



# News



A QUARTERLY PUBLICATION

**Kentucky Retired Teachers Association**  
*Serving Retired Teachers Since 1957*

VOLUME XLV, NUMBER 3

LOUISVILLE, KENTUCKY

MARCH 2011

## Who Will Support Our Interests?

Kentucky  
Gubernatorial Candidates  
2011

Retired educator issues will require attention in the upcoming election and next year's legislative session. KRTA members need to know how the next governor will respond in addressing these concerns.

KRTA is working diligently to ensure that the needs of retired educators are met. However, the governor's position concerning these needs is always critical.

Prior to the November 2011 general election, KRTA will be asking each gubernatorial candidate to respond to questions about how he/she may address these critical issues. The questions and the respondents' answers will appear in the September 2011 issue of KRTA News.

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

Please be mindful of each candidate's platform and keep informed through the public media, town meetings, and other opportunities to get to know the candidates. Your vote will be vital.

## 2011 Convention Speakers



Dr. Stephen Boyd



Rebecca Villarreal



Jim Miller

**Dr. Steve Boyd** has been involved in the study and practice of communication all his adult life. At age 26, he won the Toastmasters International Speech Contest. He completed the Ph.D. degree in Speech Communication from the University of Illinois at age 27.

He is currently Professor of Speech Communication in the College of Informatics at Northern Kentucky University, where he received the "Outstanding Professor of the Year" award. His

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# PERSONALLY SPEAKING . . .

## Social Security News & Pension Watch



**Bob Wagoner**

**Executive  
Director**

### KRTA: Advocacy

#### Governmental Relations

Who's looking out for you? Advocacy, or government relations, is one the most important and, at the same time, one of the most intangible benefits KRTA provides its members. Every week during a legislative session,

KRTA volunteer advocates are interacting with our representatives, senators and executive branch policymakers.

Whether it is supporting or opposing legislation or input on retired teacher issues, the positions of the KRTA membership are shared with lawmakers and policymakers on an ongoing basis.

These important activities do not always receive a high level of attention. Defeating a bill or having a word or phrase deleted from a regulation are not tangible items. Persuading a legislator to vote in favor of a KRTA position is difficult to quantify. Additionally, much of this activity because of its sensitive political nature is not suited to wide publicity.

As you go about your daily routine, be assured that when it comes to advocacy, KRTA's volunteer advocates are going about their work on your behalf, even if you do not hear much about it.

#### DB vs DC

The controversy continues. Many private sector entities continue to move away from Defined Benefit (DB) Group Retirement plans to Defined Contribution (DC) Individual Savings accounts. The primary reason stated for this migration to DC individual savings accounts is the criticism that DB group retirement plans are too expensive to operate.

The National Institute on Retirement Security (NIRS) has studied this migration from DB group retirement plans to DC individual savings accounts over several years. NIRS has concluded that DB group retirement plans for public employees are ideally suited for all parties concerned: (1) the taxpayer, (2) the employee, and (3) the employer.

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### Mandatory Social Security Coverage Included in Deficit Reduction Proposals

Both the deficit reduction plan drafted by the leaders of President Obama's debt commission and one recently released by an independent group would achieve part of their budgetary goals by requiring all newly-hired state and local workers to participate in Social Security after 2020.

The plan from Clinton White House Chief of Staff Erskine Bowles and former Republican Sen. Alan Simpson of Wyoming, co-chairs of the National Commission on Fiscal Responsibility and Reform, project that mandatory coverage would cover 8 percent of Social Security's \$5.3-trillion, 75-year shortfall.

Meanwhile, a plan from the Bipartisan Policy Center, an independent group that includes many former high-ranking government and private sector officials and is led by Clinton White House budget director Alice Rivlin, a member of the Bowles-Simpson commission, and former Senate Budget Committee Chairman Pete Domenici, R-N.M., endorses the same measure to save the federal government \$566 billion through 2040.

"Incorporating these new government employees reflects the goal of increasing the universality of Social Security, which was pursued throughout the second half of the 20th century," the plan stated. "Placing them in the system will provide better disability and survivor insurance protection for many workers who move between government employment and other jobs."

Forced coverage would require state and local governments to pay billions of dollars in payroll taxes for employees who do not now participate in Social Security, an expense that studies have concluded could lead to tax increases, cuts in vital government services and the destabilization of public pension funds. The center's plan, to some extent, acknowledges the financial challenges that this measure would create for states and localities, noting that implementation is delayed until 2020 "due to the poor fiscal condition of state and local governments, and the significant underfunding of public employee pensions."

"This grace period will give governments time to shore up and reform their pension systems," the plan stated. "Over the long run, covering all of their employees under Social Security could help states and localities get their fiscal houses in

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### A Message from Your President—*Celebrate Retirement!*



**Melanie Wood**  
**KRTA President**

By the time you receive this newsletter winter will soon be over and I'm sure you feel the same way I do in anxiously awaiting the arrival of spring!

The legislative session went well and we managed to stay under the radar. We still have reason to celebrate our pension plan and health benefits and for that we are most grateful. Thanks to the KTRS staff, Bob Wagoner and the KRTA state and local committee chairs for monitoring the situation and communicating with the membership throughout the legislative session.

Congratulations to our state and local membership chairs and the district presidents! We exceeded our 2010-2011 membership goal in December and they keep signing new members! Way to go! What tremendous growth we've had in the past year. Let's keep the momentum going and give assistance to the membership team by recruiting both retired and active teachers.

With states facing declining revenue they are looking at public pension plans and retiree health benefits for both state employees and teachers. Pension plans are threatening the fiscal health of many states. We've heard this issue discussed and there has been harsh criticism by the media, often without factual information; and the issue is now spilling over to public criticism. We are fortunate that our state retirement systems are separate, but that is not always the case across the country.

According to the Pew's Pension and Retiree Care Report, just over half the states had fully funded pension systems in 2000. By 2006 that number was down to six, and by 2008 only four states could make that claim. The Pew Center on the States puts the total shortfall for those benefits at \$1 trillion. In 2009 eleven states took action to reduce the pension liabilities by increasing employee contributions or reducing benefits. Last year eighteen states made similar changes.

#### Defined Benefit vs. Defined Contribution

According to the National Institute on Retirement Security, the Defined Benefit Plan provides the same retirement income at 46% less cost than the Defined Contribution Plan.

(Continue on page 4)

# KRTA PARTNERS . . .

## Winter's Last Blast



**Keith Hazelbaker**  
North American Life Plans

### How A Free Life Insurance Review Could Save You Money

*By Keith Hazelbaker, CFP®, North American Life Plans, LLC*

If you own a universal life or permanent life insurance policy that was issued prior to 2003, you may be a good candidate for a 1035 exchange of your existing policy to a newer policy with richer benefits for the same or less premium.

Because life insurance is priced based on our life expectancy and because we're living longer, the cost of life insurance has gone down in recent years. This presents a tremendous opportunity for you to get more value for your premium dollars.

In addition, many of the newer product designs feature death benefit guarantees beyond age 100.

You may also qualify for a lower premium if you have quit smoking, lost a significant amount of weight or been cured of a serious illness since you purchased your coverage.

Even if you have some health problems, we may be able to help you.

For a free review of your existing life insurance coverage and your future needs by a KRTA-endorsed representative, please call North American Life Plans at 1-888-362-1214 weekdays between 9:30 a.m. and 6 p.m. Eastern Time.

### What Is Identity Theft And How To Protect Yourself



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

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

While some identity theft victims resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record.

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

LifeLock is available through your KRTA membership at a discounted rate of only \$8.99/month for individuals and \$14.99/month for couples. To sign up, call North American Life Plans at 1-888-362-1214 weekdays between 9:30 am and 6:00 p.m. Eastern.

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

#### At Home

- Replenish dwindling emergency supplies, including food, water and batteries.
- Stock plenty of dry logs for your fireplace.
- If you lose electricity that powers your thermostats and furnace, wear warm clothes and keep extra blankets nearby. NEVER turn on a gas oven to supply heat.
- Instead of candles, use flashlights and battery-powered lanterns to provide light.

#### In Your Vehicle

- Stay inside, but if it's safe to do so, hang a colored cloth on your antenna or lay flares on the road to indicate distress.
- Run the heater for 10 minutes every hour with the engine on so you don't drain your battery.
- Crack a window for fresh air.
- Put on extra layers of clothing or wrap yourself in a blanket.
- Try to stay awake if you're alone or alternate taking naps with your passengers.
- If water is unavailable, melt snow before you eat it; otherwise it will lower your body temperature.

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



**Dave Farmer**  
Liberty Mutual

#### Correction Notice

On Page 15 of the December 2010 KRTA News, the 3rd paragraph of the Social Security article should have stated:

A major exception is that KTRS members, who were eligible for their public pension before January 1, 1986 (i.e. 30 or more years of service under 55, or 5 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.

### March 1-2 Volunteer Opportunity

AARP Kentucky is looking for five or six new volunteers to train on March 1-2 in Louisville as AARP Foundation Virtual Job Coaches (VJCs). VJCs don't have to have a counseling or HR background—we'll provide training—but of course that background would be helpful.

If selected for the training, AARP will pay all expenses to come to Louisville for the training. This volunteer experience is very flexible—VJCs set the times/dates they will coach their clients—and all coaching is done over the phone or via email. The expectation would be 1 hour per week per client for three to 12 weeks (usual client takes six weeks for the program). VJCs agree to accept between two and 10 clients at any one time.

