



Marshall McKenzie

Soon we will be electing the President of our country. We will also be having very important elections in our own state.

There will be congressional elections and we must fill the United States Senate seat being vacated by our retiring senator John Breaux.

There will also be parish and municipal run-off elections throughout our state. Massive amounts of money will be spent by candidates for public office seeking my vote and yours.

I believe that we should first remember how fortunate we are to be citizens of the greatest and most powerful democratic country in the world.

We have freedom of speech and assembly and many other rights and privileges that most societies do not have. In a democratic society we have responsibilities. A major responsibility we all have is to cast an informed vote.

We need to get to know each candidate personally if possible and find out how he or she stands on the many issues that affect retirees.

Our society is changing rapidly and retirees living on fixed incomes will be facing new problems such as rising costs of health care services and prescription drugs. Rising gasoline costs are adversely affecting retirees and our entire economy.

Again, it is very important for all of us to cast an informed vote and it is equally important to belong to organizations like our Retired State Employees Association. We have 30,000 plus retiree/members and we have proven our effectiveness in lobbying on behalf of issues affecting retired persons.

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The New Louisiana Voice

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Now is the Time to Join Your RSEA

RSEA is the means by which your voice as a state retiree, or as a future state retiree, can be articulated to the legislature and state administrators as well.

Join with others such as yourself to have an impact on bills and administrative procedures affecting you. First, here is a little history:

In 1946, during the first term of Louisiana's legendary singing governor, Jimmie Davis, the Louisiana State Employees' Retirement System (LASERS) was created. This made state employment more attractive and provided employees with basic economic security for their retirement.

By 1966, there was a sufficient number of retirees to form a group that took an interest in the actions by the State of Louisiana toward retired workers. Thus, the Retired State Employees Association (RSEA) was formed.

Its mission was, and still is, "to advance 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."

During the 35-plus years of existence, RSEA has made a significant difference in the lives and well-being of retirees.

The organization works closely with LASERS and takes actions which the retirement system cannot. LASERS, as a state agency, cannot legally engage in lobbying efforts, but does provide information about proposed legislation.

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New State Leadership



Shine Domingue

Effective in January of 2005, Shine Domingue of Lafayette will become the President of the State-wide RSEA Board of Directors.

Other new members of the Executive Board are: -Sona Young, Lake Charles, 1st Vice President -Joy Netherlin, Pineville, 2nd Vice President -Dianne Guillot, Monroe, Secretary-Treasurer -Marshall McKenzie, Immediate Past President.

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

RSEA Office Moving Effective October 15

RSEA offices will move in October to 1200 S. Acadian Thruway, Suite 213, Baton Rouge, 70806. Phone numbers will stay the same.

Executive Director Connie Carlton said the new site is less costly, is centrally located, has less traffic congestion and has plenty of free parking.

Be sure to change the mailing address in your records.

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Consumer Protection Helps Elderly

(from the "Programs and Services: Seniors/Elderly Fraud" section of the Louisiana Attorney General's website, located at: <http://www.ag.state.la.us/ElderlyFraud.aspx>)

If con-artists were to profile their victims, there's a good chance those victims would be age 65 and up.

According to national statistics, people over 65 constitute only 12 percent of the population, but they make up 30 percent of scam victims.

Through publications, community fairs, and presentations to various groups, the Attorney General's Consumer Protection Section is committed to protecting Louisiana Citizens from becoming victims of fraud.

It Probably is a Scam If . . .

Con-artists are very convincing. It is probably a scam if:

- The caller says you must act immediately. Legitimate businesses do not pressure you to act until you have thoroughly reviewed the offer.

- The caller refuses to send you written information. Legitimate companies are more than willing to send you information about their products and services.

- The caller is asking for a charitable donation but will not answer your questions about how your donation will be used.

- Remember that a legitimate charitable organization will send you information about their organization before you donate.

- The caller asks for your social security number. A legitimate company does not ask for this type of information unless you are applying for credit.

- The caller asks for your credit card number or bank account number. Never give out this type of information unless you have an established relationship with the business.

