

The New Louisiana Voice



Oct-Nov-Dec 2018 | Volume 27 / Number 2

2018 RSEA ANNUAL CONFERENCE REPORT



Members who have attended all 10 RSEA Conferences



Grand Prize Winner



Chapter Members of the Year who attended the conference were recognized. From left to right: Vic Dennis, Joan Jeffries, James Darrell Richard, Martin Audiffred, Sonya Trebucq and Benny Harris

I hope everyone enjoyed the 2018 RSEA annual conference. If so, thanks go to the Conference Planning Committee, office staff and our great volunteers.

We received some great comments and evaluations. This year's conference may have been shorter but I think the quality of the program was to the point. Our presenters were knowledgeable and provided us with some good information and laughs. Our first half day was packed with Driver's Education, Fraud Training and snacks by AARP. The LaCap Credit Union again provided gifts and assisted in Bingo.

Our second day was well planned with speakers and great food. The participants heard news from our office, their retirement fund management, insurance and what we are concerned with at the government level.

There were some great prizes and a super grand prize donated by the Paragon Casino.

As of September 11th there were 173 registered for the conference.

Of course, the conference was for our members and my thanks to all who attended. All the planning and work would amount to zero without our "Members." Thank you and I hope to see you next year. Tell your friends how much fun you had and bring them along with you in 2019.

Vic Dennis, Jr., Conference Committee Chair

RSEA PRESIDENT'S MESSAGE



It is hard to believe that two years have passed so quickly. I jokingly say that time is going so fast I am using my clock as a fan! It has been my privilege and honor to serve as your State President and will be turning that task over to Gwendolyn Thompson on January 22, 2019.

Many positive things have been accomplished in the past two years. Our membership has stabilized and increased with a current total of 9746 members and we have a total of over 48,000 state retirees. There is still much work to be done to reach the remaining retirees and active employees. The best campaign is "word of mouth" so please encourage your fellow state employees to become members.

The State Conference was a great success and a big thank you goes to Victor Dennis, Conference Chair, the Conference Committee, Staff, and Board. This was the first year that the Conference was done without a hired Conference Coordinator and everyone did a great job in "picking up the slack". The office staff consisting of Jimmy Anthony, Administrative Director, Susan Jandle, Office Manager, and Linda Price, Communication and Membership Coordinator, did a superb job.

Bonita Hearne, MSW, LCSW

ADMINISTRATIVE DIRECTOR'S MESSAGE



Fall is renewal time for RSEA membership. For those that have chosen payroll deduction, your membership will automatically continue. For those who pay on a yearly basis of \$18.00 a year, you will be receiving your membership and renewal card with this newsletter. We ask those who pay yearly, to please take the time to consider switching to payroll deduction. This is the most efficient, and cost-effective method of payment which saves overhead costs and is only \$1.50 a month.

Remember that RSEA has been an association since 1966. By maintaining your membership or becoming a new member of RSEA, your voice

becomes stronger when it comes to issues including the Government Pension Offset and Windfall Elimination Provision (GPO/WEP), COLAS, Healthcare benefits, and keeping the state tax exemption on your retirement benefits.

I would also like to ask each of you to extend an invitation to any and all active state employees to join RSEA. We could really grow our numbers if more of the 30,000 plus active employees joined the Association. They are entitled to the same benefits as retired members and RSEA works hard to maintain their retirement benefits as well. Also new for 2019, we expect to be able to implement automatic dues deduction with an approved credit card or debit card.

Finally, we would really like to hear from our members. Please tell us how we are doing because our job is to serve you. Like us on Facebook! Get helpful information on our Website! Call us during our office hours: 9:00 am till 3:30 pm, Monday thru Thursday.

Website: www.rseala.org

Phone: 225-930-0961 or toll free: 1-866-938-0961

Benefits of membership include:

- Engaging newsletters
- Annual chapter meetings
- Statewide annual conference
- Insurance benefits and discount programs through AMBA (Association Member Benefits Advisors)

- Dental & Vision Plans
- Medical Air Services Assoc. (MASA)
- Long Term Care/Home Health Insurance
- Various Travel Discounts

Please consider nominating a deserving member for your Chapter Member of the Year. You can do so very easily by just contacting your Chapter President.

