



News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association Serving Retired Teachers Since 1957

VOLUME XXXXI, NUMBER 4

LOUISVILLE, KENTUCKY

JUNE 2007

Farewell! Aloha! Adios! Au Revoir!

It seems that my term as KRTA President just began, and now it is ending! Time really does fly when you are having fun, staying busy, and doing something you enjoy. As I look back on my year as president, I am pleased

with our accomplishments and thank our energetic Executive Council members and wonderful district and local presidents who have made this year a pleasure for me. I cannot thank you enough for your dedication and commitment. And I would be remiss if I did not thank the KRTA staff for its guidance and dedication.

What a privilege to be President during the year of our Golden Anniversary! As part of our 50th Anniversary celebration at the reception during the KRTA Convention in April, Frank Hatfield gave us an overview of the accomplishments of KRTA during the past 50 years since it began in 1957. We should all be aware of and thankful for everything those unselfish and dedicated retired educators who came before us had the foresight to establish and from which we still benefit. And what a wonderful convention we had this year! It truly was "A Time to Celebrate" KRTA's past and look toward the future. Our morning speaker, Megan Stevens Hookey, National Coordinator for NRTA, showed us how to "Stay Sharp" and improve our memory. And our luncheon speaker, Lilly Liu, AARP Historian, discussed "Our Shared History" with NRTA (celebrating its 60th anniversary) and AARP (celebrating its 50th anniversary). Both were informative and interesting. The attendance was up this year to help us celebrate. Congratulations to all the award winners. We recognized the most ever Gold Local RTA awards this year! And we also recognized the most ever M. L. Archer membership awards. How appropriate to honor all of you who are doing the work for KRTA!

Volunteer service totaling 551,000 hours was donated this year by KRTA members across the Commonwealth. The estimated value of this volunteer service is \$10,357,680. What a

difference retired teachers make in their communities!

I had the privilege of reading the winning essays from each district submitted to the AARP Grandparent Essay Contest and was struck by the many grandparents in our state who are responsible for rearing their grandchildren. Talk about being "worth their weight in gold"! The essays often brought tears to my eyes and certainly humbled me.

It has been a year of continued membership growth for KRTA and of personal growth for me. We have not yet reached our goal of 27K (27,000) members, but we still have time! We are only 1,153 members short of our goal. Have you ever thought about the challenge of attracting members in their "golden years" to a new organization in their lives? But thanks to our wonderful Membership Committee we keep meeting that challenge with new ideas and "glittering" efforts each year! The Membership Committee members are like "pennies from heaven" to this association.

I cherish the time I spent with you at KRTA Fall Workshops, District Meetings, Local RTA Meetings and the



KRTA President
Tara Parker

KRTA Convention. Much thanks to my home, Fifth District, especially Debby Murrell and Karen Travis, for the reception held in my honor at the state convention. It was definitely a "Golden" moment for me and a total surprise when my daughter, Amy Parker-Cuenca, sang at the reception. Thank you, Sandra Epley and Dr. Ed Speer and my Capital City RTA support group. Sandra was the first to invite me to become a KRTA member several years ago and Ed nominated me to become KRTA President. It all began with you two!

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A QUARTERLY PUBLICATION

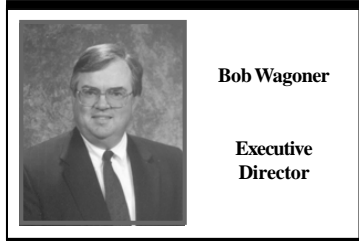
Kentucky Retired Teachers Association

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PERSONALLY SPEAKING . . .



Bob Wagoner

**Executive
Director**

Convention Report

Our membership growth remained strong in 2006. The total membership of 25,847 is an increase of 640 over last year. Although we fell 1,153 members short of our goal of 27,000, our continued growth is noteworthy because many state retired teacher

associations continue looking for ways to reduce their losses rather than increase their numbers.

I am extremely pleased with the work of the KRTA staff. Brenda, Carla and Janie work extremely hard to provide exceptional service to our members. The number of people accessing our redesigned website has steadily grown during past several months.

Again, this year we provided N.O. Kimbler scholarships valued at \$1,100 each to all 16 public community and technical colleges in Kentucky. We continue to receive letters of appreciation from both the recipients and the colleges.

Health insurance for all retired teachers remains a major concern. The 2006 General Assembly made provisions in the biennial budget to keep the system actuarially sound while allocating a portion of the employer contribution that would have been deposited in the pension fund to the medical insurance fund. Thus, the retirement system will continue providing health insurance for retired teachers through December 31, 2008. Also, retired teachers are scheduled to receive a 2.1% COLA effective July 1, 2007.

In March the KTRS Trustee's Nominating Committee nominated the incumbent "Active Teacher Trustee," Ruth Ann Sweazy (Taylorsville), for another term. Ms. Sweazy has provided excellent service to both active and retired teachers during her tenure on the Board of Trustees. Michael Ross (Maysville) was also nominated as a candidate for the "Active Teacher Trustee" position.

Ronald Sanders (Hodgenville) was nominated for another term for the "Lay Member Trustee" position. Mr. Sanders has provided excellent service to both active and retired teachers during his tenure on the Board of Trustees. Orson Oliver (Louisville) was also nominated as a candidate for the "Lay Member Trustee" position.

As we move forward, three (3) issues that will impact future teacher retirees and us are mandated social security, health insurance, and pension reform. As we continue to build on the excellent relationship we have with Gary Harbin, his staff, and the KTRS Board of Trustees, along with the respect KRTA enjoys with members of the General Assembly, we should be able to meet the challenges ahead.

By the time you read this, the primary election will have come and gone. I ask that you look carefully at the candidates that are left for a potential run-off election in late June or who will be the candidates for Governor in the November General Election.

Our association continues to grow and prosper. Much of the credit for this success belongs to the many dedicated volunteer leaders we have at the local, district and state levels. My thanks to each of you for your support of our association.

Social Security Update

KRTA continues to work on these Social Security issues: Mandatory Coverage, Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

S 206 and its companion bill HR 82, which call for the repeal of the WEP and GPO, have been filed in the 110th Congress. At this point, all of our Representatives (Ben Chandler, Geoff Davis, Ron Lewis, Hall Rogers, Ed Whitfield and John Yarmuth) have signed on as co-sponsors of HR 82. Unfortunately, neither of our Senators (Jim Bunning nor Mitch McConnell) has signed on as a co-sponsor of S 206. Efforts continue to secure the commitment of Kentucky's senators to co-sponsor S 206.

It is important for each of us to let our federal legislators know that we are against mandatory Social Security, but we support repeal of the WEP and GPO. Due to current security measures, the most efficient way to contact our federal legislators about these issues is by fax. The fax numbers for Kentucky's federal legislators are as follows: Jim Bunning (202-228-1373); Ben Chandler (202-225-2122); Geoff Davis (202-225-0003); Ron Lewis (202-226-2019); Mitch McConnell (202-224-2499); Hal Rogers (202-225-0940); Ed Whitfield (202-225-3547); and John Yarmuth (202-225-5776).

Currently, discussions on all of these social security issues have stalled and receded off of the "radar screen." However, we must continue to be vigilant in our opposition to Mandatory Social Security Coverage, which would force all future public employees to participate in Social Security. The attack on the retirement security of public employees (i.e., Kentucky retired teachers) has increased at an alarming rate in the past 12 months. We continue to work at the national level with the Coalition to Preserve Retirement Security (CPRS) and the Retired Educators Coalition for Social Security Fairness on these issues. Regular updates concerning these Social Security issues will appear in each issue of the KRTA News. Look for them.

KRTA Convention Support Staff



**Taking care of registration
at the convention are L to R:**
Mary Wagoner
Linda Humes
Margaret Hatfield
Dorris Tucker
Karin Anderson

**L to R: KRTA Staff
Janie Caslowe
Brenda Meredith
Carla Hahn
are involved in
planning and
implementing
convention details**



To Give or Not to Give: Is the Cost the Question?

Henry L. Hensley



A hallmark of the American way of life is our propensity to voluntarily share our prosperity with others. Altruism certainly motivates giving but so do personal reasons like passing on your values, establishing a legacy, and – yes – financial benefits. Our tax system provides personal financial incentives to make charitable contributions through income tax and estate tax incentives.

The tax law changes of 2001 and 2003 have reduced income tax rates for all taxpayers. The decline in your income tax rates, however, may actually mean it is less beneficial for you to give certain types of property to charity. With this in mind, you may be wondering if charitable giving should be a part of your financial plan going forward. The answer is still a resounding, “Yes!” As the saying goes, the more things change, the more they remain the same. A charitable gift will still give you the personal rewards of giving, the ability to select the charity which will benefit from your gift, and the tax advantage of a charitable deduction which lowers your taxable income.

For these reasons, charitable giving still makes sense. So the next question to address is what type of property should you give? If you have appreciated property such as stocks, giving the appreciated property directly to charity brings an additional benefit as you may avoid capital gains tax that you would have had to pay had you instead sold the property and made a gift of cash. The new tax laws have also increased the advantage of giving tangible personal property if the gift is related to the purpose of the charity, such as giving a collection of books to the public library or art work to your local public museum.

As your income tax rates are reduced, you will want to pay more careful attention not only to what you give but also to when you give. With the greater difference between the tax brackets, timing your gifts can be essential to maximizing your tax advantages. A lump sum gift today may generate a larger tax advantage than a series of smaller gifts in the future. Putting a little more

emphasis on the timing of your gifts may maximize your tax advantage.

When it comes to making a lump sum gift to charity, you may question how inclined you are to make a larger transfer of property outright to a charity, even your favorite charity, even to maximize your tax advantage. There are several charitable estate planning tools that you may use to provide you with a current charitable deduction when you place property in trust for the future benefit of a charity. The most familiar of these is the Charitable Remainder Trust (“CRT”) which gives you income from your property for a certain period of time. When the period passes, your named charity receives the remaining trust assets.

A CRT can play a valuable part in your estate plan by reducing your current income tax and your future estate tax due by reducing the size of your taxable estate. If you expect the estate tax to be reduced to zero in 2010, is there still an estate tax benefit to a CRT? The answer is “Yes!” again. In 2010, the estate tax is scheduled to be reduced to zero, only to be replaced by a loss of the step-up in basis; which, to put it simply, is just another type of “death tax.”

The tax law changes have not lessened the many benefits of charitable giving. Charitable giving still provides important advantages to you, your family and your community. Of course, maximizing the tax advantages of your charitable giving may require a little more planning under the new tax laws and this article has merely identified a few discussion points. For a more thorough review and before implementing or changing your charitable giving program, no matter the size, please consult with your tax or Financial Advisor.

Henry Hensley
KRTA Finance and Investment Line
Henry Hensley & Associates
 310 West Liberty Suite 505
 Louisville, Kentucky 40202
 1-800-927-0030

KRTA PARTNERS . . .

Legaline 1-800-232-1090

Grief and Loss

Final Details: A Checklist

You have just suffered an emotionally devastating event and the last thing you want to deal with is money and legal matters. But they do matter, now and for your future, so try to do the best you can. Many of these tasks can also be handled by family members and trusted friends, so allow them to assist you.

