



## **2010 PRESIDENT'S MESSAGE**

Our next General Membership Meeting is fast approaching. With our rotation planning, this year's meeting will be held on the West Bank. Please review the membership form and return it to us on or before the due date.

This year's membership dues have surpassed all previous figures. As of October 15, we have 217 members. The efforts of our Membership Committee and all of you spreading the word of "good times and renewed friendship" at our scheduled events have certainly increased our numbers. And, of course, these events would not be possible without the expertise and tireless efforts of our Social Committee. Thanks to all!

Remember, at the General Membership Meeting, there will be Board Seats up for election. The Board is comprised of twelve members. Each member is elected to serve a three (3) year term. The officer positions of President, Vice President, Secretary and Treasurer are filled from the ranks of the Board of Directors with those members performing the nominating and voting. The officers stand for election each year. If anyone is interested in running for the Board, nominations may be made from the floor.

It is my hope that all of you have been pleased with the work and planned activities of your association. I also hope that 2010 was good to you and that 2011 will be happy, healthy and further fulfill your retirement dreams.

## **SECOND HARVEST FOOD BANK**

Once again we are asking that you bring your canned goods and non-perishable items to the Christmas Party. We are very blessed and need to share our bounty with those less fortunate. If you forget to bring groceries, or you don't want to be bothered, we are accepting checks made payable to Second Harvest. This is the season to be jolly. Help us make the season a little bit better for others. So far we have donated 522 lbs of food and \$385.00. Second Harvest not only distributes groceries, but in the summer, has a meal distribution program for children.

Second Harvest Food Bank is filling a need that sometimes gets overlooked during the summer. This program ensures that children have nutritional food at least during the week. The program is an eight-week program whereby breakfast and lunch are served to low-income children.

When schools are out for the summer, some kids don't know when they will have their next meal because they lose their two meals a day at school. Second Harvest is the safety net filling that need and considers Summer Feeding a natural continuation of the backpack program. That program sends food home with children on Friday to ensure they have weekend food.

Tony Biggs of Second Harvest is currently providing approximately 4,000 meals a week to children at five summer camp sites. The food is prepared at a central kitchen at Grace Episcopal Church. Catholic Charities is assisting Second Harvest with a \$1 million grant to build a permanent community kitchen.

Pre-Katrina, Second Harvest distributed 14.5 million pounds of food. Over the past 12 months, 19 million meals were distributed. By 2013, 38 million meals will be needed annually.

We should all examine our hearts and keep funding this worthwhile project. No one should ever go hungry.

## 2010 ANNUAL GENERAL MEMBERSHIP MEETING

This year's Annual Meeting will be on the West Bank.

LOCATION: FOUR COLUMNS

3711 Westbank Expressway

Harvey, La 70058

DATE: Wednesday, December 8, 2010

TIME: Doors open at 11:30

Meeting begins at 12:00

**TO INSURE YOUR RESERVATION, YOU MUST REGISTER IN ADVANCE BY MAILING THIS FORM**

\*\*\*\*\*CUT HERE AND RETURN WITH PAYMENT\*\*\*\*\*

### MEMBERSHIP MEETING FORM

**CIRCLE** your entrée choice(s). If you and your guest have selected the same entrée, circle your selection and write number "2" by it

**PAYMENT:** Include check or money order payable to J.P.

Retired Public Employees Association for:

Member: \$15.00

Guest: \$20.00 \*Members are entitled to only one guest

### **MAIL THIS FORM AND PAYMENT TO:**

Jefferson Parish Retired Public Employees Association

P.O. Box 238, Marrero, La. 70073

**DUE DATE:** Return form & payment by **Tuesday, 11-30-2010**

### **Select entrée (choice of one per person) & Mail**

1. Catfish rolled in seasoned bread crumbs, pan fried & topped with shrimp & crabmeat dressing in a wine sauce
2. Baked pork chop topped with mushroom sauce
3. Pullet Josephine-smoked chicken breast ladled with a topping of fresh mushrooms, onions, shallots, garlic & wine

All entrees served with Crawfish & Corn Bisque, Baby Green salad with chopped walnuts & Raspberry Vinaigrette dressing, Broccoli AuGratin, Eggplant Larose, Black Forest Cake, Iced Tea and Coffee.

