

MRPEA ^{THE} Guardian

Mississippi Retired Public Employees Association

Officers & Board Members

President Becky Cade
Vice President Ann Thames
Treasurer Sarajeane Babin
Secretary Peggy Brewer
Office Manager Sarajeane Babin

Life Members

Virgil Belue
Alton B. Cobb
Lester Herrington
Wilma R. King
Thomas H. Loftin
Billy B. Thames
Anita R. Toler
Sam Valentine
Fred M. Walker
Wilma White

Directors (2018)

James Ables
Richard Black
Ann Homer Cook
Lucian Hill
J. K. Stringer

Directors (2017)

Mary Bowers
Joe Johnson
Ollie Johnson
Dale Sullivan
Curt Thompson

Directors (2016)

Jane Dykes
Martha Garrett
Mike Larson
Ed LeGrand
Michael Myrick

Immediate Past President

Howell Garner

District Directors

1. Wynona Winfield
2. Tony Byrne
3. Phil Sutphin
4. Hilda B. Westbrook
5. Doss Brodnax
6. VACANT
7. Robert McNeil
8. Thomas E. Toney

Message from Howell C. Garner, Immediate Past President

I completed my term as President on July 31, 2015. I have enjoyed serving as your President for the past two years and want to take this opportunity to thank those who have helped me during my term to keep us moving in the right direction. There are many people, too many to name here, but I do want to say a special thanks to the Board, especially the past presidents of MRPEA for their guidance during my term. I also want to say a special word of thanks to Pat Robertson and Shelly Powers at PERS for their support of our organization – that has been ongoing for many years!

I congratulate Becky Cade as our new President! I have known Becky for many years and can tell you that she is a hard worker and will have the best interest of our retirement system as a priority during her term as President. I am so glad we will have strong leadership of MRPEA during a time which will likely bring new challenges!

Howell C. Garner



NOTES FROM BOARD And ANNUAL MEETINGS

President Garner called both meetings to order and welcomed guests Shirley Sessoms, Deputy Administrator of Benefit Services for PERS and Steve McComas, Manager of Retirement Plan Counseling for Empower Company. Shirley and Steve gave updates on the status of each of their entities as follows:

PERS – 1) COLA notices have been **mailed 2) PERS board vacancies** coming up: County Representative's term expires 12/15. Nominations for vacancy are being sought in July. Public Schools

(continued on page four)

In this Issue...

Message from Past President Howell C. Garner

Retiree Feature Story

Message from President Becky Cade

Committee Reports

Shirley Sessoms Remarks to the Annual Meeting

Officers & Board Members

Steve McComas Remarks to the Annual Meeting

for 2016 – 2018 Terms

Volume XIX

Number 4

Summer, 2015

Web Site www.mrpea.org



Message from Your President, Becky Cade

How exciting and humbling it is to be the new President of MRPEA. The realization of representing three thousand current and former public employees within the state of MS weighed heavily on me during the annual meeting elections on 7/13/15 and will continue to do so.

MRPEA has come a long way under Dr. Garner's leadership. I personally thank him for a job well done. I thank the staff, other officers and board members for their service and the work they have accomplished in the past two years under Dr. Garner.

There is however always more work to be done. In order to ensure your organization continues to be viable, relevant and moving forward. I encourage you to get in touch with us via Facebook (Mississippi Retired Public Employees Association), our website (www.mrpea.org) or by email at www.mrpea.org. Suggestions are welcomed!

Finally, I want to challenge every member of MRPEA to be diligent in helping us keep our retirement system a strong defined benefit system!

May God continue to bless you and bless our great retirement system in Mississippi!

2015 PEER REPORT!!

PERS has a prudent and disciplined process that relies on expert actuarial guidance built upon reasonable assumptions and targets for portfolio growth. Continued competent, prudent management gives PEER every indication that PERS is moving toward reducing both the amortization period for the system and reducing the unfunded accrued liability.

MRPEA Website & Facebook Site By Becky Cade, President

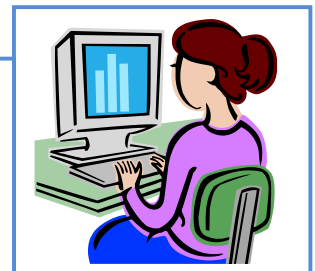
The MRPEA website, www.mrpea.org, is a tool for members and potential members to learn more about MRPEA.