Within the First Month

- ▶ Ask your bank to release joint bank account funds to you. In some states, but not Kentucky, joint bank accounts are automatically frozen upon the death of one spouse.
- ▶ Set up a new bank account if needed.
- ▶ Secure an ample number of certified copies of the death certificate.
- ▶ Find important papers: deeds, bankbooks or account statements, stock certificates or investment account statements, and insurance policies.
- ▶ Locate important certificates: your marriage certificate, your spouse’s birth certificate, military discharge papers, social security card, tax forms, and birth certificates of any minor children. These records are needed to establish claims for social security, life insurance, or veteran’s benefits.
- ▶ Notify the insurance companies (in writing) that insured your spouse of his or her death. Each company will need a statement of claim and a death certificate before the surviving spouse can receive benefits. Keep copies of all correspondence.
- ▶ Contact your social security office to find out if you are eligible for new benefits. Social security benefits are not automatically paid out after a death; you must apply for them. Learn more about benefits.
- ▶ Write a formal letter to your spouse’s employer, union, or any other group of professional organization with which he or she may have had an association. Many of these organizations have insurance policies of which you may be the beneficiary. Also inquire about any 401(k), pension, or company stock benefits. If your spouse was a veteran, apply for veteran’s benefits at the nearest veterans’ administration office. Keep copies of all correspondence. Learn more about benefits.
- ▶ Advise all creditors in writing, including issuers of credit cards, that your spouse has died. If you have any loans, find out if they are insured.
- ▶ Consult a lawyer. Your family may be very well meaning, but they are not necessarily legal experts.

Within the First Six (6) Months

- ▶ See a tax accountant or tax lawyer. Since tax laws are constantly being revised, it is important to seek out expert advice to determine your full tax liability, if any.
- ▶ Probate. These procedures can be simple or complex, depending upon the size of the estate and the claims against it. In some states probate can take a year to complete, so again, an attorney can be helpful. In Kentucky, an estate cannot be settled until after six (6) months after the probate process is initiated.

Within the First Year

- ▶ Determine your annual income, which consists of your salary (if you work), benefits, and income-producing assets. This will include investments and savings.
- ▶ Create a yearly budget.

As always, please contact the **KRTA Legaline**, 1-800-232-1090, should you have any legal questions or should you need a referral for an attorney in your area of the state.

David W. Carby
Buckman, Farris & Rakes
 193 S. Buckman St • Shepherdsville, KY 40165
 smoores@bfrlaw.com

KRTA Legaline



1-800-232-1090



Warm Weather = Home Repairs & Festival Time!

Spring is right around the corner and many consumers will be considering home improvement and repairs, and Commonwealth Credit Union wants to ensure that you are prepared before you begin your spring projects.

Unfortunately, spring also brings with it the increase of home improvement complaints reported to local law enforcement and the Attorney General's Consumer Protection Division, according to Lori Farris, of the Office of the Kentucky Attorney General, Consumer Protection Division.

Let's say you are approached by a stranger offering you a good deal on driveway blacktopping. The stranger has "left over material from a job in the neighborhood" and can offer it to you at a considerably lower rate. Beware! The materials used are often inferior and crumble within a few days or the sealant used is nothing more than used motor oil. Many times you will be charged more than what was originally quoted and may feel intimidated into paying the inflated price.

What can you do to better protect yourself?

1. Always deal with local, reputable contractors who will be available if you have problems with the work.
2. Get at least 3 estimates and a written contract from the contractor you choose to do the work.
3. Call the Better Business Bureau or the Attorney General's Consumer Hotline at 888.432.9257 to see if there are complaints filed against a particular company.
4. Never pay up front for work that is not completed. Pay as the work is completed to your satisfaction. **If you pay because you are intimidated, call the credit union immediately and request a stop payment on the check.** Usually con artists will try to

cash the check as soon as possible.

5. Beware of unusual vehicles in your neighborhood. Write down the description of the vehicle and the license plate number, if possible, and report your suspicions to the local police or sheriff.

6. Never open your door to strangers. Consider installing a "peep hole" in your door. If you do not have one, do not feel obligated to answer the door when you are home. Con artists often work in neighborhoods where "retirees" reside and they know you are easy targets for home improvement and repair fraud.

When you are in the market for a great loan rate on home improvement needs, be sure to contact CCU! CCU offers products and services with great rates and low monthly payments. Call CCU today! 800.228.6420/502.564.4775 or log on to www.ccu.org.

CCU's 7th Annual 50 Plus Festival Friday, June 22 11 a.m. to 4 p.m. Bridgeport Elementary 411 Kings Daughters Drive Frankfort, KY

Come join in on all of the fun with other retirees from across the state. The day is filled with special activities—hobbies, crafts, retirement and investment information, health care, beauty and fitness information, recreational and social activities, volunteer opportunities, home safety and lots more! Over 90 vendors!!

One of the favorite activities is the FREE Antique Appraisal featuring two appraisers – one for jewelry and the other for general items. Festival attendees can bring 3 hand held items only for appraisal.

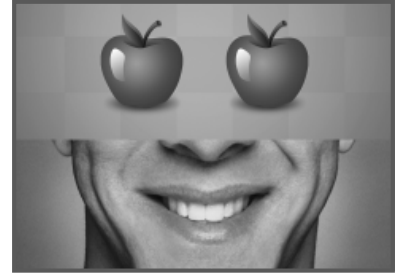
Free Cookout

for everyone age 50+

CCU's 7th Annual 50 Plus
Festival FREE Event to
Everyone!

See Well, Be Well

Thanks to the Kentucky Retired Teachers Association (KRTA), you can! KRTA now offers eyecare coverage through VSP. Join the 48 million other Americans who rely on VSP for the best in personalized eyecare and great eyewear choices. Plus, you'll love the savings you'll see.



Personalized eyecare . . . it's all about you

A healthy tomorrow is more than early detection . . . Or treatment . . . Or coordination of care. With VSP, it's about you.

Personalized eyecare has been our focus for over 50 years. We help our members see and be their best for a lifetime, connecting them to neighborhood private practice doctors nationwide.

Because being in the right place at the right time makes all the difference.

Just ask VSP network doctor Kathleen A. Clary, O.D., from Ashburn, VA. She found blood dots on a patient's retina during a regular vision check up. She encouraged her patient to get a diabetes test — since blood on the retina is a common sign of the chronic disease. Nearly a year after her diabetes diagnosis, she's successfully managing her condition and helping prevent diabetes-related vision problems, too.

Better care today means a better tomorrow.

Your eyes are unique. With VSP you choose the right eye doctor and office for your needs — whether it's a doctor specializing in laser vision correction, a location close to you or finding your favorite eyewear brands.

Get the personalized care you deserve.

VSP helps you see well, so you can be well — from annual WellVision exams with a doctor you can trust to a continuous program that can catch and treat problems before they become serious health issues.

When will you take the first step toward a healthier tomorrow?

Choose now. Choose VSP — where the path to a healthier future begins with you.

Get More with VSP:

- ✓ **Convenient.** VSP doctors are close to where you are, and you'll find great eyewear there, too.
- ✓ **Flexible.** Being retired doesn't mean you're not busy. We get it! Many VSP doctors offer evening and Saturday appointments, even drop-ins. New patients are always welcome.
- ✓ **Quality Care and Service.** Quality, personalized care you can trust.
- ✓ **Effortless.** Just make an appointment with a VSP doctor and let them know you have VSP. No claim forms, no waiting for reimbursements.
- ✓ **Big Selection.** Whether you're looking for the latest frame styles, great values on a classic frame or contacts, your VSP doctor will have a wide selection from which to choose.
- ✓ **Guaranteed.** You'll be happy or we'll make it right.

Get to know us at www.vsp.com.

For questions about enrollment or to enroll over the phone, call AdminAmerica at 866-896-1273 or visit www.enrollvsp.com/kрта.

PRE-CONVENTION 2007

District Presidents' Meeting

KRTA Vice-President **Billy Triplett** conducted the District Presidents' meeting on Monday morning prior to the convention.

Dr. Wagoner reviewed the Fall Workshop schedule for 2007 (see Page 18) and discussed the Fall Workshop 2006 report.



The KTRS Trustee Election in May was discussed. It was stressed that members vote for two incumbents, Ruth Ann Sweazy for the active teacher trustee position and Ronald L. Sanders for the lay member trustee position. KRTA is doing a mass mailing at the end of April concerning this election.

A. District President's Responsibilities

Hold a minimum of **four meetings** every year following the Council meetings.

Hold one meeting on membership; materials are available in the KRTA office.

Serve as **contact person** (or appoint someone) for the **Fall Workshop**. Welcome and introduce the program. Promote attendance at the workshop.

Arrange for a committee to attend the **KTRS Pre-Retirement Seminar** held in your district to help with registration and refreshments. Make a 5-minute presentation promoting KRTA.

Receive and distribute information during the sessions of the **Kentucky General Assembly** and serve as phone contact for the district with KRTA lobbyists.

Complete the **District Association Recognition Program Form** and mail it to the KRTA office.

B. District Leadership Meetings

Emphasis was placed on the purpose of the leadership meetings; that is, to **follow the Council meetings** so that information from the Council can be shared with local associations. The Council meetings will be June 4, September 3, December 3, April 16, and June 2. District presidents should continue to encourage locals to send their president, president-elect, and the insurance, legislative, and membership chairs to the four district leadership meetings.

Arrange for lunch for the meetings.

District presidents were reminded to send the Reimbursement Request to the KRTA office after each of the four leadership meetings. KRTA will pay \$6 per local leader who attends the meetings (up to five).

C. Pre-Retirement Seminars

These are set up by KTRS. Ann Croswell is conducting them. She welcomes the help from KRTA district volunteers and is glad to give time on the program for a KRTA presentation. Someone from the office will contact the district president 4 - 6 weeks in advance to verify who should receive the packets of information needed for the seminars. Generally, the local district is responsible for coffee and may also provide rolls or donuts, if desired—unless the refreshments must be ordered from the facility. In that case, KTRS will take care of them.

Suggestion: Locals could appoint a committee to take care of the Pre-Retirement Seminars to be sure the seminars are covered. As many retirees as can be encouraged to attend to promote KRTA—and take plenty of white cards and someone who is enthusiastic to make the presentation. Take plenty of "Green Sheets" to share with everyone. This is the best condensed version of all the benefits of belonging to KRTA.

Seminar Script: A script is available for the presenter. Billy emphasized the main points of the script and encouraged District Presidents to use it at seminars.

Emphasis: Active teachers may join KRTA as Associate members. Those nearing retirement may also complete an Automatic Dues Deduction card to be held until their retirement.

Revision of District Presidents

Bob Hoagland - Second
Mitch Barrett - Fifth
Don Pace - Central Ky West

Ed Cook - Eastern
Ima Johns - Jefferson
Virgil Osborne - Big Sandy

Committee Terms Expiring

Legislative Committee members are continuing except Steve Garrett from Central Kentucky East and Tom Mathews from Middle Cumberland. All members are continuing in the *Membership & Pre-Retirement Committee* as well as the *Health & Insurance Committee*.

Governor Fletcher's Pension Task Force

Dr. Wagoner presented information on the Blue Ribbon Commission which is to make recommendations by December 1, 2007. Frank Hatfield has been selected as our representative along with Gary Harbin of KTRS to serve on this committee to study the state's retirement systems.

Local President's Handbook

District presidents should review the *Local President's Handbook* with local presidents at the first district leadership meeting. A copy of the revised handbook will be sent to each local and district president in July of each year.

State Committee Reports

Reports from the Health & Insurance, Membership, and Legislative Committees (see page 6) were given.

AARP/KRTA Specialist's Report

Bob Estes announced the winner of the 2007 State AARP/KRTA Grandparent Essay Contest. There were 6,000 essay entries from 186 schools in 75 counties in Kentucky. The winner and district results can be seen on page 11. He also reminded everyone that the National Day of Service is May 10 and encouraged KRTA members to continue their participation in this wonderful community service event. Bob said he really enjoys his job with AARP. This is his third year as an AARP liaison and AARP suggested someone else could serve this position. If someone is interested in replacing him, please let him know.

KTRS Board of Trustees/March Meeting Report

President-elect Patsy Young enjoyed attending the KTRS Board of Trustees meeting. She reviewed the Board's topics of HB461, Defined Benefits, and the Medicare Advantage Plan.

Other Business

Karen Travis invited everyone to attend the Fifth District's reception in honor of 2006-07 KRTA President Tara Parker.