Keep Following in Mind:

It is often difficult to detect if an offer

is legitimate. Remember to keep in mind the following:

- Be wary of anything that sounds "too good to be true."

- Avoid high-pressure sales tactics.

- Ask questions.

- Ignore "once in a lifetime" offers.

- Learn to spot scams that are typically aimed at senior citizens, such as telemarketing and home repair fraud.

(Editor's Note: It is important that our members know that neither RSEA, nor the Louisiana State Employees' Retirement System (LASERS) sell retiree mailing lists or make available your information to insurance companies. Some individuals may fraudulently represent themselves to be associated with either RSEA or LASERS.)

Education for Seniors

The Attorney General's Consumer Education Program offers specialized training for senior citizens. A consumer specialist will come speak to your organization on issues that directly affect seniors and how to avoid fraud that is often directed towards the elderly.

We also offer information booths for trade shows, health fairs, conferences, community showcases, senior days and related events.

If you are interested in requesting a speaker or a booth, visit our online speaker and outreach request form, located at:

<http://ladoj.ag.state.la.us/FileAComplaint/outreachform.asp>.

If you believe you have been the victim of elderly fraud or would like to receive additional information regarding elderly fraud, contact the Attorney General's CONSUMER INFO-LINE at 1-800-351-4889.

From the President

(Continued from Page 1)

A recent example of our lobbying involved successfully encouraging Governor Blanco to veto SB 243 and HB 1271. Both of these bills would have been fiscally unfair to state employees.

There are many retired state employees that do not belong to our Retired State Employees Association. They are missing out on opportunities to keep informed on issues facing them. They do not have the benefit of important information provided by *The New Louisiana Voice*, the RSEA website, and the information provided at annual area chapter meetings.

Our new RSEA Director, Connie Carlton, has solicited LASERS' help in providing the newly retired state employees and those approaching retirement information about RSEA and the benefits of becoming a member.

I believe most of us know persons who are not members and I have been personally inviting them to join. I hope each of you will do the same. Just complete the enclosed card and mail with your dues check.

Thank you for your encouragement and support of RSEA. Please remember we retirees are 30,000 plus strong and we all vote.

Free Information for Seniors

The Louisiana Department of Insurance, Office of Health Insurance, has many publications and other information designed especially for seniors.

This includes publications such as the *Long-Term Care Insurance Comparison Guide*, consumer insurance complaint forms, and many others.

Check out the many useful sections of their website, including: http://www.ldi.la.state.la.us/office_index/Office_of_health.htm.

Know Stroke Signs

(from the American Heart Association website,
<http://www.americanheart.org>)

If you notice one or more of these signs, don't wait. Stroke is a medical emergency. Call 9-1-1 or your emergency medical services. Get to a hospital right away!

The American Stroke Association wants you to learn the warning signs of stroke:

- Sudden numbness or weakness of the face, arm or leg, especially on one side of the body
- Sudden confusion, trouble speaking or understanding
- Sudden trouble seeing in one or both eyes
- Sudden trouble walking, dizziness, loss of balance or coordination
- Sudden, severe headache with no known cause

Take action in an emergency! Call the American Stroke Association, 1-888-4-STROKE for stroke recognition/prevention/treatment.

- Not all the warning signs occur in every stroke. Don't ignore signs of stroke, even if they go away!
- Check the time. When did the first warning sign/symptom start? You'll be asked this important question later.
- If you have one or more stroke symptoms that last more than a few minutes, don't delay! Immediately call 9-1-1 or the emergency medical service (EMS) number so an ambulance (ideally with advanced life support) can quickly be sent for you.
- If you're with someone who may be having stroke symptoms, immediately call 9-1-1 or the EMS. Expect the person to protest — denial is common. Don't take "no" for an answer. Insist on taking prompt action.

Have you visited the RSEA website lately? The address is:

<http://www.rseala.org>

To Survive, Take Symptoms Seriously!

James S. Dunnick, MD, FACC

To be told that a loved one has had a stroke can be among the most frightening news that any of us receive. Stroke is the #3 cause of death in our country trailing only all cancers added together as the #2 cause of death and heart disease as the #1 cause of death.

