

Legislation minimal involving PERS

Only a handful of bills involving the Public Employees’ Retirement System were approved during the 2006 session of the Mississippi Legislature.

House Bill 2581 requires state agencies to provide certain information concerning contract workers with annual budget requests. Information required includes whether contract workers are PERS retirees.

Other PERS-related legislation approved this year:

House Bill 1582 provides PERS funding for the fiscal year beginning July 1, 2006. The bill gives PERS five new full-time positions and one new part-time position to meet the growing needs of retirees and members.

House Bill 392 clarifies the manner in which funds received by PERS last year from a settlement payment from MCI will be used as a credit against the 1% increase

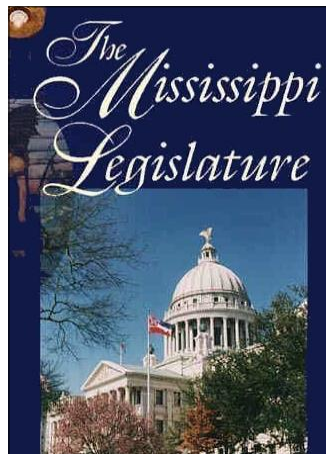
in the employer contribution rate for state agencies, Institutions of Higher Learning, community colleges and school districts.

Senate Bill 2589 involves transfer of the balance of MCI funds to the Budget Contingency Fund.

Senate Bill 2583 involves constables who have elected to make payments covering delinquent employer and employee contributions to receive credit for the past service. The bill extends the deadline for making the payments until April 15, 2007.

House Bill 1696 appropriates funding to the Department of Public Safety to correct an administrative error regarding the payment of salary to a former employee.

House Bill 1552 appropriates funding for payment of benefits to the lone remaining member of the former Teachers’ Retirement System.



House Bill 1112 creates the Uniform Prudent Investor Act which provides that PERS Board members adhere to the Prudent Investor Standard in the investment of Plan assets.

Senate Bill 2323 clarifies that PERS may invest in a separate account managed by a Securities and Exchange Commission registered investment advisory firm retained as an investment manager by the PERS Board or in a limited partnership or commingled fund.



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‘Extra Help’ available to low-income retirees



Medicare-eligible retirees who have signed up for a Medicare Part D prescription drug plan should be able to save on their prescription costs. Low income

individuals may qualify for additional savings through a program called Extra Help.

According to information on the AARP website, qualification for the additional assistance and the amount of the assistance are based upon income level and assets. In general, an individual may qualify with a 2005 income below \$14,355 and a married couple may qualify with income below \$19,245.

Individuals may apply for assistance online at www.socialsecurity.gov or by calling Social Security at 1-800-772-1213.

T H E N E X T ENROLLMENT PERIOD for a Medicare Part D prescription drug plan will be November 15 through December 31, 2006. However, anyone affected by Hurricane Katrina can enroll without waiting for the enrollment period.

Tomorrow's Forecast – *Sunny? Cloudy? Chance of rain?*

Predicting the weather is no easy task. In fact, forecasting future conditions is a tough job in any environment.

In a retirement program like PERS, we also make predictions. And, as you can imagine, as we look years into the future and try to forecast and make predictions, it becomes more and more difficult. While we don't have Doppler radar systems and satellite imagery, pension plan trustees, staff, and consultants make use of other tools like annual actuarial valuations, projection models, experience studies, and asset liability studies. These studies help the PERS Board analyze what's happened in the past, measure where we are today, and anticipate where we will be in the future. All of this, of course, is based on assumptions about future investment returns, salary increases, how soon employees will retire, how long they will live, and other important criteria.

Recent studies show ever-changing weather patterns for PERS:

Past – mostly sunny, high in the 90's, followed by severe thunderstorms in 2001 – 2003

After a number of years of outstanding investment returns, PERS experienced three years of returns that fell well below 8%, the rate of return that is required by the actuary to meet the expectations for the established level of funding. PERS has experienced positive investment returns in excess of 8% since 2004 and the returns are

expected to continue to meet this required rate; however, it will take time and continued market improvements for the System to make a full recovery.

