



News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association Serving Retired Teachers Since 1957

VOLUME XLIV, NUMBER 3

LOUISVILLE, KENTUCKY

MARCH 2010

The Shared Responsibility Proposal for Funding KTRS Retiree Health Care

KRTA Members:

Since the Kentucky Retired Teachers Association (KRTA) was formed in 1957, one of our highest priorities has been and continues to be protecting the fiscal soundness of the Kentucky Teachers' Retirement System (KTRS). There have been many times in KRTA's history that we have found it necessary to take steps to help ensure KTRS' actuarial soundness. Once again, KRTA is called upon to help protect the system that provides economic security to our members in their retirement.

Bob Wagoner
Executive Director
KRTA

The Problem

The Medical benefit for retired teachers is in critical jeopardy and a long-term funding solution must be reached otherwise the benefit could be reduced or eliminated for some retirees. The state has been redirecting contributions from the KTRS Pension Fund to pay for KTRS retirees' health care since 2004 in an amount totaling approximately \$562 million. This practice is a result of the fact that the KTRS Medical Insurance Fund is not sufficiently funded to meet the extraordinary increase in the costs of funding retiree health care over that same period of time.

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KRTA Convention 2010

KRTA members can look forward to informative, entertaining speakers when the 2010 convention convenes on Tuesday, April 20, at the Crowne Plaza (formerly Executive West Hotel).



Dr. Larry Allen
Ky. Leadership
Academy

Larry Allen will kick off the morning session on April 20 with his expertise in schools and school administration. Since 1998 he has served as Coach and facilitator for the Kentucky Leadership

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Gary Harbin
KTRS Executive
Secretary

As Executive Secretary of the Kentucky Teachers' Retirement System, **Gary Harbin** will bring the most up-to-date information available for retired teachers.

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John "Wags" Wagner
Motivational Humor

A well-developed sense of humor is essential for success in our high stress, ever changing, and demanding world of business. John Wagner has made humor his business, his SERIOUSLY FUNNY business.

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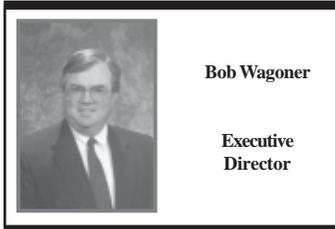
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PERSONALLY SPEAKING . . .

Social Security News & Pension Watch



Bob Wagoner

Executive
Director

KTRS: Pension Security

The new year is barely three months old, but the same old media mischaracterizations of public pensions continue. For example, in early January, The Washington Post published an editorial entitled: "State

and local pension plans are on a path to failure." Recently, an article written by Gary Harbin, KTRS Executive Secretary, appeared in the *NCTR News* that succinctly refutes media mischaracterizations of defined benefit group retirement plans.

An objective look at the research shows that traditional public defined benefit plans offer a successful, cost effective retirement model for plan participants, employers and taxpayers. The following excerpts are from Mr. Harbin's article:

"Stories in the news media and conversations in the political arena often fall short of accurately explaining the simple truth about traditional defined benefit plans. Our culture of 30-second sound bites just does not lend itself to objectively assessing complex issues and historical facts.

Although most public pension plans have been severely affected by market declines during the worst financial crisis since the Great Depression, the vast majority of public plans have a sufficient cushion of assets to continue payment of promised benefits for many years. Public pension plans will remain financially sound in the future as they have for many years in the past.

Decades of history establish that traditional defined benefit plans have successfully provided retirement security for teachers in spite of wars, terrorist attacks, economic ups and downs, Wall Street frauds and budget woes. Moreover, this retirement security has been delivered in a cost effective and efficient manner to the benefit of retirees and taxpayers.

The current issues regarding the unfunded liability of public pension plans

often obscure the long-term, proven success of public defined benefit plans. Proponents of defined contribution plans as means of easing the strain on state budgets must be confronted with the fact that such plans offer no retirement security and at higher costs and fees.

The vast majority of trustees, administrators and vendors serving public pension plans are honorable, upstanding individuals that exemplify the term "fiduciary." However, as we become more aware of the sordid details of the "pay to play" scandals across the country, we must acknowledge that some have failed to satisfy their legal obligations. Those persons who violated their fiduciary duties should pay a heavy penalty. None of these issues undermines the simple truth that defined benefit plans for teachers are a proven model of retirement success."

As I and others have discussed at local and district RTA meetings, Fall Workshops, Spring Conventions and previous *KRTA News* articles for some time, the greatest threat to our pension security is the continuing practice by the General Assembly of redirecting monies that should go to the pension fund to the medical insurance fund to pay retired teacher health insurance. A plan must be developed that will stop this practice, but still provide health insurance for retired teachers.

Many of you know the effects of the GPO, the WEP or both on a very personal level. These unjust Social Security provisions reduce and in some cases eliminate benefits for public education retirees, as well as many other public employee retirees. The bottom line is that public pensioners all over the country are being penalized for their service. The impact is felt by educators, municipal workers, state employees, federal employees and even the United States military.

With hundreds of thousands of Americans hurting from the financial impact of the GPO and the WEP, why has Congress failed to act? In an era of bailing out the big banks and financial institutions, why has Congress turned its back on public employees who have spent their lives in service to our schools, fire stations, communities and even on the battlefield? The only plausible answer is that Congress believes they can continue taking money from retirees with little or no action on this matter.

Hundreds of Congressional members find solace in cosponsoring legislation that calls for the repeal of these provisions, while never taking any definitive steps toward that end. All the while, retired public employees are heavily recruited to support the same Congressional members when it comes time to go to the ballot box. These same retirees are being ignored, misled and cast aside for issues Congress believes are more important.

Can such a claim really be made about Congressional officials who profess their desire to see these actions reversed? The proof is in their actions. The GPO and WEP are simply punted from one Congressional session to the next with little more than a symbolic cosponsor list and an occasional committee hearing.

The issue has been raised with Congress consistently for more than 20 years. Although awareness of GPO/WEP is as high as it has ever been, Congress still fails to make it a realistic priority.

In early March 2010 many members of the Retired Teachers Association (RTA) network will be meeting in Washington, DC, with Congressional members and staff on the GPO/WEP issue. The RTA network is an organization of retired teacher associations around the country. KRTA representatives will be participating in this GPO/WEP summit.

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PRESIDENT'S MESSAGE . . .

Call for Unity



Cebert Gilbert
KRTA President

In my first two articles, I introduced myself and shared an overview of my presentation from the fall workshops. Now, it is time to get serious about the problems facing retired teachers and how important it is for us to act together and act now. My theme "United We Win" may sound simple, but it requires very intentional responses from us all to overcome the complex problems that we are facing. Most retired teachers watch TV and read the newspaper, so we are in tune to the local and national economic issues that we hear about every day. As educated people, we all develop our own opinions and solutions regarding the world's problems. As my close friends and family can attest, I am certainly no exception! While we all see things in different ways and we may brand ourselves conservative or liberal, it is absolutely essential that we push aside our stereotypes and band together to achieve our common goals of a better quality of life for all of Kentucky's retired teachers. When you think about it, many of us become Democrats or Republicans simply because our parents were, too. My father was a Democrat and my mother is a Republican, so guess you could say I have over sixty years of experience uniting both parties for a common goal!

"United We Win" is an especially important concept at the local level. We must have respect and support from local officials and the community. In order to do so, our local associations must continually network within our communities. For example,

(Continued on page 4)

Want to receive weekly legislative updates?

Please keep your e-mail address updated.

Contact us at: krta98@aol.com

Long Term Care Insurance Did You Know?

KRTA members who bought the *Future Care II* Long Term Care insurance policy in 1992 and 1993 [Form LI-LTCP (KY) **192**], which was issued by Life Investors Insurance Company of America, were eligible for nursing home benefits if they:

- 1) had an injury or sickness; or
- 2) needed Human Assistance in performing 2 or more of the Activities of Daily Living; or
- 3) were dependent upon someone else for continual supervision because of Cognitive Impairment.

However, after September 20, 1993, these policyholders and KRTA members who bought the newer *Future Care II* Long Term Care insurance policy issued by Life Investors [Form LI-LTCP (KY) **393**] were not required to meet the above mentioned benefit triggers to qualify for nursing home confinement benefits. Only a Plan of Care from a physician would be required.

Likewise, the KRTA *Future Care* group policy with Life Investors that was approved in December of 1996 [LI-GRP-LTCC (KY) 1096], did not require that any of the above mentioned benefit triggers be met before qualifying for nursing home confinement benefits. Only a Plan of Care from a physician would be required.

Please note that this only applies to nursing home confinement. In addition, because all three plans were approved prior to January 1, 1997, they were "grandfathered" and are considered tax-qualified plans. (6/29/2009)



Expecting a Rate Increase? Stay Calm. You Have Options.

Joseph P. Blanchette, CLTC, National Health Administrators

We are all used to getting rate increases for most insurance policies that we own. The most noticeable increases are for health insurance plans, which often increase by double digits annually. Retirees with Medicare (Part B) and Medicare Supplement policies also experience yearly increases in premiums as well as deductibles. No one likes to pay more, but most everything goes up in price over time. Long Term Care insurance (LTCi) also has experienced rate increases as of late. Most of the larger insurance carriers, like John Hancock, Genworth and MetLife, have only had one modest increase in over two decades. Unfortunately, other companies, like Transamerica (formerly Life Investors Insurance Company of America), have had several sizable increases over a short span of time on their policies purchased prior to 2003. These rate increases place significant burdens on those who purchased policies ten or fifteen years ago that they thought they could afford, and especially folks who purchased plans with so-called "unlimited" benefits. These unlimited benefit plans are bearing the brunt of the rate increases.

