A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association

Serving Retired Teachers Since 1957

VOLUME XXXXIIII, NUMBER 1 LOUISVILLE, KENTUCKY SEPTEMBER 2009

United We Win

It is a great honor to serve as KRTA's President for 2009-10. I am humbled by your faith in my ability to guide this great organization. It is a responsibility to take very seriously. In my first article to the KRTA News, I believe it is good to let you know something about me, your new president.

I was born on Furnace Mountain in Estill County, Kentucky, on August 9, 1948. I was the youngest in a family consisting of a father, mother, and four siblings. This, I know, is familiar to a lot of you who are retired; but many children today are not as fortunate to have a strong family as we did. At the early age of three, my family moved to Stanton, Kentucky, in Powell County. I was the typical child who enjoyed playing baseball. I attended Stanton Elementary and graduated from Powell County High in 1966. Like many of you, I was the first in my family to attend college. I graduated from Eastern Kentucky University with a BS in Industrial Education in 1970. As luck would have it, I managed to land my first teaching job the very next day, June 1, at Pikeville Independent Schools in Pikeville, Kentucky. I worked with the late Superintendent Charles Spears, who taught me a lot about being dedicated to my family and to my profession.

Cebert Gilbert
KRTA President

The 1970s were a time of great personal and professional growth and accomplishment. I started the first Industrial Arts program at Pikeville High and taught there until July 13, 1974. While at Pikeville, I married my wife, Karen, also a teacher, on December 25, 1972. I also received my Master of Arts in Education from Eastern Kentucky University in 1973, including my principal certification while teaching at Pikeville. I was hired back home in Powell County on July 15, 1974, as Principal of Rodney T. Clark Middle School. In 1976, I became the first principal of the new Powell County High School and Vocational School. While I worked at the high school, I received my superintendent's certification and Rank I. In 1976, Karen and I had our first child, John Cebert Gilbert, now a Project Manager in educational design with Ross Tarrant Architects, Inc., in Lexington. In 1977, our daughter Candace Ann was born. She is now a pharmaceutical representative with Eli Lilly Corporation in the Louisville area. In 1979, I became the Assistant Superintendent of Powell County Schools, working with Superintendent Nelson White. As the assistant, I wore many hats as director of special education, gifted education, vocational education, building and grounds, and anything else the superintendent needed. I know this story is familiar to many of you who are retired.

KRTA Friends,

Thanks for all the prayers, cards, calls and visits during my two recent stays in the hospital. Your support means a lot to me.

Frank Hatfield

In 1990, I was hired as Superintendent of the Nicholas County Schools, a community and position that I loved and enjoyed for four years. While there, I was privileged to work with a great staff who accomplished much in athletics and academics. Our Lady Jackets basketball team won the Sweet Sixteen, the Blue Jacket football team made the state playoffs for the first time in many years, and the academic team won the Limestone League. We renovated buildings and built a new bus garage to serve the people of Nicholas County.

In 1994, I had the wonderful opportunity to work with an outstanding superintendent, Victor Johnson, in Nelson County. Mr. Johnson was a great leader and gentleman with whom to work. A true professional, he served the Commonwealth of Kentucky as a

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PERSONALLY SPEAKING . . .

Bob Wagoner

Executive Director

KRTA: Do All of Your Retired Teacher Friends Belong?

We need to find and recruit all of those folks who, for one reason or another, have yet to join KRTA. You would think that would be easy! Do you know a retired teacher who is not a member of KRTA? Do not assume that they chose not to join. They may never have been asked!

If fact, they may not even know of KRTA's existence. It has been my experience that most people are happy to join KRTA once they understand who we are and what we do. Why don't you ask that retiree if they know about KRTA, if they know that all the benefits they receive are a result of KRTA's efforts.

Help them see that the best way they can assure their own future well being is by joining KRTA now. You may explain to them that while some associations represent both active and retired teachers, KRTA will never suffer from the conflict that can arise when the needs of those two groups differ. KRTA is not burdened with the need to choose which group to support. Point out that most people will see that joining KRTA is the only sensible course.

Paying your membership dues to KRTA places you on the first level of a continuum defined by a marketing consultant as "consumer." From there, the continuum progresses to "participant," then "supporter," "helper," and then "leader." The first level of commitment (paying your dues) must never be undervalued, for it is the skeleton on which the whole body hangs.

A skeleton alone, however, cannot function; it needs the muscles and tendons of participants and supporters and the heart and head of helpers and leaders. Each of us must evaluate our position on this continuum and consider how we can move to the next level.

I am certainly not suggesting anything so drastic as a wild leap from level 1 to level 5—even I am not that optimistic! But if you belong to KRTA and do not attend local meetings, you could start by attending a few. That would move you to the level of participant; my hunch is that you would enjoy the experience and I know you would make the folks who planned the event very happy.

They work hard to find interesting and varied programs to please their members. If you are already a participant, you could move up to supporter by donating something to the local's scholarship fund or . . . well, you know better what needs your help because you go to the meetings and can see where you can make a difference.

I am sure you can see where I am going with this. Just by stepping up your involvement a bit, you are strengthening KRTA by adding just a touch more muscle to its skeleton. I am sure that you will have the added bonus of having some fun while you are at it.

Or look at it this way; in the business world, three distinct groups who may sometimes be at odds with each other affect business. These groups are the owners, the workers, and the shareholders. In KRTA, the member is all of these things. We own it; we must work in it to keep it alive and to keep the shareholders (that's us) happy.

If we only act the role of shareholder and do not ever get in there and work like an owner or a line worker, we are guaranteeing that as a shareholder we will not be happy. As we strive this year to reach our membership goal of 27,000, consider what you can contribute to KRTA's health. You will be glad you did!

Social Security & Pension Watch

Social Security News

House Panel Begins Pension Hearings; Public Plans to Get Look

An influential California congressman indicated in June that he might try to add another leg to the retirement funding stool as part of an examination of all aspects of the pension system, including public plans.

House Education and Labor Committee Chairman George Miller of California noted at his panel's Feb. 23 hearing on retirement security that two of the three legs are shaky—defined contribution plans "have become little more than a high stakes crap shoot" and defined benefit plans have been "unceremoniously frozen or terminated" by many companies. (Social Security, meanwhile, "has never looked better," he said.)

"We must … ask the difficult questions about the state of our nation's retirement system as a whole and look to see whether we need to create a new leg of retirement security," Miller said, without indicating what the new leg might look like.

More specifically, though, Miller stressed the need for 401(k) reforms, including the elimination of hidden fees and conflicts of interest. In short, he said, "The 401(k) needs to be more transparent, fair, and operated on behalf of the account holder, not Wall Street firms."

The panel's ranking Republican, Buck McKeon of California, acknowledged that the defined contribution system could be improved, but cautioned that, "to the extent we focus on one side of the equation—the defined contribution side—we must not ignore the other. It may be tempting to talk about the risks associated with defined contribution plans and how workers would be so much better off if they were all in defined benefit plans. I think that misstates the case."

Miller indicated that defined benefit plans would not be immune to the committee's scrutiny, saying, "It is the intent of the chair to have exhaustive hearings on defined benefit plans, public plans and other plans."

The Education and Labor Committee can be influential on pension issues through oversight hearings such as this one, but official jurisdiction belongs to the Ways and Means Committee, and the chairman of that panel appears also to be interested in looking more closely at pensions.

Ways and Means Chairman Charles Rangel, D-N.Y., has asked that Select Revenue Measures Subcommittee Chairman Richard Neal, D-Mass., hold hearings on pension matters related to the impending retirements of tens of millions of baby boomers.

In a letter to Neal, Rangel said the hearings would provide "pertinent information and ongoing dialogue as we prepare for possible reform measures designed to ensure that America's workers have a secured retirement."

"In reviewing our current retirement system," Rangel wrote, "we must be prepared to adequately address who bears the ultimate cost and related risk of a secured retirement; the role of meaningful transparency of various features of our private retirement system, professional management of retirement assets, and the protection of retirement assets for the ultimate beneficiaries—the American workers."