- Learn more about MRPEA, its organization, board members and the **WORK MRPEA DOES TO SUPPORT PERS AND ITS PARTICIPANTS.**
- Join or renew your MRPEA membership
- Read the latest newsletter or post from about news pertaining to your association.
- Keep up with legislative initiatives pertaining to PERS benefits.
- Access other organizations working In conjunction with MRPEA.

In order to access MRPEA on Facebook log into Facebook (www.facebook.com) and type in **Mississippi Retired Public Employees Association**. Be sure to like us and share with your friends!

**website
address:**

www.mrpea.org.





*Message from Your VP:
Ann Thames*

It is an honor and a privilege to serve as your Vice President of MRPEA for 2015-16. I look forward to the challenges ahead and to working with all of you. It will be my primary goal to help to increase membership to include those who have not yet retired and to encourage all to become strong advocates with the Mississippi Legislature. We have the potential to develop a powerful grassroots network across the state so that if any adversarial legislation is proposed, we can immediately activate our membership to let legislators know that we are opposed to any action which will change our current system. This is a very effective way to block potentially damaging legislation and discourage the introduction of any other bills which we would oppose. Our group as it currently stands is very strong, but can be even stronger and with your help, we can do it. I will also be encouraging the implementation of district meetings around the state to promote more involvement from those outside the Jackson area and broaden our grassroots strength. I would be very interested in talking with any of you about your ideas for MRPEA. Please feel free to contact me at 601-573-0990 at any time.

Contact us at mrpea.org or at mrpea@bellsouth.net if you have an interesting story to tell in your retirement. We will be featuring a retiree in future publications of *The Guardian*.

*Tell us your story!
We want to hear from you!*

Newly Elected Officers and Board Members

- President Becky Cade
- Vice-President Ann Thames
- Secretary Peggy Brewer
- Treasurer Sarajeane Babin

Directors – Terms End 2018

- James Ables
- Richard Black
- Ann Homer Cook
- Lucian O. Hill
- J. K. “Hoopy” Stringer

Director Completing Vacancy – Term Ends 2016

- Michael Myrick

Willing to SERVE!

There is a place on the new membership application to indicate your willingness to serve on a committee or in some other capacity. If you have indicated you would be willing to serve, someone will be calling on you soon! **THANK YOU** for your willingness to serve in some capacity!

(Notes from Meetings continued from page one)

& Community College representative term expires in 2016. Nominations will be sought in November 2015.

3) New FACTS & FIGURES report reflecting PERS data ending June 30, 2015 will be on website by September or October.

4) PERS is implementing a new computer system. The change over, as well as problems with the old system crashing, have led to delays in processing incoming retirees' payments & to a back log of calls. **PERS employees are diligently doing everything in their power to get caught up** including, but not limited to, working weekends and holidays to catch up. The new system will be better and will include a self service component.

5) New financial reporting requirements have been implemented for most government entities that participate in a pension plan. Employers will now be required to include the net pension liability on their financial statements. This change may generate media coverage. However, it is only a difference in reporting.

6) New Legislation affecting PERS includes HB 1512 (PERS Appropriation Bill), HB 825 (Revises the process for awarding state contracts) and HB 1127 (Prohibits PERS and State Treasurer from investing with persons engaged in investment activities in Iran). **Bills supported by PERS but died** include the following: Technical changes to PERS; Moving the vesting period from 8 to 4 years; and **Providing only an one option for future retirees to receive their COLA, i.e., once a month.** The COLA legislation (which died) was simply to change how COLA was distributed (from annual lump sum to monthly). This was **proposed by PERS to deal with the perception by many that the COLA is a year-end bonus. Instead the COLA would be treated more like the cost-of-living adjustment it is.** It should also be noted that this proposed change would provide **a significant savings to PERS each year.** This legislation may return in the future.