What Should You Do? Many retirees are understandably concerned about

their ability to keep their LTCi coverage; their income is growing more slowly during retirement, yet the cost for most everything is increasing, including their LTC insurance. But they have some alternatives that will allow them to keep your coverage and also reduce your premiums. One thing you should consider is reducing your policy premiums by "downgrading" or reducing the benefit somewhat. There are several ways to do this. The four most common options are:

1. reduce the available dollars for your daily benefit (i.e., from \$150/day to \$120/day, etc.);
2. reduce the minimum number of years your benefit will last (i.e., from an "unlimited" benefit period to 4-years, etc.);
3. increase your Elimination Period (i.e., from 60 days to 100 days, etc.); or
4. switch to a lesser inflation rider (i.e., from "5% compound" to "5% simple.")

Which one should I choose?

Obviously, there is no "one size fits all" recommendation; everyone is different. Of these choices, however, the first option to consider would be reducing the benefit period, especially if you have

Filing a Long Term Care Claim: Getting Started

National Health Administrators
Joseph P. Blanchette, CLTC

The "Claims Procedures" or "Claims Provisions" section of your policy will clearly outline the proper procedures for filing a Long Term Care insurance claim. These procedures are generally uniform among Long Term Care insurance companies, although some variations exist. Be sure to read them carefully and highlight key provisions. It's better to ask questions now instead of when you are trying to file a claim and are under stress. Here are a few key provisions dealing with filing a claim. Save this article with your policy.

Give Formal Notice: It is your responsibility to give notice of a claim (or possible claim) to the insurance company. Most companies prefer notice even if you are unsure that a claim will actually take place.

Depending upon your policy, the initial contact may be allowed by telephone, but formal written

notification will also be required. You will be expected to provide such information as: the name of the claimant, policy number, a description of the Long Term Care need or medical condition, current phone number and an address where a claim form can be sent.

Notify the Company as Soon as Possible:

As soon as you feel you might qualify for benefits under your Long Term Care insurance policy, you or a family member should notify the insurance company. This helps expedite the process. Company

representatives will open a file and mail out the appropriate forms. They will also assign a nurse from your area who will visit you to conduct a needs assessment, develop a plan of care, and help you identify caregiving providers.

Proof of Loss and Benefit Payments:

Once you have started to receive Long Term Care services, all companies will expect you to provide written proof that you have incurred expenses for covered services that are outlined in your policy. Then, after you have satisfied your policy Elimination Period (waiting period), the company will make appropriate benefit payments to you. Be sure to keep copies of your bills to document services and incurred expenses.

Keep Good Records:

To avoid any confusion or miscommunication, it is a good idea to ask for the name of the person with whom you or others have spoken, and secure their telephone number and office extension. Write down the date and time of the call along with a brief note about your conversation. Make copies of any forms that you mail to the company. People do make mistakes, so it is smart to stay on top of the claim filing process.

Problems Filing Your Claim:

If you have followed these steps and have called the claims or customer service line of your insurance carrier, let us know if you are having problems.

Call us at 1-866-899-5796 and we will try to help. Following the steps above will make things much easier.

an "unlimited" benefit. Here's why this is a logical choice. With each year, insurance carriers continue to gather claims data and now have a better understanding of these claims patterns. Independent actuarial companies have also done detailed analysis. Here is a summary of their findings: Well over ninety percent of all closed Long Term Care claims did not exceed five years in duration. In fact, the vast majority did not exceed three years. Thus, while an unlimited benefit period would be the best of all worlds, if affordability becomes an issue, a lesser benefit period would likely protect most of us most of the time from catastrophic loss due to an extended Long Term Care need. If at all possible, maintain your current daily benefit and inflation rider.

Look before you leap! Dropping your Long Term Care policy should be the very last thing you consider doing. You have been paying premiums for many years and are getting closer to the time when you are most likely to need protection. This is not the time to go without coverage if a less costly alternative is available. You can call Transamerica Customer Service at 1-866-311-2048 (or 1-800-325-5823) and ask them to price a less costly plan design for you. If you need additional guidance, you can call us at National Health Administrators for assistance: 1-866-899-5796.

(Cont. from "United We Win" on page 2)

your local might consider helping clean up a park or assisting area schools in a tournament. People will begin to see how much we care about our community and recognize that retired teachers are a valuable asset. The group could then establish a relationship with local officials and share our needs for ad hoc COLAs, insurance and other critical issues. The governor and legislators listen sometimes more to a mayor or county judge than they do to a retired teacher. If you organize locally, you then can ask the local officials to contact the representatives and senators to support retired teachers state wide. If local officials don't assist, then as a group elect new local officials the next election. The key to all of this, though, is that our strength and our influence is in our numbers.

At the state level, "United We Win" is very important that we lay our differences aside and unite to pressure our elected officials to respond to our needs. You have heard me say, "Retired teachers have worked so hard, so long, for so little, that they now need to be protected and rewarded for their great lifetime achievements." If we have not received an ad hoc COLA or our insurance has gone up or if they the legislators have messed with the Kentucky Teachers' Retirement System, we must remember that on election day and refuse to vote for a governor or legislator in office, as they are the ones ultimately responsible for these decisions. In the last two years, we've had no ad hoc COLAs. In the previous two years the ad hoc COLAs total only 1.4 percent and our insurance cost has gone up. We must unite in our thoughts and actions to change this trend. I think often of our most senior retirees, those now in their 80's plus. Every time in their lifetime a legislator or governor didn't give them a cost of living increase, it was lost forever. Most of our senior retirees could now use that ad hoc COLA they did not get twenty, ten, or even two years ago. The legislators can never make it up! Couldn't those retired teachers in their 90's use three hundred or more per month to live more comfortably? I want you to see as active and retired teachers how important it is to stand together and elect only those who truly help us each session. The impact will last for years to come.

Why is "United We Win" on a national level important? In response to this question, consider a governor, senator or congressman in any other state with political ambitions toward the

presidency or other party leadership position. If we make our local and state wishes known to our governor and legislators and do not get the desired results, we then work through the NRTA to have that potential candidate call our governor or legislators to request them to support us. Our state leaders want to find favor with those rising stars in their political parties, no matter where they come from. Our power is not limited to the state and local levels. We are part of a bigger picture, and we must work with them to use that leverage to our advantage. Those candidates in other states want our support, too, as Kentucky Retired Teachers hold influence with retirees across the nation. What a powerful group we are when we unite to make our voices heard!

Join me in telling our governor and legislators enough is enough. We are tired of excuses and now we demand action. No ad hoc COLA, no reelection. Some may say that we are a small group as compared to the big picture. Maybe that's true. I'm calling on all of you former math teachers to check out this equation. If we are 6% of the Commonwealth's total population and only 20% of the total population votes, then we are the deciding factor. Basic Kentucky politics will tell you that leaves 14% voting and even if their vote is split right down the middle, our 6% will tip the scales in favor of the candidate who holds our interests in the highest regard!

You must talk to active teachers, retired teachers, your neighbors, friends and family members and seek their support for "United We Win." There are 59,000 active teachers and 41,000 retirees for a total of 100,000 whose goals and needs are the same. If each active teacher and retired teacher could get one neighbor, one friend and two family members on board, we would have a half million votes in support of us! United We Win and all of Kentucky would Win.

I want you to watch for your e-mails from KRTA and pay close attention to this 2010 legislative session and what the governor does; then act and let them know what is going to happen in the next election. Please stay informed and let us together make a statement that will be heard throughout the Commonwealth and nation that yes we are as retirees "United."

Now make plans to hear more and join me at our annual State Convention in April at the Crowne Plaza in Louisville. May God Bless you and your family with good health and happiness.

State Hearing Officer Hears KRТА on Long Term Care Rate Increase



Rebecca Murrell and Eric Farris represented KRТА



Legal Counsel for the Ky. Dept of Insurance (left) and a "whole army" of lawyers for TransAmerica crowded the corner with "boxes and boxes" of files.

On behalf of Rebecca Murrell and the entire staff of Buckman Farris & Rakes PSC, I want to take this opportunity to express our gratitude to the Kentucky Retired Teachers Association (KRТА) and specifically those members participating in the "Stop the Rate Hike" campaign, for entrusting the challenge to the rate increase sought by Transamerica Life Insurance Company, to our firm. This has been one of the most difficult, yet fulfilling, experiences of our combined careers.

After four days of testimony from our 4 brave representatives of the 1,100 finally affected KRТА members (Frank and Margaret Hatfield and Ron and Karen Murphy), one Department of Insurance representative, 3 experts and one Transamerica executive, the challenge to the latest 25% increase sought by Transamerica (the third in six years) is now in the briefing stage with the "good guys" having filed our brief January 20th and the Transamerica brief being due February 23rd. In addition, our ally in this endeavor, the National Education Association, has filed an "amicus" brief supporting our position also. KRТА and NEA will file a final reply brief on or before March 10th and the hearing officer's recommendation will be due April 26th. Under Kentucky law, his recommendation will not be the ultimate decision on this rate challenge. The final decision will rest with the Commissioner of the Insurance Department who may accept the hearing officer's recommendation, reject it or accept/reject it in part.

In addition to the legal and technical aspects of an insurance rate increase, this challenge has been an exercise in civics, economics and grass-roots politics. With your help, we have

shown the Kentucky Department of Insurance (KDOI) that business-as-usual review of long term care rate insurance requests will not suffice. Through the first public hearing challenging a long term insurance rate increase in 17 years, we have exposed the cozy relationship between the KDOI and the firm that is contracted to perform review of the dozens of rate increases submitted each year for not only long term care policies, but all policies.