You will help those age 50+ re-career and/or return to the workplace as part-time or seasonal employees. Celebrate, Connect, Listen to, and Inspire others by helping them find that age is not a barrier to achieving new goals and dreams.

If you are interested in learning more about this volunteer position, please contact Patrice Blanchard, AARP Associate State Director - Community Outreach, at [pblanchard@aarp.org](mailto:pblanchard@aarp.org) or 502-394-3428.



## The Duties of An Executor of An Estate

(Continued from "Celebrate Retirement" on page 2)

An executor is the person responsible for settling a deceased person's estate. As executor, your duties include inventorying, appraising, and distributing assets; paying taxes; and settling debts owed by the deceased. You are legally obligated

to act in the interests of the deceased, following the wishes expressed in his or her will. If all this sounds a bit overwhelming, keep in mind that you can hire professional help; for example, an attorney to help with the probate process or an accountant to file taxes. This article provides an overview of the executor's role.

### 1. Who Can Be an Executor?

Any person over the age of 18 who hasn't been convicted of a felony can be named the executor of a will. Some people choose a lawyer, accountant, or financial consultant because of his or her expertise. Others choose to appoint a spouse, adult child, relative, or friend, especially if the estate is small. Generally, a family member or friend expects little or no pay for settling the estate and is anxious to get things settled quickly and smoothly.

Being an executor can be a lot of work. You have to follow up on many details and may also be called upon to help defend the terms of the will against squabbling heirs or unwarranted claims by outside parties. You also need to be able to act quickly in order to preserve the value of the estate. For example, taxes must be filed in a timely manner to avoid penalties.

Because of the many responsibilities involved, it's wise to ask the person being named in a will if he or she is willing to serve as executor. If you've been named executor in someone's will but are unwilling or unable to serve, you need to file a declination, a document declining your designation as executor, with the court. The contingent executor named in the will then steps in. If no contingent executor is named, the court will appoint one.

### 2. Responsibilities of an Executor

Settling an estate, even a simple one, involves plenty of loose ends and details. The following list will give you an idea of the many things you may need to do as executor. Use it as a guide, adding or deleting items as needed.

Locate the will

Obtain or contact a lawyer

Apply to appear before the probate court

Notify beneficiaries named in the will

Send notices of the person's death to the post office, utilities, banks, and credit card companies

Inventory all assets and have them appraised, if necessary

Collect debts owed to the estate

Check with deceased's employer for unpaid salary, insurance and other employee benefits

File for Social Security, civil service or veteran benefits

File for life insurance and other benefits

File city, state, and/or federal tax returns

File state death and federal estate tax returns

Pay valid claims against the estate

Distribute assets and obtain receipts from beneficiaries

File papers to finalize the estate

For your own protection, you should keep a copy of all records for at least two (2) years. And don't hesitate to seek the guidance of a lawyer if you need help in settling the estate.

### 3. Costs Incurred by the Executor

Generally, an estate is responsible for paying the executor a fee. This fee may be specified in the will, or it may be determined by state regulation. The executor's fee may be waived.

Generally, an executor is entitled to be reimbursed from the proceeds of the estate for expenses incurred in settling the estate. For example, if you live in Kentucky and are named executor of an estate in New York, the estate is liable for your commuting costs.

### 4. It's an Honor

If you have been named executor for a friend or family member, keep in mind that this is your final act of friendship. The deceased trusted you enough to give you this responsibility. You should be honored by that trust as you fulfill your duties as executor.

Please contact Buckman, Farris & Rakes for more information on this matter or any other legal matter.

### Longevity and Retirement Benefits

There have been recent discussions regarding modest increases in the retirement age for full benefits under Social Security and Medicare. In the past, legislators and public pension plans ignored longevity, but last year ten states passed legislation to require new government employees to work longer to receive a full pension. Illinois just passed a bill that requires newly hired workers to work until age 67 to receive full benefits. Similar proposals are pending in California and Mississippi.

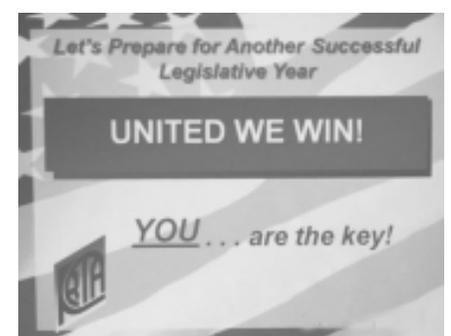
I believe that we will be hearing many debates on various types of pension reform for many years to come. For now, I'm just going to celebrate HB 540!

### Teacher Bonus for Advanced Degrees:

According to an article in The Washington Post, American schools pay more than 8.6 billion in bonuses to teachers with master's degrees—even though the idea that a higher degree makes a teacher more effective has been highly questioned. There is more than a decade of research showing that money has little impact on student achievement. Arne Duncan, U.S. Education Secretary, told the American Enterprise Institute that master's degree bonuses are an example of spending money on something that doesn't work. This should prove to be most interesting when states and school systems begin dealing with this controversy.

I am looking forward to the KRTA Convention in April at the Hurstbourne Holiday Inn. This is a wonderful time to renew acquaintances, visit with friends, enjoy entertainment, visit exhibits and receive the important recognition awards. We will also recognize our Volunteer of the Year. Make your reservation early. Join us as we Celebrate Our Retirement!

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## Five Steps to a Healthier Lifestyle for Seniors



Sarah Short  
Comfort Keepers

It is never too late to benefit from change. But, for many seniors change is hard, especially when it comes to eating habits and overall wellness. Introducing a new diet and exercise regimen can have positive physical and psychological impacts on seniors. That is why an effective strategy for improving wellness is to gradually adopt healthful habits, one step at a time.

A healthy diet can slow the onset of diseases and help seniors manage symptoms. By making small changes to a senior's diet, one step at a time, the opportunity for success is greater. Here are five steps to help improve the eating habits of older adults:

### Step 1:

**Drink more water.** Studies have produced varying recommendations over the years; but in truth, your water needs depend on many factors, including your health, how active you are and where you live. If you are not sure how much to drink, consider using the "8 x 8 rule"—drink eight 8-ounce glasses of water a day (about 1.9 liters). The rule could also be stated, "Drink eight 8-ounce glasses of fluid a day," as all fluids count toward the daily total. Although the approach really is not supported by scientific evidence, many people use this easy-to-remember rule as a guideline for how much water and other fluids to drink.<sup>1</sup>

### Step 2:

**Eat the right snacks.** Convenient between-meal snacks are helpful for people with small appetites. Bite-sized pieces of low-fat cheese, peanut butter or a piece of fruit can add a boost to nutrition. Avoid foods that are too sweet and have high sugar content. Too much sugar not only raises the risk of diabetes, but can also lead to weak eyesight and obesity. If available, choose sugar-free substitutes or low sugar versions of foods.

### Step 3:

**Add fiber to the diet**—but slowly, to give your body a chance to adjust. Adding too much fiber, too soon, may cause bloating, cramping, or gas. Increase your source of fiber one item at a time. For instance, replace white bread with whole grain bread. Or instead of a daily glass of orange juice, eat an orange three days of the week. Another helpful hint: take in more fluids as you increase fiber intake. Fluids help the body digest fiber.<sup>2</sup>

### Step 4:

**Limit the salt.** It is common for seniors to have a diminished sense of taste and smell. This may be why many of them readily add salt to their meals. Sodium intake should be less than one teaspoon per day to reduce the risk of developing high blood pressure, prevent and control hypertension, and prevent cardiovascular disease.<sup>3</sup>

### Step 5:

**Encourage exercise.** Daily exercise stimulates appetite, helps alleviate depression and strengthens muscles and bones. Join a community group for senior exercise. Group exercise activity also provides a valuable social outlet.

These five simple steps are a great start to a healthier lifestyle. Before changing any exercise or eating habits, please speak with your doctor.

<sup>1</sup> Mayo Clinic - [www.mayoclinic.com](http://www.mayoclinic.com)

<sup>2</sup> The American Academy of Family Physicians (AAFP)

<sup>3</sup> American Heart Association

Comfort Keepers® offers all KRTA members and their immediate families a preferred rate on Comfort Keepers services. For more information about this Comfort Keepers® offer, or to schedule a free in-home senior care assessment, please call 1-877-257-KRTA (5782) or visit [www.comfortkeepers.com](http://www.comfortkeepers.com) for the location nearest you. Our phone lines are answered 24/7 by a live voice!

## In Memory of Cheryl

It is with great sadness that we report the loss of Cheryl Martin, senior secretary with AARP Kentucky, who died unexpectedly from a heart attack at her home on Saturday, December 18, 2010. She had been with AARP since October 22, 2001.

Cheryl's work put her in close touch with AARP members, volunteers and chapters, as well as KRTA units -- all of whom often commented on her care and commitment to provide excellent assistance. You may remember her most

from her work with the AARP/KRTA Grandparent of the Year Essay Contest that annually involves hundreds of schools and thousands of fifth graders across the state.



