

# THE GUARDIAN

Mississippi Retired Public Employees' Association  
Quarterly Newsletter

 **MRPEA**  
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See page 2 for  
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## ANNUAL MEETING, TUESDAY, JULY 9!!!

STATEWIDE CANDIDATES WILL BE SPEAKING!  
YOUR VOTE COULD SAVE YOUR RETIREMENT!!!

Please make every effort to attend this year's annual meeting at the Embassy Suites in Ridgeland, MS, July 9 beginning at 9:00 a.m. Beginning with an update from PERS Executive Director, Ray Higgins and followed by the Executive Director of the Alabama Retirement Association. Alabama has a well-established association with a full-time staff and a full-time lobbying presence at their state capitol. They are facing the same issues with their legislature as we are here in Mississippi. We look forward to hearing from them as to how they set up their association and grew it to include a Political Action Committee arm. During lunch we will be entertained by one of our own members, Dr. Greg Little, a humorist and motivational speaker.

Following lunch, we will hear from a panel of state-wide candidates running for office this November. We have invited those running for Governor, Lt. Governor, Attorney General, State Treasurer and Secretary of State as these positions can have influence on our state retirement system. To date we have acceptances from Justice Bill Waller, Jr. and Attorney General Jim Hood who are running for Governor; Rep. Jay Hughes, running for Lt. Governor; Rep. Mark Baker and Andy Taggart, running for Attorney General; and David McRae running for State Treasurer. Treasurer Lynn Fitch has a conflict and will not be in attendance.

We would like to challenge those candidates who have not responded, Lt. Governor Tate Reeves, Secretary of State Delbert Hosemann, Sen. Buck Clarke, and candidates for Secretary of State to join us for this important discussion with current and future state retirees.

Please have questions prepared for these candidates and feel free to ask them. These candidates want your vote and will be serving YOU if elected!! Your vote counts!! Have a voice in this year's election.

Please read carefully the articles included in this issue of the Guardian regarding Mississippi leading the nation in "model legislation." In this sense, the word "model" is not to our benefit. In this case, it means wealthy people affiliated with the "American Legislative Exchange Council (ALEC)" based in Arlington, VA are developing legislation based on their organization's philosophy and issues; one of the primary issues being "pension reform" and sending it to states all over the country to promote their agenda. Legislation should be written by members of your state legislature who were elected by you to protect your interests and do what's best for Mississippi; not for the people who line their pockets with campaign contributions at election time. It should be of great concern to all of us how dependent our legislature has become on the use of this "model" legislation.

Finally, I want to challenge each of you to be at this year's meeting and bring several people, current members or not. I would like to double the attendance from past years. If for some reason you are unable to attend the morning sessions, make every effort to attend the afternoon candidate forum. These candidates for state-wide office need to realize that we can have a tremendous impact on the elections due to our large numbers across the state.

*Ann Thames, MRPEA President*

## MRPEA DISTRICT DIRECTORS

### DISTRICT 1

Forrest, George, Greene,  
Hancock, Harrison,  
Jackson, Lamar, Pearl  
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#### Wynona Winfield

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### DISTRICT 2

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Copiah, Franklin,  
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#### Tony Byrne

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### DISTRICT 3

Clarke, Covington, Jasper,  
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Smith, Wayne

#### James Cushman

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### DISTRICT 4

Hinds, Madison, Rankin

#### Joe Johnson

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# Excerpts from articles about PERS as referenced in MRPEA President's letter

APRIL 4, 2019

THE CLARION-LEDGER

Mississippi leads nation in filing legislation that other people wrote.

Here's why that matters

By Glacomo Bologna

"A USA Today investigation found Mississippi—which has fewer than 3 million residents—has more model bills introduced in its Legislature than any other state in the country."

"Sen. Hob Bryan, D-Amory, has introduced at least nine model bills in the past decade, related to issues like human trafficking, scrap metal and the drug kratom.

He said model bills have historically been 'very useful,' but the term as it's used now is a misnomer.

Bryan said there's nothing 'model' about many model bills being introduced in the Legislature.

They have dumbed down the legislative process, stripped out constructive dialogue, and ignored what Mississippians actually care about, he said.

"Nobody cares about the impact of the legislation. All they know is they have been told how to vote," Bryan said. "That's how the Legislature's been operating. It's a continuing, ongoing outrage."

