



News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

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LOUISVILLE, KENTUCKY

DECEMBER 2008

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Billy Triplett
KRTA President

Maximize the Power Through Numbers and Letters

Thanks, thanks, and thanks again! A triplet thanks to all those wonderful KRTA members, associates/partners, and volunteers who involved themselves in our very successful fall workshops. The well coordinated efforts of everyone from local, district and state levels made the 14 district tour both pleasurable and informative. These workshops provide us with much needed updates relative to our needs and concerns; and they provide a wonderful opportunity to renew old acquaintances and make new friends. I certainly appreciated the opportunity to become better acquainted with so many of you who are involved in our Association's goals and objectives.

My experience derived from a hands-on involvement with KRTA has brought me to the realization of just how important the efforts of those who went before us were in shaping the structure of our Association. The KRTA presidency evolves through four stages: vice-president, president elect, president, and immediate past president. I was fortunate to observe Patsy Young, Tara Parker, and Neal Tucker as they held the office of president. Tara (2006-07) did a terrific job helping us celebrate our 50th year anniversary while teaching us to "protect and polish our gold." Patsy (2007-08) did a wonderful job "Coloring Us Active," keeping us on track to use our many talents in volunteerism. Neal (2005-06) continues to advise, assist, and represent KRTA/AARP eloquently. We are very fortunate that many past presidents are still very active at all levels. I dare not try to list the many here for fear of leaving someone out. There is always a need for that treasured experience at the local, district and state levels. Yes, you are appreciated.

By the time you read this, Thanksgiving will have passed and the Pension Study Groups will have presented their finding, thoughts and suggestions to the Governor and his staff. Make yourself a student of these findings and proposals through our website and personal contact with your legislators. Don't forget to thank them for their support in the past! The 2009 Legislative Session is just around the corner. Watch for Dr. Wagoner's cues. Make sure we are tuned in to our legislative committee's good work and assist them in promoting our agenda when called upon. Study your materials, know your facts, stay sharp, remain focused and be ready to act upon notice from our very capable Director, Dr. Bob Wagoner. Avoid incorrect assumptions about what might be in our best interest—let us function as a team.

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**Don't Miss The
Opportunity To
Order Your
KRTA
License Plate!**



see insert

7505 Bardstown Road
Louisville, Kentucky 40291-3234

Kentucky Retired Teachers Association

A QUARTERLY PUBLICATION



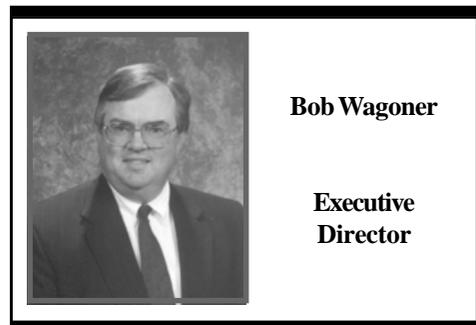
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PERSONALLY SPEAKING . . .



How Does KRTA Compare?

You may have heard the story about the man who, when asked, “How’s your wife?” replied, “Compared to what?” If you have ever been asked or wondered yourself “How’s KRTA?” you may have considered the same response since



Bob Wagoner

Executive Director

there is no other organization in the state like KRTA with which to compare.

With this thought in mind, I recently prepared for the Executive Council some comparisons of KRTA and the 14 other state retired teacher associations with the largest number of members.

The chart below shows those comparisons along with some additions I hope you will find informative.

STATE RTA	MEMBERSHIP	PERCENTAGE OF POTENTIAL WHO BELONG TO RTA	AMOUNT OF DUES	BUDGET	OFFICE STAFF	
					FULL TIME	PART TIME
Alabama	24,000	40	\$33	\$802,000	3	3
California	52,606	34	39	1,216,000	2	1
Georgia	16,020	24	24	310,000	2	-
Illinois	31,500	50	35	600,000	5	-
Indiana	23,125	60	25	593,045	4	-
Kentucky	26,120	71	20	457,035	2	3
Louisiana	18,715	43	25	369,977	2	-
Michigan	42,447	26	30	989,000	5	-
Missouri	15,690	33	25	385,000	2	.5
New York	25,000	23	21	550,000	3	2
Ohio	33,500	33	20	450,000	2	2
Oklahoma	15,500	44	31	366,500	-	5
Pennsylvania	42,000	28	45	2,000,000	8	2
Texas	60,500	25	25	1,400,000	5	3
Washington	15,300	30	48	966,900	5	1

In addition to the areas of comparison shown on the chart, all of which show a favorable ranking for KRTA, there are three other important areas that do not fit well on the chart.

First is member services. In this area KRTA ranks with the top five or six states in both number and quality of services.

Second is legislative activity. This area is hard to rank. However, a review of the legislative programs of other states and their success indicates that both the scope and success of KRTA legislative programs over the years has been comparable to most and, in many cases, superior to that of other state RTAs.

The third area relates to support for youth. The sixteen \$1,200 scholarships awarded annually by KRTA to deserving students puts KRTA near the top in this category.

As you have probably determined, a precise comparison of the various state associations is not possible. However, I hope you have also determined that KRTA compares well with all of the other 14 largest state associations in the nation in each of the categories considered.

Social Security News

The Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) Social Security penalties are not expected to see any additional action until the 111th Congress convenes in January 2009. At that time new repeal bills will be introduced. Once this has occurred KRTA will be contacting and urging all members to write their federal legislators to again co-sponsor these important equity bills. These two provisions are impacting hundreds of Kentucky’s retired educators.

While progress was made during the 110th Congress, there were no votes by either chamber on the repeal legislation (HR 82 and S 206). All of Kentucky’s Representatives (Ben Chandler, Geoff Davis, Ron Lewis, Hall Rogers, Ed Whitfield and John Yarmuth) did sign on as co-sponsors of HR 82. These individuals should be applauded for recognizing the harm the GPO and WEP provisions are causing retired educators.

However, neither of our Senators (Jim Bunning or Mitch McConnell) would agree to co-sponsor S 206. Unfortunately, our Senators do not seem to care about the harm the GPO and WEP provisions are causing Kentucky’s retired educators.

We continue to work closely with the Coalition to Preserve Retirement Security (CPRS) on these important social 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.

Pension News

A Government Accountability Office (GAO) study has found that half of employers with Defined Benefit (DB) plans have frozen them, putting the retirement incomes of millions at risk. The GAO said more than three million people covered by its study, which represents about a fifth of all participants in single-employer DB plans, are affected by freezes.

Most sponsors with frozen plans have set up retirement savings alternatives, such as 401(k) plans that may offset some losses, but “a freeze generally implies a reduction in anticipated future retirement benefits,” the GAO said. Employers often freeze plans as a step toward terminating those plans and replacing them with Defined Contribution (DC) plans such as 401(k) plans. The GAO survey of 471 single-employer DB plan sponsors found that nearly a third ultimately expect to terminate their largest frozen plan.

Employers have steadily been moving away from DB plans in recent years. The GAO said that from 1990 to 2006 plans sponsors have voluntarily terminated more than 61,000 sufficiently funded single employer DB plans. The Pension Benefit Guaranty Corp., the federal agency insures private pension plans, currently covers 28,800 plans, down 65 percent from 15 years ago.

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

Merry Christmas

From the KRTA office:
Janie Caslowe
Carla Hahn
Brenda Meredith
Bob Wagoner
Mary Wagoner



**FINANCE &
INVESTMENT
LINE**

1-800-927-0030

Make The Right Choice

Henry L. Hensley

The rapid growth of retirement-planning options such as 401(k)s, IRAs, and variable annuities has provided an

ever-increasing variety of investment choices within each plan to save for retirement years. Yet, a number of reports show that an alarming number of today's investors are oblivious to the importance of asset allocation in their retirement portfolios' performance. This is despite the fact that financial advisors and the financial press have emphasized the asset allocation decision as critical to investment selection.

Market studies published in the *Financial Analysts Journal* in 1986 and updated recently show that how dollars are allocated among stocks, bonds and cash equivalents is the single most important decision an investor can make. In fact, according to the studies, security selection and market timing are far less important to a portfolio's performance compared to the overall asset allocation.

Although these results have been widely publicized by the financial press and investment firms, a lot of retirement plan participants aren't taking the message to heart. Company stocks and guaranteed investment contracts (GICs) still compose a bulk of the assets in the country's defined contribution plans.

