

# YOUR CONTRIBUTIONS AT WORK FOR YOUR FUTURE

## Sheriffs Pension & Relief Fund Balance Sheet as of 05/31/01

## Sheriffs Pension & Relief Fund Profit & Loss Statement as of 05/31/01

Account Name	Balance	Totals	Year To Date		Current month		
			Actual Amount	Last Year Amount	Income	Actual Amount	Last Year Amount
<b>Assets</b>							
<b>Cash In Bank</b>							
DREYFUS MM	\$ 13,292,119		26,773,307	25,009,114	MEMBERS CONTRIBUTION	2,867,602	2,412,296
CASH-ATLANTA CAPITAL	1,175,599		4,957		MEMB CONTRB-PRIOR YR	4,957	
CASH-LORD ABBETT	1,294,272		8,547	2,479	MEMB CONT-EARLY DROP	1,101	998
CASH-PROVIDENT	1,043,225		16,548,024	14,366,157	EMPLOYER CONTRIBUT'N	1,762,762	1,212,807
CASH-LOOMIS	1,518,684		0		EMPLR CONTB-PRIOR YR	0	
CASH-ORLEANS	10,218,283		42,094	46,393	EMPLOYEE PAYROLL CON	3,746	15,030
CASH-STERLING	1,649,146		396,133	290,226	N/RECUR MEMB CONTRIB	73,300	51,879
CASH-SELIGMAN	3,314,596		834,945	720,799	N/RECUR NON-MEM CONT	133,981	180,002
GENERAL CHECKING	390,969		132	132	PROCESSING FEES	12	21
BENEFITS CHECKING	161,996		307,996	245,267	DROP CONTRIBUTIONS	28,877	27,209
PETTY CASH	225		8,114	2,282	REPAY PENSION OVRPYT	2,466	584
ACCOUNTS RECEIVABLE	6,190		3,873,085	4,079,425	TRNSFR TO DROP EQUIT	362,177	507,900
TOTAL CASH IN BANK		34,065,304	360,215	356,200	REVENUE SHARING INC	77,735	74,367
			7,630,712	7,035,320	TAX COLLECTIONS	0	881
			3,309,339	2,018,732	LA.INS.PREM.PERCENT	0	
			24,772,828	22,474,893	INTEREST-FIXED INCME	2,225,589	2,034,896
			1,999,098	1,336,409	INT DREYFUS MM	133,345	202,727
<b>Investments</b>			233,405	81,640	COMMISSION RECAPTURE	37,069	35,731
FIXED INCOME INVSTMT	400,618,787		3,489	18	INT BRANDYWINE STIF	0	
EQUITY SECURITIES	333,352,852		150,227	154,975	SECURITIES LNDNG INC	19,125	8,812
INTERNATNL EQUITIES	35,211,009		1,890,500	2,310,897	DIVIDENDS	251,072	201,714
TOTAL INVESTMENTS		769,182,648	694,807	310,002	REINVSTD DIV'S-INTRL	175,571	99,494
			924,513	449,434	STOCK INDEX FD REINV	86,204	95,898
			0		PREPAYMENT PENALTY	0	
<b>Fixed Assets</b>			3,948	3,204	NON-INVEST INTEREST	0	
BLDG UNDER CONSTRUCTN	543		8,693		MISCELLANEOUS INCOME	6,004	
FIXED ASSETS	424,532		19,360,777	28,521,584	GAIN SALE INVESTMENT	1,110,318	3,527,870
ALLOWANCE FOR DEPREC	267,201-		44,964	1,053,573	REALIZED GAIN-INTL	9,242	14,261
TOTAL FIXED ASSETS		157,874	35,794	39,532	INT CHECKING ACCTS	1,544	2,682
			2,921-		SALE/DISPOSAL-ASSETS	0	
<b>Receivables</b>			110,217,722	110,908,687	TOTAL INCOME	9,373,799	10,708,059
FIXED INCOME-INT REC	5,559,038		26,951,296	22,884,628			
DREYFUS MM-INT REC	134,120		3,720,025	3,955,228	<b>Expenses Paid</b>		
DIVIDENDS RECEIVABLE	227,709		153,059	130,688	PENSIONS PAID	2,564,199	2,165,957
SOLD INVSTMNTS REC'V	5,658,002		0	40,883	DROP BENEFIT EXPENSE	362,177	507,900
TOTAL RECEIVABLES		11,578,869	0		INTEREST-DROP BALANC	0	
			0		OP1 SURVIVOR ANNUITY	0	
			0		REPAY PENSION OVRPAY	0	
<b>Contributions - Receivable</b>			446,344	368,093	SALARIES	39,342	37,048