There are several risk factors for strokes that we can steer in our favor. We would like to have blood pressure controlled to at least the low 140/90 and with the new guidelines more in the 120/80 range.

Many guidelines have suggested a total cholesterol should be below 200 with an LDL (the bad guy) cholesterol below 100. Your triglycerides would best be below 150 and the HDL (the good guy) cholesterol as high as is possible, preferably above 40 or even 50.

Diabetes can be a risk factor for vascular disease and blood sugars need to be followed and medicine adjusted appropriately.

There are many medicines available to try and improve hypertensive, cholesterol, and diabetes type risks. In general, these medicines are safe and well tolerated, though any medicine *may* have a side effect and you need to follow closely with your physician.

Efforts to reach your ideal body weight and to discontinue tobacco, though very difficult to do will certainly be of help.

One should also be aware of potential stroke warning signs. These could include a sudden numbness or weakness which often affects the face, arm, or leg. Usually this is one side of the body, but not both sides simultaneously.

On occasion people notice confusion and trouble speaking or trouble forming their words and expressing what they would like to say.

There can be difficulties with walk-

ing, dizziness, or loss of balance. Unresponsive episodes have been noted as severe sudden abnormal headaches.

There are early treatments available. Presence of any of these early warning signs should bear very quick evaluation in to your nearest emergency room.

The best action is to stay in close contact with your doctor, to work on risk factors that will reduce the likelihood of having an event, and then should you notice any symptoms—report quickly to your physician.

SHIIP Informs Seniors About Health Insurance, Medicare

SHIIP (Senior Health Insurance Information Program) is funded by a Health Care Financing Administration grant. It was implemented in Louisiana in April of 1993 by then Insurance Commissioner James H. "Jim" Brown to provide counseling and assistance to seniors needing health insurance information.

SHIIP volunteer counselors provide counseling, free of charge, on a variety of topics regarding health insurance, including:

- Supplemental and Long Term Care Insurance Policy Comparison
- Assistance with Claims
- Medicare-contracted Health Maintenance Organizations
- Medicare Supplement (Medigap) Insurance
- Medicare Appeals Process

SHIIP Counselors offer advisory information only and do not make decisions for clients. All information shared with a counselor is kept strictly confidential, with no attempt to sell the client anything. Information is given to clients to assist them in making informed decisions. SHIIP counselors never charge for this service.

Phone numbers are: 800/259-5301 (in-state) ; 225/342-5301 (B.R.).

LPB Is Giving Discount to Members of RSEA

Louisiana Public Broadcasting is offering a special discounted membership for retired state employees.

As the state's public television network LPB brings our viewers award-winning PBS programs such as *Frontline*, *The NewsHour with Jim Lehrer*, *Masterpiece Theatre*, *Nature*, *NOVA*, *Sesame Street*, *Antiques Roadshow* and countless others.

Locally produced programs like *Louisiana: The State We're In* and *Louisiana Public Square* help viewers understand the important issues in our state. The financial support provided by our individual members helps purchase the programs viewed by over 220,000 households statewide. The yearly programming budget at LPB is over \$1.6 million.

An annual contribution of \$35 is the basic membership level. With the \$5 discount, retired state employees can enjoy all the benefits of membership for just \$30 a year. These benefits include:

- A one-year subscription to Visions magazine, LPB's monthly program guide
- A one-year subscription to Louisiana Life magazine, issued quarterly
- A one-year subscription to LPB's e-newsletter, mailed weekly.
- Membership in LPB's Program Club.
- Membership in the LPB BritCom Club.
- Invitations to special events.

These are just a few of the accomplishments membership support helped create in 2003.

Instead of reality television, adult situation comedies and shock jocks, children in the Baton Rouge metro area now have a safe haven of PBS kid's shows airing during prime time and all weekend on *LPB Kids&You* on Cox Cable Channel 11. So far, the feedback has been great. Your support helped give children a "safe" viewing alternative. We are seeking to expand to other areas across the state.

