



News

Express

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

VOLUME II, NUMBER 2

LOUISVILLE, KENTUCKY

JUNE 2017

Cary Williams Receives Frank R. Hatfield Volunteer of the Year Award

Each of the KRTA districts nominates a Volunteer of the Year. This year Cary Williams of Central Kentucky West District was the recipient of the award. Cary was nominated by the Scott County Retired Teachers Association.

Cary Williams started a file the year before she retired from teaching of things she would like to do in retirement. In the file was an article about a program started in Greensboro, North Carolina that recycled flowers and distributed the flowers to Hospice patients.

Cary contacted Hospice of the Bluegrass to see if they were interested in the idea. They were excited about the program. In May 2007 Cary started the program Friends with Flowers in Georgetown, Ky. With no budget, Cary recruited volunteers, collected donated flowers and vases, coordinated schedules for volunteers, arranged flowers in vases and delivered the flowers to Hospice patients. The collecting, arranging and delivery of flowers takes place on a weekly basis working out of the Georgetown First Christian Church basement.

In the nine years Friends with Flowers has been operating, they have delivered 9,200 flower vases to over 300 Hospice families. The total number of volunteer hours is over 5,200. Some Hospice family recipients have now become volunteers to bring flowers to new patients.

Cary has a working relationship with our local Kroger store, and she or other volunteers pick up flowers from them weekly. She has also developed a partnership with the two local funeral homes to recycle flowers from funerals. This gives the grieving family some solace knowing the flowers will be put to good use.



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The Convention Issue

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Thank you
Henry Hensley & Associates
for our Fun Photo Booth
at the convention!



PERSONALLY SPEAKING . . .



Bob Wagoner
Executive Director

CONVENTION REPORT

The action has been fast and furious during the past 12 months! First, I want to report that our association grew for the 29th consecutive year! Again, in 2016-17 our membership growth remained strong. The total membership of 31,354 is an increase of 430 over last year. Although we fell 263 members short of our goal of 31,617, our continued growth is noteworthy because many state retired teachers associations continue looking for ways to reduce their losses rather than increase their numbers. Congratulations to all our devoted members who helped make our continued membership growth possible.

I have the highest regard for the work of the KRTA staff. Betty, Brenda, Carla, Charlotte, Emily, Janie and Mary strive diligently each day to provide exceptional service to our members. Again, this year the number of members utilizing our many benefits grew. The number of people accessing our website continues to increase and the number of KRTA Facebook followers showed steady growth. During the recent legislative session, we emailed over 12,000 “weekly legislative updates” each week.

This year we provided N.O. Kimbler scholarships valued at \$1,650 each to all 17 public community and technical colleges in Kentucky. We continue to receive letters of appreciation from both the recipients and the colleges.

The 2017 regular General Assembly ended reasonably well for retired teachers. SB2 was the only retirement related bill pertaining to the Teachers’ Retirement System of Kentucky (TRS) that passed. This bill adds two gubernatorial appointed and Senate confirmed trustees to the TRS Board of Trustees; specifies that investment fees and commission reporting must include profit sharing, carried interest and partnership incentives; places TRS under the Model Procurement Code regarding contracts. Also, retired teachers are scheduled to receive a 1.5% COLA effective July 1, 2017.

As we move forward, it is important to remember that elections have consequences, but they don’t have to be high-handed or cold-hearted. I want to remind you that when we say KRTA is “political but not partisan” we mean we will advocate in the political world on issues such as TRS full funding or Social Security fairness. We will focus on Frankfort for state issues and Washington, D.C. for federal.

KRTA continues to work on these Social Security issues: Mandatory Coverage, Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). Currently, discussion on the Social Security penalties (i.e. WEP) is not getting any attention. We continue to work at the national level with the Coalition to Preserve Retirement Security (CPRS).

Politicians at the federal, state and local levels control our economic environment. This is an incontrovertible fact. We

cannot expect others to expend the time and energy to do the hard work of keeping our state representatives and senators educated on our issues. We must do it. You must do it! Therefore, each of us must resolve to engage our state representative and senator in conversation about how important our pension and health care are to our financial security in our senior years.

