

## From the President Looking Forward



Shine Domingue

*Happy New Year!*  
In January, these words have been written and recited in every country and language of the world.

It would be fitting therefore that we, your Board of Directors for RSEA repeat it one more time to wish each of you a Blessed New Year filled with good health, peace and contentment.

As we move into only the fifth new year of a new century we have seen enormous unexpected changes since Y2K, the first year of this century. Our country came under attack by terrorists who changed the course of history for us and for future generations of Americans forever.

The old way of doing business just doesn't work anymore in many ways. The health of our American financial markets deteriorated overnight and caused huge losses in investment funds that supported ours and many other pension funds.

We nearly lost the "Experience Account," which is our source of money to pay for cost of living increases for retirees. The problems associated with the Experience Account were corrected in the last legislative session.

Now, we start anew. This is the fortieth New Year for RSEA but our mission and goals are unchanged. We are just going to have to find new ways to do the things we need to do to help us keep up with the rising costs of everything.

What exactly will we do? We do not know at this time. What we do know is that we have a strong commitment to work as hard as needed to explore every avenue for a recurring funding

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# The New Louisiana Voice



At the RSEA Board meeting in January, the 2005 Board of Directors was seated and the officers were installed. On the front row, (L-R); Fern Foster, Dianne Guillot, Connie Carlton, Glenda Chambers, and Kathy Singleton. On the second row, (L-R); Frank Jobert, Russell Culotta, Shirley Grand, Benny Harris, Sona Young, Marshall McKenzie, Ray Funderburg, and Louis Quinn.

## 2005 Board and Officers for RSEA Take Positions at January Meeting

Shine Domingue of Lafayette, long-time RSEA member, is the 2005 President of the Statewide RSEA Board of Directors. Shine is retired from the former Commission of Elections office, where he served as First Assistant Commissioner.

Other new members of the Executive Board are:

- Sona Young, Lake Charles, 1st Vice President. She retired from the Lake Charles Regional office of the Dept. of Transportation.
- Joy Netherlin, Pineville, 2nd Vice President. Joy retired as Human Resource Officer for the Pinecrest State School.
- Dianne Guillot, Monroe, Secretary-Treasurer. She was an Eligibility Worker prior to her retirement from the Office of Family Services.

- Marshall McKenzie, Shreveport, Immediate Past President. He was Regional Administrator, Dept. of Health and Hospitals, prior to retirement

- Kathy Singleton, Greensburg, President of the new North Shore Regional Chapter. (See page 3.)

All returning Statewide, At Large, Ex Officio and Area chapter leaders will be seated at the January meeting.

Connie Carlton is RSEA Executive Director and Judy Calhoun is Office Manager.

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# Lake Charles Holds Fall Meeting

For the first time in RSEA history, a regional chapter held a second meeting during the year. The Ryan Street Piccadilly Cafeteria was the site of the Lake Charles meeting held November 17, 2004. Fifty-five persons attended.

President Fern Foster welcomed members and guests. Visiting dignitaries introduced by Fern were: Connie Carlton, Executive Director of RSEA; Cindy Rougeau, Assistant Director of LASERS; Suzanne Adams, LASERS Director of Member Services; RSEA Board members Frank Jobert of New Orleans, Kathy Singleton of Greensburg, along with Sona Young and Barbara McManus McCann, both from Lake Charles.

Chapter officers present were: Irene Monzulen, Vice President; Betty Runte, Secretary; and Betty Breaux, Treasurer.

Rougeau provided information on the financial status of LASERS. LASERS currently has more than \$6 billion in assets and the 2004 bull market help the assets grow. This enables LASERS to predict a 5.5% dividend for DROP accounts for the July 2003, to June 2004 time period. She also discussed the problems associated with the Experience Account and the 2004 legislative actions to correct this situation.

Connie Carlton spoke of the success of this fall meeting, stating this was the first one ever held in any region of the state. She also encouraged new retirees to join and for them and current members to become active in RSEA.