We were able to point out the failure of the KDOI and the insurance industry, in general, to consider the policy reserves established by companies from your insurance premiums, when reviewing the justification for rate increases.

And we were proud to exhibit the silent, but powerful and intelligent force of the KRТА membership when this group unites its efforts behind a cause. The KRТА is a respected name among legislators and the executive branch of state government, and now, it literally strikes fear in the hearts of regulatory agencies such as the KDOI. Though we may not be ultimately successful in our challenge of the Transamerica rate increase, we have exhibited the ability of this organization to make a rational and impressive argument in support of its members' needs.

Our office will keep the KRТА leadership informed on the development of this rate challenge and continue our regular open record inquiries with the KDOI to monitor any other rate increase requests that may be submitted, whether by Transamerica or other companies affecting the KRТА membership.

Eric Farris
February 16, 2010

KRTA PARTNERS . . .

Home Sweet Home May Be Sweeter Yet

Many homeowners may benefit from the rise in home values in more ways than they may think, thanks to the IRS. The IRS now permits the home owner the ability to exclude a considerable amount of gains from the sale of their home from income taxation.

Under the home sale rules a couple filing their taxes jointly may exclude up to \$500,000 of gain on the sale of their home from taxation, while single filers may exclude up to \$250,000. To qualify for these new rules, an individual must have owned and occupied the home they are selling as their principal residence for at least two of the last five years. Just as under the old rules, the two-year requirement is eased a bit for individuals that are forced to reside in a nursing home or other licensed care facility to a minimum of one year.

The use of the full exclusion is limited to once every two years. Therefore, a married couple, for example, would again be able to take advantage of the exclusion on the sale of their new residence by waiting two years, and again up to \$500,000 in gains. Further, the law allows one spouse to use the exclusion but does not prevent the other spouse from utilizing their portion of the exclusion. For example, if a single person marries an individual who has recently used their portion of the exclusion, the newly married person is still able to exclude \$250,000 of gain upon the sale of their home.

This enables home owners to exclude a sizable amount of accumulated deferred gains. However, the value of some individual homes may exceed the exclusion amount and some individuals

FINANCE & INVESTMENT LINE
1-800-927-0030

may still face a capital gains tax on the sale of their principal residence. For example, an individual who purchased a home in an area that has experienced a considerable appreciation in price, or has continually rolled the accumulated gains throughout their home-buying may face a large amount of deferred gains upon the sale of their home.

Utilizing current rules, an individual may be more likely to consider using their home as a supplemental retirement asset because of a homeowner's ability to exclude up to \$500,000 or \$250,000 in gains. Empty-nesters (parents whose children have moved out of the home), for example, may benefit from trading down to a smaller home without the tax ramifications and invest the savings for their retirement. Some may even consider the benefits of selling their current home, renting a retirement home and using the entire sales proceeds as a retirement asset.

Of course, this brief article is no substitute for a careful examination of all of the advantages and disadvantages of this matter in light of your unique personal financial circumstances. Before implementing a financial planning strategy, contact and consult with your Financial Advisor and tax professional.

This material was prepared by Raymond James for use by Henry Hensley of Raymond James Financial Services, Inc. Member FINRA/SIPC.

(Cont. from "Soc. Sec. . . ." on page 2)

In the many years RTAs have been working to repeal the GPO/WEP, few instances can be cited in which Congressional activity has actually brought decision makers to the table to advance the GPO/WEP repeal effort. Every now and then, a hearing or press conference is held, but they are few and far between and have had minimal effect.

Therefore, through the upcoming GPO/WEP summit, Congressional members

are being asked to explain in person what actions they are taking and what activities we can undertake to repeal these harmful provisions. Plans also call for representatives from the Social Security Administration, various Congressional staffers and our allies from other state and national constituent groups at the summit to work with us. The summit's success, though, relies primarily on the participation of the Congressional members we are counting on to move this issue forward.

The "Grandparent Scam"

There is an ongoing scam known as the "Grandparent Scam" that has reared its ugly head once again. The scam targets the elderly and plays on their sentiments toward their grandchildren. If you have grandchildren and receive what you think is a call from one of them asking for money, please be aware of this scam and the tactics that are used.

The scams involve a caller posing as a grandchild and asking for a significant amount of money for some type of "emergency."

Examples of callers posing as a grandchild:

- "Hello Grandma. This is your favorite grandson." or
- "Hi, Grandpa."
- "Hi."
- "Do you know who this is?"
- "Is this Jeremy?"
- "Yeah."

In both scenarios, the caller waits for you to "identify" them based on your assumption that you are speaking with a grandchild.

Once the caller gets you to believe it is your grandchild on the phone, he/she will then ask for money for an "emergency" of some sort. Examples of "emergencies" used by some scam artists include car accidents, car repairs, overdue rent, or minor brushes with the law. Then, they may ask you not to say anything to other family members.

Example:

"Grandma, I've been in a car accident and I need some money wired to me immediately. Don't tell Mom and Dad about this, please. I know they'll be too upset."

One scam artist who was arrested for using this scam told police that he found victims by looking through the phone book for names that sounded "old-fashioned."

What Can You Do to Avoid This Scam?

Ask questions! Get details and do not

These Congressional members are expected to discuss what they are doing to move this issue forward: what the resistance is, what the current financial estimates for repeal are, who is working with us on this issue and what each state's RTA members can expect Congress to do now. If you are a retired teacher who is affected by the GPO/WEP issue, your help and financial assistance may be needed.

KRTA continues to work closely with the Coalition to Preserve Retirement Security (CPRS) on important social

Legaline

1-800-232-1090

make assumptions for the caller.

For example:

- "Hey Grandma. Do you know who this is?"
- "No, I don't. Who is this?"
- "It's your granddaughter."
- "Really? Which one?" or
- "Hey, Grandpa. It's your favorite grandson."
- "Ha! Ha! Which one?" or,

if you just have one grandchild and they happen to get the gender correct:

- "Hey, Grandpa. It's your favorite grandson."
- "You know, there's a scam going around, so I just want to make sure. What's your mother's name?"

If the caller does not know the answer to these questions, hang up. Further, if you are suspicious, ask detailed questions and never agree not to tell anyone else. "Where are you?" "Why do you need this money?" "I'm going to call your parents to make sure first. They will be worried if I don't."

These scams are well-organized and they can be emotionally and financially devastating. Many grandparents have lost significant amounts of money because they thought they were helping out a beloved grandchild. Do not be afraid to ask questions. If it really is your grandchild on the phone, he/she will understand if you sound a bit suspicious and inquisitive at first!

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Shepherdsville, KY 40165
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security issues (i.e., mandatory social security, GPO and WEP). The attacks on public employees' retirement security (i.e., Kentucky retired teachers) remain and are increasing. KRTA continues to work on these issues at the national level with the Coalition to Preserve Retirement Security (CPRS) and the Retired Educators Association Social Security Coalition.

Regular updates concerning Social Security and Pension issues will appear in each issue of the KRTA News. Look for them.



What Is Identity Theft and How To Protect Yourself

Offered by



Keith Hazelbaker

Identity theft is a common but serious crime. The Federal Trade Commission estimates as many as 9 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced some form of identity theft. Armed with the knowledge of how to protect yourself, you can make identity thieves' jobs much more difficult.

Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. Unfortunately, many consumers don't learn that their identity has been stolen until the damage has already been done.

While some identity theft victims resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. To help protect yourself, consider purchasing LifeLock, a proactive service that works to reduce the risk of identity theft and backs it up with a \$1 million total service guarantee, in the event your identity is compromised.

LifeLock requests free fraud alerts with the major credit bureaus on your behalf and then renews them every 90 days. LifeLock also requests a copy of your free annual credit report, which will be sent directly to you. LifeLock also helps reduce junk mail and removes you from the pre-approved credit offer lists.

LifeLock works to help stop identity theft before it happens by taking proactive steps to reduce your risk. But if you become a victim of identity theft while you are a LifeLock member because of some failure or defect in LifeLock's service, LifeLock will act on your behalf to repair any damage and will spend up to \$1 million to hire lawyers, investigators, consultants and whatever else it takes to restore your name and help you recover the direct losses from the identity theft.

LifeLock is available at a discounted rate to all KRTA members. To sign up, visit www.krtadiscountplans.com. If you do not have Internet access, please call 888-362-1214 to have a representative sign you up over the phone.

To learn more about identity theft, visit the Federal Trade Commission's Web site at www.ftc.gov. To learn more about LifeLock, visit www.lifelock.com, but please be aware that in order to receive the discounted KRTA member pricing you must purchase LifeLock through www.krtadiscountplans.com or by calling 888-362-1214.



Winter's Last Blast

You may be dreaming of spring, but don't forget the cold, hard facts: Old Man Winter still has plenty of time to deliver a deadly blizzard or ice storm. Follow these tips if you lose power in your home or are stranded in your car.

At Home

- Replenish dwindling emergency supplies, including food, water and batteries.
- Stock plenty of dry logs for your fireplace.

furnace, wear warm clothes and keep extra blankets nearby. NEVER turn on a gas oven to supply heat.

- Instead of candles, use flashlights and battery-powered lanterns to provide light.

In Your Vehicle

- Stay inside, but if it's safe to do so, hang a colored cloth on your antenna or lay flares on the road to indicate distress.
- Run the heater for 10 minutes every hour with the engine on so you don't drain your battery.
- Crack a window for fresh air.



Does a Loved One Have a Hearing Loss?

Hearing loss is one of the most commonly untreated health conditions in America today, and affects more than 34 million people. Numerous studies have linked untreated hearing loss to a wide range of physical and emotional conditions, including irritability, negativism, anger, fatigue, depression, and avoidance of social situations. There is also reduced alertness, increased risk to personal safety and impaired memory.