These four (4) issues will impact us and future retired teachers: improving the actuarial soundness of TRS; maintaining TRS as a “defined benefit group retirement plan;” making no further changes to the governance of TRS; and mandated social security.

Our association continues to grow and prosper. Much of the credit for this success belongs to the many dedicated volunteer leaders we have at the local, district and state levels. I wish I could thank each of you personally. Since I cannot, please accept my written, “Thank you!” I could not be associated with a finer group than Kentucky’s Retired Teachers.

PRESIDENT’S MESSAGE . . .

Cathy Gullett



President, Cathy Gullett

WOW, Kentucky!!! Thank you for making this mountain girl welcome across our marvelous Commonwealth. This Eagle is just one of you—a volunteer who said yes when asked to take a position. The KRTA spirit is so strong from Paducah to Pikeville that it makes the “flight” of the president a smooth, yet exciting year-long journey.

Special thanks to my support team from Johnson County and Big Sandy District. I am so proud of the East Kentucky heritage—people who are loyal to their friends and passionate about the causes they champion. Their support and belief in me has been unwavering, and they all know I would not have accepted the presidency without that support. Thanks to my constant side kick, my biggest supporter, my husband, Nelson, who is a great listener, proof reader, and road trip driver who was never afraid to say, “Honey, you forgot. . . or Honey, I don’t think that will work”. I could not have done this, and it wouldn’t have been as much fun without him.

Dr. Wagoner has been a joy to work with! Hard to believe I am his 15th president to mentor. I remember him telling me we will go out together. From meetings with individual public officials, trips to Frankfort, speeches before the Public Pensions Oversight Board, workshops, convention planning, and committee meetings, his leadership is strong, steady and filled with understanding. His passion for KRTA transcends to us ALL! Best wishes to Dr. Bob and Mary as they move into retirement. I look forward to volunteering with both of them.

There could be no better staff than the ladies at the office on Bardstown Road. Janie, Betty, Charlotte, Carla, Brenda. Emily and

(Continued on page 3)

(Continued from "President's Message" on page 2)

Maeve, whether it has been a trip to the office, a quick phone call, text or email, you ladies have always put a smile on my face. Girls, enjoy your new office!!!

Teamwork was emphasized in workshop presentations. What an outstanding KRTA team we have! Officers, committee chairs, executive council, district presidents, committee members are ALL volunteers I am thankful to call my friends. Membership can be assured that these leaders work tirelessly with determination and enthusiasm to ensure that retirement benefits are maintained. Thanks guys and gals!! Wish there was space to name ALL of you because ALL of you are special!!!

Most importantly, I want to thank each of you, the heart and soul of KRTA—the MEMBERSHIP. Each district has its own uniqueness and each one is a joy to visit. Members possess the KRTA volunteer spirit that allows dedicated efforts to maintain the integrity of retired educators in each area across the state. As Kentucky's motto reminds us—*United we stand, Divided we fall*, we must continue to be united in our efforts to secure hard earned benefits. We CANNOT take any benefits for granted!! Continue to watch for what needs to be done when the governor calls for a special session to deal with pensions and taxes. In addition, let us welcome the incoming director, Tim Abrams, and his wife, Jan. Let the Abrams know they are embarking on a journey with an incredible, growing organization of over 31,000 members as partners.

It is my prayer that you maintain your health and participation in KRTA while encouraging others to join. My wish is that

the organization soars into the next decade and decades to come. May KRTA continue as a respected organization recognized for its forward thinking leaders. May KRTA be recognized as the only organization in the state that is steadfast in efforts to maintain the benefits and integrity of retired teachers. May KRTA membership numbers continually increase.

When I joined KRTA in 2004, I knew I had joined a unique organization of people with a volunteer spirit and a united purpose. I never dreamed that this Eagle's "flight path" would lead to a position of state leadership. From membership and participation, I have gained so much more than I have given.