Cheryl Martin  
AARP Senior Secretary

She was known in the Kentucky office for her great spirit, her never flagging cheer and the technical skills and patience that the rest of the office staff depended on. In her private life, Cheryl was a passionate animal advocate, spending countless hours feeding, trapping and neutering feral cats and tending to her numerous dogs, parrots and exotic fish. She and her husband Dennis were also soccer coaches for many years. Condolences can be sent to:

Dennis Martin, 8702 McKenna Way, Louisville, KY 40291. Dennis has asked that any memorials be sent to the Kentucky Humane Society.

## Ship and Save!

With most airlines charging for checked luggage, consider shipping it ahead. To send a 25-pound bag from Chicago to Orlando, for example, can take several days, but costs less than \$20 via parcel post, FedEx or UPS ground services—versus the \$25 charged by most airlines. Currently, Southwest doesn't charge for the first two checked bags weighing less than 50 pounds, and Jetblue allows one free checked piece. Depending on your airline, you might save even more by shipping bags weighing 50-plus pounds. Delta, for example, charges \$90 for that "overweight" bag on domestic flights, whereas shipping it coast to coast would cost less than \$66. Also, says Airfare Watchdog CEO George Hobica, "You'll enjoy better shipping tracking than the airlines can offer, plus better security. And you can breeze through the airport without waiting in line to check in your bags."

--Sid Kirchhelmer, *AARP Bulletin*, September 2010.

## Cookie Tray Project

Everyone likes cookies. They are a Great PR Tool! They don't last long in a faculty lounge, and it's great publicity for a local RTA. Just bake a batch of cookies, most recipes make two or three dozen, and take them to a faculty room at a school near you. Leave a note saying, "Thank you for what you are doing" from your local retired teachers association.

Your local grocery store might have an empty vegetable tray they will sell you for a few nickels so you don't have to worry about your tray being returned. This "Cookies PR" has made a great hit with faculty members around the other associations nationally. Just list the schools in your area and have your members sign up for each month and each building. Yum! Yum! Clear the project with the school principal. Your local newspaper might print an article and use a picture of members delivering cookies. Ask them!

**Want to receive the latest KRTA updates?**

*Please keep your e-mail address updated.*

*Notify us at*  
**[info@krta.org](mailto:info@krta.org)**

# FOR YOUR HEALTH & SAFETY . . .

## Ask CIS



too long. Move. Go outdoors if possible, but avoid places you associate with smoking.

**Q: Why do people gain weight when they quit smoking? Can extra pounds be avoided?**

A: There is a good chance you will gain weight when you quit. Your body uses food more slowly when you first stop smoking. You may eat more when you quit too. But it's important to remember that the health benefits of quitting tobacco far outweigh the drawbacks of gaining a few pounds. Here are some tips to keep your weight down while you are quitting:

- Make time to exercise every day. Even walking will help. All exercise burns calories, which helps prevent weight gain.
- Stay away from sweets and high-calorie foods. However, don't cut back on the amount of food you eat. Craving both food and cigarettes at the same time is tough to handle.
- Keep healthy low-calorie foods on hand for snacking. Try fresh fruits and vegetables, juices, yogurt, or air-popped popcorn without butter.
- Drink plenty of water. Drinking lots of water is healthy for everyone.

For free, one-on-one help with quitting, call the Smoking Quitline of the National Cancer Institute at 1-877-448-7848.

*The National Cancer Institute's Cancer Information Service (CIS) is one of the country's most trusted resources. Ask the CIS is distributed by the Mid-South CIS, which serves Alabama, Arkansas, Kentucky, Louisiana, Mississippi, and Tennessee. Call the CIS toll-free at 1-800-4-CANCER (1-800-422-6237) between 9 a.m. and 4:30 p.m. Monday through Friday.*



**Q: What can I do to lower my chance of getting cancer?**

A: Studies have shown that people can reduce their risk of developing cancer if they do the following:

- Avoid tobacco in any form.
- If you drink alcohol, limit yourself to one or two drinks a day.
- Limit your exposure to the sun, as well as to tanning beds and sun lamps.
- Eat five to nine servings of fruits and vegetables every day. This includes two to four servings of fruits and three to five servings of vegetables.
- Limit high-fat foods.
- Be active. Both vigorous and moderate activity appears to lower cancer risk. In addition, talk to your doctor about regular cancer screenings. These tests can find cancers of the breast, cervix, colon and rectum early, before symptoms develop.

For more information on how to prevent cancer or find it early, go to [www.cancer.gov](http://www.cancer.gov) and type "prevention" in the search field.

**Q: How do I deal with boredom if I quit smoking?**

A: Many people smoke when they are bored. Here are some ways to cope with boredom when you quit:

- Plan more activities than you have time for.
- Carry a book, crossword puzzle, or cell phone to keep your hands busy during waiting times.
- Notice what is going on around you. Look at the shape of buildings. Listen to sounds.
- Do not stay in the same place

## Whole Grains by Dr. Henry Baughman



Dr. Henry Baughman

Whole grains contain all of the parts of the grain—especially the husk—which contains fiber and 17 key nutrients, vitamins (especially B vitamins), minerals, antioxidants, and phytochemicals. The only way to be sure you're buying whole grain wheat bread is for the label to read "100% whole grain wheat." If the label just reads "Wheat Bread," this means it has some percentage of wheat in it; also, just because it's

brown in color does not mean it's whole grain. Other grains include barley, rice, oats, quinoa and corn. If you are trying to buy whole grains, read the label carefully.

There are numerous advantages for eating whole grains in food dishes. Research shows that people who eat three servings of whole grains daily are 20% less likely to suffer from heart disease, stroke and diabetes. It is thought that the fiber in whole grains prevents plaque buildup in the arteries, protecting against heart attacks. It takes longer for the body to digest whole grain foods, so levels of blood sugar stay steady, protecting against diabetes. According to Lisa Hark, Ph.D., author of *The Whole Grain Diet Miracle*, whole grains are bulky and their fiber causes a feeling of fullness so one is likely to eat less.

In addition to eating three slices of 100% whole wheat bread slices daily to get your recommended daily 48 grams of whole grains, you can eat whole grain oatmeal or bran flakes as cereal, or you can use these to "bread" chicken, fish or eggplant. You can use barley or quinoa in soups, add whole-grain granola or wheat germ to yogurt and use whole-grain pasta. When buying whole-grain products, be sure to read the label carefully. Look for the "Whole Grain 8g or more per serving" logo on food packaging to confirm it's a whole-grain product.

One caveat: A Small percentage of people (3 million Americans, according to the National Institute of Health) are allergic to wheat and cannot tolerate gluten. Gluten is a component of wheat, barley and rye. The signs/symptoms of Celiac Disease include malabsorption of nutrients in food, weight loss, diarrhea, severe abdominal pain, bloating and swelling. It can be fatal if people develop significant complications. Therefore, they should carefully read labels, ask about wheat content in foods at restaurants, and avoid drinking beer. An excellent book where alternative foods are suggested is *No More Digestive Problems* by Dr. Cynthia M Yoshida.

KENTUCKY TEACHERS' RETIREMENT SYSTEM		REGISTRATION	SEMINAR
PRE-RETIREMENT SEMINARS		9:00 a.m. - 9:15 a.m. (Local Time)	9:15 a.m. - 1:00 p.m. (Local Time)
March 5, 2011 <b>Pikeville High School</b> 120 Championship Drive Pikeville, KY 41501-9082	March 26, 2011 <b>Maysville Conference Center</b> 24 E. Second Street Maysville, KY 41056	April 16, 2011 <b>Holiday Inn</b> 2910 Ft. Campbell Blvd. Hopkinsville, KY 42240	
April 30, 2011 <b>Newport Middle School</b> 30 West 8th Street Newport, KY 41071	Guests are welcome if seating is available. Priority is given to KTRS Members!	*KTRS provides the coffee at State Parks. The district should provide for the coffee at other places.	

## Sneaky Signs of Heart Attack



**Chest pressure**—squeezing, fullness or pain (typically in the center of the chest and lasting more than a few minutes; discomfort may come and go).

**Pain or discomfort in other areas of the upper body**—including one or both arms, the back, neck, jaw, or stomach.

**Shortness of breath**—with or without chest discomfort.

**Breaking out in a cold sweat**

**Nausea**

**Lightheadedness**

If any of these symptoms are experienced, call 911.

## Long Term Care Insurance Did You Know?

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

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

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

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

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

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

Joseph P. Blanchette, CLTC, National Health Administrators

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

**What Should You Do?** Many retirees are understandably concerned about

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

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

### Which one should I choose?

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

## Filing a Long Term Care Claim: Getting Started

National Health Administrators  
Joseph P. Blanchette, CLTC

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

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

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

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

### Notify the Company as Soon as Possible:

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

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

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.

### 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.



# CONVENTION 2011 . . .

APRIL 18-19

*New Location*

**Holiday Inn**  
**1325 S. Hurstbourne Parkway**  
**Louisville KY 40222**



Each attendee (member or guest) who participates in any of the convention activities is required to pay the \$30 registration fee.



KRTA ID badge will be required for admission to all activities.

