

From the Interim President Farewell and Welcome



Marshall McKenzie

I have been asked by the RSEA Board to serve as Interim President following the March 19 passing of our 2005 President, Shine Domingue. (See page 4.) This I do willingly, but with a sad and heavy heart.

We also have lost another of our longtime and active RSEA leaders with the Jan. 12 death of Leila Smith Detlefs of Baton Rouge. (See page 5.)

Both individuals were passionate about improving the quality of life for state retirees and committed to working with the system for the best possible pension benefits, health insurance and informational resources for the RSEA membership.

On April 30, we said "farewell" to Connie Carlton, who has served as RSEA Executive Director since February of 2004. She has done a marvelous job of networking with the Louisiana State Employees' Retirement System (LASERS), the Office of Group Benefits, the Treasurer's Office, the Legislature, and other key officials who can make things happen for the benefit of state retirees.

We are grateful for her effective service with RSEA. She is returning to her own retirement, but will continue as an *ex-officio* RSEA Executive Board member as an elected retiree representative on the LASERS Board of Trustees.

The new Executive Director is Darlene Richard, who recently retired from the Dept. of Economic Development. She and Connie have worked together the past two months, with the "official" transition occurring May 1.

Our annual meetings were well at-
(Continued next column.)

Richard New Executive Director

Connie Carlton, RSEA Executive Director since February of 2004, announced she was returning to private life and set her departure date for April 30. She will remain as *ex-officio* member of the Executive Board as Retiree representative on the Louisiana State Employees' Retirement System (LASERS) Board of Trustees.



Connie Carlton

After a distinguished 28 year career in state government, Carlton retired the summer of 2003 as LASERS Assistant Director of Administration.

Before joining LASERS' staff in 2000, she was Director of the Division of Administration's Office of State-wide Information Systems, which she helped create in 1995.

Carlton also was an active member representative on LASERS' Board from 1986 to 1994. She holds a B.S. and M.S. in Library and Information Science and is a Certified Public Manager (CPM).

Farewell and Welcome

(Continued from previous column.)

tended. Attendees (and all other members) were asked to help increase membership and participation. They were also cautioned to monitor the legislative process. (See page 2.)

As I said last year when I was state President, the RSEA leadership and administrators need your help, support and participation. United, we are a powerful and effective force for change!



Darlene Richard

Darlene Richard and Connie worked in March and April to assure a smooth transition when Richard took over the top job on May 1.

Richard retired from the Dept. of Economic Development (DED) in August of 2004, serving in state government for 28 years.

She began in state government in 1975, working for the Dept. of Corrections. She became their Chief Budget Analyst before going to DED. At DED, she held many of the top financial positions in the department, starting there in 1984 as Fiscal Officer. She last served as Undersecretary and was their Chief Financial Officer.

Richard holds an Associate Degree and attended many training classes, as well as participating in the "Top State Managers Executive Program of Policy Analysis" program at Duke University.

Active in the Association of Government Accountants, she was the 2001 national Robert King Award winner for distinguished service and noteworthy accomplishments. In 1998, she was selected for the prestigious Charles Dunbar Award and that year also was nominated for the high-profile Baton Rouge YMCA Women of Achievement award.

INSIDE THIS ISSUE . . .

- Legislative UpdateP. 2
- Social Security ReformP. 3
- In MemoriamP.4/5
- How to Prevent Identity Theft . . P. 6
- LASERS Update.P. 7
- Group Benefits Update.P. 8



RSEA's 2005 Legislative Update



The 2005 Session of the Louisiana Legislature began on April 25, 2005. While this is a "fiscal session", legislators are allowed to file up to five bills dealing with subject matters other than a fiscal nature.