Family members play a critical role in addressing this situation. According to Sergei Kochkin, Ph.D., "Half of the people with untreated hearing loss simply aren't aware of their loss and the impact it has on their lives and the lives of others. They frequently deny or minimize their hearing loss. To compensate, people in denial often ask those around them to repeat information at greater volume, compelling their loved ones to act as their ears. Yet acting as ears for someone in denial can actually do more harm than good. It enables the hearing loss to have a continued negative impact on aspects of the individual's quality of life."

Helping a loved one who isn't willing to help himself is one of the most painful challenges a family can face. Helping a family member with hearing loss is no exception. But the most loving course you can take with someone in denial over their hearing loss is to help them come to terms with it so they can seek treatment. Here are some suggestions on how "hearing helpers" can help their loved ones overcome denial and seek treatment:

Acting as ears for someone else is counter-productive. If you act as their ears, why would they seek treatment?

Stop repeating yourself, raising your voice, and acting as messenger. Involve the entire family in your efforts to help your loved one hear independently of your help. A concerted effort can help him (or her) admit they have a hearing problem.

Explain to your loved one that you will no longer repeat yourself or raise your voice. Instead, you will use a code word such as "hearing" to alert him that he is relying on someone else to act as his ears. Hopefully, the realization may finally move him to seek treatment for his hearing loss.

Says Dr. Kochkin, "When a family member experiences hearing loss, it silently erodes the quality of life and family relationships. I encourage anyone who has a family member with a hearing problem to reach out and stop your loved one from drawing back in isolated silence. Help someone you love regain the gift of sound."

**For Information on the KRTA Hearing Plan,
Call (800) 286-6149**

- If you lose electricity that powers your thermostats and
- Put on extra layers of clothing or wrap yourself in a blanket.
- Try to stay awake if you're alone or alternate taking naps with your passengers.
- If water is unavailable, melt snow before you eat it; otherwise it will lower your body temperature.



For more information, please call David Farmer at 1-800-292-2073 or visit www.libertymutual.com/gspktra.
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Brenda Meredith and I have been friends for many years. It's been my pleasure to fill in for her since July 2009 as editor of this newspaper. I trust she will soon be able to resume her daily schedule. Many of you have inquired about her health, so I wanted to let the membership know about her progress.



During the months that I have been ill, I have discovered what dear and true friends I have! Many of you have expressed your concern for my well being and I appreciate it so much. I especially want to thank Betty for being editor of KRTA NEWS and handling many of my responsibilities. My extended absence has also placed more responsibilities on my cohorts, Janie and Carla. Dr. Wagoner and the Executive Council have been very understanding during this time about my need for a medical leave of absence. Although it has been a challenging few months learning to live with lupus, I am much better and beginning to return to some of my daily routines.

Brenda

Know Your Tax Rates

This material was prepared by Raymond James for use by Henry Hensley of Raymond James Financial Services, Inc. Member FINRA/SIPC.

As with any type of goal, proper planning is the key to success. This also extends into the area of tax planning where knowledge of the applicable tax rates for **2010** may prove beneficial in reducing your income tax bill for the year. As the following information shows, your taxable income is what determines the tax rate that will be imposed. If your income is just over a certain threshold, reducing your taxable income may be key to placing you in a lower tax bracket and saving you money.

Married Taxpayer Joint/Surviving Spouse

Taxable	Income	Pay	% on Excess	Of Amount Above
Below	\$ 16,700.00	N/A	10.0%	0
\$ 16,700.00	\$ 67,900.00	1,670.00	15.0%	\$ 16,700.00
\$ 67,900.00	\$ 137,050.00	9,350	25.0%	\$ 67,900.00
\$ 137,050.00	\$ 208,850.00	26,637.50	28.0%	\$ 137,050.00
\$ 208,850.00	\$ 372,950.00	46,741.50	33.0%	\$ 208,850.00
Over	\$ 372,950.00	100,894.50	35.0%	\$ 372,950.00

Single Taxpayer

Taxable	Income	Pay	% on Excess	Of Amount Above
Below	\$ 8,350.00	N/A	10.0%	0
\$ 8,350.00	\$ 33,950.00	835.50	15.0%	\$ 8,350.00
\$ 33,950.00	\$ 82,250.00	4,675.00	25.0%	\$ 33,950.00
\$ 82,250.00	\$ 171,550.00	16,750.00	28.0%	\$ 82,250.00
\$ 171,550.00	\$ 372,950.00	41,754.00	33.0%	\$ 171,550.00
Over	\$ 372,950.00	108,216.00	35.0%	\$ 372,950.00

Head of Household

Taxable	Income	Pay	% on Excess	Of Amount Above
Below	\$ 11,950.00	N/A	10.0%	0
\$ 11,950.00	\$ 45,500.00	1,195.00	15.0%	\$ 11,950.00
\$ 45,500.00	\$ 117,450.00	6,227.50	25.0%	\$ 45,500.00
\$ 117,450.00	\$ 190,200.00	24,215.00	28.0%	\$ 117,450.00
\$ 190,200.00	\$ 372,950.00	44,585.00	33.0%	\$ 190,200.00
Over	\$ 372,950.00	104,892.50	35.0%	\$ 372,950.00

Of course, this brief article is no substitute for careful consideration of all of the advantages and disadvantages of tax matters in light of your unique personal circumstances. Before implementing any significant tax planning strategy, contact your financial advisor, attorney or tax professional as appropriate.

This material was prepared by Raymond James for use by Henry Hensley of Raymond James Financial Services, Inc. Member FINRA/SIPC.

Gone with the Wind

Will you be ready if a twister touches down?

Tornadoes—the most violent type of storms, according to the Federal Emergency Management Agency—strike with little warning. The safest strategy is to be prepared. The following questions will test your readiness. For more information, visit www.libertymutualinsurance.com.



Dave Farmer
Liberty Mutual

If a warning is issued, where will you go? The best option is the basement, under a staircase or heavy table. If you don't have a basement, go to a windowless room, such as a bathroom or closet, in the center of the lowest level of the house. If you live in a mobile home, immediately head to a community storm shelter or a neighbor's house. If driving, get out of your car and seek shelter in a building; if there's not one around, lie in a ditch or ravine upwind from your car.

Do you have disaster supplies at hand? Gather your first-aid kit, battery-operated radio and flashlight, along with extra batteries, cash, bottled water, nonperishable food and other necessities.

Do your kids/grandkids know what to do? Conduct a home tornado drill and teach children how and when to dial 911. Also appoint an out-of-town friend or relative to serve as your "family contact." After a disaster, everyone should check in with that person.

Are you adequately insured? Your Liberty Mutual representative can help you decide. You should make a video inventory of your home's contents and store it in a safe deposit box.

For more information, please contact your local agent, Dave Farmer at 1-800-292-2073 or visit www.libertymutual.com/gspkrt.

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Decide To Reach Your Financial Goals

When it comes to finances, we all fall into two categories. Either we want or need information, or we have a particular situation or challenge in our lives that we could use a little help.

Commonwealth Credit Union's new **free IDECIDE** program encompasses all of the above avenues. You will find that the program presents the information in a way for everyone. Here's what you can expect from



Financial Education

Financial Fitness Program Series - 3 Sessions - Information presented by trained credit union staff.

- ◆ Money Management Counseling
- ◆ Debt Management Plan
- ◆ Credit Report Review
- ◆ Goal Setting, Cost Cutting Ideas & Choices
- ◆ Budgeting
- ◆ What is a credit score & how to improve it
- ◆ Investments
- ◆ Financial Fitness for Families with Children

One-on-One Coaching

In a world with many financial obligations and options, it's no wonder money management often seems overwhelming. That's why Commonwealth CU has partnered with a financial fitness program called **BALANCE**. Through this partnership, individuals now have access to free confidential financial counseling services. What's best about the program is that you can complete all of the courses at your own pace and when it is convenient for you!

- ◆ Money Management Counseling
- ◆ Debt Management Plan
- ◆ Credit Report Review

To learn more about **IDECIDE**, simply log on to our website - www.ccuky.org and click on the **IDECIDE** link. Best of all, we will come to your group and present the material as a FREE service!

For additional information contact Cindy Block at 800.228.6420, ext 5229 or email Cindy at cblock@cwcu.org.

CONVENTION 2010 . . .

APRIL 19-20

KRTA

Connected



2010

Featured Guest Speakers

Dr. Larry Allen
Ky. Leadership Academy

John Wagner
"Seriously Funny"
Motivational Humor

Gary Harbin
Executive Secretary
KTRS



KRTA CONVENTION 2010 - REGISTRATION FORM
CROWNE PLAZA - Louisville, Kentucky
\$30 Registration Fee

REGISTRATION: Each attendee (member or guest) is required to pay the registration fee. The fee covers all activities including the Opening Night Dinner and Convention Luncheon.

Please register _____ members/guests for the convention. My check # _____ in the amount of \$ _____ is enclosed. (Attach a separate list of names to receive packets for multiple orders).

Name of Person Placing Order

Street and Number

City

State

Zip

()

Phone Number

County Affiliation

Registrations must reach the KRTA office by April 9. Registration packets may be picked up at the KRTA registration window on April 19 or 20. Mail this registration form with attachments and payment to:

KRTA
Carla Hahn
7505 Bardstown Road
Louisville, KY 40291-3234



MONDAY, APRIL 19

Registration

9:30 a.m. - 6:30 p.m.
REGISTRATION B

District Presidents' Meeting

10:15 a.m. - 1:15 p.m.
CROWNE BALLROOM B

[BUFFET LUNCH]
11:30 a.m.

