KRTA News

A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association

Serving Retired Teachers Since 1957

NRTA AARP's Educator Community

With Our Youth! PROMISING NEW OPPORTUNITIES

VOLUME XLVI, NUMBER 1 | LOUISVILLE, KENTUCKY | SEPTEMBER 2011

Gubernatorial Candidates Answer KRTA's Questions

Governor Steve Beshear
Democratic Candidate

Mr. Gatewood Galbraith
Independent Candidate

Senator David Williams
Republican Candidate

How do candidates for Kentucky Governor stand on issues important to retired teachers?

In order to better inform the membership, KRTA asked the candidates for the race for Governor of Kentucky to express their views on certain issues important to retired educators. Questions and their responses begin on page 4

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NRTA AARP's Educator Community

News
A QUARTERLY PUBLICATION
Kentucky Retired Teachers Association
7505 Bardstown Road
Louisville, Kentucky 40291-3234

IN THIS ISSUE . . .

FALL WORKSHOP COMING TO YOUR DISTRICT SEE PAGE 14

PERSONALLY SPEAKING . . .

KRTA: Does It Have Value?

Bob Wagoner

Executive Director

What does KRTA really mean to you? Does it have significant value? Do you believe there should exist a close relationship between every retired teacher and KRTA? Did you receive an increase in your annuity payment in July of this year? Did it ever occur to you how these increases happen?

As you know, our goal is to increase our membership to 28,500 in 2011-12. Currently, there are approximately 39,000 retired teachers in Kentucky, and about 67 percent (27,000) belong to our association. KRTA is vitally important to every retired teacher in Kentucky if we are to have an effective influence with Kentucky's elected lawmakers.

If you know a retired teacher who is not a KRTA member, let me urge you to contact that person and ask them to join. Remind them that the annual dues of $20 are perhaps the most profitable investment they can make toward providing for their own well being.

Every retired teacher in Kentucky will receive as much or more increase in their annuity in one month during the 2010-2012 biennium than is required to pay their annual membership. This is a good investment. Make no mistake about it, our strength and influence with Kentucky lawmakers depends in a large part on our KRTA membership numbers. Each time the General Assembly goes into session we must present a solid front.

KRTA is made up of dedicated people—many of whom give of their time and talents to promote and strengthen KRTA. Therefore, it is incumbent on every retired teacher in Kentucky to identify with KRTA.

Presently, our annual fall workshops are underway. Each year district and local association officers, committee chairpersons, and interested KRTA members are invited to attend these workshops in all 14 districts. During these workshops, KRTA Membership, Health & Insurance, and Legislative committee co-chairs report on their committee's current initiatives. Additionally, KTRS staff give a comprehensive update about our retirement system's many aspects. **(Continue on page 13)**

Social Security News & Pension Watch

Social Security News

A Coalition to Preserve Retirement Security (CPRS) board member testified before Congress in June 2011. He said that requiring all public employees to participate in Social Security "would create significant new cost pressures for the affected state and local government jurisdictions while providing only minimal benefit to the program," a CPRS representative told Congress.

Tim Lee, the executive director of the Texas Retired Teachers Association, spoke on behalf of CPRS at a June 23, 2011, hearing of the House Ways and Means Committee's Social Security Subcommittee.

The hearing focused on Social Security's finances and one proposal that has been offered at times to partially improve the program's financial condition. This proposal would require all newly-hired state and local workers to participate in Social Security. The 2010 presidential commission on reducing the deficit endorsed this proposal. Lee, a member of the CPRS Board of Directors, noted that the improvement to Social Security's financial outlook would be minimal and that the additional costs that the measure would impose on public employers "would almost certainly result in cutbacks to their existing defined benefit plans, cuts in government services and/or increases in taxes or fees to absorb the added costs."

"The disruption that would likely occur for these public jurisdictions and their workers seems a high price to pay for adding an estimated two years of solvency to the Social Security program," Lee said, referring to a Government Accountability Office report on the effect that state and local participation would have on Social Security. "It is estimated that mandatory Social Security coverage would cost the affected states and localities $44 billion over 5 years. This additional financial burden—which will impact all 50 states to one degree or another—could be an insurmountable budgetary hurdle particularly during these very difficult days of huge revenue shortfalls hitting virtually every state."

Lee also stressed that most public pension plans are not facing a financial crisis, a specter that is raised by some proponents of requiring state and local employees to join Social Security.

The hearing's five other witnesses generally focused on broader Social Security financing issues. Although Stephen Goss, chief actuary for the Social Security Administration, did note, without comment, in his prepared remarks that requiring all public employees hired in 2020 or later to participate in Social Security would eliminate seven percent of the program's projected 75-year shortfall.

(Continue on page 3)

PRESIDENT'S MESSAGE . . .

Volunteers—KRTA's Foundation

Edwin S. Cook III
2011-12 KRTA President

Who is N. O. Kimbler? What significance did he play in our retirement? How and why are scholarships in his name provided to 16 Community and Technical Colleges across the state of Kentucky? The answers to these questions and more will be provided at the KRTA workshop held in your district. When and where will your 2011 KRTA Workshop be held? See page 14 for the schedule. KRTA committee members have prepared presentations in the areas of Membership, Health & Insurance and Legislation. They will provide information that will reinforce the appreciation you have in the benefits that we receive as a result of their volunteer hours.

It is with a great deal of honor and pride that I begin my year of service to KRTA and its 27,000+ members. My philosophy of leadership reflects my belief that for KRTA to be successful, we must support the needs of our members. KRTA has been doing this since 1957 through strong leadership and service provided by a few paid, full- and part-time individuals and many dedicated volunteers. This year my special emphasis will be placed on what I believe to be the foundation of KRTA—its volunteers. Our membership is certainly the lifeblood of the organization. Our numbers send out a message to legislators that the objectives of KRTA are strongly supported. The individuals who step forward and accept the leadership positions at the state, district and local levels are volunteers drawn from our continually growing membership. Volunteers step up each year to accept program challenges established by their local and civic organizations.

How many historical societies, Meals on Wheels, sesquicentennial committees, Relay for Life groups, Neighborhood Watch groups, Boy Scout Troops, Cub Scout Troops, Girl Scout Troops, Sunday School classes, Church choirs, to name a few, would be non-existent without our volunteers? The tireless effort and the time donated by volunteers are to be especially appreciated. Their dedication helps make our daily lives more complete and satisfying.

I eagerly anticipate your invitations to speak through calls, cards, letters, or e-mail which might allow me to serve you. I look forward to visiting each district during my 2011-2012 year of service.

Please don't forget to carry a WHITE CARD (automatic dues deduction card) at all times. You never know when you will talk with a retired teacher who just hasn't had time to enroll.

FOR YOUR HEALTH & SAFETY

Mary Sorensen

Meet Mary—An Author and Facilitator Who Practices What She Teaches!

Mary Sorensen recently completed three years of extensive research on the brain and learning styles with a focus on older adult learning. She has been published in national education journals and has presented at more than 50 state, national, and international conferences. She holds bachelor's and master's degrees and is a Wisconsin Technical College System certification instructor. She has enjoyed a 45-year career in education, teaching in high schools and colleges. She retired as Associate Dean from Milwaukee Area Technical College and remains active as an online and certification instructor. Sorensen is a Wisconsin Retired Educators' Association member and the current president of the Milwaukee Area Technical College Retirees Association, one of WREA's 72 units.