Sixteen bills have been filed on matters related to retirement and/or the Louisiana State Employees' Retirement System (LASERS). These bills were discussed at the April board meeting of the Retired State Employees Association (RSEA). In order to keep our RSEA members informed, below are the critical bills for which RSEA has taken a **position of opposition**:

HB 366 by Representative DeWitt

This bill provides that current employees of the legislature (except those that have participated in DROP) who are members of LASERS will make an increased employee contribution at a rate of 9% instead of 7.5%. These employees will be eligible to receive an additional benefit equal to 1/2 of 1% times his number of years of legislative service. This bill also allows legislative employees to convert up to three years of annual and sick leave to service credit for the purpose of attaining eligibility for retirement and calculation of benefits. All of the above are special benefits for this small group of LASER members that are not available to all the other rank and file members of LASERS. During the 2004 Legislative Session, RSEA was instrumental in having Governor Blanco veto a similar legislative bill that would have also provided special retirement benefits for legislative employees.

HB 457 by Representative Durand

The proposed legislation would increase the employee contribution rate for probation and parole officers in the Office of Adult Services of the Department of Public Safety and Corrections from 9% to 10%. This bill would also allow for an accrual rate of 3% per year for all service credit received before January 1, 2002 and an accrual rate of 3 1/3% for proba-

tion and parole officers hired on or after January 1, 2002. Again, this is another special interest bill that provides special benefits for a small group of employees and not for the general rank and file members of LASERS.

SB 7 by Senator Boasso

This proposed legislation would create one board of trustees for both LASERS and the Teachers' Retirement System of Louisiana (TRSL) and further provides that the board will consist of 17 members. The proposed legislation diminishes employee representation on the board; i.e., it would reduce LASERS active employee representation from six members to one member and also reduces LASERS retired employee representation from three members to one member.

SB 7 also proposes a new benefit plan for persons hired on or after July 1, 2005. These new hires will be required to have an employee contribution rate of 8.25% instead of 7.5%; the average compensation of these new hires shall be based on the sixty highest consecutive months instead of

thirty-six months; eligibility for retirement will be 10 years of service at age 60; provides for limitations on compensation increases for purposes of determining average compensation to be a four year period with a 15% annual increase; and prohibits the purchase of "air time" and participation in DROP.

RSEA opposes any bill that dilutes employee representation on the LASERS Board of Trustees which results in a minority position.

SB 305 by Senator Boasso

The proposed legislation would create one board of trustees with eleven members for both LASERS and TRSL. This legislation also would reduce LASER employee representation on the board from six active members to one active member and from three retired LASER members to one retired member. See above comments.

RSEA urges all of its members to let your voice be heard by contacting your local senator and representative to express opposition to these proposed legislative bills.

Annual Meetings Are Very Successful: First North Shore Chapter Session Held

The 2005 Annual Chapter Meetings were a great success with many RSEA members in attendance. These meetings provided RSEA members the opportunity to visit with each other and discuss common concerns as well as hear excellent and informative presentations from several speakers.

A variety of topics were covered during these meetings, including: Identity Theft, Retired Senior Volunteer Program, Medicaid eligibility, and the CASA Program which helps abused and neglected children.

Connie Carlton gave a moving memorial on our late RSEA President, Shine Domingue, who passed away on March 19.

Darlene Richard, RSEA Executive Director, provided an overview of RSEA activities during the past year, upcoming initiatives and discussed critical health care issues that our retirees are currently facing.

Both LASERS and the Office of Group Benefits provided informative and important updates on state retirement and health insurance and had representatives available before and after the meetings to address individual questions from our members.

RSEA members were very pleased that a number of our state representatives and senators were able to attend the meetings this year.

(Continued on Page 5)

Social Security Reform Should Include Restored Benefits for Public Retirees

by State Treasurer John N. Kennedy



John N. Kennedy

Treasurer John Kennedy.

"There has been a lot of talk about different ways to improve Social Security in our country, and our national leaders must come up with real solutions to the problem," said Treasurer Kennedy.

"That includes addressing portions of the law that impose large reductions to the already strained pension benefits of countless Louisiana citizens. Any relief for our citizens is essential."

In particular, Treasurer Kennedy suggests repealing or reducing the impact of the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) of the Social Security Act. These two conditions in the law reduce pension benefits specifically for federal, state and local government employees.