Thank you for your acceptance, your encouragement, your participation and teamwork. Most of all, thank you for your friendship and your prayers. It has been a humbling experience and a true pleasure to be called your president. I look forward to many more years in KRTA with my friends across the Commonwealth.

In my book, you are all "High Flying Eagles." Through united effort and teamwork, KRTA will continue to SOAR to greater and greater heights!!

My heart-felt gratitude. May God Bless Each of YOU!!!



Isaiah 40:31



Delegate Assembly Elects 2017-18 Officers

Pictured from left to right are the new officers:

Harold Wilson (Second District), Vice President
Shirley Wolf (Middle Cumberland), President-Elect
Romanza Johnson (Third District), President
Cathy Gullet (Big Sandy District), Past President

(Cont'd. from "Cary Williams... Volunteer of the Year" on page 1)

In 2007 the program started with 10 volunteers and there are currently 25 volunteers. Cary schedules workers to pick up donated flowers and vases, arrange flowers and deliver the vases to patients in Scott County. She is constantly trying to recruit new volunteers and speaks to local church and service groups about the program. Almost half of the volunteers are active or retired employees of the Scott County School System. Friends with Flowers has also received help from High School students, some continue to help after graduation, a middle school volleyball team, Girl Scouts and Brownies, Montessori students, Quest Farm (a residential facility for developmentally disabled adults) and local Church members. Friends with Flowers is a community endeavor that involves people in all walks of life as volunteers or recipients of flowers.

Cary and Friends with Flowers arranged flowers for the unveiling of the memorial for Flight 5191 at the State Arboretum in Lexington. They also arrange flowers for various Hospice of the Bluegrass fundraisers. Cary is currently on the Advisory Board of Hospice of the Bluegrass.

Along with her work with Hospice and Flowers, Cary is on the Board and actively volunteers at Elizabeth Place, a transitional home for homeless, single women or women with children. As a volunteer she helped get the building ready for occupancy by painting and fixing it up. She works 12 hour night shifts as a house supervisor. She tutors and mentors the women and their children. She is active in their fundraising activities, such as organizing Trivia nights and Dinner Theatres. Cary is a retired teacher who has committed most of her retirement to helping others.

She is a people-person who enjoys interacting with everyone. As a teacher she always found the student who needed an extra smile, hug or encouragement. She has continued this into retirement by devoting much of her time to bringing joy, hope and comfort to others.

KRTA PARTNERS . . .



Dave Farmer

Tips for Painting Your Home

From Dennis Goebel, Vice President

By Lee Michael Katz

When you paint your home, picking the right color is a primary decision, but smart and safe painting also involves other considerations. Here's how to handle several home-painting questions, whether they're related to climate, colors, or contractors:

- **Investigate the paint quality.** A new paint job should protect your home for many years, so it makes sense to find a quality brand. Some paints are formulated for climates where the weather is tough on your home, like the shore or in especially hot or cold regions. Ask your contractor or paint supplier for information on which paints are best for the planet, as well as your home.
- **Avoid humid conditions.** When you plan to paint, consider what's going on outside. If you live in a high-humidity area, you might want to avoid painting during the afternoon, so slow-drying walls won't wreck the rest of your day.
- **Stay safe.** The do-it-yourself route is cheaper and potentially more satisfying, but requires ladders and physical skills. It can also be more dangerous, especially when painting high areas. When you're painting indoors, keep the room well ventilated to prevent fumes from building up and protect your eyes by wearing goggles. If you have any hesitation, hire an insured professional to do the job.
- **Hire the best contractor.** If you decide to hire a professional painting company, be sure to interview them beforehand and then ask for references and estimates. You should also ask if they have proof of insurance and if they offer a written guarantee.

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Why Do Investors Buy Bonds and How Can You Make Money With Them?

Bonds, sometimes called debt instruments or fixed-income securities, are essentially loans. Corporations often raise money by issuing bonds in addition to selling stock. Governments often use bonds to pay for their ongoing operations or specific projects, such as highways or new construction.

