



News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

VOLUME XLVI, NUMBER 3

LOUISVILLE, KENTUCKY

MARCH 2012

Primary & General Elections

Who Will Support Our Interests?

KRTA is working diligently to ensure that the needs of retired educators are met. Retired educator issues will require attention in the upcoming primary and general elections and next year's legislative session. KRTA members need to know how all candidates involved in these elections in their communities will respond in addressing retired educators' needs.

Prior to the May 2012 primary election and prior to the November 2012 general election, KRTA members must become very knowledgeable about each candidate's position concerning these issues: (1) Keeping KTRS as a defined benefit group retirement plan and (2) Making no changes to KTRS' governance structure.

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

20 Please be mindful of each House of Representative or Senate candidate's platform who is running for election in your community. Keep informed about these candidates through the public media, town meetings, and other opportunities to get to know them. Your vote will be vital.

2012 Convention Speakers



Gary Harbin, KTRS



Gary Montgomery



Dara Dann, AARP

Gary L. Harbin has served as the Executive Secretary of the Kentucky Teachers' Retirement System (KTRS) since December 2000 and was Chief Deputy Executive Secretary from 1999 until assuming duties as Executive Secretary. Prior to coming with the System in 1999, he was Chief Financial Officer of two nationwide companies, and prior to that, a partner in a regional CPA firm for twenty years in Frankfort, Kentucky. While partner in the CPA firm, he was in charge of the audit of KTRS

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



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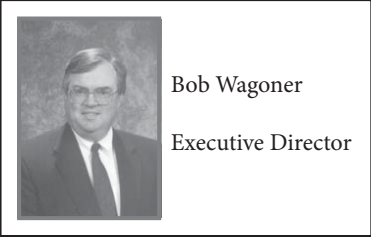
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PERSONALLY SPEAKING . . .

Social Security News & Pension Watch



Bob Wagoner
Executive Director

KRTA: What Can You Do?

Membership

Never doubt the value of volunteers. KRTA is strong because retired educators (volunteers) have been building a robust

association for 55 years. Remember, Noah's Ark was built by volunteers; the Titanic, by professionals.

Critical to our mission of protecting the welfare of retired teachers is continuing to expand our membership. There is strength in numbers. KRTA's 2011-12 official membership is 28,484. This is an increase of 359 members over our 2010-11 count. Congratulations to all of our volunteers who worked so hard to continue our long history of continued growth. Every current KRTA member can recruit a new KRTA member!

Have an Elevator Speech

Almost daily the KRTA office welcomes newly retired or active educators considering retirement. Many of these excited individuals think they are calling KTRS. Keep in mind these particular individuals are focused on one thing only—their retirement or impending retirement. Many times this is the KRTA office staff's one and only chance to give our KRTA Elevator Speech—to grab their attention and in two minutes or less tell them about who we are and what we do.

Here is our Elevator Speech. Adapt it to meet your needs or develop your own. Hello. How can I help you today? Are you getting ready to retire? Awesome! Well, I have good news. I am going to tell you a little bit about who we are and what we do—and then I will gladly direct you to KTRS. Right now you are connected to the Kentucky Retired Teachers Association office. One of the things we do is monitor legislation that can affect your retirement and healthcare benefits at the state and federal levels. That is real important right now given the economy and the fact that pension plans

(Continued on page 5)

Repeal of WEP/GPO Offsets

KRTA has and is working for the repeal of the WEP/GPO offsets. We have been successful in joining retired educators on a nationwide scale in renewing the importance of this issue with the current administration. A national website that can keep you informed on the latest actions concerning this issue is www.ssfairness.com. You may wish to visit this site and sign up for updates.

Our plans are to send representatives to Washington, DC at least twice a year representing KRTA on this matter. The association will continue working with other like organizations to seek action on these unfair Social Security provisions. As reported in early 2011, there is legislation in the U.S. House of Representatives called the House Social Security Fairness Act (HR 1332) that would repeal WEP/GPO. In December 2011, a companion bill (S 2010) was introduced in the U.S. Senate.

As we all are aware, Washington, DC is in disarray. The American people are suffering because of it. There have even been ideas to privatize Social Security, proposals to cut Social Security and Medicare. Since all of the country's seniors (including most retired educators) depend on Medicare for healthcare coverage, talks of cuts to this program are particularly alarming. There is even talk of moving every single man, woman and child (this includes Kentucky educators) into Social Security. This is referenced as "Mandatory Social Security." We must oppose "Mandatory Social Security." Why? Mandatory Social Security will destroy the great retirement program (KTRS) that we have.

Currently both the U.S. House of Representatives and the U.S. Senate are very unfriendly to the idea of repealing the WEP/GPO offsets. Perhaps when the economy turns around and after the 2012 election, the political climate in both the U.S. House of Representatives and the U.S. Senate will be friendlier. The repeal of WEP and GPO will cost \$10B year more to Social Security so the economy is very important to getting this done.

The world is run by those who show up! KRTA members must contact their federal legislators asking for the repeal of WEP/GPO. If your U.S. Representative is a co-sponsor of HR 1332, thank them for their support. If they are not, ask them to support HR 1332. Use the same approach with our U.S. Senators concerning S 2010. Listed on page 7 is the contact information for all of Kentucky's federal legislators.

(Continued on page 7)

PRESIDENT'S MESSAGE . . .

Volunteers—KRTA's Foundation



Edwin S. Cook III
2011-12 KRTA President

HAPPY NEW YEAR! I do hope that this March issue of the KRTA News finds all of you enjoying good health and this wonderfully mild winter.

Communication is critical to keeping all of you aware of the constantly changing information as it applies to our Membership, Health & Insurance and Legislative programs. Our means of communication have certainly separated themselves from our multi-family party lines, televisions offering 3 channels and radios offering only a few AM stations. We now have cell phones that allow us to call from wherever we may be located.

We can use our iPads, iPods, Kindle Readers, computers and 100s of TV and radio stations to keep us informed of all that is happening locally as well as internationally.

And yet, we cannot convince you, our member, how important it is that they transmit their email addresses to the KRTA office. Why is it so important that the KRTA office have my email address? We currently have 28,486 members. Our KRTA News is only published quarterly. It reports what has happened. Telephone messages to over 28,000 members are quite possible. But, a 35-second message would cost approximately \$1,700. A letter to everyone would be not only expensive but would require 2-3 days of delivery time.

By keeping your email address current with KRTA at info@krtat.org, you become privileged to information as soon as it happens. You can receive the message on your cell phone, iPad, Kindle, computer or on a friend's tech device whose email address you have provided.

Activities in Frankfort are picking up. The Governor has presented his recommended state budget, HB 265. It does include the State's portion of the 'Shared Responsibility' obligation to the KTRS Medical Insurance and the employer match for active teachers to the KTRS Pension fund. Our message to our Legislators continues to be the maintaining of KTRS as a Defined Benefit Group Retirement Plan and that no changes be made to the KTRS governance structure. Rep. Mike Cherry (D. Princeton) has filed HB 300 (Retirement). As noted, in an email from Dr. Wagoner, this bill sets term limits for KTRS Board of Trustee members of three consecutive terms; calls for the trustees to be subject to the executive branch code

(Continued on page 5)

KRTA PARTNERS . . .

5 Things Everyone Should Know About Identity Theft

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



Keith Hazelbaker
North American Life Plans

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

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

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

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

3. Anyone Can Be A Target

Even the chairman of the Federal Reserve was one of the 9.9 million Americans who were victims of identity theft in 2008.

4. How Protected Are You?

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

5. There Is Help

LifeLock, the leader in identity theft protection, is available through your KRTA membership for only \$8.99 per month for individuals and \$14.99 per month for couples. To sign up, call North American Life Plans toll-free at 1-888-362-1214. Please call weekdays between 9:30 a.m. and 6 p.m. Eastern.



Volunteers Needed for HOPE Mentoring Program

The HOPE Mentoring Program needs volunteers to be matched with youth in Kentucky's foster care system. HOPE, which stands for, Helping to Organize, Provide for and Empower Youth, is a state-wide mentoring program for youth ages 16-18 in out-of-home care. A HOPE Mentor provides a positive example for youth as they prepare to transition into adulthood.