Jimmy Anthony
Administrative Director

RSEA LEGISLATIVE & GOVERNMENTAL AFFAIRS DIRECTOR'S MESSAGE



The Louisiana legislature has concluded yet three more special legislative sessions and, of course, the 2018 regular legislative session. The net result, on the fiscal front, is a projected balanced budget for FY 2018-19, thanks to renewal of approximately one-half cent of an expiring state sales tax. This action averted the so-called "fiscal cliff" and allows for a balanced budget (hopefully without any mid-year budget cuts). It also stabilizes the state's future revenue stream for the next several years. "The budget is now based on reliably recurring revenues instead of one-time money and fiscal gimmicks" (The Advocate Editorial 9/23/18). This has allowed the (bond) credit rating agencies to upwardly classify Louisiana's financial situation to "stable" from the previous rating of a "negative outlook".

RSEA followed the legislature's actions from the start of the first special session beginning in February and finally culminating with the third special session in June (with the regular session sandwiched in between). RSEA was vigilant in monitoring any tax activities or proposed legislation that would have adversely impacted retirees via the state income tax, or imposition of any new taxes, or elimination of any tax exemptions already in place. We also worked closely with the Louisiana Retired Teachers Association (LRTA) in opposing any "limited" constitutional conventions, which could have set the stage, if passed, for revamping of our constitutionally-protected retirement benefits.

As I stated in my remarks at our recently conclude RSEA 10th Annual Statewide Conference in Marksville, at RSEA we find ourselves constantly on the lookout for any tampering with our existing OGB healthcare and LASERS retirement benefits. It is just as important to protect our current benefits as it is to try and achieve enhancements of those benefits. It seems at times that we are on "defense" protecting existing benefits, as much or more than we are on "offense" trying to improve our benefits. It therefore calls for constant vigilance on everyone's part to fight to protect and preserve the aforementioned benefits we have worked for over our state careers.

I will now briefly recap some retirement legislation that was proposed in the 2018 Regular Legislative Session and I will have a listing of selected bills and their final outcome elsewhere in this newsletter. One of the most prominent pieces of legislation in 2018 was SB 14-Senator Peacock. It would have created a new "hybrid" (Defined Benefit/Defined Contribution) retirement plan for new state

employees effective January 1, 2020. RSEA's position on this measure was "Support with Amendments". The measure was designed to assist the "new millennial generation" of state employees who seemingly have short-lived careers in state government and don't stay around too long. While we understand the reasoning for trying to better the situation for short-term employees, our focus at RSEA is to take care of career state employees, not the short-termers! Therefore, our position is that such a retirement plan should be made optional, at the employee's discretion. The measure ultimately failed, as much opposition was encountered from teachers and other (AFL-CIO) union groups, thereby causing Governor Edwards to withdraw his support for the proposed legislation. It is not certain at this time if this measure, or something similar, will be re-introduced in 2019.

Some other very important measures concerning 100% survivor benefits for "line of duty" deaths of members, due to intentional acts of violence (SB 3/Act 224-Peacock), and 100% disability benefits for members resulting in disability by intentional acts of violence, for certain hazardous employees (HB 37/Act 595-Brown) were enacted by the legislature and signed into state law by the Governor Edwards. Also, with passage of SB 10-Peacock (Act 215), the members of the Department of Agriculture firefighters were added to the Hazardous Duty Employees Plan of LASERS effective June 30, 2018.

On Thursday, September 27, 2018, House of Representatives Ways and Means Committee Chairman, Kevin Brady (R-TX) and Ranking Member, Richard Neal (D- MA) co-authored and introduced H. R. 6933, Equal Treatment of Public Servants Act of 2018 dealing with the WEP formula ONLY. Stakeholders are encouraged to send feedback to: WEP.feedback@mail.house.gov When RSEA gets any further updates on this legislation, we will be sure to pass them on to our members.

In closing, on a very positive note, it has been all but finalized that there will not be a rate or premium increase or any benefit reductions for members of the Office of Group Benefits (OGB) for the plan year beginning January 1, 2019. Open enrollment for the plan year beginning January 1, 2019 begins on October 1, 2018 and runs through November 15, 2018. As your OGB Representative on the OGB Policy and Planning Board, I encourage you to attend the open enrollment meeting in your area for the latest information on all health and life insurance plans being offered by OGB for the coming plan year.