Company stock and GICs roughly constitute almost two-thirds of all retirement plan assets. Equities, the next most popular investment choice, composed less than a fifth of the portfolios. Bonds and cash equivalents represent the remainder of the assets. At first glance, one might suspect that plans are limiting the investment choices available to participants. However, this is not necessarily the case. Factors such as employee loyalty and familiarity account for the popularity of company stock.

On the other hand, GICs offer a fixed rate of return with a minimum of risk, thus making them attractive to investors who are understandably cautious about their retirement savings. However, placing too much money in GICs could limit an investor's ability to achieve higher returns available from other investments and necessary to achieve retirement goals.

Employees also tend to stay put and never transfer their balances to other investment choices within their plan, even when new investment options may be added. Retirement planning is a process that needs to be periodically reviewed. This means updating asset allocations and taking advantage of new investment opportunities.

Given the variety of investment choices available, there is almost no legitimate reason to have a portfolio that is not properly diversified. Buying company stock develops an ownership interest in your company that can make work financially and personally rewarding. GICs can help you balance your portfolio with a fixed-income component. However, to really minimize risk and potentially enhance returns, a diversified portfolio is recommended.

Take the time to periodically review your asset allocation decision, preferably with the help of your financial advisor. If necessary, adjust your portfolio as your long-term plans change; most plans allow you to transfer your assets to different investment classes at least once a quarter. Remember that asset allocation is the most significant tool you have of making a real difference in your portfolio's performance. Asset allocation and diversification do not guarantee a profit or protect against a loss.

KRTA PARTNERS . . .

Legaline 1-800-232-1090

Disaster Situations: Common Scams And How To Avoid Them

Natural disasters result in consumers needing work done quickly in order to repair damage to their home and property. Unfortunately, natural disasters create a fertile environment for fraud. Here are some scams you might see and some tips on how to protect yourself:

- ♦ **Shoddy Construction and Repair**—Transient contractors and fly-by-night repairmen are drawn to disaster areas and may provide shoddy service.

Tip: The easiest way to avoid being scammed by disreputable contractors is to deal with local or area businesses. If you do not have first-hand knowledge or a reference you trust, contact the Consumer Protection Division of the Kentucky Attorney General's Office and the Better Business Bureau to see if there is any information available on the business. Ask if the contractor is bonded and carries insurance. Also check to determine if the contractor is registered in your county, if there is a registration requirement.

- ♦ **Contracts**—*The contractor does not offer you a written contract.*

Tip: Demand a written contract. If possible, get estimates from several contractors of the work to be done. Make sure it includes all the supplies that will be used and the cost, a description of the work to be done and the cost to do it. Do not be pressured into signing a contract until you have received several estimates.

- ♦ **Pre-payments**—*Dishonest contractors may ask you to pay up front for the total amount of work to be done and then never return to even start your repair project.*

Tip: Try to limit the amount of progress payments to no more than the value of the work already finished. Never sign a completion of work statement before the job is completed to your satisfaction and officially inspected by the appropriate government agency.

- ♦ **Price Gouging**—*Unscrupulous individuals may charge unreasonably high prices for products in short supply like building materials, sump pumps, or generators.*

Tip: If possible, get more than one estimate. If you think someone is deliberately gouging you on the price of an item or service, let the business know that neither you, your neighbors, nor your family will patronize the business in the future. Report it to the Consumer Protection Division of the Kentucky Attorney General's Office.

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

David W. Carby
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smoore@bfrlaw.com

KRTA Legaline



1-800-232-1090

KRTA is a non-partisan organization and does not issue positions on candidates. The Executive Council neither supports nor opposes candidates for any elective positions such as, governor, state legislators, Congressmen, etc. Therefore, no dues money is spent on political action support.

The KRTA Executive Council suggests that the local units invite both candidates to a meeting of the membership, giving each the same amount of time. The candidates should be asked questions that reflect whether he or she is retiree/education friendly.

KRTA does, however, take positions on issues; i.e. defined benefit versus defined contribution retirement plans.

Tips to Prevent Senior Scams From Comfort Keepers



Sarah Short

There is a ring at the front door and you answer. A kind-hearted gentleman informs you that he has just fixed your neighbor's roof and he has a lot of material left over. He tells you that your roof is in bad shape and there is a bad storm brewing. He says that your house could get damaged and cost you thousands if you don't act now. In fact, he will give you a special rate if you pay up front in cash. You don't want to have a leaky roof and you can't pass up such a great deal. You agree to have your roof fixed and hand over a large sum of money on the spot. You later find out that nothing is wrong with your roof and you have just been swindled out of thousands of dollars.

If this scenario sounds all too familiar, you may be one of the 25 million Americans that were victims of fraud last year, according to the Federal Trade Commission.

Seniors are one of the top targets for a wide variety of scams. In fact, seniors make up 11 percent of the U.S. population, but constitute 30 percent of consumer fraud and 50 percent of all phone scam victims.

Why are seniors so heavily targeted by scam artists? Generational and economic factors contribute. Many seniors grew up in a time when business was based on a handshake and trust. According to a study done by the American Association of Retired Persons (AARP), older people are quicker to believe promises and slower to take action to protect legal rights. Plus, many seniors live alone and are susceptible to 'friendly' callers, whoever they may be. Add this to the fact that older people own more than half of all financial assets in the U.S. and it becomes clear why scam artists aim at seniors.

Below is a list of some of the most common acts of fraud targeted toward seniors and steps on how seniors can protect themselves from these scams:

SCAM 1 – TELEMARKETING FRAUD

While telemarketers call people of all ages, backgrounds and incomes, they often make up to 80 percent of their calls to older consumers (according to the AARP). These telemarketers often prey upon older people who are well educated, have above-average incomes and are socially active in their community. Their sales pitches are sophisticated and include phony prizes, illegitimate sweepstakes, fake charities, and bogus investments.

STEPS TO TAKE:

- Never send money or give out personal information such as credit card numbers, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
- If you have doubts about a telemarketer's legitimacy, be sure to ask for their company's name and address, along with a phone number where they can be reached at a later time.
- For elderly widows, if a caller asks for the man of the house, be sure not to say that there isn't one or indicate that you live alone.
- Talk to family and friends or call your lawyer, accountant or banker and get their advice before you make any large purchase or investment over the phone with a stranger.
- Check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, the National Fraud Information Center, or other watchdog groups.
- Be sure to sign up for the Federal Trade Commission's Do-Not-Call-Registry. Telemarketers who continue to call you after you have registered are subject to penalties. You can sign up at www.donotcall.gov or at (888) 382-1222.

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Paying For Long Term Care: *Few Good Options*

Joseph P. Blanchette, CLTC

For those who have neglected to investigate Long Term Care, there remains a dangerous misconception that the tremendous costs associated with providing Long Term Care services will be paid by someone other than themselves. This isn't the case. With recent legislative changes at the state and federal level, it has become clearer than ever that most middle-class Americans will be paying for their own Long Term Care. Let's review the financing options:

Long Term Care Insurance?

Long Term Care insurance will pay for skilled and custodial Long Term Care services in your home, at adult day care centers, and at assisted living, Alzheimer's and nursing home facilities. Coverage levels vary depending upon the benefit choices you make.

Government Assistance?

Medicare is not a Long Term Care plan. It is medical insurance and pays for limited, skilled rehabilitation services in a Medicare approved facility following an acute medical event and hospital stay. Maximum nursing home coverage is 100 days per event in a semi-private room. However, the average Medicare payout is between 3-4 weeks for those who qualify. Little custodial care at home is covered and assisted living facility care is not covered.

Medicare Supplement Plans. Subject to same rules and guidelines as Medicare. See above.

Medicaid. This state/federal welfare program is essentially a nursing home program for the poor. Depending upon the state, limited custodial care services are delivered at home and no assisted living facility care is provided. Applicants must first medically qualify for nursing home level services, spend down assets to near poverty levels, and direct most personal income to pay for services. Care choices and settings are limited. The federal Deficit Reduction Act of 2005 drastically restricts wealth transfers and stiffens penalties.

Veteran's Benefits. The VA does not offer a Long Term Care entitlement to veterans. Like Medicare, the VA typically pays for skilled medical services in nursing homes for rehabilitation rather than the more common custodial needs at home. Priority is given to veterans with at least 50% service-related disability. There is no guarantee to a bed and facility choice is limited. Waiting lists are likely and co-pays are possible. It should not be confused with "Tri-Care," the medical insurance program provided to military personnel.

Personal Assets, Savings and Pensions?