## INSURANCE BENEFITS

Did you know that you may have insurance benefits?

Most retirees will be eligible for the death benefit from Jefferson Parish. Disability retirees, deferred retirees and surviving spouses are not eligible for this benefit. Your benefit will be \$10,000.00 until age 69. At age 70, the benefit drops to \$5,000.00.

If you are a credit union member, CUNA Life Savings Insurance services are provided at no additional cost to members. Savings insurance is determined by the age of the member when money is deposited and returns one dollar for one dollar coverage up to a maximum of \$3,000.00 deposited on a Regular Share Account balance.

If your age on the date of an insured deposit was:	The amount of your ins is:
Up to 54 years	100%
55 thru 59 years	75%
60 thru 64 years	50%
65 thru 69 years	25%
70 or older	No Coverage

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Is your beneficiary designation up to date? Don't let your loved ones get caught because you didn't keep your wishes current?

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**TAKE TIME TO LIVE.....I WISH YOU ENOUGH.....**  
I wish you enough sun to keep your attitude bright – no matter how gray The day may appear. I wish you enough rain to appreciate the sun even More. I wish you enough happiness to keep your spirit alive and Everlasting. I wish you enough pain so that even the smallest of joys in Life may appear bigger. I wish you enough gain to satisfy your wanting. I wish you enough loss to appreciate all that you possess. I wish you Enough hellos to get you through the final good-bye.

**RETIREE NEWS FROM PAROCHIAL EMPLOYEES  
RETIREMENT SYSTEM**

**COST OF LIVING ADJUSTMENT FOR PLAN A RETIREES  
APPROVED**

**Jefferson Parish is in Plan A**

The 2009 actuarial report determined that the Board of Trustees is able to grant a cost of living adjustment to retirees of Plan A that qualify under statutory provisions. The Board of Trustees approved a 2.5% COLA for Plan A retirees who are age 62 and older. This COLA will be effective January 1, 2011. In order to qualify for the COLA, a Plan A retiree must be age 62 on or before 12/31/2010 and they must be retired for one full year on or before 12/31/2010 (i.e. last day worked as 12/30/09 and earlier.

It is important to understand that increases such as this one are not guaranteed each year. There are statutory tests that must be met before the Board of Trustees can approve a COLA. It is possible that weak investment returns, as we have seen so far for 2010, could prevent a benefit adjustment in 2012. Information regarding COLAs for 2012 will be available after the actuarial valuation for the year ending 12/31/10 is received by the Board in June of 2011.

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We are fortunate that our retirement system is fiscally responsible and is able to grant a COLA in these economic times.

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## **SOCIAL SECURITY'S WINDFALL ELIMINATION PROVISION (WEP)**

The Windfall Elimination Provision (WEP) is an offset which reduces the Social Security benefit for those receiving a public employee retirement benefit from work where no Social Security contributions were paid. The offset is administered by the Social Security Administration.

Did you know that if you had 10 years of service credit with the Parochial Employees' Retirement System on September 1, 1985 you should not be subject to Social Security's WEP offset? If you were contributing to PERS on or before September 1, 1975, without any breaks in service, then you would have had 10 or more years of service in PERS and would have qualified for an early retirement provision. The fact that you qualified for early retirement would be sufficient for you to avoid having WEP applied to your Social Security benefit.

If you had 10 or more years of service with PERS on September 1, 1985 and you believe that WEP was applied to your Social Security benefit in error, then you should contact your local Social Security office to request that they reevaluate your WEP determination.