7) Membership Update - In June 2014, data reflects Over 900 Employers, More than 391,000 Total Members and Over 96,000 Retirees – The retiree figures represent an increase of more than 50% over the last 10 years. Beginning **July 1, 2015 there will be more than 100,000 persons receiving retirement benefits from PERS with an average annual benefit of \$21,372.**

8) PERS June 2015 portfolio totals \$25.3 billion. The system's rate of return for FY 14 is

(Cont.) 18.6%, well above the actuarial assumed rate of return of 8%. The annualized return over last 5 years is 14%. F Y 2015 is expected to end at less than 5%. Good years like 2014 will be offset by years of sub-par returns like 2015, and average out to the assumed 8% rate of return over the long term.

9) Changes for the Future based on Actuarial Experience – Due to continued volatility of the market, PERS has **reduced its expected rate of return for the future to 7.75%.** However, **PERS is still projected to exceed our funding policy goal of 80 percent by 2042 and be funded at more than 100 percent by or before 2042.**

Mississippi Deferred Comp Plan – Empower Co. –The company managing MS's Deferred Comp Plan has had a name change. Great West Financial Services is now Empower Co. The company currently has five, soon to be six, employees available to visit with Deferred Comp participants to discuss your deferred comp plan with you. The office is located at 111 East Capitol Street, Suite 260, Jackson, MS 39201. Debbie Donald is located in that office. Customer service may be accomplished through calling 1-800-846-4551 or via email at www.mdcplan.com.

Steve McComas, Manager of Retirement Planning Counseling with **Empower**, shared that retirement planning is changing since people are living longer. Women live on average to age 78. Men can expect to live on average until 72. ONE out of every FOUR 60 year olds will live past 90. As a result, he cautioned members to be careful how you spend your money!

In other business, minutes were presented and approved in both the board meeting and annual meeting. A financial report was presented by the Treasurer. The report reflected total liabilities and assets of \$84,963.26 as of 7/8/15. The year's net ordinary income over expenses totaled \$7,931.

The **board's nominating committee** recommended the following slate of officers and board members that were unanimously approved. (Listed on page 3.)

The board approved an increase in MRPEA **membership dues from \$15 to \$20 per year beginning August 1, 2016.** The increase is deemed appropriate to cover additional expenditures that may include, but not be limited to, regional meetings and internet based asset management system.

Board Committee Reports

Dr. Garner thanked each of the committee chairs and their members for the work of their committees this year as follows:

Membership Committee - chaired by Ed LeGrand reported that a new emphasis was being placed on getting current employees who are nearing retirement to join MRPEA. He encouraged everyone to make contacts with retirees who were not members. He also asked District Directors to contact members who were behind on dues to encourage them to remain active.

Publications Committee chaired by Jane Dykes – President Garner gave a report in Jane’s absence. He encouraged members to let the Publications Committee know if they have a topic they want discussed or if they have a special feature you’d like to see in *The Guardian!*

Legislative Committee chaired by Lester Herrington. Lester reported that it had been a good year because there had been no adverse legislation regarding the retirement system. He recommended members actively pursue future legislators and get to know their stance on our retirement system.

Finance Committee chaired by Sam Valentine is working to get a financial review of the organizations’ financial processes and books.

Network Committee chaired by Mike Larson was thanked by Dr. Garner for the work they did to identify organizations to partner with on support of our retirement. Several entities are currently working together with hopes to strengthen this networking in the new year.

Bylaws Committee – chaired by Tony Byrnes was commended for their update of the bylaws during this past year.

“Retirement may be an ending, a closing but it is also a new beginning”

~Catherine Pulsifer

Get to Know Your New Board Member: Ann Coleman Thames

Ann Coleman Thames retired in April 2010 as the Director, Bureau of Workforce Planning and Development for the Mississippi Department of Mental Health. Following graduation from the University of Mississippi with a Bachelor’s degree in Secondary Education, Ann started her career with the Department in 1976 as a payroll clerk at the North MS Regional Center while a graduate student. She completed her Master’s degree in Community Counseling from the University of Mississippi in 1978. In 2000, Ann completed a second Master’s degree in Public Policy and Administration from Mississippi State University where she was named “Outstanding Student” and inducted into Pi Alpha Alpha, the Public Administration honor society.