Executive Council Meeting

11:15 a.m. - 2:30 p.m.
CROWNE BALLROOM B

N. O. Kimbler Committee

2:45 p.m.
CROWNE BALLROOM B

Opening Dinner

Doors open at 6:30 p.m.
Reception begins at 6:45 p.m.
CROWNE BALLROOM A

Featured again this year:

↓
THE MASTER'S MEN
CHOIR FROM SOUTHEAST CHRISTIAN CHURCH



TUESDAY, APRIL 20

Registration

8:00 - 11:00 a.m.
REGISTRATION B

Coffee & Donuts

8:00 a.m.-9:30 a.m.
CROWNE BALLROOM B/C

Morning Session

9:30 a.m.-12:00 noon
CROWNE BALLROOM B/C

Luncheon

12:15 p.m.-2:00 p.m.
CROWNE BALLROOM A

Delegate Assembly

2:15 p.m.-3:15 p.m.
CROWNE BALLROOM B/C

- ✓ The convention is open to all registered KRTA members.
- ✓ The number of delegates to the Delegate Assembly is based on the local's KRTA state membership.
- ✓ Registration deadline is **April 9**.
- ✓ Room reservations must be made by **March 26** (\$109 room rent). Call **1-800-626-2708** and tell them you're with KRTA.

Everyone Please Attend the President's Reception

Monday, April 19
3:30 - 5:30 p.m.
ELLIOTT ROOM



Convention Activities

Opening Night **Dinner**

(Pork Roast, Potatoes AuGratin, Broccoli, Salad, Rolls, & Pie)

Standing Committee Reports

Resolutions Committee Report

Election of 2010-2011 Officers

Luncheon Menu includes:

(Pan Fried Chicken/Gravy, Mashed Potatoes, Green Beans, Salad, Rolls, & Cheesecake)

Membership & Unit Activities

Local & District Recognition

KRTA/AARP Grandparent Essay Contest Winner

Door Prizes

Entertainment

KRTA Partner Exhibits



Hope to see you at the Convention!

(Continued from "Allen" on page 1)

Academy, providing professional development for administrators in Central and Eastern Kentucky.

Dr. Allen holds degrees from Morehead State University and University of Tennessee. He began his career in 1966 as a math instructor at Olive Hill High School. Since then, he has served as an assistant principal, unit director for the Ky. Dept. of Education, project director at the University of Tennessee, and superintendent of Caldwell, Paducah, and Jessamine counties.

Dr. Allen is a state approved trainer and has served in several positions in that capacity. He has been recognized as the Superintendent of the Year and received the Dupree Award for Creative Educational Administration from the Ky. School Board Association.

KRTA is proud to welcome Dr. Allen to the 2010 convention!

(Continued from "Harbin" on page 1)

During these difficult years, with our medical insurance fund in crisis, Mr. Harbin is the one we want in our corner. During his ten-year tenure at the helm, he has proven to be most capable and diligent in caring for the interests of educators.

He is a native of Hodgenville and a graduate of the University of Kentucky. He is a certified professional accountant and has several years of management level experience in public and private sectors including pension administration. He resides in Frankfort with his wife, Karen, and three children.

A positive relationship with the Teachers' Retirement System is important to KRTA and its staff and members. Mr. Harbin continues to make it possible. You'll enjoy having him with us again, bringing news from KTRS.

(Continued from "Wagner" on page 1)

John is a humorist and professional speaker who has helped thousands across the USA laugh and learn to use humor to thrive in our challenging times. His client list includes P&G, St. Elizabeth Hospital, Sara Lee, IBM, IRS, Honda, Toyota, Fidelity Investments and numerous schools and associations.

John has real world experience using the management and therapeutic value of humor as a licensed clinical counselor, reality therapist, college faculty member, and former college Dean. John Wagner is Seriously Funny, and he provides FUNdamentals for our success.

John, thanks for coming to Kentucky to make us laugh!



Dr. Henry Baughman
Professor of
Health & Safety

Treating Back Pain

Dr. Timothy Carey, Director of the Sheps Center for Health Services Research at the University of North Carolina at Chapel Hill said, "Up to 85 percent of Americans will suffer back pain in their lifetime—and the number

of people with chronic, debilitating back pain is growing." There are several reasons: the rising rates of overweight and obesity; stress; and not being physically fit to do repetitive chores like lifting heavy boxes, garbage bags, raking leaves; clearing downed tree limbs; as well as not using proper safety practices—bending over instead of using legs—when lifting 30 pounds.

Often it's difficult to determine the exact cause of a person's back pain, but overuse, sudden twisting or jarring and a sedentary lifestyle is often to blame. If one has pain and symptoms of numbness or weakness of the legs or feet; changes in bladder control; fever and night sweats; or a history of cancer—consult a physician immediately.

The adult spine consists of 26 bones [vertebrae], divided into three areas: neck [7 cervical vertebrae], middle or upper back [12 thoracic vertebrae] and lower [5 lumbar vertebrae]. Between each of these vertebrae are discs (which absorb shocks). These bones [vertebrae] and discs are held in place by a collection of ligaments and muscles. Lying just in front of this spinal column is the spinal canal—which contains nerves running from the brain, down this canal, enervating muscles—delivering 'messages.' When a person is carrying a lot of extra weight, overuses muscles, or lifts in an awkward position or too heavy a load, these discs can collapse and protrude out onto the spinal cord (in canal) and cause

pain. (Sometimes it's excruciating.)

Some people are born with a musculoskeletal irregularity; such as, scoliosis (side curvature) or lordosis (front curvature). Improper intake of calcium and inadequate exercise can, over time, lead to osteoporosis (loss of bone mass) or osteoarthritis (breakdown of cartilage, allowing bones to rub together. And a misstep, such as stepping off a curb with the resulting jarring and excess pressure on one side of the vertebrae can jam the vertebrae, stretch the ligaments or injure the discs—all cause pain.

If one snaps his/her neck and, subsequently has difficulty with either arm, it may indicate a nerve has been pinched. If one stays in the same position for a long period of time—like sitting bent over while typing on a computer—the muscles in the mid-back become stressed and cause pain. Improper or repetitive lifting most often results in low back pain. It's helpful to know whether the pain is acute (occurs suddenly, like a severe insult—like falling on



Resolutions Committee

Roberta Fugate, Chair
P. O. Box 545
McDowell, KY 41647
606-377-6013

Emma Isaac
745 KY Hwy. 1107
Van Lear, KY 41265-8606
606-789-5973

Donald Miller
283 Matlock Pike
Bowling Green, KY 42104
270-781-1105

Thanks for your service!

slippery surface) or is chronic (occurs over a longer period of time, likely from overuse).

When self-treating acute pain, be very careful to move any part of the spinal column very slowly—as a fracture can cause permanent paralysis. If there is any possibility of a fracture, one should be moved only by a trained pro-

Nominating Committee

Billy Triplett, Chair
7872 Hwy. 550 E
Garner, KY 41817-8931
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Patsy Young
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502-429-5045

Joyce Cecil
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Louisville, KY 40223
502-426-0399

Jim Hicks
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Marianne Humphries
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502-894-0332

Shannon Royal
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Louisville, KY 40214502-366-2250

Melanie Wood
8605 Shelbyville Rd.
Louisville, KY 40222
502-290-4944

fessional, like an EMT, Paramedic, or well-trained Athletic Trainer. If one decides to self-treat the pain—in the back—Dr. Marilyn Moffat, D.P.T., Ph.D., professor of physical therapy at New York University, suggests applying ice (or cold jel-pack) to the injured area for 20-minute intervals to reduce swelling and inflammation. After 72

hours, she recommends switching to heat, which soothes muscles and reduces spasms and involuntary contractions that send pain signals to the brain. Dr. Moffat recommends resuming activity as soon as tolerated (because unused muscles quickly lose mass and become weak).

(Continued on page 10)

INSIDE SCOOP . . .

Membership

Betty Hester, Debby Murrell, and Ernie Trospser
Membership Co-Chairs

Well, you did it again! We're proud to announce that we surpassed the goal of 27,000 set for this year. Congratulations are in order for 38 locals that met or surpassed the goals set by the state membership committee last spring:

Ballard	Estill	Marshall	Pendleton
Boyd	Garrard	Mason	Pike
Bracken	Hancock	Metcalfe	Powell
Breathitt	Hart	McCreary	Robertson
Butler	Henry	Meade	Spencer
Calloway	Hopkins	Montgomery	Todd
Carlisle	Jackson	Nelson	Trimble
Carroll	Jessamine	Ohio	Whitley
Clay	Kenton	Owen	Woodford
Cumberland	Lincoln		

KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 22, 2010

DISTRICT	POTENTIAL MEMBERS	MEMBERS	%-AGE
Middle Cumberland	1,466	1,322	90.2%
Upper KY River	1,194	999	83.7%
First	2,371	1,962	82.7%
Second	2,333	1,907	81.7%
Fourth	2,254	1,792	79.5%
Central KY East	2,046	1,611	78.7%
Fifth	2,130	1,652	77.6%
Eastern	2,207	1,703	77.2%
Upper Cumberland	1,939	1,421	73.3%
Third	2,956	2,135	72.2%
Northern	2,269	1,623	71.5%
Big Sandy	1,676	1,176	70.2%
Central KY West	4,228	2,729	64.5%
Jefferson	5,163	3,169	61.4%
Out of State	3,533	1,749	49.5%
Associate	178	178	100.0%
TOTALS	37,977	27,128	71.4%
MEMBERSHIPTYPE	JAN 16, 2009	JAN 22, 2010	DIFFERENCE
Automatic Dues	21,280	21,701	421
Cash	5,242	5,427	185
TOTALS	26,522	27,128	606
Percentage	71.6%	71.4%	-0.2%