The GPO lowers the amount of Social Security benefits that are paid to a government employee who has a spouse who works in the private sector. The GPO reduces the government employee's dependent benefits by two-thirds of the amount of his or her own pension check. As a result, the Social Security benefit is often eliminated altogether.

The WEP reduces benefits for people who have spent most of their careers in government but who have also worked in the private sector. Social Security payments are lower even

when individuals have worked in private industry long enough to qualify for Social Security retirement or disability payments.

"Most Louisiana workers or their spouses have paid money into the Social Security System at one time or another," said Treasurer Kennedy.

"There are many public employees, however, who do not know about these Social Security provisions and do not plan ahead for lower benefits when they retire. Our seniors face skyrocketing prescription drug prices, medical bills and other expenses, but many are not prepared for reduced Social Security benefits."

Social Security benefit statements do not calculate the GPO or WEP, and many public employees are unaware that their benefits will be lower than anticipated — or in some cases nonexistent — upon retirement.

Treasurer Kennedy encourages public employees to use the online GPO and WEP calculators available at www.socialsecurity.gov/gpo-wep for a better estimate of future Social Security benefits.

WEP Dates Corrected

Below is a correction to the article "You Could be Eligible for Higher Social Security Benefits" which appeared in the January–February–March 2005 edition of the *New Louisiana Voice*.

The article incorrectly reported a retirement eligibility date of January 1, 1986.

Under R.S. 11:272, the Windfall Elimination Provision (WEP) may be waived if a retirement system member on September 1, 1985, was eligible to retire on or before August 31, 1985.

Baker Also Supports Repealing GPO, WEP In the Current Session

Excerpt from a Recent Column
By Congressman Richard Baker

"On a related issue, perhaps more pressing for Louisiana seniors. I am happy to report that I am attempting to help lead an effort in Congress to pass the bipartisan 'Social Security Fairness Act,' legislation that would completely repeal the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP)."

Under current law, the GPO reduces or eliminates Social Security spousal benefits if the worker's spouse has a government pension based on work that was not covered by Social Security. WEP reduces Social Security benefits for workers who also have pension benefits from employment not covered by Social Security, such as state pensions.

"This has meant that every retired Louisiana public servant who takes up a second career in the private sector has been punished by a system that unfairly withholds from them the full benefits promised them under Social Security."

Hundreds of Louisiana educators who have felt the effects of this broken promise contact me each year. and on their behalf and for every other victim of this unfairness, I am determined to help fix it and make it whole again.

"Although these hurtful provisions are applicable to only 12 other states besides Louisiana, by the end of the last Congress the bill to eliminate them had 300 cosponsors, and I am hopeful for our chances to get the job done this time around."

"So, I hope my pledge to my constituents of all ages is plain. I approach this and every issue related to Social Security firm in the belief that the basic and essential promise of the program is for seniors to receive, in full, what they have rightfully earned in the course of their careers, and I will fight not just to protect but to strengthen this promise."

In Memoriam

Robley P. "Shine" Domingue—June 8, 1929 to March 19, 2005

by Biddie Harris, Immediate Past President, Baton Rouge Chapter



Shine Domingue

Robley P. "Shine" Domingue rose from Voting Machine Mechanic to First Assistant Commissioner of Elections in his 40 years of service to the State of Louisiana. His work history and the history of voting machines are inseparable. Here is his story.

In 1953, as the first voting machines were purchased for statewide use, Shine Domingue was hired by Secretary of State, Wade O. Martin, Jr. as a Voting Machine Mechanic for the Parish of Lafayette. He quickly learned the operation of the machines as well as the new voting laws which were written to accommodate their use.

He became familiar with the precincts in the parish and helped locate polling places with proper access for the new machines. There were some precincts in Louisiana that were only accessible by boat and those newly purchased machines had to be delivered by barge.

In 1956, the voting machines and their operation were removed from Secretary of State's office and a separate department was created, which was then called the Board for Voting Machines.