Total Contributions - Receivable		0	3,003,083	1,802,695	DROP DISBRSEMENT EXP	129,699	101,707
			34,831	21,018	ANNUITY INTEREST EXP	4,600	2,169
			33,051	25,889	OFFICE SUPPL/EXPENSE	3,640	4,956
<b>Other Assets</b>			7,111	10,767	LEASES - OFC EQUIPMT	618	537
RENT DEPOSIT	4,000		2,875	3,818	DUES & SUBSCRIPTIONS	0	200-
ROUNDING	3-		8,487	7,722	EQUIPMENT MAINTENANAC	0	22-
TOTAL OTHER ASSETS		3,997	6,861	3,076	MICROFILMING	0	637
			10,284	13,183	PARTICIPNT INFORMATN	0	1,696
			565		LIAISON/REPR EDUCATN	0	
TOTAL ASSETS		814,988,692	8,665	7,037	MEDICAL FEES	770	
			0	623-	BUILDING REPAIRS	0	
			121		RENOVATION/PAINTING	0	
<b>Liabilities and Funds Balance</b>			1,610	2,437	JANITOR,GARBAGE,YARD	175	175
			0	205	UTILITIES	0	
<b>Payables</b>			8,110	6,893	INS. & BOND PREMIUMS	365	365
RESERVE FOR SOC SEC	417		1,807	21,660	MOVING EXPENSES	0	
RESERVE - STATE TAX	753		60,936	55,041	RENTAL EXPENSE	5,517	4,972
RESERVE-FED TAX PENS	204,521		1,765	2,013	AUTO EXPENSE	2,411	167
RESERVE FED TAX SAL	2,375		77,731	51,686	TRAVEL/BOARD MEET EX	12,472	8,968
RESERVE-DEFER'D COMP	1,237		0	600	PER DIEM-BOARD MEMBR	0	
RESERVE - INSURANCE	3,219		0	6,828	SOC SEC LEGSLTN EXPS	0	
MISC P/R DEDUCTIONS	113		19,539	19,681	POSTAGE EXPENSE	2,027	3,000
TOTAL PAYMENTS		212,635	14,546	24,883	TELEPHONE EXPENSE	219	1,581
			7,080	37,437	TEMPORARY SERVICES	0	2,266
			4,519	3,411	EMPLOYER'S SHARE S/S	389	337
			301,194	152,844	LEGAL FEES & EXPENSE	30,998	55,271
<b>Payables</b>			38,056	59,830	PROFESSIONAL SERVICE	4,172	3,087
ACCRUED LEAVE PAYABL	86,455		29,590	29,590	RETAINER FEES-LEGAL	2,690	2,690
UNEMPLOYMENT INSURAN	641		39,742	35,200	RETAINER FEE-ACTUARY	3,200	3,200
PENSIONS PAYABLE	39,157		35,000	52,500	MGMT PROF-CONSULTNTS	0	
ACCOUNTS PAYABLE	119,311		1,610,832	1,764,942	MONEY MANAGER CHARGE	375,717	459,185
PURCHSD INVSTMT PAYB	4,411,523		40,314	33,555	EMPLOYEES INSURANCE	3,751	3,377
REFUNDS PAYABLE	86,415		3,641	2,839	RETIRED EMPLOYEE INS	375	321
TOTAL PAYABLES		4,743,502	7,200	2,599	PROFESSIONAL DEVELOP	149	425-
			0		BANK ONE BANK CHARGE	0	
			80,499	38,902	MELLON BANK CHARGE	7,641	13,190
			0		REALIZED LOSS-INTL	0	
<b>Fund Balance Account</b>			19,865,016	8,856,778	LOSS SALE INVESTMENT	517,586	559,980
FUND INCREASE - YTD	13,508,418		26,242	29,982	DEPREC.FIXED ASSETS	2,151	2,794
PENSION ACCUMULATION	392,941,656		0		ACCRUED LEAVE EXPENS	0	
ANNUITANT SAVINGS	164,951,309		3,630	3,074	PAYMENTS/EMP SEC	315	299
ANNUITANT RESERVE	225,549,978		0		INTEREST EXPENSE	0	
DROP EQUITY	13,081,194		334,393	283,357	NON-MEM REF/INT-XFER	33,737	11,647
TOTAL FUND BALANCE ACCTS		810,032,555 ***	8,805,901	5,806,309	REFUNDS PAID	616,980	569,748
			0	826	MISCELLANEOUS	0	
<b>Total Liabilities and Funds Balance</b>		814,988,692	65,805,551	46,660,004	TOTAL EXPENSES PAID	4,725,912	4,528,580
			30,903,753-	2,396,794	UNREALIZD GAIN/LOSS	2,717,709	606,464-
			13,508,418	66,645,477	TOTAL FUND CHANGE	7,365,596	5,573,015

