



News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

VOLUME XLV, NUMBER 2

LOUISVILLE, KENTUCKY

DECEMBER 2010

Celebration 2010
See page 5 for full details. . .

KRTA FALL WORKSHOPS

HUMANA KTRS SILVER SNEAKERS AARP

MEMBERSHIP LEGISLATIVE HEALTH & INS.

Kentucky Teachers' Retirement System at Fall Workshops

KTRS Background

When Social Security began in 1935, teachers were not allowed to be a part of it. During a U. of K. study in 1936, it was decided that "teachers need to be organized." In 1938, legislation was passed to establish the Kentucky Teachers' Retirement System with a Defined Benefit Plan. Since 1938, KTRS has provided reliable retirement security for Kentucky's educators. The commitment continues. In 1964, the health insurance benefit was established and funded as a pay-as-you-go plan. At that time, the contribution by active teachers was 0.75% with a State match.



Gary Harbin
KTRS Executive Secretary

System Statistics

Field of Membership

As of December 2009, the total membership was 135,129 (active and retired). Of that number 59,316 were active, with 1 in 4 eligible to retire. The sole reason KTRS exists is to make monthly payments of \$116 m. in annuities and \$19 m. in health insurance benefits.

Rate of Retirements

When the 1,400 teachers retired in June, July, and August, the payroll was increased by \$5 m. Indicative of the economy, visitors and phone calls to the KTRS office were way up—with over 55,000 calls to the Call Center since January 1.

(Continue on page 7)

PSRST STD
U.S. POSTAGE
PAID
PERMIT 572
LOUISVILLE, KY



News

A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association

7505 Bardstown Road
Louisville, Kentucky 40291-3234



IN THIS ISSUE . . .

KTRS AT FALL WORKSHOPS	1
PERSONALLY SPEAKING	
From the Executive Director	2
<i>KRTA: 2010</i>	
<i>Social Security & Pension Watch</i>	
A MESSAGE FROM THE PRESIDENT	2
<i>Celebrate Retirement!</i>	
KRTA PARTNERS	
North American Life	3
Liberty Mutual	3
5 National Healthcare Reform Laws	3
Legaline	4
2009 FALL WORKSHOPS REPORTS & PHOTOS	
President Wood	5
Health ~ Insurance ~ Wellness	5
Membership	6
AARP	6
Legislative	7
Humana & Silver Sneakers	8
Legislators	10
Business Partners	11
District Presidents	12
President Wood Wins Award	9
Northern District Pre-Retirement Seminar	9
U. S. Seniors Face Growing Fraud Threat	13
My Name is Jane Ellen Wilson	13

Secrets of Growing Old Well	14
10 Commandments of Membership	14
KRTA Announces New Staff Member	15
Former Educator Named AARP President	15
NATIONAL HEALTH ADMINISTRATORS	
<i>Long Term Care Insurance: Did You Know?</i>	16
<i>Filing a Long-Term Care Claim</i>	16
AROUND THE STATE	
Lee County RTA	17
Metcalf County RTA	17
Woodford County RTA	17
Northern District	17
MISCELLANEOUS INFO	
<i>Create the Good</i>	18
<i>Semester at Sea</i>	18
September <u>KRTA NEWS</u> Corrections	18
FOR YOUR INFORMATION	19
QUIPS, QUOTES & PUZZLES	19
DECEASED RETIRED TEACHERS	20

**KRTA has a
new e-mail address:
info@krta.org**

PERSONALLY SPEAKING . . .

Social Security News & Pension Watch

Bob Wagoner

Executive
Director

KRTA: 2010

A Review

As 2010 comes to a close, we can say that we continue to live through the aftermath of the second worst economic downturn in our country, second only to the Great Depression. Although there are signs of

improvement, we are entering a new year with a continued level of uncertainty.

KRTA is enduring the test. And, in fact, there are many bright spots in KRTA's little corner of the world. KRTA is on track to surpass its 2010-11 membership goal of 27,500. Keep recruiting!

Leaders at the state and local levels continue to come forward to serve. From the local level to the executive council level we are in good hands. I need to thank all of you, especially immediate past president Cebert Gilbert, Jr. and current president Melanie Wood and the Executive Council for holding steady and moving KRTA forward.

The KRTA staff outperformed! Many members do not realize that we are a small staff (3.5 FTE). Few realize it, but KRTA is a little factory that has to churn out the work every day, every week. Thank you Betty, Brenda, Carla, Charlotte, Janie and Mary.

Member benefits provided discounts and the providers served our members by offering expert counsel with individual decisions.

KRTA spent countless hours working with representatives of KASA, KASS, KEA, KSBA, CPE and KTRS to develop the "shared responsibility" solution (HB 540) to retired teacher healthcare and shepherding HB 540 through the 2010 General Assembly.

Our members contributed over \$10.6 million worth of community service. Wow!

KRTA meetings were a success! The annual convention and fall workshops were times we could come together, and it felt good.

(Continue on page 15)

More about the GPO and the WEP:

The Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) are two little known amendments to the Social Security Act that dramatically and unfairly slash the retirement benefits of tens of thousands of Americans—teachers, and other public school employees, firefighters, police, social workers, and other civil servants—who are being penalized for their public service. The GPO and WEP affect at least one-third of America's education workforce.

The Congressional Budget Office (CBO) estimates that the GPO alone reduces benefits for some 300,000 individuals by more than \$3,600 a year. Kentucky, along with 26 other states, has public retirees and employees who could be hurt by either the GPO or WEP. Seven states (California, Colorado, Illinois, Louisiana, Massachusetts, Ohio and Texas) have almost all or a large majority of their employees not contributing to Social Security. Public sector retirees in these states will certainly be affected by these laws.

Twenty more states have employees who may be impacted by the GPO and/or WEP. They are: Alaska, Connecticut, Florida, Georgia, Hawaii, Indiana, Kentucky, Maine, Michigan, Minnesota, Missouri, Montana, Nevada, New Hampshire, New Mexico, New York, Pennsylvania, Tennessee, Washington, and Wisconsin.

The GPO affects us when we as public pension annuitants apply for Social Security Spousal Benefits based on our spouse's work record under Social Security. Several exceptions must be satisfied or we end up with significantly lower Social Security benefits or none at all.

First, the Kentucky Teachers' Retirement System (KTRS) member must be eligible for their public pension before December 1, 1982. Second, the KTRS member must meet all of the requirements for Social Security spousal benefits in effect in January 1977 (i.e., husband received one-half support from his wife), or be eligible for their pension before July 1, 1983 and receiving one-half support from his or her spouse.

Unless a KTRS member satisfies one of these two exceptions, then the amount of their Social Security spousal benefits will be reduced by two-thirds of their public pension. For example, if you receive a monthly pension benefit from KTRS of \$3,000, two-thirds of that, or \$2,000 must be deducted from your spousal/survivor Social Security benefit.

(Continue on page 15)

A Message from Your President—*Celebrate Retirement!*



Melanie Wood
KRTA President

What an exciting and rewarding three week experience the workshop team had traveling across the Commonwealth meeting with retired teachers! We certainly enjoyed warm hospitality from each district but more importantly we observed good leadership and members actively involved. KRTA is the true voice of retired teachers. Our Association has never been stronger; and with your continued support, we will surpass our goal of 27,500 members.

In my opening remarks at the fall workshops, I spoke about my interest in the word retirement and the fact that I am intrigued by the way retirees fit into a "new society."

The word retire is defined in **Webster's Dictionary** as *withdrawing from action especially for privacy*. This definition hardly describes the modern-day retiree! Retirement was invented by Bismarck, the first chancellor of the German Empire in the late 19th century, when most people didn't live long enough to even think about retirement. In 1900 the life expectancy in the United States was only 47. Social Security was established in 1935 and benefits began at the age of 65, but at that time life expectancy was only 61.

I believe the word retirement needs to be redefined—it no longer describes the new retiree. We are living in a time of uncharted waters. Politicians are trying to decide what to do about retirees living longer for they are a burden on Social Security. (That's not us!) At the same time, retirees are a boon to the economy—especially the travel industry! What a dilemma!

For years common thought was that after you were no longer considered a young adult, you were categorized as either middle aged or a senior adult. Society has changed. Thanks to modern medicine, we have a longer life expectancy. There needs to be a new category created for those who have retired, are full of energy, have a renewed spirit and want to be actively involved—whether it's full or part-time employment or volunteering to help others. Is the term old age even appropriate anymore?

Most of us were brought up in an age where the common belief was that when a person reached the age of retirement it was all over! You just waited for "your time." Well, our time has come and the word retirement will never be the same. Just another good reason to celebrate our retirement!

KRTA PARTNERS . . .

Life Plans toll-free at 1-888-362-1214, weekdays between 9:30 am and 6:00 pm Eastern.

North American Life Plans, LLC
2500 Legacy Drive, Suite 130
Frisco, Texas 75034
Phone: 888-362-1214
Fax: 469-362-1314



5 Things Everyone Should Know About Identity Theft

1. You're Only As Safe As Your Weakest Link

The challenge in protecting your identity is that your personal information is everywhere. Even if you shred your private documents or use secure web sites and strong passwords, what about everyone else who has your Social Security number—like your doctor, dentist or the 17-year-old clerk handling your credit application at the electronics store? You may be doing everything right, but what about everyone else who has your information.



Keith Hazelbaker
North American Life Plans

2. Once Your Social Security Number Is Out, It's Staying Out

If your credit or debit card is stolen, you can replace it; but what about when non-changing information like your Social Security number is stolen? Identity thieves buy, sell and trade stolen information, using it over and over for years.

3. Anyone Can Be A Target

Even the chairman of the Federal Reserve was one of the millions of Americans who have been victims of identity theft.

4. How Protected Are You?

Your credit card may be safeguarded, but that won't help if thieves open new lines of credit. Credit monitoring will only alert you once something bad has already happened. It doesn't help prevent identity theft nor resolve problems once you've become a victim.

5. There Is Help For You AND Your Family Members

LifeLock, the leading identity theft protection service, is available to you and your family members through your KRTA membership for only \$8.99/month for individuals and \$14.99/month for couples. To sign up, please call North American



Dave Farmer
Liberty Mutual

Adjusting to Winter Behind the Wheel

Because driving in winter conditions is fraught with hazards such as icy roads, poor visibility and the threat of snowstorms, ask yourself the following questions before you get behind the wheel and put your safety at risk.

Is this trip absolutely necessary? If you can wait out a storm or until roads are cleared, don't take the risk.

Do I need to drive a car to get to my destination? Consider public transportation if it's available.