Dr. James Dunnick, local cardiologist, gave a very informative speech on pitfalls of our American success, namely the availability of food which affects our cholesterol levels, leading to strokes and heart failure. His talk described new heart surgery techniques. He also gave figures for ideal cholesterol levels, with the ideal blood pressure being under 120/80. Receiving an excellent audience response, Dr. Dunnick answered several questions on health issues from the attendees. Prescriptions, patient dosages, and testing procedures were addressed

for cholesterol and heart problems.

## Biography: James Dunnick, MD

Dr. Dunnick, originally from Indiana, has been in Lake Charles since 1998. He received his Medical Degree from Indiana University School of Medicine and completed his residency and internship in Grand Rapids, Michigan. Dr. Dunnick also completed a Cardiology Fellowship at the Medical College of Wisconsin.

He is a member of the American College of Cardiology, the American Medical Association, and the American College of Sports Medicine. His special interests include heart disease in women, preventive cardiology, congestive heart failure, hypertension, and cholesterol problems.

He is currently associated with Cardiovascular Specialists in Lake Charles. He also sees patients in other locations in southwest Louisiana. He is a gifted speaker and is always willing to address area groups to promote better health and discuss current heart techniques and applications.

## You Could Be Eligible for Higher Social Security Benefits

Longtime RSEA member Myrtle Pettit is a retiree from the Office of Group Benefits. She is one of those individuals who worked in private industry long enough to qualify for Social Security as well as for her pension from the Louisiana State Employees' Retirement System.

Retirees in this situation are subject to the Windfall Elimination Provision, know as WEP, which affects people who earned pensions for work not covered by Social Security (including Louisiana state employees), using a formula which results in a lower SS benefit.

She applied for a SS benefit recalculation according to the Act 154 of 1985, which exempts from WEP those individuals who were eligible to retire with a non-covered pension prior to

## From the President

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source for a permanent cost of living adjustment. We know that time is important. We cannot wait years. We are going to work with our Governor, the Legislature, LASERS and any others who may be able to help with our plight.

At the same time, we are going to be ever vigilant to guard against the possible loss or reduction of our current benefits. It is a big job in difficult times but we are going to give it all we have.

Your continued support is needed. Please keep informed by following the news in the secular press as well as our web site, <http://www.rseala.org>. Please respond to our request for help if and when you are called upon to get involved.

Attend the annual meeting for your area chapter this spring and bring a fellow retiree who may not be a member of RSEA. RSEA is a strong and respected organization in Louisiana. Let us all work to keep it that way.  
God Bless You!

Jan. 1, 1986. Pettit received a small amount, retroactive only to the date she applied to Social Security. But after doing her own research, she filed for a recalculation with SSA. She won and her SS benefit was recalculated. She received a large retroactive refund back to her original retirement eligibility date.

She generously shares this information with other RSEA members to alert them that they could possibly qualify for larger Social Security benefits.

Check with your local SSA office to learn what documentation is needed to request a recalculation of your benefit back to your retirement eligibility date. You can also call Social Security, 1-800-772-1213 or log on to <http://www.ssa.gov>, go to "Search," for RSDAL00605.361 Exceptions to WEP - Dallas.

# Annual State, Area Meetings Set; New North Shore Chapter Forms

Join with other RSEA members, state and local officials and attend the annual area and state meetings.

Also, for the first time since RSEA was chartered in 1966, a new chapter has been organized to serve a large retiree population in St. Helena, St. Tammany, Tangipahoa, and Washington Parishes.

The North Shore meeting is scheduled in the Bogue Falaya room of the Greater Covington Convention Center. Kathy Singleton will lead this group.

Meetings will feature status reports from the RSEA leadership and Executive Director Connie Carlton.

Representatives of the Office of Group Benefits, the Louisiana State Employees' Retirement System (LASERS), and statewide elected officials will present informational updates and plans for the coming calendar year.