Frank Jobert, Jr.
RSEA Legislative & Governmental Affairs Director

2018 Legislation with Final Outcomes as of September 24, 2018:

HB 11 – Ivey

Systems Impacted: State and Statewide Systems

Makes the members of PRSAC, or their designees, fiduciaries of the state and statewide retirement systems while acting in such capacity.

Final Outcome: Did Not Pass

HB 12 – Ivey

Systems Impacted: State and Statewide Systems

Requires PRSAC, upon approval of a system valuation, to submit the approved valuation to the legislature, along with all additional assumptions and valuations that were submitted. The legislative auditor shall submit a summary of the disparities between the various assumptions and valuations to the legislature and the House and Senate Committees on Retirement.

Final Outcome: Did Not Pass

HB 21 – Ivey

Systems Impacted: State and Statewide Systems

Adds four members to PRSAC - two members of the House of Representatives appointed by the Speaker of the House and two members of the Senate appointed by the President of the Senate.

Final Outcome: Did Not Pass

HB 23 – Ivey

Systems Impacted: State and Statewide Systems

Provides that no system shall invest more than twenty-five percent of its total portfolio in alternative investments.

Final Outcome: Did Not Pass

HB 24 – Ivey

Systems Impacted: State and Statewide Systems

Requires actuaries for the systems and for the legislative auditor to use uniform reporting standards, as prescribed by PRSAC, in presenting discount rates and assumed rates of return to the Committee.

Final Outcome: Did Not Pass

HB 34 – Pearson

Systems Impacted: State and Statewide Systems

Requires a state or statewide retirement system with investments in international markets to allocate a portion of their investments to a terror-free fund, rather than a terror-free index fund.

Final Outcome: Passed- Act 45

HB 37 – Brown

Systems Impacted: LASERS

Provides for a disability benefit equal to 100 percent of final average compensation for members of the Hazardous Duty, Corrections Primary, Corrections Secondary, Wildlife and Harbor Police plans who are totally and permanently disabled in the line of duty by an intentional act of violence. Provides a 3 percent permanent benefit increase every other year.

Final Outcome: Passed- Act 595

HB 42 Jones & HB 43 Pearson

Systems Impacted: LASERS and ROVERS

Provides for the merger of the Registrars of Voters Employees' Retirement System into the Louisiana State Employees' Retirement System.

Final Outcome: Did Not Pass

SB 3 – Peacock

Systems Impacted: LASERS

Provides for a 100 percent survivor benefit for Hazardous Duty Plan members killed by an intentional act of violence.

Final Outcome: Passed- Act 224

SB 10 – Peacock

Systems Impacted: LASERS

Adds firefighters in the Department of Agriculture and Forestry to the Hazardous Duty Plan.

Final Outcome: Passed- Act 215

SB 13 – Peacock

Systems Impacted: State and Statewide Systems

Provides that the chair and vice chair of PRSAC shall rotate between the Speaker of the House of Representatives, or his designee, and the President of the Senate, or his designee, biennially. Also, removes PRSAC from the Department of the Treasury.

Final Outcome: Passed- Act 399

SB 14 – Peacock

Systems Impacted: LASERS

Provides for a new retirement plan for rank-and-file members whose first employment making them eligible for membership in LASERS occurs on or after January 1, 2020.

Final Outcome: Did Not Pass

SB 17 – Peacock

Systems Impacted: State and Statewide Systems

Updates certain provisions related to the purchase of military service to comply with federal law, including the Uniformed Services Employment and Reemployment Rights Act (USERRA).

Final Outcome: Passed- Act 225

HB 500 – Abramson

Systems Impacted: State and Statewide Systems

Calls for a limited constitutional convention to convene on Jan. 6, 2020, to be composed of 117 delegates, 3 elected from each senate district. Proposal Includes Retirement (Article X Section 29) and Education matters and could have a detrimental impact on your retirement benefits.

Final Outcome: Did Not Pass

HB 874 - Henry

Systems Impacted: LASERS and TRSL

Supplemental appropriations - appropriates \$3,676,833 to LASERS to be applied to the IUAL.

Final Outcome: Passed- Act 59

WEP/GPO Exceptions

If you are a member of LASERS and have either contributed to Social Security or are the spouse of someone who contributed to Social Security, you may be entitled to a Social Security pension in addition to your LASERS retirement pension.