Keep Your Brain Sharp

The first in a series of guest articles by Mary Sorensen

Let's start with good news for our aging brains.

In 1998 Dr. Fred Gage of the Salk Institute confirmed that NEW BRAIN CELLS can be generated in adult humans ages 55-85. According to Michael Merzenich from the University of California, "the aging brain continues to have remarkable ability to grow, adapt, and change patterns of connections even as it ages." You may actually ENHANCE your brain's ABILITY and POWER!

Studies have shown that people who tend to age successfully, share certain characteristics and activities that may help keep them sharp. Keeping Your Brain Sharp rests on four legs:

- Exercise
- Good (proper) Nutrition
- Brain Exercise—new ways to work the brain
- Lowering STRESS Levels

It was amazing to me that none of the above are really very difficult to achieve, and yet how often we ignore them!

Surprisingly, too much stress can actually KILL neurons in our brain and thereby impact our brain's abilities. What does that tell us about letting our stress levels get out of hand? Continued learning and educational pursuits are associated with mental sharpness among older persons, possibly because continued learning creates a neural reserve of denser, stronger nerve-cell connections. Further, a sense of control over our lives—believing that what we do makes a difference—seems to prevent cognitive decline for reasons that are unclear. For more information on this, go to website http://www.aarp.org/health/brain.

Often what may seem like a faltering memory may actually be a decline in the rate at which we learn and store new information. Practice the memory skills below to enhance learning and to help make remembering easier:

- Relax: managing stress improves memory.
- Concentrate: if you want to recall something later, pay attention.
- Slow down.
- Focus: try to reduce distractions.
- Organize: keep important items in a designated place that is visible and easily accessed.
- Write it down.
- Repeat it: repetition improves recall.
- Visualize it.

Exercise of the brain is as important as exercise of the muscles. As we grow older, it's important that we keep mentally alert. The saying, "If you don't use it, you'll lose it.," applies especially to the brain. Therefore, use your brains constantly and effectively as you age, KEEP LEARNING—STAY SHARP!

Our next column will cover *How* DO *you engage your brain and keep your mind sharp?*

This series of articles is reprinted with permission from the Wisconsin Retired Educators' Association (WREA) and Mary Sorensen, author.

(Continue from "Social Security & Pension Watch" page 2)

Pension News. The forces which lost the battle to provide Social Security as part of the New Deal and Medicare as part of the Great Society are back attempting to reduce the retirement security that Kentucky educators and all seniors have fought to achieve during the past 75 years.

At both the federal and state levels, the theme is the same. It is a theme that businesses should not be responsible for providing retirement security for their workers; that government should not be responsible for providing retirement security for citizens. Instead, individuals should be expected to provide for their own retirement security and if they cannot, then they will be left to family and charity just like before 1932.

There is dignity in work, both by public and private employees. The dignity provided to workers should extend not only during the time of their employment, but also to the time of their retirement. Individuals who have been productive citizens—be it working for wages or working without wages such as raising children or providing assistance to others—should be recognized with retirement security.

In Kentucky, there are continuing attacks on retirement security for both public and private employees. The attacks started on private employees with a stripping of most guaranteed secure retirement benefits and instead, transferring from the employer to the retiree the risk of ensuring retirement security. In private employment, that risk transfer has been successful in creating a loss of retirement security. Almost 80 percent of private sector employees worry about their retirement security.

Now that same risk transfer is being proposed for public employees that will put us at the mercy of Wall Street. Defined Contribution (DC) plans that are being proposed for public employees across the country will not provide security. Instead they will reduce security and transfer funding retirement adequacy to the employee.

At the federal level the attack on retirement security has started in the House of Representatives. The House's Budget Committee is proposing to radically change the contract with seniors for retirees' health care. The "Medicare Promise" with seniors would be broken, if enacted, by a recent House of Representatives' Budget Resolution. This resolution gives the federal government the ability to continue to cut retire health care security and break the promise to seniors.

At the end of the day, the hope is that the federal government, the House of Representatives, the United States Senate, and the President will recognize that there can be no retirement security without health care cost security.

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

ELECTION 2011 . . . K R T A Gubernatorial Questionnaire

1. The Kentucky Teachers' Retirement System (KTRS) has a record of 73 years of successful management under a Board of Trustees elected by the members. As governor, will you support continuing this form of governance of the Retirement System? Please explain your response.

BESHEAR: *It is critical that the Kentucky Teachers' Retirement System has qualified and effective leadership, free from the influence of politics. At this time, I do not see any need to change the current form of governance.*

GALBRAITH: *Yes, our Administration will support the continued management of the KTRS by that Board of Trustees elected by its members. This insures accountability and responsibility by the beneficiaries themselves. It would be a mistake to put it into the hands of another entity which did not have a personal stake in the outcome.*

WILLIAMS: *Yes, I support the current governance structure.*

2. Retired teachers as well as active teachers are deeply concerned that the Retirement System remains financially sound so that present and future amenities are guaranteed. As governor, will you include in the Executive Budget each biennium the funds needed to fully meet the state's statutory obligations and recommendations of the system's actuary? Please explain your response.

BESHEAR: *My record on funding the employer contribution from the Commonwealth for the Kentucky Teachers' Retirement System is clear. Despite nine budget reductions totaling over a billion dollars over the last three and one-half years, no reductions have been made to the state contributions to the KTRS. Every budget recommendation I have made has funded the recommended contributions.*

In addition, in 2010 my Executive Budget recommended that the Commonwealth issue bonds to pay the accrued liability to the Pension Fund that resulted from borrowing to pay medical benefits within the KTRS. The General Assembly agreed with my recommendation and the bonds have been issued, totaling $733.8 million.

As we approach the next biennial budget, while improving, the economy is still struggling. However, my priorities have not changed. I will continue to protect education funding, including the required contributions that help fund the pensions and health benefits for our children's teachers, past and present.

GALBRAITH: *Yes, we are pledged to fully find all of the Commonwealth's statutory obligations, including the Teacher's retirement, state employee's retirement and Medicaid among others. Please see our pledges at <u>www.Gatewood.com</u>.*

WILLIAMS: *I will work with the system and its actuary to meet the obligations we have to protect our teachers and retirees.*

3. Defined Benefit (DB) retirement plans are more efficient than Defined Contribution (DC) savings accounts because: (A) DB plans earn higher investment returns due to professional asset management and lower costs compared to individual DC accounts; (B) over a person's career, DC plan costs are about 26 % higher than a DB plan; (C) DB pay benefits for a retiree's lifetime and prevents the person running out of money if they live beyond a normal life expectancy; and (D) DB plans provide retirement security for much less cost than DC savings accounts. As governor, will you support keeping KTRS as a Defined Benefit Group Retirement Plan? Please explain your response.