LASERS staff will be present to provide assistance and answer questions from retired members.

## Meet Kathy Singleton



Kathy Singleton

Leading the newest RSEA chapter is Kathy Singleton of Greensburg.

Kathy retired in mid-August from the Amite Office of Community Services, Dept. of Social Services, where she was a Social Services Specialist.

She currently is serving a third term as an active employee representative on the LASERS Board of Trustees, through the end of 2007. (LASERS rules allow active Trustees to complete their term after retirement.) Kathy served as LASERS Board Chairman in 1999.

During her retirement, she plans traveling with her husband, enjoying being a grandmother, and remaining active in her many and varied community organizations.

## Employers Still Shifting Their Health Expenses To Retirees, Survey Shows

(December 14, 2004 PLANSPONSOR.com)

The trend of companies cost-shifting health-care costs to their retirees is expected to continue in 2005, a new survey found.

A news release from the Kaiser Family Foundation and Hewitt Associates said their survey of many of the nation's largest employers found that firms providing retiree health benefits experienced cost increases of approximately 12.7% in 2004, with employers and retirees sharing these cost increases at most firms.

The survey also found that a typical worker under age 65 who retired in 2004 would pay \$2,244 annually in premiums (\$4,644 with spousal coverage) – a whopping 24% more than a similar worker who retired in 2003. A typical Medicare-eligible worker who retired in 2004 would pay \$1,212 annually in premiums (\$2,508 with spousal coverage) – 27% more than in 2004.

"The prospects for retiree health coverage are slowly disappearing for America's workers, and retirees who have it will be paying more," said Foundation President Drew Altman.

For some retirees, the coverage has already gone away. The survey found that 8% of employers surveyed said that in 2004, they had eliminated subsidized health benefits for future retirees. For 2005, only a small fraction of firms (1%) said they are likely to drop subsidized coverage for current retirees, but 11% said they are likely to terminate coverage for future retirees.

### Containing Costs

Employers are still scrambling to control their health coverage costs, according to the survey:

- 79% upped their retirees' contributions for premiums in the past year
  - 85% expect to do so in 2005
  - 53% increased copayments or coinsurance
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### 2005 RSEA Area Meeting Schedule

**ACADIANA (Lafayette):** Wednesday, April 13, 10:00 a.m., **Fezzo's (Lions Club), Scott**; President: Shine Domingue 337/234-0822

**ALEXANDRIA:** Thursday, April 7, 10:00 a.m., **Main Street Community Center, 708 Main St, Pineville**; President: Joy Netherlin 318/640-2529

**\*BATON ROUGE:** Wednesday, April 20, 9:30 a.m., **Holiday Inn Select, 4728 Constitution**; President: Glenda Chambers 225/767-3921

**LAKE CHARLES:** Tuesday, April 12, 10:00 a.m., **Contraband Room, Lake Charles Civic Center**; President: Fern Foster 337/477-5250

**MONROE:** Wednesday, April 6, 9:30 a.m., **West Monroe Convention Center, 901 Ridge Avenue**; President: Dianne Guillot 318/396-6275

**NEW ORLEANS:** Friday, April 15, 10:00 a.m., **VFW Post #6640, 3314 Richland Ave, Metairie**; President: Shirley Grand 504/887-0592

**\*NORTH SHORE:** Thursday, April 14, 10:00 a.m. **Greater Covington Convention Center, Bogue Falaya Room**; President: Kathy Singleton 225/222-6567

**SHREVEPORT:** Tuesday, April 5, 10:00 a.m., **LA Technical College, 2011 N. Market St., Bldg. E**; President: Marshall McKenzie 318/797-4356

\* Indicates a new meeting location.

**Have You Put Your Area Meeting on Your Calendar?**

**Did You Pay Your RSEA Dues?**

**Have You Updated the RSEA Mailing Address?**

## Looking Back

# Learn from the Past to Make a Better Future

*(Editor's Note: 2004 President Marshall McKenzie looks back on past successes and issues needing future attention)*

It is somewhat difficult for me to look back as I tend to be a forward looking person. But it is always important to look back and evaluate the past, both successes and failures, in order to adequately plan for the future.