Are roads icy? If so, stay put. Black ice is especially slick and dangerous on bridges and overpasses.

Is visibility okay across my entire route? Check local news stations or online forecasts for up-to-the-minute weather information for your final destination and locations along the way.

How can I make the trip safer? Give your itinerary to family and friends. Scrape the entire windshield and windows. Brush snow from the hood, trunk and headlights. Don't speed. Don't travel at night. Use main highways whenever possible.

How can I maintain my vehicle to keep my drive safe? Fill your coolant system with antifreeze. Clean the inside of your windshield to prevent glare. Keep your gas tank at least half full. Use snow tires or chains as directed.

Do I have what I need if there's an emergency? If not, build an emergency kit for your vehicle that includes a flashlight, batteries, jumper cables, flares, mobile phone charger, blankets, and battery-operated radio. And stow an ice scraper, brush and snow shovel in your trunk.

For more information, please call David Farmer at 1-800-292-2073 or visit www.libertymutual.com/gspkrt.
© 2009 Liberty Mutual Group. All rights reserved.

Five National Health Care Reform Law Surprises

1. Members of Congress will be required to buy health plans through the state-run insurance exchanges that begin in 2014.
2. Illegal immigrants are prohibited from buying health insurance through exchanges and are not eligible to get subsidies to buy insurance.
3. Chain restaurants and vending machines must begin displaying calorie counts for their food.
4. Tanning parlor services will have a 10 per cent sales tax.
5. New long-term care insurance lets you make contributions while you are working in return for future cash benefits to help remain in your home if you become sick or disabled.

In addition, the law eliminates denials of coverage, beginning in 2010, for children and in 2014 for everyone. It also eliminates higher premiums based on health status or gender in 2014. The law caps out-of-pocket costs for everyone in 2014. Effective this year, young adults will be allowed coverage through their parents' plan until age 26.

Medicare Changes. Name-brand drugs will be discounted 50 per cent for those in the doughnut hole. The cost-sharing formula for those in the gap will fall slowly from the current 100 per cent to 25 per cent. The law also eliminates the cost sharing for many preventative services such as flu and pneumonia shots, pap smears, mammography and prostate screenings. It establishes a new annual wellness visit, which includes a prevention plan with no cost sharing.

For more information, visit website www.aarp.org/getthefacts.

A reprint from MRSPA News
October 2010

(Continued from "Choosing a Good Contractor" on page 4)

order to sue later, it does help to have something in writing when things go wrong. Written contracts can be especially important if the contractor is unlicensed or does not have liability insurance. Keep in mind, though, that lawsuits are often expensive and time-consuming. Sometimes your losses are simply not (economically or psychologically) worth the cost of going to court. If your damages are less than \$1,500.00, you can take the case to small claims court in Kentucky, which is usually done without hiring an attorney.

Buckman, Farris & Rakes
193 S. Buckman Street
Shepherdsville, KY 40165
smoore@bfrlaw.com



Choosing a Good Contractor for Your Home

Sometimes the KRTA Legaline receives calls concerning issues with individuals hired to work on (or in) one's home. This could include general contractors, electricians, plumbers, etc. When choosing someone to work on (or in) your home, here are a few easy steps you can take to protect yourself from problems down the road:

LICENSES AND PERMITS: Make sure the person is licensed. In Kentucky, plumbers, electricians, and HVAC contractors are required by law to be licensed to work on these areas in your home. Finding a licensed contractor is important because in order to get a license in Kentucky, he/she will have to have training and knowledge of state standards and guidelines. Further, Kentucky requires electricians, plumbers, and HVAC technicians to show proof of liability insurance in order to obtain a license. Liability insurance should cover property damage and bodily injury caused by work. If he/she does not have liability insurance and gets injured, you might have to pay if your homeowner's insurance does not cover it all.

If the contractor is licensed and does something you believe is worthy of complaint, you can make a formal complaint to the licensure department (state or local, depending on the type of contractor). The department will investigate and, if warranted, the contractor may be punished (often through fines) and/or his/her license suspended or revoked. If you choose someone without a license and the job is shoddy, your only recourse may be a lawsuit, which can be expensive and time-consuming. To see if an electrician, plumber, or HVAC contractor is licensed in Kentucky, you can visit <http://dhbc.ky.gov>. You can also call the Kentucky Department of Housing, Buildings, and Construction at 502-573-0364.

While there are no state licensure requirements for general residential

contractors in Kentucky, local cities may require a license. (For instance, Louisville, Lexington, and Bowling Green do require a residential contractor to have a license. Other cities or counties may, as well. Check with your local government office to see.) If you hire a general contractor without a license, ask if he/she has general liability insurance. If the contractor does not carry general liability insurance, he/she should be able to explain how he/she would cover losses that would ordinarily be covered by insurance. Again, if the contractor damages your property or gets hurt and does not have general liability insurance, you or your insurance policy could end up paying. (Written contracts may be able to protect homeowners with these issues, if drafted correctly.)

A contractor should ALWAYS check to see if permits are required and know how to apply for said permits. He/she should also be aware of applicable local and state building code requirements. Most, if not all, licensed contractors will be aware of these requirements. When talking to potential contractors, make sure to clarify that the contractor will take care of applying and securing the necessary permits and that any permit fees and costs are included in the estimate. If you do not secure a required permit before doing the work, you could be fined by building enforcement departments if they find out. Building code violations could also result in voiding certain warranties or insurance. Many permits require inspections and approvals by building code enforcement agencies; thus, not applying for permits may mean that the work is not inspected to make sure it complies with requisite standards. This could hurt you when you try to sell your house, as buyers want reassurance that the work was done properly. With permit approval and inspection, you can better guarantee these things. In all, these are headaches that can be avoided up front by making sure to get all necessary permits and following the requisite codes.

COMPANIES: Some Kentucky cities and counties require contractors to have a business license. Even if a business license is not required, however, any professional contractor should have a business license and be incorporated (even if it is just an individual working alone.) If the company is incorporated, you can see if it is in good standing with the Kentucky Attorney General by going to: <https://app.sos.ky.gov/ftsearch> or by calling the Kentucky Attorney

General's Office at 502-564-3490. The Secretary of State's office can give you the business' full name, officer names, headquarters address, and whether the business is in "good standing." If a business is not in good standing, this usually means that the requisite paperwork has not been filed to continue incorporated status. If a business cannot comply with the requirements to remain a legal company, then the business is not the type you want in charge of filing paperwork for your permits! Another resource to check a business out is the Better Business Bureau ("BBB"). The BBB website is: <http://www.bbb.org>. The BBB offers reviews, comments, and ratings on many businesses, including whether any complaints have been filed against them. The telephone number for the Louisville and Western Kentucky BBB office is (502) 583-6546; the Lexington office number is (859) 259-1008. There are also other offices around the state. You can call these numbers or check your local phonebook to see if a BBB office is near.

HOMEOWNERS: If you are a homeowner, you do not need a license to do most contracting work, including electrical, plumbing, or HVAC work—as long as it is on your own home. However, the same permits and codes that apply to contractors apply to homeowners. If you are a homeowner doing your own work, make sure to contact your local city, county and/or state building permit departments to see if a permit is necessary any time you build onto, improve, or substantially alter your home (including utilities within it.) For instance, it may surprise you to learn that many cities and counties in Kentucky require a permit before building a deck onto your house. Be sure to contact your local permit department to see if a permit is necessary before starting the work. You should also know the applicable local and state building codes for your area and be sure to follow them. Again, violating building codes and neglecting necessary permits may cause you problems down the road.

RECOMMENDATIONS, REFERENCES, AND ESTIMATES: One way to get a good contractor is to ask your friends and family for recommendations. If they are satisfied with the results, chances are you will be, too. You can also go to material supply stores, hardware stores, or local trade unions and see if they have companies or individuals they would recommend. It is also okay to ask

potential contractors for references. If a contractor is not willing to give you the name and contact information for former clients, then you do not want to do business with him/her. Once you are given a reference, be sure to follow-up by contacting the reference(s) and asking how satisfied they were with the job, price, professionalism, etc.

Get at least three estimates in writing before choosing the right one. Do not choose based solely on cost. In fact, if an estimate is way lower than the others, you should be suspicious, as it may be that the estimate is not including certain costs or materials. Ask yourself these questions: Are all bids for the same scope of work and relative costs and materials? Do the estimates include applicable permit applications, costs and fees? Does the contractor seem professional? If you meet lower-level employees, do they seem professional? Are they considerate and respectful? Do you feel comfortable asking questions, giving concerns, etc.? Is there a contact person that is available by phone? You do not want a company or individual that never answers the phone or takes three days to get back to you when it comes to something as important as your home.

REMEDIES: As has been previously stated, one of the benefits of hiring a licensed contractor is that you can make a formal complaint with state licensing boards if something goes seriously wrong with the project. The complaint will be investigated and, if warranted, the contractor could be punished and it could affect his/her license. Another avenue that has worked for some against a business is filing a complaint with the Better Business Bureau. The BBB will also investigate the complaint and the company will be given the opportunity to respond and remedy the situation if it wishes. All complaints stay on the company's BBB record, even if marked as "resolved". Companies that care about their reputation will often do whatever it takes to get the matter resolved (likely in the customer's favor), as it keeps their record "clean". BBB complaints have no real enforcement value, other than public reputation ramifications. Finally, homeowners also have the judicial arena as a recourse. Most claims in this area are those for breach of contract. Some homeowners opt for asking a contractor to sign a written contract that lays out specific terms before hiring him/her. Though you do not have to have a contract in

Fall Workshops 2010

by Betty Hester
Contributing Writer

Introduction: “Celebrate Your Retirement”

President Melanie Wood

Teachers’ Pension Plans

- ◆ Melanie bragged on our **Kentucky Teachers’ Retirement System** while comparing it to systems in four other states, reminding us we need to stay vigilant lest our System falls into the same pitfalls.
- ◆ The **New Jersey Teachers’ Pension Plan** will be broke in 2019. What’s next for them? You can guess.
- ◆ **Colorado** is in the process of cutting benefits—including pensions for those currently retired.
- ◆ The **California State Retirement Pensions** (includes teachers) has a \$30 b. shortage.
- ◆ The combined **Oklahoma State Retirement Systems** is nearly \$12 b. in the red. The Legislature seeks to replace the Defined Benefit Plan with a Defined Contribution Plan.



Another issue being put more and more in the forefront concerns **Governance: Elected Trustees vs. Appointed Officials**. We are fortunate that we can still elect our trustees.