Neal, for several years, has been sympathetic to the concerns of state and local retirement systems that do not participate in Social Security, and in 2007, CPRS honored him with the Soaring Eagle Award.

GPO/WEP Update

New strategies are being developed to fight these unfair penalties, but in the meantime we urge all members to continue communicating with our Representatives and Senators in Congress, as well a Speaker Pelosi, Majority Leader Reid and President Obama. Remember our Kentucky Representatives (Ben Chandler, Geoff Davis, Brett Guthrie, Hall Rogers, Ed Whitfield and John Yarmuth) have

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Pension News

The National Institute on Retirement Security (NIRS), Washington, D.C. in February 2009, issued a report called "Pensionomics, Measuring the Economic Impact of State and Local Pension Funds." The premise is that expenditures made by retirees of state and local government provide a steady economic stimulus to Kentucky communities and the state economy. This report reviews the latest statistics.

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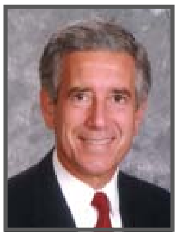
Is There A Gorilla In Your Backyard?

By Illinois Senator Chris Lauzen, CPA and Barry W. Poulson, Ph.D.

Editor's Note: *The following is reprinted by permission from the* **May 2009 ALEC POLICY FORUM** *(American Legislative Exchange Council). This article succinctly illustrates the thinking of people who want to destroy public employee Defined Benefit Group Retirement Plans and health care benefits.*

Dr. Bob Wagoner
KRTA Executive Director

As governments meet demands for full disclosure of their costs, they are discovering a hidden cost in their



budgets, the large and growing cost of funding pension and other post employment benefits (OPEB) for retirees. Indeed there is a gorilla in the backyard of virtually every state and local government in the form of unfunded liabilities in pension and OPEB plans.

States report unfunded liabilities in their pension plans in financial statements following guidelines established by the Government Accounting Standards Board (GASB). These unfunded liabilities are now estimated at more than one trillion dollars and growing. Politicians have promised public employees retirement benefits that they can't possibly pay for. Taxpayers are now demanding reforms in pension benefits to reduce and eliminate these unfunded liabilities.

The best measure of the success of states in pre-funding their pension obligations is the funding ratio. The funding ratio is equal to the actuarial value of assets divided by actuarial accrued liabilities. Unfunded liabilities are that portion of accrued liabilities not offset by assets in the plan.

In the course of the 20th century, states made significant progress in pre-funding their pension obligations. By the 1970's the funding ratio reached 50 percent; in the 1990's the ratio was 80 percent; and in 2000 the ratio was slightly above 100 percent. With a booming economy and the run up in the stock market in the 1990's, most states were able to eliminate unfunded liabilities in their pension plans.

This success in eliminating unfunded liabilities in state pension plans was short lived. Recent recessions and the fall in the stock market have resulted in significant losses in assets held by these pension funds. The funding ratio of state pension plans has fallen sharply, and unfunded liabilities in these plans have accumulated at an unprecedented rate.

The crisis in state pension plans also reflects some grievous errors in managing these plans. During the boom years of the 1990's many states increased the share of assets in stocks versus fixed income assets, exacerbating the losses when the stock market collapsed. Many states extended extremely generous benefits to public employees, the costs of which would be borne over many years. Some states reduced and suspended employer contributions to their pension funds.

Demographic and lifestyle changes also increased liabilities in state pension funds. More public employees chose early retirement, often in response to inducements offered by states to retire early. Employees also lived longer in retirement.

While most states are struggling to fulfill their pension obligations, they are finding it even more difficult to meet Other Post Employment Benefit (OPEB) obligations. OPEB includes health insurance, life insurance, and other non-pension benefits for retirees. OPEB benefit obligations have been increasing for the same reason that pension benefits have increased. States have offered more generous OPEB benefits over the years. Employees eligible for these benefits have retired earlier and are living longer. However, the cost of the largest of these OEB benefits, health care benefits for retirees, has increased at an alarming rate. This reflects improvements in the health care provided to retirees and higher prices for these health care services. OPEB liabilities are likely to increase rapidly in future years with increases in the cost of health care provided retirees.

States are only beginning to measure the size of these OPEB obligations, and the magnitude of OPEB liabilities has come as a shock. For most states, OPEB liabilities exceed unfunded liabilities in their pension plans. When all states have reported their OPEB liabilities, it is likely that the total unfunded pension and OPEB liabilities will exceed two trillion dollars.

A number of states have begun to implement strategies designed to reduce and eliminate OPEB liabilities. Some states have established task forces or commissions to recommend solutions to the problem. Several states have modified benefits available in their OPEB plans, and some states have increased actuarial required contributions to their OPEB plans. Unlike pension obligations, most states continue to fund their OPEB obligations on a pay-as-you-go basis; however, a number of states have begun to pre-fund OPEB obligations by establishing trust funds to accumulate assets.

Jonathan Williams, ALEC Task Force Director for Tax and Fiscal Policy, has established the Unfunded Liabilities and Public Pensions Working Group. !is group is co-chaired by the authors of this paper. We met during December's States and Nation Policy Summit and decided on a two pronged approach to address the problem of unfunded liabilities in state and local pension and OPEB plans.

The first approach is to design model legislation increasing transparency regarding unfunded liabilities in state and local pension and OPEB plans. It has been almost a decade since governments implemented Governmental Accounting Standards Board (GASB) current standards for reporting the pension costs and obligations of state and local governments.

More recently, GASB has issued standards for reporting Other Post Employment Benefits (OPEB) in state and local government financial statements. GASB's OPEB standards require governments to report funding progress using the most recent actuarial valuation.

These actuarial calculations project future cash outlays for OPEB benefits based on economic and demographic assumptions then discount them to their actuarial present value. The actuarial present value generally is spread over a period that approximates the anticipated years of an average worker's employment with the government. GASB is proposing that standards for reporting pension costs and obligations provide the same actuarial information.

Unfortunately, not all state and local jurisdictions are currently meeting these standards. In the case of pension plans many jurisdictions continue to use actuarial accounting techniques that do not meet these standards. For example, some pension plans use an infinite time horizon, rather than the recommended 30 year time frame. Many pension plans assume a rate of return on assets that exceeds more prudent assumptions recommended by actuaries. These are fatal flaws that overstate the funding ratio and do not provided an accurate picture of the funding status of pension plans.

Many state and local jurisdictions are only beginning to measure the unfunded liabilities in their OPEB plans, let alone beginning to address the problem. It is clear that citizens are demanding greater transparency in accounting for the costs of state and local government. Given the large and growing unfunded liabilities in pension and OPEB plans it is crucial for state and local governments to meet accounting standards for these plans established by the Government Accounting Standards Board.

The sub-committee has proposed model legislation to make citizen access to this information as open, transparent, and publicly accessible as is feasible. Increasing the ease of public access to this

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information significantly contributes to governmental accountability, public participation, and the understanding of the cost of government services. The model legislation directs the state budget office to create and maintain a searchable database of this information for all taxing districts in the state.

The sub-committee's second approach is to adopt policy guidelines for state and local governments to solve the problem of unfunded liabilities in pension and OPEB plans. There is no reason why public pension and OPEB plans should not be brought into line with similar private plans.

Today, the trend in both the private and public sector is to replace defined benefit plans with defined contribution plans. Across the country state and local governments are adopting defined contribution plans to provide workers with greater control over their retirement future and to ease the burden on taxpayers. The result has been a convergence of public sector pension systems with those offered in the private sector.

The model is Alaska, which replaced a defined benefit pension plan for public employees with a defined contribution plan. The administration of the old defined benefit plan was eliminated and a new administration of the defined contribution plan appointed by the state.

Well-structured reforms, such as those enacted in Alaska, can provide generous benefits to workers while actually reducing costs for both workers and taxpayers. With a defined contribution plan for newly-hired workers, over time, as the newly hired workers become an increasingly larger component of the workforce, the problems in the current plans will disappear. Most importantly, the unfunded liabilities could be gradually reduced and eliminated.

