



News

A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957



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November General Elections

Who Will Support Us?

KRTA continues to work tirelessly to ensure retired educators' needs are met. Retired educator issues require your attention in the November 2012 general election and 2013 General Assembly. You need to know the position of all candidates in your community running for the General Assembly in the November 2012 general election concerning retired educators' needs.

Prior to the November 2012 general election, KRTA members must become very knowledgeable about each candidate's position concerning these issues: (1) Keeping KTRS as a defined benefit group retirement plan and (2) Making no changes to KTRS' governance structure.

It is important for KRTA members to know that the association is bipartisan and will not endorse any candidates.

In your community, be mindful of each House of Representative or Senate candidate's platform. Keep informed about these candidates through the public media, town meetings, and other opportunities to get to know them. Make your vote count on November 6!

KRTA Membership

2012-2013

1-for-1 Campaign



What DRIVES you? — to Participate in KRTA

- developing your professional network
- increasing knowledge of new issues
- participating in varied leadership opportunities
- taking advantage of free and discounted services afforded a large group

What DRIVES you? — to Recruit

- Many are DRIVEN by the opportunity to expand the network.
- Others are DRIVEN by the opportunity to help their local association.
- Everyone is DRIVEN by the spectacular recruitment incentives.

We hope you will be DRIVEN to participate! See page 3 for details

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Kentucky Retired Teachers Association
7505 Bardstown Road
Louisville, Kentucky 40291-3234



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PERSONALLY SPEAKING . . .

Social Security News & Pension Watch

How Social Security Penalties Hurt Public School Educators

Educators are often hurt by what are called “public servant penalties” in Social Security—the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). This article’s focus is the WEP penalty.

Background

Originally, the Social Security system excluded state and local government employees from coverage. Thus, the Kentucky Teachers’ Retirement System (KTRS) was established by the Kentucky General Assembly in 1938 to provide retirement benefits for Kentucky’s public school teachers.

However, many Kentucky Retired Teacher Association (KRTA) members are eligible for Social Security benefits because they had other employment that was covered by Social Security or by being married to a Social Security recipient.

WEP: The Rationale

Social Security is intended to provide a greater level of income replacement for poorer members of society. The formula could not differentiate between those who worked in low-paying jobs their entire career and those who appeared in have received low pay because they worked for many years in jobs not covered by Social Security. Congress believed that the non-Social Security pension benefit would be an adequate retirement even if the earned Social Security benefit was cut.

WEP: The Formula

The typical Social Security benefit is figured by a three-step formula. The first step provides 90 percent of the first \$656 of average monthly earnings; the second step provides 32 percent and the next \$3,046, and the final step provides 15 percent of the remaining earnings.

For a retired teacher, the benefit is figured on a modified formula. Instead of 90 percent of the first \$656, the benefit is calculated on 40 percent of those earnings—a reduction of 50 percent. The WEP affects those educators who have worked in the KTRS system and in Social Security covered employment. For someone who has 20 years or less in Social Security jobs, the WEP reduces the Social Security benefit by 50 percent.

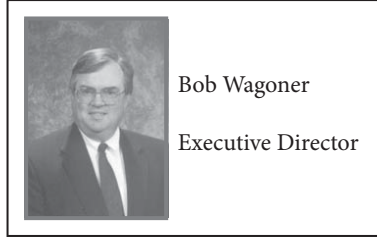
WEP: The Realty

Teaching is not a highly-paid profession and imposition of the WEP formula results

(Continue on page 11)

KRTA: Why?

The question is often asked: Do we need the Kentucky Retired Teachers Association (KRTA)? The answer is yes! KRTA is the only organization in the state whose sole purpose is to improve the welfare of Kentucky’s retired educators. It is a professional organization with a membership



Bob Wagoner
Executive Director

approaching 29,000 working together to help guarantee financial security for retired educators during retirement. There are hundreds of volunteers giving their time and talents to ensure that retirees have a better economic, social and professional life during their retirement years.

Does KRTA have a significant meaning to you? Should there be a close relationship between every retired educator and KRTA? KRTA is vitally important to each retired educator in Kentucky. Without KRTA many of the quality of life improvements for retired educators over the past years would not exist.

In the coming year KRTA is going to move forward with some important concerns. I request that you become knowledgeable of each and pledge your commitment, cooperation, and support to your local, district and state RTA.

Membership

The strength of KRTA is its membership. There are approximately 40,400 retired educators in Kentucky. Approximately 70 percent of these are KRTA members. Where is the other 30%? Our membership goal for 2012 is 29,013. Can this goal be reached? Yes! With some extra effort from each of us, it can become a reality.

The right and best first question we must ask ourselves is not how we recruit new members? It is how do we attract members? The key to gaining and retaining new members must begin not by worrying about our methods of recruiting but rather with the quality of our programs and services.

Do you know a retiree who is not a KRTA member? If so, you need to contact that person and sell them on the importance and advantages of belonging. The

(Continue on page 4)

PRESIDENT’S MESSAGE . . .

Leadership & Membership



Dr. James H. Frank
2012-13 KRTA President

I want everyone to know how much I appreciate the opportunity to serve as your KRTA president for the 2012-13 year and what a distinct honor it is to represent all of you. KRTA is the only organization in the state that has as its main purpose the welfare of retired educators.

Hopefully, you have enjoyed the summer months and are looking forward to another exciting year of KRTA activities. Each state president chooses a theme for his/her term of office. Leadership and membership will occupy my attention since these two are closely related.

Membership is the life blood of this organization. Our membership numbers continue to grow but this requires each of us to be recruiters of new retirees as well as solicitors of those who, for whatever reason(s), have chosen not to join.

All teachers are leaders. We have led the youth under our guidance for the many years we spent in the classroom or other educational settings. Leadership is essential to the realization of our purpose—the welfare of retired educators. The growth of our membership

provides a larger pool of potential leaders for our association.

Too often, we take the leadership of any organization for granted. We are so blessed with Dr. Wagoner and his able staff to provide us with the expertise and organizational skills to keep us informed and operating efficiently. They do not receive the accolades that are due.

Likewise, we are envied by other state retired teacher associations because of the leadership and fiscally responsible decisions made by Gary Harbin and his staff at KTRS. We owe a huge debt of gratitude to Mr. Harbin, staff and our board of trustees for the annuity checks we receive each month and the health coverage we have when needed. These two items add about 1.4 billion dollars to the Kentucky economy from

retired teachers in our state each year.

Both leadership and membership are requisites to fill the many positions of officers, chairs, executive council, etc. at the state, district and local levels; so I encourage you to serve and recruit whenever you have the opportunity. The experience is rewarding and fulfilling. A big “thank you” to all who have willingly volunteered to fill these positions in the past, currently and in the future.

By the time this information reaches you, we will be in the midst of our annual workshops across the fourteen districts. I look forward to seeing many of you at those locations and at other KRTA events during my year as your state president.

FOR YOUR HEALTH & SAFETY



Seniors Choice Group Retiree Health Plan

What an exciting time for the KRTA members spouses with a choice for their Seniors Choice Group Retiree Health Plan.

WHAT IS SENIORS CHOICE?

Seniors Choice, the best Group Retiree Medical plan on the market today! Although Seniors Choice is not a Medicare Supplement, it has some similarities, such as, picking up benefits where Medicare leaves off. This product was created over 20 years ago to help find solutions to the escalating group retiree and employee medical costs. This special program was created with the best interest of the member in mind. No physician's network or network of hospitals -- members have the freedom to choose any physician or hospital that accepts Medicare Patients. Seniors Choice has many options available to choose from.

Many of the KRTA member's spouses are located throughout the United States and want a true access to the physicians, hospitals and facilities without the worry if these entities are in a "network." Seniors Choice acceptance is based on the physicians, hospitals and facilities accepting Medicare and not an insurance company network where physicians, hospitals and facilities may not accept the coverage due to the network from the insurance company.

Seniors Choice as the name implies provides those who participate a selection of the coverage which best meets their current needs. This choice is for medical coverage and prescription coverage. A participant may choose just medical, prescription or both.

Medical Coverage Options

The medical coverage provides a choice of twelve (12) different deductibles ranging from a \$0 deductible to

a \$4,000 deductible to meet the current needs of the individual. The choice is yours. Each year starting January 1 the participant can change their deductible to meet their current needs. What this means is when your situation changes, you can change your selection in the Seniors Choice Group Retiree Health Plan to meet your new situation.

Prescription Drug Plan Options

The prescription drug plan under Part D allows the participant to choose the plan that best meets their current situation with three different choices. The choices allow the participant to choose the plan that best meets their current situation and allows the participant to choose the best plan to keep their overall costs down. Each year on January 1 you as the participant can change the prescription drug plan to meet your current situation and needs.

What are the eligibility guidelines for participation Eligible participants include:

- a. KRTA Members Spouses at least 65 years old and enrolled in Medicare Parts A and B.
- b. Current and surviving spouses or domestic partners at least 65 years old enrolled in Medicare Parts A and B. An affidavit of Domestic Partnership is required to be submitted with the enrollment application for those enrollees adding a domestic partner.
- c. KRTA Members Spouses not eligible for Medicaid.
- d. KRTA Members Spouses who are not confined to a Hospital or Skilled Nursing Home on the effective date of coverage. If a retiree/employee or dependent spouse is

confined to such a facility on the effective date of coverage, coverage will be delayed until the first day of the month that follows the date of release from the facility.

Enrollment in the plan

Eligible participants may enroll in a plan at plan inception, within 30 days of retirement, upon age-in to Medicare or when terminating from another plan or during the annual open enrollment period.

How are my premium rates based?

Monthly premium rates will be based on the rating area of the sponsoring entity, not on the location of the individual plan participants. The rates are based on the KRTA Office in Kentucky. Thus, there are not different rates if you live in Florida, California or another state. Your rate is based on your age and the choice made for participation in the Seniors Choice medical plan and/or Prescription plan.

Some common Questions & Answers

Q: Is there ever a time that a health statement is required for enrollment?

A: No. Seniors Choice is always guaranteed issue.

Q: When can a member make a change to their current Seniors Choice plan?

A: Another unique feature about the program is that each year all groups renew on January 1st, no matter when you started the program. At renewal each employer, member and agent will receive a renewal notice. Then, if an employer or member wants to make a change they can. If a higher benefit level plan has been made available by the employer, the member can buy up with no health statements or underwriting.

For more information or to enroll in Seniors Choice contact:

F. Randall Childers, Jr., CFC
Phone: (502) 643-8739
Email: randall_childers@me.com

Visit the Seniors Choice Health Plan web site: www.seniorschoiceplan.com



F. Randall Childers, Jr., CFC

New for 2012-2013 1-for-1 Campaign

- Obtain recruitment material from your local president, including an Automatic Dues Deduction (ADD) card.
- Select a Retired Teacher from the KRTA Inactive List and ask him/her to sign the ADD card.
- Put your name on the back of the card.
- Mail the ADD card to KRTA.