The first thing that I remember when I became President was the many phone calls and decisions that I had to make when our RSEA administrator and public relations counselor for more than a quarter of a century suddenly retired. I attribute our success for that difficult first month to the support of a very dedicated Board of Directors and to Judy Calhoun, a long term RSEA employee.

But you know, a most remarkable and wonderful thing happened. We immediately started a search for a new Director and were successful in employing Connie Carlton as our new RSEA administrator. She is a multi-talented innovative energetic leader and administrator. Lack of space will not permit me to list all of her contributions and accomplishments. We are lucky and fortunate to employ her.

As your new President, I participated in all RSEA area meetings and was very impressed with the organizational and planning skills and leadership in each area.

I got to every meeting early so I could visit with RSEA members individually. I was frequently asked, "How can I be of help?" I always answered by saying, "Encourage retired state employees who are not RSEA members to join and get to know your legislators and remind them that we are over 30,000 strong and we always vote."

Connie Carlton has developed some initiatives to help recruit new members. Newly retired state employees, and those actively working em-

ployees interested in retiree issues are given information about the benefits of RSEA membership. Money will be tight in the future and there is always strength in numbers when we lobby to protect and improve our benefits.

We always appreciate the many contributions of Shine Domingue who will be our next President in 2005. Shine is our resident computer expert and he has voluntarily worked hard this year to improve our computer system and web site so that you can always get up-to-date information about RSEA on your home computer.

Two major and money saving accomplishments this past year were moving our RSEA office to a much more accessible location and redesigning our newsletter. Our new location is centrally located, safe, and has more parking. We secured this office space for less rent than we paid for our former location.

We have also reformatted this newsletter, "*The New Louisiana Voice*," which is easier to read and much less expensive to print and mail to our members. It still includes all the interesting and helpful information for retirees.

This past year we established a new RSEA chapter, the North Shore chapter, which includes the following parishes: St. Helena, St. Tammany,

### Cell Phone Users Take Note

In the near future, cell phone numbers will be released to telemarketing companies, with the resulting sales calls.

From your cell phone, call 1-888-382-1222, the national Do Not Call list for cell phones. Numbers are blocked for 5 years. It takes about 20 seconds to register. **YOU MUST CALL FROM YOUR CELL PHONE!**

You can also register ALL of your land and cell phone numbers online at [www.donotcall.gov](http://www.donotcall.gov).

Tangipahoa, and Washington. We are delighted that Kathy Singleton will serve as the first chapter President. We created this new chapter to make area meetings more accessible to the large population of retirees in this area.



**Marshall McKenzie**

In addition to Kathy Singleton, we are delighted that the following highly qualified and dedicated persons joined us in 2004 as RSEA Directors: Glenda Chambers, Baton Rouge Area President; Bennie Harris and Frank Jobert, Jr., At-large members, New Orleans; and Fern Foster, Lake Charles Area President.

Our RSEA legislative committee was very active and successful this year. Chairman Louis Quinn, Connie Carlton, Glenda Chambers and many others should be commended for their strong leadership and success in encouraging Governor Blanco to veto two potentially damaging special interest bills.

These bills would have had a significant negative fiscal impact on the retirement system and would treat the vast majority of state employees unfairly. Also in the last legislative session, RSEA joined with LASERS to strongly support passage of legislation which revised and corrected the problems with the Experience Account, to make possible future cost of living increases.

In conclusion, I know that we had a highly successful year. I appreciated the many phone calls that I got from retirees and I tried to solve your problems. I said at the outset that it is always necessary to look back in order to plan for the future. Let me encourage each of you to continue to be very active in RSEA causes. Let us all encourage and support our new President, Shine Domingue, as retirees will face challenging and new problems in a rapidly changing society in 2005.