Employers in the newly defined contribution system would make smaller contributions than they currently contribute to the defined benefit plan. Employers would then pay these saved amounts towards covering the unfunded liabilities of the current system for current workers. This would reduce the burden on taxpayers, who must assume the burden of unfunded liabilities in the current system. After all funding gaps are eliminated, these savings would then remain with the employer, resulting in a continuing net reduction in the burden on taxpayers.

In this proposed reform all new workers would be automatically enrolled in the defined contribution plan from the start of their employment. Each worker would make contributions to a personal account, choosing from an approved list of investment options. The options would include a list of stock funds, bond funds, and a range of fixed investments. The list might also include approved money managers who would pick the investments for the workers.

The defined contribution plan would carry no vesting requirements. Workers would immediately own the assets in their personal accounts. As long as the worker continued to work for a public employer covered by the system, he or she would not be permitted to withdraw funds from the account before retirement. Workers who leave public employment could take their personal accounts with them as an IRA or 401(K) asset for their future retirement. Funds in those accounts would then accumulate tax-free until withdrawn at retirement.

When the worker in the defined contribution system retires, their retirement benefits would equal what the funds accumulated in their personal accounts could pay. When the worker chooses to retire and receive these benefits would be entirely up to the worker, subject to any federal restrictions on withdrawal of these funds.

Current workers would be given the freedom to choose to switch to a defined contribution plan in place of their current defined benefit plan. Many of these current workers may find the benefits of a defined contribution program desirable. Younger workers or workers who plan to leave public sector employment within a 10-year period would find the option particularly appealing.

For those employees who switch to the defined contribution plan, all past employee contributions to the defined benefit plan would be transferred to the defined contribution plan. Vested current employees who choose to switch would receive an equivalent to the retirement benefits promised to them under the current plan. An amount equal to the present value of their accumulated retirement benefits would be transferred to their defined contribution accounts.

This proposed reform would make no change in the benefits received by current retirees. Further, there would be no change in the benefits of current employees who choose to remain in the defined benefit plan.

If public pension and OPEB plans were private plans, many of them would be declared insolvent. Insolvency is the basis for restructuring pension plans in the private sector, including the replacement of defined benefit plans with defined contribution plans. But because these are public pension and OPEB plans, they are ultimately the responsibility of taxpayers, and it is taxpayers who must make up the difference between assets and liabilities. Taxpayers are already on the hook for trillions of dollars in unfunded liabilities, and they will have to pay for any future unfunded liabilities incurred by these plans.

Citizens may well ask how we got into this unfunded liability mess. The explanation is that the people making these pension decisions do not have to bear the cost. The public employees who administer these plans and the unions who represent other public sector employees negotiated benefits for those employees for which they are unable to pay. Elected officials charged with oversight of the state pension system failed to fulfill their charge. As a result, taxpayers will be paying taxes to finance these benefits long after these bureaucrats and politicians have left. Without reform, spending on almost every other state-funded program will have to be cut drastically.

The reality is that citizens cannot do much about the funding crisis that already exists in these plans. But they can stop the bleeding by enacting fundamental reforms in the state pension and OPEB plans.

Chris Lauzen is a State Senator representing Illinois' 25th District. Senator Lauzen is a voting member of ALEC's Tax and Fiscal Policy Task Force, where he serves as Chairman of the Unfunded Liabilities and Public Pensions Working Group.

Dr. Barry Poulson is a Professor of Economics at the University of Colorado and serves as an Advisor to ALEC's Tax and Fiscal Policy Task Force.

1 For a survey of state pension and post employment benefit plans for public employees see, Standard and Poor's, "Market Volatility Could Shape Up State Pension Funding Stability," Ratings Direct, February 20, 2008; and "U.S. States are Quantifying OPEB Liabilities and Developing Funding Strategies As the GASB Deadline Nears," Ratings Direct, November 12, 2007.

2 Barry W. Poulson, "Pension Liberation for Colorado: A Proposal to Reform PERA," Americans for Prosperity Foundation, (September 2005); and "What Now for PERA: Déjà vu All Over Again?" Independence Institute, (March, 2009).

3 The states that have been most successful in replacing their defined benefit plans with defined contribution plans are Alaska, Michigan, and Oregon. Michigan's defined contribution plan for state employees has significantly reduced costs and made significant progress in reducing unfunded liabilities. A Michigan report notes that as the MSERS (Michigan State Employees Retirement System) gets closer to retiring its final defined benefit employees (in about 50 years), it will rely more and more on the assets in the system rather than on contributions of the active members, since the number of active members will continue to decline. Joe Carrasco, Jr., "Membership and Contribution Rate Changes for Michigan's Two Largest Retirement Systems—A 10-Year History," State Notes Topics of Legislative Interest, March/April 2005.

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Busy Summer for Staff

As usual, it was a busy summer for KRTA staff members Carla Hahn, Secretary/Office Manager, and Madeline Riley, Summer Intern. They processed the mail for hundreds of cash renewals while still continuing the efficient day-to-day operation of the office.

This is Madeline's third year serving KRTA during her breaks from college. She will return to Western Kentucky University where she is pursuing a degree in accounting.

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

2009 KTRS Annuity Electronic Funds

September 28
October 29
November 25*
December 29

***KRTA dues deduction**

Filing a Long Term Care Claim: Getting Started

National Health Administrators

Joseph P. Blanchette, CLTC

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

Give Formal Notice: It is your responsibility to give notice of a claim (or possible claim) to the insurance company. Most companies prefer notice even if you are unsure that a claim will actually take place. Depending upon your policy, the initial contact may be allowed by telephone, but formal written notification will also be required. You will be expected to provide such information as: the name of the claimant, policy number, a description of the Long Term Care need or medical condition, current phone number and an address where a claim form can be sent.

Notify the Company as Soon as Possible: As soon as you feel you might qualify for benefits under your Long Term Care insurance policy, you or a family member should notify the insurance company. This helps expedite the process. Company representatives will open a file and mail out the appropriate forms. They will also assign a nurse from your area who will visit you to conduct a needs assessment, develop a plan of care, and help you identify caregiving providers.

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

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

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

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

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Warning! Beware of Unannounced Visits from Salespeople!

Recently, a KRTA member filled out a reply card inquiring about long term care insurance. She mistakenly associated the card with the KRTA long term care insurance offering that has been successfully administered by National Health Administrators for over 15 years.

Like most, she was expecting a phone call or perhaps some literature. Instead an agent showed up unannounced at her front door and, refusing to take "no" for an answer, soon talked himself into her home for an unwanted sales pitch. The member eventually succeeded in showing him the door after she invited him back later in the week.

This time her daughters and son-in-law were also in attendance. Their presence made this high pressure salesman very nervous, but he still tried to push an insurance sale that was clearly inappropriate. Collectively, they confronted him about his deceptive tactics with senior citizens and showed him the door once again. He left without a sale and with a very bad reputation.

What's the moral of this story?

Be sure to work with insurance agents that are sponsored and approved by KRTA. KRTA's excellent long term care program has been administered by National Health Administrators for over 15 years. Their planning specialists will never show up unannounced at your door. They will always call or write first to offer information or schedule an appointment. Always look for the KRTA logo on material that you receive in the mail to make sure the service provider is an approved service provider. Then you know they can be trusted. Don't gamble with people not approved by KRTA.

Long term care insurance is a critical piece of anyone's retirement plan. KRTA urges all its members to seriously investigate this fine benefit. Don't be fooled, however, by non-sponsored providers.

For information about the KRTA sponsored long term care program, call toll-free: 1-866-899-5796.
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(Continued from "United . . . on page 1)

superintendent for nearly 30 years. In 1997, I retired from public education with twenty-seven years and at the young age of forty-eight. Soon after retirement, I took doctoral classes at the University of Kentucky.