Retirees

After making clear what retirement is supposed to be, Melanie found out that none of us fit into that category. She explained, “Perhaps the word needs to be retired because it’s associated with old ideas.” We are either “wired” and soon have to “rewire” because we get overloaded; or we are “unplugged,” not knowing what to do with ourselves. She encouraged us to find security through taking advantage of opportunities by rerouting our energy. What we do with the rest of our lives depends on “attitude”:

- ◆ Take care of your body—Exercise! Exercise! Exercise!
- ◆ Take care of your mind—Use it! Use it! Use it!
- ◆ Volunteer: Winston Churchill said, “You make a living—by what you get. You make a life—by what you give.”

Seniors Can be Vulnerable

Thought about long term care and the nursing home? Melanie says, “Don’t!” The average nursing home costs \$188 per day; the Holiday Inn, \$49.23 per day. The difference—a savings of \$138.77 per day. By checking into the Holiday Inn, you get breakfast, lunch, dinner or room service; spa; swimming pool; exercise room; FREE toothpaste, razors, shampoo, and soap. TV broken? Light bulb need changing? Available free! Need a ride somewhere? Take a bus! Need hospital care? Call the ambulance! “And if you’ve gone on to meet your Heavenly reward, it won’t matter anyway!” declared Melanie. She then reminded workshop participants . . . “if it sounds too good to be true, it probably isn’t!”

So—Live well, Laugh often, and Love with all your heart! Or—Love with all your heart, Laugh often, and Live well! **LET THE CELEBRATION BEGIN!**

Thanks, Melanie, for your enlightening presentation!

Health, Insurance & Wellness Co-Chairs Carolyn Falin & Don Pace

“KRTA: Putting the Pieces Together”

The health, insurance, and wellness benefits offered by membership in KRTA are certainly something to celebrate! Carolyn and Don described these to the workshop attendees, emphasizing that all pertinent information could be found on *The FACT Sheet* (green sheet) in the workshop packet and available from the KRTA office.



Don Pace

- √ North American Life Plans
 - Life Insurance
 - LifeLock (Id Theft Protection)
- √ Liberty Mutual
 - Auto Insurance
 - Home Insurance (additional discount for security system)
- √ Avesis Vision Plan
- √ Delta Dental Plans
- √ HEAR in America
- √ Comfort Keepers (Senior Care Resource & Solution)
- √ Home Instead (Senior Care)
- √ Long Term Care Insurance

Emphasis was placed on the “Letter of Non-Forfeiture” that a policyholder should request if he wants to discontinue the policy. “Don’t just stop payment; one can recoup services equal to what has been paid if proper forms are completed.”



Carolyn Falin

- √ RIPE! for Retirement (Retirement counseling plus)

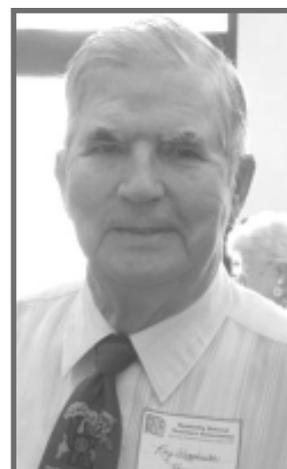
Investigate the programs available for local associations; such as, “The Fountain of You: Growing Whole Not Old,” “Making the Grade in Retirement,” and “Laughing: Just for the Health of It.”

These benefits are provided by KRTA for members’ good health and safety. Thanks, Carolyn and Don, for keeping members up to date.



Taking Time for a coffee break are:

Larry Morrow
Neal Tucker—AARP
Tom Mathews
Tom and Larry are from the Middle Cumberland District.



Roy Winchester
5th District Membership



Pres-Elect Titus Exum
Jefferson



Ann Hafling
Jefferson Membership

KRTA and AARP Working Together 2010-2011

Neal Tucker, AARP/KRTA Liaison



Neal Tucker
AARP/KRTA Liaison

Neal encouraged everyone to join AARP and also become a member of NRTA by checking the NRTA box on the AARP membership form. By doing so, retired teachers are supporting the partnership of KRTA and AARP who work together on issues with which they agree:

- ◆ Retirement security
- ◆ Grandparent Essay Contest
- ◆ National Day of Service
- ◆ *Create the Good*

We know that retirement is not what it used to be and more people want or need to work in some capacity; e.g., flextime, job redesign, job reassignment, seasonal work. Statistics show that people underestimate the time spent in retirement. For instance, the male (healthy at age 65) has a 50% chance of living beyond age 85; the female, a 50% chance of living beyond age 88; and the couple, a 50% chance of living beyond age 92. ***One of every four people in the U. S. lives past age 90, but most haven't planned for a 30 or 40-year retirement.*** For this reason, we must think about re-careering and working after retirement. Visit www.aarp.org/jobs or www.coolworks.com for more information concerning jobs for the "older and bolder." A free CD "*Work@50+: AARP Career Tools & Resources*" can be obtained by e-mailing aarpky@aarp.org.

Grandparent Essay Contest

- ◆ Honors the role of grandparents
- ◆ Open to all 5th grade public school students
- ◆ Deadlines: School winners December 15
County winners January 31
District winners March 1

State winner will be announced April 19 at the KRTA Convention.

- ◆ Visit www.aarp.org/grandparents for more information or call 1-888-687-2277

New Health Care Reform Law

AARP has trained Health Care Reform Law volunteers available to speak (at no charge) to local groups. Contact Tihisha Rawlins at 1-866-295-7275 or trawlins@aarp.org. Publications are available at no charge upon request. More information is on-line at www.aarp.org/getthefacts.

Create the Good

The AARP emphasis this year is on *creating the good*—"it's about helping others, whether you have five minutes or five hours." For more information, go to www.aarp.org/CreateTheGood.

Volunteer Opportunities, Speakers, and More

Website: www.aarp.org/ky Email: kyaarp@aarp.org Phone: 1-866-295-7275

Neal ended his presentation at each workshop by thanking RTA Presidents for their support of AARP Kentucky and our joint community service efforts. Thank you, Neal, for your involvement!

*December Checks
Available December 29*

From
Your
Retirement
System

Dates for 2011 will be
included with your
January annuity
statement



Debby Murrell

Membership Co-Chairs Betty Hester, Debby Murrell, Ernie Trosper

**"Celebrating Our Past—
Growing Our Future"**

The celebration continued when Membership Co-Chairs Betty, Debby, or Ernie stepped to the podium. During the second week of workshops, KRTA membership reached 27,000—just 500 from the 2011 goal!

In each district they emphasized that membership growth this year should begin with the Membership Committee member. "We would like the Committee members to take a more active role in their district's membership growth." Thinking that they are more closely tied to what each of their locals do, they suggested that during at least one district meeting (preferably early in the fall) break-out sessions be conducted, during which the District Membership Chair spends some time with the Local Membership Chairs and goes over materials in the *Membership Committee Handbook* and the *Local President's Handbook*. Nothing but good can result when everybody works from the same documents!

Local membership committees should become familiar with the documents provided in the handbooks (i.e., "Membership Committee Responsibilities," "Recommendations for Membership Chairs," "KRTA Membership List Correction Form," and "Sample Membership Solicitation Letters." With idea sharing, locals can find the best working plan for their own organizations.

The recruitment samples available in the back of the handbooks can be duplicated for use in mailings to and/or face-to-face contacts with their inactive retirees, as well as associate active teachers and administrators. Knowing that locals have limited funds, Betty, Debby, and Ernie suggest that two or three of the six choices of mini versions of recruitment pages could be used to "tell the story" to a prospective member. By duplicating just a few pages, recruitment packets could be assembled very inexpensively; i.e., four greeting card envelopes (50 for \$4.95 at Walmart) containing the small green sheet and 2 or 3 others for less than 90 cents.

Membership goals representing a very small percentage increase over January 2010 were given each local association.



Betty Hester

The "Yes We Did" Awards will be given at the Reception/Dinner on April 18, 2011, prior to the Convention on April 19. Last year 37 local associations and one district received awards. The celebration and work continue around the state as the KRTA membership grows. What can you do to help?

Other suggestions for association awareness and interest that may spark membership growth were:

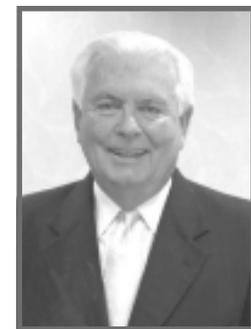
- Submit a monthly article to local newspaper
- Include the local newspaper editor or reporter in association activities; e.g., scholarship screening committee
- Create a press release about a new leader and his/her role
- Encourage current and prospective members to visit www.krta.org or your own website
- Draw on members' expertise and spotlight unusual hobbies
- Visit a local school and provide teachers with an "indoor picnic"
- Provide transportation for members who need help
- Game Station theme (set up different games around the room; change to a new game every ten minutes)

Membership Deadlines

November 5 — Automatic Dues Deduction cards for 2010

January 17 — Cash Forms & \$20 for 2010-2011 percentage reports

Memberships (Cash & ADD) are received in the office all year. Percentage reports for use in awarding the Gold, Silver, & Bronze Awards and the "Yes We Did" Awards at the Convention will be created on the basis of the status of local and district associations on January 17.



Ernie Trosper

Remember: Membership is Everybody's Job & Everybody's Business! Thanks Betty, Debby, & Ernie!

Legislative Co-Chairs Bobby Humes & Ray Roundtree & Don Hines, 5th District Chair

“A Year of Successful Problem Solving: We Can Celebrate”

A Year of Major Accomplishments

- ◆ KTRS governance kept intact
- ◆ System kept actuarially sound
- ◆ Medical insurance funding resolved (HB540)
- ◆ Annuity funds borrowed to pay for medical insurance repaid to the system (HB531)
- ◆ A 1½% cola for each year of the budget
- ◆ KTRS remains a strong defined benefit program

The first and last items above are the most important in the list. We need to continue to remind legislators that we need to continue the “match” . . . and that last one will be one of the major issues in the future. Ray, Bobby, and Don celebrated the Governor’s announcement of repayment of borrowed funds. The final payment of \$465,384,000 was received by KTRS in September, a savings of \$80 m. to Kentucky taxpayers.



Don Hines

Major Issues for the Future

- √ Keep our pension program as a defined benefit program.
- √ Keep governance of KTRS as is; i.e., elected trustees.
- √ Maintain full funding for our retirement program.
- √ Continue to work closely with our legislators on retirement issues.

Development of 2012 Legislative Program

- State Legislative Committee will meet in November
- Share your ideas with your State Legislative Committee member before November.
- Program developed by the Committee will be presented to the Delegate Assembly at the KRTA State Convention in April.