Personal Retirement Savings. A real possibility. But most people count on such savings to serve as "principal" that will generate ongoing revenue during retirement years, rather than actually spending principal to pay for caregiving services. Also, if one invades principal, taxes and penalties may apply to "qualified" funds depending on when withdrawals occur and size of distributions.

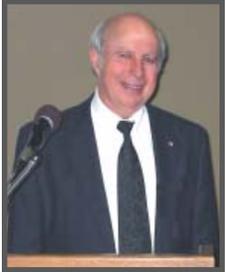
Pension Income. Your pension is a likely possibility to pay a limited portion of Long Term Care expenses. However, along with Social Security payments, most people use pension dollars to fund basic living expenses like food, fuel, taxes, health insurance, utilities, clothing, and entertainment—not Long Term Care expenses.

Social Security Income. See Pension Income. This income also may be taxable.

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FALL 2008 WORKSHOPS . . .

MAXIMIZE THE POWER



Billy Triplett
KRTA President

WELCOME. KRTA President Billy Triplett began each workshop with reference to his participation in the State Presidents' Conference in Washington, D.C., in September. His focus this year is on "maximizing the power through numbers, letters and symbols." The teacher in Billy had a little fun with various KRTA facts by quizzing the workshop participants, after which he explained the KRTA website, www.krta.org, and

encouraged everyone to check out the many valuable sources available through it.

During Billy's trip to the Conference, Vice-President Melanie Wood enjoyed the workshops held in western Kentucky. She welcomed workshop participants and introduced the presenters as they gave their take on maximizing the power.



Melanie Wood
Vice-President

MEMBERSHIP & PRE-RETIREMENT: *Going for the Gold, 26,500.* Membership co-chairs Debby Murrell, Betty Hester, and Ernie Troser shared the responsibility this year by presenting in the central, western, and eastern parts of the state, respectively. As they made their way around the state, the story was the same.

"It matters not the name of the local or district association, what part of the state you represent, whether you were a teacher or an administrator, how long you've been retired, or how many retirees are on your list . . . **it's that we are all in this together and that together we succeed!** So . . . it's all about **MEMBERS** . . . and we measure our success by the **NUMBER OF MEMBERS** and the **PERCENTAGE** they represent. Let's continue to work hard to **MAXIMIZE OUR POWER** through these numbers by continuing to grow!"

"Let the planning begin," they declared, as they outlined suggestions for making those plans work. Participants were encouraged to prepare an *elevator statement*, a clear, consistent message about their own local organization, one that could be used over and over by their members to describe their organization and its benefits.

The second step involves *brainstorming*. By examining local lists, the group can determine who is missing from their local membership, divide them into groups; e.g., spouses, administrators, return-to-work retirees, new retirees, lapsed memberships. From the information known about these groups of people, strategies can be developed for recruiting them. The *challenge: WIIFM (What's in it for me?)* is the easy step if everyone gets involved. We all have experiences we can share, be it with the *Legaline*, the auto and homeowners' insurance, or the long-term care insurance we bought when we were much younger. Making personal contacts with the non-members we know can make all the difference. Share the cost of having a will prepared compared to the dues of \$20; compare the cost of five cups of Starbucks coffee; or pose



Betty Hester

the question of how far one can travel on \$20 worth of gasoline.

The fourth step involves exploring the local *meetings*. Can we maximize recruitment by making some changes? What about holding meetings at different times? or using greeters and nametags? or recognizing birthdays and anniversaries? or encouraging members to bring guests? or providing transportation for someone who needs it? or polling members to see what they want from a meeting? What about a book club, movie night, or family event? Above all, have fun and celebrate!

The fifth step probably holds the key to the success of local associations: Having a working *membership committee*. This means more than one person. Someone has to take the lead, but don't leave that person to do everything. Folks, the job is never-ending. If you could get all retirees to sign the white card, there will still be someone to recruit sometime.

The co-chairs emphasized again and again that "membership is EMPOWERMENT—to make a difference on issues important to retired educators beyond what one person can do alone!" There is reason to join: The 26,500 membership goal can make a difference at the polls this November!

The **deadlines** for this year's membership enrollments are as follows:

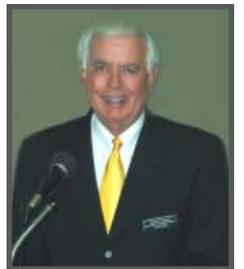
- 11/7/08 ADD (white) cards
- 11/8/08-1/16/09 Cash forms with checks

It is becoming more important all the time that we "sell" KRTA. The benefits were briefly highlighted with special emphasis on the newest ones: Blue Grass Tours, KRTA License Plate and RIPE for Retirement.

Participants were encouraged to review all the benefits at local meetings so that we all can be "better ambassadors for KRTA."



Debby Murrell



Ernie Troser

HEALTH & INSURANCE UPDATES. Co-chairs Irene Erskine and Carolyn Falin presented the following information to workshop participants:

LONG-TERM CARE INSURANCE

National Health Administrators, Third Party Administrator

The offerings of five different companies will be examined to find the best plan for the applicant: John Hancock, Metropolitan Life, Prudential, Allianz Life, and Genworth.



Carolyn Falin

- * **Key Benefits**
 - LTC Education
 - Best Overall Value
 - NHA Accountable to KRTA
 - Plan Choices: Best Plan for you
 - Member & Spousal Discounts
 - Best Price & Best Value
 - Alternative Plans for Higher Risk Members

- * **Quality Coverage - Caring Agents**

For information call:
Larry Sutherland, State Manager
Louisville Nat'l Health Adm.
502-891-0136 Dallas, Texas
502-693-3855 (cell) 1-866-899-5796
larrysutherland@ltc.com



Irene Erskine

HUMANA - CompBenefits
KRTA Endorsed Dental Plans
Brown & Brown Insurance, Third-Party Administrator

Open Enrollment Jan. 1 – Feb. 28
(Effective April)



For claims or billing issues
 1-800-342-5209
For enrollment information
 Bridgette Grant
 Brown & Brown of Louisville
 1-866-927-7587

~~~~~

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**Open Enrollment: October – December**  
**(Effective January)**

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 (1-877-257-5782)

* <http://www.comfortkeepers.com/external/locations.html>

- * Services include:
 - Conversation & Companionship
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 - Errand Services
 - Respite & Relief for Families
 - Personal Care Services
 - Other



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Free No-Obligation Rate Quote  
 Mention Client #8815 when you call

~~~~~

LEGISLATIVE UPDATE. Bobby Humes, Ray Roundtree, Frank Hatfield, and Dr. Bob Wagoner are still working hard for retired educators, spending numerous hours in Frankfort on our behalf. Bobby and Ray outlined for the workshop participants what's happening on the state legislative scene.



Ray Roundtree

Results of the 2008 General Assembly

- 1½% COLA increase for both 2008-2009 and 2009-2010 fiscal years
- Continuation of Health Care Coverage for teacher retirees
- Continuation of recent practice of borrowing from annuity side of pension fund to cover health care coverage with payback over 10 years at 7½% interest

Results of June Special Legislative Session on Pension Reform

- No changes for current retirees
- Still no resolution of Health Care Funding

Five Study Groups Currently Preparing Recommendations for the 2009 General Assembly on

- KTRS Health Care Funding
- Movement of KTRS to 100% funding level
- School System Classified Employees —Which Retirement System?
- Health Insurance

Work with the Legislature

- What's Involved?
 - ✓ Internal
 - Work with House and Senate Leadership
 - Work with Committee Chairpersons
 - a. Education Committees
 - b. Appropriation and Revenue Committees
 - c. State Government Committees
 - Work with Legislative Staff

- Work with Individual Legislators
- Work with Executive Branch
- ✓ External
 - Work with other Lobbyists and Policymakers
 - Work with News Media
 - Work with KTRS
- ✓ With KRTA
 - Special contacts by KRTA Members with Key Legislators
 - Contacts by KRTA Members with their Own Legislators . . .

KRTA and AARP Partnership Helps Maximize Our Power

When Bob Estes resigned as the KRTA/AARP Liaison, it seemed the perfect fit for former KRTA President Neal Tucker to step in and fill that position. And now we know it to be true as Neal represented AARP in presenting the programs/issues with which we agree and work to make happen.



Neal Tucker

Grandparent of the Year Essay Contest. You've heard about it for seven years. This program was designed especially to honor the role grandparents play and bring attention to the number of students being reared by grandparents. Hopefully, local associations are promoting it and are well on the way to reporting your local winner. The deadlines are as follows:

- ✓ School winners: December 15, 2008
- ✓ County winners: January 31, 2009
- ✓ District winners: March 1, 2009
- ✓ State winner will be announced at the KRTA Convention in April 2009.