Between 2010 and 2018, Mississippi legislators introduced at least 744 model bills, USA Today found. That's 200 more model bills than the next highest state."

"Two organizations are behind the bulk of the 744 model bills in Mississippi identified by USA Today: 288 bills came from non-partisan Council of State Governments, and 255 came from the conservative American Legislative Exchange Council, or ALEC.

Of the 57 model bills that ultimately became law, 20 came from ALEC and 16 came from the Council of State Governments.

*MRPEA Response: Alec definitely has developed "model" legislation related to*

*changing our retirement structure. "Public pension reform" is one of ALEC's primary goals.*

APRIL 14, 2019

THE CLARION-LEDGER

Model bills can be dangerous

By Lynn Evans

"One conservative/industry group that sees a high number of its model bills introduced in Mississippi is the American Legislative Council or ALEC. Funded heavily by the Koch brothers, ALEC hosts legislators from the 50 states at swanky conferences where they sit down with industry representatives to talk about bills big businesses want passed in the legislator's state. Of the model bills tracked in the USA Today study, 255 came from ALEC.

The Koch brothers also heavily fund state level Centers for Public Policy, who work ALEC bills at the state level."

"[W]hat often happens with model bills: their true intent and authorship is disguised, as is their intent to benefit mainly out-of-state mega-donors and not everyday Mississippians.

[G]ifts to legislators' campaign funds, as well as trips to conferences like ALEC's, can grease the wheels and get bills passed while other small Mississippi advocacy groups wait in the back of the line.

The lesson here is keep public information public, hold office holders accountable, and vote in the upcoming state elections. The primaries are set for Tuesday, August 6."

2018

ALEC.org

Unaccountable and Unaffordable:  
Unfunded Public Pension Liabilities Exceed  
\$5.9 Trillion

"Unfunded liabilities in public pension plans continue to loom over state governments nationwide. If net pension assets are determined using more realistic

investment return assumptions, pension funding gaps are significantly wider than even the large sums reported in state financial documents. Unfunded liabilities of state-administered pension plans, using a proper, risk-free discount rate, now total over \$5.96 trillion. The average state pension plan is funded at a mere 35 percent. This amounts to \$18,300 of unfunded pension liabilities for every resident of the United States.

Current state workers and retirees are not the only people affected by the pension liability crisis. Taxpayers ultimately provide the wages for public sector employees and the

financial resources to cover promised benefits of traditional, defined-benefit (DB) pension plans. Additionally, all residents are impacted when pension costs absorb limited government resources. Instead of funding core government services such as education and public safety, the dollars are used to backfill pensions.”

*MRPEA Response: Read the entire article and see how Mississippi is ranked by ALEC at ALEC.org.*

*Read more in the attached excerpts*

# MRPEA Annual Meeting

We challenge  
**YOU** to invite  
others to come with you!  
RSVP requested to  
[mrpea@bellsouth.net](mailto:mrpea@bellsouth.net)

**TUESDAY, JULY 9, 9 AM - 4 PM**  
**JOIN US FOR A FULL DAY OF EVENTS!**

### *UPDATES FROM HOME*

As always, we will have an update from MRPEA. Also, PERS Executive Director Ray Higgins will give an update about the system.

### *NEWS FROM OUR NEIGHBORS*

Representatives from ARSEA, Alabama Retired State Employees' Association, will join us for a look at trends across other defined benefit programs.

### *CANDIDATE FORUM*

It's an election year and we want YOU to be informed. We have invited any of those running for office to join us for a lively debate. Confirmed as of this printing are the following:

Governor race: Jim Hood and Bill Waller  
Lt. Governor race: Jay Hughes  
Attorney General race: Mark Baker and Andy Taggart  
Treasurer race: David McRae

### **CONFIRMED EXHIBITORS**

ALZHEIMER'S MISSISSIPPI  
TREASURER LYNN FITCH'S  
OFFICE  
JAY HUGHES

LEGAL SHIELD  
LYLES SIGNATURE HOMES  
REGIONS PRIVATE WEALTH  
MANAGEMENT

**Embassy Suites, Ridgeland, MS**  
**\*\*\*Additional Parking has been secured\*\*\***

### **DISTRICT 5**

*Attala, Calhoun,  
Chickasaw, Choctaw,  
Clay, Lowndes, Monroe,  
Montgomery, Noxubee,  
Oktibbeha, Webster,  
Winston*