My wife and I returned to our home in Powell County. At church one Sunday, a retired educator, Kathryn Cox, asked me to join the local retired teachers group. I then served as local president for five years. Next, I served as vice-president of Central Kentucky East District for two years and then president for two years. In 2007-08, I was elected Vice-President of KRTA and in 2008-09, I served as President-Elect. While serving in these positions, I have had the opportunity to attend the KTRS Board of Trustees meetings, several legislative hearings, an NRTA conference, and our state conventions and executive council meetings.

Now, what do I enjoy doing? Serving others has been my passion. I have been a Lions Club member for thirty-five years, elder in church for twenty-five years, past Rotary member, former Optimist member, and KRTA member for thirteen years. Aside from community service, my main hobby is woodworking. In 2004, I became a grandfather to Audrey Elizabeth Gilbert; and two years later, her twin brothers, Jackson Hays and Samuel Clayton, came along. They enjoy visiting their Papa and Nana as often as they can; and if you attend a Powell County RTA meeting or District meeting, you might just see them there. I also have a ninety-one-year-old mother, for whom I help care.

I am looking forward to this year's workshops. As you read above, my theme is **"United We Win."** Until we all get on the same page, "we will always get what we always got." If we want a cost of living increase to keep up with inflation, better health insurance at a lower cost, and a strong Kentucky Teachers' Retirement System, we must unite our train of thought and all of our efforts to accomplish these goals. We also need to unite our retired and active teachers together as active and associate members in KRTA. Our past KRTA President Billy Triplett emphasized 'Numbers' in his theme. We must now unite those numbers into membership and unity. When we get active teachers, retired teachers, our families, and our friends together, **"United We Win."** Much can and will be achieved in 2009-10. Hope to see you at the workshops and state convention. God Bless.

Why Volunteer?

Because One Person Can Make a Difference!

by Melanie Wood, KRTA President-Elect

For many years teachers remained after school to serve in some capacity. We cared enough to give of ourselves and go the extra mile. I believe it is inherent for teachers to give of their time and talent to serve others. Is this a learned behavior or is this why we became teachers?

In their retirement years, many teachers still remain true to the spirit of giving and serving others. We do so because we want to help others, and for that we receive personal satisfaction. It is not because we expect recognition or compensation from others.

Many schools, organizations and individuals have reaped the benefits of countless volunteer hours. Last year, KRTA reported 565,515 volunteer hours which amounts to $11,451,679 of donated time to the Commonwealth. I believe this is just the tip of the iceberg. Many volunteer hours go unreported, and maybe that's because we are just too busy to keep track of the hours!

Perhaps Dr. Ethel Percy Andrus, founder of NRTA and AARP, said it best—"We learn the inner secret of happiness when we learn to direct our inner drives, our interest and our attention to something outside ourselves."

Volunteers will always be needed. Look for opportunities to volunteer and report those hours to your local association. And remember the American proverb, "Actions and words are the windows through which the heart is seen."

Reduce Slipping and Tripping: Adapting Homes to Seniors' Changing Needs

By Sarah Short, MSW, Comfort Keepers® Franchise Owner in Somerset, KY

The trend among aging Americans is to "age in place." That is, seniors opt to stay in their homes rather than move to alternative retirement settings. But that often means seniors must modify their homes to avoid danger to their safety and health when their physical abilities change.

"Many seniors choose in-home care and enjoy the comforts of home rather than moving to a facility," says Debbie Hudson, RN, Manager of Client Care Services for the Comfort Keepers® franchiser. "This is a great choice for many elderly people as long as their homes are equipped for their changing needs," she says.

Some simple home modifications can help seniors maintain a great quality of life by reducing the risk of injuries and loss of independence from early admission to an assisted living or long-term care facility.

According to the Centers for Disease Control, one-third of Americans age 65 and over fall each year. The CDC adds that environmental factors lead to about half of all falls that occur at home. These include slipping and tripping hazards, poor lighting, or lack of needed modifications, such as bathroom grab bars, handicapped showers, stair railings and ramps.

One of the first things to address when transforming a home into a safer place for an elderly person is creating clear walking paths. Moving furniture and keeping cords and other objects out of the way will make it easier to get around.

When it comes to flooring, fasten down rugs or floor runners to prevent slipping and purge unnecessary throw rugs. A non-slip tape applied to uncarpeted indoor and outdoor steps will also guard against slipping. It may also be a good idea to swap ceramic tile floors with hardwood or vinyl for safer standing.

And let's face it, as we age we aren't quite as nimble as we used to be. Replacing knobs with lever door handles, switching standard light switches with rocker-style switches, and installing grab bars for toilets and tubs or even walk-in tubs or tub seats make living easier as seniors age.

For multi-story homes, an elevator or chair lift can make moving around the house simpler. If using stairways is a must, then loose handrails should be replaced and adequate lighting should be installed.

And don't forget the kitchen. An elevated dishwasher or one with drawers allows easy access and will not require an elderly person to bend over when loading dishes. Induction cook tops also help prevent burns rather than older model stoves. Seniors should also keep often-used items in the lower cabinets, which will make using a step stool unnecessary.

If a senior uses a wheelchair, doorways and hallways should be widened and—where possible—sinks and countertops lowered.

Shedding Light on Home Modification

When modifying a home for a senior, don't forget the importance of good lighting. Seniors need two to three times as much light to see as well as younger people can.

Good lighting—in the form of natural light—provides seniors advantages besides safety. Ever wonder why being upbeat is easier on a sunny day? Daylight uplifts psychological health. It lessens the energy-zapping effects of Seasonal Affective Disorder (SAD) and other forms of depression.

Sunlight also produces a good dose of Vitamin D, which helps the body absorb more calcium to strengthen teeth and bones. Many elderly people get outside less than they used to, so choose window treatments that allow the sunlight in without the glare.

If these home improvements prove problematic, a new field of specialists can help. Certified Aging-in-Place Specialists (CAPS), a program of the National Association of Home Builders (www.nahb.org), assess homes to identify and recommend modifications to reduce injuries from falls and other risks.

For more information, check out the "Check for Safety: A Home Fall Prevention Checklist for Older Adults" brochure at www.cdc.gov/ncipc/duip/fallsmaterial.htm.

About Comfort Keepers®

With over 560 independently owned and operated locations, Comfort Keepers is a leader in in-home senior care to promote independent living and is a KRTA preferred provider. Services include companionship, meal preparation, light housekeeping, grocery shopping, incidental transportation, laundry, recreational activities, personal care and personal safety technology products. To locate a Comfort Keepers office in your area go to www.comfortkeepers.com or call the Comfort Keepers KRTA number at 1-877-257-KRTA.

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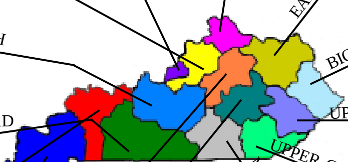

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KRTA PARTNERS . . .

Power of Attorney
What is it? What type should I get?

What is it?

A Power of Attorney ("POA") is a document by which a person ("Principal") gives another ("Agent") the authority, either generally or limited in scope, to control and manage the assets of, or to carry out the requested activities of, the Principal. The person who holds the Power of Attorney is sometimes called the "Attorney-in-Fact". Any Power of Attorney can be revoked in writing by a sound-minded Principal at any time.

What type should I get?

A. General, Durable Power of Attorney:

A Durable POA specifies that the authority of the Agent, as set forth in the POA, is not affected by the disability of the Principal. In other words, a Durable POA remains in effect even after the Principal becomes mentally or physically incapacitated. A typical general Durable POA includes the right to do the following on behalf of the Principal: demand and receive money and property; purchase, lease, mortgage, or sell any property, real or personal; borrow or lend money; enter into contracts; settle claims; sue or defend suit on Principal's behalf; prepare and file tax returns; surrender or borrow upon any policy of insurance; sign checks upon, and withdraw funds from, any bank accounts and endorse checks; enter safe deposit boxes; sell, buy, transfer stock; fill out any long term care insurance, health insurance and/or Medicare plans. Of course, specific rights can be added or removed.