The HOPE Mentoring Program offers a unique and flexible mentoring experience. Selected mentors are provided specialized training on issues related to abuse and neglect and offered ongoing support by program staff. The mentoring relationship is based upon a commitment of a minimum of four hours per month, for at least six months. The match is based upon similar interests and geographical location. Upon request, volunteers are eligible to be reimbursed for expenses related to activities, travel, and meals with youth.

Orientation sessions about becoming a HOPE Mentor will be held across the state of Kentucky throughout the year. If you are interested in learning more about becoming a mentor, please contact the Independent Living Program of Murray State University's Training Resource Center at 1-877-994-9970.

Parking Lot Safety

By Melanie Foley, Executive Vice President, Liberty Mutual

Parking lots—they can be as open as the plains of the Midwest or as bumper-to-bumper as a city street during rush hour. Although they may not be the most hazardous places to drive, parking lots can be more unpredictable than anywhere else you travel.

Drivers seem to suspend their good judgment when looking for a parking space. Some consider the Stop and Yield signs as optional because parking lots are on private property and not subject to traffic laws; others ignore the traffic lanes to cut diagonally across the lot.

So it's not surprising that parking lots are home to frequent accidents. Although most mishaps cause fender benders or minor dings, if collisions occur at higher speeds or involve small children, more serious consequences could ensue.

To help keep you and others safe while driving in parking lots, we've got some tips for you and, especially, any teen drivers in your family:

- **Be aware:** Don't distract yourself as you exit the parking space. Make sure that all bags and packages are secure, children are in car seats, seat belts are on, and that lights or windshield wipers are operating before you shift into gear.
- **Back out gradually:** Give oncoming drivers enough time to see you. If possible, pull into a space so that you can exit moving forward or park in areas with fewer cars.
- **Drive slowly:** Give yourself plenty of time to react to any possible hazard. Check your rearview mirrors constantly, as a car could be coming from any direction at any time.
- **Look out for children:** They could suddenly run in front of you from behind a row of parked vehicles.
- **Give pedestrians in crosswalks the right of way:** It's not just a courtesy, it's the law.

If you are in a car accident, Liberty Mutual offers quality auto coverage and 24-Hour Claims Assistance to help you get your life back on track as quickly as possible. As a member of KRTA, you are also eligible to receive exclusive group savings. For more information and to get a free, no-obligation quote, call 888-504-0156 Ext. 51690 or 502-429-4504 Ext. 51690. You may also visit www.libertymutual.com/krtat.

Discounts and savings available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

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Dave Farmer
Liberty Mutual



Free Tax Assistance Available

It's tax time, and that means it's time to gather your tax documents and prepare your forms and send them to the IRS. For those of you who would rather someone else prepare your taxes for you, AARP Foundation Tax-Aide is available at 6,100 sites around the country in every state in the nation. Founded more than 40 years ago by volunteers, AARP Foundation Tax-Aide now has 35,000 volunteers, many of them retired teachers! Volunteers are trained by AARP Foundation Tax-Aide and certified by the IRS and have to pass a test to show their competence each year. If you or someone you know has a low to moderate income—no matter what age—you are invited to find a site near you at www.aarp.org/taxaide. Tax-Aide can even e-file your return, resulting in a quicker refund. The filing deadline this year is April 17.

Financial Planning— Helping You See the Big Picture

Common financial goals

- Saving and investing for retirement
- Saving and investing for college
- Establishing an emergency fund
- Providing for your family in the event of your death
- Minimizing income or estate taxes



Do you picture yourself owning a new home, starting a business, or retiring comfortably? These are a few of the financial goals that may be important to you, and each comes with a price tag attached.

That's where financial planning comes in. Financial planning is a process that can help you reach your goals by evaluating your whole financial picture, then outlining strategies that are tailored to your individual needs and available resources.

Why is financial planning important?

A comprehensive financial plan serves as a framework for organizing the pieces of your financial picture. With a financial plan in place, you'll be better able to focus on your goals and understand what it will take to reach them.

One of the main benefits of having a financial plan is that it can help you balance competing financial priorities. A financial plan will clearly show you how your financial goals are related—for example, how saving for your children's college education might impact your ability to save for retirement. Then you can use the information you've gleaned to decide how to prioritize your goals, implement specific strategies, and choose suitable products or services. Best of all, you'll have the peace of mind that comes from knowing that your financial life is on track.

The financial planning process

Creating and implementing a comprehensive financial plan generally involves working with financial professionals to:

- Develop a clear picture of your current financial situation by reviewing your income, assets, and liabilities, and evaluating your insurance coverage, your investment portfolio, your tax exposure, and your estate plan
- Establish and prioritize financial goals and time frames for achieving these goals
- Implement strategies that address your current financial weaknesses and build on your financial strengths
- Choose specific products and services that are tailored to meet your financial objectives
- Monitor your plan, making adjustments as your goals, time frames, or circumstances change

Some members of the team

The financial planning process can involve a number of professionals.

Financial planners typically play a central role in the process, focusing on your overall financial plan, and often coordinating the activities of other professionals who have expertise in specific areas.

Accountants or tax attorneys provide advice on federal and state tax issues.

Estate planning attorneys help you plan your estate and give advice on transferring and managing your assets before and after your death.

Insurance professionals evaluate insurance needs and recommend appropriate products and strategies.

Investment advisors provide advice about investment options and asset allocation, and can help you plan a strategy to manage your investment portfolio.

The most important member of the team, however, is you. Your needs and objectives drive the team, and once you've carefully considered any recommendations, all decisions lie in your hands.

Why can't I do it myself?

You can, if you have enough time and knowledge, but developing a comprehensive financial plan may require expertise in several areas. A financial professional can give you objective information and help you weigh your alternatives, saving you time and ensuring that all angles of your financial picture are covered.

Staying on track

The financial planning process doesn't end once your initial plan has been created. Your plan should generally be reviewed at least once a year to make sure that it's up-to-date. It's also possible that you'll need to modify your plan due to changes in your personal circumstances or the economy. Here are some of the events that might trigger a review of your financial plan:

- Your goals or time horizons change
- You experience a life-changing event such as marriage, the birth of a child, health problems, or a job loss
- You have a specific or immediate financial planning need (e.g., drafting a will, managing a distribution from a retirement account, paying long-term care expenses)
- Your income or expenses substantially increase or decrease
- Your portfolio hasn't performed as expected
- You're affected by changes to the economy or tax laws

Common questions about financial planning

What if I'm too busy?

Don't wait until you're in the midst of a financial crisis before beginning the planning process. The sooner you start, the more options you may have.

Is the financial planning process complicated?

Each financial plan is tailored to the needs of the individual, so how complicated the process will be depends on your individual circumstances. But no matter what type of help you need, a financial professional will work hard to make the process as easy

as possible, and will gladly answer all of your questions.

What if my spouse and I disagree?

A financial professional is trained to listen to your concerns, identify any underlying issues, and help you find common ground.

Can I still control my own finances?

Financial planning professionals make recommendations, not decisions. You retain control over your finances. Recommendations will be based on your needs, values, goals, and time frames. You decide which recommendations to follow, then work with a financial professional to implement them.

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Hank Hensley
Raymond James Financial Services

Quips, Quotes & Puzzles
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Correction: In the December 2011 issue of KRTA News, 15th District Rep. Brent Yonts (Democrat) was incorrectly listed as a Republican on page 11 of the 2012 KY General Assembly Guide.

Commonwealth Credit Union

Hear In America Hearing Plans

New Hearing Technologies Increase Comfort

By Dan Schuermeyer

One of the common problems associated with traditional hearing correction (hearing aids) has been a “plugged up” feeling on the part of the wearer. A frequent comment has been, “I feel like I’m in a barrel”, and sensations such as chewing food echo back into the ears, bothering the wearer. Another problem has been that the ear canal feels sore at the end of the day because of the presence of the hearing aid itself.

A solution to this problem has been introduced by way of “Open Fit” hearing aids. This has been a miracle prescription for many that need amplification in the higher frequencies (soft sounds) but otherwise hear well enough to be aware that someone is speaking to them. However, they have hearing difficulty in specific environments such as understanding in restaurants and higher pitched voices, such as grandchildren, are difficult for them to understand.

The open ear technology has progressively become the style of hearing amplification choice by those that want to fully participate in life. This technology has progressed as well; recently the range of hearing loss these aids will address has increased due to the overwhelming satisfaction the hearing aid wearers have experienced with the more natural feeling of hearing.

What are Open Fit hearing aids?