Incentives

- When your first ADD recruit is received in the KRTA office, you will be entered in a drawing for a \$50 Visa card.
- For each additional referral, you will be entered in the drawing.
- Local associations will be awarded \$50 for every 10 new ADD members recruited during the 1-for-1 Campaign.



Timeline

- The 1-for-1 campaign will begin **June 1, 2012**
- To be deducted from annuity payments in November 2012, ADD cards must be received by November 5.
- After November 5, \$20 checks must accompany the ADD card.
- The 1-for-1 Campaign will end on **January 18, 2013.**

Congratulations 1-for-1 Campaign Winners June—Bert Baldwin July—Darrell Clark

Don't miss your chance to be a winner of a \$50 Visa card. Get your name in the drawing by recruiting new KRTA members



"A Business-Like Arrangement"

A Message from
KTRS Executive Secretary
Gary L. Harbin, CPA



In more than 70 years of operations, KTRS has always provided retirement security to Kentucky's teachers and good value for taxpayers. However, some in the media have characterized teachers' retirement annuities as being unduly burdensome on taxpayers and little more than expensive gifts and handouts. History proves that these characterizations are simply wrong.

Rather than being a gratuity, retirement annuities are actually part of the compensation earned by teachers during their working years. Furthermore, teachers actually participate in funding their retirement. On every payday during their careers, teachers make mandatory contributions to KTRS that are matched by their employers. Those contributions are invested and thereafter are paid out during retirement. In this way, most of the costs of retirement are paid from investment earnings (please refer to the KTRS schedule on at the right). Across the nation defined benefit plans like KTRS pay about 70% of the costs of retirement with investment earnings. This article sets forth some historical perspective about why the KTRS began operations and how it is "a business-like arrangement" for both teachers and taxpayers.

The Problem

In the 1930s, the people of Kentucky and the rest of the world were suffering through the Great Depression. The general distress of that period framed a more specific problem-Kentucky had an aging population of impoverished classroom teachers. Newspaper accounts from that era indicate many of these teachers began their careers in one room school houses in the 1880s. Their salaries averaged about \$215 per school year. Even during the Great Depression, these wages were regarded as below subsistence living.

A report prepared in 1936 by the Bureau of School Services of the University of Kentucky noted that school boards frequently felt an obligation to continue the employment of these teachers even after physical or mental disability had seriously reduced their efficiency in the classroom. These teachers faithfully served their communities for 40 or 50 years (and in a few cases more than 60 years) and then became physically or mentally unable to perform teaching duties. During their careers these teachers earned very little, had little or no savings, and were rejected from participating in the federal Social Security program.

The report by the University of Kentucky noted that having school boards caring for physically or mentally disabled teachers was unsuitable both educationally and financially. The incapacitated teachers were not effectively teaching children. Moreover, the school boards could not pay the wages of replacement teachers and also pay the physically or mentally disabled teachers. The destitute teachers were dependent upon the charity of local school boards and often literally worked until relieved of their duties by death.

The Solution

The 1936 report by the University of Kentucky recommended establishing a teachers' retirement system as a solution to this problem. The report emphasized that a teacher retirement system is not a "gratuity or charity," instead it is "a business-like arrangement whereby both the public and teachers make investments which return large dividends." In essence, the report described a mechanism to defer small portions of compensation earned during teachers' careers, professionally invest those small amounts over long periods of time, and thereby achieve retirement security and protection from dependency. The report noted that a retirement

system protects society by helping to assure the orderly replacement of teachers choosing to retire after a specified period or retiring because of disability.

Following the 1936 report, the Kentucky General Assembly took action in 1938 to establish the Kentucky Teachers' Retirement System. Thereafter, KTRS began operations on July 1, 1940.

Beginning Balance as of July 1, 1985	\$1.8
Member Contributions	5.1
Employer Contributions	8.5
Investment Income	16.3
Benefit Payments & Refunds	(16.4)
Administrative Expenses	(0.1)
Ending Balance of June 30, 2011	\$15.2

Retirement Security for the Long-Term

For some perspective on how far we have come since the 1930s, let's take a look at KTRS's operations from July 1, 1985 through June 30, 2011. During this 26-year period, KTRS paid benefits totaling \$16.4 billion. During this same period of time, the investments of teachers' retirement monies earned \$16.3 billion (truly remarkable considering stock market investment returns over the last ten years have averaged zero). KTRS's pre-funded retirement benefits program truly exemplifies the idea set forth in the 1936 report that investing a small portion of teachers' salaries over their careers will return large dividends for retirement security.

Since 1940, KTRS has provided low-cost, high-quality retirement security for the teachers of Kentucky whether financial markets were tranquil or volatile, on the rise or falling. Although there has been considerable turmoil in the global financial system over the last seventy years, KTRS's retirement program has always performed as "a business-like arrangement" for the teachers of Kentucky and the public they serve.

This article was reprinted with permission. It appeared in the NOV/DEC 2011 issue of KTRS RETIRED.

(Continued from "KRTA: Why?" on page 2)

annual \$20 dues will be one of the most profitable investments a retiree can make toward providing for their own well being. Our 2012 membership goal can and will be exceeded with your help.

Are You Paying Attention?

Now is a critical time for our future and the future of our children and grandchildren. Why? Because more than at any other time, this year's election will shape the future of Social Security, Medicare, and Healthcare programs at the national level. At the state level it will be our pension and health insurance programs. This election could determine if we continue to live in a society that makes room for caring and compassion or abandons such "bleeding heart" concepts in the never ending need for bigger corporate entities, greater profit and higher paid CEOs.

Now more than ever it is important that every retired educator pay attention to what the candidates say and accurately interpret the "code" for what it is these candidates say they will do if elected. It is important that we compare the record with the promises made by our elected officials. More now than ever it is important we make the correct choices of who we support and for whom we vote. Why? Because I know from experience in dealing with legislative issues that no amount of future effort on the part of KRTA will undo the damage that can be done by a government that is openly hostile to your interests.

It is important more now than ever to pay attention to the world of politics and participate in the process. Now more than ever we have less time to recover from the damage that poor choices can make. I am not telling you for whom to vote. All I am saying is that you need to pay attention! This election cycle will be critical to your interests and it has already begun!

Fall Workshops

The 2012 fall workshops are underway. Each year district and local association officers, committee chairpersons, and interested KRTA members are invited to attend these workshops in all 14 districts. During these workshops, KRTA Membership, Health & Insurance, and Legislative committee co-chairs report on their committee's current initiatives. Additionally, KTRS staff gives a comprehensive update about our retirement system's many aspects.

What is the value of these workshops? The purpose of these meetings is to inform, inspire, and challenge each member in attendance. Every participant is urged to take the message "back home," emphasizing the need for improved KRTA membership and for each current KRTA member becoming better informed about KRTA's Health & Insurance and Legislative programs. Also, KRTA members need to become better informed about KTRS.

As I have traveled across the state during the past 12 months, I am impressed with the enthusiasm I have seen and felt with each retiree. I am hopeful each of you will continue to inform, inspire and challenge fellow retired colleagues. Each of us must emphasize the need for improving KRTA membership and becoming better informed about Kentucky's retired educator issues.

With your help we will finish the year very strong. It is up to each of us. Keep moving forward.

Defined-Benefit vs. Defined-Contribution What are the Differences?

	Defined-Benefit (DB) with KTRS	Defined-Contribution (DC)
Retirement Benefit	Formula = Final Average Salary x Yrs Service x Multiplier	Depends on amount contributed plus investment performance both during career and into retirement
Other Benefits	Disability, Survivor, and Life Insurance are provided	Usually no additional benefits
Benefit Increases	Cost of Living increases	No increase is built in
Benefits Reductions	No reduction in benefit	May reduce with market downturn
Benefit Ending	Guaranteed Retirement Benefit for Life	Benefit may not last for your lifetime

Your Defined Benefit Group Retirement Plan is a retirement benefit, sponsored by KTRS, which pays a defined amount upon retirement based on length of service and final average salary of the employee, along with a retirement multiplier. KTRS retirement eligibility is determined by the employee's age and years of service. The service retirement benefit is a lifetime benefit and is guaranteed by KTRS.

As a result of your employment in a position that does not participate in Social Security, the current federal Windfall Elimination Provision (WEP) law will reduce any Social Security income that you could draw from any Social Security-covered employment and the federal Government Pension Offset will substantially reduce any Social Security benefit that you might draw as the spouse or widower of a Social Security recipient. These are provisions of federal law.

You may contact the Social Security office or visit their website at www.ssa.gov for details.

Cost of Living Adjustments (COLAs)
A standard, statutory cost of living adjustment ("COLA") in the full amount of one and one-half percent (1.5%) is provided annually to retirees who have been retired for at least one year prior to July 1, the annual effective date of the COLA. For members who were retired for less than a full year immediately preceding the date that a COLA becomes effective, the COLA is awarded on a pro rata basis depending on how long the member was retired during the prior fiscal year. For example, a member who retires on January 1 of any given year would receive only one-half of the COLA that would become effective on the following July 1. In addition to the standard one and one-half percent (1.5%) COLA, KTRS asks the Governor and General Assembly each biennial budget period for an additional "ad hoc" COLA to help retirement allowances keep pace with inflation. During the 2006 Regular Session, the General Assembly passed, and the Governor signed, House Bill 380 which approved an eight-tenths of one percent (0.8%) COLA effective July 1, 2006, and a six-tenths of one percent (0.6%) COLA effective July 1, 2007.



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 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.

*Contact
Info*

KTRS
Frankfort, Kentucky
1.800.618.1687 (Toll free)
502.848.8500 (Local)
www.ktrs.ky.gov

KRTA PARTNERS . . .



Benefits Of A LifeLock Identity Theft Protection Membership

LifePlans, LLC™ LifeLock, the leader in identity theft protection, is available through your KRTA membership for only \$8.99/month for individuals and \$14.99/month for couples.¹ To receive this special pricing, you must sign up through North American Life Plans at 1-888-362-1214.

LifeLock helps protect your personal information using a combination of data surveillance techniques and outstanding member service, 24 hours a day, seven days a week, 365 days a year.

Following are four points of protection you will receive as a member of LifeLock:

1. Monitoring Your Identity

Once your enrollment in LifeLock® is complete, LifeLock begins monitoring for threats² against your identity within its network. LifeLock also contacts the major credit bureaus on your behalf and helps remove your name from mailing lists for preapproved credit offers.

2. Scanning for Identity Threats

LifeLock protection includes a comprehensive, proprietary method of scanning for identity threats, which looks for new credit and non-credit applications and address changes. LifeLock also searches known criminal websites for illegal selling of your personal information.