Pros: One does not have to worry about the Principal's mental or physical deterioration affecting the validity of the document. Also, the usual powers of a general Durable POA are very broad. Thus, you can sit back and rely on your POA to take care of most of your financial well-being, leaving you to "sweat the small stuff."

Cons: You *really* have to trust the person you choose as your POA. He/she will usually have very broad powers, including access to your bank accounts and authority to buy, sell property as he/she pleases, etc. Therefore, if you have any doubts about finding someone with complete honesty or integrity, a general Durable POA is not for you.

B. Limited, Durable Power of Attorney:

A limited Durable POA is a document that limits the power of the Agent, while still specifying that his/her authority is not affected by the disability of the Principal. It is basically a limited version of the general Durable Power of Attorney. The Principal can limit the POA's powers to include that with which he/she is comfortable. For instance, a limited Durable POA might give the POA the right to write checks on his/her account but NOT sell property, or the right to prepare and file tax returns ONLY, etc. The limitations are completely up to the Principal.

Pros: This is a good choice for those who do not feel comfortable turning over absolute power to someone else, or for those who do not have someone they can completely trust to serve as his/her POA.

Cons: Because of the limited nature of this POA, should the Principal become incapacitated, then his/her POA is only left with the limited powers he/she was given. For instance, let's say you allow your POA the power to write checks on your account only. Then, you have a stroke that incapacitates you. Now, you need your POA to make broader decisions, yet you do not have the capacity (explanation below) to give him/her those broader powers.

C. Springing Power of Attorney:

It should be noted that one cannot give someone else a POA unless he/she is of sound mind *at the time of signing the document*. Most POAs will remain in effect *after* someone becomes of unsound mind (such as a Durable POA). However, the situation often arises where someone becomes incapacitated, thus obviating the need for a POA. At this point, however, an attorney cannot draft one for the individual. This brings up a troubling situation for many. The answer may lie in what is called a "Springing Power of Attorney". These POA's can be limited or general (see above) in scope. A Springing POA will only "spring" into effect upon the incapacitation of the Principal. (When we draft Springing POA's through the KRTA, we usually include the language that it springs into effect upon incapacitation "as determined by a physician or a court of law.") You can determine your own "test" for incapacitation when you ask for one, if you want.

Pros: These POAs are good for individuals who do not want to give someone else the power to act on their behalf while they are still of sound mind and able to take care of themselves.

Cons: Springing POAs do not come into effect until someone is determined to be "incapacitated". Depending on how it is written, people may disagree as to what "incapacitated" means. Further, there may be situations where you are not necessarily incapacitated, but you still need someone to act in your behalf. (For instance, if you are going to be overseas for a lengthy period of time.)

D. Durable Power of Attorney with Health Care Surrogate:

In addition to provisions relating to the control and management of assets, a Durable POA may contain provisions relating to the management of the Principal's health care requirements. KRS 311.631 allows for the designation of health care surrogate in a Durable POA. Since health care provisions in a Durable POA need to be drafted with specificity, and to avoid possible confusion with the provisions relating to the management of assets, consideration should be given to drafting a separate Durable POA for health care. However, unlike living wills and designations of health care surrogate, there is no statutory recommended language for a Durable POA for health care. Accordingly, such Durable POAs are individually drafted, containing those provisions which accomplish the needs and desires of the Principal, and depending on such needs and desires, a Durable POA may or may not be drafted in addition to a living will and designation of health care surrogate.

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REGISTRATION 9:00 a.m. - 9:15 a.m.
KENTUCKY TEACHERS' RETIREMENT SYSTEM
PRE-RETIREMENT SEMINAR SCHEDULE
SEMINAR 9:15 a.m. - 1:00 p.m.

September 26, 2009	October 10, 2009	November 7, 2009
KY Dam Village SRP* Convention Center Exit 27 off I-24 on US 641 & US 62 Gilbertsville, KY	***Bluegrass Comm. College*** Auditorium Oswald Bldg. 215 Cooper Dr. Lexington, KY 40506	***Jefferson Co. Schools*** Southern High School 8620 Preston Hwy. Louisville, KY

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

NEW KRTA PARTNERS SPOTLIGHT ON . . .

join the list of providers of benefits

Helping You Care for the Seniors in Your Life

Home Instead SENIOR CARE®

Everyone shares similar concerns about the health and well-being of our parents, our loved ones and even ourselves as we reach retirement age and beyond. Perhaps your mother gets confused and can't keep her doctor appointments or medications straight. Or your dad seems depressed and doesn't enjoy fishing anymore. Maybe your spouse is suffering from Alzheimer's disease and needs regular attention. That's when Home Instead Senior Care can come into the home and be the caregiver you need.

The Home Instead Senior Care family of locally-owned franchise offices was developed with a passionate desire to be your trusted in-home care agency, to help your family keep your loved one in their home as they grow older.

Are you seeing that your loved ones need home care as they age? Have you thought about a nursing home or assisted living facility but want to keep them in their home for as long as possible? Are you starting to wear out because of the impact the care you are providing is having on your health or your family? Do you fear for a loved one's safety?

We can help! We provide compassionate, senior care services delivered right in your loved one's home. Our CAREGivers can assist just a few hours a day, up to 24 hours a day. Our CAREGivers are thoroughly screened, extensively trained, insured, bonded, matched to your preferences, professional, and reliable.

We understand that making the decision to use outside help to care for a loved one is difficult. That's why we provide quality care and a broad range of service offerings for you to consider. We can help with:

1 Bathing, Grooming & Dressing
2 Incontinence Care
3 Mobility
4 Medication reminders
5 Meal planning, preparation and cleanup
6 Alzheimer's/Dementia Care
7 End of Life Care
8 Housekeeping, laundry and ironing
9 Escort to appointments
10 Attending club meetings & special events
11 Organizing mail and maintaining calendar
12 Errands and Transportation as needed
13 Organizing and cleaning closets
14 Pet care and care of house plants
15 Companionship and conversation
16 Respite care
17 Monitoring diet and eating
18 Checking food expirations
19 Stimulating mental awareness
20 Entertaining
21 Crafts or games
22 Supervision of home maintenance
23 Mailing bills and writing letters
24 Planning visits, outings and trips
25 Visiting neighbors and friends
26 Reading religious materials

We have seven offices in Kentucky to serve you. If you have any questions about our services or utilizing your long-term care insurance, please call us today at 1-866-886-6831. Remember, to us, your care is personal.

(Continued from "GPO/WEP Update" on page 2)

signed on as co-sponsors of the House repeal bill (HR 235). These individuals should be applauded for recognizing the harm the GPO and WEP provisions are causing retired educators.

Unfortunately, neither Senator Bunning nor Senator McConnell has signed on as co-sponsors of the Senate repeal bill (S 484). You can contact all of these individuals through a link on our website (www.krta.org). If you need assistance, please feel free to call us at 1-800-551-7979. While our collective efforts are raising awareness of the need for fairness, we still have not seen the Social Security Fairness legislation enacted. We need to keep up the fight!

Keith Hazelbaker

LifeLock Identity Theft Protection

New KRTA Member Benefit

Offered by LifePlans, LLC™

Identity theft can happen at anytime to anyone. In line at the store, online at home or when you're buying your morning coffee. If your identity is stolen, you can spend hundreds of hours cleaning up your credit and struggling to get back your good name.

LifeLock is the leader in proactive identity theft protection, protecting more than 1 million members nationwide. LifeLock usually costs $10 a month per adult, but thanks to the purchasing power of the Kentucky Retired Teachers Association, we have negotiated a discounted price for KRTA members of only $8.99 a month for individual protection and $14.99 a month for family protection.

In addition, both plans come with three additional benefits:

1) Pharmacy Card: Save 10% to 60% on most prescriptions simply by presenting your membership card. No other forms required.
2) Elder/Long-Term Care: Trained and experienced elder care specialists help you and your family understand the issues related to caring for an older person and assist you in making the right choices for your family.†
3) Family Consultation: Save countless hours finding a care provider to meet your specific needs with this service, which provides you with research and referral information for child care, elder care and care for people with disabilities.