There are two specific Social Security offset provisions that must be considered. First, the Windfall Elimination Provision (WEP) which relates to the Social Security pension that you may be entitled to based on quarters you paid into that system.

The WEP will cause your Social Security benefit to be decreased if you receive a LASERS benefit. But, if you were eligible for a LASERS retirement pension prior to 1986, even if you had not retired by that date, you may be exempt from the WEP offset.

The next provision, the Government Pension Offset (GPO), relates to a spousal or widow(er)'s pension. Again, the GPO can reduce your Social Security benefit if you receive a LASERS benefit.

But, if you were eligible to receive your LASERS pension prior to December 1982, even if you had not retired by that date, your spousal pension may not be offset.

If you are entitled to a Social Security pension, it is important that you contact the Social Security Administration (SSA) for information relative to that pension.

(*The current procedure requires the retiree to simply contact LASERS for a letter of first eligibility that will verify when he/she was eligible for retirement. The retiree must provide a copy of that letter to Social Security upon applying for SS benefits. This information will then be used by SSA to determine if an offset should be applied.)

In July 1985, the State of Louisiana enacted legislation (Act No. 154) granting early retirement to certain employees covered by 1 of the 13 public retirement systems. The early retirement provision is available to any member covered under a public retirement system who on September 1, 1985 had sufficient service credit to be eligible for normal retirement. For those systems that provide for normal retirement at varying levels of service credit (e.g., 20 service years at age 55, 20 at age 60, 10 at age 65), the minimum years of service credit would qualify the member for early retirement under this provision.

For instance, a member of the State Employee's Retirement System, regardless of age, with at least 10 years of service credit as of September 1, 1985, would be eligible for early retirement, under this legislation.

At the time of filing for RIB or DIB, if the NH alleges eligibility to a pension based on this 1985 early retirement provision, he/she must provide evidence from the pension paying agency establishing he/she met the early retirement provisions of the July 1985 legislation (Act No. 154).

2019 RSEA CHAPTER MEETING SCHEDULE

Tuesday, March 12, 2019 – 9:00 am	West Monroe Convention Center, 901 Ridge Ave.
Wednesday, March 13, 2019 – 9:30 am	Shreveport - Northwest Tech College, 2011 N. Market, Bldg. E.
Thursday, March 14, 2019 – 9:30 am	Alexandria - Pineville Keys Park Center, 2450 Hwy 28th East
Monday, March 18, 2019 – 9:30 am	Baton Rouge - BREC Admin Bldg., 6201 Florida Blvd.
Tuesday, March 19, 2019 – 9:30 am	Lake Charles - SOWELA Tech Comm. College, Arts and Humanities Bldg., 3820 Sen. J. Bennett Johnston Ave.
Wednesday, March 20, 2019 – 9:30 am	Acadiana - Cecil Picard Center, 200 E. Devalcourt St.
Tuesday, March 26, 2019 - 9:30 am	Coastal - Location TBA
Wednesday, March 27, 2019 - 9:30 am	New Orleans - Location TBA
Thursday, March 28, 2019 - 9:30 am	North Shore - Bogue Falaya Room of the Greater Covington Center, 317 N. Jefferson Ave.

LASERS UPDATE

LASERS Reports 9.5% Investment Return

LASERS ended the June 30, 2018 fiscal year with an investment return of 9.5 percent. This fiscal year return places LASERS in the top quartile among 67 other public retirement funds greater than \$1 billion, according to Wilshire's Trust Universe Comparison Service (TUCS). TUCS is the most widely accepted benchmark for the performance of institutional assets and represents the largest database of any peer-comparison service in the industry.

"LASERS 9.5% return exceeds our 7.65% actuarially expected rate of return as well as the TUCS universe median of 8.5%," LASERS Executive Director Cindy Rougeou said. "LASERS Board of Trustees and investment team continue to manage assets in a prudent and successful manner, always working to provide retirement security for our members."

Please note that the proposed DROP rate of return for eligible accounts has not yet been officially approved by the Public Retirement Systems Actuarial Committee (PRSAC). That interest rate is based on LASERS actuarial, not market, rate of return. The actuarial rate of return takes into account our market returns over a five-year period. LASERS will announce the DROP interest rate upon approval.