BESHEAR: *During the 2011 Legislative Session, I opposed defined-contribution legislation proposed by Senate Republicans that would have cost taxpayers nearly $8 billion over the next 15 years. I will continue to oppose such legislation and do all I can to see to it that Kentucky makes good on its promises made to teachers, and ensure that their pensions are protected.*

GALBRAITH: *Our Administration supports keeping KTRS as a Defined Benefit Group Retirement Plan. This is necessary to attract and retain the most qualified Teachers who, by law, cannot receive Social Security.*

WILLIAMS: *I disagree with some of the assertions in your question, but I do believe teachers should continue in their current defined benefit plan since teachers do not participate in Social Security and are discriminated against in drawing Social Security on other earnings*

4. Maintaining the KTRS medical insurance fund per HB 540 (passed in the 2010 Regular General Assembly) is essential to the financial well being of Kentucky's retired teachers. As governor, will you provide the required funding of the KTRS medical insurance fund as stipulated in HB 540? Please explain your response.

BESHEAR: *As governor, I was proud to sign HB 540 into law, ensuring that Kentucky's retired teachers, as well as active teachers once they retire, will continue to receive health benefits. And earlier this year, I vetoed language in the legislation passed during the special session that would have restricted the state's ability to fully implement and properly manage health insurance programs for our retired teachers.*

Pension and medical benefits are critical tools for recruiting and keeping the best teachers in our state, and I will continue to do what I can to protect their integrity. Despite nine budget reductions totaling over a billion dollars over the last three and one-half years, no reductions have been made to the state contributions to the KTRS. Every budget recommendation I have made has funded the recommended contributions.

In addition, in 2010 my Executive Budget recommended that the Commonwealth issue bonds to pay the accrued liability to the Pension Fund that resulted from borrowing to pay medical benefits within the KTRS. The General Assembly agreed with my recommendation and the bonds have been issued, totaling $733.8 million.

As we approach the next biennial budget, while improving, the economy is still struggling. However, my priorities have not changed. I will continue to protect education funding, including the required contributions that help fund the pensions and health benefits for our children's teachers, past and present

GALBRAITH: *Our Administration is totally committed to fully fund our Teacher's medical insurance fund. Why? Because it is our duty to follow the law and the right thing to do. It is what we have promised.*

WILLIAMS: *I have been a leader in assuring re-payments of medical insurance costs into the pension side of KTRS and I will continue to see that teachers are equitably treated.*

5. The KTRS Board of Trustees employs experienced, competent investment consultants on all matters pertaining to its investments and its fiduciary responsibilities. As governor, will you vigorously counter all efforts to take fiduciary decisions away from the KTRS Board of Trustees? Please explain your response.

BESHEAR: *In 2009, my bipartisan Public Pension Working Group submitted recommendations to improve investment returns for Kentucky's pension funds. Many of these suggested reforms were adopted by the KTRS Board* *of Trustees. The recommendations included adding four investment experts to the investment committee and requiring public pension board members to receive continuing education on current investment practices. These and other changes to how KTRS governs ensure our retired teachers receive the benefits they deserve and a more efficient use of taxpayer dollars.*

GALBRAITH: *Our Administration will vigorously resist any effort to take away fiduciary decisions from the KTRS Board of Trustees. The Board members are duly elected representatives of those very persons who are affected by their actions. This insures they are directly accountable for their actions. Plus, we do not believe that anyone else can possess the same commitment to responsible guardianship because they cannot.*

WILLIAMS: *I will support the KTRS Board's fiduciary decision-making authority as long as the board does not employ placement agents as part of its strategy, and as long as the board is fully transparent with its members and the state about its investment strategies and structure.*

END

★ ★ ★

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)

Kentucky Retired Teachers Association
7505 Bardstown Road
(Bardstown Road & Gene Snyder Freeway)
Louisville, KY 40291-3234

June 16, 2011

XXXXXXXXXXXX
Candidate for Governor
XXXXXXXX
XXXXXXXXXX

Dear XXXXXXX:

In an effort to better inform the 28,000+ members of the Kentucky Retired Teachers Association (KRTA), we are seeking the views of the candidates for Governor of Kentucky on certain issues important to retired educators.

Currently, KRTA represents over 71 percent of Kentucky's retired teachers. We are not affiliated with other state education associations and are the only organization in Kentucky that has as its sole purpose the improvement of retired educators' welfare.

A major concern of all educators (active or retired) is the preservation of the Kentucky Teachers' Retirement System (KTRS) as a Defined Benefit Group Retirement Plan. As the debate on KTRS continues, the following points are important to remember.

- Retired teachers are not covered by Social Security. There is no financial safety net for Kentucky's retired teachers.
- KTRS was established in 1938 because Kentucky's retired teachers were not permitted by the Social Security Administration (SSA) to participate in the Social Security program.
- Approximately 43,000 retired teachers, beneficiaries and survivors receive annuity payments each month.
- Over $1.6 billion in annuity and medical payments are distributed yearly providing a significant positive economic impact on all of Kentucky's local communities.
- Historically, approximately seventy (70) percent of the retirement allowance distributed annually comes from KTRS' investment earnings.

KRTA does not endorse candidates for office, we do however, want to share your views with the membership. In order to do this in the September issue of the KRTA News, we need your response no later than the close of business on Friday, July 22, 2011. Our preference would be for you to email your response to us at info@KRTA.org.

I am respectfully requesting that your response to each question be limited to no more than 150 words.

The issues we request your reaction to are as follows:

1. The Kentucky Teachers' Retirement System (KTRS) has a record of 73 years of successful management under the supervision of a Board of Trustees elected by the members. *As governor, will you support continuing this form of governance of the Retirement System? Please explain your response.*

Serving Retired Teachers Since 1957

(502) 231-5802 1-800-551-7979 (502) 231-0686 FAX info@krta.org

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If you would like to receive the above questions in electronic format just let us know. Please send us an email (info@KRTA.org) and we will honor your request in a timely manner.

Enclosed you will find the 2012 KRTA Legislative Program. We welcome your review and response to any or all parts of it.

Thank you in advance for your prompt response concerning these very important issues to Kentucky's retired teachers.

Sincerely,

Bobby L. Humes

Bobby Humes
Legislative Co-Chair

Ray Roundtree

Ray Roundtree
Legislative Co-Chair

PAGE 2

KRTA PARTNERS . . .

30 Uses of Life Insurance

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

Life insurance is an important financial tool because it can be used to address many different concerns and objectives.

Personal needs

1. Pay off car loans, credit cards and other debts
2. Pay off or reduce your home mortgage
3. Fund burial and other final expenses
4. Replace income lost due the death of a wage earner
5. Fund the costs to replace domestic services of a stay-at-home spouse or caregiver
6. Create an education fund
7. Protect future insurability
8. Ensure a retirement income "completion fund"
9. Enhance an estate to provide for the children of a prior marriage
10. Satisfy divorce-related obligations such as alimony or child support
11. Create a fund to provide care for a loved one with special needs

Estate and charitable needs

12. Pay legal and administrative costs incurred at the insured's death
13. Provide a source of liquidity to pay state and/or federal "death taxes"
14. Mitigate the impact taxes can have on assets owned in trust
15. Supplement any income shortfall of a total return or income trust
16. Replace loss due to IRD tax incurred by annuities, IRAs and qualified plan assets
17. Diminish the impact of marital deduction limitations of a surviving resident noncitizen spouse
18. Increase the value of transfers of generation-skipping, annual exclusion and exemption gift amounts
19. Freeze the value of a highly appreciated estate asset received by a surviving heir
20. Create a fund to produce an income stream to non-charitable beneficiaries during the term of a testamentary charitable lead trust
21. Leave a charitable legacy
22. Replace wealth left to a charity
23. Equalize inheritances between business heirs and non-business heirs

Keith Hazelbaker
North American Life Plans

Business needs

24. Collateralize a business loan
25. Fund a buy-sell agreement
26. Stabilize a business at the death of a key employee or owner
27. Fund post-retirement health care costs
28. Offset a loss to a business caused by the death of a key employee
29. Establish a fund to retain key employees
30. Facilitate an ESOP repurchase obligation

If any of these needs apply to you or your family members, please call North American Life Plans at 1-888-362-1214 for a free consultation by a KRTA-endorsed representative.