The Presidents' meeting for 2008 will be on Thursday, April 17. The Convention will follow on Friday, April 18.

Executive Council Meeting

The Executive Council joined the Presidents' meeting to hear the fall workshop schedule, workshop contacts, and the pre-retirement seminar schedule.

After a joint lunch the Council's meeting was conducted by KRTA President Tara Parker. Members for the new term from each district will be as follows:

First - Jim Frank	Second - Gus Swanson
Third - Jim Huckleby*	Fourth - Jack Waff
Fifth - Karen Travis*	Jefferson - Melanie Wood
Northern - Linda Thornton*	Eastern - Mark Crain
Big Sandy - Geraldine Branham*	Upper Ky. River - Pending
Up. Cumberland - Sally Smith	Mid. Cumberland - Larry Morrow
Ken. Ky. East - Harold McLaren	Ken. Ky. West - Perry Watson*

*Indicates those members who are new

The contract was reviewed for the 2008 Convention. It will be held at the Executive West Hotel on Thursday and Friday, April 17-18, 2007.

Health & Insurance Report



Irene Erskine, Co-Chair
Health & Insurance

Irene Erskine, co-chair of the Health/Insurance Committee, presented the report. Members under 65 have the same health insurance as active teachers. Coverage is provided through the State Personnel Cabinet. Benefits, including those for prescription drugs, depend on the plan chosen by the individual. The Retirement System pays a portion of the premium based on the member's length of service.

For members 65 and over, everyone received a Humana Insurance Card in December 2006. Those eligible for Medicare Parts A and B have a Humana Group Medicare Private-Fee-For-Service (PFFS) Plan. Those not eligible for Medicare Part A continue with the Medicare Eligible Health Plan (MEHP). Less than 1500 retirees do not have Medicare Part A. Members received a KTRS Humana Member Guide Book explaining the program and a KTRS Humana 2007 Summary of Benefits. Members received a green plastic card holder for their Humana Insurance Card as well as a card explaining the PFFS plan to health providers along with a number for health providers to call if they have questions. There were two Evidence of Coverage mailings. The second one was sent to correct errors that appeared on pages 9-21 relative to the percentage Humana and Medicare would pay. Irene discussed the Silver Sneakers Fitness Program that provides assistance with the cost of joining a health fitness facility. The Informed Care Management (ICM) program for people with chronic conditions is also available to retirees.

Irene reviewed several KRTA endorsed programs to benefit our members:

- Long Term and Home Health Care through Mutual Of Omaha
- HEAR in America Hearing Instrument Plan
- Dental Plans - COMPBENEFITS through Weilage Benefit Specialists
- Vision Plans - VSP through Weilage Benefit Specialists and Discount Vision Card available through Benefit Group Services Group, Ltd.

Membership Report

Ms. Shaw told the delegation that as of July 1 she will no longer serve as co-chair of the Membership Committee. In mid July she will move to Birmingham, Alabama, to be near family. She does feel, however, that KRTA is her family, too, and she will miss all of us. Ms. Shaw has served as co-chair since 1996. Saying good bye to Ms. Shaw will not be an easy task for any of us.



Virginia Shaw Co-Chair
Membership

According to Ms. Virginia Shaw, "Membership is our #1 Project! If we don't have members, where can we go? Every member should be concerned!" Every local should have a strong membership committee. She reported that our goal for this year was 27,000. We reached 25,791 as of April 16, 2007. When we tell legislators what we need to keep our benefits, they listen when they hear the size of our membership. When prospective members ask, "What's in it for me?" tell them "all the benefits we currently have that we want to keep." Talk to potential members one-on-one and emphasize the need to keep our Defined Benefit Plan. Her suggestion is to encourage everyone to increase membership by "Getting them before they leave school to retire."

Bob Anderson stated that Ms. Shaw is like a coach before a ball game. She gets everyone enthused and ready to go. Bob and Ernie Trosper state the Pre-Retirement Workshops are fertile ground for signing up new members.

The main reason they don't join is they don't understand the benefits. Show potential members the "Green Sheet" and all the membership benefits. Emphasize the free Legaline and the free will and power of attorney benefits. Everyone was reminded that we need active teachers to become associate members and they can start receiving the benefits even before they retire!

Harold Van Hook, Bob Anderson, Ernie Trosper, and Fonrose Wortham serve as additional co-chairs of the Membership Committee. They assist Ms. Shaw with the tremendous job of working with all local and district associations to reach their goals.



L to R Bob Anderson, Ernie Trosper
Membership Co-Chairs

Legislative Report



Ray Roundtree, Co-Chair
Legislative Committee

The 2007 Legislative Session became bogged down with efforts by the Senate to make changes in other retirement systems. The session didn't do much that relates to retired teachers. HB461 didn't pass, but wasn't a monumental bill. The 100-day program was not extended and will expire June 30, 2007. Ray encouraged us to focus on the future.

Frank Hatfield and Gary Harbin are representing us on the Blue Ribbon Commission established by Governor Fletcher to look at both retirement systems and make recommendations by December 1. There is some talk about a special session to be called

by the governor, probably after the primary elections. Perhaps the most important issue is maintaining Health Care Coverage. Our retirement system is good. Our pay-as-you-go health insurance plan is a major issue.

There is nationwide chaos in public pensions. Weekly occurrences at big companies such as IBM and GE are making changes in retirement and health care benefits. This is causing a spillover into the public policy area. Those affected by these cuts in pension and healthcare aren't going to be sympathetic to those who have good benefits. Bobby stated we can work through this but we have to be united and keep good communication with our legislators. We need to involve our members through having more contact with more legislators.

Bobby is optimistic that we can get something resolved with our healthcare issues. Our basic position is that we are opposed to a Defined Contribution Plan. Retired teachers don't have a safety net because we aren't covered by Social Security. We need to emphasize to our legislators that we don't have this safety net.

Bobby reviewed the 2008 Legislative Proposal (see page 12) and emphasized that Item 5 was the only new item that stresses our support to maintain the KTRS as a Defined Benefit Group Retirement Plan.

Leadership Role You Need to Take:

We need to have some mechanism to thank legislators for what they've done for retired teachers. Emphasize to your locals to have them come to your meetings and thank them.



Bobby Humes, Co-Chair
Legislative Committee

RECEPTION 2007



Jefferson County RTA serves as the Reception Committee. L to R are Shannon Royal, Marianne Humphries, Joyce Cecil, Melanie Wood, and Fonrose Wortham, Jr.

In celebration of our Golden Anniversary, President Parker presents two "golden gifts" to Bob Wagoner and Frank Hatfield for their contributions to KRTA



Frank Hatfield presents the history of KRTA



Corky Raible Trio



Ernie Troser delivers a cooler full of apple cider to door prize winner Pat Mathews from Russell County RTA

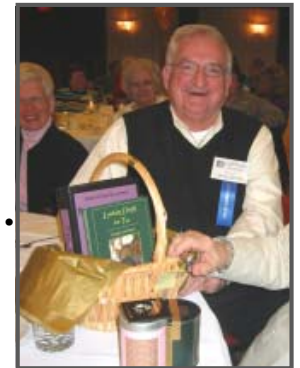


Dorris Tucker, Region 2, wins a door prize!



Celebrating 50 Years 1957 - 2007

*Door Prizes . . .
Food . . .
Fun!*



A door prize for Buddy Rushing from McCracken County in First District

Dave Farmer of Liberty Mutual with KRTA delegates. Liberty Mutual sponsors our reception-- Thanks Dave!



L to R: Karen Travis, Fifth District President, and Janie Caslowe, KRTA Deputy Executive Director

President's Reception

As is the tradition, the president's district honored her with an afternoon reception. Thanks to Fifth District for giving everyone the opportunity to honor Tara Parker and enjoy cake and punch!

A special surprise for Tara was her daughter, Amy Parker-Cuenca, singing at the reception. Tara is pictured at the left with her daughter and her husband, Herb.

Pictured at the right are (Standing L to R) Tara with Debby Murrell and Irene Erskine. Seated L to R are Aaron Beals, Janet Thomson, Joyce Manning and Betty Hester.



GENERAL SESSION 2007

Hookey Wows Group with Tips on *Staying Sharp*

Much emphasis is being placed these days on the importance of staying healthy. The Teachers' Retirement System and our insurance provider, Humana, are providing special programs that will help make us healthier and save money for the System.

The Kentucky Retired Teachers Association proved a proponent of this idea by offering some of the best guidelines through the presenter at the morning session of the 2007 Convention on Tuesday, April 17. Megan Hookey, National Coordinator for NRTA, travelled from Washington, DC, to be a part of the program and explain a joint effort between NRTA and the Dana Alliance on *Staying Sharp*.

Staying Sharp is a collaborative effort to promote cognitive fitness; information is shared on their websites which can be accessed through aarp.org/nrta. Mrs. Hookey reviewed studies that have been conducted by Dr. Gene Cohen (George Washington University) and Dr. Guy McKhann, Dr. Marilyn Albert, and Dr. Barry Gordon (all of John Hopkins University) concerning a "healthy body . . . healthy mind."

The Mature Mind

Dr. Cohen believes "the aging mind has the potential for continued growth, creativity and wisdom." In a study of 80 year olds he found significant health improvements in those who engaged in creative activities—improvements in both physical and cognitive health. This "incredible plastic brain," as it is termed by Cohen, changes with learning and experience. New brain cells grow in the hippocampus (the area just above the ear).

Dr. McKhann spoke on wisdom, "The wise have in common . . . successes and failures in life." Is there a magic pill? "No," he says, "No diet, no pill." The answer is: physical activity, mental activity, cardiovascular health, social engagement, and self-mastery

Mrs. Hookey explained some positive steps for brain health:

- ◆ Playing games — crossword puzzles, Sudoku, board games
- ◆ Reading
- ◆ Going to concerts, lectures
- ◆ Shopping (ladies, you'll love this)— physical activity, decision making, interaction, increasing knowledge

Dr. Albert reiterated, "The ordinary things are good for the brain."

A study by Dr. Lawrence Katts (Duke University) proved "Use it, or lose it!" He stressed *Neurobics!* which means to

- challenge (learn across the lifespan)
- exercise all of ones senses and emotions
- engage in multi-modal activities

Older people learn differently than younger people. They take longer to learn but retain normally.

Memory Concerns

1. Memory loss is normal.
2. Remembering and forgetting: It's normal to remember, then forget. The brain is not made to remember everything.
3. What's treatable? Dr. Albert explained that such conditions as

depression and vitamin deficiency are treatable. A test on how one's brain functions will give a baseline for further evaluation later. Imaging is used to watch the brain function.

Causes of Memory Loss

- * depression
- * vitamin deficiency
- * lack of sleep
- * medication
- * hypertension
- * stroke
- * brain injury
- * dementia
- * Alzheimers
- * loss of spouse — memory rebuilding occurs; takes time

The "Here-After" Phenomenon or "Ah-Ha" Experience is very normal, not a sign of memory loss, according to Dr. Albert. "If there's the absence of recalling even with a reminder (the Ah-Ha is missing), then there is concern."

Memory Tips

Receive the impression. Store the impression. Recall the impression. Use **memory tools**; such as, using notes, association, acronyms; asking someone else to help in remembering; using the same pattern and all your senses; paying attention.

When **multi-tasking**, Dr. Gordon stresses:

- Slow down (think about what you're hearing).
- Repeat what you want to remember.
- Turn off 'auto pilot' (engage memory).
- Turn on a switch on permanent memory by PAYING ATTENTION!

Staying Sharp is in our hands. If we engage in physical activity and mental exercises, see our doctor and take needed medications, maintain a healthy diet, and get needed sleep and rest, we will improve mental health. Thank you, Megan, for sharing with KRTA to help retired teachers stay sharp as we grow older.