KENTUCKY RETIRED TEACHERS ASSOCIATION STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS - MODIFIED CASH BASIS Years Ended June 30, 2008 and 2009

	2009		2008	
	Unrestricted	Percent to Revenue	Unrestricted	Percent to Revenue
REVENUES				
Membership dues	\$ 527,645	84.78%	\$ 388,960	94.63%
Contributions	107,271	17.24%	-	0.00%
Grant Income	2,500	0.40%	-	0.00%
Interest income	12,232	1.97%	23,930	5.82%
Dividend income	6,559	1.05%	15,561	3.79%
Other income	14,122	2.27%	12,669	3.08%
Net unrealized (loss) gain on investments	(47,938)	-7.70%	(30,108)	-7.33%
TOTAL REVENUE	\$ 622,391	100.00%	\$ 411,012	100.00%
	Amount	Percent to Revenue	Amount	Percent to Revenue
	EXPENSES			
Salaries	\$ 151,026	24.27%	\$ 142,214	34.60%
Annual Convention	12,121	1.95%	6,109	1.49%
Committee Expenses	19,166	3.08%	26,187	6.37%
Contract Printing	10,982	1.76%	10,089	2.45%
Depreciation	11,182	1.80%	10,894	2.65%
District Expenses	4,200	0.67%	2,100	0.51%
District Managers Meeting	9,728	1.56%	6,560	1.60%
Employee Benefits	11,007	1.77%	9,804	2.39%
Fall Workshops	8,005	1.29%	7,287	1.77%
Insurance	2,859	0.46%	2,918	0.71%
KRTA News	48,392	7.78%	47,184	11.48%
Legal Hotline Services	18,360	2.95%	18,000	4.38%
Maintenance	25,920	4.16%	25,964	6.32%
Materials and Supplies	7,581	1.22%	11,502	2.80%
Miscellaneous	61	0.01%	248	0.06%
Payroll Taxes	12,447	2.00%	11,331	2.76%
Postage	27,508	4.42%	20,928	5.09%
Professional Fees	9,760	1.57%	9,415	2.29%
Professional Fees for Rate Increase Review	37,448	6.02%	-	0.00%
Scholarships	17,600	2.83%	16,800	4.09%
Retiree Recognition Reimbursement	3,824	0.61%	2,300	0.56%
Taxes and Licenses	2,669	0.43%	2,676	0.65%
Telephone	2,814	0.45%	2,748	0.67%
Travel	51,583	8.29%	48,330	11.76%
Utilities	2,588	0.42%	2,828	0.69%
TOTAL EXPENSES	\$ 508,831	81.75%	\$ 444,416	108.13%
Increase in Net Assets	\$ 113,560	18.25%	\$ (33,404)	-8.13%
Net Assets - Beginning of Year	\$ 830,688		\$ 864,092	
Net Assets - End of Year	\$ 944,248		\$ 830,688	

Executive Director: Robert V. Wagner Date: 2/10/2010

(Cont. from "Back Pain" on page 9)

She often has patients wear a lumbosacral corset, which supports the lower back muscles.

When you visit a physician, you want the pain alleviated. If a physician listens intently to what the patient says and performs a thorough hands-on physical evaluation, he/she can usually advise the patient about how to best care for the injury. The latest research in the February 2009 Journal of the American Academy of Orthopaedic Surgeons concluded that physical therapy combined with anti-inflammatory, over-the-counter medication (such as, Ibuprophen) is the most effective initial treatment—after the initial 72 hours of ice and then heat therapy. (Many physicians order only x-rays, if they suspect a fracture, and wait four to six weeks before ordering CT or MRI—which are thought of as a pre-operative study.) For severe muscle spasms, relaxants; such as, cyclobenzaprine (Flexeril), diazepam (Valium) and carisoprodol (Soma) may be prescribed. Oxycontin may be used for chronic pain. Injections of cortisone or steroids can often alleviate severe pain.

According to the American Association of Neurological Surgeons, 90 percent of herniated discs can be effectively treated with conservative therapies; such as, limited bed rest, prescribed exercise, and anti-inflammatory medications. Prescribed exercise often involves walking which, initially, may cause some pain—this is normal—and, if this pain (discomfort) seems to lessen with each workout, you're on the 'right track' to normalcy. But if the pain worsens or cannot be tolerated, it's time to try something else.

Personally, I would never let anyone 'adjust' my back without first having an x-ray performed and read by a Radiologist—as I wouldn't want anyone moving my vertebrae if I had a protruding or herniated disc, which could

conceivably cause paralysis. I have known many people get considerable relief from chronic back pain from a Chiropractor's adjustment of the alignment of the vertebrae. Some people get relief from Acupuncture, which may work by stimulating the nerve fibers that transmit signals to the spinal cord and brain, which then release hormones which make us feel less pain.

Every morning before I get out of bed, I lie on my back and do at least 10 repetitions of leg lifts—bending my knees to my chest. I saw a Back2Lift massage device advertised on TV, where one lies on back on floor with knees at 90° angle, bent over device, which gently lifts and moves the lower back; I believe it's safe to use.

Meetings . . . Meetings

Legislative & Health/Insurance Committees

November 10, 2009

A joint meeting of the Legislative Committee and the Health & Insurance Committee was held at the Holiday Inn-Hurstborne on November 10.

Gary Harbin, KTRS Executive Secretary, reviewed the KTRS Legislative and Health Insurance proposals prepared in preparation for the 2010 Session of the Kentucky General Assembly. His main message was "the state borrowing has to stop!" He encouraged the development of a plan to adequately fund our health care without further borrowing from our pension plan.



Gary Harbin, Executive Secretary, KTRS

Mr. Harbin gave an overview of the System statistics and emphasized the positive impact that KTRS makes on its members, school districts, and state and local economies. KTRS distributes hundreds of millions of dollars annually. In most counties, the school district is the largest employer.

Even during these troubled times, KTRS' investment performance ranked high. The market value of member assets has increased by over \$1.8 billion since March 31, 2009. This is due to the diligence of KTRS in evaluating opportunities and risks. Changes in asset allocation is also a significant factor. The biggest change since 2000 is in international stocks. A balanced portfolio means diversified assets for long-term success.

Ray Roundtree, Co-Chair of the Legislative Committee, informed the group that "we are facing one of the biggest challenges in our retirement history. Our number one priority is 'Funding for our Health Care.'" He suggested "a meeting of the minds" of different groups to develop a plan.

Editor's Note: The development of this 'plan' has been ongoing. The results will be witnessed when the 2010 Session is complete. See the KTRS proposal on page 1 for the latest update.

KRTA Executive Council

December 7, 2009

In its regularly scheduled meeting, the Executive Council had special guests to update them on projects underway. One such project involves the Barrister Group, who is forging ahead with the construction of a special shopping/community project, the SouthPoint Project. They will relocate the KRTA office behind Bates Elementary School. Completion of the project is expected to be in 2012 with relocation of KRTA in 2011.

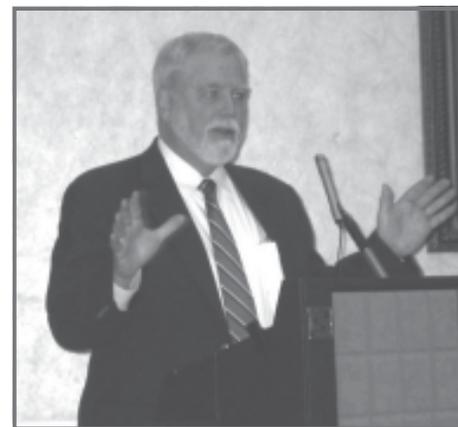


Rick Ogburn of the Barrister Group explained the relocation of the KRTA office.

Other guests included Eric Farris and Rebecca Murrell who represented KRTA in the Long-Term Care Administrative Hearings in October and November. Eric reported that the first briefs would be filed in January and the hearing officer would make his decision by April.

This process has taken the Dept. of Insurance to task to what their role should be. The hearing officer will make a recommendation; the Commissioner of Insurance can accept or reject it. See page 4 for an update from Eric Farris.

Ray Roundtree reported that Gary Harbin was meeting with a group that represents boards of education, superintendents, school administrators, active teachers, and retirees to resolve the healthcare issue. Ray said, "The governor has said he will borrow from the pension fund if no other solutions are found." All five stakeholders are working to agree on a solution to present to the General Assembly.



Phil Peters, AARP Ky

Also presenting at the meeting was Phil Peters, Executive Director of AARP Kentucky. He elaborated on the Health Care Reform at the federal level and the difference in the House and Senate bills.



KTRS staff Sandra Bush and Jane Gilbert (front left and right) listened with President Ceibert Gilbert (center), Legislative Committee Rep Don Hine, and other committee members.



Eric Farris and Rebecca Murrell updated the Executive Council on the Long-Term Care Hearing.

AROUND THE STATE . . .

Monroe County RTA helps celebrate Opening of the Boyd School



At center, Elva Ritter and Mary Doyle Brown cut the ceremonial ribbon to open the Boyd School.

The Boyd School began in a log building in 1888. When the building closed in 1914, it was rebuilt and remained in use until 1966. The building was given to the Monroe County Retired Teachers Association in 2006 for a restoration project. The Retired Teachers are in the process of restoring the building as closely as possible to its original condition. By so doing, they are

preserving the educational heritage of those who taught and attended rural schools for future generations. Participating in the ceremonial ribbon cutting in September were Elva Ritter and Mary Doyle Brown, the only two teachers still living who taught there. Reminiscing about one-room schools and a tour of the building filled the afternoon program.