3. Responding to Identity Theft

LifeLock will alert you by e-mail, phone or text message if it detects that your personal information may have been used—meaning you will hear from LifeLock only when necessary. Your LifeLock membership also includes stolen or lost wallet remediation services to help cancel and replace the contents of your wallet.³ LifeLock will help you contact your financial institutions and complete the necessary paperwork you need to get your life back in order.

4. Tracking Your Credit Score

LifeLock's Credit Score Manager™ provides important safeguards for monitoring and helping you maintain your credit score. More than just free annual credit reports⁴, LifeLock monitors all three major credit bureaus daily and will notify you of any changes in your credit report.

Finally, your enrollment in LifeLock includes a \$1 Million Total Service Guarantee. If you become a victim of identity theft while you are a LifeLock member due to a failure in LifeLock's service, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whatever else it takes to help your recovery.⁵ A dedicated remediation specialist will personally assist you every step of the way in the recovery process.

¹ Not available to Florida residents.

² Not all transactions are covered and scope may vary.

³ Pictures, cash, and cash equivalents are excluded. Member is responsible for all applicable fees charged by document issuing companies to replace lost or stolen documents.

⁴ You have the right to a free credit report from www.annualcreditreport.com or 877-322-8228, the only authorized source under federal law.

⁵ Terms and conditions apply. Due to New York state law restrictions, the LifeLock \$1 Million Total Service Guarantee cannot be offered to residents of New York.

Play It Safe - Get Extra Coverage with a Personal Liability Protection (PLP) Policy

Every day, we hear about neighbors suing neighbors, accident victims suing those responsible, and people filing lawsuits for libel, slander and countless other reasons. But you can protect your assets or future earnings from substantial legal claims against you with a personal liability protection—or umbrella—policy, which will pick up where home, auto and watercraft policies leave off. A PLP policy is an extra layer of protection against lawsuits stemming from a catastrophic accident or loss—whether someone slips on your front step or has a run-in with your car. And if your auto policy includes children under the age of 25 (the age group most likely to be involved in car accidents), a PLP policy will offer a big dose of peace of mind.

PLP policies provide additional coverage for things not included in your home and auto insurance—such as false arrest, defamation and wrongful eviction. If you already have auto and home insurance from the same carrier, you likely won't need big bucks to add this expanded coverage. For instance, the countrywide average annual premium for a \$1 million Liberty Mutual PLP policy is approximately \$432 or just \$36 a month.*

Additional coverage may be purchased for any recreational vehicle you own or operate, such as a snow mobile, golf cart or ATV. And a Liberty Mutual PLP policy also provides higher limits for bodily injury and property damage on your auto and home policies. Check with your insurer to see what type of additional liability coverage they offer.

Liberty Mutual is a responsible company that delivers expert advice and caring service. For more information, please call 800.524.9400 or visit www.libertymutual.com.

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**Premiums and underlying coverages can vary by state. Higher coverage limits are also available. To be eligible for excess liability, you must maintain certain personal liability limits on your auto and home insurance, so it is best to review all of your policies simultaneously.

*Based on a 2010 sample of average Personal Liability Protection premium



Dave Farmer
Liberty Mutual



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)

KRTA STANDING COMMITTEES — 2012-2013

LEGISLATIVE

DON HINES, CO-CHAIR

109 WIMBLEDON CT
FRANKFORT KY 40601-4860
502-875-4988
dhines@fewpb.net

RAY ROUNDTREE, CO-CHAIR

392 LAUREL RD
LONDON KY 40741
606-864-7421
rjroundtree1@windstream.net

BOB SPILLMAN 1

3588 STATE ROUTE 80
MAYFIELD KY 42066-7942
270-247-9590/270-804-2869
robertspillman@bellsouth.net

REBECCA HUDSON-BROWN 2

302 TARTAN DR
HENDERSON KY 42420-4768
270-826-3088
w.s.brown@insightbb.com

ARTHUR GREEN 3

PO BOX 314
ELKTON KY 42220-0314
270-265-5958
agreen51@bellsouth.net

JAMES HANKS 4

P O BOX 456
LEBANON KY 40033-0456
270-692-2454
bthanks440@yahoo.com

CLAUDE PURVIS JEFF

4501 BRITTANY LN
BALLARDSVILLE KY 40014-9779
502-222-1230
purvisc1@aol.com

PAUL SMILEY CKW

150 SAINT MILDREDS CT
DANVILLE KY 40422-1255
859-319-8790
paul.smiley@bellsouth.net

STEVE GARRETT CKE

135 GENEVA AV
IRVINE KY 40336-7572
606-723-3049
stevegarrett@irvineonline.net

MAUDE TEEGARDEN N

P. O. BOX 32
GERMANTOWN KY 41044-0032
606-728-2312
maudetee@ekns.net

JUDITH WHITE MC

488 WESLEY RD
SOMERSET KY 42503-4548
606-423-3105
billandjudywhite@gmail.com

NORMA PROFITT UKR

P O BOX 342
CAMPTON KY 41301-0342
606-668-6118/606-668-6651
nprofit@mrct.com

VIRGIL OSBORNE BS

9890 ROBINSON CREEK RD
VIRGIE KY 41572-8355
606-639-2740

ROBERT LINDAHL E

729 KNAPP AV
MOREHEAD KY 40351-1129
606-784-6393
lindahlrj@live.com

Ex-Officio Member

FRANK R. HATFIELD

248 LEES LN.
SHEPHERDSVILLE KY 40165-9022
502-543-6298
fmhatfield@windstream.net

Honorary Lifetime Member

BOBBY L. HUMES, CO-CHAIR

2587 FLINT HILL RD
SONORA KY 42776-9333
270-369-8286
lpathumes@gmail.com

MEMBERSHIP

BETTY HESTER, CO-CHAIR

1782 WEST HEBRON LANE
SHEPHERDSVILLE KY 40165-7423
502-957-2305/502-494-9114
betdon1969@aol.com

DEBBY MURRELL, CO-CHAIR

2805 ALICE AV
LOUISVILLE, KY 40220-1703
502-458-5125/502-387-7472
dasailboat@msn.com

ERNIE TROSPER, CO-CHAIR

2015 WYNDAMERE LN
PARIS KY 40361-2153
859-987-6516
etrosp@roadrunner.com

ANN YARBROUGH 1

5960 WICKLIFFE RD
WICKLIFFE KY 42087
270-335-3729
ayarbrough@brtc.net

ROBERT HOAGLAND 2

1016 S ELM ST
HENDERSON, KY 42420-3932
(270) 827-2706/270-952-0960
thehoagies@gmail.com

L. CAROLYN EDWARDS 3

573 SPRADLIN RD
EDMONTON KY 42129
270-432-5844/270-590-3894
carolynedwards@scrct.com

MARGARET SIMS 4

145 CASTLETON DR
BARDSTOWN KY 40004-2531
270-349-0055
msims1949@yahoo.com

ROY L. WINCHESTER 5

PO BOX 2
BETHLEHEM KY 40007-0002
502-845-5040

ROBIN CURRY JEFF

2315 ARNOLD PALMER
LOUISIVLLE< KY 40245
502-648-7880
dreamgoldrocket@yahoo.com

BETTY DOZIER CKW

104 WOODFORD VILLAGE DR
VERSAILLES KY 40383-1441
859-873-5370

KAREN GILBERT CKE

P.O. BOX 1048
STANTON, KY 40380-1048
606-663-6893
cgilb@bellsouth.net

FAYE SHEHAN N

1036 BELMONT PARK DR
UNION, KY 41091-7947
859-371-9193/859-802-2304
faye@shehanpools.com

JANE DALTON MC

86 GUINN DR
MONTICELLO KY 42633
606-348-4825
jdalton75@windstream.net

JIM CONNOR UC

605 WHITLEY ST
LONDON KY 40741-2628
606-864-9895/606-309-0906
jimlou@windstream.net

BEULAH SMITH UKR

PO BOX 5
BUCKHORN KY 41721-0005
606-398-2128

WILLIS HAWS BS

9 MAYO BRANCH - BRANDY KEG
PRESTONSBURG KY 41653-1326
606-886-8310
willishaws@aol.com

JEAN FRALEY E

902 W GLENDALE DRIVE
ASHLAND KY 41102-9410
606-928-4840
rlfraley@roadrunner.net

HEALTH & INSURANCE

CAROLYN FALIN, CO-CHAIR

47 LAUREL LAKE RESORT RD
CORBIN KY 40701
606-523-8450 /606-521-0412
cfalin@vol.com

DONALD PACE, CO-CHAIR

20 HERITAGE PL
WINCHESTER KY 40391-2355
859-771-9559
donaldwpace@yahoo.com

DARL HENLEY 1

6208 US HIGHWAY 60W
MARION KY 42064-7015
270-965-2092
henleyjamesdarl@bellsouth.net

ELAINE NEELY 2

3726 JASON AV
HENDERSON KY 42420-9767
270-826-9795
neelyelaineo@bellsouth.net

LEON REMINGTON 3

10683 LOUISVILLE RD
BOWLING GREEN, KY 42101-8421
270-781-4716/502-262-1067
reming007@att.net

ERNEST TAYLOR 4

2190 MCELROY PIKE
LEBANON, KY 40033-9347
270-699-2786/270-402-3460
ernestt5@pcscomputer.net

JIM JUDGE 5

520 POWHATAN TRL
FRANKFORT KY 40601-1626
502-695-1989
jjudge@fewpb.net

MARY DUFF JEFF

1814BAINBRIDGE ROW DR
LOUISVILLE KY 40207-1709
502-632-2450
embd@att.net

RALPH ROBERTS CKE

150 EDGEWOOD DRIVE
STANFORD, KY 40484-1027
606-365-9721/859-749-1727
rroberts40484@bellsouth.net

AUDREY WAYLAND N

77 ARCADIA AVE
LAKESIDE PARK KY 41017-2128
859-341-7274

THOMAS MARSHALL JUDY ... MC

116 GREEN HILL PARK DR
SOMERSET, KY 42501-1100
606-679-1201
nmjandtmj@windstream.net

GOLDEN HALE UKR

1722 BRANHAMS CREEK RD
MALLIE KY 41836
606-634-9075
halegolden@yahoo.com

GERALD PRESTON BS

133 IRIS ST
PAINTSVILLE, KY 41240-9303
606-789-5830 /606-367-1657
geraldpreston@bellsouth.net

LANA COMBS E

200 DUSTY RD
MOREHEAD KY 40351-8247
606-784-6161/606-356-0223
grannalan@lycos.com

2012-2013 KRTA OFFICERS & EXECUTIVE COUNCIL

PRESIDENT

Jim Frank
1513 Johnson Blvd
Murray, KY 42071
(270) 753- 1329
jhfrank@twc.com

PRESIDENT-ELECT

Carolyn Falin
47 Laurel Lake Resort Rd
Corbin, KY 40701
(606) 523-8450
cfalin@vol.com