Written by Betty Hester, Bullitt County RTA

Thanks, Nominating
Committee, chaired
by Neal Tucker



KRTA New Officers' Lineup

On July 1, the newly elected officers will begin their tenure. **Patsy Young** will be at the helm as president. She has served as president of the E'Town/Hardin/Larue RTA. She received AB, MA and Rank I degrees from WKU and served education for 34 years as an English teacher and assistant principal at Central Hardin H. S. Patsy is active in the Delta Kappa Gamma Society and the White Mills Christian Church. She enjoys reading, travel, and entertaining friends in her home.

Billy Triplett is from Knott County in the Upper Kentucky River District. He graduated from Morehead State with a BS degree and received an MS degree from U of L. He then returned to Morehead to earn Rank I certification. He has been a classroom teacher, assistant principal, principal, instructional supervisor, and technology coordinator. Presently he is an adjunct faculty member to Hazard Community & Technical College. Billy said, "I am proud to be a member of KRTA, obviously the best association in the nation. I feel we must continue in this spirit and serve when called upon." He will serve as president-elect.

The newest officer, **Cebert Gilbert**, has served as vice president and president of the Central Kentucky East District. Powell County RTA has been fortunate to have him as their president during 1999-2004. He received BS, MA and Rank I degrees from Eastern Kentucky University. Additionally he has taken classes in a doctoral program at the University of Kentucky. He has been a classroom teacher, principal, assistant superintendent in Powell County Schools and superintendent of Nicholas County Schools. Cebert's goal is to "become actively involved in KRTA and serve wherever needed to better strengthen our membership." Cebert will be our vice president.

★ LOCAL AWARDS ★

★ **48 GOLD WINNERS**

Bath	Christian	Knott	Owen
Bell	Clark	Lee	Pendleton
Boone	Daviess	Lincoln	Pulaski
Bracken	Estill	Marshall	Rowan
Breathitt	Fulton	Martin	Simpson
Breckinridge	Grant	McCreary	Spencer
Bullitt	Graves	McLean	Union
Butler	Greenup	Meade	Warren
Caldwell	Hancock	Metcalfe	Washington
Campbell	Hart	Middlesboro	Wayne
Carlisle	Henderson	Monroe	Webster
Carter	Jackson	Nelson	Wolfe



★ **16 SILVER WINNERS**

Casey	Logan
Crittenden	McCracken
E-town Hardin Larue	Nicholas
Fleming	Ohio
Franklin	Pike
Gallatin	Scott
Johnson	Shelby
Livingston	Woodford



★ **19 BRONZE WINNERS**

Barren	Knox
Bluegrass	Laurel
Boyd	Lyon
Boyle	Madison
Calloway	Muhlenberg
Clinton	Oldham
Floyd	Perry
Grayson	Taylor
Harrison	Whitley
Kenton	

Each year the 118 local RTAs strive to grow in membership and participation in the community and in the programs sponsored by KRTA. Points are earned based on the local association's emphasis on these important areas:

- Membership increase and percentage of potential members
- Number of meetings held and the topics of those meetings
- Contact with new retirees and honoring them at a meeting
- Participation in KRTA's fall workshop
- Participation in the state convention
- Contact with local legislators concerning current issues
- Contribution to the community
- Contribution of \$30 or more to N. O. Kimbler Scholarship Fund
- Standing committees in Health & Insurance, Legislation, and Membership

Levels of recognition include:

Gold Seal - 425 Points Silver Seal - 375 Points Bronze Seal - 325 Points



“Farewell!...” Continued from page 1

Future issues that need to be closely monitored because of their possible impact on retired teachers include: mandatory social security on the federal level and, of course, continued state group health insurance coverage and maintaining our defined benefit type of pension plan. We are well represented on the Governor's Blue Ribbon Commission on Public Employees Retirement Systems by former KRTA Executive Director, Frank Hatfield, as well as Gary Harbin, KTRS Executive Secretary. We anxiously await the recommendations of this group expected to be presented to Governor Ernie Fletcher by December 1, 2007.

As I have said, we can never just assume that “we have the goose that laid the golden egg” and that things will always remain the same. As always, we must remain ever vigilant of future legislation which could harm our pension and insurance coverage. That is what makes KRTA such a valuable organization for all retired educators in Kentucky. We must continue to spread the word to those “goldbrickers” (who have not yet joined) that ***KRTA is the only organization whose sole purpose is to protect the welfare of retired educators in Kentucky.*** This is done in a non-political and non-partisan way.

As I leave my term as President, I urge you to “share the wealth.” Continued accomplishment depends on the involvement and strong support of our members. It has been an honor to serve as your president this year. I appreciate your support and encouragement and thank you for the rewarding experiences. I look forward to working with our incoming President, Patsy Young, the rest of the officers, Executive Council, and KRTA staff next year as past-president. Keep up the good work you are doing. It does make a difference!

★ DISTRICT AWARDS ★

4 GOLD WINNERS

First Middle Cumberland Fourth Second

6 SILVER WINNERS

Third Eastern
Fifth Upper Cumberland
Big Sandy
Central Kentucky West

2 BRONZE WINNERS

Jefferson Northern



The 14 district RTAs and their officers strive to be recognized and rewarded for their efforts in the community and in the programs sponsored by KRTA. Points are earned based on the local association's emphasis on important areas:

- Holds 4 district meetings annually following Executive Council meetings
- Contributes at least \$50 to the N. O. Kimbler Scholarship Fund
- Participates in Pre-Retirement Seminars when held in the district
- District President's attendance at State Presidents' meeting
- Makes periodic contacts with local legislators and/or Congressional delegation concerning current issues.
- Active committees in Health & Insurance, Legislation, and Membership

- Percentage of potential members belonging to the district
- Percentage of potential members belong to KRTA
- Membership increase of 5% or more over previous year in KRTA and/or membership of 80% or more

Recognition includes: **Gold Seal - 425 Points; Silver Seal - 375; Points; Bronze Seal - 325 Points**

★ ARCHER AWARDS ★



**KRTA LOCAL ASSOCIATIONS
90% AND ABOVE MEMBERSHIP
eligible for
M. L. Archer Award
January 19, 2007**

<u>County</u>	<u>%-age</u>	<u>County</u>	<u>%-age</u>	<u>County</u>	<u>%-age</u>
CARLISLE	100.0	WOLFE	96.0	MCLEAN	92.6
CRITTENDEN	100.0	MIDDLESBORO	95.7	BRACKEN	92.5
HANCOCK	100.0	CASEY	95.5	BALLARD	92.3
HENRY	100.0	WAYNE	95.5	CUMBERLAND	92.2
MARTIN	100.0	HART	95.4	BRECKINRIDGE	92.0
MONROE	100.0	SPENCER	94.3	CHRISTIAN	91.9
METCALFE	99.0	OHIO	94.2	OWSLEY	91.7
OWEN	98.6	JACKSON	94.1	RUSSELL	91.7
FULTON	98.5	BREATHITT	93.3	FLEMING	91.5
GREEN	98.1	ADAIR	93.2	PULASKI	91.3
LINCOLN	98.1	POWELL	92.9	KNOTT	90.6
MCREARY	97.8	NELSON	92.8	CLINTON	90.5
SIMPSON	97.0	LIVINGSTON	92.6	LEE	90.0

In recognition of his contribution to the Association, the M. L. Archer Award was established. This award is given to local associations with membership of at least 90 percent of those eligible. Mr. Archer served as Membership Committee chairman for 12 years. Upon his retirement from this position, he was elected an honorary life member of the Committee.

★ SHAW AWARD ★

Established in honor of Virginia Shaw and her continued work with membership, the Shaw Award was presented to the Middle Cumberland District for reaching the goal of 90 percent membership of those eligible.
Ralph Edwards is accepting the award.



Paducah 5th Grader Wins State AARP/KRTA Grandparent Essay Contest

Eleven-year-old Aaron Nethery of Paducah has won the 2006-2007 AARP/KRTA Grandparent of the Year Essay Contest. The Farley Elementary fifth grader's testimony to his grandmother Judy Nethery was judged the best out of over six-thousand entries from 186 schools in 75 Kentucky counties.

District Winners

Upper Ky. River	Glenn Campbell
Up. Cumberland	Derrick Hill
Mid. Cumberland	John Miller
Northern	Kendall Hopper
Central Ky. West	Jordon Combs
Fifth	Jordan Searcy
Eastern	Logan Royce
Fourth	Hayden McCubbin
Third	Caleb Childress
Jefferson	Maggie Troutman
First	Aaron Nethery
Central Ky. East	Shannon Ooijkaas
Big Sandy	Carly Dyer
Second	Shane Atwell

Aaron Anthony Nethery has been raised since birth by his maternal grandparents, Judy and Tony Nethery. "We took him straight from the delivery room when my daughter wanted to give him up for adoption," says Judy Nethery. In his essay Aaron writes, "Grandma says I was a handful cause I got into everything. But she loved me so much that they would never give me up. She finally adopted me. I don't know where I'd be if they didn't take care of me the way they do."

The Nethery's are just one of nearly 36,000 households in Kentucky where grandparents are responsible for meeting the basic needs of their grandchildren. "It's not easy," says Judy Nethery. "But, it's joyful and it's kept us busy and youthful." AARP Kentucky and the Kentucky Retired Teachers Association (KRTA) are strong advocates for grandparents' rights and work to provide solutions faced by people left with the challenges of raising over 57,000 of their children's children.

AARP Kentucky and KRTA, in an attempt to call attention to the relationship between grandparents and their grandchildren, joined forces six years ago to create the annual "AARP Kentucky Grandparent of the Year" essay contest. Schools decide at the beginning of a new school year if they will participate and the assignment is made each Fall. Judging is based on grammar, form, neatness; creativity; expression; and the characteristics of the grandparent. The judging is conducted by local members of the Kentucky Retired Teachers Association. The state winner is chosen by a panel composed of AARP Kentucky and KRTA representatives.

Aaron and his grandparents traveled to Louisville to be honored by KRTA and AARP Kentucky on April 17 at the KRTA annual convention. Both received plaques and Aaron received a \$100 savings bond.



L to R: Bill Harned, AARP State President
Aaron Nethery, Grandparent Essay Winner
Judy Nethery, Grandmother

I am taking this opportunity to nominate my grandmother, Judy Nethery, for "AARP Kentucky Grandparent of the Year" because she so richly deserves it.

My grandma is a sweet generous person who goes out of her way to help people who are in need, whether they are in the family or a total stranger. She will take food from her own shelves to feed people who are hungry. Last summer I saw her fixing a sack lunch and coke. We took them to Husband Road where I-24 meets. There was an old man begging for food. She gave him her last \$5.00, sack lunch, and they both prayed together.

Grandma does this sort of thing all the time. When Katrina and Rita hit last year, Grandma prayed for the victims a lot. She likes to quilt so she made several baby quilts and sent them to the children along with a hundred boxes of crayons and a hundred coloring books. Grandma also sent a lot of personal items for the grown-ups.

Each year at Christmas Grandma will take a few of those angels off the tree at Wal-Mart and our church and buy whatever she can afford. She has done this for thirty years. I don't need to ask her why she does this. Grandma has always said we need to help those who can't help themselves. We never know when we may be one of "the needy."

My grandmother is not a wealthy person as far as money is concerned but she is rich on love, kindness, and tenderness and patience. She teaches me all these good qualities and more, like how to be honest and study hard. Grandma has raised me ever since I was born. I was a colicky baby and was sick a lot. She and grandpa would take turns rocking me to sleep.

Grandma said I was a handful cause I got into everything. But she loved me so much that they would never give me up. She finally adopted me. I don't know where I would be if they didn't take care of me the way they do. Grandma helps me with homework. She makes sure I go to church too. Even though I am almost eleven years old. Grandma still comes and prays with me at night. "Stay close to God," she says.