Divided We Fail. This campaign is based on AARP's belief that all Americans should have access to affordable, quality health care and all Americans should have peace of mind about their future long-term financial security. Proponents of this endeavor are asking Congress to commit to working in a bipartisan way to provide Americans with actions and answers.

The goals are

- ✓ Mobilize and engage AARP's 39 million members and the public to demand change.
- ✓ Make the issues of health and financial security front and center in every campaign in the 2008 election.
- ✓ Get AARP members, the public, the media and opinion leaders to require that candidates address these issues.

Workshop participants were encouraged to "take the pledge and join the divided we fail movement" by signing a pledge card that would be delivered to Washington.

AARP Issue Specialist Speakers are available for groups of 25 or more.

More information about these programs and other AARP concerns can be obtained by visiting www.aarp.org or by calling 1-888-687-2277.



Bobby Humes

YOU! YOU! YOU!

- How Do We Proceed?
 - ✓ Develop strategies
 - ✓ Do long range planning
 - ✓ Monitor bills introduced
 - ✓ Inform membership of issues and legislation
 - ✓ Monitor happenings between sessions

- Where Do We Go from Here?

- ✓ Develop Legislative Program for 2010 Session
- ✓ Monitor and provide input to current study groups
- ✓ Continue to work with Legislators in preparation for 2009 Session

We Must Continue To . . .

- ☑ Make sure Legislators understand that "Teachers are not covered by Social Security."
- ☑ Work to secure a "Resolution to Health Care Funding."

Other Important Things We Must Do . . .

- ☑ Work with your Legislators on a continuous basis
- ☑ Be sure to express your appreciation to your senator and representative
- ☑ Express thanks to Gary Harbin and the KTRS Trustees and Staff for their cooperation and support

Extending a Special Thank You to Legislators

Pictured are some of the legislators who spoke to us at various workshops. They all place education high on the priority list and they value teachers as having an important role in the educational process.

The message we hear repeatedly from all of them is they like to hear from the people in their Districts. When they receive hand-written communications from their own people, they really pay attention. Keep them "educated" about our needs and concerns. Remember to keep an ongoing relationship with your legislators. Don't let them hear from you only when you need something! Give them recognition when they help us.



Rep. Joe Fischer
District 68



Sen. Dick Roeding
District 11



Sen. Katie Stine
District 24



Sen. Jack Westwood
District 23



Rep. Royce Adams
District 61



Sen. David Boswell
District 8



Rep. Jim Glenn
District 3



Rep. Fred Nessler
District 2



Rep. Sal Santoro
District 60



Rep. Tommy Thompson
District 14



Rep. Addia Wuchner
District 66

KTRS Supports KRTA at Fall Workshops

THE KENTUCKY TEACHERS' RETIREMENT SYSTEM joined KRTA again this year in keeping workshop participants abreast of retirement conditions. We were pleased to have KTRS staff members Elaine Rall, Debbie Newman, or Becky Niece speaking at each of the 14 district workshops.



Elaine Rall

KTRS was established in 1938 to provide retirement security for Kentucky's educators. A 9-member Board of Trustees serves as the fiduciaries of the System. The field of membership (as of December 2007) totals 131,604 (74,678 active; 16,579 inactive; 40,347 retirees and their beneficiaries). It's interesting to note that 14,602 active employees are eligible to retire this year . . . and over 1,600 did retiree during the past

summer, adding \$5 m. to the monthly payroll. However, retirement trends show a decline in retirements the last 5 years. This is the result of some measures put in place after the 2002 legislative session.

Over 40,000 retirees in Kentucky receive annuities each month. This includes 4,748 who are 80 years of age or older. Thirty-nine are over 100; 3 are 106. These statistics show just how valuable the retiree annuity is

One retiree with 46 years of service:

- \$1,635.00 1st pay/yr
- \$11,035.71 last pay/yr
- \$554.74 1st retirement pay/month
- \$1,950.84 last retirement pay/month
- \$7,829.05 contributions member paid into the system
- \$533,305.09 amount KTRS paid out in retirement benefits/

does not include insurance

Retired 37 yrs

Member was over 100 when they passed

Another retiree with 39 years of service

- \$900.00 1st pay/yr
- \$14,000.00 last pay/yr
- \$614.12 1st retirement pay/month
- \$1,892.10 last retirement pay/month
- \$8,824.03 contributions member paid into the system
- \$500,602.34 amount KTRS paid out in retirement benefits/

does not include insurance

Retired 35 yrs

Member was in late 90's when they passed

It is only through our **Defined Benefits** plan that these statistics are possible. **Defined Contributions** would not have enabled these retirees to receive these annuities.

HB 1 – Pension Reform (2008 Special Session)

Affects only KTRS accounts that begin ON or AFTER July 1, 2008

(new teachers and return to work retirees)

Changes

1. Value of service per year for non-university members
 - 1.7% — 1-10 years
 - 2.0% — 10.01 - 20 years
 - 2.3% — 20.01 - 26 years
 - 2.5% — 26.01 - 30 years
 - 3.0% — over 30 years
2. Amount of contribution (9.855% + 1%)
 - Additional 1% (matched by employer) will go to medical insurance fund
3. Retirement age
 - 27 years at any age (without penalty)
 - 10 years at age 55* (*reduction prior to 55)
 - 5 years (vested) at age 60 (without penalty)

Health Insurance Program (pay-as-you-go plan)

- Set up in 1964 with 3/4% contribution from member and 3/4% employer match
- 38,000 participants
- When health/insurance costs skyrocketed and retirees increased, the fund could not support the need.
- The State started borrowing from KTRS to fund the medical benefit.
- By 2009-2010, \$897 m. will have been diverted from the pension fund. This is being repaid with 7% interest.
- KTRS could be using (investing) that money and earning more than 7½% (as much as 9.1% for the last 20 years).



Becky Niece

KTRS Investments

KTRS investments are extremely sound! For 70 years, retiree annuities have been funded from investments. Actuaries advise a 7.5% return but the 20-year return is 9.2%! So members can be proud of the way KTRS has handled their money. It means a secure retirement and a good quality of life. For the school districts, it means attracting new and quality teachers. It also has a positive impact on local and state communities. Each month, KTRS pays \$97 m. in annuities and \$14 m. in medical benefits. Ninety-three percent of the over 40,000 retirees live in Kentucky. This amounted to payments of \$1.348 b. for the fiscal year ending 2008.

Contact: The KTRS staff is available to help. Give them a call at 1-800-618-1687 or visit the website at www.ktrs.ky.gov. You can contact them by e-mail from the website or download needed forms; e.g., tax withholding forms. The Frankfort office is open Monday-Friday 8 a.m. to 5 p.m.

Some of the Volunteers Working at Workshop Registration



Above L to R: Karen Gilbert, Jan Roundtree, Dorris Tucker

Left L to R: Mary Wagoner and Linda Humes

REGISTRATION 9:00 a.m. - 9:15 a.m.	KENTUCKY TEACHERS' RETIREMENT SYSTEM	SEMINAR 9:15 a.m. - 1:00 p.m.
PRE-RETIREMENT SEMINAR SCHEDULE		
December 6, 2008 Ctr. Rural Development 2292 South HWY 27 Somerset, KY	January 31, 2009 Jefferson Co. Schools Southern High School 8620 Preston Highway Louisville, KY	February 28, 2009 Erlanger-Elsmere Ind. Lloyd HS Dietz Auditorium 450 Bartlet Street Erlanger, KY
March 21, 2009 Natural Bridge SRP* Activity Center 2135 Natural Bridge Road Slade, KY	April 18, 2009 KTRS* 477 Versailles Road Next to Main Bldg Frankfort, KY	May 2, 2009 PINE Mountain SRP* C. V. Convention Center 1050 State Park Road Pineville, KY

*KTRS provides the coffee. The district should provide for the coffee at other places.

Humana Makes It's Case for Staying Healthy



Ken Schulz

The message to stay healthy came through "loud and clear" as newly hired Humana spokesperson, Ken Schulz, approached the podium. His message was one of experience as he has changed careers after 30 years as a local meteorologist. He encouraged retirees to "rewire and refire," to "retool," to make the most of the tools available to us, and to utilize our insurance carrier. There is a "wealth of wellness" found at MyHumana.com that is "verifiable and factual."