## PRE-CONVENTION ACTIVITIES

### MONDAY, APRIL 18

**Registration**

9:30 a.m. - 6:30 p.m.  
 ASHFORD

**District Presidents' Meeting**

10:15 a.m. - 1:15 p.m.  
 CHRUCHILL

**District Presidents & Executive Council Luncheon**  
**11:30 a.m.**

**Executive Council Meeting**  
 11:15 a.m. - 2:30 p.m.  
 CHURCHILL

**N. O. Kimbler Committee**  
 2:45 p.m.  
 CHURCHILL

**Opening Dinner**  
 Doors open at 6:00 p.m.  
 Dinner begins at 6:15 p.m.  
 GRAND BALLROOM



**Everyone Please Attend the President's Reception**  
 Monday, April 18  
 3:30 - 5:00 p.m.  
 ATRIUM

## CONVENTION SCHEDULE

### TUESDAY, APRIL 19

**Registration**

8:00 - 11:00 a.m.  
 ASHFORD

**Coffee & Donuts**  
 8:00 a.m. - 9:30 a.m.  
 ATRIUM

**Business Partner Exhibits**

8:00 a.m. - 12:30 p.m.  
 ELLIS

**Morning Session**

9:00 a.m. - 12:00 noon  
 GRAND BALLROOM

**Luncheon**

12:15 p.m. - 2:00 p.m.  
 ATRIUM

**Delegate Assembly**

2:15 p.m. - 3:30 p.m.  
 GRAND BALLROOM

- ✓ The convention is open to all registered KRTA members.
- ✓ The number of delegates to the Delegate Assembly is based on the local's KRTA state membership.
- ✓ Registration deadline is **April 8**.
- ✓ Room reservations must be made by **March 31** (\$84.90 room rate). Call **502-426-2600** and mention code **KRT**.



**KRTA CONVENTION 2011 - REGISTRATION FORM**  
**HOLIDAY INN HURSTBOURNE - Louisville, Kentucky**  
**\$30 Registration Fee**

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

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

\_\_\_\_\_  
 Name of Person Placing Order

\_\_\_\_\_  
 Street and Number

\_\_\_\_\_  
 City

\_\_\_\_\_  
 State

\_\_\_\_\_  
 Zip

( ) \_\_\_\_\_

Phone Number

\_\_\_\_\_  
 County Affiliation

Registrations must reach the KRTA office by April 8. Registration packets may be picked up at the KRTA registration window on April 18 or 19. Mail this registration form with attachments and payment to:

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

## Convention Activities

### Opening Night Dinner

Meat Loaf, Mashed Potatoes, Green Beans, Salad, Rolls, & Pie

### Standing Committee Reports

### Resolutions Committee Report

### Election of 2011-2012 Officers

### Luncheon Menu includes:

Sliced Turkey/Gravy, Stuffing, Vegetable Medley, Salad

Rolls & Cheesecake

### Membership & Unit Activities

### Local & District Recognition

### KRTA/AARP Grandparent Essay Contest Winner

### Door Prizes

### Entertainment

### KRTA Partner Exhibits

## *Hope to see you at the Convention at our new location!*

### Directions to Holiday Inn Hurstbourne

**From I-65 Southbound (from Indianapolis)**

I-65 South to I-64 East  
Exit 15c North—Hurstbourne Parkway  
*Entrance to hotel is on right, beside Thornton's Gas Station*

**From I-71 Southbound (From Cincinnati)**

I-71 South to I-265 South—Gene Snyder Expressway to I-64 West  
Exit 15—Hurstbourne Parkway  
Turn right at traffic light—Hotel is on right  
*Entrance to Hotel is on right, beside Thornton's Gas Station*

**From I-64 Westbound (From Lexington)**

I-64 East  
Exit 15—Hurstbourne Parkway  
Turn right at traffic light  
*Entrance to Hotel is on right, beside Thornton's Gas Station*

**From I-64 Eastbound (From St. Louis)**

I-64 East  
Exit 15 North—Hurstbourne Parkway  
Turn right at traffic light  
*Entrance to Hotel is on right, beside Thornton's Gas Station*

**From I-65 Northbound (From Nashville)**

I-65 North to I-265 East to I-64 West  
Exit 15—Hurstbourne Parkway  
Turn right at traffic light  
*Entrance to Hotel is on right, beside Thornton's Gas Station*

**From I-264 Eastbound**

(From Louisville International Airport)  
I-264 East—Watterson Expressway to I-64 East  
Exit 15c North—Hurstbourne Parkway  
*Entrance to Hotel is on right, beside Thornton's Gas Station*

(Continue from "Convention Speakers" pg 1)

articles on motivation and communication-related topics have appeared in various magazines and journals, and his four books on public speaking have sold over 30,000 copies. His most recent books are From Dull to Dynamic: Transforming Your Presentations and ATTENTION: The Art of Holding Your Audience in the Palm of Your Hand.

His interest in communication skills and personal development has taken him beyond the classroom. He is a popular after-dinner speaker and keynoter for meetings and conventions. His website is [www.sboyd.com](http://www.sboyd.com).

Steve conducts seminars and workshops for businesses and associations whose people want to speak and listen more effectively to improve personal and professional productivity. In addition to his sales and corporate communication training, Steve coached a National Champion in the American Legion High School Oratorical Contest.

**Jim Miller** serves as a consultant to the Ohio Public Employee's Retirement System of Ohio, the Coalition to Preserve Retirement Security based in Washington, D.C., and is associated with Lussier, Gregor, Vienna and Associates, Inc. based in Alexandria, VA. Prior to this he was the former Director of Governmental Relations for the State Teacher's Retirement System of Ohio. He has many years of experience in working with public pension issues at both the federal and state levels.

These issues have included legislation pertaining to pension reform, alternative retirement options, including defined contribution plans, health benefits, board independence, investments, IRS statues, benefit enhancements, social security reform, SEC issues, and other areas relative to public pension policies.

Prior to joining STRS in January 1987, he served as Director of the Division of Educational Services in the Ohio Department of Education. As part of his responsibilities, he served as the Department's Washington representative for more than 20 years where he worked on a wide variety of budget and policy issues. His division was responsible for administrating federally funded education programs in Ohio. Included was the Adult Literacy Program for which he was inducted into the International Adult Education Hall of Fame for recognition of his leadership in building the literacy program in Ohio and nationally.

In addition to his administrative experience at the Ohio Department of Education, he has served as an English and Social Studies teacher, high school basketball coach, and high school principal. He was also an adjunct professor at the Ohio State University for several years where he taught a graduate course titled "The Politics of Education." His undergraduate and graduate degrees are from Miami University, Oxford, Ohio. He also served in the U.S. Air Force during the Berlin crisis.

As Senior Program Analyst for NRTA: AARP's Educator Community, **Rebecca Villarreal** works with a nationwide network of volunteer leaders and affiliates including the Kentucky Retired Teachers Association. Collectively, they focus on meeting the needs of local populations of all ages and finding new and inventive ways to recruit, motivate and recognize association members. She also serves as the Midwest and Northeast Liaison for NRTA providing a range of resources from membership recruitment and communications to leadership development.

Rebecca will be our guest and offer remarks during the morning session. Here's what her past audience members wrote, "You energize people. What a worthwhile event! I learned so much!"

Prior to NRTA, Rebecca managed the dissemination grants program at the AARP Andrus Foundation and worked at Ogilvy Public Relations where she was a member of the education group servicing clients such as the Job Shadow Day Coalition and the Department of Labor's National

(Continued on pg 11)

**2011 COMMITTEES**

**Resolutions Committee**

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

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

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



**Nominating Committee**

Cebert Gilbert, Chair  
P O Box 1048  
Stanton, KY 40380-1048  
606-663-6893  
cgilb@bellsouth.net

Patsy Young  
418 Ridgecrest Rd.  
Elizabethtown, KY 42701  
270-765-7964  
pmyoung1@alltel.net

Tara Parker  
609 Old Station Rd.  
Frankfort, KY 40601  
502-227-0054  
tapa13@aol.com

Neal Tucker  
328 E. Young St.  
Morganfield, KY 42437  
270-389-4744  
nealdorris@bellsouth.net

Billy Triplett  
7872 Hwy. 550 E.  
Garner, KY 41817-8931  
606-946-2368  
brtriplett@yahoo.com

**Reception Committee**

Fonrose Wortham, Chair  
7613 Old Salem Ct.  
Louisville, KY 40242-4026  
502-429-5045

Joyce Cecil  
10409 Forest Garden Ln.  
Louisville, KY 40223  
502-426-0399

Jim Hicks  
3715 Stratford Ln. #1  
Louisville, KY 40207  
502-897-5845

Marianne Humphries  
6704 Green Meadow Ct.  
Louisville, KY 40207  
502-894-0332

Shannon Royal  
4516 S. Second St.  
Louisville, KY 40214  
502-366-2250

(Continue from “KRTA: Advocacy” pg 2)

NIRS points out that the three characteristics that make DB group retirement plans attractive to retirees—low costs, professional asset management, and lifetime income—are also the source of impressive economic efficiencies which benefit taxpayers.

A recent NIRS study compares what it would cost to provide a \$2,200 per month lifetime income to two (2) groups of employees, one under a DB group retirement plan and one under a DC individual savings account. The study found that a typical DB group retirement plan would do the job at a 46% lower cost than a typical DC individual savings account.