IMMEDIATE VICE-PRESIDENT

Faye Shehan
1036 Belmont Park Dr
Union, KY 41091-7947
(859)371-9193
faye@shehanpools.com

PAST-PRESIDENT

Edwin Cook III
160 Comet Dr
Olive Hill, KY 41164
(606) 286-6312
edwincookiii@yahoo.com

EXECUTIVE DIRECTOR

Dr. Bob Wagoner
P O Box 826
New Castle, KY 40050
(502) 845-0815
bvwagoner@aol.com

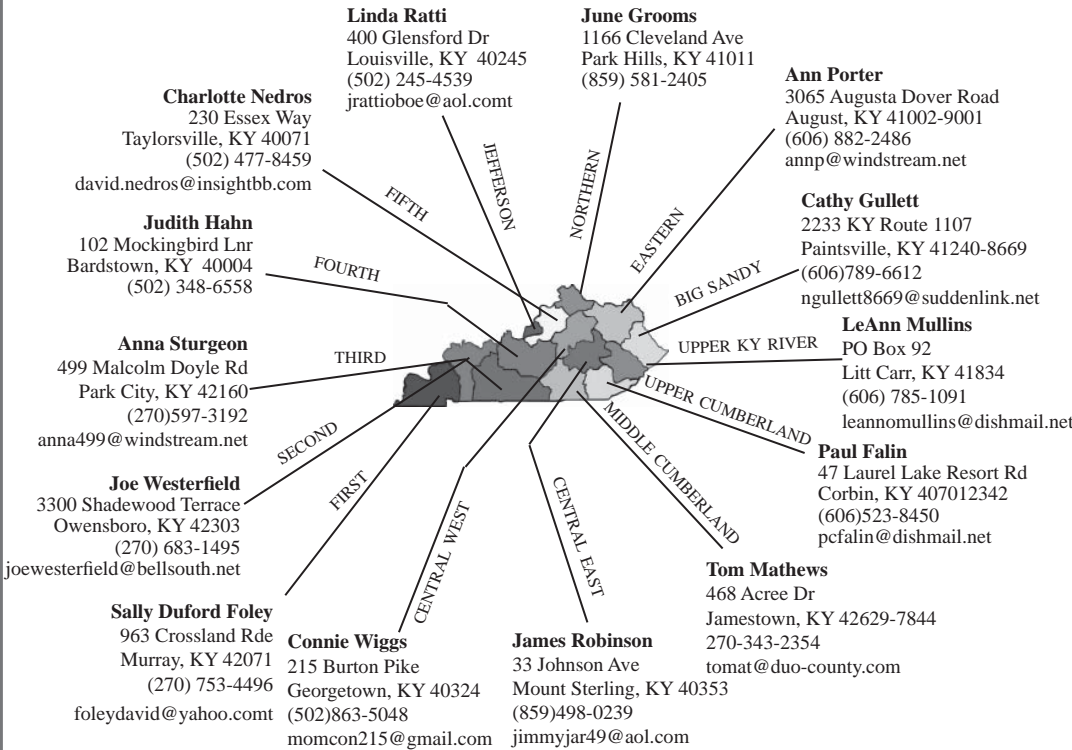
KRTA NEWS EDITOR

Brenda Meredith
2532 Saratoga Drive
New Castle, KY 40205
(502) 459-9790
brenda.meredith@krtta.org

DEPUTY EXECUTIVE DIRECTOR

Janie Caslowe
11009 Fox Moore Place
Louisville, KY 40223-5583
(502) 245-5735
janie.caslowe@krtta.org

Executive Council



KRTA Executive Director Emeritus

Frank Hatfield
248 Lees Lane
Shepherdsville, KY 40165
(502) 543-6298
fmhatfield@windstream.net

KTRS Executive Secretary

Gary Harbin
479 Versailles Road
Frankfort, KY 40601
800-618-1687

AARP/KRTA Specialist

Neal Tucker
328 E. Young Street
Morganfield, KY 42437-1760
(270) 389-4744
nealdorris@bellsouth.net

DISTRICT & LOCAL PRESIDENTS

FIRST DISTRICT

David Foley
963 Crossland Road
Murray, KY 40271
270.753.5822
270.753-4446
foleydavid26@yahoo.com

BALLARD COUNTY

Virginia F. Roberts
PO Box 205
LaCenter, KY 42056
(270) 665-5649/832-9275
vroberts@brtc.net

CALLOWAY COUNTY

David Foley
963 Crossland Road
Murray, KY 4207
(270) 753-4446 / 753-5822
foleydavid26@yahoo.com

CRITENDEN COUNTY

Phyllis Sykes
215 N Walker St
Marion, KY 42064-1437
(270) 965-5080
phyllis.sykes@att.net

CALDWELL COUNTY

Patsy Oliverr
PO Box 293
Princeton, KY 42445
(270) 365-6060/625-2781
pkoliver@mchsi.com

CARLISLE COUNTY

Lucy H. Hunt
1341 County Road 1011
Cunningham, KY 42035-9450
(270) 642-2359/556-9111
plhunt@wk.net

FULTON COUNTY

Barbara P. Young
204 Park Terrace Cove
South Fulton, TN 38257-2357
(270) 210-7932
bcarolyoung99@gmail.com

GRAVES COUNTY

Donald Sparks
307 Golf Club Lane
Mayfield, KY 42066-1316
(270) 247-6454
dwsparks@newwavecomm.net

HICKMAN COUNTY

Shirley Byassee
412 Pecan Drive
Clinton, KY 42031-1315
(270) 653-6559
shirl0924@att.net

LIVINGSTON COUNTY

Delbert Myrick
1099 Lola Road
Salem, KY 42078-9335
(270) 988-3729
dwmryrick@webtv.net

LYON COUNTY

Sandra Rudolf
415 Barnett Road
Eddyville, KY 42038
(270) 388-9375
sandra@roxcom.net

MARSHALL COUNTY

Mike Harrell
33 Aspen Street
Calvert City, KY 42029-9304
(270) 395-7841
harrell49@yahoo.com

MCCRACKEN COUNTY

Jayne C. Crisp
155 Cascade Drive
Paducah, KY 42003
(270) 898-3962/331-0665
jayne.crisp@comcast.net

TRIGG COUNTY

Timothy McGinnis
129 Heron Point
PO Box 270
Cadiz, KY 42211-0270
(270) 924-3005/350-0336
tdmginis@gmail.com

SECOND DISTRICT
Pat McKinney, President
609 Teal Lane
Henderson, KY 42420
(270) 831-5148

CHRISTIAN COUNTY

Larry Carter
2895 Princeton Road
Hopkinsville, KY 42240-8500
(270) 885-4514
carter0369@att.net

DAVISS COUNTY

Beverly Phelan
2321 Ben Ali Court
Owensboro, KY 42301-4222
(270) 685-2583/570-3171
bevbur@bellsouth.net

HANCOCK COUNTY

Carol Thompson
1965 State Route 657
Lewisport, KY 42351-7210
(270) 295-3925/314-3464
cbthompson@tds.net

HENDERSON COUNTY

Rebecca Hudson-Brown
320 Tartan Drive
Henderson, KY 42420-4768
(270) 826-3088/860-0986
w.s.brown@insightbb.com

HOPKINS COUNTY

Wayne Larkins
3260-B Stagecoach Road
Hanson, KY 42413
(270) 322-8198/875-9500

MCLEAN COUNTY

Margaret Turner
PO Box 54
Island, KY 42350-0054
(270) 791-3961

UNION COUNTY

Mary "Ginger" Simpson
925 Sand Lane Apt. 209
Henderson, KY 42420-4456
(270) 831-4288/827-4789
gingerky@insightbb.com

WEBSTER COUNTY

Daisy Rocha
PO Box 207
Slaughters, KY 42456-0207
(270) 884-9339
jrocha@connectgradd.net

THIRD DISTRICT
Willadean Carter, President
207 Beechwood Drive
Tompkins, KY 42167-1819
(270) 487-8302/487-6932
willadeancarter@yahoo.com

ALLEN COUNTY

Ferrell Oliver
2245 Halfway Halifax
Scottsville, KY 42164-8334
(270) 622-5997/618.0376
oliverguernesys@aol.com

BARREN COUNTY

Mary Elliott
125 Wynd Star Court
Glasgow, KY 42141
(270) 651-9655
melliottgky@yahoo.com

BUTLER COUNTY

William Hampton
597 Paul Hampton Road
Morgantown, KY 42261-8003
(270) 728.2591/791.7482
whampton@logantele.com

CUMBERLAND COUNTY

Eva Breedlove
122 Woodland Street
Burkesville, KY 427179042
(270)864-1230
evabreedlove@yahoo.com

EDMONSON COUNTY

Nancy Sanders
8519 Brownsville Road
Brownsville, KY 42210-9444
(270) 597-3627/246-0163
ksanders07@windstream.net

LOGAN COUNTY

Clarence Gamble
585 Cedar Grove Road
Olmstead, KY 42265-9651
(270) 726-3048/726-5188
goosegamble728@yahoo.com

METCALFE COUNTY

Judy Polson
4851 Sulphur Well-Knob Lick Rd.
Knob Lick, KY 42154-8201
(270) 565-2445
jcjpolson@hotmail.com

MONROE COUNTY

Linda Pitcock
4982 Gamaliel Road
Tompkinsville, KY 42167-7746
(270) 487-8164/427-1227

MUhlenberg County

Gertrude Whitmer
149 Whitmer Street
Central City, KY 42330
(270) 525-6113/543-2360

OHIO COUNTY

Sharon Powell
101 N Main Street
Beaver Dam, KY 42320-1999
(270) 302-5613
sharonbpowell123@att.net

SIMPSON COUNTY

William "Bill" Porter
521 Vonda View Boulevard
Franklin, KY 42134-9647
(270) 776-3202/586-7890
bill.porter@simpson.kyschools.us

TODD COUNTY

Arthur Green
PO Box 314
Elkton, KY 42220
(270) 265-5958

WARREN COUNTY

Leon Remington
10683 Louisville Road
Bowling Green, KY 42101-8421
(270) 781-4716/262-1067
lreming007@att.net

FOURTH DISTRICT
Donald Skaggs, President
1490 Smith Ridge Road
Campbellsville, KY 42718
(270) 4655833
skaggsdb@comcast.net

BRECKINRIDGE COUNTY

Mary Lois Roberts
210 Plainview Drive
Hardinsburg, KY 40143-2572
(270) 756.2399/617-8146
marylo@bellsouth.net