To sign up, visit www.krtadiscountplans.com. Select the plan that best meets your needs—LifeLock Individual for $8.99 a month or LifeLock Family for $14.99 a month— and click the "Order Now" button. If you have any questions, please call 1-888-362-1214 weekdays between 9:30 a.m. and 6 p.m. Eastern Time.

How LifeLock Works

More than 10 million Americans will be victims of identity theft this year. LifeLock is a proactive service that works to reduce the risk of identity theft and backs it up with a $1 million total service guarantee, in the event your identity is compromised.

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

LifeLock's WalletLock™ service is also included with your membership. If you lose your wallet, a WalletLock specialist will help contact each credit card, bank or document issuing company, cancel your affected accounts and complete the paperwork and steps necessary to replace your lost documents (excluding money and pictures), including your credit/debit cards, driver's license, Social Security card, insurance cards, checkbook—even travelers checks—at no additional cost to you. LifeLock's eRecon™ service also works to protect you by searching criminal Web sites for online selling and trading of your information and notifying you if anything is found; and TrueAddress™ will notify you when a change of address is filed in your name.

LifeLock #1 In Identity Theft Protection

(Continued from "Pension News" on page 2)

In 2006, 110,212 Kentucky residents received a total of $2.22 billion in pension benefits from state and local pension plans. The average pension benefit received was $1,679 per month or $20,153 per year.

These pension benefits received by retirees are spent in Kentucky's local communities. This spending ripples throughout the local and state economy, as one person's spending becomes another person's income, creating a multiplier effect. This report states that expenditures stemming from state and local pensions supported:

- 20,462 jobs that paid $560 million in wages and salaries.
- $2.9 billion in total economic output
- $1.2 billion on value added to the state
- $388.7 million in federal, state, and local tax revenues.

Each dollar paid out in retiree benefits from state and local pension plans supported $1.31 in total economic activity in Kentucky. Lastly, each dollar "invested" by Kentucky taxpayers in these pension plans supported $5.96 in total economic activity in the state.

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

New Minor Youth Savings Accounts

by Cindy Block, Public Relations Specialist

COMMONWEALTH
CREDIT UNION

In an effort to better serve our members of all ages, we are introducing two new ways for members to open accounts for minors ages 17 and under.

Kentucky Uniform Transfer to Minor Account

This type of account can be opened by any adult member for any eligible minor and represents an irrevocable gift to the minor. The minor does not have any access to these funds. The person who opens the account (custodian) is the only person who can transact business on the account. Only one custodian can be named per account. This is a great way to set aside money for a young relative for specific purposes; such as, college education, a car, or more!

Minor Account Age 13-17

This account allows the minor to save money, open and use a checking account, use Home Banking, eStatement and more. The minor is the only name on the account and the only one with access to conducting transactions on the account.

Traditional Minor Accounts

Parents, grandparents and other adults can still open accounts for their relatives ages 17 and under. The signature of an adult who is at least 18 years of age is required on the account.

Open Yours Today!

See our website – **www.ccuky.org**, stop by or give us a call (800.228.6420) to open a minor account.

Avesis Vision Plan – Enhancement

Effective immediately, you now have the option to enroll in the Avesis Vision program at anytime throughout the year. This means you don't have to wait until the plan renews in January to sign up for vision benefits. The plan year will still run from the first of January to the end of December; so whenever you sign up, you pay the full annual premium and have until the end of the calendar year to use the benefits. Every year thereafter your coverage will run January-December.

For enrollment information, please contact:
PlanChoice
1.800.466.5182 or krta@planchoice.com

AARP Tax-Aide Seeks Volunteers for 2010

This year, AARP Tax-Aide, the nation's largest free volunteer-run tax assistance and preparation service is seeking volunteers to assist in tax assistance and preparation and to become leadership coordinators. Volunteers of all ages and backgrounds are welcome; you do not need to be an AARP member or retiree to volunteer.

Volunteers receive free tax training and are reimbursed on a limited basis for qualified program-related expenses. They help customers one-on-one at tax sites. It is a great way to learn new skills and to be involved in your community.

Leadership positions coordinate program delivery by volunteers at sites at the local, state, or regional level or manage specific program activities such as technology, training, administration or communication. Although tax training and certification is encouraged, it is not required for many leadership positions.

Susan Buffin, Tax-Aide volunteer and a retired teacher says, "AARP Tax-Aide helps me feel good when I help others. The taxpayers that I have helped tell me how grateful they are and besides that, I have made lots of new friends! I am pleased to be a part of this program."

For more information on how you can join the AARP Tax-Aide team, call our toll-free number, 1-888-OUR-AARP (1-888-687-2277) or visit our web site at www.aarp.org/taxaide.

AARP Tax-Aide is a program of the AARP Foundation, offered in conjunction with the IRS.

~~ Susan Buffin is a KRTA member and a member of the Woodford County RTA. ~~

Your Personal Asset Allocation

FINANCE & INVESTMENT LINE
1-800-927-0030

Too many individual investors blur the distinction between "saving" and "investing." "Saving" is setting money aside in a secure location for a certain need or desire. "Investing" entails putting money to work towards achieving a financial goal with the possibility of generating return. As an investor, it is of utmost importance to be able to answer certain fundamental questions: *Will your current investment portfolio be able to meet both short- and long-term investment objectives? Is your current portfolio correctly geared to your individual level of tolerance for risk?*

One sound way to answer these questions is by utilizing asset allocation — a disciplined, objective investment game plan that will help you meet your financial goals. Many financial professionals believe the asset allocation decision is the most important step in the investment process. To be most effective, a personal asset allocation model should be tailored to your particular goals and needs.

A simple asset allocation model for an individual investor generally requires a portfolio of assets divided into three categories — stocks, bonds and cash. Each is assigned a fixed percentage. Based on this strategy, a conservative portfolio would generally contain more bonds and cash than stocks. A more aggressive portfolio might contain a higher percentage of stocks. Since diversification of assets is generally recognized as a way to potentially reduce and manage risk in a portfolio, the mix of assets in your allocation model should reflect your preferred level of risk. Considerations such as current spending requirements, tax implications and inflation-adjusted return may also be addressed through the asset allocation process.

Asset allocation is flexible and revolves around personal needs. However, professional financial advisors have generally found that investors at various age levels tend to be best served by adopting allocation models that address the needs of their "life-cycle phase". In most cases, the longer your investment time horizon, the more aggressive your investment strategy might be.

For example, investors in their 30s and 40s tend to have several needs and concerns in common (e.g., children, new home, college education, retirement planning). To address these concerns, an asset allocation plan that emphasizes stocks is often recommended because they historically have provided superior returns over time. Even though past performance may not be indicative of future results. At the other end of the spectrum are investors who are close to or who have entered into retirement. Their goal might include providing enough income to maintain a lifestyle, or growth of their capital to ensure that they do not outlive their assets. For these investors an above-average holding in bonds may be recommended.

Obviously, these are guidelines. When implementing as asset allocation strategy, the various percentages allocated to stocks, bonds and cash should be assessed on a personal basis and reassessed annually. Be sure to check with your financial advisor regularly on your asset allocation strategy.

Asset allocation and diversification do not guarantee a profit or protect against a loss.

This material was prepared by Raymond James for use by Henry Hensley of (Raymond James Financial Services, Inc. Member FINRA/SIPC). KRTA Finance and Investment Line 1-800-927-0030.

When Traveling on Kentucky Parkways and Interstates

safe patrol

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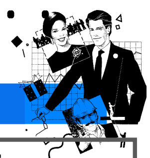
Tire change, battery help, or anything needed for an emergency, gas & oil, air for tires, minor repairs.
Fee for wrecker, if used.
Available 6 a.m. - 10 p.m. 7 days a week.
SAFE PATROL 1-877-FOR-KYTC (1-877-367-5982)
website: Highwaysafety.ky.gov

MISCELLANEOUS INFO . .