Ray says the main thing is to “stay abreast of national issues; they may come to Kentucky,” especially public pension issues.

Thanks!

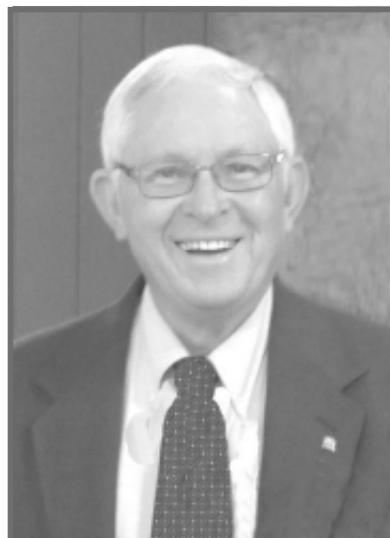
Continue to work closely with legislators, thanking them by recognizing them at local meetings. Also, continue to thank Gary Harbin, Executive Secretary of KTRS, his staff, and the Board of Trustees. “They work hard for us,” says Bobby.

Again, the good news during the workshops was the sale of bonds in August and final payment of the \$562 m. in funds borrowed from KTRS in September. “HB540 reduced the unfunded liability by \$6 m.”



Bobby Humes

Let’s prepare for another successful year! **YOU are the key!** Thank you, Bobby, Ray, and Don, for your hard work for retired teachers!



Ray Roundtree

(Cont’d from “KTRS. . .” on page 1)

For Members:

- ❖ Provides retirement security for those who have devoted their careers to teaching.
 - A life-time retirement benefit determined by the member’s length of service and salary.
 - A medical benefit provided on a pre-funded basis in 2014 due to HB 540.



Elaine Rall, KTRS

For State & Local Economies:

- ❖ KTRS pays monthly (July 2010):
 - \$116 million in retirement annuity benefits
 - \$19 million in medical benefits
- ❖ 44,005 retirees, beneficiaries & survivors
- ❖ 90% of KTRS retirees live in Kentucky

Retired teachers have a significant economic impact in every county in Kentucky. In Kentucky, school systems are the largest employer in most counties; KTRS, the second largest.

Investment Performance



There is reason to celebrate—with the Defined Benefit Plan, there is “no investment risk to the individual!”

KTRS Returns (for FY ended June 30, 2010)

- ❖ 13.1% return
- ❖ Market value of assets currently stands at \$13.1 billion.

The retirement system is very well managed!

The KTRS Investment Experts require all companies disclose that they do not use a third party. Investing is conducted directly with companies instead of through the stock market or placement agent.

KTRS: Investment Developments

Asset Allocation is the most important determinant of the long-term performance of a retirement plan. Over the past few years, KTRS has implemented numerous changes in its investment portfolio in an ongoing effort to improve returns and limit risk by diversifying its asset allocation. These changes are being implemented in a prudent fashion over time taking into account the unique considerations of the System:

- ❖ Exposure to small and mid cap stocks has risen from 2.4% of the portfolio on June 30, 2000, to 7.1% as of June 30, 2010.
- ❖ Exposure to foreign stocks has risen from less than 1% on June 30, 2000, to 13.4% as of June 30, 2010.
- ❖ Before March 2006, KTRS had no commitments to alternative investments. As of June 30, 2010, the System had committed \$515 million to private equity and venture capital funds. The System will continue to increase its allocation to this asset class going forward.
- ❖ Within the past year, the System has invested in opportunistic investments within the “additional categories” asset bucket. A total of \$220 million has been committed to opportunistic credit investments and \$232 million market value is invested in high yield bonds.

Summary

Managers are making changes from year to year. For example, Mid Cap Stocks increased; Small Cap Stocks decreased; and International Stock increased. “We (KTRS) are diversifying—spreading the wealth.”



Debbi Newman

(Continue on page 8)

(Cont'd from "KTRS..." on page 7)

2010 Legislation



A Time to Celebrate!

The "good times" ended in 2004. Much has been reported in the last few years about the State continuing to borrow from the pension fund to pay for health insurance (a benefit retired teachers have relied on since 1965). By 2009 the total had reached \$562 m. with promise to repay over ten years at 7½% interest. This had to stop!

Some (about \$97 m.) was repaid prior to the 2010 legislation that's cause to celebrate. Because of two pieces of legislation, health insurance will now be provided on a prefunded basis. On April 15, Governor Beshear signed HB540 (sponsored by Rep. Carl Rollins)—a solution of shared responsibility for long-term funding of retiree health care—historic legislation because all educational groups came together agreeing on the solution. Even more cause to celebrate was the payment of \$465,384,000 to KTRS in September after the State's bond issue. With a lower interest rate on the bonds (compared to the 7½% promised on the repayment plan), this was a win-win solution for everyone involved, including Kentucky taxpayers.

Shared Responsibility

Without a long-term solution to fund retiree health care, the medical benefit for retired teachers under age 65 would have gone away and teachers upon retiring would have to pay the full cost of health care, currently \$7,068 per year (in addition to the Medicare Part B premium at age 65).

Under **Shared Responsibility**, active members will have medical benefits available when they retire. As is clearly evident, without medical benefits, retirement security is uncertain. The likely outcome would be that teachers would need to work much longer (closer to age 65) to make up for the loss of this benefit. Shared Responsibility means teachers will be able to retire at a time of their choice, with greater retirement security.

Shared Responsibility calls upon each party (active teachers, retired teachers, school districts, and the state) to share in a piece of the solution by investing a little more now to receive substantial returns later.

What this means?

■ Beginning July 01, 2010, most **active contributing members** will contribute an additional ¼ of 1% of

salary on a pre-tax basis to the Medical Insurance Fund. This will be gradually increased to an additional 3% over a six-year period. The total contribution will be 3.75% on July 1, 2015.

■ **Retirees under age 65**, regardless of retirement date, who receive medical benefits through the Kentucky Employees' Health Plan, will begin contributing an additional amount (\$37 this year; \$41 next year; etc.) to the Medical Insurance Fund effective July 1, 2010. This amount is based on the standard Medicare Part B premium that is currently paid by retirees age 65 and over.

■ **Retirees age 65 and over** will see no change in their health insurance premium as they already pay \$110 or more per month for Medicare Part B.

■ **Employers:** Effective July 1, 2010, employers began contributing to the KTRS retiree medical insurance fund. Employer's contribution rate will phase from .25% to 3.0% over the next six years.

■ **State:** The State of Kentucky will pay the net health care cost of all new KTRS retirees starting July 1, 2010.

Kentucky is one of the first states to solve the retiree health care problem. KTRS has been contacted by other retired teacher groups, public radio, Wall Street Journal, and others for information on how this was accomplished.



Becky Niece
KTRS

Retired and active teachers cannot thank KTRS Secretary Gary Harbin and his Staff enough for the work to accomplish this. Their goal to be "together all across Kentucky for Kentucky's teachers" certainly proved itself this time! They can be reached at . . .

1.800.618.1687 or 502.848.8500

www.ktrs.ky.gov

KTRS

Humana/SilverSneakers Update

Presented by various Humana Representatives

Retirees Age 65 and Over: Medicare Eligible Health Plan (MEHP)

The new card represents a Passive PPO. The only change is in name:

Employer Medicare (Employer Regional PPO)

- You may continue to use any Provider who accepts Medicare and agrees to bill Humana.
- You will need to continue Medicare coverage and pay the Part B premium to Social Security.

SilverSneakers

About one-third of the MEHP members belong to SilverSneakers, a "value-added benefit" (free). Visit www.silversneakers.com for nutrition programs, exercises, and other helps.

SilverSneakers Steps (for members without convenient access to a location) includes the following:

- A Personal Exercise Tracker
- A special welcome gift
- An activity planner & tracking logs
- Invitations to participate in themed reporting contests
- Quarterly newsletters

KTRS & Humana Website

www.ktrs.ky.gov

1-800-618-1687

www.humana.com

1-866-396-8810 MEHP

1-877-597-7474 KEHP

MyHumana.com

Log in and create your own webpage account. It includes an 18-month summary of your activity, including doctors, hospitals, other information.

Humana Medicare Nurses offer help for any of your health problems—just ask:

- ✓ Acute Episodic Case Management
- ✓ Humana Cares Complex Case Management
- ✓ Field and Home-Based Clinical Management
- ✓ On-site Review Nurse

Health Literacy

A major portion of the Humana presentations was spent emphasizing the responsibility of retirees to take care of themselves—"our health is in our hands."

Some surprising statistics emphasized by Ken Schulz are:

- ◆ 50% of doctors think they told us needed information.
- ◆ The first diagnosis has 25% chance of being wrong. Make sure you understand your diagnosis.
- ◆ Every year, 375,000 people are prescribed the wrong medicine.
- ◆ Names of prescriptions are confusing—many sound alike and have similar spelling; know your own prescriptions.
- ◆ 90% of us don't have the information about our prescriptions.
- ◆ 50% of all prescriptions are taken incorrectly.

Ken's story last year concerned **Diet . . . Exercise . . . Attitude!** He continued this line of thinking this year by emphasizing health literacy; that is, "using information to make good decisions about one's health and finding basic health information that one can understand." **Is this your healthcare plan?**

This is the story about 4 people. Their names were **Everybody, Somebody, Anybody and Nobody.**

One day there was an important chore to be done and **Everybody** was sure that **Somebody** would do it.

Anybody could have done it but **Nobody** did it.

Somebody got angry about it because it was **Everybody's** job.

Everybody thought **Anybody** could do it.

But **Nobody** realized that **Everybody** wouldn't do it.

It ended up that **Everybody** blamed **Somebody** when **Nobody** did what **Anybody** could have done. *Think about it . . .*

(Continue on page 9)

(Cont'd from "Humana/Silver Sneakers..." on page 8)

Health (it's yours) **Care** (Humana does this)

Humana "Road Show"

Humana speakers are available to come to your association meeting and speak about "Topics on Health & Wellness." Contact them.



Alicia DeMoss
SilverSneakers



Jacqui Foree
Humana



Ken Schulz
Humana



Barb Hiller
Humana



Mindy Wallin
Humana



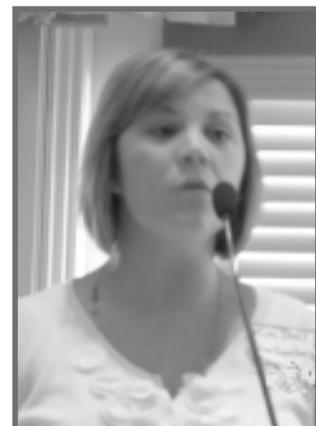
Tonya Broell
Humana



Ken Schulz & Susan Jury
Humana



Patricia Sweeney
Humana



Kim
SilverSneakers



Humana

KRTA President Melanie Wood Wins Award



Kentucky's First Lady, Jane Beshear,
presents the Governor's Award to
Melanie Wood.