E'TOWN, HARDIN/LARUE CO

Lin Linder
507 Cleveland Street
Elizabethtown, KY 42701
(270) 769-4630
lklinder@windstream.net

GRAYSON COUNTY

Bonnie Harrell Blanton
468 Mulberry Street
Leitchfield, KY 42754-2251
(270) 259-5026 / 589-0189
bblanton10@windstream.net

GREEN COUNTY

Maxideen Pruitt
503 Milby Street
Greensburg, KY 42743-1141
(270) 932-5839/405-4252
gourldad@windstream.net

HART COUNTY

Glyna Maye Lile
1795 Roberts Road
Hardyville, KY 42746
(2700) 565-1935/606-2943
glile@scrct.com

MARION COUNTY

Benita Carrol Nally
487 N Spalding Avenue
Lebanon, KY 40033-1522
(270) 692-6753
bcmouserally@kih.net

MEADE COUNTY

Teresa Garnett
1150 Dave Smith Road
Ekron, KY 40117-3328
(270)828-3328
tgarnett@bbtel.com

NELSON COUNTY

Margaret Sims
145 Castleton Drive
Bardstown, KY 40004-2531
(502) 349-0055
msims@yahoo.com

TAYLOR COUNTY

Karen Vaughn
80 Lanai Lane
Campbellsville, KY 42718-1672
(270) 789-1378/789-7803
kwsvaughn@hotmail.com

WASHINGTON COUNTY

Mary "Elaine" Mattingly
5529 Bardstown Road
Springfield, KY 40069-9441
(859) 805-0066
mattingly.elaine@gmail.com

FIFTH DISTRICT
Debby Murrell, President
2805 Alice Avenue
Louisville, KY 40220-1703
(502)458-5125/387-7472
dasailboat@msn.com

BULLITT COUNTY

Allen Schuler
7506 Appletree Way
Louisville, KY 40228
(502)239-1559
sattrer31@insightbb.com

CARROLL COUNTY

Pat Perkins
805 Winslow Street
Carrollton, KY 41008-1371
(502) 732-8817
pppope@bellsouth.net

FRANKLIN COUNTY

Sue Caldwell
2088 Silver Lake Boulevard
Frankfort, KY 40601-5306
(502) 695-7486
s8caldwell@aol.com

HENRY COUNTY

Mildred Elston, Treasurer
1305 Cross Main
New Castle, KY 40050
(502) 845-2676

OLDHAM COUNTY

David Ricketts
206 N Third Street, Apt 6
LaGrange, KY 40031-1446
(502) 222-1150

OWEN COUNTY

Faye Shelton
13995 US 127 S
Owenton, KY 40359
(502) 484-5385/514-1268
faye.shelton@live.com

SHELBY COUNTY

Marie Wright
8390 Benson Pike
Bagdad, KY 40003-8042
(502)747-5238
mwright@shelbybb.net

SPENCER COUNTY

Charlotte Nedros
230 Essex Way
Taylorsville, KY 40071-9218
(502) 477-8459/439-4136
david.nedros@insightbb.com

TRIMBLE COUNTY

Deania Hurst
111 Locust Lane
Bedford, KY 40006-7628
(502) 255-7382/523-1092
deania.hurst@insightbb.com

JEFFERSON COUNTY
Titus Exum, President
2806 Spring Bud Court
Louisville, KY 40220-3542
(502) 499-5615/262-9046
thexbossoo@bellsouth.net

CENTRAL KENTUCKY
EAST DISTRICT
Betty Gllovak, President
PO Box 214
Brodhead, KY40409
(606) 758-8175/308-4155
bettygllovak@windstream.net

EASTERN KY UNIVERSITY

Dr. Ron G. Wolfe
108 Westside Drive
Richmond, KY 40475
(859)623-5088/358-7565
rongwolfe@bellsouth.net

ESTILL COUNTY

Robert Smith
2647 Crooked Creek Road
Irvine, KY 40336
(606)723-3728
rlarvin@yahoo.com

GARRARD COUNTY

Sharon Hamilton
15 Perry Rogers Road
Lancaster, KY 40444-8771
(859)792-4610/338.2924
gschamilton@yahoo.com

JACKSON COUNTY

Betty Bond
7128 Highway 3630
Annville, KY 40402
(606) 364.5239
bbond@prtcnet.org

LEE COUNTY

Avis Thompson
721 Silver Creek Road
Beattyville, KY 41311
(859) 948-5334

LINCOLN COUNTY

Etta Meek
525 Walnut Flat Creek Road
Berea, KY 40409-9731
(606) 365-2338/669-9503
emeek@pghmail.com

MADISON COUNTY

Patricia Bailey
171 Mountian View Dr
Berea, KY 40403-9731
(859) 986-3244
lawrenceandpatty@adelphia.net

MONTGOMERY COUNTY

Sybl Fleming
123 Elm Street
Mt. Sterling, KY 40353-1109
(859) 498-9760/585-6901
sbflaming@roadrunner.com

POWELL COUNTY

Nellie Anderson
PO Box 186
Stanton, KY 40380-0186
(606)663-5628/274.5454
nellie.anderson@powell.kyschools.us

ROCKCASTLE COUNTY

Richard Bray
306 Cedar Rapids Road
Mount Vernon, KY 40456

CENTRAL KENTUCKY
WEST DISTRICT
Ellie Thompson, President
962 Kentontown Road
Mount Olivet, KY 41064-7725
(606) 724-5080/584-1197
ellieslp@hotmail.com

ANDERSON COUNTY

Patty Klink
1041 Woodspoint Drive
Lawrenceburg, KY 40342
(502) 839-7550
klink726@roadrunner.com

BLUEGRASS COUNTIES

(Bourbon and Fayette)
Esther H. Noland
428 Ashbury Lane
Lexington, KY 40511
(859) 299-4995/227-8260
evholland@aol.com

BOYLE COUNTY

Paul Smiley
150 Saint Mildred's Court
Danville, KY 40422-1255
(859)319-8790
paulsmiley@bellsouth.net

CLARK COUNTY

Nancy Peel
205 W Lexington Ave
Winchester, KY 40391
(859) 744-6464

HARRISON COUNTY

Ishmael Hopkins
3764 US Hwy. 62 E
Cynthiana, KY 41031-6736
(859) 234-5545/588-2020
ihopkins@yahoo.com

JESSAMINE COUNTY

Cathy Boggs
816 Amalfi Lane
Lexington, KY 40509-1760
(859) 264-9947/351-3070
danboggs1@aol.com

MERCER COUNTY

Everice Shewmaker
351 N Main Street
Harrodsburg, KY 40330-1133
(859) 734-5320
evericeshewmaker@bellsouth.net

NICHOLAS/ROBERTSON

Brenda Anderson
1087 Colville Road
Paris, KY 40361-9316
(859) 484-2392/749-7537

SCOTT COUNTY

Gary Pruitt, Co-President
100 Josie Trail
Georgetown, KY 40324
(502) 867-2889/420-7575
garyprtt@yahoo.com
Kenneth J. Wright, Co-President
106 Gatewood Drive
Georgetown, KY 40324
(502) 863-4716/321-0652
kenwright2@bellsouth.net

WOODFORD COUNTY

Wanda Rogers
5017 Venetian Way
Versailles, KY 40383
(859) 873-9411/333-1611
fwandacr@windstream.net

MIDDLE CUMBERLAND**DISTRICT**

Jane Dalton, President
443 Kendrick Avenue
Monticello, KY 42633
(606) 348-4826

jdalton75@windstream.net

ADAIR COUNTY

Bobbie Coomer
9495 Russell Springs Road
Russell Springs, KY 42642-7722
(270) 384.4825/858-9695
bjcoomer@windstream.net

CASEY COUNTY

Rebecca Wesley
116 Memory Drive
Liberty, KY 42539
(606) 787-9344 / (859)339-0854
rbwesley@hotmail.com

CLINTON COUNTY

Shirley Ryan
2060 Grider Hill Dock Road
Albany, KY 42602-7167
(606) 387-7480 / 278-4795
shirleyryan@windstream.net

MCCREARY COUNTY

Sharon Haynes
P O Box 571
Whitley City, KY 42653-0571
(606) 376-8976 / 310-6095
shaynes1@highland.net

PULASKI COUNTY

Shirley Dick Wolfe
216 Pogue Drive
Somerset, KY 42503-4158
(606) 875-3321
sdick@newwavecomm.net

RUSSELL COUNTY

Lura "Jane" Johnson
237 Yellow Apple Ridge Road
Russell Springs, KY 42642-9728
(270)866-5435 / 566-2333
jane@duo-county.com

WAYNE COUNTY

George Owen Horton
3688 Highway 200
Monticello, KY 42633-9304
(606) 348-7334

NORTHERN KENTUCKY**DISTRICT**

Bert Baldwin, President
34 Sidney Drive
Independence, KY 41051-9291
(859) 356-9437
baldwin@zoomtown.com

BOONE COUNTY

Mary Sue Wilson
850 Hicks Pike
Walton, KY 41094-8216
(859) 485-7210
susieq45_kentucky@hotmail.com

BRACKEN COUNTY

Laural Gray, Co-President
124 Bluegrass Estates
Brooksville, KY 41004-8221
(606) 735-3389 / 782-2267
lauraljane48@gmail.com
Sharon Teegarden, Co-President
2225 Bladestone Drive
Brooksville, KY 41004-8162
(606) 735-2134
mstee@windstream.net

CAMPBELL COUNTY

Terry Lightfoot
117 Memorial Parkway
Bellevue, KY 41073-1747
(859) 441-5803

GALLATIN COUNTY

Dona Roberts
135 Homestead Drive
Sparta, KY 41086-8880
(859) 643-26717
granny4girl1@yahoo.com

GRANT COUNTY

Loretta Flerlage
1000 Independence Pike
Dry Ridge, KY 41035-6811
(859) 824-4882 / 628.2468
sflerlage@zoomtown.com

KENTON COUNTY

J. B. Losey
3521 Visalia Road
Morning View, KY 41063-8729
(859) 356-6168

PENDLETON COUNTY

O. W. Conrad
3022 Hayes Station Road
Falmouth, KY 41040
(859) 654-6038
flmthc@ad.com

UPPER CUMBERLAND**DISTRICT**

Jean Smith, President
41 Terrell Lane
Barbourville KY 40906
(606) 546-3223
nanner41@windstream.net

BELL COUNTY

Sally C. Smith, Temporary Pres.
3022 W. Cumberland Avenue
Middlesboro, KY 40965-2342
(606) 248-3012 / 269-2655
smarksally@twc.com

CLAY COUNTY

Maggie Campbell Napier
1770 N. Hwy 421
Manchester, KY 40962-7249
(606) 598-3957 / 599-5201
maggiegardens@yahoo.com