Shine was promoted by Douglas Fowler, to Supervisor of the Third District which comprised the 7 parish area around Lafayette. Much of his time was spent training voting machine personnel, helping Clerks of Court with their portion of elections and helping Registrars of Voters in discerning boundaries of precincts.

Shine knew every inch of his territory and all the officials in it. He made many improvements in methods of operation for elections and voting. During this time, the

appointed Custodian of Voting Machines office became an elected office. Later, the office name changed and was called Commissioner of Elections.

To the duties of this office were later added the office of Board of Registration, and included were the Registrars of Voters of each parish; and thus became the name, Commissioner of Elections and Registration. Throughout all these changes, Shine became familiar with every facet of the department's operations.

In 1982, Shine was promoted to the position of First Assistant Commissioner of Elections under Jerry Fowler and remained in that position until his retirement.

There were two types of voting machines in the beginning and later, more types were acquired. Whenever there was a question about a voting machine, Shine knew the answer. He knew about registration and voting laws; about the workings of the Legislature; and he knew all the people connected with them. He retired from this department and the state in 1993.

After his retirement he remained "on call" to provide assistance when needed. He served at every statewide election, from 1993 through October 2004, reverting to his old position of voting machine mechanic. He last served in Shreveport/Caddo Parish.

Shine worked with the Retired State Employees Association (RSEA) and gave as much of himself to our organization as he did to elections. He had a deep desire to help those retirees who were elderly and had a very small monthly retirement.

He was instrumental in establishing a web site for RSEA and maintained up-to-date information on that site. He added information whenever he heard a good suggestion and was always considering improvements. He served as President of the Acadiana

Chapter of RSEA for eleven years. Shine held the State offices of RSEA as Secretary-Treasurer, 2nd Vice President and 1st Vice President.

At the January 2005 Board meeting when he was to assume the office of President, he was too ill to attend. The Board held his office open, hoping that his health would improve and he could resume his leadership. His death in March left a definite void in our organization.

Shine was the most knowledgeable person in Louisiana about everyone and everything concerning voting machines and elections. He was the never-ending peacemaker among employees, among officials and among people at large. He never gave up on those who failed and always saw the good side when no one else did. His helping hand was always there.

Shine loved God above all else and his wife and family came next. His marriage of 51 years was a model and he always called Mary, "his bride."

His devoted daughter, Charlotte, the nurse he called "Sweetie," was by his side throughout his illness and ministered to him day and night. His three sons, Robley, Jr. and wife, Karen Marie; Gregory Stephen and wife, Kathleen; and Frank Joseph were all nearby during his illness.

Shine also leaves eight grandchildren and three great grandchildren; two sisters and three brothers: A beautiful and loving family.

He loved the earth and the beauty that God has created. He was very close to nature and relished his time in the outdoors among the birds, especially the hummingbirds. He loved to fish, he loved to cook and probably everyone who knew him, has at sometime, eaten from his table.

A humble man, a generous man: We shall not see his like again.

In Memoriam

Leila McEuen Smith Detlefs—Dec. 4, 1924 to Jan. 12, 2005

from the *Baton Rouge Morning Advocate* and the *New State Voice*

Leila McEuen Smith Detlefs retired with 33 years of service as Personnel Director with the agency formerly called the Louisiana Department of Public Welfare.

After retirement, she became an advocate for state employees and was always trying to improve the quality of life for you through improvements in your health insurance program and retirement benefits.

She wrote in her *Presidents Column* of the October—November—December 1995 issue of the *State Voice*:

“My whole life has been one of involvement. I have worked with many organizations and done many things, both as a retiree and as an active worker. I can truthfully say that no period of my life has been as exciting or as gratifying as these past two years (as President of RSEA).”

“I feel that I have been a player in a fascinating and challenging game that is shaping the lives and future of myself and thousands of my peers, the retirees of the State of Louisiana.”

“Working with RSEA and LASERS Board, I have been privileged to see the inner workings of our government in a manner that few will ever enjoy. I have seen the rewards of teamwork. My belief is that nobody accomplishes anything worthwhile alone has been reinforced.”