AARP Kentucky Honors Local Volunteer

Bullitt Countian Bill Harned was honored in October for his service. The AARP Andrus Award for Community Service is the association's highest volunteer recognition. The Award recognizes volunteers who, through community service, are enhancing members' lives in the area of health, wellness, economic security, work, life transition issues, and community service.

A celebration was held in Bill's honor at the Bullitt County Cooperative Extension Office in Shepherdsville. The program included The Honorable Joetta Bass Calhoun, Mayor of Mt. Washington; The Honorable Melanie Roberts, Bullitt County Judge; The Honorable Linda Howlett Belcher, Kentucky State Representative; with a proclamation from The Honorable Steven L. Beshear, Governor of the Commonwealth of Kentucky. AARP State Director Phil Peters presided.

The Award bears the name of the founder of NRTA/AARP, Ethel Percy Andrus.

Congratulations, Bill!

2009 Good Buddy Award, KRTA Member

The Class Act Federal Credit Union presents the Good Buddy Award annually to a person who has gone "Above and Beyond" the call of duty for the benefit of the Credit Union. The 2009 recipient was Joe Vibbert, Chair Elect, and member of the Jefferson County Retired Teachers Association.

Joe has served on the Credit Union Board of Directors since 2005 and

spends countless hours in service to the Board. He is known throughout the state for his work with JCRTA and KRTA, serving as a member of the Executive Council and N. O. Kimbler Scholarship, Legislative, and Membership Committees.

Congratulations, Joe, for your dedication and recognition.

Powell County RTA, Lions Club Parade



Millie Abner, Jean Derickson, Zelma Lambert, Mary Back, Ethel Allen, Brenda Burton, Janice Trent, Karen Gilbert, and Cebert Gilbert participated in the parade.

Pike County RTA Focuses on Legislation

The December meeting of the Pike County RTA was held on December 15 at the Landmark Inn. It was a time to emphasize legislative issues. Retired teachers throughout the state are in agreement that the governance of the Teachers' Retirement System should remain the same and that they oppose any legislation that will endanger the soundness of the

pension fund. Attendees at the meeting heard all they needed in order to touch bases with Legislators as the 2010 Session began. The major emphasis was on the full funding of the medical insurance fund and maintaining KTRS as a defined benefit group retirement plan.

President Gilbert Shares His Woodworking Gift



Cebert Gilbert (right) presented Past President Billy Triplett with a clock he made.

Solution to puzzle on page 15

1	3	9	2	4	8	7	5	6
2	5	8	6	3	7	9	1	4
4	7	6	9	1	5	3	8	2
5	2	4	3	9	7	1	8	9
7	8	1	5	2	9	6	4	3
9	6	3	1	7	4	8	2	5
8	1	2	4	6	3	5	9	7
6	9	7	8	5	2	4	3	1
3	4	5	7	9	1	2	6	8

(Continued from “Shared Responsibility . . .” on page 1)

The state has agreed to repay these redirected contributions back to the Pension Fund with interest, but the redirection of contributions is an unsustainable method of funding retiree health care and at the present rate of redirection the Pension Fund would be completely depleted of assets by 2029. Without this redirection of contributions, retiree health insurance would have had to have been dramatically cut years ago. Therefore, we can thank the state for providing a short-term method of funding retiree health insurance and for its agreement to repay redirected Pension Fund contributions, but it is critical that we end this short-term funding method and work toward a long-term, sustainable method of funding retiree health insurance.

Historically, active members of KTRS have contributed .75% (1.75% for those members hired after June 30, 2008) of their salary into the KTRS Medical Insurance Fund matched by the state’s contribution of the same amount. For many years, the funds generated by those contributions were sufficient to pay the cost of retirees’ health insurance. For years now, the costs of providing retiree health care have overwhelmed the contributions generated by these two sources of funding. Today these contributions generate only \$48 million of the \$182 million cost of paying for retiree health care.

The remarkable performance of the KTRS Pension Fund cannot offset the jeopardy created by the redirecting of pension contributions because every redirected dollar is one less dollar that KTRS can invest to pay for retiree benefits. The actuary for the KTRS Pension Fund has determined that a workable solution must be implemented over the next six years to protect the financial stability of the KTRS Pension Fund. Failure to implement that solution will result in the Pension Fund having insufficient assets to pay retired teacher annuities in the future.

Background

The KTRS Medical Insurance Fund was established on a “pay go” basis meaning that current year costs must be paid from current year contributions and earnings generated by the fund. Sound fiscal practice requires that the Medical Insurance Fund be prefunded such that the assets in the fund are increased to the point that future benefits are substantially paid from the earnings on those assets.

To reiterate, active employees pay either .75% or 1.75% into the Medical Insurance Fund based upon date of hire. Medicare eligible retirees currently contribute approximately \$110.50 monthly toward the cost of their Standard Medicare Part B Premium. Retirees younger than 65 that are not Medicare eligible continue to be covered by the state’s medical insurance plan on the same basis as active employees and for 2009 paid no additional cost for their single coverage insurance benefit.

Process

The KTRS Board of Trustees and Executive Secretary, Gary Harbin, have been calling attention to this problem for several years. KTRS has assembled a group of stakeholder representatives including the KRTA, active teachers, school boards, school superintendents and the state to search for a solution to this problem. Several meetings have occurred with the goal of finding a solution that creates shared responsibility among all

Executive Council Hears Proposed Health Insurance Plan



Beau Barnes, KTRS Deputy Executive Secretary, and Jane Gilbert, Director of Retiree Health Care, presented a proposal that would stabilize the KTRS medical insurance fund and stop the borrowing.

In a special called meeting of the KRTA Executive Council on February 2, Beau Barnes of KTRS presented a proposal that would shore up the insurance fund.

After a summary of the background of the medical insurance fund, Beau explained that the current pay-as-you-go plan is not sufficient for the health care needs of today’s KTRS retirees. KTRS and Executive Secretary Gary Harbin have been meeting with representatives of all concerned—superintendents, school administrators, boards of education, council on post-secondary education, active teachers (KEA), and retired teachers (KEA-R and KRTA)—to draft a proposal to be presented during this session of the General Assembly.

The Executive Council voted to support the proposal. When all groups agree to support it, the plan will be presented to the General Assembly. (See proposal beginning on page 1)



Mark Mulloy, Peritus, explained how he will assist with informing all groups about the Proposal.



The KRTA Executive Council met in a special called meeting on February 2 at the KRTA office.

stakeholders. These stakeholder groups have pledged support for the solution recommended below. As well, several legislators have expressed their support of legislation to enact this solution.

The Solution

KTRS needs permanent revenue streams to reverse the pattern of redirecting hundreds of millions of dollars of pension contributions.

As state revenues have markedly declined and the amounts necessary to fund health insurance costs continue to rapidly increase, it is not realistic to expect that the state will fund the solution to the problem without a shared investment by all affected constituent groups.

Recommendation

The recommendation to resolve this problem is one by which all parties (active teachers, retired teachers not Medicare eligible, school districts, and the state) bear shared responsibility for solving this problem. This shared responsibility approach provides multiple funding sources for retiree health care that will best assure continued funding for this important benefit.

Active teachers and school districts would gradually contribute more each year for six years until they each contribute an additional amount equal to 3% of salary to the Medical Insurance Fund. Retirees not eligible for Medicare would begin contributing to the Medical

Insurance Fund in 2010 and would gradually contribute more each fiscal year until they pay a similar average amount that Medicare eligible retirees contribute each month. In the last six months of 2010, these retirees would contribute an estimated \$37 per month toward the cost of their medical insurance, a sum equivalent to approximately one-third the cost that Medicare eligible retirees contribute each month; in 2011, the contribution would increase to an estimated \$81 per month, a sum equivalent to approximately two-thirds the cost that Medicare eligible retirees would then contribute each month; in 2012, the contribution would increase to an estimated \$131 per month, a sum equivalent to the amount that Medicare eligible retirees would then contribute each month. In calendar years beyond 2012, as stated, retirees not eligible for Medicare will contribute the same sum each month that Medicare eligible retirees contribute. Beginning July 1, 2010, the state would commence paying the net cost of medical insurance for all new retirees who are not Medicare eligible. This will provide a long-term solution to funding retiree health care.

Through the KTRS Pension Fund and Medical Insurance Fund, Kentucky continues to provide national leadership in affording retired teachers fiscal security and affordable health care coverage. This long-term solution of shared responsibility is the best assurance that the medical benefit and retirement security will continue long into the future.

MISCELLANEOUS INFO . . .

YOU MIGHT WANT TO KNOW



Experts Predict Crisis in Nursing Home Industry

HARTFORD, Conn. — The nation’s nursing homes are perilously close to laying off workers, cutting services—possibly even closing—because of a perfect storm wallop from the recession and deep federal and state government spending cuts, industry experts say.

A Medicare rate adjustment that cuts an estimated \$16 billion in nursing home funding during the next 10 years was enacted at week’s end by the federal Centers for Medicare and Medicaid Services—on top of state-level cuts or flat funding that already had the industry reeling.

And Congress is debating slashing billions more in Medicare funding as part of health care reform.

Add it all up, and the nursing home industry is headed for a crisis, industry officials say.

“We can foresee the possibility of nursing homes having to close their doors,” said David Hebert, a senior vice president at the American Health Care Association, “I certainly foresee that we’ll have to let staff go.”

The funding crisis comes as the nation’s baby boomers age ever closer toward needing nursing home care. The nation’s 16,000 nursing homes housed 1.85 million people last year, up from 1.79 million in 2007, U. S. Census Bureau figures show.