HARLAN COUNTY

Polly McLain
PO Box 28
Evarts, KY 40828-0028
(606) 837-3546
pollymclain@aol.com

KNOX COUNTY

Jean Smith
41 Terrell Lane
Barbourville, KY 40906-7860
(606) 546-3223
nanner41@windstream.net

LAUREL COUNTY

Jim R. Connor
605 Whitley Street
London, KY 40741-2628
(606) 864-9895 / 309-0906
jimlou@windstream.net

MIDDLESBORO

Mary Susan Hale
1203 Gloucester Avenue
Middlesboro, KY 40965
(606) 248-6660 / 242-7041
lilwebster54@hotmail.com

WHITLEY COUNTY

Paul Falin
47 Laurel Lake Resort Road
Corbin, KY 40701-7848
(606) 523-8450 / 304-1146
pfalin@dishmail.net

UPPER KY RIVER**DISTRICT**

Charlotte Ditty, President
111 State Drive
Jackson, KY 41339
(606) 666-5253

BREATHITT COUNTY

Karen Griffith
20 Twin Cedar Road
Jackson, KY 41339-9193
(606) 295-9211 / 568-0113
kayseegee@yahoo.com

KNOTT COUNTY

Judy Catron
PO Box 6
Hindman, KY 41822
(606) 785-3427
jcatron0510@yahoo.com

LESLIE COUNTY

Jewel Wilson
2444 Highway 421
Helton, KY 40840-5508
(606) 374-4188

LETCHER COUNTY

Joyce Whitaker
14 Stewarts Road
Blackey, KY 41804-9004
(606) 633-3449 / 634-8223
joylee29@hotmail.com

OWSLEY COUNTY

Judy Spencer
RR 3 Box 606
Booneville, KY 41314-9436
(606) 593-5274 / 525-2600
jrll@prtcnet.org

PERRY COUNTY

Norma Noble
1687 Lost Creek Road
Hazard, KY 41701-7916
(606) 436-5009 / 306-7122
nnoble1@windstream.net

WOLFE COUNTY

Brenda Campbell
544 Ky. 1036
Campton, KY 41301-7903
(606) 464-9511 / 434-2659
Campbell023@aol.com

BIG SANDY DISTRICT

Gerald Preston, President
133 Iris Street
Paintsville, KY 42140-9303
(606) 789-5830 / 367-1657
geraldpreston@bellsouth.net

FLOYD COUNTY

Daniel Branson
P O Box 418
Allen, KY 41601
(606) 226-6241
dpbranson@bellsouth.net

JOHNSON COUNTY

Cathy Gullett
2233 Ky. Rt.1107
Paintsville, KY 41834
(606) 789-6612
ngullett8669@suddenlink.net

LAWRENCE COUNTY

Phyllis Waller
24 Wilson Pointe Road
Louisa, KY 41230-7737
(606) 638-9316 / 483-0432

MAGOFFIN COUNTY

Brenda J. Allen
7204 E. Mountain Pkwy.
Salyersville, KY 41465-8423
(606) 349-5402 / 205-9704
elvenoasis@yahoo.com

MARTIN COUNTY

Darrell Clark
P O Box 24
Lovely, KY 41231-0024
(606) 395-6222 / 626-7304
drclark1@bellsouth.net

PIKE COUNTY

Virgil Osborne
9890 Robinson Creek Road
Virgie, KY 41572-8355
(606) 639-2740

EASTERN DISTRICT

Ann Porter, President
3065 Augusta Dover Road
August, KY 41002-9001
606.882.2486
annp@windstream.net

BATH COUNTY

Vivian "Fay" Hart
26 Banker Street
Owingsville, KY 40360-2008
(606) 674-3215

BOYD COUNTY

Doug Cole, Jr.
2730 N. Cross Street
Ashland, KY 41102-9626
(606) 928-6114

CARTER COUNTY

Edwin Cook
160 Comet Drive
Olive Hill, KY 41164-7687
(606) 286-6312 / 316-7148
edwincookiii@yahoo.com

ELLIOTT COUNTY

Pearl Sparks
167 P Sparks Road
Olive Hill, KY 41164-4809
(606) 738-9689

FLEMING COUNTY

Margaret Snedegar
74 Smith Pike
Flemingsburg, KY 41041-8632
(606) 849-2646 / 776-8240
msnedegar@windstream.net

GREENUP COUNTY

Mike Mullins
174 Meadows Lane
Greenup, KY 41144
(606) 923-1056

LEWIS COUNTY

Joseph H. Gilbert
2647 Briary Road
Quincy, KY 41166-9035
(606) 7757-2234 / 375-3139

MASON COUNTY

Ann Porter
3065 Augusta Dover Road
Augusta, KY 41002-9001
(606) 882-2486 / 584-2510
annp@windstream.net

MENIFEE COUNTY

Elaine Brown
44 Harrison Drive
Frenchburg, KY 40322
(606) 768-2244
elaieb@mrtc.com

MORGAN COUNTY

Mary Stewart
2820 Liberty Road
West Liberty, KY 41472-7021
(606) 743-4594
stewartm@mrtc.com

ROWAN COUNTY

Lana Combs
202 Dusty Road
Morehead, KY 40351
(606) 784-6161
grannalana@lycos.com

I always wondered
why somebody
didn't do something
about that.
Then I realized I
was somebody.
--Lily Tomlin



CAPITOL COMMENTARY

Immodest Proposals

**By Leigh Snell, Federal Relations Director
National Council on Teacher Retirement**



**Leigh Snell, Director
Federal Relations**

The 18th-Century satirist Jonathan Swift begins his famous essay, “A Modest Proposal,” by documenting the dire state of the Irish poor. Then, much to the shock of his readers, Swift proposes that these beggars could solve their economic woes if they would only consider selling their children as food to “persons of quality and fortune.”

The average American facing retirement is in an equally dire state, with the majority woefully ill-prepared. For example, almost half of all private-sector workers do not even have access to employer-provided retirement savings plans, and of those who do, the median household headed by a person aged 60 to 62 with a 401(k) account has less than one-quarter of what is needed in that account to maintain the household’s standard of living in retirement, according to data compiled by the Federal Reserve and analyzed by the Center for Retirement Research at Boston College.

Consequently, many older American workers (age 50 and over) now say they expect to never retire, according to the nonpartisan Employee Benefit Research Institute (EBRI). Furthermore, in addition to postponing retirement, many people are “moving to cheaper housing, buying less-expensive food, cutting back on travel, taking bigger risks with their investments and making other sacrifices they never imagined,” according to The Wall Street Journal (2/19/11).

The solution to this problem—as proposed by some academics and politicians—is as shocking as Swift’s: Americans should essentially sell out friends and neighbors who teach their children, bus them to and from school, repair the roads over which they travel, prepare their lunches, guard them as they cross busy highways, and protect them from drug dealers and worse. Instead of demanding better retirement security for themselves, Americans in the private sector should impose their precarious situation on public sector workers, according to the modest proposals made by Andrew G. Biggs and Jason Richwine, in their opinion piece, “Why Public Pensions Are So Rich” (The Wall Street Journal, 1/4/12); and, most recently, by US Senator Orrin Hatch (R-UT), whose January 2012

Finance Committee report, “State and Local Government Defined Benefit Pension Plans: The Pension Debt Crisis that Threatens America,” claims that defined benefit plans are “Inappropriate” for State and local governments.

Specifically, these gentlemen argue that the public sector’s model of retirement security-based on mandatory participation, shared employer-employee financing, benefit adequacy, pooled investment and longevity risks, and lifetime payouts—should be abandoned and replaced with 401(k)-style defined contribution plans or some other Federally-designed solution.

There is no good reason private-sector Americans should receive retirement benefits that are less reliable and less adequate than those of public employees. But the path to addressing this problem need not begin with the destruction of pension adequacy for governmental workers. The consequences, in terms of necessary public services and the cost of providing them, will be harmful to taxpayers, and will do nothing to help all Americans obtain the secure retirement they so desperately need.

Employee compensation, whether public or private, that does not help ensure adequate retirement security should not be seen as “fair market” compensation, but rather as a real invitation to poverty and economic ruin, as equally appalling as Jonathan Swift’s ironic invitation to cannibalism.

This article has been reprinted with permission from the National Council on Teacher Retirement. It appeared in the First Quarter 2012 issue on page 2.

“Americans in the private sector should impose their precarious situation on public sector workers. . .”



An Entire Week Celebrating You!
Retired Teachers Week is October 15-21, 2012

What does it mean to be a retired educator? If members were polled individually the answers would be as varied as the members’ interests. No matter what it means to you personally, collectively KRTA celebrates retired educators with Retired Teachers Week. October 15-21, 2012, will be the 1st annual Kentucky Retired Teachers Week (the celebration is designated as the third full week in October). We hope that local RTAs will plan special activities to celebrate and to build awareness in the organization.

Celebrations Ideas

Even if you’re too busy to volunteer in your local RTA on an ongoing basis, Retired Teachers Week is a great opportunity to help with a specific project. Check with your local leaders to find out what your local RTA is doing. Some suggested ideas are adopt a school; plant trees; donate books; host an event for current teachers; organize a special community service project; march in a local parade; and hang a banner across the main street in town.

Volunteer Hours - How We “Count” What We Do

Retired Teachers Week is the perfect time to talk about how retirees give back to their community. “Volunteer Hours” is a way to put a dollar amount to those efforts. The dollar value is computed using values from the Independent Sector website (www.independentsector.org). For example, an hour donated in 2010 is worth \$17.65. Each year KRTA gathers volunteer hour data from local units so we can use that data in outreach efforts. Statewide last year KRTA members donated more than 609,000 hours, valued at \$1.44 million.

Just think how impressive the numbers would be if more people reported their contributions! Any hours you spent helping others without pay count. Help us illustrate the true value of retired educators by keeping track of and reporting your hours to your local unit. In addition volunteer hours will give your RTA points toward Gold, Silver and Bronze awards at the Convention in April.

(Continued from “Social Security & Pension Watch” on page 2)

in significant losses of earned retirement income. Most agree that the amount of the reduction was an arbitrary figure; and since it applies only to the first increment of earnings, it is a highly regressive formula. It is essentially the only means-testing in Social Security, but without taking into account the actual income of the recipient.

The WEP also reduces the ability to recruit private industry workers to bring their skills and knowledge to Kentucky’s classrooms. This transfer of knowledge is particularly important in some of the high technology areas for Kentucky high schools and community and technical colleges.

WEP/GPO Update

KRTA continues to work for the repeal of the WEP/GPO penalties. We have joined other retired educators on a nationwide scale in renewing the importance of this issue with the current administration. A national website that can keep you informed on the latest actions concerning this issue is www.ssfairness.com. You may wish to visit this site and sign up for updates.