My grandma is all this and much more. There is not enough paper nor time in the world to write everything about her sweet nature. But I know her love and feel it everyday. She takes time out of her schedule to make time for me. This is why I call her, Mom. And this is why I feel she should be chosen AARP Kentucky Grandparent of the Year.

News Flash

Louisville, Kentucky, January 2007

KRTA membership at 26,107!

2007 Goal — 27,000

Deadlines for Membership Enrollment

- ✓ Encourage use of White Cards
- ✓ Postmark these by November 2, 2007
- ✓ Enrollments November 2, 2007 - January 11, 2008 must be with Cash Form and a Check
- ✓ Carla must have these by January 14, 2008

ANNUAL LUNCHEON 2007

Luncheon Guest Focuses on Our Shared History

When Lily Liu stepped to the podium, luncheon attendees recognized the voice of an expert historian. As she expounded on the “Power of Three’s—Partnership of NRTA, AARP, and RTAs,” we knew we were in for a treat as *Our Shared History* unfolded. . . . 50 years for KRTA and 60 years for NRTA. Also, in a “Study of the Past,” AARP is up for a celebration of 50 years in 2008 at the National Archives in Washington, D. C.

Ms. Liu has discovered a major document “Memories of Kentucky Teachers 1976” from which she highlighted recorded memories; such as, those of Ura Mahurin Dermitt of Milwood who taught for 40 years in Grayson County for \$64 a month and Miss Ruth Tucker who shared poems with the theme of volunteerism during her years as librarian at Centre College.

An interesting article in the December 1956 NRTA Journal began with “Kentucky came storming in with more than 300 new members” It appeared that Kentucky would soon have an active State organization for retired teachers. The story was then much the same as today—join NRTA, read the Journal, keep up with trends and hope for favorable action by the Legislature and by Congress. Kentucky then showed 1,694 retirees in the Association.

The report goes on (I found most interesting) to say the then Superintendent of Public Instruction summarized, “All Kentucky school people take pride in and inspiration from the fine exploratory work and pilot projects for the development of moral and spiritual values in public education programs. . . . More and more clearly, we see that the emphasis on moral and spiritual values should be an integral part of every aspect of the school program and that every educator bears a part of this responsibility.” Our shared history is evidence of some great changes.

Ms. Liu is the national AARPHistory Consultant. Her job is to collect and preserve and then share our history. I say ‘our’ because it all began with an educator—Dr. Ethel Percy Andrus (1884-1967). On a plaque in the Archives, she is

memorialized as “e d u c a t o r , humanitarian, social innovator” with one of her best known quotes:

AGE IS NOT A
DEFECT BUT A
VICTORY,
NOT A PUNISHMENT
BUT A PRIVILEGE

Dr. Andrus’ history or “her-story” tells it all. Her legacy epitomizes all for which education stands—from preschool to elementary to high school to college and on to lifelong learning and community service. It’s seldom told how her life still affects the lives of educators and retirees. She forged the way for benefits we take for granted today.

As the first woman high school principal in California, Dr. Andrus created a receptive and inclusive atmosphere in her school. Actors Robert Young and Robert Preston were among her students who remember her so well. Her motto, “To serve, not to be served” carried her to volunteer in local communities and across the land to deal with issues for which retired teachers still fight. She testified on “the Hill” for prescription drugs and started the first mail-order drug program. In 1956 she spoke on group health insurance and connected with legislators through the “GrassTops” program. She was well known for her trips, tours, and chuckles. The “Life-Long Learning” program started with her tapes for learning.

She believed in *collective voice, collective purchasing power, and collective purpose*. This led to the organization of NRTA when she was age 63 and AARP, age 73. She was the first president of NRTA, AARP, and the first volunteer. She was founder and editor of the NRTA Journal and the AARP Magazine.

This brought about “Our Shared Strengths” through

- √ Information & Education
- √ Community Service & Volunteerism



Lily Liu
AARP Historian

- √ Advocacy
- √ Member Benefits & Services

At her death in July 1967 President Johnson said, “In Ethel Percy Andrus, humanity had a trusting and untiring friend. She has left us all poorer by her death. But by her enduring accomplishments, she has enriched not only us, but all succeeding generations of Americans.”

Our strength today as we join with NRTA/AARP to accomplish those goals with which we agree allows KRTA to continue the legacy of Dr. Andrus—educating, volunteering, advocating, and serving. Through her words, “We are not a community; we are a neighborhood,” we continue to operate even in our retirement. Volunteering is the “means whereby we can direct our energy.”

Ms. Liu proclaimed hope for the future and the next 50 years for the Kentucky Retired Teachers Association because of the great heritage we have. “For Ken-tah-ten,” she said, “means ‘Land of Tomorrow.’” She reminded KRTA members that “NRTA asks you to be strong . . . belong. You can’t do it alone! Only through leadership can we continue.”

It has been wisely said that whatever many may say about the future, it is ours, not only that it may happen to us, but it is in part made by us.

—Dr. Ethel Percy Andrus

Thank you, Lily, for sharing with retired teachers this magnificent journey! My, what a journey!

Written by Betty Hester
Bullitt County RTA

KRTA 2008 Legislative Program

ITEM I: KEEP THE ADMINISTRATION OF THE TEACHERS’ RETIREMENT SYSTEM AS IT IS PRESENTLY CONSTITUTED.

COMMENT: The Board of Trustees (a majority whom are elected by the active and retired teachers) acting as a semi-independent state agency has a record of sixty-eight (68) years of successful management that is unsurpassed in state government. To change the manner of election or the qualifications of the trustees would endanger the System which has been serving the best interest of Kentucky’s public school teachers and retirees for so many years, with marked success.

ITEM II: EVALUATE ALL PROPOSED LEGISLATION RELATING TO THE TEACHERS’ RETIREMENT SYSTEM AND OPPOSE ANY LEGISLATION THAT WOULD ENDANGER THE ACTUARIAL SOUNDNESS OF THE SYSTEM.

COMMENT: The Teachers’ Retirement System must be operated in a manner to assure that earned benefits will be paid in a timely manner. Both present and future retirees must be considered in any and all decisions related to the benefits to be paid, the funding of such benefits and the investment of the Systems’ resources.

ITEM III: PROMOTE FULL FUNDING OF THE TEACHERS’ RETIREMENT SYSTEM, INCLUDING THE MEDICAL INSURANCE FUND, BY THE STATE AND OPPOSE ANY EFFORT TO REDUCE OR WITHHOLD THE STATE’S CONTRIBUTION TO THE KENTUCKY TEACHERS’ RETIREMENT SYSTEM FOR MATCHING MEMBER CONTRIBUTIONS AND/OR OTHER STATUTORY APPROPRIATIONS TO THE SYSTEM FOR THE PURPOSE OF BALANCING THE BUDGET FOR OTHER GENERAL FUND EXPENDITURES. OPPOSE ANY EFFORT TO APPROPRIATE OR BORROW RETIREMENT SYSTEM FUNDS. OPPOSE ANY EFFORT TO DIRECT THE INVESTMENT OF

RETIREMENT SYSTEM FUNDS.

COMMENT: Continued full funding of such contributions in a timely manner is required to maintain the sound condition of the annuity and medical insurance funds.

ITEM IV: CONTINUE TO SUPPORT COST OF LIVING ADJUSTMENTS THAT REFLECT THE ACTUAL INCREASE IN THE COST OF LIVING BEING EXPERIENCED BY RETIREES.

COMMENT: Retired teachers should continue to receive cost of living adjustments at least equal to those received by other state retirees and equal to the increase in the CPI.

ITEM V: MAINTAIN THE KENTUCKY TEACHERS' RETIREMENT SYSTEM (KTRS) AS IT CURRENTLY IS, A DEFINED BENEFIT GROUP RETIREMENT PLAN.

COMMENT: Discussion is occurring about changing KTRS' current Group Retirement (Defined Benefit) plan to an Individual Savings (Defined Contribution) plan. Unlike a Defined Contribution plan, under a Defined Benefit plan a retiree cannot outlive his/her pension plan. The administration costs of Defined Contribution plans are much higher than the administration costs of Defined Benefit Plans.

ITEM VI: MAINTAIN ADEQUATE AND ACCESSIBLE HEALTH INSURANCE COVERAGE FOR ALL RETIREES.

COMMENT: The current health insurance programs provided by KTRS must be continued. Full funding is needed as provided under KRS 161.550(2).

ITEM VII: SUPPORT LEGISLATION REQUIRING LONG-TERM CARE INSURANCE CARRIERS TO SUBMIT RATE INCREASES TO THE ATTORNEY GENERAL, AS WELL AS THE OFFICE OF INSURANCE, AND ALLOW INTERVENTION BY THE ATTORNEY GENERAL.

COMMENT: During the past three (3) years, the Kentucky Office of Insurance has permitted huge rate increases (i.e. 69%) by long-term care insurance carriers. The increases are intolerable for individuals on fixed incomes.

ITEM VIII: SUPPORT LEGISLATION REQUIRING STATE AND LOCAL ENTITIES THAT HAVE RETIREES PARTICIPATING IN THE STATE INSURANCE PROGRAM TO BRING ACTIVE EMPLOYEES INTO THE PROGRAM.

COMMENT: Currently some city, county, university and state active employees do not participate in the state health insurance program but are brought into the program upon retirement. These groups' active employees need to either participate in the state program or pay a surcharge for their retirees being in the program.

ITEM IX: SUPPORT AN INCREASE IN THE AMOUNTS PAID TO SURVIVORS OF ACTIVE CONTRIBUTING MEMBERS AND DISABILITY RETIREES.

COMMENT: Benefits paid to survivors of active teachers and disability retirees have not been increased for many years and have not kept pace with inflation.

ITEM X: OPPOSE EFFORTS AT THE FEDERAL LEVEL TO IMPOSE MANDATORY SOCIAL SECURITY FOR MEMBERS OF THE KENTUCKY TEACHERS' RETIREMENT SYSTEM.

COMMENT: If the KTRS contribution rates are reduced by 12.4% so that the combined KTRS and social security rate is maintained at the present level, the benefit actuarial formula for teachers would have to be reduced from 2.5% to less than 1.0%. The result would greatly reduce overall benefits for current and future teacher retirees.

ITEM XI: SUPPORT THE 2008 LEGISLATIVE PRIORITIES OF THE AARP/NRTA STATE LEGISLATIVE COMMITTEE AND/OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.

COMMENT: Issues of particular interest to retired teachers include predatory lending, increased home and community-based health and living services, and long-term care regulations.

DELEGATE ASSEMBLY 2007

The Delegate Assembly of the Kentucky Retired Teachers Association met on Wednesday, April 19, 2007, at 2:15 p.m. in the Queen of Scots Room of the Executive West Hotel, Louisville, Kentucky.

CALL TO ORDER

The meeting was called to order by President Tara Parker

MINUTES OF LAST MEETING

Minutes were approved and filed.

STANDING COMMITTEE REPORTS by Virginia Shaw; Ray Roundtree and Bobby Humes; and Irene Erskine (See page 6)

After a motion by Bobby Humes and second by Don Miller, the Delegate Assembly approved the adoption of the 2008 Legislative Program.

RESOLUTIONS COMMITTEE

After a motion by Dr. Bob Wagoner and second by Buddy Rushing, the Delegate Assembly approved the adoption of the 2007 Resolutions. (See page 15)

NOMINATING COMMITTEE (Neal Tucker)

The Committee presented the following slate:

President: Patsy Young
 President-Elect: Billy Triplett
 Vice-President: Cebert Gilbert

There being no further nominations, President Parker called for a vote to elect the officers by acclamation. (See page 10)

EXECUTIVE DIRECTOR AND TREASURER'S REPORT

Executive Director Dr. Bob Wagoner presented the Director and Treasurer's Reports. Dr. Wagoner stated that our financial and fiscal assets are very good. There was a \$20,000 increase in net assets this year. We have no outstanding debts, we own the office building and the land. Our only expenses are our operating costs. Some challenges are ahead of us, but the two most important ones are maintaining medical health insurance benefits and a sound pension fund.