Benefit improvements intended to ensure adequate income replacement in retirement were enacted for active and retired members.

Present – fair, clearing skies

Two years of investment returns greater than the 8% assumed rate have occurred. The return for FY 2004 was 14.6% and for FY 2005 it was 9.8%.

The market value of assets of the Retirement System is over \$18 billion.

The System has over 72% of the funds required for each dollar owed in liabilities.

Future – mostly sunny, chance of showers

Current investment returns appear to be solid, and it is expected that PERS will meet or exceed the 8% assumed rate for FY 2006; however, PERS is still recovering from the negative returns that occurred in the 2001-2003 time frame and may, as a result, see a temporary decrease in its funded position.

To address the funding position and to help ensure the actuarial soundness of the System, the actuary recommended an increase in the employer contribution rate which is scheduled to be phased in over the next four years.

PERS' funding condition will improve over time provided the



Executive
Director's
Column
by
Pat Robertson

investment returns meet or exceed the 8% assumed rate and no changes are made to the benefit provisions that would increase the System's liabilities.

Unpredictable factors affect the status of the System – early retirements, longer life expectancy, and other variable dynamics such as the erratic financial market.

THE FINANCIAL MARKET VOLATILITY of the last few years has served to reinforce the importance of trying to anticipate the future as much as possible. But as with the weather, unexpected events are sure to take place over any extended time period. You may rest assured, however, that the PERS Board of Trustees and staff will continue to work diligently to ensure that PERS will remain financially sound and that we will deliver on the promise to help provide a secure retirement for our current and future retirees in the face of those uncertain weather conditions.

As always, I welcome your questions, comments, and suggestions about your Retirement System.

John Mulholland and Thomas J. Lariviere join PERS Board

Two new members have joined the PERS Board of Trustees, each elected to complete an unexpired term.

John Mulholland of Brandon, Deputy Director of the State Personnel Board, was elected as State Employee Representative for a term ending June 30, 2008. He received 6,387 votes in a runoff election to 6,170 for Ray Balentine of Madison, Director of

Intermodal Planning for the Department of Transportation.

Thomas J. Lariviere, Fire Chief for the City of Madison, was elected as Municipal Representative for a term ending December 31, 2008. He received 2,406 votes in a runoff election to 2,364 for Eddie R. Myers, Director of Administration and City Clerk for the City of Hattiesburg.

PERS is currently conducting an election for a State Employee Representative for a six-year term beginning January 1, 2007.

THE NEXT ELECTION FOR A RETIREE REPRESENTATIVE will be for a term beginning July 1, 2007. Retirees will receive information after the Board approves an election schedule.

Frequently asked questions from PERS retirees



Have a question about your benefits? Call PERS toll-free at 1-800-444-7377 or (601) 359-

3589 between 8 a.m. and 5 p.m. Monday through Friday.

You may also visit the PERS website at www.pers.state.ms.us where many of the most frequently asked questions are answered. If you don't find an answer to your question, you may e-mail the question to mspers@pers.state.ms.us. You will receive a prompt response, either over the phone or by return email.

How do I obtain verification of my retirement benefits?

You may request this information by calling PERS or by submitting a letter requesting the information to: Public Employees' Retirement System, 429 Mississippi Street, Jackson, MS 39201-1005. Due to the Privacy Act, PERS is unable to release any specific

information about member accounts over the telephone but will respond to your request in writing.

To have the information faxed to you, fax or mail a written request to PERS. The request should include your name, Social Security number, signature, specific directions for faxing a Benefit Verification Letter, and the fax number to which you wish the information faxed.

Can I change my beneficiary?

Retirees receiving benefits under the Maximum Option, Option 1, or Option 4B (10, 15, or 20 years certain) may change beneficiaries at any time after retirement. To do so, submit a signed and notarized letter to PERS with the name, mailing address, Social Security number, date of birth, and relationship for each beneficiary that you designate. You may also contact PERS for a Form 1B, Beneficiary Nomination, or print the form from the Forms Library on the PERS website.

