

## **2013 PRESIDENT'S MESSAGE**

Hello, retirees. Hope this message finds you well. Our General Membership Meeting will be held on the East Bank at the Foundation Center in Lafreniere Park. We will have a buffet-style lunch at noon. Doors will open at 11:30 AM. A buffet-style lunch is our attempt to maintain a reasonable cost to our membership. We want to continue having an enjoyable social event. Remember, you can attend the membership meeting at 1:30 PM, if you do not want, or unable to attend the luncheon.

At the General Membership Meeting, there will be four (4) 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. The Board performs the nomination and election of officers. The officers stand for election each year at the General Membership Meeting.

Please review our bulletin board displayed at all functions. Minutes and Operating Budget information will be displayed at the General Meeting.

Have a safe and enjoyable holidays.

## THANKS.....

I want to thank the members of the Board and the membership for all their efforts and acceptance. Through their efforts and work we are able to have our functions and continued social contacts with fun. We depend on you , the members, to spread the news and generate interest in our activities. One of our purposes is to nurture relationships and offer social contact. At least 30 members and friends took advantage of the cruise to Puerto Rico. Their excitement was obvious and all are looking forward to the cruise. They are leaving from New Orleans on November 9 for a 7 day cruise. If you are interested, our social committee has another cruise scheduled for April 2014. Contact Cindy Hebert or Ned Pitre for more information.

We would like to thank Sheriff Newell Normand, and Jennifer Steele from West Jefferson Hospital for their support in our efforts to have meaningful information given to our organization's members. We especially thank Vickie O'Brien from Jefferson Parish Credit Union, for her continuing support. She and the Credit Union have been generous in their time, talent and donations to our cause. They have consistently supported our efforts and have helped us in many ways. We would also like to thank the Italian American Society and Jefferson Parish Recreation Dept for donating the use of their facilities for our functions. We also thank Jefferson Parish President John Young and the Jefferson Parish Council Members for their annual stipend that pays for our newsletter costs. Without those organizations, our job would be much harder, if not impossible.

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## AUTO INSURANCE DISCOUNTS

Check with your insurance agent. Many insurance companies offer discounts for the following:

- 1) Defensive Driving Class – Drivers who have taken the defensive driving class over the age of 50 may be offered a discount on their auto insurance premium. Age may vary depending on the insurance company. Insurance companies usually can provide what venues offer the class within the State of Louisiana. AARP offers one that is held throughout the metro area periodically during the year.
- 2) Retired and over age 55—Discounts may be available since you are not driving every day to work. If your mileage is below the average of 13,000 miles a year, ask for that discount also.

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WHEN TEMPTED TO FIGHT FIRE WITH FIRE, REMEMBER THAT THE FIRE DEPARTMENT USUALLY USES WATER.

## SECOND HARVEST FOOD BANK DONATIONS

At our Barbecue function, we collected 42 lbs of food and \$512. Thank you, retirees, for being so generous. Once again, we are asking for canned goods ,non-perishables and your cash. No one should ever have to go hungry in our area and in our country. Bring your donations to the Annual Christmas Meeting. If you do not plan on coming to the function, send your check made payable to Second Harvest to P O Box 238, Marrero, La 70073.

Second Harvest Food Bank, its volunteers, and member agencies work hard every day to assist individuals and families in these tough economic times. You can play a role here, as well. Whether advocating for nutrition assistance programs and raising awareness, making donations, volunteering your time and energy to address the issue or participating in a special event, everyone can play a role in the fight against hunger. GIVE YOURSELVES A PAT ON THE BACK FOR CONSISTENTLY GIVING TO SECOND HARVEST FOOD BANK..

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## PAROCHIAL EMPLOYEES'RETIREMENT SYSTEM OF LOUISIANA

As a result of the 2012 actuarial report, the Board of Trustees is **UNABLE** to grant a cost of living adjustment to retirees in 2014. COLAs are not guaranteed to be granted to retirees each year. State statutes that govern our plan include two tests that must be met before a COLA can be granted. The plan must have investment returns of 7.5% or greater. The actuarial rate of return (computed using a five year averaging of returns) was below this rate for 2012. The other test that must be met requires that the plan meet the target ratio as provided by statute. Our plan did not meet that requirement. Because the tests were not satisfied, the Board of Trustees could not grant a COLA to retirees.