Important Benefit Payment Information

Please note that the December 2018 and January 2019 benefit payment dates fall on a weekend and holiday, which could affect receipt of your funds. December 1 is a Saturday and January 1 is the New Year's holiday.

Direct deposits are guaranteed to be in your bank or credit union on the first day of the month. Be aware that if the first falls on a weekend (Saturday or Sunday) or holiday, funds may not be available until the following business day. In these cases, please contact your financial institution directly for information on when your funds will be made available to you. That decision is made by your financial institution, not LASERS. If you have not received your monthly benefit payment by the first business day of the month, please contact LASERS in Baton Rouge at 225.922.0600 or toll-free at 800.256.3000.

Do You Need to Make Tax Withholding Changes?

The Internal Revenue Service (IRS) is urging taxpayers to check their current withholdings now to avoid any tax surprises later. The Federal Tax Cuts

and Jobs Act became law after the first of the year and it contains a number of payroll provisions that modify federal tax withholdings beginning in 2018.

Due to these changes, LASERS suggests retirees consult with their tax advisor to determine if updates are necessary to their withholding allowances amount.

For more information, check out these special tools on the IRS website:

- IRS online Withholding Calculator

OGB UPDATE

Annual Enrollment for the 2019 Plan Year Begins October 1st

This is the time of year for all eligible persons to review their current healthcare coverage and make any needed changes for the upcoming 2019 plan year. Choosing the right health plan for you and your family is one of the most important decisions you can make, which is why the Office of Group Benefits (OGB) continues to offer a wide variety of health plan options to our members.

As you review your health coverage in preparation for annual enrollment, we wanted to make you aware of a few changes that will become effective January 1, 2019.

- Two new Medicare Advantage Plans
 - Blue Advantage
 - Humana
 - More information on these plans will be available at the Annual Enrollment meetings and will be mailed to Medicare retirees soon.
- Medicare Part D Formulary Change
 - Medicare retirees will be moved to a more restrictive formulary. This is the same formulary that active employees and non-Medicare retirees have been on since January 1, 2017. A partial list of covered drugs (abridged Formulary) will be included in your 2019 Welcome Kit packet you will receive later this fall.
- Medicare Part D Plan Name Change
 - Medicare GenerationRx will be changing its name to VibrantRx. Medicare Retirees should have received a letter regarding this change in

- IRS Publication 505: Tax Withholding and Estimated Tax

If you do need to change your withholding allowances, submit a new Form W-4P: Withholding Certificate for Pension or Annuity Payments, available on the LASERS website. Optionally, members may log in and make updates through their Self-Service account at www.lasersonline.org.

the past few weeks. A welcome kit from VibrantRx will be arriving later this fall.

- Retiree 100 Premium Increase
 - Effective January 1, 2019, the per person premium rate for the Retiree 100 plan will increase from \$39/month to \$81/month.
 - This is a supplementary plan available only to Medicare retirees enrolled in the Magnolia Open Access plan.

The Peoples Health and Vantage Medicare Advantage plans are still available to our Medicare retirees as well as the Via Benefits (formerly OneExchange) option. If you would like to remain in your current OGB health plan with the same covered dependents for the 2019 plan year, you do not need to do anything. Your current coverage will continue for the 2019 plan year. You will be given the opportunity to make changes to your health plan beginning October 1 and ending November 15, 2018. For more information on these important deadlines and benefit offerings, please refer to the OGB Enrollment Guide for Plan Year 2019.

OGB will be holding annual enrollment informational meetings across the State of Louisiana throughout the month of October. A schedule of locations and times can be found in your enrollment guide. You can also find more information on our website, annualenrollment.groupbenefits.org.

If you have any questions, please call OGB's customer service line at 1-800-272-8451, Monday through Friday from 8:00 a.m. to 4:30 p.m.