If you are a retiree who is receiving benefits under either Option 2 or Option 4A, you may not change your beneficiary; however in the event that

your designated beneficiary dies before you do, or if your designated beneficiary is your spouse and you are divorced from your spouse, you may apply for a recalculation of benefits under the Maximum Retirement Allowance.

If you are a retiree who is currently receiving benefits under either the Maximum Retirement Allowance or Option 1 and you marry after your retirement, you may elect to change to Option 2 or Option 4A to provide lifetime benefits to the new spouse after your death.

I retired effective January 1, 2005, and signed up for monthly payment of the Annual Benefit Adjustment. How come I didn't begin receiving the payments after I had been retired one year?

You must be retired **one full fiscal year** before becoming eligible for the Annual Benefit Adjustment. Because the PERS fiscal year is July 1 through June 30, you will begin receiving monthly payment of the Annual Benefit Adjustment as part of your July 2006 benefit payment.

A month of Amtrak travel available to senior citizens at a reduced rate

Senior citizens can travel on Amtrak passenger trains at reduced rates.

Riders 62 years of age and older receive a 15% discount on the applicable adult rail fare on most Amtrak trains. There are some restrictions.

In addition, riders 60 and older are eligible for a 10% discount on the Amtrak North American Rail Pass. The Rail Pass provides riders with 30 consecutive travel days allowing unlimited rides and stopovers throughout the United States and Canada.

During the peak season (May 26 through October 15, 2006), the reduced price of the Rail Pass is \$899.10. During the rest of the year, the reduced price is \$638.10. The 10% reduction is also available to children ages 2-18 and to students.

The Rail Pass is for Coach Class travel, but riders may upgrade to Business Class or sleeping car accommodations for an additional charge. Reservations must be made for all travel with the Rail Pass.

Additional information is available on the Amtrak website

at www.amtrak.com or by calling the Amtrak toll free reservations line at 1-800-872-7245.



Amtrak operates a nationwide rail network, serving more than 500 destinations in 46 states on 21,000 miles of routes, with approximately 19,000 employees.

AARP program may reduce premiums for senior drivers



How would you like to become a safer driver and save money? Take the driver safety program offered by AARP and you can accomplish both.

The AARP Driver Safety Program is a classroom refresher course that can help you learn the effects of aging on driving and how you can adjust your driving. It might qualify drivers for a discount on their insurance.

Mississippi law requires that state residents 55 and older who complete the course receive “an appropriate reduction” on their insurance, according to Chuck Evans, assistant state coordinator for the program. “For most insurance companies, it [the discount] is five percent.” The discount applies for three years and might offset a rate increase for drivers over 75.

“People don’t realize that most [insurance] companies automatically raise rates at 75,” Mr. Evans said.

The program is an eight-hour course, either in four-hour sessions on consecutive week days or an eight-hour Saturday class for persons who cannot attend during the week. A \$10 fee covers materials.

To find a course in your area, log on to the Internet at www.aarp.org/families/driver_safety. Simply type in your zip code and the website will show

the dates and locations of scheduled classes within 25 miles and a telephone number for registration. If you do not have access to the Internet, call 1-888-AARP-NOW (1-888-227-7669) toll free to receive the information.

The course is based upon a safety approach to driving rather than a legal approach, according to Mr. Evans. “It might be legal to drive 70 on Interstate 55 in the rain, but it’s not safe,” he said.

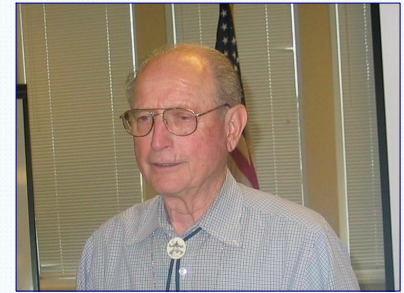
Problems inherent to elderly drivers are emphasized. Mr. Evans pointed out that the number one violation committed by drivers 50 and older is a failure to observe right-of-way, and the number two violation is making an improper left turn. “These are the two things that get us in trouble most often.”