FITNESS — FUN — FRIENDS

MEHP (age 65 and over)

Humana has designed *clinical programs* to put the advantage in the Medicare Advantage plan. This will be achieved by

- √ having seasoned nurses who serve as patient advocates to identify and meet medical needs,
- √ providing timely, identification, interventions and support help to avoid complications, and
- √ providing "safety nets" which identify subtle issues/needs before they become a crisis which would require emergent or inpatient care.

The specific benefits available are

■ Case Management

A dedicated team of case management nurses identify patients in need and provide telephonic assistance

■ Disease Management

Patients referred to specific disease programs through ActiveHealth Management for major chronic illnesses

■ Field Case Management

- ◆ Humana identifies frail senior patients who may be at risk for falls, DME needs, behavior health needs, caregiver assistance, nutritional resources, medication interactions.
- ◆ Nurses/Social Workers may be dispatched to the home to evaluate needs

■ On-Site Nurse Program

Focus on identifying inpatient admissions and connecting patients with appropriate post-discharge support / resources

Also available is the **SilverSneakers® Fitness Program**:

- √ Nation's leading fitness program for older adults
- √ Free Health Club membership at participating Fitness Club locations
- √ Trained Senior Advisors
- √ Anyone eligible living more than 15 miles away from a Fitness Club may participate in the SilverSneakers® Steps Program

Feel free to contact them at 1-888-423-4632 or visit the website at www.silversneakers.com

KEHP (under age 65)

What's Available?

- ⇒ Self-Help Web Content
- ⇒ Humana Health Assessment (HHA)
- ⇒ Health Coaching (Weight Management, Physical Activity, Back Care, Nutrition, Stress Management, Tobacco Cessation)
- ⇒ Clinically Sound Chronic Disease Management Information



- ⇒ Interactive Tools (BMI and Caloric-Burn Exercise Calculators)
- ⇒ Discounts and Savings for Vision services, Massage Therapy,
- ⇒ Over-the-Counter Medications, Weight Watchers, Skin Care, and more

How to access these programs?

- ⇒ Log onto www.MyHumana.com
- ⇒ Register for MyHumana
- ⇒ Click on the "Health and Wellness" Tab
- ⇒ Click on the topic of interest (My Health Record, HHA, Health Centers, Condition Centers, Savings Center, Health Programs)

No access to the Internet? Call:

- ⇒ Humana Health Assessment: 1-866-444-6096
- ⇒ Health Coaching: 1-866-671-4536

Virgin Health Miles — Available in January 2009

- ⇒ Physical Activity Program that motivates members to get and stay healthy by being more active

- Walking (recommends: 7,000 steps a day)
- Biking, swimming, running, etc.
- Increased health club utilization

- ⇒ Provides incentives/rewards for healthy behavior (coupons for over-the-counter discounts)

- ⇒ Pedometer that plugs in computer for tracking activity

Humana First Nurse Line for MEHP & KEHP

- ⇒ 1-800-622-9529
- ⇒ 24 Hour Health Information, Guidance, and Support
- ⇒ Get answers to immediate medical questions
- ⇒ Find out how Humana can help you lead a healthier life and get the most from your health plan

MEHP Reminders

- Sign up for Medicare Part B when eligible
- Continue to pay Medicare Part B*
- Contact KTRS prior to enrolling into any other plan*
- 2009 Medical deductible remains \$150

*If you allow your Medicare Part B to lapse or enroll in a plan outside of KTRS you could actually terminate your KTRS coverage.

MEHP/KEHP Contacts

Phone Numbers:

Medicare:	1-800-MEDICARE (63342273)
Social Security Admin:	1-800-772-1213
Humana MEHP:	1-866-396-8810
KTRS:	1-800-618-1687
KEHP Customer Service:	1-877-597-7474

Web Sites:

KTRS:	http://ktrs.ky.gov
Social Security:	http://www.socialsecurity.gov
KEHP:	http://kyhealthplan.humana.com

MEHP Frequently Asked Questions

Question:

I will be 65 soon. Will KTRS contact me, or do I need to initiate the contact?

Answer:

Retirees/spouses currently covered by KTRS will receive a packet from the

continued on page 10

“MEHP FAQ’S” continued from page 9

KTRS located at 479 Versailles Rd. in Frankfort approximately 6 months prior to their 65th birthday. This packet of information advises you to contact Medicare to sign up for all parts of Medicare for which he/she is eligible.

Question:

How do I pay my monthly Part B premium?

Answer:

The Part B premium is paid to Social Security. If you are receiving a check from Social Security, this premium will be deducted automatically from your Social Security benefit. If not, Social Security will bill you on a quarterly basis or you can authorize the monthly premium to be automatically drafted from your bank account.

Question:

Do I still have to pay for Part B of Medicare?

Answer:

Yes, to be part of the KTRS Medicare eligible retiree program you must be enrolled in Part B of Medicare. To learn about payment options please contact the Social Security Administration at 1-800-772-1213.

Question:

If I have Part A and Part B of Medicare, doesn't Medicare pay my Claims?

Answer:

Members of the Humana Private Fee-for-Service (PFFS) plan will have the majority of their claims paid for directly by Humana. While enrolled in the PFFS plan, Medicare pays Humana an administrative fee which entitles Humana to pay primary for most Medicare Part A and Part B services. Medicare will continue to pay for claims pertaining to Medicare-approved clinical trials and hospice services.

Question:

May I have another Medicare plan to pay in addition to my KTRS Private Fee-for-Service plan?

Answer:

No, the Centers of Medicare and Medicaid Services (CMS) allows each individual to only be enrolled in one Medicare Advantage plan at a time. By enrolling in another Medicare Advantage plan, you may cause your KTRS medical and prescription coverage to be terminated. Please contact KTRS before enrolling in any other Medicare plan to determine if it will jeopardize your current plan with KTRS.

Question:

Do I have a \$150.00 deductible with my Medco prescriptions?

Answer:

There is no deductible on up to 90-day Medco Mail order pharmacy; however, you will have a \$150.00 deductible for Retail pharmacy for up to a 30-day supply.

KRTA—Your choice.

pension information ♦ social interaction
volunteer opportunities ♦ benefits services
community commitment ♦ support for education

KRTA—Your voice.

A consistent voice in the legislature since 1957
to protect and promote pension and retiree issues

The Kentucky Festivals Calendar

One of our KRTA members, Linda Williams Cheatham, has partnered with The Louisville Company, LLC, to create a project that is designed to make a difference in fund raising for Kentucky elementary, middle and high schools. Linda retired from teaching deaf and hearing impaired children three years ago and is deaf herself.



Linda Cheatham

Linda and her partner, Joe Fischer, Ph.D., have created a *Bluegrass Beautiful* wall calendar called *The Kentucky Festivals Calendar (KFC)*. You can view the 2009 Kentucky Festivals Calendar at www.louisvillecompany.com. A flyer and order form for purchasing the KFC is included as an insert with this issue of *KRTA News*. When you order the 2009 edition, the Louisville Company sends a “rebate” to any school you designate on the order form. Please look over the features of the calendar and consider making it one of your traditional gifts to friends and family this year. The KFC is sold exclusively to benefit Kentucky schools. When Kentucky schools sell it directly this year they receive between 60% and 73% of the profits. By the 2011 edition, or sooner if sales are strong, the schools will receive 90% of the profits from calendars they sell. There is no other company we are aware of that returns that amount of profits to schools for a fund raiser. If sales of the KFC are strong, Linda and the Louisville Company will move to the 90% arrangement sooner than 2011. Please help make that happen by ordering the 2009 Kentucky Festivals Calendar. If you study its features, you'll see that it is a great Bluegrass gift. We think the KFC will become a very popular gift item annually, and it will over time raise millions of dollars for Kentucky schools.

The “rebate” offer on the order form contributes 44% to 48% of profits to the school you designate. The school does no work for this and the principal will receive a “rebate” check before January 1 totaling all orders that have named her or his school as the recipient of a rebate. Please help send your favorite school such a “grace” contribution this year. The Kentucky Festivals Calendar Project is an example of how a private small business can benefit our schools during these most difficult financial times. We hope other Kentucky businesses will also “bring the state motto alive” and take a stand for Kentucky schools and students.

If you have questions about the Kentucky Festivals Calendar Project please e-mail Joe Fischer, Ph.D., at thelouisvilleco@bellsouth.net. Phone inquiries: Joe Fischer 502-777-0790. You can contact Linda at Law82Adam@insightbb.com. With the success of the project in Kentucky, Linda and Joe plan to replicate it in the “Greengrass 49” states thereby making a major financial contribution to education in the USA.



How Long Do I Keep Financial Records?