Fall Fix Ups

A Message from Liberty Mutual

It's time for fall maintenance on your home. Tackle any trouble spots outside before winter arrives. Start with outside jobs before it gets too cold and rainy. And some tasks, such as electrical or plumbing problems, are best left to the pros.

Exterior Maintenance

- Replace roof shingles if you're only missing a few of them. You may want to hold off on a new roof until spring, since warm weather helps shingles seal properly. Ask a roofing expert what's best for your region.
- Be an energy miser and caulk or weather-strip around window frames and door frames.
- Replace rotted wood (including fences) that can attract termites, carpenter ants and other pests.
- Clean gutters and downspouts to avoid overflow and basement flooding. Equip downspouts with extenders, if needed, to help keep water away from the foundation.
- Lubricate garage door hinges, rollers and tracks to avoid stress during frigid temperatures.
- Tune up your snowblower before the first flakes fall.
- Fill driveway and sidewalk cracks to prevent damage from freeze-and-thaw cycles.
- Prevent supply lines from bursting in cold climates by removing hoses from outside faucets, draining the faucets and turning off basement shut-off valves.

Interior Maintenance

- Check the R-value (indicating effectiveness) of your attic insulation, then upgrade as needed. Visit www1.eere.energy.gov/consumer/tips/insulation.html for guidance.
- Test all ground fault circuit interrupter (GFCI) outlets.
- Paint interior walls if it's still warm enough to open windows to ventilate fumes.
- Remove lint from your clothes dryer vent. According to the U.S. Fire Administration, clothes dryers cause 15,600 structural fires annually, and dirty vents are the leading culprits.
- Test smoke and carbon monoxide detectors and replace batteries twice a year.
- Make sure the fireplace flue damper opens and closes fully. Hire a pro to clean the chimney and inspect the firebox.
- Check for air leaks. Head for your basement on a sunny day, leave the lights off and look for sunlight filtering through foundation cracks.
- Give your emergency generator and sump pump a test run.
- Replace furnace filters regularly for peak heating-system operation.
- Set up a furnace/boiler inspection. Some contractors offer lower rates if you schedule early in the fall.

Dave Farmer
Liberty Mutual

To learn more about Liberty Mutual auto and home insurance or get a free, no-obligation quote, please contact your local sales representative, call 1-800-292-2073 or visit www.LibertyMutual.com.

Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.

KRTA PARTNERS continued on page 11

From Your Retirement System

Contact Info

KEHP (Retirees under age 65)

Humana: 1.877.597.7474
Express Scripts: 1.866.413.8164
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 (same as KEHP)
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

KRTA: Louisville, Kentucky

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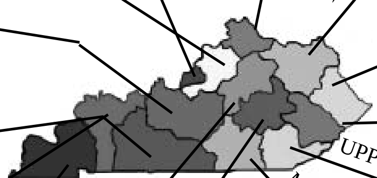

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Who is not able to recall the impact of some particular teacher—an enthusiast, a devotee of a point of view, a disciplinarian whose ardor came from love of a subject, a playful but serious mind? There are many images, and they are precious.

Jerome Bruner

The KTRS Defined Benefit Group Retirement Plan: A Positive Impact on the State's Economy

As you know, a deduction is made from every paycheck that you ever receive, from your first date of employment to your last, to help pay for your retirement benefits. What you may not know is that your employee contributions, and the corresponding employer contributions, pay for only a fraction of your retirement benefits. When employee and employer contributions are made to the retirement system they aren't just thrown down a black hole never to be seen again. They are invested in a diversified portfolio that includes stocks, bonds, real estate, timberland and private equity. Over the lifespan of KTRS, the investment earnings from this portfolio have provided the dollars for approximately seventy percent (70%) of all retirement benefits paid out by the retirement system. Employer and employee contributions historically pay for less than one third of these benefits.

The investment earnings as well as the accumulated contributions are injected into the state's economy in the form of retirement benefits. In the last fiscal year, approximately $1.6 billion dollars in benefits were paid out. And since ninety-three percent (93%) of KTRS retirees remain in Kentucky, the majority of those dollars stay in Kentucky. Every community in the Commonwealth benefits from the expenditure of these retirement dollars as local businesses and jobs are supported. As such, your group retirement plan not only serves you individually, but it also serves as a powerful and efficient economic engine for Kentucky.

The retirement benefits paid to members who live in each county in Kentucky for the 2009-2010 fiscal year are listed below. These amounts will be even greater in the current fiscal year.

ADAIR	$5,803,989
ALLEN	5,004,719
ANDERSON	6,189,502
BALLARD	3,600,110
BARREN	13,120,878
BATH	3,928,011
BELL	11,381,065
BOONE	26,213,505
BOURBON	5,984,861
BOYD	17,461,240
BOYLE	13,571,950
BRACKEN	2,765,982
BREATHITT	7,003,122
BRECKINRIDGE	6,110,119
BULLITT	14,648,903
BUTLER	2,530,633
CALDWELL	5,733,550
CALLOWAY	21,201,802
CAMPBELL	22,527,968
CARLISLE	1,424,270
CARROLL	2,716,613
CARTER	10,899,817
CASEY	5,047,735
CHRISTIAN	16,842,789
CLARK	10,572,359
CLAY	8,793,064
CLINTON	4,139,231
CRITTENDEN	2,075,605
CUMBERLAND	2,572,104
DAVIESS	33,205,962
EDMONSON	3,018,085
ELLIOTT	1,822,100
ESTILL	4,427,457
FAYETTE	88,041,172
FLEMING	5,074,921
FLOYD	17,082,119
FRANKLIN	23,586,330
FULTON	2,435,003
GALLATIN	674,067
GARRARD	5,377,933
GRANT	5,558,655
GRAVES	12,473,985
GRAYSON	8,634,506
GREEN	3,510,939
GREENUP	11,795,949
HANCOCK	2,327,430
HARDIN	25,799,119
HARLAN	12,750,879
HARRISON	6,101,989
HART	5,085,082
HENDERSON	13,359,655
HENRY	5,363,750
HICKMAN	1,215,858
HOPKINS	15,120,996
JACKSON	3,648,518
JEFFERSON	230,683,392
JESSAMINE	9,718,978
JOHNSON	10,764,618
KENTON	28,059,001
KNOTT	7,455,421
KNOX	7,595,500
LARUE	5,333,007
LAUREL	17,124,691
LAWRENCE	4,283,300
LEE	2,154,765
LESLIE	4,464,851
LETCHER	9,970,740
LEWIS	5,618,466
LINCOLN	8,900,313
LIVINGSTON	2,909,842
LOGAN	8,606,390
LYON	3,124,304
MADISON	41,875,340
MAGOFFIN	5,155,618
MARION	5,095,048
MARSHALL	11,468,566
MARTIN	4,209,939
MASON	6,216,039
MCCRACKEN	22,055,363
MCCREARY	6,015,814
MCLEAN	3,313,441
MEADE	5,588,740
MENIFEE	1,840,025
MERCER	7,231,079
METCALFE	3,403,928
MONROE	5,220,228
MONTGOMERY	8,961,947
MORGAN	5,987,964
MUHLENBERG	9,647,011
NELSON	12,392,193
NICHOLAS	1,981,850
OHIO	6,489,655
OLDHAM	14,971,402
OWEN	2,611,795
OWSLEY	3,615,737
PENDLETON	4,287,584
PERRY	11,648,561
PIKE	25,658,541
POWELL	3,692,336
PULASKI	20,996,812
ROBERTSON	696,510
ROCKCASTLE	5,637,560
ROWAN	15,062,587
RUSSELL	6,563,178
SCOTT	12,013,972
SHELBY	13,617,230
SIMPSON	5,374,555
SPENCER	4,138,423
TAYLOR	9,072,651
TODD	2,628,852
TRIGG	5,326,341
TRIMBLE	1,906,278
UNION	3,816,143
WARREN	48,791,688
WASHINGTON	3,404,497
WAYNE	7,156,848
WEBSTER	4,459,885
WHITLEY	18,553,725
WOLFE	3,779,999
WOODFORD	8,942,725