The award-winning *Louisiana: A History* series and multi-media resource premiered in September, 2003. This six-part series is a valuable resource for teachers throughout the state. The series has also aired on national PBS stations, giving viewers a whole new perspective about our state.

Go to <http://www.lpb.org/> and click on the *Louisiana: A History* link - test your knowledge of our history on the fun, interactive timeline. Membership support also helped make this project possible!

The Fall season on LPB promises new treats for the eyes and ears. These programs include: *Broadway: The American Musical*, *NOVA: The Most Dangerous Woman in America*, *Nature: The Good, the Bad, and the Grizzly*, and *Masterpiece Theatre "Henry VIII."* And of course many favorites will be returning.

Frontline will be back in the schedule on Tuesday nights and *The NewsHour with Jim Lehrer*, *Now with Bill Moyers*, *Nature*, *Antiques Roadshow* and *The New This Old House Hour* are in their regular timeslots.

We hope that retired state employ-

ees will take advantage of this special discounted rate and become a member of Louisiana Public Broadcasting.

Call the Member Services Hotline at 800/272-8161, ext. 4214 statewide or 767-4214 in Baton Rouge to become a member or to have your questions answered. You can also join by visiting LPB's website at www.lpb.org. For more information, contact Tonja Normand at 767-4289.

Louisiana Top Retirement Site

According to the Louisiana Retirement Development Commission (<http://www.retirelouisiana.org/whylouisiana/>), the Top 10 Reasons to Retire in Louisiana Are:

01. Cost of Living
02. Climate
03. Lifelong Learning
04. Friendliness
05. Outdoors
06. International Influences
07. Cultural
08. Health Care
09. Food
10. Shopping

Useful Web Sites

(All website addresses begin with "http://")

Federal Government

- Consumer Information Center-www.pueblo.gsa.gov
- Internal Revenue Service (IRS)-www.irs.gov
- Social Security Administration-www.ssa.gov
- U.S. Saving Bonds-www.publicdebt.treas.gov

Retirees/Seniors

- Retired State Employees' Association (RSEA)-www.rseala.org
- HealthWeb for Health Information-www.healthweb.org
- National Council on the Aging-www.ncoa.org
- Pharmaceutical Research & Manufacturers of America-www.helpingpatients.org
- The American Association Of Retired Persons (AARP)-www.aarp.org
- Louisiana Office of Group Benefits (OGB)-www.groupbenefits.org
- Louisiana Legislature-www.legis.state.la.us
- Louisiana State Employees' Retirement System (LASERS)-www.lasers.state.la.us
- Louisiana Dept. of Insurance-www.ldi.la.gov
- Louisiana Dept. of Revenue-www.rev.state.la.us

We're Strong and Getting Stronger

LASERS 18% investment return at the end of June places LASERS in the top ten percent of our peers nationwide. We are also pleased to report that over the past 15 years, our 9% average rate of return has exceeded the actuarially expected 8.25% rate of return.

LASERS is also committed to controlling the cost of doing business. By internally managing 34% of our funds,

our system has saved over \$7 million dollars annually. In those areas where we have utilized active management we have added \$91 million in excess returns, net of all fees over broad-based alternatives.

As you can see, LASERS is one of the best-performing public retirement systems in the country, and we will continue to operate in a prudent and responsible manner.

Rehired Retirees Take Note

If you are a LASERS retiree who plans to or has returned to work in a LASERS eligible position there are certain forms that you must complete timely.

The Reemployment of Retiree form (10-2) must be certified by your new

employer and submitted to LASERS immediately upon rehire.

You are required to select one of the options listed on the form and this option is irrevocable.

CHECK THE OPTIONS CAREFULLY!

Retiree Services Improve

Those retirees who are still receiving paper checks may have noticed that we are using new "check stock."

Please be sure to read the instructions carefully when opening your check or removing the stubs to avoid damaging the check itself. If the check is damaged please return it to LASERS and request a replacement check.

Of course we are continuing to encourage all of our retirees to utilize electronic deposit of your benefit check.

It is more convenient for you and much more secure to have your check deposited automatically into your bank account. This eliminates the possibility of theft, fraud, and lost or damaged checks.