Hall of Fame Proclamation



Whereas, THE RETIRED STATE EMPLOYEES ASSOCIATION OF LOUISIANA WAS ORGANIZED AND ESTABLISHED AS A NON-PROFIT ORGANIZATION ON NOVEMBER 14, 1966; AND

Whereas, THE MISSION OF RSEA OF LOUISIANA IS TO ADVANCE THE QUALITY OF LIFE OF CURRENT AND FUTURE RETIRED STATE EMPLOYEES WHO HAVE GIVEN OF THEIR TALENTS TO THE STATE OF LOUISIANA; AND

Whereas, THE RSEA OF LOUISIANA HALL OF FAME WAS ESTABLISHED TO RECOGNIZE THE CONTRIBUTIONS MADE BY RETIRED PUBLIC SERVANTS TO ENHANCE THE ROLE, PROFESSIONALISM, IMAGE AND VISIBILITY OF PUBLIC SERVICE IN LOUISIANA; AND

Whereas, IT HONORS THOSE PUBLIC SERVANTS WHO HAVE MADE SIGNIFICANT CONTRIBUTIONS TO THE CITIZENS OF LOUISIANA THROUGH THEIR PUBLIC SERVICE AND COMMUNITY INVOLVEMENT; AND

Whereas, MARY YOUNG CANNON, WAS A CAREER CIVIL SERVANT WHO DEDICATED OVER THIRTY-FIVE YEARS OF HER LIFE TO THE CITIZENS OF LOUISIANA HAVING SERVED AS AN ACCOUNTANT IV AT CHARITY HOSPITAL OF NEW ORLEANS; AND WHO WAS ALSO A MEMBER OF THE HOSPITAL FINANCIAL MANAGEMENT ASSOCIATION; DATA PROCESSING MANAGEMENT ASSOCIATION SINCE 1960; AND VICE PRESIDENT OF THE LOUISIANA PUBLIC EMPLOYEE'S COUNCIL; AND ALSO SERVED FOR OVER 20 YEARS IN VARIOUS CAPACITIES ON THE RSEA BOARD OF DIRECTORS INCLUDING STATEWIDE PRESIDENT OF RSEA IN 1983 AND PRESIDENT OF THE NEW ORLEANS CHAPTER OF RSEA FOR MANY YEARS; AND

Whereas, MS. CANNON SERVED WITH DISTINCTION ON THE LOUISIANA STATE EMPLOYEES' RETIREMENT SYSTEM (LASERS) BOARD OF TRUSTEES STARTING FIFTY YEARS AGO FROM 1968 UNTIL 1975, INCLUDING AS CHAIRMAN OF INVESTMENTS, AND AS CHAIRMAN OF THE BOARD IN 1974; AND SERVED AGAIN FROM 1983 UNTIL 1987; AND WAS RE-ELECTED FROM 1992 UNTIL 1999; AND FINALLY SERVING AS A LASERS BOARD TRUSTEE EMERITUS UNTIL 2002; AND

Whereas, DURING MARY'S TENURE ON THE LASERS BOARD, SYSTEM ASSETS GREW FROM \$220 MILLION IN 1968 TO OVER \$4 BILLION BY 1999; AND MS. CANNON SERVED ON THE LASERS BOARD OF TRUSTEES THAT OVERSAW CONSTRUCTION OF THE PRESENT LASERS' BUILDING THAT WAS OCCUPIED IN 1987; AND SHE SAW SIGNIFICANT LASERS' LEGISLATIVE CHANGES FOR BENEFIT OF RETIREES INCLUDING: THE EXTENSION OF THE DEFERRED RETIREMENT OPTION PLAN (DROP) FROM 2 TO 3 YEARS; IMPLEMENTATION OF INITIAL BENEFIT OPTION (IBO); ESTABLISHMENT OF A 20-YEAR RETIREMENT OPTION; AND THE CREATION OF THE EXPERIENCE ACCOUNT TO PROVIDE FOR RETIREE COLAs; AND

Whereas, MARY YOUNG CANNON IS DESERVING OF SPECIAL RECOGNITION FOR HER PUBLIC SERVICE CONTRIBUTIONS TO LOUISIANA AND TO THE RETIREES OF LOUISIANA;

Now Therefore ON THIS 12TH DAY OF SEPTEMBER, 2018,
THE RETIRED STATE EMPLOYEES ASSOCIATION OF LOUISIANA HONORS

Mary Young Cannon

AS THE FIRST FEMALE INDUCTEE INTO RETIRED STATE EMPLOYEES
ASSOCIATION OF LOUISIANA HALL OF FAME.

Bonita Hearne

Bonita Hearne, President of The Retired State Employees Association



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