President Wood is the recipient of the *Education Award* in the **2010 KENTUCKY GOVERNOR'S AWARDS in the ARTS.**

She was honored at a reception at the Capitol on Thursday, October 28, 2010, for her outstanding achievements and contributions.

The Governor's Awards in the Arts program is coordinated by the Kentucky Arts Council, the state arts agency, which creates opportunities for Kentuckians to value, participate in and benefit from the arts.

Pre-Retirement Seminar at Northern District

The Northern District Pre-Retirement Seminar held on September, 25, 2010, was conducted by Ms. Dora Moore from Kentucky Teachers' Retirement System. As a result of the recruiting efforts of KRTA's Membership Co-Chair Debby Murrell, 32 of those attending signed "white cards" for automatic dues deduction of their annual KRTA membership dues. Many of those attending paid their \$20 dues to become associate members until they reach retirement. Northern District officers are shown in the picture below proudly looking over the "white cards" they received.



Dora Moore, KTRS and Debby Murrell, KRTA

KRTA districts are responsible for assisting in hosting pre-retirement seminars in their districts.



L to R:
J. B. Losey, Northern District President
June Grooms, Northern District Executive Council
Linda Thornton, Northern District Past President

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 11, 2010
Ctr. Rural Development
2292 South HWY 27
Somerset, KY

The district should provide for the coffee for this seminar.

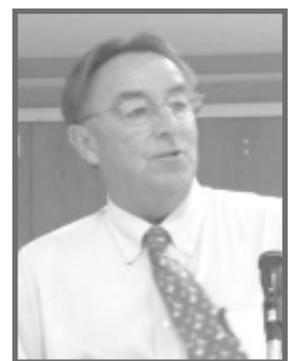
Thanks, Legislators, for participating in the Workshops!



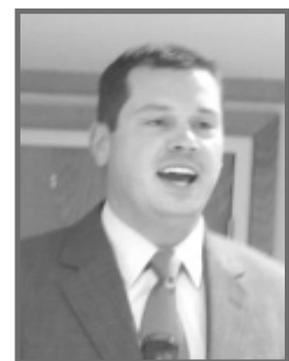
David Eaton
Candidate



Rep. Melvin Henley



Rep. Fred Nessler



Rep. Steve Ruby



Rep. Will Coursey



Rick Leeper
for Sen. Bob Leeper



Former Rep. Jon Draud



John Salyers
for US Sen. Bunning



Rep. Mike Denham



Rep. Adam Koenig



Rep. Addia Wuchner



Rep. Alecia Webb-Edgington



Rep. David Floyd



Rep. Jill York



Rep. Jim Glenn



Rep. Joe Fischer



Rep. Leslie Combs



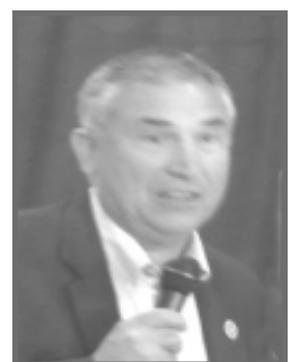
Rep. Ted Edmonds



Rep. Tommy Thompson



Rep. Wilson Stone



Rep. Sal Santoro



Sen. Damon Thayer



Sen. David Boswell



Sen. Elizabeth Tori



Sen. Jack Westwood



Sen. Jim Higdon



Sen. John Schickel



Sen. Katie Stine



US Rep. Geoff Davis



Rep. Sannie Overly

Business Partners participating in the Workshops!

KRTA business partners are always there to help you. Each is highly specialized in his/her area. The partners pictured were at the workshop to answer questions. We appreciate their efforts to travel the many miles required to set up booths and make themselves available to our membership.



Andrea Hayes
Commonwealth Credit Union



Cindy Block
Commonwealth Credit Union



Bridgett Grant
Brown & Brown Insurance



Scott Wegenast
AARP of KY



Brent Godbey
Comfort Keepers



Lorri Mills
Home Instead



Hank Hensley
Finance Line



Todd, Stephanie, & Ruth
Comfort Keepers



Charity Gillian
Liberty Mutual



Mark Duvall
Commonwealth Credit Union



Les Murphy
Home Instead



Emily Harlan
Home Instead



Tammy Boarman & Stephen Bryson
Home Instead



Gail Dickman & Carla Burkart
Liberty Mutual



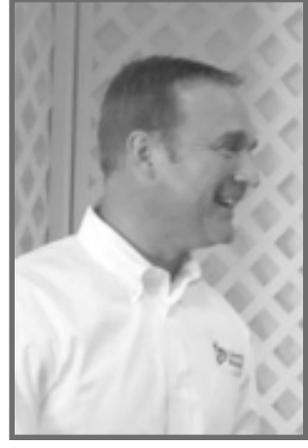
Clint Fryberger
Liberty Mutual



Dave Farmer
Liberty Mutual



Amy Meade & Tom Brooks
Liberty Mutual



Joey Doom
Liberty Mutual



Marshall Brumback
LifeLock

Business Partners participating in the Workshops!



Al Wilson
NHA



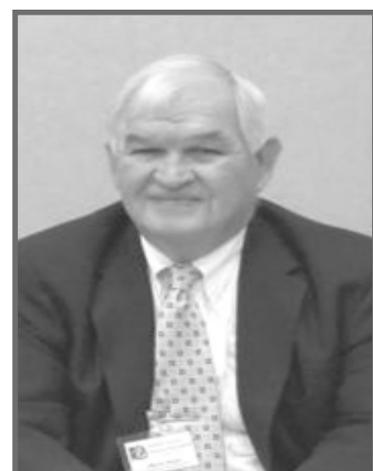
John Motsinger
NHA



Steve Turpin & Keith Hazelbaker
North American Life



Jeff Johnson
North American Life



Marvin Kinch
NHA



Kay Goldberg
RIPE! for Retirement



Beth Roark
Lifelock



Keith Hazelbaker
North American Life



District Presidents

Top Row:

- Sandra Rudolph—FIRST DISTRICT
- Joe Hicklin—SECOND DISTRICT
- Anna Sturgeon—THIRD DISTRICT
- Margaret Sims—FOURTH DISTRICT

Middle Row:

- Shirley Sills—FIFTH DISTRICT
- Jim Hicks—JEFFERSON
- Danny Presnell—CENTRAL KY EAST
- Connie Wiggs—CENTRAL KY WEST
- J.B. Losey—NORTHERN DISTRICT

Bottom Row:

- Billy J. McDade—UPPER CUMBERLAND
- Wayne Ryan—MIDDLE CUMBERLAND
- Judy Spencer—UPPER KY RIVER
- Emma Lou Isaac—BIG SANDY
- Ed Cook for Ann Porter—EASTERN

U.S. Seniors Face Growing Fraud Threat, Groups Warn

When we talk about the aging U.S. population, the conversation often focuses on who will take care of the physical needs of millions of seniors.

But there's a growing threat we also need to confront: financial fraud of the elderly.

One out of every five Americans over the age of 65—73 million people—has been victimized by a financial swindle, according to a survey by the Investor Protection Trust, a non-profit education organization.

The finding is particularly troubling when you consider that more than one-third of people over 70 have some form of memory impairment, according to a 2008 study by a national team of university researchers. Cognitive problems make seniors more vulnerable to fraud.

Stealing from seniors adds up to more than \$2.6 billion a year, according to a report released last year by MetLife's Mature Market Institute.

"With the present state of the economy, older Americans are at a greater risk than ever of having their financial security threatened," said Sandra Timmermann, director of the institute.

For each case of elder fraud reported to authorities, an estimated four or more go unreported, according to MetLife. Appallingly, family members and caregivers are the perpetrators in 55 percent of the cases. In an effort to catch the thieves, the Investor Protection Trust has joined forces with a number of organizations to create the Elder Investment Fraud and Financial Exploitation project. The organizations involved include the North American Securities Administrators Association, the National Adult Protective Services Association the American Academy of Family Physicians, the National Area Health Education Center Organization and the National Association of Geriatric Education Centers.

The project centers on teaching medical professionals and adult protective services workers to identify the red flags that a senior is being financially abused. Professionals are being encouraged to be alert to changes in an elderly person's behavior, or the presence of a caregiver who appears excessively protective or dominating. Clinicians and geriatrics faculty from the Baylor College of Medicine in Houston have developed a "Clinician's Pocket Guide" with questions and checklists. To download the brochure, go to www.investorprotection.org.

The brochure suggests questions that professionals should ask seniors who could be vulnerable to fraud, including:

Who manages your money day to day? How is that going?

Have you given power of attorney to another person?

Do you have a will? Has anyone asked you to change it?

If the answers raise any concerns, the professionals are then instructed to consult a checklist for further signs that the elderly person may be a victim of financial fraud. The guide lists resources and where to report the suspected abuse.

The elder abuse project was field tested in Texas, where several cases went to trial and resulted in convictions. Among them was an attorney who was sentenced to 99 years in state prison for a \$10 million investment scheme that mostly snagged elderly victims. The more seniors who are scammed out of their money, the greater the financial burden to care for them will fall to the government. "Older people simply don't have the time to recover whatever losses they might incur," Blandin said. So watch out for the seniors you know.

Write Michelle Singletary c/o The Washington Post, 1150 15th St., N.W., Washington, D.C 20071. Her e-mail address is singletarym@washingpost.com.

Th Courier-Journal Sunday, June 27, 2010



My Name is Jane Ellen Wilson—I knit hats!



Jane Ellen Wilson and her hats. She titles this picture, *JOY*. Just look at her face!

After 36 years of teaching (one in Texas, one in Hopkinsville, Kentucky and 34 years in Trigg County, Kentucky), I retired. When I first retired, I worked with Habitat, which I loved. I also planned to teach English as a second language; however, both of these projects required you to be at certain place at a certain time.

My sister told me about the Knit-A-Cap project. It has proven to be perfect for me. I can do it anywhere—in Kentucky in Florida, at home, in the car, when I wait on my husband, but most of all when I walk! Yes, I walk

and knit hats and it is a great joy!