Just give LASERS a call at 800/256-3000 or 225/922-0600, and we will be pleased to send you the necessary forms.

Your Dues Are Due

Now is the time for all good RSEA members to pay their dues.

Is your check 'in the mail?'

Don't forget to use our new mailing address after October 15, 2004:

**RSEA
1200 S. Acadian Thruway
Suite 213
Baton Rouge, LA 70806**

Thank You!

Join RSEA Now

(Continued from Page 1)

RSEA has no such constraints and has campaigned aggressively to pass worthwhile legislation and defeat actions not in the best interests of retirees.

The Association has two primary concerns: protecting retiree pension benefits and assuring that retirees have access to affordable, high quality and effective health care.

RSEA took a leadership role in the passage of the Experience Account (EA), which funds cost-of-living adjustments--or COLAs--for retired state employees. This account receives one-half of excess earnings of the retirement system earnings, and has funded 7 cost-of-living increases since it was established in 1992.

In the last legislative session, RSEA joined with LASERS to strongly support passage of legislation which revised and corrected the problems with the COLA rules, to make possible future increases.

In addition, the two groups joined together to convince the Governor to veto special interest legislation which would have had significant fiscal impact on the retirement system and unfairly treat the regular membership. This proposed legislation received much coverage from the local and state news media. Gov. Kathleen Blanco responded to this input by vetoing the bills.

BUT, to continue our efforts, we need your membership and dues, which enable RSEA to work effectively and powerfully on your behalf.

Please complete the enclosed Membership Application and mail it in the courtesy envelope. (A Stamp must be added.) Annual dues are only \$15 and may be paid annually or by a \$1.25 monthly deduction from your benefit check.

Statewide Health Initiative Underway: It Is Designed to 'Lighten Up Louisiana'

Last month, Gov. Blanco announced the details of "Lighten Up Louisiana" – a new wellness program co-sponsored by the Governor's Council on Physical Fitness and Sports and the Office of Group Benefits.

This program encourages Louisiana residents to increase their physical fitness, improve their eating habits and lose weight by participating in a statewide competition.

The five-month program (Aug. 30, 2004, to Jan. 31, 2005) is hoping to counter a disturbing trend in our state where more than half (58.3 percent) of the residents are overweight.

Obesity is a major risk factor for many chronic and even fatal diseases, including diabetes, high blood pressure, strokes, high cholesterol and heart attacks. Obesity also significantly contributes to increased health care costs.

How can you do your part to improve your own health and in so doing improve the "Health Report Card" of our beloved state? Answer: Create a team of two to 10 people, name it, assign a team captain and sign-up at Lighten Up Louisiana's Web site www.lightenuplouisiana.org. You also can call toll free at 1-800-352-6491 for more information.

Team competition is in two areas:
1. Weight loss due to appropriate dieting and physical activity, and
2. Accumulated activity in the form of miles (including such activities as gardening, yard work, walking, swimming and tennis, etc.).

Team captains will receive motivational activity and nutrition tips from the Lighten Up Louisiana Web site and pass them on to their team members to keep them motivated. Your team can be in one or both of the two divisions and in the running as one of the top 10 teams invited to a special

reception at the Governor's Mansion. With Lighten Up Louisiana, everyone is a winner!

(Important notice: *Any change in the level of your physical activity should be discussed with your physician.*)

Are your height/weight compatible?

Body Mass Index (BMI) is a measure of a person's weight in relation to height, not body composition.

BMI values apply to both men and women, regardless of age or frame size. Use this information, along with other health indices, to assess your need to adjust your weight.

(See <http://www.fitnessonline.com> for Fitness Calculators for determining Body Mass Index, Ideal Weight, and Calories Burned. Others are available.)

A BMI score between 20 and 25 is considered ideal. A score below 18.5 indicates underweight while a score between 25 and 29 indicates overweight. Experts consider a score of 30 or higher an indicator of obesity. These values do not apply to athletes and body builders, pregnant and nursing women, the frail or elderly or people under 18.

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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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: Barbara McCann 337/433-8910**

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. (location to be announced); **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**