The reasons for this DB group retirement plan cost advantage are threefold. (1) It is documented that DB group retirement plans outperform DC individual savings accounts in investment returns. Because of that, less money needs to be contributed on the front end to finance any given level of benefit. (2) Individual life spans are finite. Consequently, individuals must downshift to an ever more conservative portfolio as they get older. DB group retirement plans have no reason to do that. As a result, DB group retirement plans can maintain better investment returns over time, as compared with individuals in DC individual savings accounts. Naturally, better returns equal lower costs! (3) DB group retirement plans are organized to plan for the average life expectancy of the group, whereas an individual must plan for the maximum life expectancy to avoid running out of money under a DC individual savings account. The DB group retirement plan pooled approach allows fewer dollars to be set aside for each individual, again reducing costs.

#### Our Country

Philanthropy is our best guarantee of a pluralistic society—one that does not depend on big government to address all of its needs. The American tradition of philanthropy—democratized giving—is also a sure way to avoid institutionalizing an aristocracy upon which the rest of society depends.

It has been said that the character of a society is determined by how it uses its surplus wealth. The fact that we in the United States invest so much of our surplus wealth in the common good says something very positive about our national character. Hopefully, this makes us better people and a better nation.

## Your KTRS “DB Plan” Provides Retirement Security— Even If You Live To Be 110 Years Old

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

(The articles in this column are reprints with permission from *KTRS RETIRED EDITION, DECEMBER 2010.*)

All across America the baby boom generation is starting to think about retirement. Many of these Americans with defined contribution accounts (like 401(k) accounts) are coming to the stark realization that they have not saved enough money. In a 2009 article titled “Why It’s Time to Retire the 401 (k)”, *Time Magazine* noted that 46% of all 401 (k) accounts have balances less than \$ 10,000. With such meager savings for retirement, many Americans are at substantial risk for outliving their retirement money and thereafter suffering poverty, dependence, and a loss of dignity in the last years of life.

For a person relying on a 401(k) account, how much money will they need to save to remain self-sufficient for their life? That is a fairly standard calculation if they know they will die on or before their 74th birthday. The much more difficult calculation is trying to figure out how much money they will need if they live beyond normal life expectancy. What if they live well beyond normal life expectancy to be 85,95, or maybe 110 years old?

The idea of living until 110 may not be as absurd as you might think. KTRS’s most senior retiree is 107 years old and has received a monthly pension benefit from KTRS for 41 years. KTRS has 39 other retirees over 100 years old. There are almost 5,000 retirees ages 80 through 99 years old. Unlike those people with 401(k) accounts, KTRS retirees will not outlive their benefits.

KTRS is a Defined Benefit Group Retirement Plan or what is commonly called a “DB Plan.” It provides true retirement security for your lifetime. It also provides ancillary benefits such as disability benefits if you become disabled prior to normal retirement.

DB Plans operate similarly to insurance policies by pooling “longevity risk” and carefully monitoring the average life expectancy and the amount of funds that need to be collectively set aside for retirements—no more, nor no less. This type of risk sharing mechanism eliminates the possibility of outliving retirement savings.

DB Plans also operate in an efficient manner for both the retiree and the taxpayers of the Commonwealth. Studies have also shown that on average, DB Plans can negotiate lower investment fees and enjoy higher investment returns than individuals do with their 401(k) accounts. As a long-term, group investor, rather than an individual, short-term investor, DB Plans can afford to invest in a more diversified portfolio and have a greater capacity for riding out periodic downturns in the market.

KTRS provides members with efficient pooling of longevity and investment risk. Members’ assets are professionally managed at a very low cost. All of these reasons make the KTRS “DB Plan” the most secure retirement system for Kentucky’s educators, most of whom do not participate in the federal Social Security program and therefore rely primarily upon KTRS for their retirement security. KTRS’s efficient, effective, and secure plan stands in severe contrast to the substantial social risks and high costs associated with 401(k) accounts.

### Important Reminder for KTRS Retirees Concerning Volunteering

Volunteering is a great thing for any individual to give of themselves to others, expecting nothing in return but the warm feeling of having done a good deed. However, the IRS is very concerned about “volunteering” being used as a sham retirement to circumvent federal law. When the IRS determines that a sham retirement has occurred, there can be extremely negative financial consequences for the retiree. To make volunteering a pleasurable experience while at the same time assuring compliance with federal and state laws, the following guidelines must be followed.

Volunteering during the mandatory break in service between retirement and before returning to work:

- **No** volunteering of any kind during the mandatory break in service is permitted

Volunteering after the mandatory break in service:

- Volunteering permitted\*
- No reporting of true volunteering required from retiree or employer (e.g. no Form 30E required)

*\*Receipt of compensation in any form, either currently or at a later date, for services that are “volunteered”: can have a serious impact on your KTRS retirement allowance. If you have any concerns, please contact the retirement system.*

### Commonwealth Issues Bond for KTRS Pension Funds

On August 26, 2010, KTRS received \$465 million in proceeds from a bond issued by the Commonwealth of Kentucky and purchased by private investors. This bond issue was approved by the Governor under the authority of legislation enacted by both chambers of the General Assembly during the 2010 Regular and Special Sessions. The proceeds of this bond issue were deposited in the KTRS Pension Fund in repayment of retirement contributions that had, since fiscal year 2005, been re-directed by the Commonwealth to pay retirees’ health insurance.

This is great news for the retirement system and its members. It not only repays the Pension Fund for re-directed

(Continued from “Mandatory Social Security” page 2)

order through transitioning to more sustainable pension programs.”

The plan also would impose new reporting mandates on public funds, requiring them to share data with the Social Security Administration until all state and local workers were in the program.

### Competing Deficit Reduction Plans Offered

The deficit reduction plan offered in early November by the chairs of President Obama's debt commission has received a mostly cool response, but it at least was flattered by imitation (of sorts).

Clinton White House Chief of Staff Erskine Bowles and former Republican Sen. Alan Simpson of Wyoming have released a plan that would reduce federal budget deficits by \$3.8 trillion over 10 years by, among other things, eliminating the income tax exclusion for employer-provided health insurance; ending the mortgage interest tax deduction; raising the Social Security retirement age; increasing the amount of income subject to Social Security taxes; revising the Social Security benefit formula; changing the calculation of Social Security cost-of-living allowances; requiring all newly-hired state and local workers to participate in Social Security after 2020; reforming Medicare, Medicaid and other federal health care programs; and cutting defense, farm subsidy and other spending.

The Bowles-Simpson plan would reduce the deficit to 2.2 percent of GDP by 2015, a level that is considered to be much more sustainable than the current level of 8 percent. The national debt, which now exceeds 60 percent of GDP, would fall to about 40 percent by 2037. (Under current law, it is projected to rise to 80 percent by that point.) In addition, it would reduce tax rates and secure Social Security solvency for 75 years.

Bowles called the plan a “starting point” for discussions among the 18 members—nine Democrats and nine Republicans—of the National Commission on Fiscal Responsibility and Reform, who were charged with delivering a deficit reduction plan to Congress by December 1. The Bowles-Simpson plan failed to gain the support of the required 14 commission members in order to submit it to Congress for an up-or-down vote.

An independent group that includes many former high-ranking government and private sector officials and is led by Clinton White House Budget Director Alice Rivlin, a commission member, and former Senate Budget Committee Chairman Pete Domenici, R-N.M., offered its own proposal on November 17 that would reduce the deficit by \$5.9 trillion over nine years and \$15.5 trillion over 15 years. The plan from the Bipartisan Policy Center would, among other things, impose a 6.5 percent national sales tax; eliminate most tax deductions and credits - including the exclusion for employer-provided health care, but not the one for mortgage interest, which would be overhauled—while reducing tax rates; reform Medicare and Medicaid; reduce farm subsidies; freeze domestic discretionary spending for four years and limit increases to the rate of economic growth after that; freeze defense spending for five years and limit increases to the rate of economic growth after that; increase the amount of income subject to Social Security taxes; change the calculation of Social Security cost-of-living allowances; revise the Social Security benefit formula, cutting benefits for the top one-fourth of earners; and require all newly-hired state and local workers to participate in Social Security after 2020.

It would also suspend the Social Security payroll tax for one year, a \$650 billion measure that is intended to stimulate the economy.

“The status quo is not an option, and everyone must sacrifice a little in the common interest,” Domenici and Rivlin wrote in *The Washington Post*. “Our economic security and our future prosperity depend on living within our means.”

Rep. Jane Schakowsky, D-Ill., another commission member, presented a plan on November 16 that would, among other things, make large cuts in defense spending; end the Bush tax cuts for higher-income earners; tax capital gains and dividends as ordinary income; eliminate some corporate tax breaks; and create a new energy tax with a cap-and-trade system of emissions regulation. As for Social Security, the plan would eliminate the payroll tax cap for employers and raise it for employees. The proposal is projected to cut the deficit by \$441 billion in 2015, with one-fourth of that amount coming from the Defense Department budget.

“Lower and middle-class Americans did not cause the deficit,” Schakowsky said

in a job at the Bowles-Simpson plan. That plan, she added, “would have serious consequences for lower and middle-class Americans, and that is why I cannot support it.”

“In my viewpoint, the people are way ahead of the members of Congress on this,” Bowles said. “I think the era of deficit denial is over. . . People are either going to face up to this issue today, or I'm telling you, the markets are going to force them to face up to it in a couple of years. And when they do, I can guarantee you it will be swift, and it will be severe.”