The hats go to all Native American children, including Eskimo tribes in Alaska. So far, I have done about 1,900 hats. A teacher requests hats for her whole class. I have heard from several teachers and many students have written me notes. I have pictures of about 200 students in my hats. What a joy and an extra bonus! I would knit the hats if I never heard from anyone but to hear from them and even get pictures is such great joy!

My hats have gone to Wilson, Michigan—Potawatomi; Barrow, Alaska—Tikiguq; Pocatella, Idaho—Blackfoot; Washington State—Lummi; Point Hope, Alaska—Yup'ik; Page, Arizona—Navajo; Winslow, Arizona; Flagstaff, Arizona; Pine Hill, New Mexico—Navajo; Haywood, Wisconsin—Ojibwe; Navajo Reservation, New Mexico; Hannaville, Michigan; Rocky Boys School, Montana; Pawnee, Oklahoma—Pawnee; Minto, Alaska; Princeton, Maine; Savet St Marie, Michigan; and a few others.

It takes me about two to two and a half hours to make a hat. I make 300 or more a year. I hope to make 10,000—that will take me until I am 96. However, I could stretch that number to eleven, twelve or thirteen thousand. My aunt lived healthy and strong until she was 104.

My students were my love, my passion, my life. Now I have been blessed with another passion—the children that get my hats don't get sick and they learn to read. The teacher in me loves this and, I repeat, as educators we all know reading is the key to everything. The children were getting ear infections, missing school and not learning to read. I love it that the medical solution was a knitted hat! Because of the hat, the children do not get the ear infections, do not miss school and learn to read. We as educators would rather a child could read than do anything.

I can do only a few hundred hats a year. If you could knit some hats or recruit some friends to do just one hat each, it would be such a valuable project. Are you game?

I package my hats in lots of 15. I attach *The Way Knit Was* to each package and also attach it to the mailing box on the outside.

It is truly how I feel about my hats.

If interested in participating contact:

Jane Ellen Wilson
243 Cayuga Dr
Cadiz KY 42211

or

Lana Shaughnessy, Group Leader
Discretionary Grant Programs
Office of Indian Affairs
400 Maryland Av SW
Washington, DC 20202

The Way Knit Was

Human beings have a long history of using amulets and talismans: object worn to bring luck, help, or protection to the wearer. They appear in every faith and every culture across the globe—whether in the form of a cross, a Jewish prayer shawl, a rabbit's foot, or an ancient Egyptian scarab, humans crave these anchors. I have always felt that knitting something for someone I care for is a little bit like that: When I give someone this hat, I don't really mean, "Hey, here's a hat." I mean, "Take this. I made it for you. I want you to be warm and safe and careful in the big world. I want you to know I love you."

Secrets of Growing Old Well

The first day of school our professor introduced himself and challenged us to get to know someone we didn't already know. I stood up to look around when a gentle hand touched my shoulder.

I turned around to find a wrinkled, little old lady beaming up at me with a smile that lit up her entire being. She said, "Hi, handsome. My name is Rose. I'm eighty-seven years old. Can I give you a hug?"

I laughed and enthusiastically responded, "Of course you may!" and she gave me a giant squeeze. "Why are you in college at such a young, innocent age?" I asked. She jokingly replied, "I'm here to meet a rich husband, get married, and have a couple of kids. . ." "No, seriously," I asked. I was curious what may have motivated her to be taking on this challenge at her age. "I have always dreamed of having a college education and now I'm getting one!" she told me.

After class we walked to the student union building and shared a chocolate milkshake. We became instant friends. Every day for the next three months we would leave class together and talk nonstop. I was always mesmerized listening to this "time machine" as she shared her wisdom and experience with me.

Over the course of the year, Rose became a campus icon and she easily made friends wherever she went. She loved to dress up and she reveled in the attention bestowed upon her from the other students. She was living it up.

At the end of the semester we invited Rose to speak at our football banquet. I'll never forget what she taught us. She was introduced and stepped up to the podium. As she began to deliver her prepared speech, she dropped her three by five cards on the floor. Frustrated and a little embarrassed she leaned into the microphone and simply said, "I'm sorry I'm so jittery, I gave up beer for Lent and this whiskey is killing me! I'll never get my speech back in order so let me just tell you what I know."

As we laughed she cleared her throat and began, "We do not stop playing because we are old, we grow old

because we stop playing. There are only four secrets to staying young, being happy, and achieving success.

You have to laugh and find humor every day.

You've got to have a dream. When you lose your dreams, you die. We have so many people walking around who are dead and don't even know it!

There is a huge difference between growing older and growing up. If you are nineteen years old and lie in bed for one full year and don't do one productive thing, you will turn twenty years old. If I am eighty-seven years old and stay in bed for a year and never do anything I will turn eighty-eight. Anybody can grow older. That doesn't take any talent or ability. *The idea is to grow up by always finding opportunity in change.*

Have no regrets. The elderly usually don't have regrets for what we did, but rather for things we did not do. The only people who fear death are those with regrets."

She concluded her speech by courageously singing "The Rose." She challenged each of us to study the lyrics and live them out in our daily lives.

At the year's end Rose finished the college degree she had begun all those years ago. One week after graduation, Rose died peacefully in her sleep. Over two thousand college students attended her funeral in tribute to the wonderful woman who taught by example that it's never too late to be all you can possibly be.

When you finish reading this, please share this peaceful word of advice with your friends and family. They'll enjoy reading it.

These words have been passed along in loving memory of Rose.

Remember, growing older is mandatory. Growing up is optional. We make a living by what we get. We make a life by what we give.

Editor's Note: I have a file marked "Miscellaneous." In it I keep articles and items of interest to be used in the newspaper when I have available space. Dr. Wagoner had given this story to me in August 2005. It was an e-mail he had received and thought I might want to pass it along to you. I don't know who wrote it or even if it's true. At any rate, it's a nice story that certainly has a good lesson.

Looking For a Career Change?

Looking for growth opportunity? Want to be your own boss?

Help your fellow KRTA members plan for Long Term care. Learn how selling Long Term Care insurance to KRTA members helps them while helping your career.

If you are looking for a change and are a person who is:

- Energetic
- A self-starter
- Highly motivated
- Outgoing & positive
- A good communicator

You'll Want to Talk with Us TODAY!

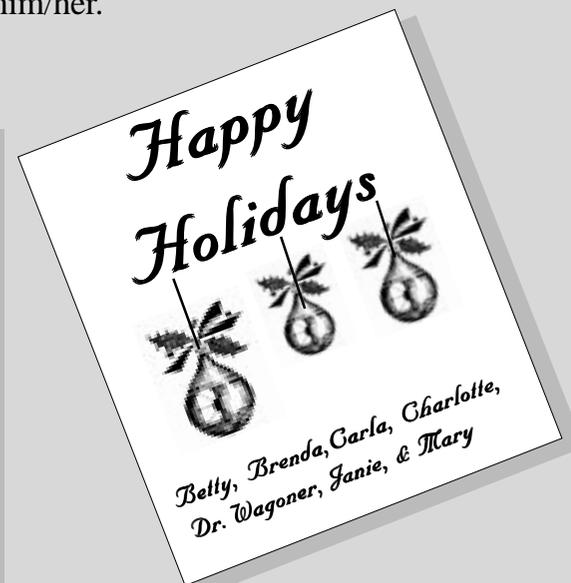
Contact Brooke at National Health Administrators
Phone: 469-341-3748 or Email: Brooke@NHA.net



10 Commandments of Membership

- ◆ A MEMBER is the most important person in any association.
- ◆ A MEMBER is a part of our association—not an outsider.
- ◆ A MEMBER is is not a cold statistic—he/she is a flesh and blood human being with feelings and emotions like our own..
- ◆ A MEMBER is not dependent on us—we are dependent on he/she.
- ◆ A MEMBER is not an interruption of our work—he/she is the purpose of it.
- ◆ A MEMBER does us a favor when he/she calls—and we are doing him/her a favor by serving him/her.
- ◆ A MEMBER is the life blood of this and every other association.
- ◆ A MEMBER likes to associate with the progressive organization that supports the education community.
- ◆ A MEMBER is a person who brings us his/her wants—it is our job to fill those wants.
- ◆ A MEMBER is deserving of the courteous and attentive treatment we can give him/her.

As of November 10, our membership is beyond the goal of 27,500 and is now at 27,800—another reason to celebrate!



The KRTA office will be closed December 23 through January 3.

(Continued from "KRTA: 2010" on page 2)

Notice that all of these items are in the past tense. As we step out in 2011, we need to put them in the present: We have more to do!

Defining KRTA

What is an association? It is "a group of people who voluntarily come together to solve common problems, meet common needs and accomplish common goals." What makes an association unique is that the same population is its owners, customers and workforce.

We are all aware that knowledge is power, KRTA will continue in 2011 to communicate with our members and make them aware of the association's legislative priorities, programs, benefits and activities. KRTA, at the state, district and local levels, needs your involvement to be successful.

Pension Reform

In August I was able to attend the Association of State Retired Teacher Executives' (ASRTE) annual meeting. ASRTE is an association of all my counterparts in other states. One of the agenda items was a roundtable discussion of recent events in other states. Each of us had an opportunity to share activities of our associations as well as to summarize recent legislation affecting retired educators in our states.

Public pension plans for educators are coming under attack all across the country. Many of the directors reported that the age for retirement eligibility had been increased and in one state that eligible age went up to 67. Other directors reported that COLAs were reduced, and even eliminated for their retirees. Kentucky is not the only state who has experienced changes in its healthcare program for educators.

I share this information with you to remind all of us that we need to continue to be diligent protectors of our KTRS pension and health benefits. There will be future attempts to change these plans and/or consolidate the state's retirement systems and their assets. Although it sometimes seems that individually we struggle to be heard, collectively we cannot be ignored.

(Continued from "Social Security..." on page 2)

Thus, if you were eligible for a \$1,000 spouse's, widow's or widower's benefit from Social Security, you instead would receive \$0 per month from Social Security. Your monthly pension benefit of \$3,000 is not affected.

The WEP, by contrast, applies to people who worked part of their careers in jobs not covered by Social Security and part of their careers in jobs covered by Social Security. The WEP affects KTRS members who apply for their own (not spousal) Social Security benefits and fail to satisfy certain exceptions.

A major exception is that KTRS members, who were eligible for their public pension before January 1, 1986 (i.e., 20 or more years of service under age 55, or 10 or more years over 55) or have at least 30 years of substantial coverage under Social Security are exempt from the WEP. There is some relief for KTRS members with 20-30 years of Social Security coverage.