Deciding which records to keep and for how long can be a confusing process, one that leads too many of us to keep everything “just to be safe.” Despite the revolution

in online services and availability of high-tech information storage and retrieval, paper documentation is still the standard.

Keeping Records For Tax Purposes

The IRS has three years to audit your federal tax returns for any reason, with the following exceptions: IRS has six years to collect tax or initiate legal action if 25% or more of your gross income is not reported. No time limit in the case of fraudulent or never-filed returns.

Items In Your Safe Deposit Box

- Automobile title and lien release: Save until your vehicle is sold or traded.
- Credit or installment records: Keep until debt is paid.
- Will and or trust documents: Keep indefinitely or as needed.
- Property ownership documents: Keep until property is sold. Keep a copy of the purchase and sale agreements indefinitely.
- Investments: Keep until sold, maturity and/or redemption
- Inventory of valuable property with photographs, insurance policies, financial statements.

continued on page 11

“. . .Keep Financial Records” from page 10

Automobile Files

- Automobile payment book, repair records: Keep until vehicle is sold or traded.
- Financial statements, check registers, canceled checks: Keep for three years.
- Car used for business purposes: Keep and store records to substantiate business use with tax return.

Financial Files

- Current bills & charge slips: Keep for one year. May need to be used for proof of purchase.
- Credit card account numbers, phone numbers & addresses: Keep until cards expire or are destroyed.
- Copy of will/or trust agreements: Keep indefinitely or as needed.
- Selling of a home: Keep all records until the end of the third year following the year in which you sold the home.

Insurance

- Policies and other information: Keep list of all policies & related information. Update as necessary.
- Automobile: Keep records of traffic violations/accidents for 6 years after violation.
- Medical: Update as necessary
- Property: Personal property inventory including original purchase price and photos of each room showing especially valuable or unusual possessions.

Taxes

- Paycheck stubs: Discard annually after checking against W-2 totals.
- Receipts for tax-deductible items and investments statements: Use annually, then store with tax returns.
- Inventory of safe-deposit box: Keep indefinitely and update if contents change.
- Loan statements and payments books: Keep until at least the end of the tax year in which the loan is paid off.

Financial record retention information provided by the National Association of Federal Credit Unions.

“. . .Senior Scams” from page 4

Don't forget the power to simply hang up the phone when a stranger calls trying to sell you something you don't want!

SCAM 2 – HOME IMPROVEMENT FRAUD

Home improvement contractors use several methods of targeting seniors: high pressure phone calls, flyers, advertisements, and door-to-door-sales. While most contracted home repairs are completed satisfactorily, fraudulent contractors can be very effective in making people think their services are needed and then defrauding their victims.

STEPS TO TAKE:

- Use a local well-established contractor. Ask for references and check with customers to find out if they were satisfied.
- Get competitive bids on all work and be wary of any bids that seem too good to be true. Don't accept high-pressure offers or offers that force you to make a quick decision.
- Determine exactly what work you want done. Make sure the project is explicitly described in your contract, including materials and labor specifics and dates for estimated start and completion.
- Never say yes to someone who wants money up front before the job is done or wants you to withdraw a large amount of money from your bank.
- Check to see that the work is complete and done correctly before paying.
- Find out when and how payment and/or billing will take place before the work begins.

SCAM 3 – DOOR-TO-DOOR SALES

Seniors are frequent victims of door-to-door scams and high-pressure sales tactics. While some door-to-door salespeople are honest, the chances are likely that whoever answers the door is about to be swindled. Con-artists

often try to coax seniors into buying unnecessary products or services ranging from living trusts to encyclopedias to household cleaning supplies. They usually appear friendly and appear sincere in their desire to help. In fact, they are successful because they seem so honest.

STEPS TO TAKE:

- Never allow anyone you don't know into your home. It is easier to close the door on them before they get in than to get them out once they are inside.
- Don't buy on impulse. Tell the salesperson you will get back in touch with them after you have had a chance to carefully read all the materials given to you.
- Ask to see the salesperson's credentials and identification and request their business card. Many communities require door-to-door salespersons to have a permit.
- Never give cash up front to a salesperson or rely on verbal promises for delivered goods.
- If you sign a contract, make sure that it is complete, signed and dated. Get all terms in writing, including the total price, warranties, return policy, and all conditions of sale.
- Know that you can get out of a door-to-door sales contract within three business days. According to the FTC's Cooling Off Rule, you have the right to cancel your contract for a full refund until midnight of the third business day after the sale, provided that you have a signed contract and the sale was over \$25. You do not have to have any reason for canceling.

If you are a senior or know a senior that has been a victim of fraud, be sure to report the act immediately. Seniors can contact the following agencies for more information:

- 1) **Federal Trade Commission** – www.ftc.gov or 877-FTC-HELP (382-4357) – The FTC enforces federal consumer protection laws that prevent fraud, deception and unfair business practices. Whether combating telemarketing fraud, Internet scams or price-fixing schemes, the FTC's primary mission is to protect consumers.
- 2) **Better Business Bureau** – www.bbb.org – The BBB's mission is to promote and foster the highest ethical relationship between businesses and the public through voluntary self-regulation, consumer and business education, and service excellence. You can find your local office on the BBB's Web site.
- 3) **The National Fraud Information Center** – www.fraud.org or (800) 876-7060 – The NFIC is a project of the National Consumers League and was designed to help people learn about fraud and file complaints. Additional information about how to avoid becoming a victim of fraud is listed on their Web site.
- 4) **American Association of Retired Persons** – www.aarp.org – AARP provides seniors with information on financial planning, using home equity, avoiding fraud, and consumer rights.

Comfort Keepers® offices provide non-medical, in-home companion care services on an hourly, daily, weekly or live-in basis for individuals needing assistance with activities of daily living. Services are tailored to the individual needs of each client and, in the case of seniors, can allow them to continue living safely and in the privacy of their own home. Care services include companionship, meal preparation, light housekeeping, grocery shopping, transportation for errands and appointments, laundry, personal care services, and more. Comfort Keepers® has over 550 independently owned and operated offices worldwide in 47 U.S. states, Canada, Australia, New Zealand, Ireland, Singapore and Portugal. For more information, visit www.comfortkeepers.com or call our KRTA number at 1-877-257-KRTA (5782.)

AROUND THE STATE . . .

FEATURES



L to R: Janet Johnson, MCRTA Co-President; Rachel Horne and Gwendy Alcala, staff nurses (Women's Care Unit); Jan Cornett, manager (Women's Care Unit); Jimmy Robinson, MCRTA Vice-President

Montgomery County RTA

Each new baby at St. Joseph at Mt. Sterling Hospital will receive a hardback copy of Good Night, Moon compliments of MCRTA. Hoping to promote the importance of reading to children, retired teachers are funding the project

through donations. Jimmy Robinson, vice-president of MCRTA, came up with the idea for the project. MCRTA will also be parking cars at the Senior Citizen Home on Court Day Saturday and ringing the bell for the Salvation Army on December 12 at Wal-Mart.

Officers for the 2008-9 year are Co-Presidents: Janet and Kenn Johnson, Vice-President: Jimmy Robinson, Secretary: Sybl Fleming, and Treasurer: Nancy Ishmael. Committee chairpersons are Norma Willoughby, Health/Insurance; Arlene Burton, Legislative; Pam Collins, Membership; and Lida Craft, Member Care.

"The grass is not, in fact, always greener on the other side of the fence," writes Robert Fulghum in It Was on Fire When I Lay Down on It. "Fences have nothing to do with it. The grass is greenest where it is watered. When crossing over fences, carry water with you and tend the grass wherever you may be."



William L. Montell, Ph.D., is presently gathering stories about the years taught at one-room schools by various persons across the state of Kentucky. The University Press of Kentucky has already expressed much interest in publishing the book. Each former teacher will receive credit in the book for each story they tell, as well as their viewpoints relative to the quality of the one-room school era.

This will be a book full of historical one-room school information about local life and times that is typically not available in formal

sources anywhere. If you taught in a one-room school, please contact Dr. Montell for a set of questions that are designed to remind you of many things that happened while you were still teaching. Please provide Dr. Montell with lengthy descriptive accounts of any of these events if they relate to your personal teaching years. You may write down your descriptive accounts or tape record them and mail the tape to him. Any photographs you have that were taken at the school back then may also be included in the book. Please identify the school by name and the date the photo was taken.