The borrower (the bond issuer) typically promises to pay the lender (the bondholder), regular interest payments until a certain date. At that point, the bond is said to have matured. When it reaches its maturity date, the full amount of the loan (the principal or face value) must be repaid to the bondholder. Each bond pays a stated interest rate called the coupon, a term that dates back to the days when a bondholder had to clip a coupon attached to the bond and mail it in to receive the interest payment. Most bonds pay interest on a fixed schedule, usually quarterly or semiannually, although some pay all interest at maturity along with the principal. In some cases, the issuer can decide to pay back the loan early by calling the bond and repaying the principal before maturity. The specific terms of a bond are set forth in a bond agreement known as an indenture.

Bonds are issued in even denominations, usually of \$1,000 or more. Bonds do not need to be held until maturity; they can be traded between investors just like any other type of security. Most bonds are negotiable; when an investor buys a bond, the issuer then owes that investor the bond's interest and principal. When bonds are first issued, the buyer generally pays the exact amount of the bond's face value, in which case the bond is said to be trading at par. A bond can also be traded at a discount (i.e., it is bought for less than its face value). When a buyer pays more than the face value, the bond is said to be selling at a premium.

Some investors prefer to buy individual bonds; others would rather invest in a bond mutual fund or exchange-traded fund (ETF).

Note: The principal value of bonds may fluctuate with market conditions. Bonds redeemed prior to maturity may be worth more or less than their original cost. Investments seeking to achieve higher yields also involve a higher degree of risk. Bond funds and ETFs are subject to the same inflation, interest-rate, and credit risks associated with their underlying bonds. As interest rates rise, bond prices typically fall, which can adversely affect a bond fund's performance. One of the most important reasons why investors choose bonds is for their steady and predictable stream of income through interest payments. Bonds have traditionally been important for retirees for this reason. Also, though they are not risk-free (e.g., a bond issuer could default on a payment or even fail to repay the principal) and individual securities have their own specific risks, bonds as a whole are considered somewhat less risky than stocks. In part, that's because a corporation must pay interest to bondholders before it pays dividends to its shareholders. If it declares bankruptcy or dissolves, bondholders are also first in line to be compensated.

Bond prices may behave very differently from stocks. For example, when stock prices are down, investors often prefer to invest in bonds; this movement is sometimes called a flight to quality because investors prefer the relative stability that bonds and their interest payments offer. Also, when interest rates are high, the return on bonds can be attractive enough

that investors become unwilling to assume the greater risk of stocks.

Because the performance of bonds and stocks is not highly correlated (i.e., the two often behave quite differently), bonds offer significant diversification benefits. The interest from bonds can help balance the ups and downs of your stock investments and increase the stability of your overall portfolio. Also, because a bond's face value gets repaid upon maturity, an investor can choose a bond that matures when he or she needs that money for a specific goal, such as college tuition.

Finally, some bonds offer tax advantages. The interest from bonds issued by state and local governments is exempt from federal income tax, and may be exempt from state income tax as well. U.S. Treasury securities are exempt from state taxes. This can be appealing to taxpayers in high tax brackets.

There are two fundamental ways that you can profit from owning bonds. The most obvious is the interest that bonds pay. However, you can also make money if you sell a bond for more than you paid for it. Some bonds are sold at a deep discount to their face value; the difference between the discounted price and the face value when the bond is redeemed is the investor's gain.

Also, as with any security, bond prices vary as they are traded in what's known as the secondary market. They also move up and down in response to investor demand for bonds generally, and to changes in interest rates, though those movements aren't usually as dramatic as the movements of the stock market can be. If you sell a bond before its maturity date, you may get more than its face value, depending on how its interest rate compares to others. However, you could also receive less than the face value if you must sell when bond prices are down. The closer the bond is to its maturity date, the closer to its face value the bond's price is likely to be.

Overview of bond types

Information about bonds is more widely available to the individual investor than it used to be, but navigating the world of bond trading can be challenging without some guidance. However, the wide variety of bonds also means that you can tailor the income-oriented portion of your portfolio to reflect your needs, investing style, and time horizon.