## Employers Are Still Shifting Health Expenses to Retirees

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insurance for prescription drugs the past year

- 49% expect to do so in 2005
- 37% raised deductibles for health care services in the past year
- 43% expect to do so in 2005
- 29% raised out-of-pocket limits on retirees' obligations in the past year
- 37% expect to do so in 2005
- 13% changed their plans in the past year to offer retirees access to group health benefits with retirees paying 100% of the costs and 18% expect to do so in 2005.

Overall, more than half of surveyed employers (54%) have imposed financial caps on their firms' contributions to at least one retiree health plan offered in 2004. Caps have become more common since changes in Financial Accounting Standards Board (FASB) rules in the early 1990s required firms to account for retiree health obligations on an accrued basis. Such caps often require retirees to absorb a greater share of costs once the cap is reached, although some firms report taking steps to soften the impact of the cap on retirees by offering additional, lower-cost plan options.

For those with a ceiling on their largest health plan for retirees who are too young to receive Medicare, just over half have already hit the cap and 28% anticipate hitting the cap in the next one to three years. For firms with a cap on their largest retiree health plan for Medicare-eligible retirees, more than half (56%) have already hit it and another 27% anticipate hitting the cap in the next one to three years.

Under the Medicare Modernization Act of 2003 (MMA), employers have multiple options for providing drug coverage to their retirees. Firms that provide coverage at least as generous as that available through Medicare will be eligible for tax-free subsidies equal to 28% of drug costs between \$250 and \$5,000 per retiree in 2006. The Centers for Medicare and Medicaid

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## LASERS Update

## Important Information on Withdrawal Rules For Retirees Who Have DROP or IBO Accounts

Once a retiree reaches the age of 70.5, federal law requires the withdrawal of a certain amount of money each year from his or her DROP or IBO account. This is referred to as **Minimum Required Distribution (MRD)**.

If you have a DROP or IBO account with LASERS and you have not made withdrawals as specified by federal guidelines, you should have received a letter in December notifying you of the balance you were required to withdraw. Any mandatory withdrawal was made

on checks processed at the end of December.

If you have any questions about your LASERS MRD computation, please contact LASERS at 1-800-256-3000.

We will have a DROP interest update for you in the next RSEA newsletter. The amount of DROP interest will become official following action by the Public Retirement Systems Actuarial Committee. The Committee is expected to meet early in 2005.

## TORN CHECKS?

The surest way to avoid accidentally tearing a paper check is to have your retirement benefit deposited electronically into your bank account.

For those retirees who do still receive paper checks, we have been notified that the checks can be easily torn in the opening process. We will soon be using a better quality of paper that will give retirees their requested privacy and will allow them to open the check without tearing it.

If you receive your retirement benefit by paper check, we strongly encourage you to consider direct deposit through an Electronic Funds Transfer (EFT). Direct Deposit is safer and guarantees that you will receive your money on time. No torn checks!

## OTHER NEWS

- LASERS will mail 4<sup>th</sup> Quarter DROP statements in mid January, 2005. These statements cover the period of October 1, 2004, through December 31, 2004.
- Keep your address current with LASERS by writing them at P.O. Box 44213, B.R., LA 70804-4213, giving your full name, SSN and new address. This is especially important since account statements and LASERS retiree information are sent directly to home addresses.
- If you have a LASERS Personal Identification Number (PIN), you can use it to view your account information on the LASERS website. If you do not have a PIN, you can request one at the following website: <http://www.lasers.state.la.us/MemberMainPage.htm>

## Useful Web Sites

(All web site addresses begin with <http://>, unless otherwise noted)