- They are small plastic shells that are set behind the ear, connected to the ear opening by a small thin “almost invisible” tube
- They are so light that wearers don’t feel any weight after putting them on; people can actually forget they’re wearing them
- At the end of the tube a small tube sits in the ear canal but does not block the canal, leaving it “open,” enabling the wearer to experience a more natural environment. While open fit hearing aids have not yet progressed to the point that those with extreme (profound) hearing losses can be accommodated. The hearing industry believes that the use of open fit hearing aids will eventually surpass that of traditional hearing aids.

For More Information Call Hear In America at
(800) 286-6149

(Continued from “KRTA: What Can You Do” page 5)

are at risk and always in the news headlines.

In addition to monitoring legislation that can affect your retirement and healthcare benefits, we also work closely with KTRS officials regarding your retirement and healthcare benefits, particularly how their decisions will affect these benefits. KRTA membership also opens the door for discounted legal services, auto and home insurance, dental and vision insurance and other products. We have locals throughout the state where fellow retired teachers meet for social gatherings to stay connected and to keep informed about issues of interest to retired educators.

Membership is just \$20 a year. That is a really small price to pay to make sure you have someone working for you everyday at the Capitol in Frankfort. I hope you will consider joining KRTA—the only association whose sole purpose is protecting the welfare of retired teachers.

Let the Games Begin

Some may think this comment refers to college basketball’s upcoming “March Madness.” Many of you know, however, that it refers to the fact that 2012 is an election year at the federal, state and local levels.

Too many politicians today are too often not concerned with what is best for many of the citizens they purport to represent. Their goal is to ensure their own reelection, and in so doing, cater to or cave to the moneyed interests seeking to divert funds away from defined benefit retirement plans for public servants.


This year all members of Kentucky’s House of Representatives and one-half of the Senate’s members are up for election. Kentucky’s primary elections are scheduled to be held in May. It is important for all of us to become engaged in the political process. We must become knowledgeable about each candidate’s position on KTRS and retiree healthcare and support those who will support us.

The Future

Only those who view the education of our grandchildren as a damper on their own acquisition of wealth or as an opportunity to make money at the expense of children and our nation could seek to destroy public education and demonize educators as unworthy of deserving a place of respect in our communities. Only the mean-spirited could begrudge a well-deserved and appropriately planned retirement for those individuals who have given so much of themselves to others.

We must be willing to spread the word that only by caring for the youth of our country can we ensure the future. In addition, only by providing dignity and worth through well-formulated defined benefit retirement plans for public servants can our nation hope to regain its rightful position as a country where everyone can be free to pursue hopes and dreams of excellence.

I want you to know that representing retirees of the greatest of all professions in this era of public servant vilification by so many is truly an honor.



Applications Accepted For Two Scholarships

We will be awarding TWO scholarships to our members who are graduating high school seniors this year! The application deadline is Friday, March 16. See our website for details and the application.

Since 2001, Commonwealth Credit Union has rewarded one of our members who is a graduating high school senior with this academic-based award. The scholarship provides \$500 per semester and up to \$4,000 over the course of the college education. All applicants must have a primary membership account at Commonwealth CU to be eligible. In 2012, we are offering TWO scholarships:

General Scholarship:

Nathan Leach

“Reach for the Stars” Scholarship

Scholarship specifically for members that have overcome a physical or learning disability:

Adam Bender

“Reach for Excellence” Scholarship

The application considers both scholastic achievement, extra-curricular activities, and community involvement. A panel of independent judges reviews each application and works together to determine the winners.

The application is available at all Kentucky high school guidance counselor offices, in our branches, and online beginning in January. For more information go to : <http://www.ccukey.org/scholarship>.



Common Goals, UNCOMMON SERVICE

800-228-6420

(Continued from “Volunteers—KRTA’s Foundation” page 2)

of ethics; and restricts the use of placement agents. KTRS already has a strong code of ethics in place for our trustees and does not use placement agents at all. Term limits could be a concern.

Redistricting plans have been provided by both chambers, signed by the Governor and now face possible suits by both chambers. It is most important that we keep up with the redistricting and know who our Legislators are when it comes time to communicate our support and concerns.

How wonderful it is that we are Kentucky retired teachers. We have Health Insurance while others are losing theirs or required to pick up a portion of the cost. When we reach the magical age of 65 (February for me), KTRS provides us supplemental health insurance at no cost to us. We need not pay for Medicare Part D. We receive a pension check that now has no equal. But, most importantly, we have an organization whose only mission is to provide a concentrated effort to protect all of the above. Thank you, KRTA!

FOR YOUR HEALTH & SAFETY



It seems that retired teachers have set some goals for themselves. Based on what we know about them, they want to Stay Sharp, Stay Financially Secure, and Stay Active. See how they are doing it!

Can You Increase Your Brain Power?

The third in a series of guest articles by Mary Sorensen

In Article One, “Keep Your Brain Sharp,” you read the phrase “use it or lose it.” But the more important question addressed was, “how can you “use it” effectively? Exactly HOW do you engage your brain? In Article Two, we found that once we do succeed in engaging our Brains, we must keep stimulating them—we must keep learning in order to “keep our brains sharp!”

In Article Three, we will consider, when it comes to “smarts,” what counts more: nature or nurture? More specifically, is our genetic ability to learn more valuable than what the common sense of life can teach us about living intelligently? The current research shows that “at least 52% of our intelligence is based on our environment, so the brain is always changing, always learning something new,” says Frank Lawlis, PhD, a spokesman for American MENSA, a social organization for folks with a high IQ. By comparison, says Lawlis, “An IQ test—long the standard measure of intelligence—only measures what we have been taught, and is not a true sign of our potential to learn from our world.” “Intelligence, however, is much broader in terms of knowing how to utilize our abilities to succeed in the world, and this is something that may not be measurable,” says Lawlis.

According to Paul Dobransky, MD, an American psychiatrist, television and radio personality, and author, “The key to increasing intelligence lies in putting the classic concept of ‘left brain-right brain’ to better use in your life.” Lawlis agrees: “The research indicates a lot has to do with intention. If you want to get smarter, then you can get smarter.” While there may ultimately be a cap on how far you can go, he says, most of us don’t even come close to realizing what we could accomplish, in terms of increased brainpower.

WOW!! “Most of us don’t even come close to realizing what we could accomplish, in terms of increased brainpower.” Isn’t that interesting? Most people seem to develop a certain “style of learning” early on, preferring that style through most of their education. Usually it describes the way you learn and how you deal with ideas and situations. Increasing your “smarts” involves figuring out which side of your brain dominates and then “feeding” the other side until a better balance occurs.” Back in the early 90s I did



two years of extensive research into Learning Styles and how people learn, and I wrote a professional development course on Learning Styles. It was some of the most interesting and productive research I have ever done.

This theory of the structure and functions of the mind suggests that the two different sides of the brain control two different “modes” of thinking. It further suggests that each of us prefers one mode over the other. Perfect intelligence is a balance between the two sides of the brain. Which mode do you prefer? If you can, take these free online left brain/right brain quizzes AND Learning Style Tests:

http://www.intelliscript.net/test_area/questionnaire/questionnaire.cgi

<http://web-us.com/brain/braindominance.htm>

I think you may be surprised at what you find out! Are you a “left brainer” or a “right brainer?” Do you use both sides of your brain equally? Have you been working on increasing your brain power?

I leave you with this thought, What might we all be like if we came closer to our real brain potential?

Editors Note:

Left Brain: People who are left-brained are often thought to be more logical and thinking types, choosing logic, reasoning and details over imagination.

Right Brain: People who are right-brained are thought to be more creative and are guided by the more emotional, intuitive right hemisphere.

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



AARP Driver Safety Classes

AARP Driver Safety Classes will be offered **FREE** to members of the Kentucky Retired Teachers association during the months of July and August 2012.

The class will be for ages 50 and older. Participants will learn defensive driving techniques, new traffic laws and rules of the road. They will also learn how to adjust their driving to age-related changes in vision, hearing and reaction time. There are no tests and no behind-the-wheel driving.

This class is required to be eligible for a discount on auto insurance.

The class is FREE to members of KRTA. For more information or to reserve a seat in the class, visit the website aarp.org/drivingcourse or contact Leon Morrow @502-254-2684.



Mary Sorensen

Meet Mary

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.