\*\*\*This figure is "Net Assets" which is total assets, less total liabilities and reflects the true value of the Fund at 5/31/01, based on market value of the assets.



## SHERIFFS PENSION FUND STAFF

<b>Yvonne Richardson</b> , Executive Director	yvonner@lsprf.com
<b>Roselyn Pitarro</b> , Benefits Supervisor/Office Manager	roselyn@lsprf.com
<b>Dana Falcon</b> , Benefits Analyst	dana@lsprf.com
<b>Tina Fontenot</b> , Benefits Analyst	tina@lsprf.com
<b>Joycelyn Gunby</b> , Benefits Analyst	joycelyn@lsprf.com
<b>Linda Johnson</b> , Benefits Assistant	linda@lsprf.com
<b>Ashley Pridgen</b> , Membership Supervisor/Administrative Secretary	ashley@lsprf.com
<b>Lolita McDaniel</b> , Refund Analyst	lolita@lsprf.com
<b>Geri Lee</b> , Enrollment Analyst	geri@lsprf.com
<b>Laquita Scott</b> , Enrollment Analyst	laquita@lsprf.com
<b>Annetta McGee</b> , CPA, Accounting Supervisor	annetta@lsprf.com
<b>Nancy Duke</b> , Accounting, Quarterly Reports, Service Processing	nancy@lsprf.com
<b>Suzanne Blades</b> , Accounting Assistant	suzanne@lsprf.com
<b>Jeanette Pendley</b> , Special Projects	jeanette@lsprf.com
<b>Cathy Hollis</b> , Receptionist	info@lsprf.com



### NEST EGG NEWS

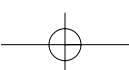
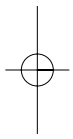
The *Nest Egg News* is a quarterly publication of  
the Sheriffs Pension & Relief Fund  
6554 Florida Boulevard, Suite 215  
Baton Rouge, LA 70806

Office hours 8:00 a.m. to 4:30 p.m.  
Monday through Friday  
Phone: 225.922.0465 • Fax: 225.922.0422



Sheriffs Pension & Relief Fund  
6554 Florida Boulevard, Suite 215  
Baton Rouge, LA 70806

Presorted  
Standard  
US Postage  
Paid  
Baton Rouge, LA  
Permit # 984



# THE NEST EGG NEWS



June 2001

Volume XIV Number 4

## Board of Trustees

### President

Sheriff Larry C. Deen

### Secretary-Treasurer

Sheriff Charles C. Foti, Jr.

### Active Sheriffs

William Earl Hilton

J. Edward Layrisson

Harold A. "Hal" Turner

### Active Deputies

Calvin McFerrin

Ronnie Morse

Don Rittenberry

### Retired Sheriffs

Frank Howard

Wayne McElveen

J. R. Oakes

### Retired Deputies

Ray C. Gillard

Graham Hendricks

Marshall Kelly

### Ex-Officio

Senator Lambert Boissiere

Representative Pete Schneider

Yvonne E. Richardson, *Executive Director*

R. Randall Roche, *Executive Counsel*

Gary S. Curran, *Actuary*

## Just A Word

We hope that you enjoyed the last edition of the newsletter. We are still making a few changes. Please e-mail me at [joycelyn@lsprf.com](mailto:joycelyn@lsprf.com) with suggestions for topics or any questions you would like answered in future issues. Let us know what's on your mind!

Till next time,  
Joycelyn Gunby



225.922.0465



225.922.0422



[www.lsprf.com](http://www.lsprf.com)

## Legislation Passed In The 2001 Regular Session Of The Louisiana Legislature

**Two pieces of legislation did not pass: the military purchase bill and rewrite of the Sheriffs Pension Fund law.** Effective July 1, 2001 unless otherwise indicated.