There is an election in May for seats on the KTRS Board of Trustees. He urged everyone to recall that the incumbents have worked hard for us and we should consider the advantages of keeping Ruth Ann Sweazy and Ronald Sanders in their present seats.

Dr. Wagoner expressed his gratitude to the KTRS staff and Humana who attended our convention and were readily available to answer questions throughout the day.

We have a good relationship with our legislators. We need to elect people who support our goals. He encouraged everyone to examine candidates to find out their stand on retired teachers' issues.

Since there were no questions, the reports were filed.

OTHER BUSINESS

Dr. Wagoner welcomed Gary Harbin, Executive Secretary of KTRS, to answer questions from the Delegate Assembly. Questions concerning the stability of KTRS, the Blue Ribbon Panel, health insurance, and pension reform were addressed. Mr. Harbin answered all questions the delegation proposed.

RECOGNITION OF OUT-GOING PRESIDENT

On behalf of the organization, Patsy Young presented an engraved plaque to Tara Parker for her dedication and tremendous leadership to KRTA during the past year serving as president. She praised Tara for her tireless efforts and 'go for the gold' platform. President-elect Young said, "When we found Tara, we found GOLD!"

The General Assembly adjourned at 3:30 p.m. The 2008 Convention will be held on April 18.



**RELSOLUTIONS
DELEGATE ASSEMBLY
APRIL 17, 2007**

To All To Whom These Presents Shall Come:

WHEREAS, The Kentucky Retired Teachers Association, being the only organization in the State that has as its sole purpose the improvement of the welfare of retired teachers in Kentucky and

WHEREAS, The Kentucky Retired Teachers Association, meeting in its Annual Convention at the Executive West Hotel, Louisville, Kentucky, on April 17, 2007, desires to voice certain areas of concern, interest, and appreciation.

Now, Therefore, Be It Resolved That:

- We declare sincere appreciation to our Executive Director, Dr. Robert Wagoner, whose professional leadership, commitment, and complete loyalty continue to direct the Association in achieving its goals. We commend him for his willingness to accept and ability to resolve new challenges that constantly arise.
- We extol Dr. Wagoner's continued efforts to maintain the quality of service the association has always provided. His service in other organizations confirms his interest in and focus on local, state, and national concerns of all retired teachers.
- We express our thanks to Dr. Wagoner for his continued commitment to serve us as Legislative Agent and extend thanks to Bobby Humes and Ray Roundtree, Legislative Co-Chairs, and Frank Hatfield, Executive Director Emeritus, serving as volunteer advocates.
- We applaud Janie Caslowe, Deputy Executive Director for Member Services, and Brenda Meredith, Deputy Executive Director for Communications, for the exceptional efficiency they have demonstrated in performing the expanding duties of their positions.
- We express our sincere thanks to Carla Hahn, Mary Wagoner and the entire headquarters staff, without whose assistance Kentucky's retired teachers would be less informed. We applaud their unsurpassed patience and competence.
- We declare sincere gratitude to Gary Harbin, Executive Secretary of the Kentucky Teachers' Retirement System, his staff, and Board of Trustees for professional leadership in providing quality service to all Kentucky retired teachers and diligence in developing and promoting a legislative program that enhances benefits to all members. As we continue to build on the excellent relationship KRTA has with these competent people, we anticipate growth.
- We respectfully call upon Governor Ernie Fletcher to support efforts to meet the needs of Kentucky retired teachers who have given so much to their profession with expectations of good health benefits upon retirement.
- We appreciate the efforts of the members of the 2007 General Assembly to pass legislation favorable to retired teachers and declare our sincere thanks for their support. With anticipation and gratitude, we urge their continued support.
- To our President, Tara Parker, who has served KRTA with enthusiasm and dedication, we extend special thanks. We appreciate President Parker's powerful platform, "Finding and Keeping the Gold," which encompasses enhancing communication with chapters and committees, increasing membership, promoting the KRTA legislative agenda and knowing our legislators better, and promoting community service. Her ever vigilant approach to the task of service to members of KRTA is commendable.
- We express appreciation to our President-Elect, Patsy Young, who willingly accepts additional responsibility to that of her current position. She serves as KRTA's representative to the KTRS Board of Trustees.
- We express appreciation to our Vice President, Billy Triplett, who willingly accepts additional responsibility to that of his current position. He serves as our NRTA/AARP representative in the area of Community Service.
- To Immediate Past President, Neal Tucker, we compliment his genuine concern for each member of our organization by promoting "caring and sharing" as we work together for the common good of each. Neal continues his remarkable performance in all areas of interest and benefits for retired teachers.
- We acknowledge the steadfastness of the Executive Council in promoting the

general welfare of all KRTA members: Emma Lou Isaac, Jim Frank, Gus Swanson, Mike Irby, Jack Waff, Sandra Epley, Melanie Wood, June Grooms, Mark Crain, Mary May, Sally Smith, Larry Morrow, Harold McLaren, and Jean Harney. We extend thanks to the members for their service and willingness to accept and work toward solutions for the growing challenges that lie ahead.



Roberta Fugate, Chairperson

- We extend thanks and appreciation to Irene Erskine and Carolyn Falin, Co-Chairs of the Health and Insurance committee, as monitors of our health and insurance needs and cognitive evaluators of services and benefits. We appreciate their concern for the unique role our organization plays in working for the common good of our retired educators.
- We express gratitude to Robert Estes, AARP/KRTA Specialist for Kentucky, who provides retirees with current information from AARP, continues to work with the Grandparent Essay Contest, and the Veterans' History Project.
- We congratulate Virginia Shaw, Harold VanHook, Bob Anderson, Ernie Trosper, and Fonrose Wortham, Jr., Co-Chairs of the Membership/Pre-Retirement Committee, in their continued tireless efforts to increase membership, which currently numbers 26,107 with 20,156 using automatic dues deduction. We appreciate their determination and untiring enthusiasm.
- We commend the participating local and district retired teachers' associations for their endless volunteer services which include programs that benefit our youth, give assistance to the aging, promote volunteer work in local schools, and numerous other community programs.
- We thank Attorneys Eric Farris and David Carby for their diligence in contesting the long-term care rate increases requested by Life Investors Insurance Company of America. Their commitment to the welfare of the members of KRTA is commendable.
- We extend appreciation to the Nominating Committee for excellent leadership shown in nominating outstanding officers:

Neal Tucker, Chairperson	Ernie Trosper	Larry Morrow
Roberta Fugate	Irene Erskine	
- We congratulate the 39 local retired teachers' associations with achievement of at least 90 percent membership in KRTA (including 6 with 100 percent) to win the M. L. Archer Award.
- We memorialize our 768 colleagues who have departed this life since we last met by noting their significant contributions to the students they taught and yet live on in the acts of goodness they performed and in our hearts.
- We extend a special thank you to those who assisted in making last night's reception and this meeting a success. We offer special thanks to members of the Reception and Registration Committees.

RECEPTION

Melanie Wood
Shannon Royal
Marianne Humphries
Fonrose Wortham

Joyce Cecil
Patsy Young
Irene Erskine

REGISTRATION & LUNCHEON

Karin Anderson
Janie Caslowe
Carla Hahn
Frank Hatfield
Margaret Hatfield

Linda Humes
Brenda Meredith
Dorris Tucker
Bob Wagoner
Mary Wagoner

- We wish to express our thanks to the Executive West Hotel for its gracious hospitality and the use of its facilities.

*Roberta Fugate, Chair
Emma Lou Isaac
Don R. Miller*

If there are multiple KRTA members in your household, you are now receiving only one copy of News.



Over 4,000 members are family members residing in the same household. By sending only one copy to your household, we can save KRTA dues dollars. If you want to continue receiving multiple copies of the newsletter, just let us know.

EXHIBITS 2007

~~~~  
 Below  
**KTRS**  
 Staff Members  
 Julie Rogers - Insurance  
 Tami McMichael - Insurance  
 Ann Crosswell - Pre-Retirement  
 ~~~~



~~~~  
 Above  
**AARP Staff**  
 Hal Stopfel, Phil Peters  
 Bill Harned, Scott Wegenast  
 Patrice Blanchard  
 ~~~~



~~~~  
 At Left  
**COMPBENEFITS**  
 Kathy Revell  
 ~~~~



~~~~  
 At Right  
**HEARIN AMERICA**  
 Bob Marshall  
 ~~~~



~~~~  
 Pictured at the Right  
**HUMANA & ACTIVE HEALTHCARE MANAGEMENT**  
 Cathy Price, Jacqui Foree  
 Tonya Broell, Susan Fries  
 Kimberly Woods, Kathy Clements  
 ~~~~



~~~~  
 Below is  
**HENSLEY & ASSOCIATES**  
 Hank Hensley  
 ~~~~



~~~~  
 Pictured above  
**COMMONWEALTH CREDIT UNION**  
 Launch Hines and  
 Liz Yandell  
 ~~~~



~~~~  
 Above is  
**MEDCO HEALTH SOLUTIONS**  
 Mehrzad Arefi and  
 Mike Johnson  
 ~~~~



~~~~  
 Above  
**NATIONAL HEALTH ADMINISTRATORS**  
 L to R: David Seals, Marvin Kinch  
 Deborah Bailey  
 ~~~~



April 17, 2007
 Thanks to Our Exhibitors!

~~~~  
 At the Right  
**LIBERTY MUTUAL**  
 Dave Farmer  
 ~~~~



*What I spent is gone!
 What I kept is lost! But
 what I gave away will be
 mine forever!*

— Dr. Ethel Percy Andrus

★ Retired Teacher Volunteerism Up ★

In 1947, when Dr. Percy Andrus, NRTA founder, proclaimed her motto "To serve not to be served," I am sure she had no idea the impact that retired teachers would make on their communities. This year Kentucky retired teachers reported 551,000 volunteer hours valued at over \$10,357,680.

The KRTA staff expresses its thanks and appreciation to all who participated and reported volunteer hours. Information and names received will be used to participate in state and national volunteer programs.

E-Mail Alert!

Please keep your e-mail address updated with KRTA if you want to receive legislative reports.

krt98@aol.com

FOR YOUR HEALTH & SAFETY



Dan Schuermeyer
Senior National Planning
Coordinator

Nanoscience Enhances Quality of Life

Hear In America

“Quality of Life” is a term that is often used in reference to retirement. People have many different ideas of how they want to spend this time, including traveling, pursuing a new (or old) hobby, volunteering, or just relaxing. If you knew that there was one thing you could do for yourself and your family that would improve your relationships, your feelings about yourself, and your life overall, would you do it?

For many seniors, this is possible! About 3 out of 10 Americans over the age of 60 have hearing loss. Many of these people don't know they have a loss, or don't realize how bad it is, and how much of life they are missing. Hearing aids have been proven to provide all the benefits mentioned above, safely and effectively.

What is “nanoscience”? It seems that we are being introduced to new technical terms a lot lately, and this is one of the newest. Nanoscience is the study of very small objects, down to the level of molecules and atoms. Nanoscience (and nanotechnology) applications are reshaping many things, from golf balls to cars to computers. On such a microscopic scale, matter has different characteristics, and many more things are possible. Some materials, when reduced to this microscopic size, become superconductors, some fantastically strong.

This technology allows today's smaller hearing aids to “think” even faster and smarter than before. Tiny “nano” switches allows these features to adapt so quickly and smoothly that the wearer doesn't notice any pause or hesitation. Nanoscience technology is now available in several brands of hearing aids under the Hear In America plan. Ask about it from your Hear In America approved hearing center. For information on the Hear in America Hearing Plan, call (800) 286-6149.