### **Marty Wiseman**

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### **DISTRICT 6**

*Bolivar, Carroll, Grenada,  
Holmes, Humphreys,  
Issaquena, Leflore,  
Sharkey, Sunflower,  
Warren, Washington,  
Yazoo*

### **Preston Ratliff**

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### **DISTRICT 7**

*Alcorn, Benton,  
Itawamba, Lee, Pontotoc,  
Prentiss, Tippah,  
Tishomingo, Union*

**VACANT**

### **DISTRICT 8**

*Coahoma, DeSoto,  
Lafayette, Marshall,  
Panola, Quitman,  
Tallahatchie, Tate,  
Tunica, Yalobusha*

**VACANT**

### **CONTACT MRPEA**

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**IN THIS ISSUE:**

- PRESIDENT LETTER**
- ARTICLE ROUNDUP**
- 2019 ANNUAL MEETING**

# MRPEA Membership Form

Register or renew online at [www.mrpea.org](http://www.mrpea.org)  
or return form below with payment

\_\_\_\_\_ \$20 Annual Rate (August 1 – July 31)      \_\_\_\_\_ \$250 Life Rate

\_\_\_\_\_ I want to support MRPEA with the enclosed donation

Check One: \_\_\_ Miss \_\_\_ Ms. \_\_\_ Mrs. \_\_\_ Mr. \_\_\_ Dr. \_\_\_ Other: \_\_\_\_\_

Name \_\_\_\_\_ County \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Email \_\_\_\_\_ Date of Birth \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

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

# THE MRPEA GUARDIAN ALERT

## Excerpts from articles about PERS as referenced in MRPEA President's letter continued

FEBRUARY 20, 2019  
THE CLARION-LEDGER

'The money's used up.' Raises unlikely for state workers, senator says  
By Glacomo Bologna

"Despite previous plans for an across-the-board pay raise, a lawmaker said Tuesday that there probably won't be enough money for it now.

At a Senate Appropriations Committee hearing, lawmakers discussed how to allocate about \$160 million not already tentatively earmarked. Appropriations Chairman Buck Clarke, R-Hollandale, said the biggest chunk, more than \$60 million, will have to go to cover increasing costs for the Public Employees' Retirement System."

"With the turnover rate in state government, it's simply ridiculous,' [Brenda] Scott [, the president of the Mississippi Alliance of State Employees,] said. 'The fact is the governor, the lieutenant governor, the speaker, the GOP majority have not made state employees a priority for 13 years.'"

"The last across-the-board pay raise for all Mississippi state employees happened in 2007."

*MRPEA Response: This article is included to illustrate that the legislature will try to turn public opinion against PERS benefits claiming that they couldn't give state employees a raise because they had to "bail out" PERS. State employees have not received an across the board raise since 2007.*

APRIL 9, 2019  
JACKSON JAMBALAYA  
The PERS Song Remains the Same

"Check out the questionnaire posted below that the Mississippi Retired Public Employees' Association sent to legislative candidates. The fourth question is

particularly interesting.

Question 4: Do you support adjusting employer contribution rates in accordance with the recommendation of the actuary and state law should that become necessary in the future to maintain the fiscal solvency of the system? Yes or No."

Comments from the Article:

*Anonymous said...*

"When will taxpayers realize they are subsidizing this boondoggle and demand reform?

To hell with state employees, do like the private sector does. You complain that you make less than private sector, well hell, you have the sweetest retirement program ever!

Sick of it"

*Anonymous said...*

"1:32...one clarification, retirement benefits 'earned' specified by law cannot be changed. There have been a lot of retirees enjoying a COLA even though the COLA was not in the law when their benefits were 'earned'. That CAN be adjusted.

It won't. But it can be.

And that sucks for people down the road who will have to pony up to keep this thing solvent while thousands continue to reap benefits that were not even earned."

*Anonymous said...*

"Eliminate the 13th. Just do it- and tell the old geezers to shut the hell up or they'll slash some more. Government benefits (state and national) are always constitutionally based on 'available resources'and that is what the dumbazzes in the legislature are supposed to be prioritizing. If the state encountered a black sawn event, they'd raid that piggy ponzi bank so fast they wouldn't care who it pissed off. Don't think it couldn't happen..."