Hopefully, next year will bring better figures and a COLA raise.

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**ALWAYS BE POSITIVE**—When you live in fear, you attract what you fear. So much of staying healthy has to do with your attitude. Being negative leads to not feeling well. Your emotions do affect your physical being. **ACCEPT YOUR LIMITS, BUT DON'T BE DEFINED BY THEM.** Grow old gracefully. Learning to accept the present makes life flow with ease—what you resist persists. People want to avoid aging so much that it tears them down inside. A little ache or pain may keep you from dancing as much as you want, but dance anyway. **DON'T GIVE UP YOUR DREAMS.** Don't die with your music still in you. People live their whole lives wanting to do something that 's their heart's desire and never do it.

**NOW'S THE TIME!**

## Louisiana Citizen Insurance Residential Rebate (Tax Credit)

Have you received your citizen insurance credit for this year? The Commissioner of Insurance indicates as of December 2012, more than \$255 million or 65 percent of the total rebate amount available remained unclaimed.

The Citizens' Insurance Assessment is located on all property owners' insurance policies. It is labeled on the 'Declaration Page' of the policy as the Citizens' Insurance Fair Plan Assessment, Coastal Plan Assessment, or Emergency Plan Assessment. If you see a dollar amount on the declaration page, you are eligible for a refund of this amount and can obtain it in several ways.

- 1) As a credit on your annual State tax return,
- 2) Completing a form online with the Louisiana Department of Revenue
- 3) Mailing in a paper form to the Louisiana Department of Revenue

As the majority of Parish retirees' pay little to any State income taxes, as their pension income is State tax-exempt, this credit (refund) can be easily overlooked. As it is a refundable credit, whether you pay tax or not you can claim the credit on your return. To verify if your tax preparer claimed this credit, obtain your 2012 State Income Tax return and look on page 3, line 22 ( Louisiana Citizens Insurance Credit) to see if there is a dollar amount on that line. If so, then you have received your refund for that year.

The State can refund up to three years back, so look back also on the 2009, 2010, 2011 State tax returns. If you do not see any dollar amounts on that line, then you can claim this refund using one of the first two options listed below. Be careful when completing the paperwork to make sure you select the option of how you want to receive the refund. It can be either direct deposit, check or debit card, if filed online. If not selected, the State will send a debit card.

1. **Online.** Policyholders can visit [www.revenue.louisiana.gov/fileonline](http://www.revenue.louisiana.gov/fileonline). You will need to register as a user and follow the links to claim your rebate. You will have the option of choosing to receive the rebate by direct deposit, paper check or pre-loaded debit card.

**OR**

2. **On Paper.** Fill out the Louisiana Department of Revenue tax form for the year in which you paid the Citizens Assessment. It takes only a few minutes to fill out the very short form that asks for information such as your name, address and the amount of the assessment you paid. You must include a copy of the declaration page. To access forms you can visit <http://www.ldi.la.gov/CitizensRebateForms.html>

**OR**

3. **Tax Return.** Claim the rebate as a tax credit on your Louisiana Individual Income Tax Return, which is due each May.

Be careful not to claim the rebate on both the Insurance forms and the tax return since this will delay your refund.

## **Health Insurance**

At the Jefferson Parish Council meeting of June 12, 2013, the Council approved a resolution that extends for one year the contract with Coventry of Louisiana, as the health insurance provider for year 2014 for retirees and eligible dependents, non-Medicare eligible. There are no plan design changes however there will be a 6.5% rate increase.

## **Auto Insurance Discounts**

Check with your insurance agent, but many insurance companies offer discounts for the following:

- 1) Defensive Driving Class --Drivers who have taken the defensive driving class over the age 50 may be offered a discount on their auto insurance premium. Age may vary depending on the insurance company though. Insurance companies usually can provide what venues offer the class within the State of Louisiana. One for example, is offered through AARP and is held throughout the metro area periodically during the year.
  
- 2) Retired and over age 55 – If you meet this criteria a discount could be available.