Margaret Sims was a finalist for the Kentucky 2011 Andrus Award for Community Service. AARP's Andrus Award for Community Service is the Association's highest volunteer recognition. The Award recognizes volunteers who, through community service, are enhancing members' lives in the area of health, wellness, economic security, work, life transition issues, and community service.

In addition, Margaret was named by the Bardstown/Nelson County Chamber of Commerce as *Volunteer of the Year*.

KRTA is fortunate to have her serving in the capacity of Fourth District President and a member of the Executive Council.

Joseph H. Gilbert recently accepted the position of president of Lewis County RTA in the Eastern District. All offices have been filled and the new team is making every effort to become a more active association.

This is the second article in the series. See December KRTA NEWS for article one.

The following account of activities of KRTA during the period 1956-1995 was prepared by M. L. Archer (with the assistance of Dr. Marvin Dodson, Ted Crosthwait, the KRTA staff and others) in 1996. KRTA activities for the period 1995-2002 were summarized by Frank Hatfield (with the help of his wife Margaret) in 2004. Their accounts remain intact as they represent the state of KRTA as it was at the time of their writing.

KRTA moved into the Sullivan College Building, 3901 Atkinson Drive, just off Newburg Road and the Watterson Expressway. After a few years in this building, the Council started talking about a building of its own. Excess funds were set aside in a building fund account. Dr. Dodson recalls that KRTA began holding three workshops each year in the fall at the state parks. The agenda would go something like this: An afternoon session on the first day; dinner and a night session followed by some socializing; an overnight stay; breakfast and a morning session. After lunch the participants would head home. KRTA would pay for one car from each local. NRTA paid for lunch for five people from each local unit. The Council decided later that more participants could be reached if one day workshops were held in each district. There was some displeasure about missing the social aspects of the meeting, but the change was made and remains this way until the present time.

In 1965 the Retirement System started a Health and Insurance Program by assessing the active teachers about 3/4 of 1 percent of their salaries matched by the State. This necessitated KRTA having an Insurance Committee. Mr. Jack Gardner served as the first chairman. He had a representative from each district on his committee. Robert Kelley was active on his committee and became chairman when Jack became disabled in 1987. Robert is still chairman and the committee remains very active under his leadership.

The many fine leaders we have had over the years have all left their imprint on the organization. Joe Howard gave Louisville a boost in 1976-1977; Clyde Lassiter gave Central Kentucky a boost; and John Ridgway was never president but helped me considerably when I was President in 1983-1984. I remember Harry Sparks' inspirational leadership in 1979-1980, as well as Dillard Moor from the Fourth District in 1978-1979. Grace Crosthwaite was certainly a great leader in Eastern Kentucky. I remember her well. Virginia Murrell was President in 1982-1983 and gave a boost statewide, especially in Northern Kentucky where she taught most of her career and in Middle Cumberland District where she lived.

(Continued on pg. 10)

Who's watching your Pension Fund?

Your pension watchdog since 1957

(Continued from "Social Security and Pension Watch" page 2)

Senator Mitch McConnell
361-A Russell Senate Office Bldg.
Washington, DC 20510
Telephone: 202-224-2541
Fax: 202-224-2499

Senator Rand Paul
208 Russell Senate Office Bldg.
Washington, D.C. 20510
Telephone: 202-224-4343
Fax: 202-228-6917

Representative Ed Whitfield
2368 Rayburn House Office Bldg.
Washington, D.C. 20515
Telephone: 202-225-3115
Fax: 202-225-3547

Representative Brett Guthrie
308 Cannon House Office Bldg.
Washington, D.C. 20515
Telephone: 202-225-3501
Fax: 202-225-3547

Representative John Yarmuth
435 Cannon House Office Bldg.
Washington, D.C. 20515
Telephone: 202-225-5401
Fax: 202-225-5776

Representative Geoff Davis
1119 Longworth House Office Bldg.
Washington, D.C. 20515
Telephone: 202-225-3465
Fax: 202-225-0003

Representative Hal Rogers
2406 Rayburn House Office Bldg.
Washington, D.C. 20515
Telephone: 202-225-4601
Fax: 202-225-0940

Representative Ben Chandler
1504 Longworth House Office Bldg.
Washington, D.C. 20515
Telephone: 202-225-4706
Fax: 202-225-2122

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

Because of the efforts of a few dedicated leaders, a strong beginning was underway. By 1964 the Medical Insurance Program was developed and made effective in 1965. In 1966 the practice of giving retirees periodic cost-of-living increases was begun. The influence of strong local leadership has been so successful that this practice has been continued in all but a very few years. In fact, during the period from 1966 to 1994 there were only seven years when an ad hoc COLA was not provided. Local units in each county have made it possible for individual retirees to be heard in regard to matters of importance to them.

The first President was John Brown who served two terms from 1957 to 1959. He was followed by Mary McGuire 1959-1961 and R. E. Jagers 1961-1963. Bess Roberts who served in 1962-1963 remained active after her term and remains so today. Ms. Willie Ray, Superintendent, Shelbyville City Schools, was active many years. She served as President in 1965-1967. Mr. Gordie Young who was President in 1963-1965 served as Assistant Superintendent of Public Instruction under two or more State Superintendents.

I only mention these early Presidents to impress upon you the kind of people who were responsible for our having such a fine organization. When I retired in 1975 and joined KRTA, I immediately heard of Mr. James Ennis and his wife Ruth from Metcalfe County, who represented the Third District so well along with Bob Piper and his wife Elinor. Bob served effectively as President in 1981-1983. The districts began gaining life as leaders emerged in each district.

The organization really blossomed when KEA moved to Frankfort and

CONVENTION 2012 . . .

APRIL 23-24

**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

PRE-CONVENTION ACTIVITIES

MONDAY, APRIL 23

- Registration**
9:30 a.m. - 6:30 p.m.
ASHFORD
- District Presidents' Meeting**
10:15 a.m. - 1:15 p.m.
CHURCHILL
- 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

CONVENTION SCHEDULE

TUESDAY, APRIL 24

- 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 6**.
- ✓ Room reservations must be made by **April 1** (\$87.40 room rate). Call **502-426-2600** and mention code **KT2**
- ✓ Registration badge will be required for admission to all convention activities.



Everyone Please Attend the President's Reception

Monday, April 23
3:30 - 5:00 p.m.
ATRIUM



KRTA CONVENTION 2012 - 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 6. Registration packets may be picked up in the KRTA registration area on April 23 or 24. Mail this registration form with attachments and payment to:

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

Convention Activities

- Opening Night Dinner
- Standing Committee Reports
- Resolutions Committee Report
- Election of 2012-2013 Officers
- Luncheon 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!

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

(Continued from "Convention Speakers" page 1)

and other public plans for nineteen years, giving him over thirty years of experience with public pension plans.

During his tenure as Executive Secretary of KTRS, Mr. Harbin has been recognized for implementing significant advancements in the governance and operations of the retirement system. In 2010, Mr. Harbin lead a coalition that developed a plan to pre-fund retiree health benefits through the "shared responsibility" of retired members, active teachers, employers, and the state. The historic solution eliminated \$3.3 billion in future taxpayer responsibility for providing medical benefits for retired teachers. Mr. Harbin has also developed strategies for returning to work following retirement in an actuarially sound manner, re-organized the system's Investment Committee to include nationally recognized investment experts, implemented a web-based trustee education program, established an internal audit program, and established a call center and imaging system for member records. Currently, Mr. Harbin is overseeing the replacement of KTRS's legacy computer systems with a web-based system that will incorporate the highest standards in customer service and operational efficiency.

Mr. Harbin serves as Past-President of the National Council on Teacher Retirement and is President of the Public Sector Health Care Roundtable, headquartered in Washington, DC.

Mr. Harbin is a 1972 graduate of the University of Kentucky, earning a Bachelor of Science degree in Accounting. He was admitted to practice as a Certified Public Accountant in 1975.

Gary Montgomery is a living example of the message he shares wherever he travels. As a youngster he read the newspaper as though he was presenting the evening news. He had dreams of becoming a television broadcaster. Gary made that dream come true and now continues another dream—helping audiences and businesses become the best they can be, in fact better than they think they can be, by living life with an "I CAN PLAY" attitude. It's a fun way of discovering the talents God has given us and the courage and hope He provides so we can walk by faith and lead by the influence of the Holy Spirit. Gary was an award winning sportscaster in his hometown of Louisville, Kentucky. He shared the local and national sports scene every night on WDRB—Fox 41's "The News @ 10" in Louisville, Kentucky. After nearly three decades, Gary retired from the nightly schedule on August 31, 2007.