### GAO Recommends Reforms to Aid Multiemployer Pension Plans

Multiemployer pension plans face “large funding shortfalls and ... an uncertain future,” and improved oversight is needed, the GAO found in a report released on November 17.

The United States has about 1,500 multiemployer plans that cover around 10.4 million people and those plans, on an aggregate basis, have not been fully funded since 2000, according to the report. The recession has had a “severely negative impact” on the funds, with the percentage reporting funding levels of less than 80 percent jumping from 23 percent in 2008 to 68 percent in 2009. Even as the economy recovers, the report noted, the plans will still face demographic challenges, and “declines in collective bargaining, the withdrawal of contributing employers, and an aging workforce will likely increase their risk of insolvency.”

The GAO recommended that, in order to ease the strain on the already financially-strapped Pension Benefit Guaranty Corporation (PBGC), federal agencies improve the data collection regarding pensions and work together to use that data “to inform their policies and risk assessments.” In addition, the agency recommended that Congress eliminate duplicative reporting requirements and require the IRS, the Employee Benefits Security Administration and the PBGC to establish a shared database containing all information received from multiemployer plans.

“Without additional options to address their underfunding, or new employers joining the plans to replenish the contributions,” the report stated, “many plans may find themselves at greater risk of insolvency and more likely to need PBGC financial assistance sooner rather than later.”

(Continued from Rebecca Villarreal pg 9)

School-to-Work office. She formerly served on the board of Teaching for Change. Featured in *The Washington Post* and *The Chicago Tribune*, Rebecca is a published poet and visual artist who taught creative writing workshops to public school teachers and children.

Founded in 1947 by retired educator Dr. Ethel Percy Andrus, NRTA is the largest national organization that represents the interests of 50+ educators, with a membership of more than one-million active and retired higher-ed and K-12 educators and school personnel at the local, state and national level. The NRTA network includes a national office in Washington, DC, 52 state and city associations, and more than 2,700 local associations. NRTA members share a commitment to learning, voluntary service, and civic participation. Visit NRTA's Website at [www.aarp.org/nrta](http://www.aarp.org/nrta) for more information.

(Continued from “Commonwealth Issues Bonds on page 10)

contributions since fiscal year 2005, but it also provides a significant infusion of cash at a time when there are a lot of good investment opportunities in the marketplace. This one payment reduces the actuarially required employer contribution to the retirement system by just over three-quarters of one percentage point of total active member payroll. For this, KTRS and its membership can be very thankful to the Governor and General Assembly.

## Recruit a New KRTA Member

As spring approaches, there may be teachers and staff members in your area who are about to retire. Be sure to contact any new retiree, invite him/her and take them to a meeting with you; acquaint them with KRTA and the benefits provided. They will enjoy a warm welcome, a friendly atmosphere with a purpose, one being the protection and maintenance of KRTA.

**KRTA has a  
new e-mail address:  
[info@krtar.org](mailto:info@krtar.org)**

# INSIDE SCOOP . . .

## WHAT'S GOING ON AT KRTA

### KENTUCKY RETIRED TEACHERS ASSOCIATION STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS—MODIFIED CASH BASIS Years Ended June 30, 2009 and 2010

	2010		2009	
	Total	Percent to Revenue	Total	Percent to Revenue
<b>REVENUES</b>				
Membership dues	\$538,655	83.86%	\$527,645	84.78%
Contributions	61,914	9.64%	107,271	17.24%
Grant Income	-	0.00%	2,500	0.40%
Interest Income	8,619	1.34%	12,232	1.97%
Dividend Income	5,021	0.78%	6,559	1.05%
Other Income	25,639	3.99%	14,122	2.27%
Net unrealized (loss) gain on investments	2,445	0.38%	(47,938)	-7.70%
<b>TOTAL REVENUE</b>	<b>\$642,293</b>	<b>100.00%</b>	<b>\$622,391</b>	<b>100.00%</b>
	Amount	Percent to Revenue	Amount	Percent to Revenue
<b>EXPENSES</b>				
Salaries	\$161,678	25.17%	\$151,026	24.27%
Annual Convention	15,360	2.39%	12,121	1.95%
Committee Expenses	36,636	5.70%	19,166	3.08%
Contract Printing	11,007	1.71%	10,982	1.76%
Depreciation	16,502	2.57%	11,182	1.80%
District Expenses	6,300	0.98%	4,200	0.67%
District Managers Mtg	11,527	1.79%	9,728	1.56%
Employee Benefits	10,851	1.69%	11,007	1.77%
Fall Workshops	7,523	1.17%	8,005	1.29%
Insurance	3,109	0.48%	2,859	0.46%
KRTA News	46,751	7.28%	48,392	7.78%
Legal Hotline Services	18,720	2.91%	18,360	2.95%
Maintenance	21,687	3.38%	25,920	4.16%
Materials and Supplies	10,267	1.60%	7,581	1.22%
Miscellaneous	42	0.01%	61	0.01%
Payroll Taxes	13,385	2.08%	12,447	2.00%
Postage	28,614	4.45%	27,508	4.42%
Professional Fees	10,935	1.70%	9,760	1.57%
Professional Fees for Rate Increase Review	136,929	21.32%	37,448	6.02%
Scholarships	17,600	2.74%	17,600	2.83%
Retiree Recognition Reimbursement	4,944	0.77%	3,824	0.61%
Taxes and Licenses	3,030	0.47%	2,669	0.43%
Telephone	3,078	0.48%	2,814	0.45%
Travel	60,862	9.48%	51,583	8.29%
Utilities	2,380	0.37%	2,588	0.42%
<b>TOTAL EXPENSES</b>	<b>\$659,717</b>	<b>102.71%</b>	<b>\$508,831</b>	<b>81.75%</b>
Increase in Net Assets	\$(17,424)	-2.71%	\$113,560	18.25%
Net Assets -				
Beginning of Year	\$944,248		\$830,688	
End of Year	\$926,824		\$944,248	

Executive Director: *[Signature]* Date: 1/25/2011

## Membership Still on the Move . . . Upward!



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

Each spring when membership goals are set, the possibility of reaching those goals for some local associations seems as just a fleeting dream. But countless manpower hours later . . . and here we are celebrating the largest increase ever.

The goal was 27,500. Membership topped 28,000 in December and then **28,025** on January 20. What can we say? **You did it again!**

**Congratulations** are in order for **4 district and 45 local associations** that reached the goals set for them, making them eligible for the "Yes We Did" awards.

Districts:	Cen Ky East	Northern	Jefferson	Southern
<u>Locals:</u>	Barren	Grant	Letcher	Oldham
	Boone	Grayson	Lincoln	Owen
	Bullitt	Green	Madison	Pendleton
	Caldwell	Greenup	Marshall	Powell
	Campbell	Hancock	Martin	Scott
	Carlisle	Harrison	Mason	Simpson
	Carroll	Henderson	McCracken	Taylor
	Christian	Jackson	Metcalfe	Washington
	Crittenden	Kenton	Monroe	Webster
	Daviess	Larue	Montgomery	Wolfe
	Elliott	Leslie	Muhlenberg	Woodford
	Garrard			

The "Yes We Did" certificates will be awarded at the KRTA Convention during the evening dinner on April 18 at the Holiday Inn Hurstborne. Register for the convention and meet us there to celebrate.

### KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 20, 2011

DISTRICT	POTENTIAL MEMBERS	MEMBERS	%-AGE
Middle Cumberland	1,498	1,326	88.52%
Upper KY River	1,216	1,009	82.98%
First	2,447	2,027	82.84%
Second	2,383	1,971	82.71%
Central KY East	2,104	1,679	79.80%
Fourth	2,306	1,838	79.71%
Fifth	2,198	1,715	78.03%
Eastern	2,236	1,710	76.48%
Northern	2,401	1,765	73.51%
Third	3,028	2,197	72.56%
Upper Cumberland	1,984	1,429	72.03%
Big Sandy	1,701	1,186	69.72%
Central KY West	4,384	2,876	65.60%
Jefferson	5,315	3,339	62.82%
Out of State	3,650	1,817	49.78%
Associate	141	141	100.00%
<b>TOTALS</b>	<b>38,992</b>	<b>28,025</b>	<b>71.87%</b>

MEMBERSHIP TYPE	1/22/2010	1/20/2011	DIFFERENCE
Automatic Dues	21,701	22,253	552
Cash	5,427	5,771	344
<b>TOTALS</b>	<b>27,128</b>	<b>28,025</b>	<b>897</b>
Percentage	71.50%	71.87%	0.38%

### KTRS 2011 Electronic Fund Transfer Payment Dates

March 29	April 28	May 27	June 28
July 28	August 29	September 28	October 28
November 28	December 29		

# AROUND THE STATE . . .

## Hancock County RTA



North Hancock County Winners

The first place school winners of the Hancock County Grandparent Essay Contest sponsored by the Hancock County Retired Teachers Association and AARP were announced at the annual December meeting of the retired teachers at the Patio. North Hancock School winners being presented their checks and awards by Mary Buck,

secretary and treasurer of the local association, were: Grayce Emmick, first place; teacher Molly White; Rhonda Adkins, fifth grade teacher, with Audrianna Jones, who won third place; and Jami Morris, fifth grade teacher of Lexia Knight who won second place in the school contest. Mr. and Mrs. Bob Kerrick sponsor Hancock County's winner who will be announced at the March meeting of the retired teachers.