TOTAL BENEFITS DISTRIBUTED IN KENTUCKY
$1,386,701,737

This article has been reprinted with permission from the Kentucky Teachers' Retirement System, It appeared in the May 2011 issue of KENTUCKY TEACHERS RETIREMENT SYSTEM RETIRED MEMBER EDITION.

KRTA Legaline

1-800-232-1090

Background Checks for Elder Care Workers in KY

Thanks to a $3 million federal grant, Kentucky will now conduct more extensive background checks on those applying for jobs caring for the elderly and disabled. The grant money will be used to conduct fingerprint scanning to acquire state and FBI criminal background checks. The Cabinet for Health and Family Services will review the results for any offenses that would disqualify someone from employment and notify the prospective employer.

Currently, the state conducts background checks by the name of the individual applying for the job and only performs the background checks before employment. Further, current law only requires those who interact with residents to undergo a criminal background check before employment (e.g., nurses and aides, not custodial staff and food service workers).

Under the new policy, background checks will be performed on those applying for jobs in nursing and personal care homes, assisted living centers, Alzheimer's facilities, home health and personal care agencies and residential centers for adults with mental disabilities. The background checks can also now be used to electronically monitor people for convictions that occur after they are already employed. Unfortunately, however, the law still only requires background checks for those who directly interact with the residents.

Kentucky currently has about 600 nursing homes, 100 assisted living facilities and about 600 other residential centers or agencies that provide care for the elderly or disabled. A federal study released earlier this year found that at least 92 percent of nursing homes nationwide employed at least one person who has been convicted of a crime.

(Information for this article came from the following source: Yetter, Deborah. "Kentucky Gets $3 Million Grant for Background Checks on Elder Care Workers." The Courier-Journal. June 22, 2011.)

Effective July 29, 2011, the KRTA Legaline will say farewell to attorney Lee Remington Williams, who is leaving the law firm of Buckman, Farris & Rakes, PSC, to embark upon a full-time teaching career at Bellarmine University. Ms. Williams has worked with the KRTA Legaline in some capacity since she was in college. She has served as the primary staff attorney for general KRTA Legaline questions since 2007. Though her departure will be missed, Buckman, Farris & Rakes, PSC, will continue to operate the Legaline by proudly serving Kentucky's retired teachers as it has since 1991.

Eric G. Farris
BUCKMAN, FARRIS & RAKES, PSC
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How Grandparents Can Help Grandchildren with College Costs

brought to you by

KRTA FINANCE & INVESTMENT LINE
1-800-927-0030
Henry Hensley & Associates, Inc.
Raymond James Financial Services

As the cost of a college education continues to climb, many grandparents are stepping in to help. This trend is expected to accelerate as baby boomers, many of whom went to college, become grandparents and start gifting what's predicted to be trillions of dollars over the coming decades.

Helping to pay for a grandchild's college education can bring great personal satisfaction and is a smart way for grandparents to pass on wealth without having to pay gift and estate taxes. So what are the best ways to accomplish this goal?

Outright cash gifts

A common way to help with college costs is to make an outright gift of cash or securities. But this method has drawbacks. If you gift the money directly to your grandchild, he or she might spend it on something other than college. Also, a gift of more than the annual federal gift tax exclusion amount $13,000 for individual gifts, $26,000 for joint gifts might have gift tax and generation-skipping transfer (GST) tax consequences (GST tax is an additional gift tax imposed on gifts made to someone who is more than one generation below you). Note that the $13,000 figure is for 2011. The exclusion is indexed for inflation, so this figure may increase in future years.

Another drawback to outright gifts is that a gift becomes an asset of the student, and the federal government treats student assets more harshly than parent assets for financial aid purposes. Students must contribute 20% of their assets each year toward college costs, compared to 5.6% for parent assets. Fortunately, there are better options available.

529 plans

A 529 plan can be an excellent way for grandparents to contribute to a grandchild's college education, while simultaneously paring down their own estate. Contributions to a 529 plan grow tax deferred, and withdrawals used for the beneficiary's qualified education expenses are completely tax free at the federal level (and at the state level too).

There are two types of 529 plans: college savings plans and prepaid tuition plans. College savings plans are individual investment-type accounts offered by nearly all states and managed by financial institutions. Funds can be used at any accredited college in the United States or abroad. Prepaid tuition plans allow prepayment of tuition at today's prices for the limited group of colleges—typically in-state public colleges—that participate in the plan.

A 529 plan can be an excellent way for grandparents to contribute to a grandchild's college education while simultaneously paring down their own estate.

Grandparents can open a 529 account and name a grandchild as beneficiary (only one person can be listed as account owner, though), or they can contribute to an existing 529 account. Grandparents can contribute a lump sum to a grandchild's 529 account, or they can contribute smaller, regular amounts.

Regarding lump-sum gifts, a big advantage of 529 plans is that under special rules unique to 529 plans, individuals can make a lump-sum gift of up to $65,000 ($130,000 for joint gifts by married couples) and avoid federal gift tax. A special election must be made to treat the gift as if it were made in equal installments over a five-year period, and no additional gifts can be made to the beneficiary during this time.

Example: *Mr. and Mrs. Brady make a lump-sum contribution of $130,000 to their grandchild's 529 plan in Year 1, electing to treat the gift as if it were made over 5 years. The result is they are considered to have made annual gifts of $26,000 ($13,000 each) in Years 1 through 5 ($130,000 / 5 years). Because the amount gifted by each spouse is within the annual gift tax exclusion, the Bradys won't owe any gift tax (assuming they don't make any other gifts to their grandchild during the 5-year period). In Year 6, they can make another lump-sum contribution and repeat the process. In Year 11, they can do so again.*

Significantly, this money is considered removed from your estate, even though one grandparent can still retain control over the funds if he or she is the 529 prorated portion of the contribution would be "recaptured" into the estate for estate tax purposes.