Gary now devotes his full attention to "Prime Time Productions," the professional speaking company he founded in 1993. He helps businesses and individuals grow by developing communication and leadership skills. As an inspirational keynote speaker, Gary presents his message of success with audiences all over the country. He shares the formula he lives: build the vision, create a positive atmosphere, and go beyond the obstacles by becoming a creative risk taker. That's the simple "I CAN PLAY" formula but the courage, wisdom, knowledge and understanding to follow the path comes from a relationship with Jesus Christ.

Gary's "LEAD BY INFLUNCE" presentations focus on the guidelines used by our earliest motivational speakers, the prophets. Like today's encouragers, the prophets focused on guiding people to follow the path to success, using their talents and abilities in service to the Lord!

Gary is both a motivational communicator and a storyteller. In his unique style he connects with the audience and demonstrates ways of stepping up to the proactive approach to life. His audiences discover how simple adjustments have helped managers, sales reps, moms and dads, athletes, and everyday people, move beyond the obstacles and achieve goals.

Gary is also a coach. For over twenty years he has taught youngsters to develop and grow in all types of sports. Today he uses the same simple techniques he learned in the sporting

(Continued on page 13)

2011 COMMITTEES

Resolutions Committee

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

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

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



Nominating Committee

Melanie Wood, Chair
8605 Shelbyville Rd. #130
Louisville, KY 40222
melanie.wood@insightbb.com

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

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

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

Reception Committee

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

Marianne Humphries,
Co-Chair
6704 Green Meadow Court
Louisville, KY 40207
502-894-0332

Debbie Utz
2325 Carlton Terrace
Louisville, KY 40205
502-452-1241

Fonrose Wortham
5100 US Hwy 42 # 412
Louisville, KY 40241
502-429-5045

MISCELLANEOUS INFO . . .

YOU MIGHT WANT TO KNOW



Opportunity To Publish Invitation to Co-author our New Book: BECOMING SUPER

Inspiring America's Next Generation of Great Teachers

- Attention:** RETIRED EDUCATORS
Small, independent publisher is searching for a highly diverse group of retired classroom teachers who are interested in participating in a book project designed to motivate and inspire a new generation of teachers. We are looking for educators with rural, urban, suburban, and international teaching experience. Candidates must have spent their entire careers in the classroom. Co-Authors must be willing to tell both the good and bad of the profession from their personal perspectives. More importantly, discuss possible solutions to the issues facing the profession moving into the future. They will be provided with a series of questions to prompt and direct their thinking and writing.
- Required:** Retired Classroom Educator, Retired Union Official, Retired Teacher Association Personnel, Retired Guidance Counselors, School Psychologists.
Submit One Page Letter of Interest. Provide basic (Philosophy of Education: 1-2 brief paragraphs; Is Still a Great Career? 1-2 brief paragraphs.) Submit to Alfonzo Porter at al@alfonzoporter.com
Interview with the author (Via Skype or Telephone)
Recent Color or Black & White Headshot
Share real experiences from your career with a new generation of teachers. Co-authors should include ample anecdotal material (interesting stories) on experiences as a professional educator that will be used to encourage, inspire, warn, motivate, and forecast future trends for those looking to make teaching a career.
- Benefits:** Listed on Back Cover as Co-Author
Opportunity to Host Book Signing Events on Teaching and Learning Use Books to Generate Additional Income
Become Sought After Expert on Education Issues with Local Press
Chance to provide a unique perspective on solving today's school crisis
- Respond To:** Alfonzo Porter
al@alfonzoporter.com
www.alfonzoporter.com
240-640-1212 Direct Line
Initial Draft Deadline: April 31, 2012

About the Author

Alfonzo Porter is the host of a popular radio show called "Say What??" w/Alfonzo Porter, broadcast on Radio One's WOL in Washington DC. He is the former President and CEO of Porter Education & Communications, Inc. (PE&C). From 1999 through 2010, PE&C was a national education management and development company specializing in a full portfolio of services to students, families, government agencies, and school systems.

He received his undergraduate degree in Journalism and Public Relations in Denver. He attended The Ohio State University where he completed his Master of Arts degree in Educational Policy and Leadership. He holds a graduate Certificate in Management from the George Washington University School of Professional Studies. Porter is currently completing a Doctorate in Education (Ed.D.)

Over the course of his career, Mr. Porter has been a staunch advocate for youth. Whether in his many roles as a YMCA director, Boys/Girls Club professional,

national motivational speaker, newspaper reporter, teacher, principal, author and business owner, he has continued to strive to help students realize their personal and academic potential.

His provocative and compelling new book, *More Like Barack, Less Like Tupac: Eradicating the Academic Achievement Gap by Countering Decades of the Hip Hop Hoax*, (PE&C, Inc. 2010) has challenged conventional thought in the delivery of education in the United States; particularly as it impacts students in urban schools. He is also the author of *The X Stands for Excellence*, (Kendall-Hunt Publishing, 1996), a motivational text for middle and high school teens.

Mr. Porter has been named Small Business of the Year by the Chamber of Commerce, and One of the Fastest Growing Firms by Inc. Magazine. He received a National Leadership Award from the Business Advisory Council. Additionally, Mr. Porter has been honored as Businessman of the Year and listed in the Wall Street Journal. He is listed in The Nation Register's Who's Who among Executives and Professionals. He received the Network Journal's 40 leaders under 40 Award, as well as the Wynnwood Image Award. He was twice honored as one of 50 Influential Minorities in Business by the Minority Enterprise Executive Council, among many others.

He is a member of the Education Industry Association, The Association for Supervision and Curriculum Development, and The National MBA Association.



Citizen Participation: Contacting Your Legislators

It is important in a democracy that citizens help keep their legislators informed. In order to be true representative of the people, legislators need and want to know the thinking of their constituents on those issues upon which decisions will be made, and the facts on which such thinking and conclusions are based. As a citizen, you can help insure good legislation on state and national levels by communicating with your elected representatives at the proper time.

Personal contacts can be a meaningful way to influence a legislator. **Points to remember when approaching an elected official:**

1. **Build a relationship** with your state elected officials and their aides; this takes time (attend fund raisers, town meetings, etc.)
2. **Be brief and be prepared**—take the time to read all available background material
3. **Know the issues**—pros and cons
4. **Be honest**—the primary goal of your visit is to express your concern over a particular bill or issue
5. **Be polite and specific** (we all need to agree to disagree) it is generally advisable not to get into arguments; don't demand a commitment before the facts are in
6. **Be constructive**—give reasons for your position, explain how the issue would affect you, your family, business, or profession, or the effect on your community, on our state; if you want to suggest amendments to a bill that has been introduced, it is important that you have:
 - a) a clear idea of what you want to be included or deleted;
 - b) the reasons to justify the proposed change; and
 - c) good, strong facts to back up your position before you contact your legislator.
7. **Limit handouts** unless you are asked for more information—do not "overkill," stick to the issues that you came to discuss; don't wander into other issues
8. **Work with staff**—No legislator can be an expert on everything.
9. **Praise past efforts and listen** to their issues without interrupting—they often have input from many resources to which you may not have access
10. **Follow up a visit with a letter** thanking them for their time and for listening to your point of view
11. **Thank your legislator(s) for his/her vote**

From the Michigan Assn of Retired School Personnel "Vanguard" July-August 2011

The KTRS Defined Benefit Group Retirement Plan is the Most Efficient Way to Deliver Retirement Security

Gary L. Harbin, CPA
Executive Secretary

Kentucky Teachers' Retirement System

"The envious man thinks that if his neighbor breaks his leg, he will be able to walk better himself"¹ There is universal agreement that envy is one of the darkest and most destructive of all human emotions. Unfortunately, "pension envy" has crept into the national discussion about retirement plans for public school teachers.

In some parts of the country, people are advocating eliminating traditional defined benefit group retirement plans (DB retirement plans) in favor of individual 401(k) type savings accounts (DC savings accounts). The rationale for this position is not that DC savings accounts provide better retirement security, rather it is based upon the bitter idea "if I don't have a pension then no one should have a pension." Public policy concerning retirement should be based upon reason, not resentful emotion.

