



# 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

*continued on page 8*



*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.

*continued on page 7*

## 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.

*continued on page 8*

## 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.

*continued on page 8*

## LRTA Executive Board

### President

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

### Past President

Bonnie V. Lyons  
887 Bosco Hwy.  
Church Point, LA 70525

### First Vice-President

Hugh C. Craft  
P. O. Box 530  
Chalmette, LA 70044

### Second Vice-President

Ouida A. Mitchell  
3502 Sunset Dr.  
Shreveport, LA 71109

### District I President

Velma M. Pryce  
4716 Lafon Dr.  
New Orleans, LA 70126

### District II President

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3979 Hwy. 307  
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### District III President

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1201 N. Columbia St.  
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### District IV President

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18717 Womack Rd.  
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### District V President

Jerry Caillier  
140 Nickerson Pkwy.  
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### District VI President

Lizzie K. Syas  
1616 Lawrence St.  
Lake Charles, LA 70601

### District VII President

James T. Stewart  
1638 Creed St.  
Pineville, LA 71360

### District VIII President

Gloria B. Napier  
254 Lou Gene Rd.  
Converse, LA 71419

### District IX President

Dorothy W. Brown  
1207 Maple St.  
Winnsboro, LA 71295

### District X President

Sidney A. Seegers  
2704 Pargoud Blvd.  
Monroe, LA 71201

### District XI President

Carol J. Lynch  
3299 Mt. Bethel Rd.  
Keithville, LA 71047

### TRSL Board of Trustees

William C. Baker  
631 Voorhies Dr.  
Baton Rouge, LA 70815

### TRSL Board of Trustees

Anne H. Baker  
631 Voorhies Dr.  
Baton Rouge, LA 70815

### OGB Advisory Board

Merline T. Broussard  
320 Briars Ct.  
Bossier City, LA 71111

### 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.

*continued on page 8*

## 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.

*continued on page 9*

**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](http://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

*Continued from page 2*

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](http://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](mailto: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  
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Web www.LRTA.net

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

XA16

**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.