- Retired State Employees Association (RSEA)—[www.rseala.org](http://www.rseala.org)
- Government Guide—[www.governmentguide.com/](http://www.governmentguide.com/)
- Great-West Retirement Services—<https://www.gwrs.com/gwrs/static/default.asp> (Formerly the Louisiana Deferred Compensation Plan)
- Hoaxbusters—[www.hoaxbusters.ciac.org/](http://www.hoaxbusters.ciac.org/)
- Louisiana Government Agency Index—[www.state.la.us/gov\\_agency.htm](http://www.state.la.us/gov_agency.htm)
- Louisiana Governor's Office—[www.gov.state.la.us/](http://www.gov.state.la.us/)
- Louisiana's Official State Web Site—[www.state.la.us/](http://www.state.la.us/)
- MapQuest—[www.mapquest.com/](http://www.mapquest.com/)
- National Heart, Lung, and Blood Institute (NHLBI)—[www.nhlbi.nih.gov/](http://www.nhlbi.nih.gov/)
- Reverse Phone Directory—[www.reversephonedirectory.com/](http://www.reversephonedirectory.com/)

# Better Sooner than Later

We know that going to the doctor can be expensive, with deductibles and co-payments for services, drugs, and equipment.

Sometimes, however, NOT going to the doctor can be even more expensive. This is especially true for retirees, who as "seasoned" citizens must be vigilant about their health.

Marie, 68 years young, thought she

## Employers Are Still Shifting Health Expenses to Retirees

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Services has estimated the average subsidy at \$611 per eligible retiree.

Nearly seven in 10 employers (69%) said their firm's current prescription drug benefit is more generous than the standard Medicare offering, while 4% said their plan was equal, and 5% said their plan was less generous. The remaining 22% said they did not know.

When asked about their likely course of action for their largest group of Medicare-eligible retirees:

- 58% said they are likely to continue to offer prescription drug benefits and accept the tax-free subsidy created by the MMA. Of these, 85% said they plan to retain current benefit levels
- 17% said they are likely to offer prescription drug coverage as a supplement to the Medicare prescription drug plan
- 8% will be discontinuing drug coverage

The remaining companies either said they did not know which strategy they are likely to choose (13%) or are planning a different strategy (4%).

The Kaiser Family Foundation/Hewitt Associates 2004 Survey on Retiree Health Benefits reports findings from a survey of 333 large private-sector firms (with 1,000 or more employees) that currently offer health benefits to retirees. These firms represent 32% of all Fortune 100 companies and 20% of all Fortune 500 companies, employ 6.5 million employees and have 3 million retirees. The companies provide retiree health benefits to 4.9 million retirees and spouses, including 3.5 million who are Medicare-eligible. The survey was conducted online between May and September 2004. The report and related materials are available online at <http://www.kff.org/medicare/med121404pkg.cfm>.

would save money by not getting a flu shot. When she began sneezing and coughing, she waited a week to see her doctor, trying to fight her illness by herself. By the time she went to a walk-in clinic, she had pneumonia and was hospitalized for five days on oxygen and intravenous drugs.

Zachariah, 72 years young, cut his foot on a piece of coral at the beach. He washed the cut with soap and water and did nothing else. He forgot he had poor circulation and was slow to heal. As a result, the cut became infected and he almost lost his foot and needed weeks of physical therapy.

Pearl, 80 years young, took an over-the-counter remedy for urinary discomfort, without seeing her doctor about possible infection. She ended up in the hospital when the infection spread to her blood and lungs and nearly lost her life.

As we move into the colder months of winter, your colleagues at the Office of Group Benefits urge you to take care of yourself. Seek medical attention as soon as you need it. Delaying treatment can cost you everything.

For more information, the Office of Group Benefits web site is located at: <http://www.groupbenefits.org>.

### *The New Louisiana Voice*

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## Retired State Employees Association of Louisiana

### *The New Louisiana Voice*

is the official RSEA publication. The mission of the Association is to enhance the quality of life of the men and women who have given generously of their talents to the State of Louisiana and are now retired. The name and distinctive logo of the publication are registered with the Louisiana Secretary of State. Permission is hereby granted for the use of any materials within these pages, provided proper acknowledgment is made.

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