Contact Information:

William L. Montell, Ph.D.
1853 Cobblestone Court
Bowling Green, KY 42103

(270) 796-1907
LLMontell@insightbb.com

Madison County RTA Steps Up for Kids Day



On September 16, 2008, MCRTA, which sponsors Seniors4Kids in Richmond, joined the festivities in Every Child Matters rally held on the Madison County Courthouse lawn. Lexington held its own rally, but Louisville and Owensboro had to

cancel their planned events until later due to power outages related to Hurricane Ike. New York State participated at Albany and Hauppauge on Long Island. The rallies were held to urge state and local legislators to remember children's needs as they face difficult budget times. Wearing their blue Seniors4Kids tee shirts, MCRTA joined other child care advocates in this important campaign. MCRTA Members from left to right are Lawrence Bailey, Judy Gabbard, Chandra Leverton, Pam Powell, Will Walker, Susan Gay Taylor.

Test Your ID-Theft IQ

- Between 2004 and 2007, the number of adult identity-theft victim:
 - Increased
 - Declined
 - Was unchanged
 - Doubled
- What percentage of identity-theft victims incur out-of-pocket expenses?
 - 68%
 - 50%
 - 32%
 - 10%
- In 2007, victims spent an average of _____ hours to resolve identity-fraud cases.
 - 40
 - 35
 - 20
 - 2
- The Internet is where _____% of data compromise occurs.
 - 90%
 - 50%
 - 35%
 - 9%
- In about half of personal-information theft cases, the perpetrators are:
 - Store employees
 - Computer hackers
 - Personal acquaintances/family
 - Waiters
- Which age group suffers the lowest rate of identity fraud?
 - 18-24
 - 25-40
 - 41-64
 - 65 and older
- Lost or stolen wallets, credit cards, and checkbooks are the most common sources of stolen personal information.
 - True
 - False
- What share of identity-theft cases was likely preventable by the victim?
 - None
 - 36%
 - 63%
 - All
- In 2006, what was the average out-of-pocket cost to a consumer who had suffered an identity theft?
 - \$42
 - \$422
 - \$4,222
 - \$42,222
- What is the average fraud amount per victim?
 - \$600
 - \$1,084
 - \$2,300
 - \$6,383

ANSWERS:

- b.** Declined from 10.1 million in 2004 to 8.9 million in 2007.
- c.** 32%. The majority incur no out-of-pocket expenses.
- a.** 40 hours, up from 33 in 2004.
- d.** 90% of data is compromised through offline channels, not the Internet.
- c.** Personal acquaintances and family include friends, neighbors, in-home employees, family members, and other relatives.
- d.** People aged 25 to 34 have the highest incidence of identity theft.
- a.** True. These documents were the sources of 30% of all stolen info.
- c.** In 63% of cases the theft occurred because the victims either failed to prevent access to someone they knew or lost their wallets, checkbooks, or credit cards.
- b.** \$422, down from \$675 in 2006 and \$555 in 2004.
- d.** \$6,383. This is the amount typically stolen from others in the name of the victim.

Source: Better Business Bureau



502-326-8962

www.RipeforRetirement.com

I recently attended some of the KRTA Fall Workshops. I was curious to know how people were faring in their retirement so I distributed surveys to those who were interested. 57 people responded and, although not a great response

rate, their feedback was quite telling. Many of the respondents are, indeed, very happy retirees. However, there were a few things that crept into their answers that I thought merited further exploration. When asked the least favorite things about retirement, 49 % of people said they missed their students and fellow teachers.

In fact, the camaraderie and shared experiences you have with your co-workers and students, is one of the benefits of working, along with financial compensation, structure/routine, a sense of purpose, and status. I often ask clients who are considering retirement to tell me, top-of-mind, what is the major thing they will miss when they “retire.” Where that answer falls within the five work benefits is a strong indicator of what the person needs to make a priority in retirement.

This brings me to the general concept of friendships at this stage of life. During your educational career, you spend a lot of time with co-workers, sometimes to the exclusion of developing other friendships. In retirement, you eventually lose that sense of connection you once had with these people. If you retire early, which some educators do, you might be leaving behind other work friends. Again, these friendships don’t always continue over the course of time, unless you make an effort.

There have been several research studies on the importance of friendships as we age by the University of Michigan. One suggested that social and emotional support was important for a happy retirement, more so than even money. In another study, engaging in social activities with friends and family was shown to help preserve and enhance mental function. Finally, in the Americans’ Changing Lives study, researchers found that “friendships were more important than family relationships in predicting good mental health . . . those men and women whose social contacts were limited mainly to family members were more likely to have symptoms of depression.” They concluded that engaging with family members is definite whereas friendships are discretionary and provide people with another level of companionship.

So, what do you do? If you are still working, which some readers of this newsletter are, start thinking of who you want to stay in touch with and begin fortifying those relationships before you retire. It’s also a good idea to cultivate some friendships outside of work. For all of you who are already retired and who want to stay in touch with former co-workers, KRTA provides a wonderful way to keep work friendships alive. However, it’s also a good idea to make some new friends, as the headline quote says. It keeps things fresh and your spirits young. There are many ways to meet new people, among them at church, in lifelong learning classes, and through volunteer activities - wherever people gather who share your values and interests. And, don’t limit yourself to people your own age – younger people often have a different perspective, which challenges your thinking. Another final piece of advice for married couples: each spouse should have their own friends in addition to joint friends. This is especially important in the case of death or divorce. Your own friends are more likely to stick with you than the same sex person in a joint friendship is.

In the final analysis, it’s about knowing that people care that you “get up in the morning.” I love this quote from Veronica Doyle of the Simon Fraser Gerontology Research Center, which really sums things up nicely. “It isn’t how often you see your kids— it’s how many places in the world you are a somebody.”

There will be a free teleclass in January on **The Fountain of You** about how to maintain your health and vitality as you age. Please contact Kay Goldberg, 502-326-8962 or e-mail, kay@ripeforretirement.com for further information about this teleclass or other retirement education and coaching programs that might benefit you.

Kay Goldberg, MS, CSA
Certified Retirement Coach / Certified Laughter Yoga Leader
RIPE! for Retirement / Retirement Innovation, Preparation & Exploration
Louisville, Kentucky

“Paying for Long Term Care” continued from page 4

Inheritance

An inheritance is a potential source of revenue for Long Term Care expenses unless one intends to pass money on to others or to use such funds for other purposes. Estate taxes may reduce actual inheritance.

Personal Residence:

It may make sense to use your home as a potential revenue source if you are single or widowed and have reached the point of requiring permanent nursing home care. Also, investigate “Reverse Mortgages.”

Rental or Other Property

An excellent potential source of revenue to help fund Long Term Care expenses.

Other Private Insurance?

Traditional Life Insurance

Life insurance pays a benefit after you die, not when you may need money to help you live independently. Term insurance becomes more expensive with age, while whole life plans are also expensive and earn modest cash value.

Traditional Medical Insurance

Similar to Medicare, traditional health insurance pays for medically necessary skilled care, including limited rehabilitation services in a facility after a serious medical event like a stroke. The coverage is limited by plan design and “medical necessity.” Long Term Care coverage is not covered. Like Medicare, health plans will advise that they are not Long Term Care plans.

Traditional Disability Insurance

Long-Term Disability insurance is not the same as Long Term Care insurance. Disability insurance is work related and offers partial income protection to help pay your regular household bills if you miss work for an extended period. It does not reimburse for custodial care or facility care.

**What’s your plan for
 Long Term Care expenses?
 Visit www.LTC.com or call
 1-800-432-0091.**



If there are multiple KRTA members in your household, you are receiving only one copy of the KRTA News. Over 4,000 members reside in households with other members. By sending one copy to a household, we can save dues dollars. If you want to receive multiple copies at your address, let us know.

“Maximize The Power . . .” continued from page 1

Our membership committee continues to be energetic, innovative and helpful to increase our numbers. Why not be the one that over achieves in recruiting new members for your association? Don’t forget to support our Health & Insurance Committee troopers. Do they ever get the difficult questions!

Volunteers, there will be more need for your generosity this season than you’ve seen in a long while. Keep track of those hours.

Thanks for your kindness directed toward me, and I wish the best to you and yours as the season rolls on.

MISCELLANEOUS INFO . . .



YOU MIGHT WANT TO KNOW

AARP Tax-Aide Provides Free Tax Assistance and Preparation

Free tax assistance and preparation for taxpayers with low and middle income with special attention to those age 60 and older, is available from AARP Tax-Aide from February 1 through April 15. You do not need to be a member of AARP to use this service. Kentucky retired teachers are encouraged to take advantage of this service.