The South Hancock Elementary School first place winners of the Hancock County Grandparent Essay Contest sponsored by the Hancock County Retired Teachers and the AARP were announced at the annual December meeting of the Hancock County Retired Teachers at the Patio. South Hancock School winners being presented their checks and awards by secretary/treasurer of the Hancock County Retired Teachers Association, Mary Buck are fifth grade students and their teacher, Becky Gaynor, Dalton Richards, first place school winner; Crystal Corley, second place winner; and Tristin Cartwright, third place winner. Bob (retired teacher and high school principal in Hancock County) and Becky Kerrick graciously sponsor the county winner who will be announced at the March, 2011 retired teachers meeting.



South Hancock County Winners

## Bullitt County RTA

We were enlightened, delighted and entertained by the honorable Ken Schultz. The retired meteorologist has devoted as much enthusiasm to his career as a representative for Humana as he did in all the years he enlightened, delighted and entertained us as the weather forecaster on WHASTV.

At our December meeting Mr. Schultz interspersed humorous anecdotes with informational tidbits on how we can prevent illness and maintain a healthy lifestyle. One of those tidbits was a simple suggestion for getting more exercise. Mr. Schultz encouraged us to begin an exercise routine of walking each day by taking just one step. Then each subsequent day we should add a step to the previous day's steps. Within a year's time, we will have walked several miles!

Ken's final advice to us was to laugh often, at least 15 minutes a day. He said we can lose 1 ½ lbs. a year just by laughing. If that's the case then the meeting attendees lost at least an inch thanks to Ken's presentation!

## Bridging the Information Gap

by Home Instead Senior Care

With the first round of Baby Boomers reaching 65 this year, America will notice its population aging at an alarming rate. As the population swiftly ages and life expectancies lengthen, the country will begin to see a host of new issues arising, from escalated costs for programs like Social Security and Medicaid to increased demands on the medical system.

Thankfully, care options for aging Boomers are more sophisticated than ever before. The idea of aging in home until nursing care becomes inevitable is no longer the norm. According to the white paper "Seniors and the Information Gap" from Home Instead Senior Care, there are now eight distinct and custom tailored levels of senior care:

1. Senior centers
2. Adult care centers
3. In-home non-medical care
4. In-home medical care
5. Retirement & independent living communities
6. Assisted living communities
7. Skilled nursing homes
8. Hospice care

However, with the senior care system becoming more sophisticated, education is necessary for optimal decision making and many adult children as well as seniors have failed to educate themselves on the changing field. Home Instead Senior Care has dubbed this "the Senior Care Information Gap."

Conducted in 2009 by the Boomer Project, Home Instead Senior Care commissioned a study of adult children and seniors in the U.S. to gauge the level of education concerning senior care. The findings were shocking. 73% of adult children had failed to plan for or even think about care for their aging loved ones and an astounding 50% of seniors hadn't planned for their own care.

Respondents knew very little about the options available. The majority were only familiar with skilled nursing home care and assisted living care (two of the best known and most expensive options), but little else. Respondents also consistently overestimated the cost of care, except in the case of skilled nursing home care in which they severely underestimated the cost. In addition, respondents assumed that Social Security, Medicare, and personal retirement accounts or pensions would cover the financial burden. This is particularly disturbing when most people do not have the personal means to cover such a burden and Medicare and Medicaid only offer limited circumstantial coverage. Very few respondents mentioned long term care insurance, a resource considered by experts to be essential.

What does this mean for America and it's aging population? Ill-informed and unprepared seniors will not only create a crisis for their families, but also for the facilities unable to service the overwhelming need as well as elected officials who will receive substantial pressure to approve billions in spending for senior care services incurring more debt and putting an even greater strain on the nation's economy. According to Home Instead Senior Care, "In the absence of proper planning and informed decision making, the physical and emotional toll will be terrible and the financial cost intolerable."

Education and proper planning will not only improve seniors' quality of life, but save their families from undue stress and economic strain as well as save taxpayers vast sums of money. For more information on senior care options, available financial resources, and ways to bridge the Senior Care Information Gap, contact Home Instead Senior Care at 1-866-886-6831. The white paper "Seniors and the Information Gap" is available for review at <http://www.homeinstead.com/Lists/whitepapers/>.

On page 14 we have printed a letter we received from Home Instead about an employee who had the opportunity to return a favor for her former principal. Of the many stories we have heard, this is truly one of the best.

(Continued on page 14)

# MISCELLANEOUS INFO . . .



## YOU MIGHT WANT TO KNOW

### Union College Basketball Court Named For Paris' Ernie Trospen

When an old gymnasium at Union College was replaced, the building was destined to be destroyed. Several former Union College students and supporters, including Ernie Trospen, came together to offer financial help so that the Soldiers and Sailors Gymnasium was restored.

The Soldiers and Sailors Memorial Gymnasium was constructed in 1919 to meet the college's need for indoor athletic space. World War I had just come to an end, though it was not yet known by that name. At the time, the massive conflict was commonly called the "Great War," the "World War" and the "War to End All Wars." The immense loss of life inspired memorials all over the world. Knox County, Kentucky was no exception. As plans for Union's new gymnasium began to form and the conflict came to a close, Union and its Methodist partners made the decision to erect the building "as a memorial to the soldiers and sailors of Knox County."

For forty years, Soldiers and Sailors reverberated with the sounds of competitive play.

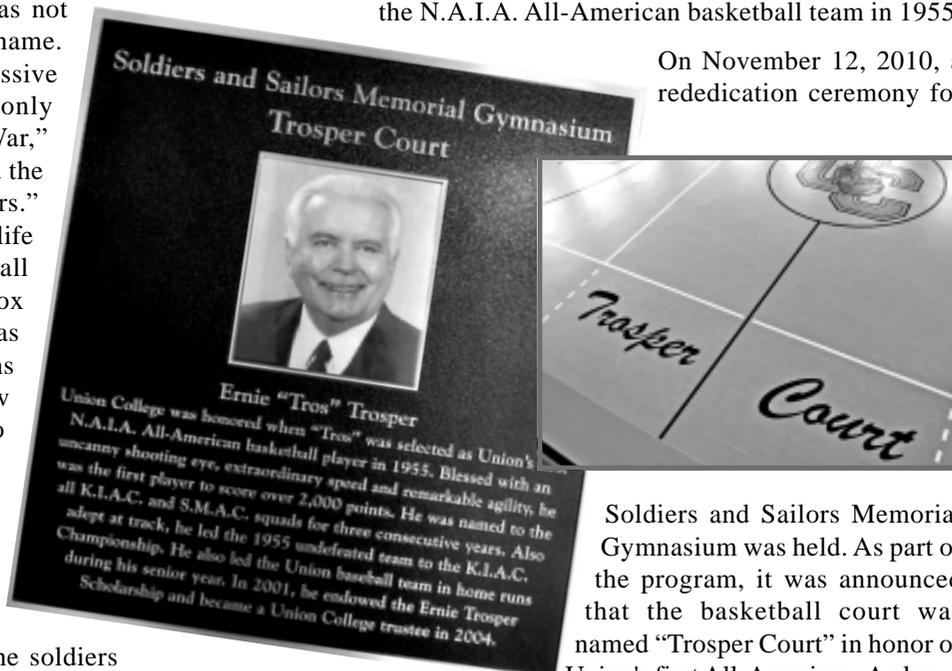
In 1964, after construction of Robsion Arena, the older gymnasium gradually fell into disuse. By 1978, major systems failed to pass inspection and the building was taken offline.

The successful plan to restore the building met important milestones along the way. In 2007, the lower level was transformed in a state of the art weight training and fitness facility.

In February 2010, an open house marked the occasion of the upper level's re-opening as an intramural gymnasium for basketball, volleyball, and other sporting events.

Ernie Trospen, a Harlan, Kentucky, native and a graduate of Harlan High School, came to Union College in the fall of 1951 on a full basketball scholarship. During the next four years, he left his mark on Union's athletic program by being named to the N.A.I.A. All-American basketball team in 1955.

On November 12, 2010, a rededication ceremony for



Soldiers and Sailors Memorial Gymnasium was held. As part of the program, it was announced that the basketball court was named "Trospen Court" in honor of Union's first All-American. A plaque

was also placed on the wall at the entrance of the gymnasium listing the many accomplishments while Trospen was on campus. Trospen is now a Trustee at Union College and resides in Paris.

The plaque is hanging in Union College's Soldiers and Sailors Memorial Gymnasium in honor of Ernie Trospen. The gym floor, in photo above, bears his name on the court.

Ernie is presently one of the Membership Committee Chairs and has served as KRTA President during the 2001-2002 fiscal year

Reprinted with permission from the  
*Bourbon County Citizen*, December 1, 2010

**Making Decisions.** William McKinley, the 25th U.S. President, once had to choose between two equally qualified men for a key job. He puzzled over the choice until he remembered a long-ago incident.

On a rainy night, McKinley had boarded a crowded streetcar. One of the men he was now considering had also been aboard, though he didn't see McKinley. Then an old woman carrying a basket of laundry struggled onto the car, looking in vain for a seat. The job candidate pretended not to see her and kept his seat. McKinley gave up his seat to help her.

Remembering the episode, which he called "this little omission of kindness," McKinley decided against the man on the streetcar. Our decisions—even the small, fleeting ones—tell a lot about us.