Detlefs helped:

- establish two additional retiree seats to the LASERS Board;
- assure that retirees obtain a share of the bonus granted from land-based casino revenue;
- RSEA establish a nationwide toll free watts line (1-800-256-1818);
- strengthen ties with the members of the Legislature;



Leila Smith Detlefs

employees Association, former member of the State Group Benefits Board of Directors, former member and Chairman of the Board for the Louisiana State Employees’ Retirement System and former member and President of the Louisiana State Personnel Management Association.

Known for always being coordinated and meticulous in her appearance, Detlefs helped LASERS prepare for the agency’s 50th Anniversary in mid-summer of 1996. She resigned from the LASERS Board in

● work on the effort to repeal the Social Security offset for recipients of public pensions (See page 3);

● She was past President for four terms of the Retired State Em-

● 1999 following a stroke.

● She was a lifetime member of First United Methodist Church, Baton Rouge, the Good News Sunday School class, United Methodist Women’s Organization, former three-term chairman of the Administrative Board, and was a recipient of the United Methodist Women’s Award for outstanding and meritorious church and community work.

● Detlefs also was a 1969 recipient of the Charles Dunbar award for meritorious state service.

● She is survived by her son and daughter-in-law, Frank C. Smith and Louise Smith of Baton Rouge; two grandsons, Clay B. Smith and wife, Kelli, and Glen C. Smith and fiancée, Renee Rodriguez, all of Baton Rouge; and great-grandchildren, Cory, Chase, Gabe, Katelyn and Jessie Smith. She was preceded in death by first husband, Eudeen Clayton Smith, and second husband, J. Loyd Detlefs.

Annual Meetings Very Successful; North Shore is a First

(Continued from Page 2)

The legislators expressed their gratitude for the many years of public service provided by our members and expressed their understanding of the many issues facing our retirees and their willingness to address and support these issues.

2005 marked the first annual meeting of the North Shore Chapter. The North Shore Chapter is composed of four parishes: St. Helena, St. Tammany, Tangipahoa, and Washington. The members were very enthusiastic about the location of the new chapter and expressed their willingness

North Shore Area Chapter President Kathy Singleton (left) and Secretary Betty Rester speak during the group’s first annual meeting on April 14 in Covington.



● to be involved in helping this chapter to grow.

● Overall, RSEA members expressed their enjoyment of the annual area meetings and are already looking forward to the 2006 meetings.

How You Can Prevent Identity Theft

(from the Federal Trade Commission's web site, www.consumer.gov/idtheft/protect_againstidt.html)

As with any crime, you can't guarantee that you will never be a victim, but you can minimize your risk. By managing your personal information wisely, cautiously and with an awareness of the issue, you can help guard against identity theft.

- Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or are sure you know who you're dealing with. Identity thieves may pose as representatives of banks, Internet service providers (ISPs) and even government agencies to get you to reveal your SSN, mother's maiden name, account numbers, and other identifying information.

- Before you share any personal information, confirm that you are dealing with a legitimate organization. Check an organization's website by typing in the address line, rather than cutting and pasting it. Many companies post scam alerts when their name is used improperly. Or call customer service using the number listed on your account statement or in the telephone book.

- Don't carry your SSN card; leave it in a secure place.

- Secure personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.

- Guard your mail and trash from theft.

- Deposit outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at 1-800-275-8777 to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up or are home to receive it.

- To thwart an identity thief who may pick through your trash or recycling

- bins to capture your personal information, tear or shred your charge receipts, credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding, and credit offers you get in the mail.

- If you do not use the pre-screened credit card offers you receive in the mail, you can opt out by calling **1-888-5-OPTOUT (1-888-567-8688)**. Please note that you will be asked for your Social Security number so credit bureaus can identify your file so that they can remove you from their lists. You still may receive some credit offers because some companies use different lists.

- Carry only the identification information and the number of credit and debit cards that you'll actually need.