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**HOW TO LIVE LIFE – BE** calm...quiet...tranquil. **BLOOM** as often as you can. **STAY** close to your family. **EXPLORE** the world around you, **ENJOY** the relaxing rhythm of waves. **WATCH** the moon rise. **SPREAD** your wings and take off on your own, then **ENJOY** the comfort of coming home again. Life is short. Please, while you can, take time to enjoy all the little pleasures of life. **APPRECIATE** the beauty of the world around you and the friends that surround you!

## **HEALTHY LIFESTYLE TIP: THE TINY SALT CUTBACK**

You may only need to cut a mere half a teaspoon of salt from your diet to see a benefit to your heart and brain. Researchers estimate that cutting out just three grams of salt a day (about half a teaspoon) could prevent up to 99,000 heart attacks and 66,000 strokes a year.

So what's half a teaspoon? It's the amount most of us probably put in our pasta water. It's unlikely your pasta water is putting you over the limit. We get up to 75% of our daily salt intake from processed foods and restaurant meals. Processed foods have so much sodium that most of us end up eating 8 to 11 grams of salt a day –more than twice the recommended amount.

- Read all labels before preparing food so you know how much sodium you're starting with
- Buy low-sodium versions of prepackaged, frozen, canned or jarred foods
- Opt for fresh veggies over canned
- Make things from scratch
- Rinse canned foods before using
- Don't add salt to water when you boil pasta or rice
- Ditch the flavor packets that come with instant foods
- Choose fresh cuts of meat or fish
- Choose fresh herbs and salt-free spices
- Try oil & vinegar or lemon juice instead of salty salad dressings
- Season lean meat and veggies with onions, mushrooms, peppers and other fresh and savory flavors
- Stuff fresh crunch veggies into sandwiches or wraps instead of pickles or olives
- Hide your salt shaker, read labels carefully and choose whole, fresh foods whenever you can

## **MENTAL HEALTH TIP**

**EXERCISE** --You're working out your brain at the same time you are working your heart. Cardiovascular health is more important than any other factor in preserving and improving learning and memory. People who exercised during the workday were 23% more productive on those days than they were when they didn't exercise says a study from the International Journal of Workplace Health Management.

In one study, researchers scanned the brains of people who exercised for one hour per day, three days a week, for six months. They discovered an increase in the size of the hippocampus, the part of the brain that controls memory and learning. Working out literally bulked up the participants' brains and allowed them to perform better at tasks that required concentration and recall.

“Exercise improves attention, memory, accuracy and how quickly you process information, all of which helps you make smarter decisions,” says Charles H. Hillman, Ph.D. All that extra blood bathes your brain cells in oxygen and glucose, which they need to function. The more they get, the better they perform.

(excerpted from the West Jefferson Fitness Center newsletter)

Maybe we'll have fewer “senior moments” if we include a regular exercise regimen in our schedule.

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**KNOWLEDGE IS KNOWING A TOMATO IS A FRUIT;  
WISDOM IS NOT PUTTING IT IN A FRUIT SALAD!!**

## **SPRING CLEAN FOR YOUR HEALTH**

When old computers and TVs are disposed of in landfills and incinerators, cancer-causing chemicals can escape into the water, soil, and air. But it's easier than ever to protect the planet's health and your own, thanks to the growing number of retailers willing to take these items off your hands and recycle them properly. Use this reverse-shopping list (see retailer websites for details).

**BEST BUY**- Drop your old CDs, DVDs, cell phones, or ink-jet cartridges into the free kiosk at any U.S. store. You can also ditch many larger items here, such as DVD players, computers and televisions (32 inches and under). There's a limit of two large items per household per day. It costs \$10 to recycle TVs, computer monitors, and laptops, but you'll get a \$10 Best Buy gift card in return.

**OFFICE DEPOT** – Recycle your ink or toner cartridges and cell phones for no charge. To dispose of almost any other kind of device (like fax machines, computers, printers, scanners, digital and video cameras, DVD players, and small TVs), you'll need to purchase a small (\$5), medium (\$10), or large (\$15) recycling box, which you fill up and leave at the store.