Example: *In the previous example, if Mr. Brady were to die in Year 2, his total Year 1 and 2 contributions ($26,000) would be excluded from his estate. But the remaining portion attributed to him in Years 3, 4, and 5 ($39,000) would be included in his estate. The contributions attributed to Mrs. Brady ($13,000 per year) would not be recaptured into the estate.*

Another attractive feature of 529 plans is that under current law, grandparent-owned 529 accounts are excluded by the federal government's financial aid formula. So a grandparent-owned 529 plan won't impact a grandchild's chances of qualifying for federal aid.

However, if you need the money in your 529 account for something other than the beneficiary's college expenses—for medical expenses or emergency purposes, for example—you'll face a double consequence: the earnings portion of the withdrawal is subject to a 10% penalty and will be taxed at your ordinary income tax rate.

Also, note that funds in a grandparent-owned 529 plan may still be factored in when determining Medicaid eligibility, unless these funds are specifically exempted by state law.

Note: *Investors should consider the investment objectives, risks, charges, and expenses associated with 529 plans before investing. More information about specific 529 plans is available in each issuer's official statement, which should be read carefully before investing. Also, before investing, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits.*

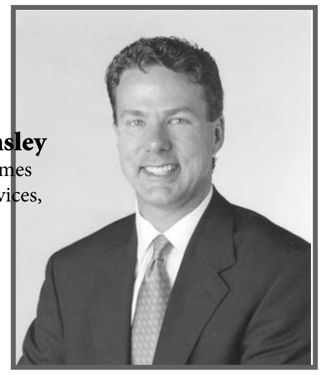
Pay the college directly

Another excellent way for grandparents to help their grandchildren with college costs is to pay the college directly. Under federal law, tuition payments made directly to a college aren't considered taxable gifts, no matter how large the payment. So you don't have to worry about the $13,000 annual federal gift tax exclusion. But this is true only for tuition—room and board, books, fees, equipment, and other similar expenses don't qualify. Aside from the obvious tax advantage, paying tuition directly to the college ensures that your money will be used for education, plus it removes the money from your estate. And you are still free to give your grandchild a separate tax-free gift each year up to the $13,000 limit.

However, colleges will often reduce a student's financial aid by the amount of the grandparent's payment. Before sending a check, ask the school how it will affect your grandchild's eligibility for school-based aid. If your contribution will adversely affect your grandchild's financial aid package, another option is to give the money to your grandchild after graduation to help him or her pay off student loans.

Private elementary/secondary school

Finally, if you're interested in contributing to your grandchild's private elementary or secondary school education, a Coverdell education savings account (ESA) can help. Up to $2,000 per beneficiary can be contributed to a Coverdell ESA each year. Like funds in a 529 plan, the money grows tax deferred and is tax free at both the federal and state levels if used to pay the beneficiary's qualified education expenses, including private elementary and secondary school as well as college. But there are income limitations on who can contribute to an ESA. Specifically, married couples with a modified adjusted gross income over $220,000 ($110,000 for individuals) can't contribute.



Henry Hensley
Raymond James
Financial Services,

Did you know . . .

- If your grandchild doesn't go to college or gets a scholarship, you can name another grandchild as beneficiary with no penalty
- Many states offer income tax deductions for contributions to their 529 plan
- A recent survey of grandparents revealed that over half were—or planned on—contributing to their grandchildren's college education

(Source: Financial Research Corporation

Please keep your e-mail address updated. Notify us at

info@krta.org

AROUND THE STATE . . .

Grayson County RTA

Cameron Roberson of Leitchfield was honored for winning an essay contest about grandparents. Roberson, a student at Lawler Elementary, was awarded a $25 gift certificate from Grayson County Retired Teachers Association presented by Bonnie Blanton. Pictured with Roberson and Blanton are his parents, Greg Roberson and Laura Roberson. Roberson wrote about his grandfather, Jim Dill.

Courtesy of The Record in Grayson County

Bullitt County RTA

Nearly two dozen educators were recognized at the May meeting of BCRTA. Retireees enjoyed music of Hebron Middle School's jazz band and enjoyed a delicious dinner. KRTA 2010-2011 President, Melanie Wood, was the keynote speaker.

Certificates of recognition were presented by 49th District Representative Linda Belcher and Bullitt County Judge/Executive Melanie Roberts. Bullittt County School Superintendent, Keith Davis, presented engraved brass retirement bells to each honoree. BCRTA President Janet Richardson presented retirees with gifts as the program concluded.

Some of the retired teachers gathered for a special ceremony at the First Baptist Church of Shephersville.

Left to Right: Outgoing BCRTA President, Janet Richardson; House of Representatives and Past BCRTA President, Honorable Linda Belcher; retiring principal of Bullitt Lick Middle School, Johnda Conley; Bullitt County Judge Executive and KRTA Member, Melanie Roberts; Bullitt County Public Schools Superintendent & KRTA Associate Member, Keith Davis

These pictures and information are courtesy of the Pioneer News in Bullitt County. They appeared in the June 6, 2011 issue.

Metcalfe County RTA

Stefanie Tudor was presented a check by Carolyn Edwards, MCRTA Scholarship Chairman. This is the first scholarship to be presented by MCRTA.

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

All photographs must be electronic or originals. We cannot use newspaper clippings.
The deadline for the December issue is October 12

(Continued from "Personally Speaking" page 2)

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

It is my great privilege to serve as your executive director. With each passing day, my excitement grows about working toward the continuing progress of KRTA. It is my sincere desire that we keep communicating with each other. Thus, in the coming year please let us hear from you about your concerns and interest in our association.

Taylor County RTA

Sing the Birthday Song, blow out the candles, pass around the cake: Taylor County Retired Teachers Association celebrated its 30th birthday! TCRTA held its spring birthday meeting on Tuesday, May 17, 2011, in the Imani Center of the First Baptist Church. Lunch was a fundraiser of the Senior Mothers Board of First Baptist Church.

Following lunch TCRTA members were informed and entertained by Representative Bam Carney and State Senator Jimmy Higdeon.

A special report on our local and state winner in the Grandparent Essay was then presented by that honored grandparent Diane Rogers, the AARP/KRTA Kentucky Grandparent of the Year. Diane's granddaughter, Taylor County Elementary fifth-grader Elizabeth Rogers wrote the winning essay and received her awards at the awards ceremony in Louisville on April 19 before an audience of hundreds of retired educators. Joining Elizabeth at the ceremony were her family and Taylor County Elementary Principal Brian Clifford. To read Elizabeth's essay and watch a video, go online to AARP KY's website: www.aarp.org/ky.