Reduce Your Chances of Catching Common Cold

by Dr. Henry Baughman

The common cold virus lives everywhere, literally: door knobs, elevator buttons, ball-point pens and

handles on supermarket carts, to name a few places. In addition, the virus is in the respiratory tracts of people and is spewed out when these people cough or sneeze. Obviously, the first line of defense is to avoid people who are coughing, sniffing or sneezing. The second line of defense is to avoid touching these surfaces. You can avoid touching your nose or mouth before washing your hands with soap and water or using



Ceremony and Healing Grief

Memorial events are vital healing tools in the early process of bereavement. Effective memorial rituals help create a picture of healthy grieving by attending to the four basic needs of a bereaved person's life: remember, realize, reaffirm, release.

Remember a loved person's life through the telling of stories and the sharing of eulogy; items of remembrance and picture collages help elicit the telling of these stories.

Realize that memorial events help confirm the reality of the death. Effective memorial events must hold in balance the tandem needs of celebrating a life lived while acknowledging the impact on relationships that death creates.

Since death raises ultimate questions about life and what is beyond life as we know it, memorial services should include opportunities for reaffirming these values. That is why so many families want a religious service, even when the deceased may not have been a person of faith. It is also why non-religious services often focus on the contributions made to the world by the person who died. Together these help families reaffirm what is truly valuable when a loved one dies. Finally, memorial rituals help families and communities release their loved one, say good-bye to the physical remains and begin the long arduous process of starting life without the deceased. This farewell is always difficult but it is also incredibly important. Scattering cremated remains, filling the grave with soil, or planting a tree in a beloved park can all be meaningful rituals that help us say good-bye.

Practical Ways to Make Memorial Ceremonies Meaningful.

Often families are looking for ways to personalize a memorial event. Here are some practical ideas.

- Include family members of close friends in reading poems, scripture or special tributes.
- Invite three or four friends to share a favorite memory or story at the service.
- Select music that is appropriate to the deceased's life and beliefs.
- Bring items significant to the deceased to display at the service such as a fishing rod, camera equipment, artwork, books, garden tools and picture collages.
- Choose a casket or urn that can be personalized with an insignia, photograph or important symbol.
- Place a letter, toy, photograph or symbol in the casket or urn.
- Give a meaningful “gift” from the deceased to those attending the service such as a favorite recipe, a favorite plant from his or her garden.

Shared joy is double joy. Shared sorrow is half-sorrow.

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instant hand sanitizer (which is advertised to kill 99.99% of germs). Some work places require employees (like all hospital personnel entering a patient's room) to wear face masks and gloves to prevent contaminating others and to wash their hands with soap and water or use hand sanitizers. If working where others are coughing/sneezing, try wearing a face mask.

Other personal things one can do to reduce the chances of ‘catching’ a cold include gargling with water three times daily. (A Japanese study found that people who gargled with water had 36% fewer colds.) Gargling helps remove mucus that drains from your sinuses (preventing viruses from entering your respiratory tract), helps moisturize the cells in the back of your throat to prevent drying out, and reduces coughing. Another preventative measure is to keep as physically active as possible—fast walking is the recommended exercise. Drink hot tea—white tea with green tea is the recommended choice because of its

immune system enhancement and antioxidant properties. Get a flu shot. Always eat breakfast and a healthy diet at noon and in the evening, while drinking at least eight (8) glasses of fluids every day.

If you ‘catch’ a cold, take OTC zinc nasal spray 4 times a day, eat chicken soup, drink lots of water, and be sure to get at least 7 hours of restful sleep—more if exhausted. You might try NyQuil or Tylenol PM to help you get to sleep. (Alcoholic beverages do not kill cold viruses and are not recommended to help you sleep.) Never take leftover antibiotics for the common cold or flu—antibiotics only kill bacteria, not viruses! (Don't ask your doctor to prescribe antibiotics over the phone; a physician should personally examine you before prescribing medications. There are several anti-viral medications available today.) Remember the old saying, “He who hath himself for a doctor, has a fool for a patient.” Also, when ones body systems are in a weakened condition, the ‘common cold’ or flu may progress into sinusitis, bronchitis or pneumonia. (I know because it happened to me and required a week's stay in a hospital on IV medications.)

AROUND THE STATE . . .

FEATURES

John Frith Stewart Speaks to Nelson County Retired Teachers

On January 18, the Nelson County Retired Teachers held their regular meeting at My Old Kentucky Home Country Home.

Stewart spoke to the retired teachers about legal issues including trusts, power of attorney rights, and wills. He gave many examples of issues that need to be addressed by everyone, not just retired persons. The audience asked many questions regarding specific legal issues. In addition to answering the audience's questions, Stewart offered his legal assistance in writing a will for all in attendance at a special discounted rate.



John Frith Stewart

Stewart commented that he had been told that at the end of each day he should ask himself the question: "Did I help someone today?" The retired teachers can answer this question for him on this meeting day. John Stewart didn't just help one person, he helped many!

2nd District Helps Celebrate!



Members from Past President Neal Tucker's district attended the Convention where much of the theme focused around celebrating the 50th Anniversary of Kentucky Retired Teachers Association.



McCreary County Retired Teachers Association Sponsors Student on Reward Trip

Last fall after the publication of CATS scores, Juniors and Seniors were rewarded with a trip to Walt Disney World in Florida. McCreary Central High School Principal, David Cothron, called upon the Retired Teachers Association to help sponsor one of the students. To qualify for this trip, a student must have scored "distinguished" on sections of the CATS test.

Our teachers responded gladly with a resounding "YES." Just as in the past, many members dug—some sacrificially—into their pockets and came through for the students remembering, "Teaching is a Work of the Heart."

Recent retirees recognized the names of the accomplished students and felt that they themselves may have shared a small part in their successes. Still others had been retired long enough to only remember what it is like to meet the need of a deserving student and cause a smile to cross the face of a youngster.

Not only did MC RTA sponsor one student, but were able to contribute toward the expense of another. The total amount contributed was \$750. Once a teacher—always a teacher!

KRTA—Your choice.
pension information ♦ social interaction ♦ volunteer opportunities ♦ benefits ♦ services ♦ community commitment ♦ support for education

KRTA—Your voice.
A consistent voice in the legislature since 1957 to protect and promote pension

Deadline Dates for Submitting Articles to the KRTA News

2007 Issue	Deadline Date
September	July 9
December	October 8

You may send them to bmeredithky2@aol.com or Brenda Meredith, KRTA
7505 Bardstown Rd
Louisville KY 40291

Any picture submitted with an article must be an original.

KENTUCKY TEACHERS' RETIREMENT SYSTEM		REGISTRATION	SEMINAR
PRE-RETIREMENT SEMINARS		9:00 a.m. - 9:15 a.m. <i>(Local Time)</i>	9:15 a.m. - 1:00 p.m. <i>(Local Time)</i>
May 26, 2007 KTRS 477 Versailles Road Frankfort, KY (Next door to main building) 50 Max	July 17, 2007 Kentucky Dam Village SRP* Convention Center Exit 27 off I-24 on US 641 & US 62 Gilbertsville, KY 100 Max	July 18, 2007 Pennyrile Forest SRP* 20781 Pennyrile Lodge Road Dawson Springs, KY (Multi-Purpose Facility) 60 Max	
July 19, 2007 Rough River SRP * Lodge Lower Level 450 Lodge Road Falls of Rough, KY 100 Max	September 22, 2007 Jenny Wiley SRP* Wilkinson/Stumbo Center 75 Theatre Court Prestonsburg, KY 100 Max	October 6, 2007 Lexington Community College Auditorium Oswald Bldg. 215 Cooper Drive Lexington, KY 100 Max	

* KTRS provides the coffee at State Parks.

MISCELLANEOUS INFO . . .

YOU MIGHT WANT TO KNOW



2007 Annuity Electronic Funds Transfer available for use on the following dates:

June 28	September 27
July 27	October 29
August 29	November 28*
	December 28

*KRTA dues deduction

Beware of Spams, Phishes, Vishes and Other Nuisances

The creativity of scammers never ceases to be amazing. Some scams for which to watch are:

Bogus senior specialists targeting boomers' investments—Perhaps a free meal, the so-called senior specialist, claiming expertise in investments for those over 55, reviews seniors' portfolios and typically recommends that they liquidate stocks and invest instead in variable or equity-indexed annuities. Both investments are high-commission vehicles with long holding periods and gigantic early-withdrawal penalties. (*Consumer Reports* February 2007).

Vishing expeditions—Voice phishing calls may come from a scammer posing as a bank or credit-card representative asking you to call a toll-free number to straighten out some mysterious mix-up in your account. When you call, an automated attendant prompts you to enter your account number or maybe some other private information. You've been Vished!

Computer purchase claim—Be aware of the following multiple e-mail hoaxes confirming the recipients' purchase of a computer: The first e-mail hoax claims the recipient made the purchase through an online service provider. The e-mail contains a link if the recipient wishes to dispute the charges to his or her account. Once the link is selected, the recipient is requested to provide his/her account information. Do not respond or open the attachment. If you have received this or a similar hoax, please file a complaint at www.ic3.gov.

Bogus e-mail from Social Security—If you receive an e-mail from Social Security asking for information, do not respond. The Social Security Administration only contacts people by U.S. Mail.

Fraudulent spam e-mail claiming to be from FBI Director Mueller

—The first e-mail claims to be from FBI Director Robert S. Mueller III. It advises recipients that they are the beneficiary of a large sum of money and that they can claim the money by providing an FBI Identification Record and a Certificate of Ownership. To make the message look more legitimate, information is pasted in the e-mail from the FBI.gov website defining what an Identification Record is and how to obtain it from the Criminal Justice Information Services Division. The second e-mail claims to be from Donna M. Uzzell, FBI Compact Council Chairman. The message informs the recipient the Certificate of Ownership is supplied, for a fee, by the country where the funds originated. It requires the recipient to respond to the e-mail for instructions on sending the money to FBI Nigeria, which then will issue the certificate. At this point the message becomes more threatening, stating the FBI has investigative programs which can track down those who fail to provide the requested documentation. It further states failure to comply will result in charges being brought against the individual by the FBI.