(Continued from "Home Instead" on page 13)

## You Just Never Know When Life Will Take You Full Circle

By Janice Austin, MSW

(Lexington, KY) You just never know when life will take you full circle. Medra Von Zuyed experienced that recently. As a 49-year-old caregiver for Home Instead Senior Care, she had been assigned to the home of a 96-year old client named James Peyton to assist him with homemaking duties.

This was her first visit with this client, so in an attempt to get to know him, she looked for clues about him in several photographs that hung on his wall. One of the pictures jumped out at her. It was Mr. Peyton as a much younger man. Her heart raced, as she realized that this person was a familiar face to her, and one that was permanently etched in her memory.

As a child, Medra had an accident and was improperly diagnosed as "brain damaged" and put in special classes. In the fourth grade she was transferred to a new school, Athens Elementary, and felt very scared and intimidated. Mr. Peyton, she realized as she gazed at this old photo, was the school principal who came to her rescue. He encouraged the teachers to work with her and give her their undivided special attention. Because of his interest in her progress, she was also assigned special tutoring. This led to a discovery that changed everything. Medra had a very special love of animals. Using that tool, she learned to read and was able to continue her education along with the rest of her classmates. Medra graduated from high school on schedule and attended Midway College.

Choking back tears of joy at the reunion, Medra said, "I am so thrilled that I can be a help to Mr. Peyton now." She added, "After so many years, to be able to thank Mr. Peyton for the impact he had on my life was a profound emotional experience—one that I'll cherish forever."

From  
Your  
Retirement  
System

Contact  
Info

#### KEHP (Retirees under age 65)

Humana: 1.877.597.7474  
Express Scripts: 1.866.413.8164  
[MyHumana.com](http://MyHumana.com)

- View your medical claims
- Look up healthcare providers
- Review plan description
- Order replacement card

#### MEHP (Retirees over age 65)

Humana: 1.866.396.8810  
Medco: 1.800.551.8060  
[MyHumana.com](http://MyHumana.com) (same as KEHP)  
[www.medco.com](http://www.medco.com)

- View your prescription record
- Order prescriptions — 90-day supply

#### KTRS: Frankfort, Kentucky

1.800.618.1687 (Toll free)  
502.848.8500 (Local)  
[www.ktrs.ky.gov](http://www.ktrs.ky.gov)

#### KRTA: Louisville, Kentucky

1.800.551.7979 502.231.5802  
[www.krta.org](http://www.krta.org) [info@krta.org](mailto:info@krta.org)

# FOR YOUR INFORMATION

**KRTA OFFICE**

1.800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)  
[info@krta.org](mailto:info@krta.org) (e-mail)      [www.krta.org](http://www.krta.org) (web site)

**KRTA LEGALINE**

1.800.232.1090

[smoore@bfrlaw.com](mailto:smoore@bfrlaw.com)

Buckman, Farris & Rakes    Shepherdsville, Kentucky

**KRTA FINANCE & INVESTMENT INFO**

Hank Hensley    1.800.927.0030

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**DELTA DENTAL INSURANCE**

1.866.480.4872

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**KY TEACHERS' RETIREMENT SYSTEM**

1.800.618.1687 or [www.ktrs.org](http://www.ktrs.org)

**COMMONWEALTH CREDIT UNION**

1.800.228.6420 or [www.ccuky.org](http://www.ccuky.org)

**COMFORT KEEPERS**

1.877.257.KRTA or [www.comfortkeepers.com](http://www.comfortkeepers.com)

**HOME INSTEAD SENIOR CARE**

1.866.886.6831 or [www.seniorcarelouisville.net](http://www.seniorcarelouisville.net)

**NORTH AMERICAN LIFE PLANS including LifeLock**

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[www.krtadiscountplans.com](http://www.krtadiscountplans.com)

**TRAVEL**

**Bluegrass Tours**    1.800.755.6956 or 1.859.252.5744

**ORDER FORM**

**KRTA MEMBERSHIP PIN**

Please send \_\_\_\_\_ pins @ \$2.50 each to

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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



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

# Quips, Quotes & Puzzles

*This is a quiz for people who know everything! These are not trick questions. They are straight questions with straight answers.*

1. Name the one sport in which neither the spectators nor the participants know the score or the leader until the contest ends.
2. What famous North American landmark is constantly moving backward?
3. Of all vegetables, only two can live to produce on their own for several growing seasons. All other vegetables must be replanted every year. What are the only two perennial vegetables?
4. What fruit has its seeds on the outside?
5. In many liquor stores, you can buy pear brandy, with a real pear inside the bottle. The pear is whole and ripe, and the bottle is genuine; it hasn't been cut in any way. How did the pear get inside the bottle?
6. Only three words in standard English begin with the letters 'dw' and they are all common words. Name two of them.
7. There are 14 punctuation marks in English grammar. Can you name at least half of them?
8. Name the only vegetable or fruit that is never sold frozen, canned, processed, cooked, or in any other form except fresh.
9. Name 6 or more things that you can wear on your feet beginning with the letter 'S.'

**Answers To Quiz:**

1. The one sport in which neither the spectators nor the participants know the score or the leader until the contest ends: Boxing.
2. North American landmark constantly moving backward: Niagara Falls . (The rim is worn down about two and a half feet each year because of the millions of gallons of water that rush over it every minute.)
3. Only two vegetables that can live to produce on their own for several growing seasons: Asparagus and rhubarb.
4. The fruit with its seeds on the outside: Strawberry.
5. How did the pear get inside the brandy bottle? It grew inside the bottle. The bottles are placed over pear buds when they are small and are wired in place on the tree. The bottle is left in place for the entire growing season. When the pears are ripe, they are snipped off at the stems.
6. Three English words beginning with dw: Dwarf, dwell and dwindle.
7. Fourteen punctuation marks in English grammar: Period, comma, colon, semicolon, dash, hyphen, apostrophe, question mark, exclamation point, quotation mark, brackets, parenthesis, braces, and ellipses.
8. The only vegetable or fruit never sold frozen, canned, processed, cooked, or in any other form but fresh: Lettuce.
9. Six or more things you can wear on your feet beginning with 'S': Shoes, socks, sandals, sneakers, slippers, skis, skates, snow-shoes, stockings, stilts.

# Deceased Retired Teachers

## OCTOBER, NOVEMBER, DECEMBER 2010

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

<b>BATH</b> Lillian P Moore	Nannie L Steele Martha Vimont	<b>JEFFERSON</b> Margaret Alexander	<b>LETCHER</b> Beulah Back	<b>PERRY</b> Grazia Combs
<b>BOYD</b> Robert Doss	Susan Whitlock	Jean G Baugh	Billie S Blair	Aileen W White
<b>CALLOWAY</b> Dan Marshall	<b>FLOYD</b> Ronald Hager	Clyde Blanton	<b>LEWIS</b> Cleo Lykins	Marie Wooton
Lorene McCage	Otha Hopkins	Paul Brower	<b>LIVINGSTON</b> Barbara Vick	<b>PIKE</b> Jeanette Belcher
Christine Parker	Billie Patton	Earl Driskell	<b>LOGAN</b> Margaret Garr	Beth Bevins
Margery T Shown	Ruth Reynolds	Margaret Garr	Reta Noe	Millard Bevins
<b>CAMPBELL</b> Janet Clark	<b>FRANKLIN</b> Patsy Gardenhire	Rachel Harford	<b>LYON</b> Gerald Adams	Harriett Johnson
Burley McMillan	<b>FULTON</b> Patsy N Roberts	Eunice Howerton	Cheryl A Geiger	Woodrow Johnson
Marjorie Miller	<b>GRAVES</b> Robert Hoggard	James Hughes	Janet Hacker	Lorena Lowe
Ruth E Pogue	<b>GREEN</b> Evelyn Wade	Robert Jarrell	Johnny Herald	Gladys Mullins
Margaret Smith	<b>GREENUP</b> Patricia Gibson	Georgette Johnson	Elizabeth Mitchell	Maurice Newsom
<b>CASEY</b> Maeleen Lawless	Mary Poe	Lorene Jones	George E Muns	Ruby Pigman
<b>CLARK</b> Velma Gulley	<b>HARDIN</b> Madena Hogg	Barbara Keathley	Kathleen Smith	Ruth J Salyer
<b>CLAY</b> Janice Couch	<b>HARLAN</b> Estelle Farley	Robert Kemper, Jr	Thomas Stovall	Edith Viperman
Maxie Garrison	Virginia Sharp	Wenonah Y Lewis	Daniel L Torbett	Dixie Williamson
<b>CUMBERLAND</b> Sarah Norris	<b>HARRISON</b> Richard Wills	Otis Mays	<b>MARSHALL</b> Melodean Hicks	<b>POWELL</b> Emma Salyer
Curtis Turner	<b>HENDERSON</b> Carolyn M McFarron	Anita Mills	Martha Lents	<b>PULASKI</b> Avery Hatfield
<b>DAVISS</b> Frances Evans	Marlene Villines	Mary L Mudd	<b>MARTIN</b> Rose Forsyth	Lucille Norfleet
Sibyl Swetman	Valada Weldon	Fannie Noltemeyer	<b>MCCRACKEN</b> Troy D Bean	<b>ROCKCASTLE</b> Paris Swinford
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