AARP is seeking volunteers to teach the program. Instructors receive special training and are reimbursed for program-related expenses. Anyone interested in being a volunteer instructor may call 1-888-227-7669 (toll free).

Mr. Evans, a retired high school driving instructor, decided to volunteer after taking the course. “The instructor pigeonholed me and said, ‘I think you’d make a good instructor.’”

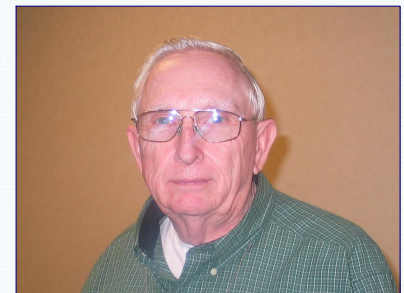
Mr. Evans, in turn, recruited Bill Warren, retired director of the State Fire Academy, as an instructor when Mr. Warren took the class. “Bill showed a great insight into the problems of senior drivers,” Mr. Evans said. “I’m always on the lookout for this type of individual.”

Although the class is mainly geared



Chuck Evans (above) volunteered to teach the AARP Driver Safety Program after taking the course, then recruited fellow retiree, Bill Warren (below), to be an instructor.

“It’s a good refresher course that everyone should go through,” Mr. Warren said.



to the elderly driver, it is open to all age groups. “I had a 17-year old in the class this year,” Mr. Evans said. “His grandparents were buying him a car, but only on the condition that he attend the class with them. You could tell he didn’t want to be there at first. But after the class, he came up to me and said, ‘I learned a great deal that I didn’t know.’”

Direct deposit transmitted the first banking day of the month

Seventy-nine percent of PERS retirees enjoy the convenience and security of direct deposit of their retirement benefits. If you are among the 21% receiving benefits by mail, you can switch to direct deposit by completing PERS Form 21, *Direct Deposit Authorization*, and submitting it to the Retirement System.

The form is available for downloading on the PERS

website at www.pers.state.ms.us or may be obtained by

calling PERS at 1-800-444-7377 (toll free) or (601) 359-

3589 (from the Jackson area).

PERS benefits are transmitted on the first banking day of the month to retirees and beneficiaries who receive their benefits by direct deposit. For those not on direct deposit, benefits are mailed on the last working day of the previous month, but PERS cannot guarantee that checks will be delivered by the first day of the month.

MONTH	CHECK MAILING DATE	DIRECT DEPOSIT DATE
July 2006	Friday, June 30	Monday, July 3
August 2006	Monday, July 31	Tuesday, Aug. 1
September 2006	Thursday, Aug. 31	Friday, Sept. 1
October 2006	Friday, Sept. 29	Monday, Oct. 2

Website and brochure spread news about MRPEA



The Mississippi Retired Public Employees' Association has launched its website to keep members informed of association activities and has published a brochure designed to provide information about the organization and to increase membership.

The PERS website (www.pers.state.ms.us) offers a link to the website or you may access it directly at: www.mrpea-inc.org.

"The website is going to be more and more important as more people learn about it," said MRPEA President Dr. Billy Thames. It went on-line March 1,

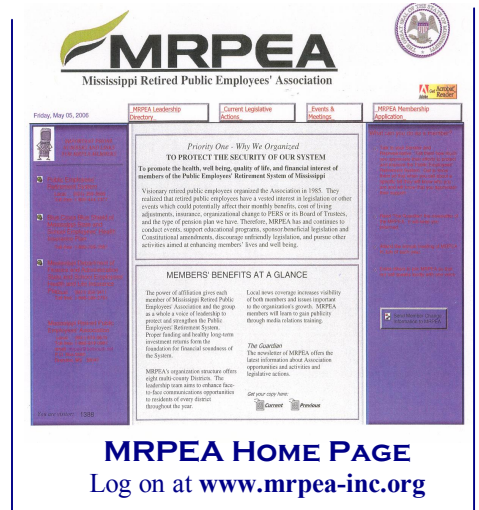
2006.

The website includes telephone numbers of importance to retirees, an MRPEA Leadership Directory, legislative news, a schedule of the organization's events and meetings, an MRPEA membership form and copies of *The Guardian*, the MRPEA newsletter.