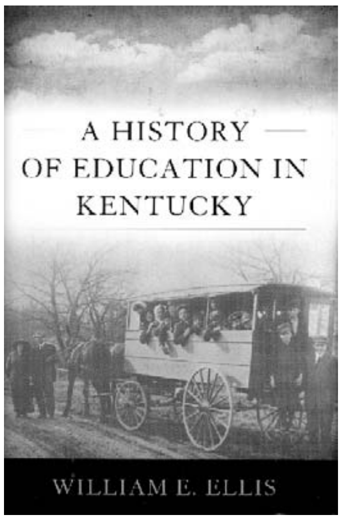
Kentucky Teachers' Retirement System Pre-Retirement Seminars	Registration 8:30 a.m. - 9:00 a.m. *(Local Time)*	Seminar 9:00 a.m. - 12:00 *(Local Time)*
September 10, 2011 ***Lake Cumberland Resort*** 5465 State Park Road Jamestown, KY	October 1, 2011 ***Crowne Plaza Hotel*** 830 Phillips Lane Louisville, KY	October 15, 2011 ***Holiday Inn Univ. Plaza*** 1021 Wilkinson Trace Bowling Green, KY

MISCELLANEOUS INFO . . .

YOU MIGHT WANT TO KNOW

Learning from the Past

On March 25, 2011, Kentucky Governor Steve Beshear line-vetoed language in the House Bill 1 of the 2010 Special Session of the Kentucky legislature that would have required substantial budget cuts to the state's education system. The day marked a substantial boost in the morale of educators and administrators across the state as they received a reprieve from the long trend of decreasing funds for education in the Bluegrass. Education has always been touted as the key to a successful society, but the path to enlightenment has not always been easy for Kentucky students, as national conflict, social inequality, and funding shortages have proven to be the education system's biggest obstacles.



How did this constant struggle affect the course of Kentucky's future? How did students in the past and present work to overcome these problems to continue their education? As the only single-volume history of the education system in the Commonwealth, A History of Education in Kentucky by William E. Ellis illuminates the successes and failures that have brought public and private education in the Bluegrass to its current status, telling the story of Kentucky's students, teachers, and policy makers from the settlement of the state to the present day.

Ellis discusses the chain of events that led to a higher education system, exploring the history behind Kentucky universities. Starting with Transylvania University, established in 1780, Kentucky universities began to flourish. Centre College and Georgetown College emerged in the years before the Civil War, and soon after, State College in Lexington, now known as the University of Kentucky, assumed the title of the state's flagship university. Ellis delves into all aspects of this development, examining the bureaucratic and religious powers that led to their establishments, while also investigating student life, the effects of changes in social order including the admission of women and desegregation, and how each institution reacted to and endured national crises such as the world wars and the Vietnam War.

The work not only covers the history of higher education in Kentucky, but also the history of its primary and secondary schools. The history of the public education system in Kentucky is both lengthy and dramatic, as it has survived many significant national events, financial problems, and social obstacles. The one-room school houses of antebellum Kentucky faced virtual extinction during and after the Civil War, and a lack of funding and popular support contributed to the general decrease in quality among teachers and facilities. For almost seventy years, the system continued to be greatly affected by social conflict and change, as racism and segregation led to inequality in the classroom and a major upheaval during the civil rights movement of the 1950s and 1960s. Ellis also investigates some of the most recent policies to influence Kentucky education; including the 1990 Kentucky Education Reform Act and the national No Child Left Behind law.

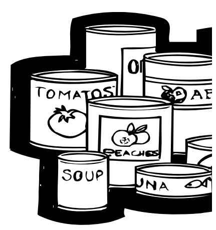
A History of Education in Kentucky is a comprehensive guide to the history of Kentucky schools, delving into the social, economic, and political factors that shaped their development. Ellis's volume is a needed addition to literature on Kentucky's history, providing a valuable account of events and decisions in Kentucky education, but also serving as an important resource for future educators and administrators.
A KRTA member William E. Ellis, Foundation Professor of History Emeritus at Eastern Kentucky University, is the author of several books, including The Kentucky River and A History of Eastern Kentucky University. In 1999, he received the Governor's Award for his book, Robert Worth Bingham and the Southern Mystique.

A HISTORY OF EDUCATION IN KENTUCKY by William E. Ellis
Publication Date: June 17, 2011 • $40.00 • ISBN: 978-0-8131-2977-8
For more information, contact: Mack McCormick, Publicity Manager, 859/257-5200, permissions@uky.edu

2011 FALL WORKSHOPS

DISTRICT	DATE	PLACE	CONTACT PERSON
Jefferson County	Fri. Aug 26 10:00 AM	U of L Alumni Club Louisville	Titus Exum 2806 Spring Bud Ct. Louisville, KY 40220 502-499-5615
Central Ky East	Mon. Aug 29 9:00 AM	Natural Bridge State Park Slade	Danny Presnell 118 Armitage Dr. Richmond, KY 40475 859-582-3602
Central Ky West	Tues. Aug 30 9:00 AM	Thomas/King Conf. Ctr. Georgetown	Ellie Thompson 962 Kentontown Rd. Mount Olivet, KY 41064 606-724-5080
Northern	Wed. Aug 31 9:00 AM	Triple Crown C'try Club Union	J.B. Losey 3521 Visalia Rd. Morning View, KY 41063 859-356-6168
Fifth	Thurs. Sep 1 9:00 AM	Aquatic Center Buckner	Shirley Sills 2121 Hieatt Lane Smithfield, KY 40068 502-845-7290
First	Mon. Sep 12 9:00 AM	Kenlake State Park Hardin	Don Sparks 307 Golf Club Ln. Mayfield, KY 42066-1316 270-247-6454
Second	Tues. Sep 13 9:00 AM	First Christain Church Hopkinsville	Nell Ritzheimer 500 Foston Chapel Rd. Hopkinsville, KY 42240 70-885-5268
Third	Wed. Sep 14 9:00 AM	Barren River State Park Lucas	Willadean Carter 207 Beechwood Drive Tompkinsville. KY 42167 270-487-8302
Fourth	Thurs. Sep 15 9:30 AM	KY Home Country Club Bardstown	Margaret Sims 145 Castleton Dr. Bardstown, KY 40004-2531 502-349-0055
Middle Cumberland	Mon. Sep 19 9:30 AM	Dale Hollow State Park Burkesville	Wayne Ryan 2060 Grider Hill Dock Rd. Albany, KY 42602-7167 606-387-7480
Upper Cumberland	Tues. Sep 20 9:00 AM	Pine Mountain State Park Pineville	Jim Connor 605 Whitley St. London, KY 40741-2628 606-309-0906
Upper Ky River	Wed. Sep 21 9:00 AM	Buckhorn State Park Buckhorn	Judy Spencer RR 3 Box 606 Booneville, KY 41314 606-593-5274
Big Sandy	Thurs. Sep 22 9:00 AM	Jenny Wiley State Park Prestonburg	Gerald Preston 133 Iris St. Paintsville, KY 41240 606-789-5830
Eastern	Fri. Sep 23 9:00 AM	Carter Caves State Park Olive Hill	Ann Porter 3065 Augusta Dover Rd. Augusta, KY 410021 606-584-2510

Registration begins at 8:30 AM local time except for Fourth District and Middle Cumberland which begins at 9:00 AM EST. Jefferson District begins at 9:30 AM EST.



The "KRTA/AARP-KY Yes, We Can Feed Kentucky" project's purpose is to encourage RTA locals and AARP-KY chapters to collect food items for their local food banks. Participation will be measured by the "number of food items delivered to a local food bank." We are not specifying the type of food or the organization which receives the donations locally.