- Act 621 Retiree Cost-of-Living Allowance (COLA) – Increases the minimum monthly COLA to \$50 and removes the \$100 limit. **(The required investment return remains at 8%).**
- Act 911 Normal Retirement with 30 Years of Service at Any Age– Authorizes retirement with 30 or more years of service credit at any age, with no reduction for early retirement. Increases contribution rates to 9.8% for employees and to 7% for the employer. If actuarial normal cost for a fiscal year would cause employer contribution rate to decline, would leave rate as is and use the additional funds towards pay down of the system's unfunded accrued liability.
- Act 867 Back DROP – Establishes the Back Deferred Retirement Option Plan (Back DROP) and repeals entry into the regular DROP after June 30, 2001. Members in current DROP would be allowed to complete their DROP participation. Member's decision to enter Back DROP would be made at retirement. The Back DROP entry date would be no earlier than three years before actual date of retirement. Member's final average compensation would be based on the three highest years prior to Back DROP entry date. Back DROP deposits to the member's account would be made in the amount of the member's computed Maximum benefit, without regard to the option selected. No adjustment would be made for employee contributions made during the Back DROP period.
- Act 621 Transferred-in Service - Authorizes members the option of transferring in service from another public system in Louisiana either at the accrual rate of the transferring system or of the Sheriffs Pension Fund. Transfers computed at the actuarial cost of the service.
- Act 896 Repayment of Refunds – Authorizes repayment of refunds of creditable service in the Sheriffs Pension Fund in two separate transactions, if the refund represents creditable service of at least 4 years. Service credit would be re-established only for the service represented by the portion of the refund that is repaid.
- Act 246 Retiree Insurance – Provides that retiree insurance be paid for members who retire with 30 or more years of service at any age. **Only affects sheriffs' offices that opted into the bill mandating payment of insurance premiums two years ago, or who were added to the bill in 2001.**
- Act 1079 Membership after Transfer of Service – Repeals the provision that prohibited future membership in the system from which the member transferred, if they retired from the system into which they transferred. For example: A former member of the Sheriffs Pension Fund became a member of the Municipal Police system. The member transferred Sheriffs service into the Municipal Police system and then retired from the Municipal Police. Later the member was re-employed by a sheriff's office and would normally be a member of the Sheriffs Pension Fund. He would have been prohibited from rejoining the Sheriffs Pension Fund. This change would allow the member to participate in the Sheriffs Pension Fund again.
- Act 1035 Purchase of Military Service When Vested for Military Benefit – Allows members of the Sheriffs Pension Fund to purchase up to four years military service credit at the actuarial cost, even if the member is vested or receiving a benefit from the U.S. armed forces. Effective August 15, 2001

# WHAT IS BACK DROP?

To understand Back DROP, we need to explain regular DROP. Under regular DROP, a member became eligible at age 55 with 12 years of service or for early DROP at age 53 with 30 years of service.

The process for DROP is the same as for regular retirement. The member completes forms and provides information as for retirement, including selection of a retirement option and beneficiary. The member's retirement benefit is computed using creditable service earned up to the DROP entry date. If a member had 12 years of service at DROP entry, the benefit would be based on 12 years of service. The member's final average salary would be the highest consecutive 36 months' salary prior to entry into DROP.

The member's benefit amount, based on the selected option, would be deposited into the member's account monthly during the DROP period. The member would continue to work and earn a regular salary, but would not contribute to the Fund during DROP, unless the member was in early DROP.

How does Back DROP differ? The member waits to decide to enter Back DROP until retirement. To be eligible, the member needs to have reached retirement age and have earned enough creditable service to retire, plus service to cover the Back DROP period. For instance, a member would need to be age 58 with at least 15 years of service if the member's Back DROP period is 3 years. Members with 30 or more years of service do not have a minimum age for Back DROP selection, but need 30 years plus the amount of service to cover the Back DROP period. The most recent months of the member's service would be used for Back DROP and would not count as creditable service, nor would their salary earned in that period be used to compute their retirement benefit.

The member's benefit would be computed the same as for regular DROP – the member in the example would have a retirement benefit using 12 years of service and the highest 3 years' salary prior to the Back DROP entry date. The member would select an option and beneficiary.