The new tri-fold brochure includes information about MRPEA and PERS and an MRPEA membership form. Copies have been sent to district and county directors for distribution at the local level.

"I think it's one of the better things we have done," Dr. Thames said.

MRPEA WILL HOLD ITS ANNUAL CONVENTION Monday, July 17, 2006, at the Central High



School Building, 329 North West Street in downtown Jackson, beginning at 1 p.m.

'Go-getters' needed for Disaster Reservist Program



When the Mississippi Emergency Management Agency began looking for prospective members for a Disaster Reservist Program, the Program Director contacted Mississippi Highway Patrol Retired Troopers Association (MHPRTA) President Walter Tucker.

"We want people who are go-getters," Jasper Welsch said. "The Troopers Association are people who you can give an assignment to and they will carry it out."

MEMA has initiated the Disaster

Reservist Program to help meet the needs of the state during disasters. The program will provide a corps of trained and experienced Mississippians who can be activated on an as-needed basis to meet staffing needs during emergencies.

Disaster reservists may be retirees from government or private industry or anyone who would be flexible enough to work for at least two weeks once a disaster or emergency occurs. Program participants will be required to attend training on state and federal emergency plans at least twice a year.

Once they are put on active-duty status, disaster reservists will become

contract employees of MEMA for the duration of their deployment or mission assignment, with pay based on training, skills and experience.

Anyone interested in applying for the program or seeking additional information may e-mail the program manager at reservistinfo@mema.ms.gov or may call 601-352-9100.

THE MHPRTA ANNUAL MEETING will be held Thursday, September 14, 2006, at the Regency Hotel, 400 Greymont Avenue, across from the State Fairgrounds in Jackson, beginning at 10 a.m. All retired troopers are invited.

REPM takes grassroots approach to community service



The Retired Education Personnel of Mississippi (REPM) is encouraging retired educators to become involved in community work, especially with young people.

"Our goal in Mississippi is to get more retired teachers involved in service to the youth and adults in our state," said Carolyn G. Smith, Chairperson of the REPM State Services Committee. "Youth and 50-plus adults have much to

offer each other. There is a great need for adults to be involved in the lives of youth, just as there is a great need for youth to be involved in the lives of adults. Working together will enable them to make valuable contributions to their communities," she added.

This can mean tutoring or mentoring youth in need of guidance from a mature adult, Mrs. Smith said. REPM's county units are responsible for finding volunteers for the program, identifying youth who need assistance, usually

through the local schools, and establishing and carrying out local projects.

Mrs. Smith has been Chairperson since REPM established the project seven years ago. She retired in 1997 after 39 years as an elementary teacher, elementary principal and assistant superintendent for Quitman schools.

Retired teachers interested in participating in the program should contact their local unit of REPM or call Mrs. Smith at (601) 776-6290.

Congress receives Social Security report



The 2006 annual report that the Social Security Board of Trustees presented to Congress shows little change from last year's report in the projected financial status of the Social Security program.

"With the release of this report, we have another opportunity to send a signal to younger generations of Americans that we, as a society, are committed to strengthening this important program for them," said Jo Anne Barnhart, Commissioner of Social Security and a member of the Board of Trustees.

The Trustees Report projects that the Social Security Trust Funds will be exhausted in 2040 – one year sooner than last year's projection. And as the trustees have done for more than a decade, they recommend that projected trust fund deficits be addressed in a timely way to allow for gradual changes,



with advance notice to workers.

In the 2006 Annual Report to Congress, the trustees announced:

- The projected point at which tax revenues will fall below program costs will occur during 2017 – the same as the estimate in last year's report.
- The projected point at which the Trust Funds will be exhausted comes in 2040 – one year earlier than the projection in last year's report.
- The projected actuarial deficit over the 75-year long-range period is 2.02 percent of taxable payroll – up .09 percent from last year's report.
- Over the 75-year period, the Trust Funds will require additional revenue equivalent to \$4.6 trillion in today's dollars to pay all scheduled benefits. This unfunded obligation is \$600 billion higher than the amount estimated last year.