Timeline for "Yes, We Can Feed Kentucky"
May 1- December 31, 2011
To be listed on 2012 Local Recognition Form

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
502.326.8962 or kayg001@gmail.com

KY TEACHERS' RETIREMENT SYSTEM
1.800.618.1687 or www.ktrs.ky.gov

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.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

The Green Thing

In the line at the store, the cashier told the older woman that she should bring her own grocery bag because plastic bags weren't good for the environment. The woman apologized to him and explained, "We didn't have the green thing back in my day."

The clerk responded, "That's our problem today. The former generation did not care enough to save our environment." He was right, that generation didn't have the green thing in its day.

Back then, they returned their milk bottles, soda bottles and beer bottles to the store. The store sent them back to the plant to be washed and sterilized and refilled, so it could use the same bottles over and over. So they really were recycled.

But they didn't have the green thing back in that customer's day. In her day, they walked up stairs, because they didn't have an escalator in every store and office building. They walked to the grocery store and didn't climb into a 300-horsepower machine every time they had to go two blocks.

But she was right. They didn't have the green thing in her day.

Back then, they washed the baby's diapers because they didn't have the throw-away kind. They dried clothes on a line, not in an energy gobbling machine burning up 220 volts—wind and solar power really did dry the clothes. Kids got hand-me-down clothes from their brothers or sisters, not always brand-new clothing.

But that old lady is right; they didn't have the green thing back in her day.

Back then, they had one TV, or radio, in the house—not a TV in every room. And the TV had a small screen the size of a handkerchief, not a screen the size of the state of Montana. In the kitchen, they blended and stirred by hand because they didn't have electric machines to do everything for you. When they packaged a fragile item to send in the mail, they used a wadded up old newspaper to cushion it, not Styrofoam or plastic bubble wrap. Back then, they didn't fire up an engine and burn gasoline just to cut the lawn. They used a push mower that ran on human power. They exercised by working so they didn't need to go to a health club to run on treadmills that operate on electricity.

But she's right; they didn't have the green thing back then.

They drank from a fountain when they were thirsty instead of using a cup or a plastic bottle every time they had a drink of water. They refilled their writing pens with ink instead of buying a new pen, and they replaced the razor blades in a razor instead of throwing away the whole razor just because the blade got dull.

But they didn't have the green thing back then.

Back then, people took the streetcar or a bus and kids rode their bikes to school or rode the school bus instead of turning their moms into a 24-hour taxi service. They had one electrical outlet in a room, not an entire bank of sockets to power a dozen appliances. And they didn't need a computerized gadget to receive a signal beamed from satellites 2,000 miles out in space in order to find the nearest pizza joint.

But isn't it sad the current generation laments how wasteful the old folks were just because they didn't have the green thing back then?

Deceased Retired Teachers

APRIL, MAY, JUNE 2011

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

ADAIR
Ralph McQueary
Christine Wilkinson
ANDERSON
Denval Barriger
BARREN
Marilouis Chamberlain
Billy Elmore
Olga Norris
BATH
Minnie Hill
John Maddox
Esther Stacy
BELL
Millard Blanton
Lucy Stephens
BOONE
Zelma Shinkle
BOURBON
Mary Tucker
David Wagoner
BOYD
Esther Flannery
Ramey Fletcher
Opal Mayo
BOYLE
Ernest Brock
Elizabeth Duncan
Ralph McKee
BREATHITT
Burnice Griffith
James Oaks
BRECKINRIDGE
Bernard Lewis
BULLITT
Nanette Abell-Bauer
Ida Harned
Betty Roney
BUTLER
Charles B Gary
CALDWELL
Harry Byrd
CALLOWAY
Sarah Brown
Roy Hatton
Alice Koenecke
Dr Charles W Moore
Vernie Parker
Jean Smith
Joan Wilson
CAMPBELL
Eleanor Galvin
Marvin Metz
Kathy Sherrill
CARTER
Aurella Steele
CHRISTIAN
Janice Dunn
Mildred Harrison
CLARK
Dallas Hall
Madeline Ratliff
James T Snapp
CLAY
Billie Bowling
CRITTENDEN
Martyne Parker
DAVIESS
James Daniel
David E Deering
Martha Duncan
Maurine Grant
Erma Hunt
Barbara Snowden
Juliette Walker
FAYETTE
Leeann Fitzpatrick
Seneatha France
Isabel Grott
Diane Jones
Niana McIntyre
Maude P Noel
Charles Quillings
Violet Rose
Eleanor Rosser
Katheryn Sizemore
F Talbert
Justus Underwood
FLOYD
Hugo E Miller
Hillard Newman
Carole Rice
Marcella Shepherd
FRANKLIN
Barbara Barnett
Ben Bryan
Harold Fenderson
William Fleming
GALLATIN
Moses Orem
GRAVES
Sandra Addison
HANCOCK
Nell Dieterle
HARDIN
Mildred Grimes
Jewell Jones
Susie Parker
Nellie Woodring
HARLAN
Edell R Gray
HARRISON
Aleta McGlone
Adrian Osborne
HART
Marianna Meadows
HENDERSON
Billy Wayne
HOPKINS
Mary H Finley
JACKSON
Ophelia Witt
JEFFERSON
Jerry E Adams
Elizabeth Alexander
Louise J Archer
Bessie Bowling
Gerald Cahill
Mildred R Duncan
Kenneth B Farmer
Rosella Farris
Martha Gaskill
George Hicks
Dorothy B Kurk
Pearl Lucas
Carl Metcalf
Hugh W Moseley
George R Olliges
Sharon Parham
Gary L Parker
Dorothy Patterson
Patricia Pelfrey
Allan B Pennington
Paul Stevenson
Lavada S Wilson
Louise Wilson
Horace P Wise
Elmer Young
KENTON
Eugene C Blankenbaker
Larry O Davis
Edna Donsback
Sue Kidwell
Donald Romer
Jo Schneider
KNOTT
Archie Hall
Zelma Smith
KNOX
HaroldWest
LAUREL
Ina Hale
Lucille D Parrott
Stella Watkins
LAWRENCE
Eugene Cline
LETCHER
Delores Frazier
Velma M Trivette
LEWIS
Bonnie Ferguson
Alice Wallingford
LIVINGSTON
Helen Tracy
LOGAN
Kenneth Bond
Joanne Flowers
MADISON
Landis D Baker
Rosemary T Burrus
John M Deck
Inez Maupin
Charles Reedy
Jackson A Taylor
MARION
June Elliott
MASON
Mary V Moyer
MCCRACKEN
Barbara Hale
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MUHLENBERG
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PERRY
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Janice Davie
UNION
Patsy Hooper
WARREN
Anise Buford
Forrest K Campbell
Carl Chelf
Simon Chen
Robert Dawson
Dero Downing
Lena Ellis
Mae Gott
Everett Hancock
Robert Kimbler
Charles Mathison
WAYNE
Alma New
WEBSTER
Gail Bridwell
Claude Hicks
James Whitledge
WHITLEY
Willie Calder
Donold Rhodes
WOLFE
Marleen Strong
WOODFORD
Harold Newman

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KRTA News
(published quarterly)
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