on page 10. Convention packets containing programs, name tags and other important meeting items will be prepared for all pre-registered participants who register prior to April 7, 2008.

OGB: The Information Is in the Mail

Watch your mailbox for upcoming Office of Group Benefits happenings. You will find information about benefit changes, verifying your dependents, and Annual Enrollment 2008.

OGB plan members may notice a number of benefit changes, effective May 1, 2008, including:

- **Durable Medical Equipment** – The \$50,000 lifetime limit on benefits for durable medical equipment, such as wheelchairs and hospital beds, is being eliminated.
- **Ambulance Services** – The separate benefits limitations and co-payments for ground and air transportation will be removed.
- **Physician assistants and registered nurse practitioners** – These providers will be reimbursed at 80 percent of the amount payable for the same service rendered by a physician.
- **Genetic testing** – The general exclusions for genetic testing will be narrowed when such procedures are de-

termined to be medically necessary for certain conditions.

Another topic you will be hearing about is dependent verification. All plan members with dependent coverage will have to provide proof that their dependents are eligible for OGB coverage. You will receive complete instructions in the mail shortly.

OGB's theme for Annual Enrollment 2008 is: *Today's Smart Choices...Tomorrow's Healthy Savings*. You will have the opportunity to attend a meeting in your community where you will hear specific information on how to choose the best plan for you and your family. You will be happy to know that OGB's drug program will remain unchanged.

I wish you and your family a safe and healthy spring. Please contact me if I can assist you.

*Dr. Merline T. Broussard
Group Benefits Policy and
Planning Board Member*

AARP National Day of Service

Thursday, May 8 is the AARP National Day of Service, a day when volunteers across the country will be out in local communities providing hands-on-service and outreach.

AARP Louisiana will engage Chapters, LRTA units, statewide volunteers, Blue Cross Blue Shield's Two-Step Program, Councils on Aging, school districts and others in a statewide coordinated door-to-door outreach and education campaign that informs individuals about how to take appropriate preventive measures to protect their health, safety and well-being. Each home visited will receive AARP healthy behavior promotional items.

Persons interested in targeting members of their neighborhood or civic groups to deliver AARP health promotion bags should contact Daryl Blacher, AARP Louisiana Director of Outreach and Service, at 866-448-3620 or 225-376-1144 by April 15, 2008.

Geraldine Brown Honored

Geraldine Brown was honored by the Excalibur Club of Baton Rouge at their monthly luncheon meeting on Friday, February 8. Her husband Leonard and the LRTA staff accompanied Mrs. Brown to the luncheon. The Excalibur Club of Baton Rouge is a civic organization that honors volunteers for dedicating their time, talents and service to non-profit organizations. Mrs. Brown received a certificate of appreciation for the efforts she dedicated to the LRTA Foundation during her term as president. The Excalibur Club also made a donation to the LRTA Foundation in Mrs. Brown's honor. Congratulations, Mrs. Brown, on receiving this prestigious award!

TRSL Update

(continued from page 4)

See TRSL's brochure, *Special Tax Notice*, found on the publications page of their website, www.trsl.org, for information on how these requirements may affect you.

Your DROP withdrawal is exempt from Louisiana state income tax if paid directly to you by TRSL. However, if you roll these funds over to an eligible qualified plan and later withdraw them from the plan, state income tax applies to any withdrawals from that IRA.

Become informed. Please review TRSL's brochure, *Withdrawing from Your DROP, LaDROP, ILSB, or LaILSB Account* in detail before making any decisions.

TRSL is here to help. TRSL staff members are also available to discuss your options when deciding how to withdraw from your DROP account. Please call their Member Information Center (MIC) at 225-925-6446 (Baton Rouge area) or toll-free at 1-877-ASK TRSL (1-877-275-8775), Monday through Friday, 8 AM to 4:30 PM, or e-mail web.master@trsl.org.

**See you at the
Spring Meeting
April 22 and 23**

L.R.T.A. NEWSLETTER

9412 Common St., Suite 5
Baton Rouge, LA 70809
Telephone (225) 927-8837
Toll-Free (888) 531-1992
E-mail Info@LRTA.net
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Graig A. Luscombe <i>Executive Director</i>
Renée M. Siccone <i>Assistant Director</i>
Ann S. Greer <i>Membership Services Coordinator</i>

OTHER IMPORTANT TELEPHONE NUMBERS
TRSL (Retirement Benefits and Check) (225) 925-6446 Toll-free (outside of Baton Rouge area) 1-877-275-8775
Office of Group Benefits (225) 925-6625 Toll-free (outside of Baton Rouge area) 1-800-272-8451
Association Member Benefits Advisors (AMBA) 1-800-258-7041
LRTA Office (225) 927-8837 Toll-free (outside of Baton Rouge area) 1-888-531-1992 Fax (225) 927-8838

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2008 SPRING MEETING PRE-REGISTRATION / MEAL RESERVATION FORM

Please use this form to pre-register for the 2008 Spring Meeting in order to expedite registration in Alexandria. To make a reservation for the pre-convention dinner on Tuesday, April 22, and/or for the luncheon on Wednesday, April 23, indicate in the space provided and send a check for the appropriate amount. **Each person pre-registering and/or reserving a meal ticket should return a separate form** in order to receive a registration packet. Guests may use the form in order to have a registration packet. (Photocopies acceptable.)

Name: _____ Social Security No. _____

Address: _____

City, State, Zip: _____

Telephone: (____) _____ E-mail _____

____ Attendance only, no fee

____ Number of tickets for Tuesday night Pre-Convention Dinner (\$25.00 per person) = \$ _____

____ Number of tickets for Wednesday luncheon (\$20.00 per person) = \$ _____

Total Enclosed = \$ _____

Note: Pre-registration/meal reservations must be received in the LRTA office by **April 14, 2008**. Registration will be available at the meeting; however, meal function tickets are sold by pre-reservation only. **No meal reservations will be taken by phone. NO REFUNDS AFTER APRIL 17.** Mail forms and checks to LRTA, 9412 Common St., Suite 5, Baton Rouge, LA 70809.