My entire career has been devoted to practicing the fine points of accounting and finance. I love numbers and the straightforward stories they tell. More than thirty years of professional work on the details of retirement have led me to the conclusion that DB retirement plans provide a successful, cost effective retirement model. To the contrary, DC savings accounts just don't make the grade — and the numbers prove it!

The National Institute on Retirement Security conducted a study making an "apples to apples" calculation of the actual dollar contributions required for a DB retirement plan and a DC savings account to achieve the same target retirement benefits.² The study found that traditional DB retirement plans provide the same retirement income at nearly half the cost of DC savings accounts.

DB retirement plans are more efficient than DC savings accounts because:

- DB retirement plans earn higher investment returns due to professional asset management and lower costs compared to individual DC savings accounts. Over a person's career, this accounts for about 26% less cost for a DB retirement plan.
- DB retirement plans continually optimize their investment portfolios; however, persons with DC savings accounts generally have to take less investment risk to protect principal as they near retirement. Over a person's career, this accounts for about 5% less cost for a DB retirement plan.
- DB retirement plans pool "longevity risk" and pay benefits for a retiree's lifetime. In a DC savings account, the person must make excess contributions to make sure they don't run out of money if they live beyond normal life expectancy. Over a person's career, this accounts for about 15% less cost for a DB retirement plan.

In summary, the KTRS Defined Benefit Group Retirement Plan offers the very best retirement security for much less cost than is offered by individual Defined Contribution savings accounts. The Defined Benefit Group Retirement Plan is, in short, a model to be emulated.

1 The quote is by Helmut Schoeck author of "Envy: A Theory of Social Behavior."
2 The study is titled "A Better Bang for the Buck: The Economic Efficiencies of Defined Benefit Pension Plans;" a "Fact Sheet" summarizing the study is available on KTRS's website at www.ktrs.ky.gov.

This article is a reprint with permission from the May 2011 issue of the *Kentucky Retired Teachers' Retirement System, Retired Member Edition*.

(Continued from "KRTA History" page 7)

In 1983-1984 while President, I was charged by Dolly Gillihan to finish organizing the few locals that were still unorganized. We were successful in organizing Wolfe, Menifee and Trimble Counties. More recently Leslie County has organized and we now have representation in every county.

Several changes in organizational structure have taken place at the Council's direction since KRTA was first organized. Eastern District was divided into two districts—Eastern and Big Sandy. Central District was also split forming Central Kentucky East and Central Kentucky West. At the same time Franklin County was moved out of the Central District into Fifth District in an effort to give Fifth District sufficient size to be more active. The move proved to be effective and Fifth District now ranks fourth in the State in membership percentage. In all cases where districts were split or changed, a resulting growth in membership has occurred.

Increased membership became our main objective during my term as President. I was privileged to attend a meeting on pre-retirement planning for active teachers in South Carolina. I reported back to the Council and they approved a program for KRTA to start this service in Kentucky. With the help of Frank Hatfield, who had then replaced Dr. Marvin Dodson as Executive Director of KRTA, and Charles DeWeese, seminars were offered in each district in the State. Seminars were conducted on Saturday mornings during the months of September and October. The attendance was great and the involvement of the retired teachers with active teachers prompted the active teachers to become interested in KRTA when they retired.

Holding these seminars plus an agreement in 1980 for the Retirement System to withhold dues from the retirees' annuity checks in November each year has been instrumental in the growth of the Association. Many teachers sign the automatic dues deduction forms at the Pre-Retirement Seminars before they retire. These forms are kept on file and sent to Frankfort when KRTA is notified of their retirement. The Pre-Retirement Program has gone well and continued under KRTA's direction until 1993 when the Retirement System assumed responsibility for conducting the Pre-Retirement Seminars. The change was made with the encouragement of KRTA since it was felt that KTRS was in the position to provide more information and might get more attendance because of their official position with the retirees. In order to remain in touch with active teachers, KRTA agreed to attend the seminars to help with registration and provide refreshments. J. D. Turley served as President of KRTA in 1984-1985. He developed the KRTA logo and got the Association started on visual presentations to encourage membership. He also divided Jefferson County into small segments and was successful in greatly increasing the KRTA membership from Jefferson County.

I was appointed State Membership Chairman in 1984 and remain in that position today. My main purpose in preparing this history is to demonstrate how important membership is to having a strong organization and how important a strong organization is to the welfare of retired teachers in Kentucky.

Jack Gardner served effectively as President in 1985-1986 and then served as Chairman of the Health and Insurance Committee until 1987.

NRTA served Kentucky well under Dolly Gillihan's leadership. When Kentucky and all other NRTA members merged with AARP in 1982, Ted Crosthwait was appointed Coordinator for Kentucky. He served in that position until 1986 when Charles DeWeese was appointed Coordinator. Both of these gentlemen did an outstanding job for retired teachers in Kentucky. After Charles DeWeese's death in 1991, Ms. Pearl Miller was appointed Coordinator, a position she continues to effectively fill. KRTA is fortunate to have the support of AARP, especially the help in financing our Fall Workshops by providing funds for meals for five persons from each local association, the district officers, and other guests. KRTA also works with AARP on legislative issues of common interest.

Ted Crosthwait was reappointed Legislative Chairman (a position he had previously held) after leaving the coordinator's job. The Council has regretfully accepted Mr. Crosthwait's resignation from the Chairmanship of the Legislative Committee effective June 30, 1994. He has assured the Council that he will continue to work with that committee and cooperate fully with his replacement. Ted's expertise will be missed; he is well known across the state by most state legislators. Having served as Executive Secretary of KTRS, he is most knowledgeable about Retirement System Law and the needs of the Retirement System as well as the membership.

You can look forward to more history in the coming issues!

KENTUCKY TEACHERS' RETIREMENT SYSTEM	REGISTRATION 8:30 a.m. - 9:00 a.m. (Local Time)	SEMINAR 9:00 a.m. - 12:00 (Local Time)
PRE-RETIREMENT SEMINARS		
March 3, 2012 River Park Center 101 Daviess Street Owensboro, KY	April 21, 2012 Convention Center 371 C W Stevens Blvd. Grayson, KY	To register: http://ktrs.ky.gov 1-800-615-1687 Guests are welcome if seating is available. Priority is given to KTRS Members

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, 2010 and 2011

	2011		2010	
	Total	Percent to Revenue	Total	Percent to Revenue
REVENUES				
Membership dues	\$558,147	84.79%	\$538,655	83.86%
Contributions	1,970	0.30%	61,914	9.64%
Interest income	2,965	0.45%	8,619	1.34%
Dividend income	7,955	1.21%	5,021	0.78%
Other Income	29,969	4.55%	25,639	3.99%
Net unrealized gain on investments	57,250	8.70%	2,445	0.38%
TOTAL REVENUE	\$658,256	100.00%	\$642,293	100.00%
	Amount	Percent to Revenue	Amount	Percent to Revenue
EXPENSES				
Salaries	\$167,697	25.48%	\$161,678	25.17%
Annual Convention	10,264	1.56%	15,360	2.39%
Committee Expenses	36,968	5.62%	36,636	5.70%
Contract Printing	7,062	1.07%	11,007	1.71%
Depreciation	12,200	1.85%	16,502	2.57%
District Expenses	6,300	0.96%	6,300	0.98%
District Managers Meeting	14,189	2.16%	11,527	1.79%
Employee Benefits	15,700	2.39%	10,851	1.69%
Fall Workshops	12,703	1.93%	7,523	1.17%
Insurance	4,331	0.66%	3,109	0.48%
KRTA News	59,434	9.03%	46,751	7.28%
Legal Hotline Services	19,000	2.89%	18,720	2.91%
Maintenance	20,872	3.17%	21,687	3.38%
Materials and Supplies	7,689	1.17%	10,267	1.60%
Miscellaneous	-	0.00%	42	0.01%
Payroll Taxes	13,693	2.08%	13,385	2.08%
Postage	23,715	3.60%	28,614	4.45%
Professional Fees	11,835	1.80%	10,935	1.70%
Professional Fees for Rate Increase Review	-	0.00%	136,929	21.32%
Scholarships	17,650	2.68%	17,600	2.74%
Retiree Recognition Reimbursement	5,445	0.83%	4,944	0.77%
Taxes and Licenses	3,197	0.49%	3,030	0.47%
Telephone	4,346	0.66%	3,078	0.48%
Travel	52,245	7.94%	60,862	9.48%
Utilities	2,857	0.43%	2,380	0.37%
TOTAL EXPENSES	\$529,392	80.42%	\$659,717	102.71%
Increase in Net Assets	\$128,864	19.58%	\$(17,424)	-2.71%
Net Assets Beg. of Year	\$926,824		\$944,248	
Net Assets End of Year	\$1,055,688		\$926,824	

Executive Director: Bob Wagoner Date: 2/2/2012

Yes We Did! Membership Awards

When the KRTA membership meets at the Hurstbourne Hotel for Convention 2012, more local associations will claim the prize than ever before. Yes, you did it again! The "Yes We Did" awards will be given to 49 local associations for your success in reaching the goals set by the Membership Committee. One district will have the distinction of being the only district association to reach the goal this year.