Jim Nettles retires from PERS

Jim Nettles, Director of the PERS Pre-Retirement Education Program (PREP), retired June 1, 2006.

Mr. Nettles was employed by PERS since December 1, 1989. He served as PERS' Southern District Field Representative before being promoted to PREP Director.



JIM NETTLES

FBI website has information on e-mail scams

New, more sophisticated scams using the Internet keep popping up as con artists become more ingenious and more devious in the means they use to steal your money.

The FBI website (www.fbi.gov) includes a "Be Crime Smart" section with a tab for "New E-Scams and Warnings."

The FBI has become aware of a spam e-mail attempting to extort money from the recipient. The e-mail purports to be from Shawn Dudziak, using the e-mail address of shawndud@hotmail.com. The e-mail provides accurate information about the recipient, including his or her complete name, address, telephone number, Social Security number, and date of birth – all the information a credit report/credit application would include. The e-mail threatens to destroy the recipient's credit unless he or she sends \$500 through



e-gold or Western Union. The e-mail says that once the money is received the recipient's information will be deleted from the sender's database and the recipient will never hear from the sender again.

This e-mail is an attempt to extort money. Do not follow its instructions.

If you receive a spam e-mail that contains your personal information, the FBI advises the following steps:

- Alert your credit card companies.
- Alert your banking institutions.
- Contact the three major credit bureaus and request that they place a fraud alert on your file.
- Request a copy of your credit report and notify credit bureaus of any suspicious entries.
- Carefully guard your personal information and your account information.
- Keep a list of your credit cards and account information, along with the card issuers' contact information. If your monthly statement looks suspicious or you lose a credit card, contact the issuer immediately.

Every home needs smoke detectors and fire extinguishers



Home is the place where we feel the safest. But dangers lurk there, too, especially for senior citizens and even more so for senior citizens who live alone.

The Division of Aging and Adult Services, Mississippi Department of Human Services, wants senior citizens to remain in a safe home environment whenever possible. "One of our most important services is keeping seniors in their homes," said Division Director Dr. Marion Dunn-Tutor.

But safeguards are needed to make homes safe for seniors. Falls are the most common household hazard, especially for senior citizens, causing 6,100 deaths a year in the United States, according to Aging and Adult Services. Reduce the danger of falls by immediately cleaning up spills and keeping floors free of unnecessary clutter, especially in pathways and on stairways.

Fire represents another significant danger. Dr. Dunn-Tutor said fire extinguishers and smoke detectors should be installed in bedrooms and kitchens, and smoke detector batteries

should be checked twice a year.

"Anyone with a space heater should have a carbon monoxide detector."

To decrease the chances of being a victim of crime, seniors should have peepholes in doors. "You need to see who is at the front door before you open it," Dr. Dunn-Tutor said.

The following checklist includes other safeguards for the home:

- Have a list of emergency telephone numbers (911, doctors, relatives, etc.) near telephones, and be sure there is a telephone next to the bed.
- Check all electrical cords. Replace those showing signs of wear and tear.
- Do not use electrical equipment in the bathroom.
- Use strong and even lighting throughout the house or apartment.
- Senior citizens who live alone should consider bracelets or pendants that can be used to summon assistance in an emergency.
- Put a good, sturdy lamp next to the bed.
- For smokers, arrange for a specific, safe place in the house for smoking and NEVER smoke in bed or while sitting on upholstered furniture.



Make your home a safe haven by following these safety tips.

- Draw up and practice an evacuation plan in case of fire or other emergency.
- Be sure your house number is prominently displayed so emergency personnel can find the house.
- Set the water heater thermostat no higher than 120 degrees.
- Make sure bathtubs and showers have non-skid strips.
- Never leave a stove or oven unattended when in use.
- Always use potholders or oven mitts on hot pots and pans.