AARP Tax-Aide volunteers, trained in cooperation with the Internal Revenue Service, will offer help with personal income tax returns at various locations around the state of Kentucky.

Last year, Kentucky AARP-Tax-Aide volunteers helped more than 20,000 people file their federal, state and local tax returns. The program is offered at approximately 90 sites in Kentucky including senior centers, libraries and other convenient locations.

Call our toll-free number, 1-888-AARPNOW (1-888-227-7669), or visit our Web site at www.aarp.org/taxaide during this tax season to locate an AARP Tax-Aide site near you.

The AARP Foundation is AARP's affiliated charity. Foundation programs provide security, protection and empowerment for older persons in need. Low-income older workers receive the job training and placement they need to rejoin the work force. Free tax assistance and preparation is provided for low and moderate income individuals, with special attention to those 60 and older. The Foundation's litigation staff protects the legal rights of older Americans in critical health, long-term care, and consumer and employment situations. Additional programs provide information, education and services to ensure that people over 50 lead lives of independence, dignity and purpose. Foundation programs are funded by grants, tax-deductible contributions and AARP.

K R T A
State Convention
April 17, 2009
Executive West
Louisville, KY
Plan to Attend

Take Advantage of the Commonwealth Connection Available to Kentucky Retirees

Do you have a little vacation in mind or need a quick getaway? Don't forget the unique beauty and history surrounding you right here in Kentucky!

Take advantage of the Kentucky State Parks' Commonwealth Connection program which offers you reduced rates on lodge rooms and cottages at "the nation's finest."

November 2, 2008 through March 31, 2009

Lodge Room — \$44.95

1BR Cottage — \$74.95

2BR Cottage — \$84.95

3BR Cottage — \$94.95

There are two ways to make your reservations at any one of our breathtaking resort parks. Visit us at www.parks.ky.gov and use the promo code "CC8" if making your reservation online. If you prefer to call, you will find a list of phone numbers on our website or you may call 1-800-255-PARK (7275) to be transferred to the park of your choice. Be sure to mention the "Commonwealth Connection" to receive your special rate. Proof of government employment or past service may be required at check-in. This offer is subject to availability and may exclude park special events and holiday weekends. The rates are subject to applicable taxes.

Did you know that Kentucky has 17 resorts with lodges and cottages? That's more than any other state park system in the United States.



January - February Open Enrollment

All questions concerning benefits, claims and rates should be addressed to Bridgette Grant at Brown & Brown of Louisville. Call **502-814-0651** or toll-free **1-866-927-7587** Current rates are as follows:

KRTA ENDORSED HUMANA COMPBENEFITS DENTAL PLANS HIGHLIGHTS		
For a list of providers go to www.compbenefits.com		
Elite Schedule 75 Plan	Elite Preferred - PPO 505	C 250-Z*
\$1000 Individual Annual Maximum \$50 Deductible/Person \$150 Deductible/Family (Type II & III Services) \$21 Reimbursement for initial exam (I) \$22 Reimbursement for 4 film bitewing x-rays(I) \$32 Reimbursement for cleaning (I) \$37 Reimbursement for one surface filling (II) \$273 Reimbursement for molar root canal therapy (II) \$226 Reimbursement for a crown (III)	\$1000 Individual Annual Maximum \$50 Deductible/Person \$150 Deductible/Family (Type II & III Services) 100% In and Out of network (Type I): Oral exam, Cleaning, Fluoride, X-rays, Sealants 80% In and Out of network (Type II): Simple restorative, Periodontics, Tooth extractions, Space maintainers 50% In and Out of network (Type III): Major restorative, Bridge/denture repair, Prosthetics, Surgical periodontics and tooth extraction	\$5 Copay Covers: Routine office visit, Periodic/Comprehensive oral evaluation, X-rays, Routine cleaning, Children's fluoride treatment \$40 - One surface anterior resin filling \$150 - Anterior root canal \$310 - Full cast crown 25% Discount on all Specialists Services 25% Discount on procedures not listed on complete Schedule of Benefits Benefits for Orthodontic Services *This plan requires that you sign up with a participating provider
Mbr \$228.00 Mbr+1 \$408.00 Fam \$576.00	Mbr \$358.56 Mbr+1 \$678.72 Fam \$1,104.24	Mbr \$124.80 Mbr+1 \$240.72 Fam \$371.52

Plan Renews Each April. Open Enrollment is January - February 2009

Monthly Payment Option Available On All Plans

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@bflaw.com

Buckman, Farris & Rakes Shepherdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO

Hank Hensley 1-800-927-0030

NHA LONG-TERM CARE INSURANCE

Larry Sutherland: 1-866-899-5796 or 502-693-3855

HUMANA DENTAL INSURANCE

New Applicants 1-866-927-7587

Current Members 1-800-342-5209

VISION INSURANCE

KRTA Discount Vision Card Call 1-866-335-0882

Avesis KRTA Vision Plan

Enrollment 1-800-466-5102 ~ Provider Questions 1-800-828-9341

www.avesis.com

AUTOMOBILE & HOMEOWNERS INSURANCE

Liberty Mutual Insurance Company

425-8450, ext. 51666 (from Louisville)

1-800-430-2482 ext. 51666 (from outside Louisville)

Please mention Client No. 8815 when you call

HEARING INSTRUMENT PLAN—HEAR IN AMERICA

1-866-904-0845 or 502-244-5378

RIPE! for Retirement

www.RipeforRetirement.com

502-326-8962 or kay@RipeforRetirement.com

KY TEACHERS' RETIREMENT SYSTEM

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

COMMONWEALTH CREDIT UNION

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

COMFORT KEEPERS

1-877-257-KRTA or www.comfortkeepers.com

NORTHAMERICAN LIFE PLANS

1-888-362-1214 or khazelbaker@lifeplansllc.com

ORDER FORM

KRTA MEMBERSHIP PIN

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

Senior AAADD - Do you have it? Age Activated Attention Deficit Disorder

This is how it manifests:

I decide to water my garden. As I turn on the hose in the driveway,
 I look over at my car and decide it needs washing.
 As I start toward the garage, I notice mail on the porch table that
 I brought up from the mail box earlier.
 I decide to go through the mail before I wash the car.
 I lay my car keys on the table, put the junk mail in the garbage
 can under the table, and notice that the can is full.
 So, I decide to put the bills back on the table and take out the garbage
 first. But then I think, since I'm going to be near the mailbox when I take
 out the garbage anyway, I may as well pay the bills first. I take my check
 book off the table, and see that there is only one check left.
 My extra checks are in my desk in the study, so I go inside the house to
 my desk where I find the can of Coke I'd been drinking.
 I'm going to look for my checks, but first I need to push the Coke aside
 so that I don't accidentally knock it over. The Coke is getting warm,
 and I decide to put it in the refrigerator to keep it cold
 As I head toward the kitchen with the Coke, a vase of flowers on the
 counter catches my eye—they need water. I put the Coke on the counter
 and discover my reading glasses that I've been searching for all morning.
 I decide I better put them back on my desk, but first I'm going to water
 the flowers. I set the glasses back down on the counter, fill a container
 with water and suddenly spot the TV remote.
 Someone left it on the kitchen table. I realize that tonight when we go to
 watch TV, I'll be looking for the remote, but I won't remember that it's on
 the kitchen table, so I decide to put it back in the den where it belongs,
 but first I'll water the flowers. I pour some water in the flowers, but quite
 a bit of it spills on the floor. So, I set the remote back on the table,
 get some towels and wipe up the spill.
 Then, I head down the hall trying to remember what I was planning to do.
 At the end of the day
 the car isn't washed,
 I can't find my glasses,
 the bills aren't paid,
 there is a warm can of Coke sitting on the counter,
 the flowers don't have enough water,
 there is still only
 one check in my check book,
 I can't find the remote,
 and I don't remember what I did with the car keys.
 Then, when I try to figure out why nothing got done today,
 I'm really baffled because I know I was busy all stinking day,
 and I'm really tired. I realize this is a serious problem,
 and I'll try to get some help for it, just as soon as I

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E-Mail Alert!

Please keep your e-mail address updated!

Contact us at: krta98@aol.com

Deceased Retired Teachers

JULY, AUGUST, SEPTEMBER 2008

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

IN MEMORIAM

ADAIR	Elva England	CHRISTIAN	Dora Holland Eloise Jacob	GRANT	Vadis Elliott	KENTON	Dorothy Dewar Burnette Marshall Howard D Tarter	PIKE	Leila W Justice
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