Unlike regular DROP, the amount deposited into Back DROP would be the computed Maximum. For example, if the member's Maximum benefit was \$1,200 per month and the member selected Option 3 to leave their spouse half of their benefit, Option 3 might be \$1,100. That means \$1,200 times the number of months the member

selected would be that member's total Back DROP balance. If the member selected 3 years, the amount would be \$1,200 X 36 months = \$43,200. This differs from the regular DROP where the amount of the selected option is deposited; that would be \$1,100 X 36 months = \$39,600.

Another difference is that because members don't know while they are working that they will utilize Back DROP at retirement, they pay their member contributions during what could become their Back DROP period. Those contributions will not be refunded; they will help pay for the increased cost of Back DROP and cause a smaller increase in the employee contribution rate, which increases to 9.8% on July 1.

Why did the Pension Fund Board change from regular DROP to Back DROP? The Pension Fund's actuary advised the Board that, for various reasons 40% to 60% of our members made a bad decision by going into DROP too early, and/or continued to work after DROP participation ended. This caused the majority of their pension benefit to be computed at a lower salary and their benefit to be lower than it might have been had they entered DROP later. By electing Back DROP at retirement, members will have all facts about their work history, salary, etc., and should be able to make a decision that will be beneficial to them.

The Back DROP is replacing regular DROP. You must elect a date no later than June 30, 2001 to go into regular DROP. Because the Board of Trustees wants our members to have an opportunity to make an informed decision, they are providing additional time for members to make a decision about whether to go into DROP or Back DROP. We can accept regular DROP applications if received by September 30, 2001 – but the date selected for regular DROP entry cannot be later than June 30, 2001.

Perhaps the most important consideration to keep in mind is that you are contributing to the Pension Fund to earn a retirement benefit. DROP or Back DROP is an alternative, an extra – if it causes the monthly benefit you'll receive at retirement to be substantially reduced, it may not be the best option for you. We urge you to call the Pension Fund office if you have questions about whether DROP is a good choice in your individual situation.

## *In Memoriam*

*In Loving Memory of Those Who Have Passed From This Life*

### **ACADIA PARISH**

Dorothea Hanagriff 03/22/01  
Joseph LeBlanc 04/04/01

### **ASCENSION PARISH**

Vernice Ourso 02/03/01  
Surviving Spouse of Ulysses Ourso

### **BOSSIER PARISH**

Robert Thorn 03/24/01

### **CALCASIEU PARISH**

James Barras 02/15/01

### **JEFFERSON PARISH**

Abdon Boudreaux 04/05/01  
Leonard Waguespack 04/22/01

### **LAFAYETTE PARISH**

Henry Bass 05/10/01

### **LINCOLN PARISH**

Roy Holstead 01/03/01

### **OUACHITA PARISH**

John Spears 03/12/01

### **SABINE PARISH**

Doris Cook 03/04/01  
Surviving spouse of Former Sheriff George Cook

### **VERMILION PARISH**

Todd Touchet 01/08/00

### **WINN PARISH**

Edwin Kelley, Jr. 02/23/01

## NEW PENSION RECIPIENTS

<b>CADDO PARISH</b>	<b>YRS. SVC.</b>	<b>JEFFERSON PARISH</b>	<b>YRS. SVC.</b>	<b>LINCOLN PARISH</b>	<b>YRS. SVC.</b>
Grace Armant	25.34247	Jerry Faulkner	15.71233	Jerald Bartlett	27.66853
Ruben Bamburg	12.00822	Gerald Guidroz	33.61918		
Michael Candler	17.54246	Donald Lambert	16.62465	<b>MADISON PARISH</b>	
		Andrew Peterson	24.98630	Edward Nash, Sr.	4.71507 (Disability)
<b>CALCASIEU PARISH</b>		Peter Richard	32.78356		
Ernest Childress	20.10959	<b>LAFAYETTE PARISH</b>		<b>ST. BERNARD PARISH</b>	
Donald Fittz	23.73424	Clyde Landry	15.01917	Louis Hadley	15.04658
Richard Folds	18.42739 (Disability)	Charles Overstreet	13.59179		
Richard Tanous	27.72604	Curley Leger	16.56987	<b>ST. CHARLES PARISH</b>	
Louis Duplantis, Jr.	13.33425			Alfred Theriot	17.00000
William Thomas	15.60000	<b>LAFOURCHE PARISH</b>		<b>ST. TAMMANY PARISH</b>	
		Cathy Lyle	7.18630 (Disability)	Richard Masters	16.65479
<b>EAST BATON ROUGE PARISH</b>		Louis Smith, Jr.	21.44657	Shirley Martin	15.10137
James Chinn	31.81096	Michael Thibodaux	26.03288	<b>TERREBONNE PARISH</b>	
Shirley Chinn				Ronnie Bienvenue	10.15616 (Disability)
Former spouse of James Chinn					
Louis Russell	35.30411				