Eat healthy to stay healthy

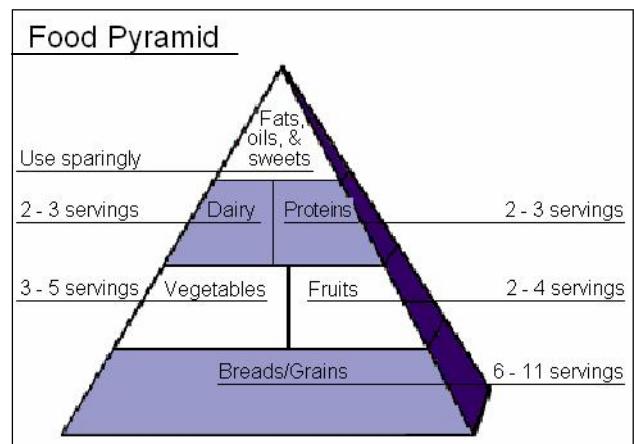
SENIORS-SITE.COM
for Senior Citizens and Adults 50+

As we age, our dietary needs change. According to the website **SENIORS-SITE.COM**, many senior citizens are undernourished as a result of aging, eating processed and refined foods, reduced metabolism rates, diminished appetites, and/or the effects of medications.

Metabolic changes, along with decreased physical activity, create the need to obtain the same amount of nutrients from a lower caloric level. The website makes the following nutritional recommendations:

- Eat a variety of foods from five of the six major food groups — fruits, vegetables, dairy, breads and cereals, and proteins.
- Avoid foods high in cholesterol.
- Limit total fat intake to less than 30% of your calories, and keep intake of saturated fats at less than 10%.
- Increase your intake of dietary fiber.
- Prepare moister or softer foods or smaller portions if you have difficulty with dry foods.
- Limit the use of salt and sodium compounds.

- Increase your calcium intake. This is especially important for women.
- Avoid an excessive amount of sugar.
- Drink at least eight glasses of water daily.
- If you drink alcoholic beverages, do so in moderation.



A well-balanced diet requires daily servings from each of the five groups, but go easy on fats, oils and sweets.

Retiree Profile

Tony Byrne was the Natchez area Athlete of the Century

Except for his four years as a student at Mississippi State University, Tony Byrne has spent his entire life in Natchez, and he wouldn't have it any other way.

"I'm a Natchezian," he said. "When I got out of Mississippi State, I had opportunities to go other places, but Natchez was my home. Later, when I was Mayor, people wanted me to run for higher offices, but I didn't think there was anything higher than being Mayor of your home town."

Tony, as he wants everyone to call him, served as manager of the local Chamber of Commerce before entering politics. "There was an opening on the Board of Aldermen in 1966. I ran for it and won." Two years later, he was elected Mayor, a position he held for five terms.

"That was the Civil Rights era. It was



TONY BYRNE

a very explosive time." He considers the inclusion of African Americans on public committees for the first time "to open lines of communication," the establishment of public housing for low income residents, and a program of street improvement as major accomplishments during his 20 years as Mayor.

Tony has been involved with the Mississippi Retired Public Employees' Association (MRPEA) since his retirement from public office in 1988. "When I retired, I heard about the organization and wrote to Walter Bivens and Johnny Aldridge and told them that if they needed help, I had the time." The late Mr. Bivens and Mr. Aldridge were two of the founders of MRPEA, and Mr. Aldridge continues to serve as a life member on the Board of Directors.

Tony served one term as MRPEA President (1994-95) and is currently

District Director for MRPEA District 2, with 14 counties in Southwest and South Central Mississippi.

Tony would like to see more retirees join MRPEA. "The main reason is to protect the investment they have in the Retirement System. We have the [constitutional] amendment [protecting the trust fund], but there is always the back door they [legislators] can come in to nibble at it. We need to be watchful."

As a youth, Tony was a standout in football and basketball at Natchez High School. "One thing I'm really proud of is that in 2000 I was named the Athlete of the Century for our area." The honor resulted from a poll conducted by the *Natchez Democrat*.

Since leaving office, Tony has been a partner with his nephew, Rusty Marks, in Ketco, an advertising and specialties company in Natchez. He is married to the former Annette Smith, and they share five children, nine grandchildren, and three "granddogs."

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Jackson, Mississippi 39201-1005**

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