Our volunteer advocates for federal issues continue representing KRTA on this matter. They are hard at work maintaining contact with the congressional offices of all of Kentucky’s federal delegation. The association will continue working with other like organizations to seek action on these unfair Social Security provisions. As reported in the March issue of the *KRTA News*, there are repeal bills filed in both chambers of Congress. In the U.S. House of Representatives it is HR 1332 and in the Senate it is S 2010.

Washington, D.C. continues to be in disarray. Currently, both the U.S. House of Representatives and the U.S. Senate are very unfriendly to the idea of repealing the WEP offset. Perhaps when the economy turns around and/or after the 2012 elections, the political climate in both chambers of Congress will be friendlier. The repeal of WEP and GPO is estimated to cost \$10B per year more to Social Security. Thus, a robust economy is very important to getting this done.

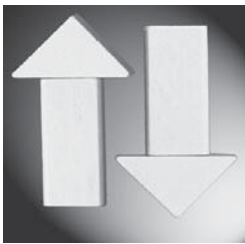
Regular updates concerning Social Security and Pension issues will appear in each issue of the *KRTA News*. Look for them.

**KRTA FINANCE
& INVESTMENT LINE
1-800-927-0030**

**Henry Hensley & Associates, Inc.
Raymond James Financial Services**



Henry Hensley
Henry.Hensley@RaymondJames.com



Words to Ponder

“Investors should remember that excitement and expenses are their enemies. And if they insist on trying to time their participation in equities, they should try to be fearful when others are greedy and greedy when others are fearful.”

--Warren Buffett

“Most of the time common stocks are subject to irrational and excessive price fluctuations in both directions as the consequence of the ingrained tendency of most people to speculate or gamble ... to give way to hope, fear and greed.”

--Benjamin Graham

“In this business if you're good, you're right six times out of ten. You're never going to be right nine times out of ten.”

--Peter Lynch

Eleven Ways to Help Yourself Stay Sane in a Crazy Market

Keeping your cool can be hard to do when the market goes on one of its periodic roller-coaster rides. It's useful to have strategies in place that prepare you both financially and psychologically to handle market volatility. Here are 11 ways to help keep yourself from making hasty decisions that could have a long-term impact on your ability to achieve your financial goals.

1. Have a game plan

Having predetermined guidelines that recognize the potential for turbulent times can help prevent emotion from dictating your decisions. For example, you might take a core-and-satellite approach, combining the use of buy-and-hold principles for the bulk of your portfolio with tactical investing based on a shorter-term market outlook. You also can use diversification to try to offset the risks of certain holdings with those of others. Diversification may not ensure a profit or guarantee against a loss, but it can help you understand and balance your risk in advance. And if you're an active investor, a trading discipline can help you stick to a long-term strategy. For example, you might determine in advance that you will take profits when a security or index rises by a certain percentage, and buy when it has fallen by a set percentage.

2. Know what you own and why you own it

When the market goes off the tracks, knowing why you originally made a specific investment can help you evaluate whether your reasons still hold, regardless of what the overall market is doing. Understanding how a specific holding fits in your portfolio also can help you consider whether a lower price might actually represent a buying opportunity.

And if you don't understand why a security is in your portfolio, find out. That knowledge can be particularly important when the market goes south, especially if you're considering replacing your current holding with another investment.

3. Remember that everything's relative

Most of the variance in the returns of different portfolios can generally be attributed to their asset allocations. If you've got a well-diversified portfolio that includes multiple asset classes, it could be useful to compare its overall performance to relevant benchmarks. If you find that your investments are performing in line with those benchmarks, that realization might help you feel better about your overall strategy.

Even a diversified portfolio is no guarantee that you won't suffer losses, of course. But diversification means that just because the S&P 500 might have dropped 10% or 20% doesn't necessarily mean your overall portfolio is down by the same amount.

4. Tell yourself that this too shall pass

The financial markets are historically cyclical. Even if you wish you had sold at what turned out to be a market peak, or regret having sat out a buying opportunity, you may well get another chance at some point. Even if you're considering changes, a volatile market can be an inopportune time to turn your portfolio inside out. A well-thought-out asset allocation is still the basis of good investment planning.

5. Be willing to learn from your mistakes

Anyone can look good during bull markets; smart investors are produced by the inevitable rough patches. Even the best aren't right all the time. If an earlier choice now seems rash, sometimes the best strategy is to take a tax loss, learn from the experience, and apply the lesson to future decisions. Expert help can prepare you and your portfolio to both weather and take advantage of the market's ups and downs.

6. Consider playing defense

During volatile periods in the stock market, many investors reexamine their allocation to such defensive sectors as consumer staples or utilities (though like all stocks, those sectors involve their own risks, and are not necessarily immune from overall market movements). Dividends also can help cushion the impact of price swings. According to Standard and Poor's, dividend income has represented roughly one-third of the monthly total return on the S&P 500 since 1926, ranging from a high of 53% during the 1940s to a low of 14% in the 1990s, when investors focused on growth.

7. Stay on course by continuing to save

Even if the value of your holdings fluctuates, regularly adding to an account designed for a long-term goal may cushion the emotional impact of market swings.

If losses are offset even in part by new savings, your bottom-line number might not be quite so discouraging.

If you're using dollar-cost averaging—investing a specific amount regularly

regardless of fluctuating price levels—you may be getting a bargain by buying when prices are down. However, dollar-cost averaging can't guarantee a profit or protect against a loss. Also, consider your ability to continue purchases through market slumps; systematic investing doesn't work if you stop when prices are down.

8. Use cash to help manage your mindset

Cash can be the financial equivalent of taking deep breaths to relax. It can enhance your ability to make thoughtful decisions instead of impulsive ones. If you've established an appropriate asset allocation, you should have resources on hand to prevent having to sell stocks to meet ordinary expenses or, if you've used leverage, a margin call. Having a cash cushion coupled with a disciplined investing strategy can change your perspective on market volatility. Knowing that you're positioned to take advantage of a downturn by picking up bargains may increase your ability to be patient.

9. Remember your road map

Solid asset allocation is the basis of sound investing. One of the reasons a diversified portfolio is so important is that strong performance of some investments may help offset poor performance by others. Even with an appropriate asset allocation, some parts of a portfolio may struggle at any given time. Timing the market can be challenging under the best of circumstances; wildly volatile markets can magnify the impact of making a wrong decision just as the market is about to move in an unexpected direction, either up or down. Make sure your asset allocation is appropriate before making drastic changes.

10. Look in the rear-view mirror

If you're investing long-term, sometimes it helps to take a look back and see how far you've come. If your portfolio is down this year, it can be easy to forget any progress you may already have made over the years. Though past performance is no guarantee of future returns, of course, the stock market's long-term direction has historically been up. With stocks, it's important to remember that having an investing strategy is only half the battle; the other half is being able to stick to it. Even if you're able to avoid losses by being out of the market, will you know when to get back in? If patience has helped you build a nest egg, it just might be useful now, too.

11. Take it easy

If you feel you need to make changes in your portfolio, there are ways to

(Continued on page 14)

AROUND THE STATE ...

Bluegrass RTA

At the May 9 meeting of retired educators from Bourbon and Fayette Counties, Bluegrass Retired Teachers Association, UK College of Education Student Jamila Jackson thanked everyone for the \$1,000 BGRTA Scholarship the organization awarded to her. She said, "I have always had a passion for teaching. It is so rewarding to watch children grow and develop with nurturing. I have seen this as my five children have gone through various stages of discovery. Sometimes, it takes many efforts to reach a goal, but the end result is worth it. I give much credit for my success as a college student to my mother, Barbara Meeks, who has always supported and encouraged me. My husband, Ronald, has helped me get through many challenging times during my studies and in juggling my schedule to balance family and school demands."



(L - R) BGRTA President Patsy K. Rainey, Ronald Jackson, Jamila Jackson (Scholarship Recipient), Jane Kelton (BGRTA Scholarship Chair), Barbara Meeks

Jane Kelton, BGRTA Scholarship Chair, noted in introducing Jamila that BGRTA considers the scholarship to be a valuable way for retired teachers to support and encourage teacher candidates in pursuing a career in teaching. Dr. Bob Wagoner, Ed D, Executive Director of Kentucky Retired Teachers Association, also congratulated Jamila. He expressed that she and other College of Education teacher candidates are the hope for the future in education. BGRTA President Patsy K. Rainey congratulated Jamila and asked her to keep the organization informed about her future endeavors in education.

Each year, individual BGRTA members donate to the scholarship fund to provide a \$1,000 scholarship to a deserving UK College of Education student pursuing a career in the teaching profession. The award is traditionally presented to the recipient at the organization's May meeting. This year's luncheon meeting was conducted in the Skylobby of Hilton Suites at Lexington Green.

Johnson County RTA



The Johnson County Retired Teachers met Wednesday, June 20, 2012, for their quarterly meeting. During the June meeting the JCRTA honors those teachers who have died in the last year. Gerald Preston, current president of Big Sandy District, presides at the meeting

News

Submit information about your local RTA activities to brenda.meredith@krta.org

All photographs must be electronic or originals.

The deadline for the December issue is October 12.

Jefferson County RTA



Dr. Donna Hargens, Jefferson County Public Schools Superintendent and Titus Exum, Jefferson District RTA President



Pictured above Grandparent Essay Winner, Madelyn Anderson, with her parents, Paul and Denise Johnson and her grandmother.

JCRTA held its Spring meeting at the University of Louisville Alumni Center. Dr. Donna Hargens was the guest speaker. Paige Sidebottom was the recipient of the \$2000 scholarship awarded. Also in attendance was the winner of the grandparent essay, Madelyn Anderson of Wilkerson Elementary in Louisville, KY.

Nelson County RTA



Ernie Troser shown with Margaret Head Sims, President of the Nelson County Retired Teachers Association. Ernie was on hand to install the new officers for the coming year. Troser is the co-chair of KRTA's Membership Committee.

Part-Time Instructors Needed for Virtual School

We recently received communication from the Barren Academy of Virtual and Expanded Learning (BAVEL). This is a virtual school operated by the Barren County School District. The Kentucky Virtual High School is no longer in operation and BAVEL is helping to fill the void statewide. BAVEL leadership has contacted us regarding the recent posting for part-time instructors and has sought out KRTA for possible candidates. Dependent upon student enrollments, teachers may be hired throughout the school year to accommodate BAVEL's potential growth. Interested parties can learn more by visiting www.bavel.org or by emailing phillip.napier@barren.kyschools.us or melinda.owens@barren.kyschools.us



We Need Legislators Who Will:

1. Keep the governance of KTRS as it is presently constituted
2. Oppose any legislation that would endanger the actuarial soundness of KTRS
3. Maintain KTRS as a Defined Benefit group retirement plan
4. Promote full funding of KTRS and maintain the medical insurance fund
5. Oppose any effort to not appropriate needed funds or borrow retirement system funds
6. Counter efforts to take fiduciary decisions away from the KTRS board of trustees
7. Maintain adequate and accessible health insurance coverage for all retirees
8. Support legislation requiring long term care (ltc) insurance carriers to submit rate increases to the attorney general, as well as the department of insurance, and allow intervention by the attorney general
9. Support an increase in the amounts paid to survivors of active contributing members and disability retirees
10. Oppose efforts at the federal level to impose mandatory social security on members of KTRS

MISCELLANEOUS INFO . . .