- Place passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number, or a series of consecutive numbers. When opening new accounts, you may find that many businesses still have a line on their applications for your mother's maiden name. Use a password instead.

- Ask about information security procedures in your workplace or at businesses, doctor's offices or other institutions that collect personally identifying information from you. Find out who has access to your personal information and verify that it is handled securely. Ask about the disposal procedures for those records as well. Find out if your information will be shared with anyone else. If so, ask if you can keep your information confidential.

- Give your SSN only when absolutely necessary. Ask to use other types of identifiers when possible. If your state uses your SSN as your driver's license number, ask to substitute another number. Do the same if your health insurance company uses your SSN as

- your account number.

- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.

- Be wary of promotional scams. Identity thieves may use phony offers to get your personal information.

- Keep your purse or wallet in a safe place at work as well as any copies of administrative forms that contain your sensitive personal information.

- When ordering new checks, pick them up at the bank, rather than having them sent to your home mailbox.

From the February 2005 issue of the American Association of Retired Persons (AARP) *Bulletin*:

- Stop solicitations from the 5,200 members of the Direct Marketing Association (DMA). Write for free forms at DMA, Mail Preference Service, P.O. Box 643, Carmel, N.Y. 10512. Get forms for \$5 at www.dmaconsumers.org/cgi/offmailinglist.

- Remove yourself from mortgage refinancing/home equity loan offers by calling the Acxiom U.S. Consumer Hotline: (877) 774-2094, or write; DataQuick, Attn: Opt-Out Dept., 9620 Towne Center Drive, San Diego, CA 92121.

- Regularly check your credit report for accuracy. With current changes in the Fair Credit Reporting Act, every 12 month period, the 3 national consumer reporting agencies must provide a free copy of your credit report. This becomes effective June 1, 2005, for Louisiana. For details, see the Federal Trade Commission publication located at <http://www.ftc.gov/bcp/online/pubs/credit/freereports.pdf>

(In the next Issue: What to do if you suspect your identity has been stolen.)

2005 Is A Board Election Year

2005 is an election year for certain seats on the LASERS Board of Trustees.

LASERS Board of Trustees consists of 12 members; in addition to three ex-officio members, we have three retiree representatives and six active member representatives. This year four of these trustees' terms will end and their seats on the board will be open.

As a retiree, you are eligible to vote for the Trustee seat currently held by Louis Quinn. The Active seats up for election are currently held by Cynthia Bridges, Virginia Burton and Cheryl

Turner. Only active members of LASERS may vote for these three positions.

The 2005 election offers LASERS members the ability to vote by mail, telephone, or the Internet. You will receive your election packet by mail, and may then choose the voting option you prefer.

If you would like to be a candidate for one of the open seats, watch the LASERS website in April for a downloadable Candidate Packet. Or, you may request one from the LASERS Public Information Division. Call 225-922-0516.

Your Taxes and Your 1099-R

It is tax season again and, as a LASERS retiree, there are a few things you should know.

By now, you should have received your 1099-R tax document. However, if you need a replacement copy, it is available on the LASERS website. Simply log on to the "Retired Employees" page with your secure user ID and PIN.

If you need help navigating the website we will be happy to assist. Give us a call at 922-0600. If you are calling outside the Baton Rouge area, our toll-free number is 800-256-3000.

You may also request a copy of your 1099 by fax or by mail. The fax number

is 225-922-7457 and our mailing address is: LASERS Member Services Division, P. O. Box 44213, Baton Rouge, LA 70804-4213. You will need to include the following information:

- Full Name
- Social Security number
- Current Mailing Address
- Daytime Phone/area code

When it comes time to file your income tax return, remember that under Louisiana law, LASERS retirement benefits, DROP payments, IBO payments, leave payments or refunds are NOT subject to Louisiana State income taxes. Consult a tax professional if you have any tax-related questions.

Information on Current Legislative Session

The 2005 session of the Louisiana Legislature will consider several issues of interest to LASERS members, including the future structure of the system as well as benefit and contribution changes that would affect new hires.