## SURVIVORS RECEIVING BENEFITS

<b>ACADIA PARISH</b> Jo Ann LeBlanc Spouse of Joseph LeBlanc	<b>CALCASIEU PARISH</b> Beulah Barras Spouse of James Barras	<b>VERMILION PARISH</b> Tamberlin Touchet Spouse of Todd Touchet Chelsea and Jeremy Touchet Children of Todd Touchet
<b>BOSSIER PARISH</b> Sharon Thorn Spouse of Robert Thorn	<b>LAFAYETTE PARISH</b> Jeanne Bass Spouse of Henry Bass	<b>WINN PARISH</b> Maurice Kelley Spouse of Edwin Kelley, Jr.
	<b>OUACHITA PARISH</b> Ruth Spears Spouse of John Spears, Jr.	

# SAFETY TIPS:

## *Don't Be A Statistic!*

---

Several items have been received recently in the Pension Fund office concerning safety. Here are a few that we would like to share with you:

- The first, and probably most important thing, be aware of your surroundings. Always look around while walking to a parked car. Have your keys in your hand with your door key ready, especially if you are by yourself. You should also be aware and prepared even when someone is with you.
- If you see something that doesn't look quite right, or that makes you feel uneasy, turn around and go back inside and see if someone will escort you to your vehicle. If you are at a mall, find a security guard.
- If your car is bumped from behind at night, with very little traffic, do not get out of your car. Drive to the nearest police station and report what happened. Keep your doors locked and windows rolled up.
- Before you get into your car, always check the backseat, as well as the passenger side. Once you get in your car, lock your doors immediately and leave. Don't wait to record something in your checkbook, look in your purse for gum, etc.
- When you get into an elevator, do not go to the rear, stay in the front so you can get off easily, if necessary. Look people in the eye and try to strike up a conversation. If someone is waiting to attack you, they will not look you in the eye, as you might be able to recognize them.
- If you do not own a cellular phone, consider purchasing one; it is worth the investment. If your car should break down late in the evening, you can call for help immediately. Stay in your car with the doors locked and windows up until help arrives.
- Body language could play a part in abductions and rapes. Swing your arms wide when you walk. It is suggested that people carry an umbrella, even if it is a nice day. You may be less vulnerable to attack if you are carrying an item that could be used as a weapon.
- If attacked, there are several body areas that are vulnerable to the attacker. The eyes are one. If you try to poke them there, do it HARD. If you wear high heels or shoes with a slight heel, stomp as hard as you can on their foot, close to the toes. This can bring them to their knees, and give you a window of opportunity to flee.
- If you are grabbed around the waist from behind, pinch the attacker either under the arm between the elbow and armpit or in the upper inner thigh. HARD.
- The knees are also a vulnerable area. One swift kick there will take them down.

## Frequently Asked Questions

**Q: If a member is suspended, can it affect their contributions and/or service?**

**A:** Yes. If a member is suspended without pay, no contribution is withheld for the time they are not being paid. This would be considered a break in service. You only earn creditable service if you actually are working and being paid.

**Q: How do I go about getting my Pension Fund contributions while I am still working for a sheriff's office?**

**A:** The laws governing the pension fund state that you are not eligible to receive *any* portion of your contributions if you are employed by a sheriff's office. Your contributions cannot be used as collateral for a loan or for what may be considered a hardship.

**Q: If I leave a sheriff's office, can my funds remain on deposit if I am not vested, in case I decide to return to work in a sheriff's office later?**

**A:** Yes. If you accept employment elsewhere or take a leave of absence, you should be given a form to complete, notifying the Pension Office that you want to leave your funds on deposit for possible future employment or when you decide to return from the leave of absence.

### Quotable Quote

*"We judge ourselves by what we feel capable of doing, while others judge us by what we have already done".*

*Author Unknown*