## NEW BOARD MEMBERS NEEDED

There are four board member positions that are up for re-election at the Annual Meeting. Please consider running for election to the board. Joy Armstrong and Jacqueline Marsh will be running again. You will be voting on 4 positions. If you are interested in running for the board, please let us know when you send your RSVP for the Annual Meeting. You may also call Rodney delaGardelle at 504-347-1595 or email [rodneydelagardelle@yahoo.com](mailto:rodneydelagardelle@yahoo.com). You may also call Peggy Guccione at 504-341-7675 or email [pguccione@bellsouth.net](mailto:pguccione@bellsouth.net). Get involved in making your retirees' association as good as it can be.

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## GETTING OLDER DOESN'T HAVE TO BE A PAIN!

Pain that's common with age	What helps
Back Pain	Exercise, watch your weight, practice good posture, don't lift Too-heavy objects, quit smoking
Knee Pain	Exercise to strengthen muscles around knees, watch your Weight, try medicines for rheumatoid arthritis
Nerve Pain (peripheral neuropathy)	Control diabetes and other health conditions, eat healthy, avoid alcohol, try doctor-recommended pain medicines
Headache	Get good sleep, ease depression and stress, have your Doctor rule out other causes
Muscle and joint "wear and tear"	Rest and get support for repetitive stress injuries (carpal tunner), try gentle exercises to protect muscles, Use doctor-recommnded pain medicines
Shingles pain	Get a shingles vaccine; use lidocaine, capsaicin skin patches; Ask your doctor about valcyclovir or antidepressants

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Whenever I fill out an application, in the part that says "If an emergency, notify:" I put "DOCTOR". What's my mother going to do?

I thought I wanted a career, turns out I just wanted pay checks. I am so glad (and thankful) I am still getting a pay check now that I am retired.

**DECEASED RETIREES OCTOBER 2012 THRU OCTOBER 2013**

Marilyn Adams	Edward P Labruyere
Elouise Armand	Michael Lavigne
Tudelle Aupied	A G Lehrmann, Sr
Richard Babin	John Matran, Sr
Beatrice Barbier	Irene Matthew
Rose Mary Bascle	Dora McCarty
Lillian Benoit	Kenneth McColley
Herbert Benoit	Joseph Monroe
John Bolar	Quyem Ngo
June Bourgeois	William Nugent
Sarah Braud	Rita Parks
Kenneth Brown	Vernon Pippin
Hien Bui	Mae Propps
Robert Butler	Doretha Richardson
Vera Cassagne	Robert Roberts
John Chagnard	Elsie Rodrigue
Janette Cheramie	Patricia Rogers
N G Contranchis	Herman Romero
Warren Couvillon	Elsie Roth
Beulah Daigle	Thomas Rousell
Honore Daigle	Genevieve Simon
Salvador D'Amico	Emile Simon
Carline Davis	Wilma Sons
Robert Devun, Sr	Norman St Martin
Iris Duran	James Steckel
Norma Falgout	Stella Suggs
Scott Ferguson	Bai Tran
Mary Garrett	Uyen Tran
Edward Goldman	Darlene Vicknair
Delia Grabert	Gerard Walsh
Mabel Guillot	J A Wartberg, Jr
Amy Hahn	Virginia West
K O Hakenjos	T Williams
Walton Hall	Ethel Wilson
Ralph Hardy III	Sylvia Winters
Randall Hebert	R P Wittmann, Sr
Tara Heckel	Florence Wolf
J Houston, Jr	Oscar Young
Edith Hudson	
Lucille Hymel	
Paulette Hymes	
Charlie Johnson	
Bernard J Labruyere	

**SEASON'S GREETING**

The Officers and members of the board of directors of the JEFFERSON PARISH RETIRED PUBLIC EMPLOYEES' ASSOCIATION wish you and your loved ones great joy and happiness during this blessed holiday season and throughout the year.

**OFFICERS**

Rodney de la Gardelle – President

Ned Pitre – Vice-President

Georgia Cloy – Secretary

Peggy Guccione – Treasurer, Newsletter Editor

**BOARD MEMBERS**

Joy Armstrong, Gwen Bolotte, Carolyn Capdeville, John Comfort

D.David Duplantis, Cynthia Hebert, Jackie Marsh, Elizabeth Russell



When you help someone who is lost and confused; when you hold someone who is sad and grieving; when you hug someone who is unhappy and hopeless ---

**You, too, will feel healed and whole!**

Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring -- all of which have the potential to turn a life around.