**RADIO SHACK** – Trade in unwanted small electronics and a sales associate will determine the value of your electronics and give you a gift card in exchange.

**STAPLES** – Get rid of ink or toner cartridges and receive \$3 in coupons. Recycle cell phones and Dell products for free. You pay \$10 to recycle non-Dell computers, fax machines, printers, and other large items.

(excerpted from Reader's Digest)

## **FOOD FOR THOUGHT – RETIREMENT AND CRIMINALS**

Let's put the seniors in jail and the criminals in a nursing home. This way the seniors would have access to showers, hobbies and walks. They'd receive unlimited free prescriptions, dental and medical treatment, wheel chairs, etc. Plus they'd receive money instead of paying it out.

They would have constant video monitoring, so they could be helped instantly if they fell or needed assistance. Bedding would be washed twice a week, and all clothing would be ironed and returned to them.

A guard would check on them every 20 minutes and bring their meals and snacks to their cell. They would have family visits in a suite built for that purpose. They would have access to a library, weight room, spiritual counseling, pool and education. They would have simple clothing, shoes, slippers, PJs and legal aid would be free on request. Everyone would have secure rooms with an exercise outdoor yard complete with a garden. Each senior could have a PC, a TV, radio and daily phone calls. There would be a board of directors to hear complaints, and the guards would have a code of conduct that would be strictly adhered to.

The criminals put in nursing homes instead of jails would get cold food, be left all alone and unsupervised. Lights would go off at 8pm and showers would be once a week. The criminals would live in tiny rooms, pay \$5,000.00 per month and have no hope of ever getting out.

**NOW, THAT'S JUSTICE FOR ALL!!!!**

**2010 DECEASED RETIREES**

Shirley Adams  
Vivian Ahten  
Anna Alderman  
Ferol Betancourt  
Barbara Bingham  
Herbert Breaux, Jr  
Margaret Brister  
Moses Brown  
Anna Cardon  
Alfred Cason  
Michel Centanni  
Betty Champ  
Miriam Chandler  
Rosemary Chevis  
Gaston Claverie  
Edward Daigre  
Gloria Davis  
Harold Duplain  
Yolanda Everett  
Nancy Fabre  
George Folse, Jr  
Clark Garrett  
A.C. Gauthreaux  
Mary Grimes  
Willie Ann Hatén  
Lloyd Hebbler  
Charles Hebert

Arvil Hicks, Jr  
Wanda Isemann  
Lionel Jacobs  
Bernell Johnson  
Junius Jordan  
Dudley LeBlanc  
Anacleta Louviere  
Leonard Luddell  
J.M. Modenbach, Sr  
Lieu Nguyen  
John Nobles  
Josie Palermo  
Daniel J. Perque  
Lawrence Perrin  
Betty Pezold  
H. C. Pfeffer, Jr  
Mary Singer  
W.H. Summerville  
Josephine Templet  
M. Terrebonne  
Jake Territo  
Michael G. Vicknair  
Alice Walsh  
Leslie W. Webster  
Inez Weiser  
Louise Wingfield

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**MAY THEY REST IN PEACE**  
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## **SEASON'S GREETINGS**

THE OFFICERS AND MEMBERS OF THE BOARD OF DIRECTORS OF THE RETIRED PUBLIC EMPLOYEES' ASSOCIATION WISH YOU AND YOUR LOVED ONES GREAT JOY AND HAPPINESS DURING THIS BLESSED HOLIDAY SEASON AND THROUGHOUT THE COMING YEAR. HAPPY HOLIDAYS TO ALL OF YOU.

### **OFFICERS**

Carolyn Capdeville – President  
Diane Barrilleaux – Secretary  
Peggy Guccione – Treasurer

### **OTHER BOARD MEMBERS**

Emile Cloutet, John Comfort, David Duplantis, Cindy Hebert,  
David Macaluso, Jackie Marsh, Ned Pitre