YOU MIGHT WANT TO KNOW

Do You Own a Business?

Do you have a family member or friend who owns a business and has struggled with trying to provide employees with relevant benefits, but found it too costly? After retiring from thirty-one years in education as a classroom teacher and school administrator, Graham Wied began a second career as a benefits consultant specializing in small businesses with three to one hundred employees. One way in which he has helped owners to provide benefits to employees is through voluntary insurance products, such as disability, accident indemnity, cancer care and critical illness. Products such as these are needed and affordable when offered through payroll deduction with significantly discounted group rates. Voluntary insurance products are offered to employees at no cost to the business. If you are interested in learning more about voluntary insurance products or know a business owner or HR director who might be interested, contact Graham Wied at 502-727-9924 or email at grlewied@gmail.com.

2012 - 2013 Travel Opportunities through JCRTA

Dallas-Fort Worth Motorcoach Trip November 7-13, 2012

- ◇ 6 nights lodging including 4 consecutive nights in the Dallas area
- ◇ 10 meals: 6 breakfasts and 4 dinners
- ◇ Guided tours of Dallas
- ◇ Admission to the Sixth Floor Museum
- ◇ Admission to the Southfork Ranch, site of television show Dallas
- ◇ Guided tour of Fort Worth
- ◇ Visit the Fort Worth Stockyards
- ◇ Exclusive Diamond Tours Dinner Party and much more
- ◇ \$549 per person, double occupancy
- ◇ Departure Executive Strike & Spare, 911 Phillips Lane, Louisville

Southern Caribbean Cruise February 25- March 8, 2012

- ◇ 13 days / 12 nights on Royal Caribbean Line on the Enchantment of the Seas
- ◇ Tortola, British Virgin Islands
- ◇ St. Johns, Antigua
- ◇ Philipsburg, St. Maarten
- ◇ Charlotte Amalie, St. Thomas
- ◇ San Juan, Puerto Rico
- ◇ Labadee, Haiti
- ◇ Depart and Return Baltimore, Maryland
- ◇ Rates include roundtrip airfare from Louisville, cruise, port charges, government fees, taxes, and transfers to/from ship. \$1878 - 2,703
- ◇ Passport required. Final balance due November 12, 2012.
- ◇ Book early to get best cabin locations and preferred dining times.



FOR RESERVATIONS OR MORE INFORMATION PLEASE CONTACT

MEL FOX or RUTH BOONE
502-425-1479 502-451-6430

Jefferson County Retired Teachers Association

UPDATED 2012 FALL WORKSHOPS

DISTRICT	DATE	PLACE	CONTACT PERSON
Jefferson County	Fri. Aug 24 10:00 AM (ET)	U of L Alumni Club Louisville	Titus Exum 2806 Spring Bud Court Louisville, KY 40220-3542 502-499-5615
Central Ky East	Mon. Aug 27 8:30 AM (ET)	Natural Bridge State Pk. Slade	Betty Glovak PO Box 204 Brodhead, KY 40409-0214 606-758-8175
Central Ky West	Tues. Aug 28 8:30 AM (ET)	Thomas & King Conf. Ctr. Georgetown	Ellie Thompson 962 Kenton Road Mount Olivet, KY 41064-7725 606-724-5080
Northern	Wed. Aug 29 8:30 AM (ET)	Triple Crown C'try Club Union	Bert Baldwin 34 Sidney Drive Independence, KY 41051-9291 859-356-9437
Fifth	Thurs. Aug 30 8:30 AM (ET)	Aquatic Center Buckner	Shirley Sills 2121 Hieatt Lane Smithfield, KY 40068 502-845-7290
First	Mon. Sep 10 8:30 AM (CT)	Kenlake State Park Hardin	Don Sparks 307 Golf Club Lane Mayfield, KY 42066-1316 270-885-5268
Second	Tues. Sep 11 8:30 AM (CT)	Moon-Lite BBQ Owensboro	Harold Wilson 2362 Georgia Lane Owensboro, KY 42303-2035 270-684-98078
Third	Wed. Sep 12 8:30 AM (CT)	Barren River State Pk. Lucas	Willadean Carter 207 Beechwood Drive Tompkinsville, KY 42167-1819 270-487-8302
Fourth	Thurs. Sep 13 9:00 AM (ET)	KY Home Country Club Bardstown	Margaret Sims 145 Castleton Drive Bardstown, KY 40004-2531 502-349-0055
Middle Cumberland	Mon. Sep 17 8:00 AM (CT)	Dale Hollow State Park Burkesville	Jane Dalton 443 Kendrick Avenue Monticello, KY 42633-1577 606-348-4825
Upper Cumberland	Tues. Sep 18 8:30 AM (ET)	Pine Mountain State Park Pineville	Jim Connor 605 Whitley Street London, KY 40741-2628 606-864-98956
Upper Ky River	Wed. Sep 19 8:30 AM (ET)	Buckhorn State Park Buckhorn	Charlotte Ditty 111 State Drive Jackson, KY 41339-9650 606-666-5253
Big Sandy	Thurs. Sep 20 8:30 AM (ET)	Jenny Wiley State Park Prentissburg	Gerald Preston 133 Iris Street Paintsville, KY 41240-9303 606-789-5830
Eastern	Fri. Sep 21 8:30 AM (ET)	Carter Caves State Park Olive Hill	Ann Porter 3065 Augusta Dover Road Augusta, KY 41002-9001 606-584-2510

Registration begins at 8:00 AM local time except for Fourth, Middle Cumberland and Jefferson. Fourth begins at 8:30 (ET), Middle Cumberland at 7:30 (CT) and Jefferson District at 9:30 AM (ET).

(Continued from "Eleven Ways . . ." page 12)

do so short of a total makeover. You could test the waters by redirecting a small percentage of one asset class into another. You could put any new money into investments you feel are well-positioned for the future but leave the rest as is. You could set a stop-loss order to prevent an investment from falling below a certain level, or have an informal threshold below which you will not allow an investment to fall before selling. Even if you need or want to adjust your portfolio during a period of turmoil, those changes can—and probably should—happen in gradual steps. Taking gradual steps is one way to spread your risk over time as well as over a variety of asset classes.

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FOR YOUR INFORMATION

KRTA OFFICE

1.800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)
info@krtatv.org (e-mail) www.krtatv.org (web site)

KRTA LEGALINE

1.800.232.1090
smoore@bfrlaw.com
 Buckman, Farris & Rakes Shepherdsville, Kentucky

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Quips, Quotes & Puzzles

Funny Vocabulary

1. If an Eskimo's actions divided his community would you say that he *polarizes*?
2. If a doctor listens to the radio while examining x-rays is he a *radiologist*?
3. Are the tourist guides at the Gateway Arch in St. Louis experts in *archaeology*?
4. If the owner of a vineyard gives thanks to God for a bountiful harvest of grapes does he believe in *divine* intervention?
5. If the nurses who cared for you at the hospital treated you very well did they show you medical *hospitality*?
6. If a zoo is trying to breed baby seals do they need an adult female that is *resealable*?
7. If a student tells his teacher that he objects to taking tests on religious grounds is he a *protestant*?
8. If someone likes to play pranks on his friends he is called a prankster and if someone likes to lob football passes to his friends would he be a *lobster*?
9. If a young woman in the 1960's burned her bra as feminist protest would her action be considered *combustible*?
10. If all the teachers at a school joined a religious cult would they be a *faculty*?
11. If an older unmarried woman likes to play spin the bottle would she be a *spinster*?
12. Is the medical antidote for the snake bite of an asp an *aspirin*?
13. If you bet a friend that you can recite the entire classical Greek alphabet from alpha to omega is your wages an *alphabet*?
14. A nine-year-old child was told by her parents to be responsible and act like a grown-up. The child said she couldn't act like an adult because the Ten Commandments tells you not to commit *adultery*.
15. Would you call a compulsive liar *reliable*?
16. If a high school biology teacher is known as a tough grader would you say that his class is *biodegradable*?
17. If an older man is lax about taking care of his intestinal health will he require a *laxative*?
18. If an elementary school student asked his parents if there was punctuation mark that only be used by parents would that be a *parenthesis*?
19. If you enjoyed a long, soothing soak in a bathtub on a Sunday night would you call that a *Sabbath*?
20. If you hire a lawn care company to spread peat moss in your yard and you ask it to do it again three weeks later do you want a *repeat*?
21. If a baseball historian did not include Babe Ruth on his list of all-time New York Yankee greats would his omission be *ruthless*?
22. If a Roman Catholic Sister is a good public speaker is that because she can *enunciate* very well?
23. If you want to learn about your family history and your next of kin are you interested in *kinesiology*?
24. If a worker sat in a factory all day inspecting finished products would you call his job performance *satisfactory*?

Thanks to Richard Raabe, a KRTA member from Kenton County, for contributing "Funny Vocabulary."

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REGISTRATION

8:30 a.m. - 9:00 a.m.

SEMINAR

9:00 a.m. - 12:00

September 22, 2012

Holiday Inn University Plaza
 1021 Wilkinson Trace
 Bowling Green, KY 42103

October 27, 2012

Holiday Inn Hurstbourne Hotel
 1325 S. Hurstbourne Parkway
 Louisville, KY 40222

Deceased Retired Teachers

APRIL, MAY, JUNE 2012

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

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BALLARD Jan Bowles	CASEY David Elliott	GRAYSON Elaine Smith Carolyn B Young	JOHNSON Mildred Mollette David Pinson	LOGAN Alice Ashby	POWELL Maude Combs Lina Marie Skidmore
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SPECIAL EVENTS

KENTUCKY RETIRED TEACHERS ASSN.
7505 BARDSTOWN ROAD
LOUISVILLE, KY 40291-3234
502-231-5802
1-800-551-7979
502-231-0686 (FAX)
info@krta.org (E-MAIL)
www.krta.org (WEB SITE)
OFFICE HOURS
MON.- FRI. 8:30 AM - 4:00 PM

KRТА NEWS
(PUBLISHED QUARTERLY)
BRENDA MEREDITH, EDITOR
brenda.meredith@krta.org

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