After the overwhelmingly high membership increase last year, the 460 member gain this year seemed to pale; but the truth is the gain was spread evenly throughout the state . . . showing successful efforts and unity. There were 62 locals that improved. Everyone who participated is to be commended.

With an increase of over 60 members, Northern Kentucky District experienced a 1+%. This will secure the "Yes We Did" award for them at the evening dinner on April 16. Local associations to be honored also are as follows:

Bath	Grant	McLean	Powell
Boyd	Green	McCreary	Robertson
Bracken	Hancock	Menifee	Rockcastle
Bullitt	Harrison	Metcalf	Scott
Butler	Hart	Middlesboro	Spencer
Calloway	Hopkins	Monroe	Taylor
Campbell	Jessamine	Montgomery	Trigg
Carlisle	Johnson	Nelson	Union
Crittenden	Kenton	Nicholas	Washington
Edmonson	Laurel	Ohio	Wayne
Elliott	Lee	Owen	Wolfe
Estill	Martin	Pike	Woodford
Fleming			

Please keep your e-mail address updated. Notify us at info@krtas.org

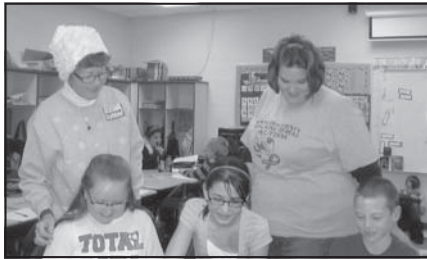
KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 25, 2012

DISTRICT	POTENTIAL MEMBERS	MEMBERS	%-AGE
Middle Cumberland	1,532	1,334	87.08%
First	2,488	2,058	82.72%
Second	2,420	2,001	82.69%
Upper KY River	1,206	988	81.92%
Fourth	2,354	1,881	79.91%
Central KY East	2,169	1,723	79.44%
Fifth	2,232	1,729	77.46%
Eastern	2,269	1,736	76.51%
Northern	2,465	1,848	74.97%
Third	3,116	2,239	71.85%
Upper Cumberland	2,047	1,448	70.74%
Big Sandy	1,718	1,209	70.37%
Central KY West	4,529	2,972	65.62%
Jefferson	5,389	3,301	61.25%
Out of State	3,778	1,845	48.84%
Associate	172	172	100.00%
TOTALS	39,884	28,484	71.42%

MEMBERSHIP TYPE	JAN 20, 2011	JAN 25, 2012	DIFFERENCE
Automatic Dues	22,253	22,679	426
Cash	5,771	5,804	33
TOTALS	28,025	28,484	459
Percentage	71.87%	71.42%	-0.46%

AROUND THE STATE ...

Hancock County RTA



The picture at the left is that of the Grandparent Essay winners at North Hancock Elementary School. Pictured are: standing left to right Mary Buck, Hancock County Retired Teachers Association secretary and Nettie Boeglin, Fifth Grade teacher. Seated left to right are Kayla Woodward, second place winner and the daughter of

Mary Ann and Todd Woodward; Tabitha Taylor, first place winner, and daughter of Shannon and Justin Taylor; and Tyler Walz, third place winner, and son of Mark and Amanda Walz. Their prize money is donated by Dorothy Whitman, a Hancock County retired teacher.

Pictured at the right are the Grandparent Essay winners at South Hancock School. Left to right: Kimmie Warfield, second place winner, is the granddaughter of Linda and Daniel Sanders; Barbara Spindel, school principal; Bryce Coon, third place winner, and son of Janet and Kevin Coon; Levi Hazelwood, first place winner, and son of Stephanie White and Michael Hazelwood; Becky Gaynor, Fifth Grade teacher, and Faye Wettstain a Hancock County retired teacher who donated the three financial awards.



Patty Lamar, retired teacher and member of the Hancock County Retired Teachers Association, diligently works on the entrance to Vastwood Park during the spring and summer. It takes considerable watering and weeding to have an entrance as beautiful as the one shown here. Patty worked as a business teacher and also taught business classes at Owensboro Technical and Community College. If you look closely you can see the back of Mary Buck's '94 pickup truck that she uses to clean the highways of cans and litter. The money from the can sales amounts to about \$1,000 per year and is used for Christian mission work throughout the world. Mary has been walking and selling cans since she retired in 1988. Mary says, "It not only helps missions, it's good exercise and helps clean up the highways."



Entrance to Vastwood Park in Hawesville, KY

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 June issue is April 13

Monroe County RTA



As one of their community service projects, the Monroe County Retired Teachers Association recently contributed to the local backpack program. The \$80 contributed will help feed a child for the entire school year. The program, assisted by the Monroe Baptist Women's Mission Union, provides food to children over the weekend to ensure they have food to eat until they return to school on Monday. The food is distributed to students on Fridays through the Family Resource Center. (L to R: Shown making the presentation are Nancy Moss, MCRTA Treasurer; Susan Turner, Chairperson for the Monroe Baptist Women's Mission Union; and Linda Pitcock, MCRTA President).

food to eat until they return to school on Monday. The food is distributed to students on Fridays through the Family Resource Center. (L to R: Shown making the presentation are Nancy Moss, MCRTA Treasurer; Susan Turner, Chairperson for the Monroe Baptist Women's Mission Union; and Linda Pitcock, MCRTA President).

Edmonson County RTA



This food was donated by Edmonson County RTA in conjunction with the "2011-2012 KRTA/AARP-KY Yes, We Can Feed Kentucky" project.

Pictured are Nancy Sanders and Anna Sturgeon.

Montgomery County RTA

The Montgomery County RTA partnered with AARP and KRTA to provide school supplies to Camargo Elementary School students. Pictured L to R: Jodie Morrison, Camargo FYS; Sybl Fleming, MCRTA; Christie Redmond Jouett, Camargo FYS; Debby Robinson, MCRTA.



(Continued from "Convention Speakers" page 9)

world: Set the goal, build a positive atmosphere, believe, risk, and go past the obstacles.

Dara Lenhof Dann is the senior legislative representative for the NRTA: AARP's Educator Community. NRTA: AARP's Educator Community is a division of AARP and is the nation's largest organization serving the interests and needs of 50+ educators. Dara provides legislative and advocacy resources for the state retired educator associations nationwide.

Her career spans over 15 years, working to strengthen nonprofit organizations that help protect and build assets for Americans. In addition to her current legislative responsibilities, she has progressive and varied experience in grassroots organizing, coalition building, media relations and public policy development and analysis. She has a bachelor's degree in journalism and political science from Marquette University.

The subject of Ms Dann's presentation will be *State Pensions: Nationwide Trends*.

Fannie Morgan Celebrates 100th Birthday

McCreary County Retired Teachers Meet to Celebrate and Honor One of Their Own

Making headlines in McCreary County was Miss Fannie Morgan's 100th Birthday. Saturday, November 19, 2011, marked the special occasion. Many of the area retired teachers marked their calendars to honor and help celebrate her "Big Day."

An estimated 300 relatives and friends packed into the fellowship hall of the Whitley City First Baptist Church to honor her many accomplishments. Miss Fannie is still actively employed at a local medical practice started by her nephew, Dr. M. A. Winchester, who has since retired. She started keeping books there in 1972 after retiring from the teaching profession. Currently, she still goes to work five days a week to handle the incoming checks for the office. She still serves as Church Treasurer for the Whitley City United Methodist, a position she has held for 65 years. Also, she stays active in the William Whitley Chapter of the Daughters of the American Revolution and the McCreary County Retired Teachers Association.