Reprinted from
Lexington Herald-Leader
October 5, 2009

Would you enjoy making a powerful difference in an adult student's life?

Then become a Jefferson County Public Schools Adult Education Volunteer Tutor and help adults improve their reading and literacy skills.

Math tutors are also needed. Volunteers can serve in a literacy program, a GED classroom setting, or in the English as a Second Language (ESL) program. (No foreign language is required for ESL tutoring.)

Training is provided and volunteers assist classroom teachers by tutoring adult students individually or in small groups.

Tutor opportunities are available weekday mornings, afternoons, and evenings at locations throughout Jefferson County.

For more information, call Victoria Costello, JCPS Adult Education Volunteer Tutor Coordinator, at 502.776.1505 or email Victoria.costello@jefferson.kyschools.us.

KENTUCKY TEACHERS' RETIREMENT SYSTEM PRE-RETIREMENT SEMINAR SCHEDULE		
REGISTRATION 9:00 a.m. - 9:15 a.m.	SEMINAR 9:15 a.m. - 1:00 p.m.	
March 13, 2010 Natural Bridge SRP 2135 Natural Bridge Rd. Slade, KY	March 20, 2010 Carter Caves SRP 344 Caveland Dr. Olive Hill, KY	April 17, 2010 Barren River SRP 1149 State Park Rd. Lucas, KY
Coffee will be provided by KTRS.		

HELP AVAILABLE FOR NEW INTERNET USERS

Q. Where can I get help in using my computer to send and receive emails?

You can use a search engine: www.clusty.com, to search the internet for help. Sign on to the internet and type in this website address. This will bring up a page with a blank space in the center for you to type your concern; e.g., “How to Use the Internet.” Click search. You will see the search results in named groups on the left side of the page. Click on the one of interest; or choose from those listed in the middle of the screen; e.g., #2. [Internet 101 >> Welcome to Internet 101.](#)

You’ll discover that www.internet101.org will have many helpful tips for parents, grandparents, and kids. Read from the “Welcome . . .” text, print your own guide, or choose a topic from the left under “Learn More;” e.g., “About Email.”

Q. Is there a site just for seniors?

Yes. Type “Senior Use of the Internet” in the box after going to the site www.clusty.com.

Q. Is there a dictionary of internet terms?

Yes. One of them is found at www.techterms.com/internet.php.

Good luck on your becoming an informed internet user!

FREA Bulletin
Florida Retired Educators Association
October 2009

2010 Educators Tour to China

Offering two tours: Tours A & B for educators in 2010

Tour A: 15-day journey from June 29 - July 13, 2010 will take educators (including all educational personnel), their family and friends to Beijing, Zhengzhou, Kaifeng, Luoyang, Shaolin Temple, Xian and Shanghai for the all-inclusive price of \$3,995.

Tour B: 12-day journey from July 15 - July 26, 2010 will take educators (including all educational personnel), their family and friends to Beijing, Nanjing, Suzhou, Hangzhou, and Shanghai for the all-inclusive price of \$2,995.

Deadline: March 22, 2010 for Kentucky Retired Teachers Association members only

Please contact Jennifer Chan 847-902-7229 or email travelstudychina@gmail.com for more info.

We are the Chinese American Cultural Bridge Center, an Illinois non-profit organization taking Cultural Exchange Tours such as Choir, Band, Orchestra and Educators to China since 1992. Being both reliable and flexible to our participants needs, our job is to bring insight and cultural exchange experience of China to our educators.

For more information about who we are and our Educators Tour, I welcome you to take a look at our website http://www.cacbc.org/Educational_Tours/

EXTRA! EXTRA! EXTRA! EXTRA! EXTRA! EXTRA!

DISTRICT & LOCAL OFFICERS

KRTA needs the names and contact information for all District and Local Officers as well as Committee Chairs ASAP. This is always due in the KRTA office annually by July 1. This enables the KRTA Officers and Committee Chairs to communicate effectively and to disseminate information quickly to our membership. Please mail or e-mail this information to the KRTA office by March 8, 2010. [7505 Bardstown Rd., Louisville, KY 40291 or krta98@aol.com]

EXTRA! EXTRA! EXTRA! EXTRA! EXTRA! EXTRA! EXTRA!

FOR YOUR INFORMATION

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1.800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)
krta98@aol.com (e-mail) www.krta.org (web site)

KRTA LEGALINE

1.800.232.1090

smoore@bfrlaw.com

Buckman, Farris & Rakes Shepherdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO

Hank Hensley 1.800.927.0030

NHA LONG-TERM CARE INSURANCE

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DELTA DENTAL INSURANCE

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1.800.228.6420 or www.ccuky.org

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HOME INSTEAD SENIOR CARE

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Travel Agents International 1.888.728.1112

ORDER FORM

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Please send _____ pins @ \$2.50 each to

Enclosed is the check in the amount of \$ _____.



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

Quips, Quotes & Puzzles

SuDoku - a number puzzle in which the numbers 1 through 9 must be placed into a grid of cells so that each row or column contains only one of each number. [Japanese suudoku, contraction of suu (jī wa) doku (shin ni kagiru), *the numbers must be unmarried (that is, occur singly).*]

The name SuDoku is Japanese and can roughly be translated as “single number.” The game SuDoku has been popular in Japan since the mid 1980s but has only recently become popular in Europe, triggered primarily by the publishing of SuDoku puzzles in British newspapers starting November 2004. The rules are simple, fill a 9 by 9 cell grid such that the numbers 1 to 9 appear once only in each row, column and block. A block is a 3 by 3 grid of which there are 9 in the main grid.

There are apparently 6 trillion possible solutions (but only one for each puzzle). To be uniquely solvable a puzzle must have at least 17 initial numbers. The degree of difficulty of a puzzle depends on the number of initial numbers given and their distribution. As a rule of thumb, 24 initial numbers constitute a very difficult puzzle, whereas 48 numbers constitute a simple puzzle.

Although the Japanese have given the name to the puzzle, its roots go back to the Swiss Mathematician Leonhard Euler whose theory of “Latin Squares,” which he developed in 1783 shortly before his death, is considered to be the forerunner of SuDoku.

The huge popularity of these puzzles owes much to the fact that they are not mathematically based but use pure logic. They could just as easily be filled with letters, symbols, or colors—the principles would remain the same.

I’ve been “hooked” on the puzzles for several years. They’re great for exercising the brain and passing time. If you’ve never tried it, take a look at this fairly easy one. I completed it in 10 minutes.

Betty

		9	2		8	7		
	5						1	
4	7			1			8	2
5		4		8		1		9
			5		9			
9		3		7		8		5
8	1			6			9	7
	9						3	
		5	7		1	2		

Solution on page 12

Deceased Retired Teachers

OCTOBER, NOVEMBER, DECEMBER 2009

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

IN MEMORIAM

ADAIR COUNTY Phillip Keltner	CLARK COUNTY Elizabeth P Dykes	Alma Smith	Lantie Wilson	Robert McGehee
ALLEN COUNTY Sue T Calvert	Pamela Johnson	Suetta Votaw	JESSAMINE COUNTY	Jimmy Wilcox
Alvah Williams	CLINTON COUNTY	FULTON COUNTY	Roxanne Wood	NELSON COUNTY
ANDERSON COUNTY Charles O Bertram	Bess Farmer	Richard Wilkerson	JOHNSON COUNTY	Jeanette Hibbs
BARREN COUNTY Jeffrey Foster	Betty J Riddle	GRANT COUNTY	Charles Williams	Jessie MacPherson
Mary Newberry	DAVIESS COUNTY	Virginia Brewer	KENTON COUNTY	NICHOLAS COUNTY
BATH COUNTY Mary Hersh	Nancy McFarland	GREEN COUNTY	Frances W Brown	Eloise Wallace
Louise Pergrem	Freeman Powell	Mary Blakeman	Jean Porter	OLDHAM COUNTY
BELL COUNTY Lewis R Marcum	Mary Trunnell	Lottie Milby	KNOTT COUNTY	Virginia Bauscher
Gertrude Russell	EDMONSON COUNTY	Minnie Rubarts	Pauline Garrett	Louise Hays
BOONE COUNTY Barbara Cicc	Lorenza Davis	GREENUP COUNTY	Ruby Patrick	PERRY COUNTY
BOURBON COUNTY Tommie S Fielder	FAYETTE COUNTY	Thelma Justice	KNOX COUNTY	Jayne Carter
BOYD COUNTY Thelma Johnson	Dixon Barr	Gertrude Rice	Neila Soper	PIKE COUNTY
BOYLE COUNTY Iris Goggin	Jane Gravitt	Roscoe Stephens	LARUE COUNTY	Opal Hatfield
BULLITT COUNTY Ralph Fitzgerald	Phillip Harris	HANCOCK COUNTY	Edwin Conner	Lucy Jones
CALLOWAY COUNTY Donald Lynch	Daisy Hornback	Ida Badger	LAUREL COUNTY	Marie Tackett
Martha Ryan	Marjorie Judy	HARDIN COUNTY	Mabel Johnson	Nancy Warf
CAMPBELL COUNTY Joyce U Bilger	Helen D Ligon	Carolyn S May	LAWRENCE COUNTY	Lonnie E Watters
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Cora Mullins	Patricia T Riddell	John Adams	Carolyn Eversole	Virgie Fuller
CARLISLE COUNTY Mary Kelley	John Stallard	Mary Hendricks	LESLIE COUNTY	Elva Jones
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Sherman S Clark	FLEMING COUNTY	Calanthe Branstetter	LETCHER COUNTY	ROWAN COUNTY
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KRТА NEWS

(PUBLISHED QUARTERLY)
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Out of state
deceased are
listed with
the county in
which they
last taught.