YOU MIGHT WANT TO KNOW

N. O. KIMBLER MEMORIAL SCHOLARSHIP FUND INC.
Treasurer's Report
Scholarships Paid
July 1, 2008 - June 30, 2009

Community College	Recipient	Amount
Ashland	Bonnie Maddix	$ 1,200.00
Big Sandy	Sandra Hammonds	1,200.00
Bluegrass	*No Recipient*	---
Bowling Green	Kimberly Hester	1,200.00
Elizabethtown	Amy Prescott	1,200.00
Gateway	Kelly Combs	1,200.00
Hazard	Jeffrey Ben Cornett	1,200.00
Henderson	Sara Beth Collins	1,200.00
Hopkinsville	Amanda Dickinson	1,200.00
Jefferson	Day'stanya Wright	1,200.00
Madisonville	Bethany Crouch	1,200.00
Maysville	Andrea Ruggles	1,200.00
Owensboro	Gina Abrams	1,200.00
West Kentucky	*No Recipient*	---
Somerset	Carla R. Rowe	1,200.00
Southeast	Johnathan Smith	1,200.00
TOTAL		**$ 16,800.00**

CURRENT INVESTMENTS

C. D. Amount	Maturity Date	Interest Rate	Annual Earnings
$23,000.00	10/28/2009	3.70%	$ 851.00
$23,000.00	10/29/2010	1.00%	230.00

Money Market	Institution	Interest Rate	Annual Earnings
$4,843.51	Raymond James	0.36%	$ 17.44
$10,811.97	PNC Bank	0.75%	$ 90.62

Estimated Earnings on	**$61,655.48**	$ 1,189.06

Total Contributions (FY2009)	$ 25,067.50
Received from KRTA (FY2009)	(17,600.00)
Local/District/Individual Contributions (FY2009)	$ 7,467.50
Interest Received (FY2009)	1,021.62
Total Contributions/Interest Received	$ 8,489.12
KRTA Contributions (FY2009)	17,600.00
Beginning Balance - Jul 1, 2008	9,079.35
Funds Available	$ 35,168.47
Scholarships Paid (FY2009)	$ 16,800.00)
Contributions (FY2008) Invested in CD's - 2008-09	(3,000.00)
Contributions (FY2009) Invested in CD's - 2008-09	(3,000.00)
Contributions/Interest (FY2008) Used for 2008-09 Scholarships	---
KRTA Contributions (FY2009) Not Used for 2008-09 Scholarships	---
Contributions/Interest (FY2009) Used for Misc. Expenses	(3,479.03)
Contributions (FY2009) Invested in Mutual Funds - Jun 2009	(1,000.00)
Fund Balance - Jun 30, 2009	$ 7,889.44
Contributions (FY2009) to be Invested in 2009-10	---
Contrib./Int. (FY2009) to be Used for 2009-10 Scholarships	**$ 1,600.00**

Mutual Fund Investments (Cost)	Current Value	Total Assets
$32,358.96	$ 34,923.03	**$104,467.95**

Signed: Bob Wagoner, Executive Director

Date: July 30, 2009

Thinking About Recareering or Returning to Work after Retirement?

New AARP research shows that career change is common at older ages. It may be just to try something new. Or it may be due to financial need, the desire for a more flexible schedule or the search for more meaningful work. Regardless, knowing how to make the transition isn't always obvious. A special class, *Making Age an Asset in Your Job Search*, offered at your local Community College, is designed to help identify your options and show you how to get the job you want. Go to www.aarp.org/kyjobs and click on *Making Age an Asset in Your Job Search* for more information.

State Health Insurance Program (SHIP)

Retirement is something we look forward to our entire working lives. Dealing with Medicare, Social Security and Health and Prescription insurance is something to which we do not look forward. But it does not always have to be the monster hiding in the closet waiting to jump out and get you. There is help available.

STATE HEALTH INSURANCE ASSISTANCE PROGRAM

The State Health Insurance Program is a non profit organization funded by a grant from the Centers for Medicare and Medicaid Services and the Older Americans Act. This program serves anyone who has Medicare, is over the age of 60 and lives in our service area. We provide information and assistance with issues pertaining to Medicare, Medicaid, Supplemental Insurance and Part D Drug Plans. We can answer questions or help resolve disputes concerning your benefits. During open enrollment for Part D Drug Plans, we even provide you with information on Drug plans to help you make sure you have the best coverage at the best price. To find a phone number for the SHIP Program in your county just call 1-800-372-2973.

HELP WITH MEDICAL EXPENSES

There are currently an estimated 45,000 Medicare recipients that are eligible to have premiums, deductibles and co-pays paid for them by the state but are shouldering these costs themselves. You might be one of them. If you have a limited income and limited financial resources, you might be eligible for special assistance to pay for monthly premiums, deductibles and co-pay amounts. Medicare Savings Programs such as the Qualified Medicare Beneficiary Program, the Special Low Income Medicare Beneficiary Program and the QI-1 Program can save you hundreds if not thousands of dollars if you meet the eligibility guidelines.

The State Health Insurance Assistance Program can answer your questions about these programs by calling 1-866-516-3051.

Your local Cabinet for Families and Children Community Based Services Offices can enroll you in these programs.

HELP WITH PRESCRIPTION COSTS

Rising prescription drug costs are another concern for retirees. The Extra Help Program for the Part D Drug Plans can make a significant difference for many. Extra Help benefits can pay for monthly premiums, deductibles and co-pay amounts on drugs leaving you with as little as $1.10 to pay for generic drugs and $3.20 for name brand drugs. Applications for this program can be done by any SHIP counselor by calling the toll free number 1-866-516-3051 and asking for assistance.

Yearly review of your Part D Drug Plan is recommended during the open enrollment starting on November 15 of each year and ending December 31 of the year. It is very important to check to make sure the changes the insurance companies each year do not impact you with higher premiums or dropped coverage for medications. The State Health Insurance Program will help you navigate the changes in plans and assist you with information to make an educated selection for your best coverage for the best price.

CHANGES IN LONG TERM CARE INSURANCE

Beginning this summer the Kentucky Department of Insurance and private insurance companies have formed the Long Term Care Insurance Partnership Program to assist consumers in planning for their long term care, to create ways to reduce Medicaid costs for Nursing Home care, and to provide an incentive to consumers to purchase certain insurance policies in order to protect assets from the Medicaid spend down requirements. Policies can be sold after July 1, 2009, that will aid in asset protection. These types of policies allow you to keep assets equal to the amount of benefits you have received through the insurance coverage instead of having to spend your assets down to the allowable $2,000.00 limits established by Medicaid. For more information on the Long Term Care Insurance Partnership Program you can go to doi.ppr.ky.gov/Kentucky or call your local SHIP office for more details.

FOR YOUR INFORMATION

KRTA OFFICE
1 .800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)
krta98@aol.com (e-mail) www.krta.org (web site)

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

KRTA FINANCE & INVESTMENT INFO
Hank Hensley 1.800.927.0030

NHA LONG-TERM CARE INSURANCE
1.866.899.5796

HUMANA DENTAL INSURANCE
New Applicants 1.866.927.7587
Current Members 1.800.342.5209

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
1.800.286.6149

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.ccuky.org

COMFORT KEEPERS
1.877.257.KRTA or www.comfortkeepers.com

NORTH AMERICAN LIFE PLANS
1.888.362.1214 or khazelbaker@lifeplansllc.com

TRAVEL

A Travel Expert!	1.800.627.6468
Bluegrass Tours	1.800.755.6956 or 1.859.252.5744
Travel Agents International	1.888.728.1112

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

By Regina Brett of ***The Plain Dealer***, Cleveland, Ohio

To celebrate growing older, I once wrote the 45 lessons life taught me. It is the most-requested column I've ever written. My odometer rolled over to 90, so here is the column once more:

1. Life isn't fair, but it's still good.
2. When in doubt, just take the next small step.
3. Life is too short to waste time hating anyone.
4. Your job won't take care of you when you are sick. Your friends and parents will. Stay in touch.
5. Pay off your credit cards every month.
6. You don't have to win every argument. Agree to disagree.
7. Cry with someone. It's more healing than crying alone.
8. It's OK to get angry with God. He can take it.
9. Save for retirement starting with your first pay check.
10. When it comes to chocolate, resistance is futile.
11. Make peace with your past so it won't screw up the present.
12. It's OK to let your children see you cry.
13. Don't compare your life to others.. You have no idea what their journey is all about.
14. If a relationship has to be a secret, you shouldn't be in it.
15. Everything can change in the blink of an eye. But don't worry; God never blinks.
16. Take a deep breath. It calms the mind.
17. Get rid of anything that isn't useful, beautiful or joyful.
18. Whatever doesn't kill you really does make you stronger.
19. It's never too late to have a happy childhood. But the second one is up to you and no one else.
20. When it comes to going after what you love in life, don't take no for an answer.
21. Burn the candles, use the nice sheets, wear the fancy lingerie. Don't save it for a special occasion. Today is special.
22. Over prepare, then go with the flow.
23. Be eccentric now. Don't wait for old age to wear purple.
24. The most important sex organ is the brain.
25. No one is in charge of your happiness but you.
26. Frame every so-called disaster with these words, 'In five years, will this matter?'
27. Always choose life.
28. Forgive everyone everything.
29. What other people think of you is none of your business.
30. Time heals almost everything. Give time time.
31. However good or bad a situation is, it will change.
32. Don't take yourself so seriously. No one else does.
33. Believe in miracles.
34. God loves you because of who God is, not because of anything you did or didn't do.
35. Don't audit life. Show up and make the most of it now.
36. Growing old beats the alternative — dying young.
37. Your children get only one childhood.
38. All that truly matters in the end is that you loved.
39. Get outside every day. Miracles are waiting everywhere.
40. If we all threw our problems in a pile and saw everyone else's, we'd grab ours back.
41. Envy is a waste of time. You already have all you need.
42. The best is yet to come.
43. No matter how you feel, get up, dress up and show up.
44. Yield.
45. Life isn't tied with a bow, but it's still a gift.

E-Mail Alert!

Please keep your e-mail address updated!

Contact us at: krta98@aol.com

Deceased Retired Teachers

APRIL, MAY, JUNE 2009

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

IN MEMORIAM

ALLEN COUNTY
Nellie D Barton
Charles Cave

ANDERSON COUNTY
Leslie Smith

BARREN COUNTY
Joyce Robinson

BELL COUNTY
Opal M Duncan
Hickory Grace

BOONE COUNTY
Fred Hines
Jeanette Kells
Lawrence Rodamer

BOURBON COUNTY
Lillian F Ryan

BOYD COUNTY
Agnes Johnson
Edna C Rice
Evelyn Triplett

BREATHITT COUNTY
Martha Pence

BRECKINRIDGE COUNTY
Lula M Carter

BULLITT COUNTY
Frances Prather

CALDWELL COUNTY
Alphonse Giordano

CALLOWAY COUNTY
William Bonham
Opal Howard

CAMPBELL COUNTY
Viola Lail
Kathleen Mitchell

CARLISLE COUNTY
Danny Brown

CARROLL COUNTY
Barbara K Williams

CASEY COUNTY
Frank Williams

CHRISTIAN COUNTY
Robert Hardin
Ralph A Klingensmith

CLARK COUNTY
Odell Gross
Nannie Hisle

CLAY COUNTY
Bernice Asher
Jimmy Webb

CLINTON COUNTY
Frank Abston

CRITTENDEN COUNTY
Dorothy Booker

CUMBERLAND COUNTY
Mary Keen

DAVIESS COUNTY
Lindsey Horn
Vernile O'Hara

FAYETTE COUNTY
Olive Clark
Carrie Clemons
Joshua Cummins
Sarah D Fisher
Mae Frazier
Joseph Pival
Bess Southgate
Landon Tackett

FLEMING COUNTY
Lake Kelly

FLOYD COUNTY
Anne Dickerson
Dempil Goble
Patricia A Murphy

FRANKLIN COUNTY
Laverne Anderson
Samuel E Robinson

GRANT COUNTY
Wilma Suiter

GRAYSON COUNTY
Frances Gibson

GREEN COUNTY
Forrest W Kelly

GREENUP COUNTY
Nellie M McDowell
Elsie Worthington

HARDIN COUNTY
Eleanor Lee

HARLAN COUNTY
Doris Blanton
June Howard
Gayle Lawson
Jack Stevens

HARRISON COUNTY
Verna Teasley

HENDERSON COUNTY
Robert Ellis

HOPKINS COUNTY
Dixie P Martin
Mabel L West

JACKSON COUNTY
Lowell J Fox

JEFFERSON COUNTY
Sally Adams
Ina Cowherd
George C Davis
James Denney
Gordon Duff
Anna B Elam
Julia T Fort
Barbara Gower
Elta Hicks
Earl Lamb
Violet Lowe
John Meihaus
Ronald Montgomery
Edward Spies
Elizabeth Stitt
Patricia Warden
Joyce A Wilcoxson
Patricia Witherington
Zelda Woodcock

JESSAMINE COUNTY
Herbert H Royse Jr
Mary Sauls

JOHNSON COUNTY
Gladys H Green

KENTON COUNTY
Edna Frazier
Ina F Holbrook
Elaine B Johnson
Doris Molhem
Robert Winegarden

KNOX COUNTY
Cleo Click

LARUE COUNTY
Ralph Lobb

LAUREL COUNTY
Roland Mooney
Carl Patton
Verna Stafford

LESLIE COUNTY
Homer Adams

LETCHER COUNTY
Sally Bentley

LINCOLN COUNTY
Marion Montgomery

LOGAN COUNTY
Hazel Carver

MADISON COUNTY
Ethel Collins
Sandra R Fee
Betty J Grigsby
Maxine S Kavanaugh
Paul R Lawrence
Lucille T Malear
Eliud Marrs
James Snowden
Annice Tracy

MARION COUNTY
Virginia T Wilson

MARSHALL COUNTY
Kearney Lykins
Nelle Pace

MARTIN COUNTY
James Conley

MASON COUNTY
Alan C Kelly

MCCRACKEN COUNTY
Leita Gholson
Pauline Harris
Georgie Katzel
Opal Kingcade
George Murphy

MCLEAN COUNTY
Donald W Wilson

MIDDLESBORO
Franklin Chumley

MONROE COUNTY
Nina Murphy
Delma Walden

MONTGOMERY COUNTY
Katherine Taul

MORGAN COUNTY
Elizabeth Lacy

MUHLENBERG COUNTY
Eva Evitts
Marie Nicholson
Suzanne Oberg
Mary D Vincent
Robert Walker

NELSON COUNTY
Katherine S Hibbs

NICHOLAS COUNTY
Robbie Harney

OHIO COUNTY
Emily Young

OLDHAM COUNTY
Mary Gresham

OWEN COUNTY
Eleanor Ligon

PENDLETON COUNTY
Ruby Wright

PERRY COUNTY
Charles McIntosh

PIKE COUNTY
Pearl D Martin
Robert B Worrix

PULASKI COUNTY
Jack Morris
Charles Wright

ROWAN COUNTY
Jules R Dubar
Jane Y Duncan
John Hanrahan
Samuel Whitson

SCOTT COUNTY
Marjorie Denniston
Eugene Flood
Rachel Riddell

SHELBY COUNTY
Johnny Bohannon

WARREN COUNTY
James D Bennett
James Bingham
Nona P Britt
Ohm Pauli
Donald Rowe

WHITLEY COUNTY
Grace Thomas

WOLFE COUNTY
Lynn Stidham

WOODFORD COUNTY
Woolery Haynes

Out of state deceased are listed with the county in which they last taught.

KRTA OFFICE STAFF

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DEPUTY EXECUTIVE DIRECTOR
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MON.- FRI. 8:30 AM - 4:00 PM

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(PUBLISHED QUARTERLY)
BRENDA MEREDITH, EDITOR

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BILLY TRIPLETT, PAST PRESIDENT