Fannie Morgan

Along with the good food and fellowship, Miss Fannie was inducted into the Honorable Order of Kentucky Colonels. Sharon Haynes, MCRTA President, presented a proclamation from Governor Steve Beshear; Eunice Sayers, Past President of the Middle Cumberland District, presented a proclamation from the Kentucky Senate. Dr. Ralph Nevels, MCRTA past president, presented the Kentucky House of Representatives proclamation; and Nonnie Hamlin, MCRTA member, gave the recognition for the Kentucky Retired Teachers Association.

Fannie Ellen Angeline Morgan was born in Sawyer, KY November 19, 1911, to Wilis H. and Sarah Lawson Morgan. Miss Fannie has worked hard all her life. She began working in the McCreary School System in 1932 as an 8th grade teacher. Later, she took a position in the superintendent's office for 17 years. Then she returned to the classroom to teach 6th grade in Fayette County before retiring from the teaching profession.

Miss Fannie currently resides in her family home in Whitley City with a niece, Betty, and her husband, Elmer Olson. During family history time, Mr. Olson commented on how Miss Fannie had turned down several chances at marriage, choosing to work to support her mother and sister, Betty's mother. According to Mr. Olson, Fannie Morgan is the most responsible person in the world.

Footnote: When the MCRTA held its annual Christmas Dinner on December 13, Miss Fannie was in attendance.

Fifth District RTA



L to R: Bert Baldwin, President Northern RTA; Debby Murrell KRTA Membership/Pre-Retirement Co-Chair and Fifth District President; Pat Perkins, Past Fifth District Secretary from Carroll County; Faye Shelton, President of Owen County RTA.

On February 4, 2012, Fifth District RTA hosted the KTRS Pre-Retirement Workshop held at General Butler State Park in Carrollton. Throughout the year KRTA districts serve as hosts at the KTRS Pre-Retirement workshops. During this time, they are given the opportunity to share KRTA information with those approaching retirement. Many attendees elect to become associate members of KRTA until they reach retirement when their signed automatic dues deductions cards are activated.

Whitley County Area RTA

The December meeting of the Whitley Area Retired Teachers Association was held on Thursday, December 15, at the T. J. Roberts Memorial Cafeteria on the University of the Cumberlands campus. Each year in December the local state representative and a local school superintendent is invited to update members on the newest trends and successes in education. Deputy Superintendent Paula Trickett presented a program on the status of the Whitley County School District. She also reported that all three local school districts met the No Child Left Behind goals for 2010-2011 which is important to the economic health of the county. Ms. Rickett introduced the members to the use of iPads that are now being used in many classrooms. Jill Roaden, District Technology Coordinator, assisted the members in using the iPads to explore math and reading programs that are available to teachers.



L to R: Frankie Ball, Wanda Jeffries, Aretta Moses



L to R: Paul Steeley, Glenn Steeley, Joe Rains, Arthur Jeffries

An Opportunity to Support America's Troops

The non-profit Code of Support (COS) Foundation is sponsoring a nationwide campaign to make the American people more fully aware of the breadth and depth of the service and sacrifices made on their behalf by our troops, our wounded warriors, our military families and our veterans, as well as their continuing need for support beyond that available from government resources. A key activity is their Student Media Design Contest designed to invite students from middle school through college to create promotional and educational materials to raise awareness for the goals of the COS Foundation. Submissions are due March 16, 2012, and winners will be announced at the end of March. If you are interested in learning more about this worthy organization, the contest or serving as a judge (which can be done from anywhere in the U.S.), please contact Connie Tully at ctully@aol.com.

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Quips, Quotes & Puzzles

In this puzzle hidden in consecutive letters in two or more words is the name of a Kentucky county. Underline those letters to indicate the name of the county. Example: Though I was a long-time member of DAV, I essentially was only an inactive participant. (Davies)

1. At a variety store in Aspen, ceramics of various types are available.
2. Our upcoming prom ad is only to be printed twice in our local newspaper.
3. This museum illustrates civilizations reliving STONE AGE beliefs and practices.
4. After only three dates with Carmen, I feel like I'm in love.
5. I hope that he rows Leyton and Louis across the lake.
6. The dunk and foul on that breakaway netted the Bulls a three-point play.
7. His better half ran Kline off for his indiscretions.
8. When we exited the cab, our Bonnie and Clyde DVD fell out.
9. It was the speed of the task, not the job itself, that confused us.
10. I injured my scapula skiing down the slopes of Aspen.
11. After a poor first half, Loy decided to change his strategy.
12. Why does Eric allow a youngster such as David on our team.
13. While everyone gave a great effort, only two-thirds of the class passed.
14. His parents enrolled Lubreck in Ridgemont University in their engineering program.
15. I visited Flanders once to view the beautiful cemetery.
16. Our Spanish teacher allowed Thomas only 30 minutes to take his exam.
17. On their planned visit to Inglewood for drama lesson, two students were uncooperative.
18. The Hopi kept their reservation and its surroundings in great form.
19. It is really amazing what oddities occur in upper level math.
20. Each bushel Byron harvested meant more profit for him.
21. Why don't we grow another crop of sweet corn this year.
22. When we went to the grocery, we saw Cyrus selling home grown crops.
23. Tom organized our committee meetings to everyone's satisfaction.
24. If you attend USC or UCLA, you get to enjoy Southern California.
25. His streak of getting hits in consecutive games was broken tonight.
26. Fred Andrews has cottages for rent to the fall deer hunters.
27. A few of the wrecks shown by NASCAR terrify some of the older viewers.
28. Soldiers definitely need to wear their combat helmets.
29. Each artist presented his/her best work at the art museum.
30. The ballet Cheryl and Sharon attended was most enjoyable.
31. When I decide to lay in the sun, I only do so for less than an hour.
32. As soon as they made their debut, Lerner and Marx had a great show.
33. We had airplanes landing every ten or twelve minutes
34. Many times we become adept at a certain thing by using more practice.
35. The soldier who became AWOL felt that his efforts were under appreciated.
36. The soldiers in Afghanistan at Kabul littered the streets with all sorts of debris.
37. After we move out west, I'll try to start a new business.

Thanks to Phil Latham, a KRTA member from Muhlenberg County, for designing this puzzle.

The answers are found on page 4.

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Betty J Moon

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Christine Galloway

John Kirby

BREATHITT

Elizabeth Henson

Robi Holfeltz

BRECKINRIDGE

Elwanda Cart

Anna Dowell

BULLITT

Nell Rogers

Deborah Stinnett

Raymond Terry

Ronald Weimer

CALDWELL

Estelle R Barnes

Frances Shore

CALLOWAY

Anne W Brinkley

Mabel C Redden

Harold G Robertson

Russell Sheeks

CAMPBELL

Madelyn Lehr

Betty Reik

Richard F Rothfuss

Donald Shelton

CLAY

Lattie Sams

Sandra Girvin

DAVISS

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Ralph Romans

ESTILL

William Harlow

Linda Arnold

FAYETTE

Deborah Baird

Alice Baker

Clemence Bloomfield

Bertha Bowman

Sarah Day

Yvonne Fluker

Robert Gough

Harry E Owen

Ella Phipps

Lucille Ross

Bruce Shaeffer

Thelma Schmucker

Sally Smiley

Wayne Smiley

Dorothy Smith

FLEMING

Gustiva Masters

FLOYD

Homer L Hall

FRANKLIN

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Shirley Tiller

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GRANT

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GRAYSON

Elizabeth Thomas

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Nancy Moore

GREENUP

Lucy Bradford

Donna R Miller

Paul Miller

HANCOCK

Jean Raley

HARDIN

Charley Llewellyn

Lottie O Robinson

Ernie Spencer

Lila F Vaughn

HARLAN

Louis Green

Anna Gregory

Calla Saylor

HOPKINS

Sara Carrico

Sarah Jackson

Shirley Rich-Lewis

JEFFERSON

Leila Arnett

Lillie Berry

Harley S Brandon

Donald Brooks

Ruth Browning

Joseph Buren

Ernestine Canty

Daniel L Coffman

James Davidson

Anna Friday

Bobby Green

Eileen Heuser

Emmalene Howard

Nettie S Jasmin

Muriel Johnson

Pearlie Lamb

Charlotte Page

Louis Perry

Judith Phillips

Audrey Rousseau

Virgella Routt

Clarence Sams

Helen Simon

Sidney Stone

Robert Taylor

Wilbur L Toatley

Danny White

Brenda Yates

JESSAMINE

Nelva J Abshear

Ann Daugherty

Lavila H Dobson

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