In 1987, she transferred to the Central Office in Jackson as Director of Human Resources of an agency with 8,000 employees. During her 23 year tenure in this position, she served as a legislative liaison for the Department of Mental Health and developed a publication on how to work with the Mississippi Legislature as well as presentations on building relationships with legislators and grassroots advocacy development. She also interacted on a daily basis with administrators in other agencies across state government.

In 2006, she was instrumental in creating the DMH accelerated leadership program known as "Focus" which she oversaw until her retirement. She and Amy Whitten, Principal of The Whitten Group, submitted a presentation about Focus to the Council on State Governments "Innovation in State Governments" competition. Focus was selected as one of ten programs nationwide to compete for the top honor at the annual CSG meeting in Charleston North Carolina.

Ann served as co-campaign manager for 12 years of the "Billy Thames for State Senate" campaign, developing campaign literature, news media presentations, radio spots and assisting with the coordination of large public events. Billy was successfully re-elected until his decision to retire from public office in 2008. Billy then started his own lobbying and governmental relations firm, "The Thames Advantage". Ann joined him as Vice-President of the company following her retirement.

Your District Director would like to hear from you with any questions or concerns or if you have information to share about the PERS system.

DISTRICT DIRECTORS – CONTACT INFORMATION

The state is divided into eight districts to provide members easy access to individuals who serve on the Board. From time to time, members may wish to contact their District Director to inquire about an issue or to discuss important information which may affect their retirement. Consequently, we are providing contact information for the eight District Directors below by county.

District ONE: Wynona Winfield @ lcwjr@bellsoth.net H Phone # **601-268-6118** – Forrest, George, Greene, Hancock, Harrison, Jackson, Lamar, Pearl River, Perry, & Stone.

District TWO: Tony Byrne @ annetteb@cableone.net H Phone # **601-431-2250** – Adams, Amite, Claiborne, Copiah, Franklin, Jefferson, Jefferson Davis, Lawrence, Lincoln, Marion, Pike, Simpson Walthall & Wilkinson.

District THREE: Dr. Phil Sutphin @ philsutphin@yahoo.com H Phone # 601-635-2776 - Clarke, Covington, Jasper, Jones, Kemper, Lauderdale, Leake, Neshoba, Newton, Scott, Smith & Wayne.

District FOUR: Hilda Westbrook @ H Phone # **601-856-6351** – Hinds, Madison, Rankin, Warren & Yazoo.

District FIVE: Dr. Doss Brodnax @ dossmar@bellsouth.net H Phone # **662-323-9543** – Attala, Calhoun, Chickasaw, Choctaw, Clay, Lowndes, Monroe, Montgomery, Noxubee, Oktibbeha, Webster & Winston.

District SIX: We're looking for someone to serve on the MRPEA Board as Director of District SIX! If you are interested in representing the counties listed below, contact **Howell Garner** at howell.garner@gmail.com or **Becky Cade** at cade.consulting@att.net Counties in District SIX: Bolivar, Washington, Sunflower, Leflore, Humphreys, Sharkey, Issaquena, Holmes, Grenada & Carroll.

District SEVEN: Robert A. McNeil @ ramcneil@comcast.net H Phone # **662-680-9024** – Alcorn, Benton, Itawamba, Lee, Pontotoc, Prentiss, Tippah, Tishomingo & Union.

District EIGHT: Thomas E. Toney @ thomasetoney@bellsouth.net H Phone # 662-563-3744 – Coahoma, Desoto, Lafayette, Marshall, Panola, Quitman, Tallahatchie, Tate, Tunica & Yalobusha.

Find the facts

If you have questions about your retirement system, go to www.pers.ms.gov where you will find the latest facts about PERS!



Following our retirees!

We are pleased to be able to feature a retiree in each issue of The Guardian. It's interesting to see how our retirees move from being an active state employee to having an active life after retirement with family, hobbies, travel and other interests.



Michael & Susan Gandy, Writer & Illustrator

Hobbies can be fun, interesting and unique and Michael Gandy certainly has a hobby that is all three. He has expanded a hobby of writing mysteries into becoming an author whose books are read around the world for free!

The Gandy Mysteries Weekly Readers Club is made up of hundreds of people in thirty-one states, the District of Columbia, the British Isles, Spain, South Africa, Australia, and on the Island of Saipan in the Northern Marianas (South Pacific).