LASERS will work closely with RSEA to keep you informed. Remember to visit our website and read the BEAM, LASERS' quarterly newsletter, for the latest information on retirement legislation.

Contact information for the legislation is available at:

- Louisiana House of Representatives – www.house.legis.state.la.us
- Louisiana Senate – www.senate.legis.state.la.us

Have You . . .

. . . updated the RSEA Mailing Address and paid your annual dues?

LASERS Is in News: Investments Sound

Retirement is in the news! You may have read recently about the reports that are being issued on the various retirement systems, including LASERS.

You will find in these reports positive news about LASERS investment program. Our investment costs are below those of most of our peers and nationally, we have ranked in the top 14% for our three year returns.

While LASERS is actuarially expected to earn 8.25% annually, we have exceeded this expectation over the past 15 years with our 8.7% actuarial rate of return.

LASERS has extensive policies and procedures in place to safeguard our investments and eliminate conflicts of interest. Our one-year market return of 12.3% coupled with three straight years of cutting discretionary expenditures shows that LASERS is doing things right!

Long-Term Care Insurance Covered in New Booklet

The Louisiana Department of Insurance's Senior Health Insurance Information Program has published the "2005-2006 Long-Term Care Insurance Comparison Guide."

The publication is intended as a guide only and as a starting point for consumers who want to purchase long-term care insurance. It provides information about who needs this insurance, how to obtain it and common elements between different policies.

The Guide also provides consumers with information on what these policies can cost, explanation of terminology and tips for buying long-term care insurance.

Access the Guide online at: <http://www.lidi.state.la.us> or get a printed copy by calling 1-800-259-5301.

Take Your Meds: Be Healthy

The Office of Group Benefits is pleased to offer retirees four health care options for the 2005-06 plan year, which commences on July 1: the Preferred Provider Organization (PPO), Exclusive Provider Organization (EPO), Managed Care Option (MCO) and health maintenance organizations (HMOs).

All of these options are compared in the latest issue of *For Your Benefit* newsletter, which can also be found on the OGB website, located at www.groupbenefits.org.

OGB wishes all retirees and their families the best of health this year and beyond!

One component of optimum health is correctly taking all medications prescribed by your doctors. Here are some tips to make this easier:

- Make certain your doctor and pharmacist know all the medications you are taking, including over-the-counter medicines, vitamins and supplements. Some drugs may not

How Much Is a Billion?

The next time you hear a politician use the word "billion," casually, think about whether you want the politician spending your tax money.

A billion is a difficult number to comprehend, but one advertising agency did a good job of putting that figure into perspective in one of its releases:

- A billion seconds ago it was 1959.
- A billion minutes ago Jesus was alive.
- A billion hours ago our ancestors were living in the Stone Age.
- A billion days ago no-one walked on two feet on earth.
- A billion dollars ago was only 8 hours and 20 minutes, at the rate the government spends it.

work with other drugs.

- Find out why the medicine was prescribed.
- Ask about possible side effects and what to do about them.
- Keep all your medications in the original containers.
- Set up a checklist on your calendar so you can mark down each dose. Keeping track of your medicines is very important.
- Never stop taking your medicine unless so instructed by your doctor.
- Find out what to do if you accidentally forget to take a dose of your medicine.
- Learn when to take your medications – before, with or after meals.
- Learn how to take your medications – with water or another fluid.
- Make sure the name of your medication is on the container, along with the dosage and date prescribed.

The New Louisiana Voice

1200 S. Acadian Thruway
Suite 213
Baton Rouge, LA 70806
<http://www.rseala.org>

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.

Editorial office—1200 S. Acadian Thruway, Suite 213
Baton Rouge LA 70806
800/256-1818-225/344-5448-FAX 225/344-7866
Web: www.rseala.org

Darlene Richard/Connie Carlton—Editors
Judy Calhoun—Editorial Assistant
Sue Ellen Lewis Scharein—Rent-A-Writer—
Desktop Publisher

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