If a KTRS member does not satisfy the exceptions, then they are subject to the WEP, meaning that their Social Security benefits will be calculated using a different formula. Under that different formula, instead of receiving 90% of the first \$606, which the KTRS member earned on the average each month (in this case \$545.40), the KTRS member would receive 40% of the first \$606 (\$242.40)—more than 55% less in benefits. It is critical to stay in contact with your federal legislators. You have the greatest impact on your representative and senators when you stay in constant contact with them.

Analysis of Paper Projecting State Pension Insolvency Dates

The National Association of State Retirement Administrators (NASRA) has issued an analysis of Joshua Rauh's Paper "Are State Public Pension Sustainable?" In his paper, Northwestern University Assistant Professor Joshua D. Rauh concludes that "many state systems will run out of money in 10-20 years if some attempt is not made to improve the funding of liabilities that have already accrued."

Subsequently, in a May 19, 2010, presentation at a University of California Retirement Security Institute conference, he recommended that: 1) state and local governments should close their defined benefit pension plans and issue debt to finance their pension liabilities; 2) the federal government should subsidize the debt issued by state and local governments to fund pensions; and 3) all newly hired governmental employees should be enrolled in Social Security and covered by defined contribution plans.

NASRA's analysis outlines point-by-point the errors in Mr. Rauh's recommendations. It is posted online at <http://nasra.org/resources/RauhResponse.pdf>.

It is vital to keep informed. Regular updates concerning Social Security and Pension issues appear in each issue of the KRTA News. Look for them.

KRTA Announces New Staff Member



Charlotte Lindley

If you have called the KRTA office recently and heard this lovely voice saying, "KRTA, this is Charlotte. May I help you?" you have met our newest member of the KRTA team, Charlotte Lindley.

Charlotte is a licensed social worker in the Commonwealth. She held a variety of positions in the Kentucky Cabinet for Families and Children. She worked for Caesar's Indiana Riverboat Casino in the Customer Service Department as well as the Customer Service Department of the Indiana Bureau of Motor Vehicles.

In addition to the responsibilities of receptionist, Charlotte will be working with membership data, mail, and a variety of office duties. With the growing membership and increased work load of our association, we will keep Charlotte busy!

We are all pleased to have Charlotte join our staff, and we are sure you will enjoy working with her. Be sure to welcome her when you call.



Former Educator Named AARP President

AARP welcomed Lee Hammond, a former Maryland Retired Teachers Association State President, as its new president. He will serve as AARP's lead volunteer until 2012. As AARP president, Hammond will articulate the positions and views of AARP; provide leadership; and foster creativity and enthusiasm in AARP's volunteers, members, and staff. Additionally, he will represent AARP and AARP/NRTA members at key national and international meetings and events.

Hammond, of Salisbury, Maryland, was elected to the Board of Directors in 2002. He began his 30-year career in education in Wicomico County, Maryland, as a classroom teacher. He then served as a school administrator for 25 years, developing administrative and managerial skills while working with diverse student and professional populations.

Before joining the AARP board, Hammond served as AARP Maryland State President of the Maryland Retired Teachers Association.

**KRTA has a
new e-mail address:
info@krta.org**

*From The Scoop, News for
California's Retired Teachers
August 2010*

Long Term Care Insurance Did You Know?

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

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

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

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

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

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

Joseph P. Blanchette, CLTC, National Health Administrators

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

What Should You Do? Many retirees are understandably concerned about

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

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

Which one should I choose?

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

Filing a Long Term Care Claim: Getting Started

National Health Administrators
Joseph P. Blanchette, CLTC

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

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

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

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

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

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

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

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.



AROUND THE STATE . . .

Woodford County Retired Teachers Develop a Scholarship Fund Jim Cole is Driving Force to Make a Dream a Reality

Under the leadership of Retired Woodford County teacher Jim Cole, the local organization based in Versailles raised over \$2500 to be used as a basis for funding a yearly scholarship for a graduating senior of Woodford County High School who plans to major in education and become a teacher.

Jim approached the local association over a year ago presenting his dream of using a plant sale to develop funds that would provide funding for a scholarship. He and his wife Kathy live on Troy Pike in Versailles and have a beautiful farm filled with cattle, horses, chickens, ducks, cats and even peacocks, but their real love is gardening. They both have proverbial green thumbs so when Jim said that he would coordinate the sale of over 1600 plants and all members needed to do was volunteer plastic containers and plant starts, he had 100% commitment on the part of the members.

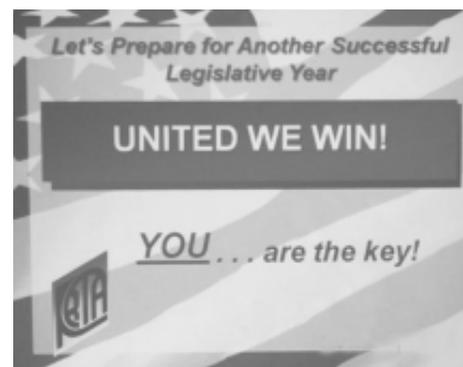
Jim began early in the year to grow, transplant, and nurture a remarkable variety of plants including ferns, hibiscus, iris, lilac, peony, pussy willow, hydrangea—just to name a few. He even worked with the Woodford County High School agriculture teacher and sold excess plants that her FFA group was not able to sell.

If this may sound like a fun and delightful endeavor, one must stop and remember the hot dry summer we in central Kentucky experienced. Jim, Kathy, his neighbor Mary Don Coyle, and fellow members Steve Bush of Lawrenceburg, and Faye Daniel spent many hours watering and moving the plants so they would be in the most productive location on his farm.

When selling time began, Jim set up his lawn chairs, his umbrella, and a cooler and invited fellow retirees to sell from his front yard. Jim advertised in the local paper and sent out numerous e-mails that were forwarded far and wide, and the profits began to flow.

This was not an easy project and the \$2500 did not magically appear; but through Jim's leadership, his wife's constant support and the volunteering of many local members, the dream of awarding an education scholarship is becoming a reality. Jim and his committee are finalizing a scholarship application, and Jim is still rounding up donations to this worthy cause.

Jim Cole's hard labors and determination show what can be accomplished when a dream takes form and a dynamic personality sets in motion the hard work and organizational skills to see that dream become a reality.



Lee County RTA

Avis Thompson will be the new Local President for Lee County RTA. She replaces Madge Cockerham. If you need to get in touch with Avis, her phone number is 606-464-9177 and her email address is samavis@bellsouth.net.

**KRTA has a
new e-mail address:
info@krta.org**

Metcalf County RTA

Jim Huckleberry, a member of Metcalfe County RTA and TDRTA council member, is shown with Senator David Givens from Greensburg, Kentucky. Senator Givens was a guest speaker at the last meeting giving an informative and delightful talk

Pictured below is a float representing the one-room school of the 1890's decade in the Sesquicentennial Celebration of Metcalfe County.



Metcalf County RTA float

Membership Co-Chairs On the Move! Membership Workshop for Northern District



Late Summer and Fall are busy times for the KRTA Membership Co-Chairs. Betty, Debby, and Ernie have been "on the road" presenting Membership material at the Fall Workshops.

While Ernie was busy presenting Membership during the Third week of the Fall Workshops, Betty and Debby were "on the road" following up with District and Local RTAs in obtaining new KRTA memberships; working to assist in meeting local, district, and state membership goals!

In conjunction with KTRS, Debby was invited to Northern KY, and Central KY to assist with the KY Teachers Retirement System's Pre-Retirement workshops to recruit new KRTA members. Also, she developed a special Membership

Workshop for Central KY East, Central KY West, and Northern KY Districts. Each of these District Presidents and District Membership Chairs contacted their Local Membership Chairs and invited them to attend a special "hands-on" Membership workshop. During these workshops, Membership Goals and Lists were distributed; strategies were developed to connect with Inactive Members; and white cards were prepared for a personal contact.

A special "Thank You" to District and Local Membership Chairs for going the extra mile to enlist new members and raise the banner for KRTA Membership! Your State Membership Co-Chairs are ready and available to assist your Local and District Meetings.

MISCELLANEOUS INFO . . .



YOU MIGHT WANT TO KNOW

Create the Good School Supply Drive

by Jim Frank



Jim Frank

KRTA Vice President

KRTA has committed to join the NRTA/AARP "Create the Good School Supply Drive" for 2011. This is a convenient way to fulfill your community service volunteer hours toward attainment of a Gold, Silver or Bronze award presented annually. www.createthegood.org/equipped-to-learn offers ideas on how to get involved. With high unemployment, and more than 30 million students enrolled in free and reduced meal programs, families are struggling. Many

children are unprepared for school because their families can't afford to purchase notebooks, pens, and other supplies their kids need to be effective. In addition, schools across the country are facing budget cuts and lack of funding to purchase necessary supplies.

The term "Create the Good" came from a speech **Ethel Percy Andrus**, AARP's founder, gave on community service where she said, "The challenge to live up to our better selves, to believe well of our fellow men and perhaps by doing so to help *create the good*, to experiment, to explore, to change, and to grow."

Rebecca Villareal, NRTA Senior Program Analyst, will attend our April 2011, state meeting and will be available with additional suggestions. Thus far, 37 state retired teacher associations have joined this effort. Your school district Family Resource Center can provide information about programs already in operation. I trust that each local and district association will find this a most rewarding educational effort.

Semester At Sea Lifelong Learning Program

Did you say when you retired you wanted to see the world? Go back to school? Maybe take a course or two for fun? Now is your chance to see the world and take courses of your choice for credit or audit with the Semester At Sea Lifelong Learning Program. Each fall, spring and summer the Semester At Sea program includes nontraditional students in its global education program on the MV Explorer. These nontraditional students are called Lifelong Learners and become part of an academic community consisting of undergraduate students, faculty, staff, international lecturers and students. Itineraries include as many as twelve ports of call on voyages that circumnavigate the globe for 100-110 days. Summer voyages visit a world region and last 65-70 days. Lifelong Learners are being offered a 2 for 1 special on the Short-Term 2011, Fall 2011, and the Spring 2012 voyages. Two who share a cabin can now see the world for the price of one!

Perhaps an Enrichment voyage which is twenty days long is what you are looking for in retirement. Not a cruise, but a voyage that explores and studies the destinations taking an in depth look at the history and culture of the country as well as studying problems and perhaps solutions for a global community. The Holiday Enrichment Voyage will be to Central America and The Panama Canal December 15, 2010, through January 4, 2011. Archbishop Tutu will sail on this voyage. The Spring Enrichment voyage with the same itinerary will be April 27 through May 18, 2011. You will have a chance to explore twelve ports of call and traverse the Panama Canal. Now this is retirement! A chance to sail with leading experts as well as explore a region of the world with fellow passengers and immerse yourself in the culture and history of the countries. For further information about the Enrichment Voyages or the Lifelong Learner Program on upcoming voyages, please contact Eileen Strenecky at (502) 429-6044 or bstrenecky@gmail.com.