Two mysteries a year are being completed. Beginning at Christmas, a half-chapter a week is sent out. It is always free, and despite the information below about mysteries people can buy, most of these issues are just that, "free weekly readers". They have been receiving his work for years. Gandy just likes his novels being read.

He is way ahead of these readers, writing-wise, with upcoming weekly reader mysteries including: 2015: Kidnapping Lincoln; 2016: Juxtaposition, Hub City; 2017: Damascus, Solstice; 2018: Solitude, Solipsist; 2019: D.S., Lucy; and 2020: BMOC, Trio.

While working at the Mississippi Department of Rehabilitation Services, Mr. Gandy would send monthly essays to his staff. Since his retirement, copies of these essays are being put into circulation around the 15th of each month under the name of *Mid-Monthly Reflections*. A collection of earlier essays for Kindle and Nook electronic readers can be found on Amazon and

Barnes and Nobel websites under the title *Mid-Monthly Reflections*. In December *Mid-Monthly Reflections II* will be available and will be this year's "give-a-way" to weekly readers. Currently working on the 55th ("Trio") and 56th ("Listen to the Eagle, The Lives of Paul Ott", an authorized biography) books, has created quite a back log.

Read by the author, the first twenty-three mysteries are now available free as audiobooks from Patrons of the Mississippi Talking Book Services (Library Commission for the Blind and Physically Handicapped). These can be accessed nationwide through inter-library loan. If a non-disabled person wants to buy any of these audiobooks, the funds benefit the Mississippi Friends of Handicapped Readers. Susan Neral Gandy, Michael's wife and another PERS retiree, illustrates the covers for her husband's books.

Thirteen are available now to the general public. They are Murder in Olivet, Tatters and Other Tales, Emily Stallworth is...About; That, My Friends, Is That; Passenger Pigeon; The Zapruder Soundtrack; Hidden Alley; a sequel to Emily Stallworth; Chain; Revolution Number Nine; Sam Lord's Castle; Whippoorwill; Incar*Nation, and Re*Incarnation. These are MP3 files on CD-Rs. To order, send a check for \$15.00 for each to Mississippi Friends of Handicapped Readers, 3881 Eastwood Drive, Jackson, Mississippi 39211, attention Shellie Zeigler.

This energetic author is now publishing e-books on Amazon for Kindle readers or Kindle apps and on Barnes and Noble for Nooks and Nook apps. An iPad app is also available. Apps (not the books!) can be downloaded free for PC's, smartphones, or tablets. Reading them on the PC is really not hard. They can also be read on iPhones.

To find any of these books, go to www.amazon.com, or, put "Michael Gandy Mysteries" in the search space. They will pop up. Also non-fiction books, Mid-Month Reflections, Columns and Poems are available. Reflections hit number one for books about public speaking in both the United States and the United Kingdom.

QUIXOTIC QUESTS: Searching for our Presidents is part of a new series called The Gandy Miniatures, which also includes a retrospective "State of This Art: Forty Years of Gandy Miniatures and Mysteries". These can also be found online by searching for "Michael Gandy Miniatures".

The funds from the eBooks, whose cost is at or below \$2.99, pays for the covers of the audiobooks that Susan designs for the Friends of Handicapped Readers.

If readers have friends or relatives that might be interested, email Michael Gandy at gandyflix@hotmail.com and those names will be added to the list and a catch up files for the latest mystery will be sent back.



P.O. Box 5580
Brandon, MS 39047

Prsrt Std
US Postage
PAID
Permit No. 670
Jackson MS

Mail this form with check payable to: MRPEA, P.O. Box 5580, Brandon, MS 39047-5580

MRPEA Membership Application

MRPEA welcomes both retirees and active employees who are members of PERS into our membership.

- Annual Rate, \$15 (August 1 - July 31)
- Life Rate \$250

Willing to serve on a MRPEA Committee

Please print clearly.

Name _____ County _____

Mailing Address _____

City _____ State _____ Zip _____

Phone _____ E-Mail _____

Phone: 601-919-0670 E-mail: mrpea@bellsouth.net

www.mrpea.org