2007 KRTA WORKSHOP SCHEDULE

DISTRICT	DATE	PLACE	CONTACT PERSON
Jefferson Co	Mon, Aug 27 9:00 a.m.	U of L Alumni Club	Ima Johns 4910 Chamberlain LN Louisville, KY 40241-1110 502-426-5990 / imajohns@bellsouth.net
Central Ky West	Tues, Aug 28 9:00 a.m.	Holiday Inn North Lexington	Don Pace 20 Heritage PL Winchester, KY 40391-2335 859-744-2763 / dwpace2@pop.uky.edu
Northern	Wed, Aug 29 9:00 a.m.	Triple Crown Country Club Union	Linda Thornton 89 Burlew LN Butler, KY 41006 859-391-9084 / linda.thornton@fuse.net
Central Ky East	Thurs, Aug 30 9:00 a.m.	Natural Bridge State Park Slade	Vivian Marcum PO Box 153 Gray Hawk, KY 40434-0153 606-287-3256 / vimarc@prtcnet.org
Fifth	Fri, Aug 31 9:00 a.m.	Aquatic Center Buckner	Shirley Sills 2001 Hiatt LN Smithfield, KY 40068-7900 502-845-7290
First	Mon, Sep 10 9:00 a.m.	Kenlake Lodge Hardin	Kathleen Chipps 714 Chipps RD Smithland, KY 42081 270-928-2673
Second	Tues, Sep 11 9:00 a.m.	Holiday Inn Hopkinsville	May Lou Roak 311 Donna DR Hopkinsville, KY 42240-5219 270-886-5353
Third	Wed, Sep 12 9:00 a.m.	Barren River State Park Glasgow	Irene Erskine 526 Claremoor AV Bowling Green, KY 42101 270-782-1940 / ierskine@insightbb.com
Fourth	Thurs, Sep 13 9:30 a.m.	Country Hearth Inn Elizabethtown	Mary K. Bunnell 5 Johnson Springs RD Mumfordsville, KY 42765-9323 270-524-5455
Mid Cumberland	Mon, Sep 17 9:30 a.m.	Ctr For Rural Development Somerset	Ralph Edwards 132 Alchera AV Monticello, KY 42633-1697 606-348-7451
Upper Cumberland	Tues, Sep 18 9:00 a.m.	Pine Mt State Park Pineville	Carolyn Falin 47 Laurel Lake Resort RD Corbin, KY 40701 606-523-8450 / cfalin@vol.com
Upper Ky River	Wed, Sep 19 9:00 a.m.	Buckhorn Lake State Park Buckhorn	Joyce Whitaker 14 Stewarts RD Blackey, KY 41804-9004 606-789-5830 / esan@alltel.net
Big Sandy	Thurs, Sep 20 9:00 a.m.	May Lodge Jenny Wiley Park Prestonsburg	Gerald Preston 133 Iris ST Paintsville, KY 41804-9004 606-789-5830 / geraldpreston@bellsouth.net
Eastern	Fri, Sep 21 9:00 a.m.	Carter Caves State Park Olive Hill	Edwin Cook III 160 Comet DR Olive Hill, KY 41164-7687 606-286-6312 / ecook@atcc.net

Registration begins at 8:30 a.m. local time except for Fourth and Middle Cumberland Districts which begins at 9:00 a.m. EST

FOR YOUR INFORMATION

KRTA OFFICE

231-5802 (from Louisville)
 1-800-551-7979 (from outside Louisville)
 (502) 231-0686 (fax)
 krta98@aol.com (e-mail) www.krta.org (web site)

KRTA LEGALINE

1-800-232-1090
 smore@bfrlaw.com
 Buckman, Farris & Rakes Shepherdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO

1-800-927-0030
 Hank Hensley Louisville, Kentucky

LONG-TERM CARE INSURANCE

1-866-899-5796 or 502-553-7630

DENTAL INSURANCE

COMPBENEFITS
 1-800-456-1635, ext. 21

VISION INSURANCE

KRTA Discount Vision Card Call 1-866-335-0882
 VSP Call 1-866-896-1273 or 1-800-877-7195 or visit
 www.enrollvsp.com/krta

AUTOMOBILE & HOMEOWNERS INSURANCE

Liberty Mutual Insurance Company
 425-8450, ext. 243 (from Louisville)
 1-800-225-8281 (from outside Louisville)

HEARING INSTRUMENT PLAN—HEAR IN AMERICA

502-244-5378 (from Louisville)
 1-800-286-6149 (from outside Louisville)

KY TEACHERS' RETIREMENT SYSTEM

1-800-618-1687 or www.ktrs.org

COMMONWEALTH CREDIT UNION

1-800-228-6420 or www.ccuky.org

ORDER FORM KRTA MEMBERSHIP PIN

Please place an order for _____ @ \$2.50.
 # of pins
 Enclosed please find my/our check in the amount of
 \$_____.

Please send pins to:



Send completed Order Form to: KRTA
 7505 Bardstown Road
 Louisville, KY 40291-3234

Quips, Quotes & Puzzles

Grandma's Hands

Grandma's some seventy-seven plus years, sat feebly on the patio bench. She didn't move, just sat with her head down staring at her hands. When I sat down beside her she didn't acknowledge my presence and the longer I sat I wondered if she was ok. Finally, not really wanting to disturb her but wanting to check on her at the same time, I asked her if she was ok.

She raised her head and looked at me and smiled. "Yes, I'm fine, thank you for asking," she said in a clear strong voice.

"I didn't mean to disturb you, Grandma, but you were just sitting here staring at your hands and I wanted to make sure you were ok."

"Have you ever looked at your hands," she asked. "I mean really looked at your hands?"

I slowly opened my hands and stared down at them. I turned them over, palms up and then palms down. No, I guess I had never really looked at my hands, as I tried to figure out the point she was making.

Grandma smiled and related this story:

"Stop and think for a moment about the hands you have, how they have served you well throughout your years. These hands, though wrinkled, shriveled and weak have been the tools I have used all my life to reach out and grab and embrace life. They braced and caught my fall when as a toddler I crashed upon the floor. They put food in my mouth and clothes on my back. As a child my mother taught me to fold them in prayer. They tied my shoes and pulled on my boots."

"They dried the tears of my children and caressed the love of my life. They held my young husband and wiped my tears when he went off to war."

"They have been dirty, scraped and raw, swollen and bent. They were firm yet gentle when I held my newborn son. Decorated with my wedding band, they showed the world that I was married and loved someone special. They replied to the letters written home and trembled and shook when I buried my parents and spouse and watched as my daughter walked down the aisle."

"Yet, they were strong and sure when I grabbed my child and jerked her away from danger when a car was going too fast, and they clasped my children lovingly for stitches, broken bones, and measles. They have held children, consoled neighbors, and shook in anger when I didn't understand. They have covered my face, combed my hair, and washed and cleansed the rest of my body, and those of my family. From the day a new baby was born, to the day I washed my first love's body and prepared him for his final viewing. They have been sticky, wet, bent, broken, dried, and raw."

"To this day when not much of anything else of me works real well, these hands hold me up, lay me down, and continue to fold in prayer. These hands are the mark of where I've been and the richness of my life."



Author Unknown

Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH 2007

“. . . these immortal dead who live again in minds made better by their presence . . .”

IN MEMORIAM

ADAIR CO

Nellie Jessee

ALLEN CO

Vernice M Sexton

BARREN CO

Barbara J Honeycutt

Edith Pennington

BATH CO

Lorraine Dicken

BELL CO

Vesta J Collett

Willa J Hopkins

Eva Stewart

Jewell R Wilson

BOONE CO

Johnny P Allen

Anna Berry

BOYD CO

Frances Pyles

Goldie Sharp

BOYLE CO

Beverly White

BREATHITT CO

Fred Deaton

Betty Taulbee

BULLITT CO

Rita S Anderson

CALDWELL CO

Flora H Creekmur

Richard Hughes

CALLOWAY CO

Annie M Hopkins

Mary McCuiston

Hiram Patterson

CAMPBELL CO

Karen Allen

Lona Barnett

Lee Delia Brock

William Cann

Mary Eichner

Flora Huppert

Mary Morris

Judith Witte

Margaret Wood

CARROLL CO

Doris B Lawrence

Sam P Simpson

CASEY CO

J M Phillippe

CHRISTIAN CO

Odessa Chestine

Fred R Clayton

Vernell Powell

Glenn Wade

CLAY CO

Sam Benge

DAVISS CO

Lillian S Johnson

Eileen Jones

Marjorie K Smith

EDMONSON CO

Ruby Caswell

FAYETTE CO

Joyce Akers

Dorothea B Dray

Lionel Duff

Helen Fern

Terry L Hile

Jerrylyn Lyons

Wilburn Pratt

Allen Staples

Esther K Taylor

Jim M Walker

Betty Welte

FLEMING CO

Brenda McIntosh

FLOYD CO

Mabel B Berger

Kathleen Keithman

Curtis Moore

Ruth Tackett

FRANKLIN CO

Veronica Click

Mae Conley

Wynne V Masters

Redwood Taylor

GRAVES CO

Bobby Holland

Gisela Ward

GREEN CO

Genevieve Adkins

Estelle Sewell

Evelyn Simmons

GREENUP CO

Maxine Miller

HARDIN CO

Frances Blair

Nancy Goodin

Shirley Walkup

HARLAN CO

Dorothy M Hollin

Clell E Metcalf

Ruth C Vaughn

HARRISON CO

Bessie Lyons

HICKMAN CO

Susie M Carnes

James H Phillips

HOPKINS CO

Virginia Love

Roseanna Niswonger

JEFFERSON CO

Jemmetta Beaver

Joseph Chappell

Jane Cloud

Mary Covatta

Ruby Curry

Emily Dobbs

Janet Hawkins

Carra Higgins

James Howard

Ella Hulette

Evelyn Jackson

Lillian Jones

Genevieve Martin

Paul McDowell

Jeffrey A Miller

Nelda J Patterson

Walter Pickett

Barbara Pile

Elizabeth Rogers

Thelma Rouse

Woodrow Salgren

Jennifer Smith

Richard K Tomes

Bettie Weyler

Mary Wilson

Vernon Wold

Alta Wyrick

JESSAMINE CO

Hugh C Adams Jr

William C Carter

Nannie Hovater

Mary Smith

JOHNSON CO

Willie Conley

Barbara G Hall

Billie E Ward

KENTON CO

Paul W Champion

James L Poore

Margaret Spriggs

KNOTT CO

Jesse L Amburgey

Mary A McMullin

Grace Sloane

Verda Smith

Arthur Stewart

KNOX CO

Jeree D Hughes

Howard West

LARUE CO

Catherine Hummer

Orene Tabb

LAUREL CO

Roberta Lee Fiechter

Holbert Hodges

Pearl M Hodges

LAWRENCE CO

Glenna Rice

LETCHER CO

Beckham Caudill

Juanita S Day

LINCOLN CO

Russell Richards

E J Smith Jr

LIVINGSTON CO

Linda F Eison

LOGAN CO

Chester Vincent

LYON CO

Mildred Gresham

Aila K Hayden

MADISON CO

Elizabeth Bertrand

Margarita Blackwell

Virginia Holt

Jackson Lawson

Nela Phillips

MAGOFFIN CO

Daisy S Holliday

Lucy M Regan

Theda Tackett

MARSHALL CO

William A Cothran

Glenn Warren

MARTIN CO

Theresia Zsoldos

MASON CO

Anna E Woodward

MCCRACKEN CO

Arlie Adams

W D Vaughn

Brenda Waters

MCCREARY CO

Martin Marlar

MCLEAN CO

Janey D Johnston

MENIFEE CO

David Lane

MIDDLESBORO

Clyde Bolinger

MONROE CO

John Clyde England

Bobbie Finley

Charles M Newport

Wallace L Teeters

Elbert J Earle

Helen P Harris

Lucille Humphrey

Anne Pruitt

Ruth G Taylor

OHIO CO

Harold T Davis

OLDHAM CO

Eleanor Comer

Matilda C McWilliams

OWEN CO

Joyce S True

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Eva Belcher

Opal Belcher

Edwin B Cool

Willie Goins

Geneva Hamilton

Dorothy N Stratton

Howard Trout

POWELL CO

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Venice C Rogers

PULASKI CO

Thelma H Herrin

Maxine Hinkle

Anna L Leigh

Ruth F Smith

ROCKCASTLE CO

Earl Cummins

Hazel Owens

ROWAN CO

Dixie M Moore

Charles B Thompson

RUSSELL CO

Vivian J Flanagan

SCOTT CO

Frances P Warring

SIMPSON CO

Mary C Johnson

TODD CO

Louisa M Petrie

WARREN CO

Opal Anderson

Cornelia Ballinger

Nell Dotson

Gracie Moats

Miriam Otto

William J Parker

Irlene Stovall

Mary A Watson

WASHINGTON CO

Katie Sutton

WAYNE CO

Judy Upchurch

WEBSTER CO

Dorothy Waggener

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Cloral Arrington OH

Lela B Bentley OR

Margaret Carr TN

Revrey Cassity NY

George Clark GA

Jean Degener CA

Harold Ellington NC

Ada Hale IN

Phillip Hampton SC

James Harps GA

Naomi Harrison OH

Elizabeth Hatton FL

Verda Hendrick OK

Wilma Henry TN

Anna B Jones TN

Kathryn Kurtz IN