Please accept our apology for errors in the county listing of deceased retirees in the September 2010 issue of the KRTA News. These retirees were deceased in May 2010.

BARREN

Lillian Klapheke

BOYD

Pauline Irvine

BOYLE

Joyce Melson

Mary E Sims

BUTLER

Henrietta Wilson

CALLOWAY

Inez Hill

CAMPBELL

Rose Kramer

CHRISTIAN

Barbara Taylor

DAVISS

Jerry Coleman

Elizabeth Martin

Charles E Parks

ELLIOTT

Lois Dixon

FAYETTE

Charles Harman

William Jordan

Wanda Thomas

Penny Trumbo

Claude Vaughan

GREEN

Cleadus McMahan

HARDIN

Reva Kerfoot

JEFFERSON

Nancy C Baker

Ann Borst

Patricia P Dixon

Tressie Hatcher

Arleen R Kareken

Fred L Kuhn Jr

Eleanor F Lewis

Mary Markwell

Jeanne Miller

Pauline Ringwalt

George Sauer

JESSAMINE

Margaret Lamb

JOHNSON

Charles Adkins

Dorothy Bradley

Barbara Conley

KENTON

Delbert Hutson

Barbara A Spencer

KNOTT

Reta Moore

LAUREL

Harold McCowan

LESLIE

Rose Asher

Elbert Couch

Leila Begley

LYON

Kenneth Middleton

MADISON

William E Carfield

Judith Clark

Dorothy W Miller

Robert Morris

MARION

Janice E Osborne

MARTIN

Bessie Cassidy

MCCRACKEN

Dove McNabb

MERCER

Nancy Waggener

MORGAN

Irene Terrell

MUHLENBERG

Kathleen Strader

OLDHAM

Evelyn H Salyer

PERRY

Loretta White

PULASKI

Shirley E Smith

SCOTT

Roberta T Jarvis

TRIGG

Marie Cunningham

WARREN

Gertrude Bale

Thomas Smith

WHITLEY

Ernestine Carter

Eunice M Gibbs



Plastic bottles are made to be air-tight, such that water will not leak. Just cut off the top with a small portion of the bottle, then gather the opening of a plastic bag and push it through the neck of the bottle top. Voila! a plastic bag with a screw-on top.

This is a great idea to share.

It's good for us and the environment, too!

FOR YOUR INFORMATION

KRTA OFFICE

1.800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)
info@krta.org (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

DELTA DENTAL INSURANCE

1.866.480.4872

AVESIS KRTA VISION PLAN

Enrollment 1.800.466.5182 ~ 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

HOME INSTEAD SENIOR CARE

1.866.886.6831 or www.seniorcarelouisville.net

NORTH AMERICAN LIFE PLANS including *LifeLock*

1.888.362.1214 or khazelbaker@lifeplansllc.com

www.krtadiscounplans.com

TRAVEL

Bluegrass Tours 1.800.755.6956 or 1.859.252.5744

Quips, Quotes & Puzzles

MODERN MATURITY

Today at the drugstore, the clerk was a gent.
 From my purchase this chap took off ten percent.
 I asked for the cause of a lesser amount;
 And he answered, "Because of the Seniors' Discount."

I went to McDonald's for a burger and fries;
 And there, once again, got quite a surprise.
 The clerk poured some coffee which he handed to me.
 He said, "For you Seniors, the coffee is free."

Understand—I'm not old—I'm merely mature;
 But some things are changing, temporarily, I'm sure.
 The newspaper print gets smaller each day,
 And people speak softer—can't hear what they say.
 My teeth are my own (I have the receipt).
 and my glasses identify people I meet.

Oh, I've slowed down a bit. . .not a lot, I am sure.
 You see, I'm not old—I'm only mature.
 The gold in my hair has been bleached by the sun.
 You should see all the damage that chlorine has done.
 Washing my hair has turned it all white,
 But don't call it gray—saying "blonde" is just right.

My car is all paid for. . .not a nickel is owed.
 Yet a kid yells, "Old duffe. . .get off of the road!"
 My friends all get older. . .much faster than me.
 They seem much more wrinkled, from what I can see.
 I've got "character lines," not wrinkles. . .for sure,
 But don't call me old—just call me mature.

The steps in the houses they're building today
 Are so high that they take your breath all away;
 And the streets are much steeper than ten years ago.
 That should explain why my walking is slow.
 But I'm keeping up on what's hip and what's new,
 And I think I can still dance a mean boogaloo.
 I'm still in the running in this I'm secure,
 I'm not really old—I'm only mature.

—An internet find—

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

Want to receive the latest KRTA updates?

Please keep your e-mail address updated.

Notify us at
info@krta.org

Deceased Retired Teachers

JULY, AUGUST, SEPTEMBER 2010

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

ALLEN	CASEY	FRANKLIN	Billy Treadway	PIKE
James Bazzell	Lois McDonald	Charles Cox	Carol Walker	Goldia Benedict
ANDERSON	CHRISTIAN	Gary Dean	KENTON	Edith Hatfield
Paul Barnes	Joseph Vance	Winnona Lee	Barbara Brandner	Jerry Mullins
BARREN	CLAY	Gertrude Ridgel	KNOTT	Jerry Senter
Nancy Hayes	Edith Reid	Eugene Smothermon	Tressie Messer	Helen Whitt
BELL	Nadine Smith	Sandi Thomas	R B Singleton	Claudia Williamson
Nancy Bohannon	Frances Webb	FULTON	KNOX	PULASKI
Gloria Lowe	CLINTON	Larry Jamison	Rae Baker	Linda Frye
Eva Tipton	Marie Farmer	GARRARD	LARUE	Mark Hail
Ford Wilson	Marie Talbott	Tommie Merritt	Mina Scott	Roy Holt
BOONE	DAVISS	GRANT	Eva Howard	ROCKCASTLE
Billy Neely	Adoree Haas	Horace Kelley	Jeanette Ingram	Margie Brock
Anne Vermillion	Ruth Moore	GRAVES	Edna Keen	ROWAN
Bill Warfield	W Paschal	Ruth Easley	LAWRENCE	Jean Jones
BOURBON	EDMONSON	Sheila Shaw	Helen Kennedy	Doris Whitt
Sally Meng	Agnes Carnes	HARDIN	LETCHER	RUSSELL
BOYLE	ELLIOTT	William Lee	Barbara Ison	Grover Johnson
Louise Murphy	Beatrice Adkins	Helen Raby	LIVINGSTON	L Dorselma Thomas
Mary Lois Robinson	Carrie Lyons	Amy Zehm	John Curry	SCOTT
BRACKEN	FAYETTE	HARLAN	MADISON	Dorothy Knox
Mary Carter	Donald Bodley	Jane Carroll	James Arthur	SHELBY
BULLITT	Joy Breeding	Fern Frey	Emma Grise	Luther Stivers
Margaret Spencer	Gladys Davis	HART	Max Huss	TRIGG
CALLOWAY	Jane Davis	Alice Higgason	William Schulz	Bill Francis
Charlotte Barker	Hazel Fox	HENDERSON	MARION	WARREN
James Long	Lula Kirkland	Eunice Dunbar	Robert Osborne	Gene Farley
Christine Pogue	Marjorie Magedanz	David Holland	MARSHALL	William Goad
CAMPBELL	Ken Morton	Henrietta Jacobshagen	Rhea McCaleb	Irene Hinton
Bill Corbin	Marie Quillings	Delois Nunley	MARTIN	James Hollowell
Sara Flowers	Virginia Rentz	Grace Odle	William Cline	Brenda Killebrew
Robert Gearhart	Ruth Rice	HOPKINS	MCCRACKEN	Pansy Lowe
Karen Holt	Sanford Roach	Janie Kerlick	David Cooper	Lena Miller
Juanita Snedegar	Edna Sharp	JEFFERSON	Letha Crider	Elizabeth Runner
CARTER	Joan Tandy	Donald Alwes	Edgar Doores	E Schweizer
Jack Calhoun	Olive Tingle	Robert Bauer	Dolores Snow	Amy West
Jenny Patton	Clive White Jr	Leonard Bloss	MCCREARY	WASHINGTON
John Ramey		Betty Bratcher	Geraldine Spencer	Verna Campbell
		James Byford	MEADE	WAYNE
		Ruthann Chandler	Linda Walz	Mildred Stamper
		Mary Conwill	MERCER	
		Jennye Cox	Blanche Alsip	
		Tracie Cox	Rosemary Hammond	
		Jane Deatz	METCALFE	
		Abby Fife	Billie Blakeman	
		Emmeline Frank	Lera King	
		Helen Gregory	Harold Moran	
		Rosalee Herman	MUHLENBERG	
		Gordon Hoskins	Charles Day	
		Herschel Martin	Donald Hancock	
		Rosemary Payton	Wanda Summers	
		Early Perry	OHIO	
		Dorothy Phillips	J Taylor	
		Mary Ridge	OLDHAM	
		Lavange Roman	Sibyl Montfort	
		Frances Saunders	Linda Watts	
		Mary Schuhmann	PERRY	
		Beatrice Schwartz	Dewey Chapman	
		William Sloane	Chester Moore	

KRTA OFFICE STAFF

DR. ROBERT WAGONER
EXECUTIVE DIRECTOR

JANIE CASLOWE
DEPUTY EXECUTIVE DIRECTOR
MEMBER SERVICES

FRANK HATFIELD
EXECUTIVE DIRECTOR EMERITUS

CARLA HAHN, SECRETARY
CHARLOTTE LINDLEY, RECEPTIONIST

KENTUCKY RETIRED TEACHERS ASSN.

7505 BARDSTOWN ROAD
LOUISVILLE, KY 40291-3234

502-231-5802
1-800-551-7979

502-231-0686 (FAX)
krt98@aol.com (E-MAIL)
www.krta.org (WEB SITE)

OFFICE HOURS
MON.- FRI. 8:30 AM - 4:00 PM

KRTA NEWS

(PUBLISHED QUARTERLY)

BRENDA MEREDITH, EDITOR
BETTY HESTER, ASSOCIATE EDITOR

KRTA OFFICERS

MELANIE WOOD, PRESIDENT
EDWIN COOK, PRESIDENT-ELECT
JIM FRANK, VICE-PRESIDENT
CEBERT GILBERT, PAST PRESIDENT