There are many different types of bonds, and an individual bond usually falls into more than one category. A bond can be categorized by who issues it, by maturity date, by quality, by where it's issued, by any restrictions or rights it includes, and by whether any collateral backs up the loan.

Investors in a high tax bracket are often interested in tax-advantaged bonds, which can be issued by state and local governments as well as the U.S. Treasury. An equivalent corporate bond would typically pay a somewhat higher interest rate to attract investors. Some bonds, known as high-yield or junk bonds, offer even higher interest rates because they're considered to be at greater risk of default by the issuer. Foreign governments also issue bonds that can be bought by U.S. investors.

Another important way of categorizing debt instruments is by the amount of time until the loan is repaid. Short-term maturities are typically for less than one year; intermediate-term bonds, often called notes, are generally from 1-10 years. Long-term bonds have maturities of more than 10 years. The 30-year Treasury bond is often referred to as the long bond.

Some bonds have characteristics of both bonds and stocks. Others are secured by assets that would be forfeited to the bondholder if the issuer defaults on the loan.

Like stocks, bonds now are typically held in street name, meaning that ownership of a bond is recorded electronically in the brokerage account to which interest and principal payments are made. Such book-entry has become the preferred means of holding bonds. It is replacing so-called registered bonds, which are issued as certificates and are imprinted with the name of the bondholder to whom interest and principal payments are made. Bearer bonds, which are virtually equivalent to cash and do

not bear the owner's name, are no longer issued in the United States, though some are still in existence.

What factors should you consider before buying bonds?

As with any security, your bond holdings should be tailored to your unique situation. Your financial professional can help you understand your choices and which options might suit you best. Here is an introduction to some of the factors to consider when evaluating bonds.

Your income needs

If you're investing in bonds primarily for current income, a bond's coupon rate will set the amount of your payments. Think about whether you want to receive ongoing periodic income, or are willing to receive much of your return when the bond matures. Some bonds, such as zero-coupon bonds and U.S. savings bonds, pay interest only when the bond is redeemed. Remember that even if you don't need the income to live on, interest from bonds may help moderate the volatility of your overall portfolio.

Your tax bracket

Tax considerations are especially important for some investors. Some bonds are tax-advantaged. If you're in a high tax bracket, a bond whose interest is generally not taxable by the federal government, such as most municipal bonds, may be a better choice even though the interest rate it pays is lower than a comparable taxable bond. U.S. Treasury securities are generally exempt from income taxes imposed by state and local governments. Also, you'll want to compare the tax you'll pay on bonds to what you'd owe in taxes on corporate dividends. Qualified dividends from corporate stock are taxed at the lower capital gains rates; interest from taxable bonds is taxed at ordinary income tax rates.

Your time horizon

If you're considering holding individual bonds rather than investing in a bond fund, you'll want to think about how long you intend to hold each one. With individual bonds, you can tailor your maturity dates to when you'll

need the money for a specific goal, such as paying for college tuition. You also can sell the bond before it matures, but the price you receive for it may be more or less than the face value, which means you could lose part of your investment. Some bonds pay all interest at the end of the bond's term when the principal is repaid.

Also, it's important to know whether the bond is callable or not. If it is, the issuer can choose to redeem the bond before its maturity date, which means you might not get income for the full period you were counting on. To compensate you for that possibility, callable bonds typically pay a higher interest rate than non-callable bonds. Long-term bonds are especially likely to be callable before maturity.

A bond mutual fund has no specific time horizon, since the fund manager may buy and sell specific bonds at any given time.

When thinking about your time horizon, it's important to consider the impact of inflation. Over time, the inflation rate will affect the value of most bonds and the interest they pay. As prices rise, each dollar buys less and less. Inflation can erode the buying power of both a bond's fixed interest payments and of the principal that will be repaid when the bond matures. As a result, the value of the bond to other investors can drop over time. On the other hand, if deflation occurs, the buying power of your investment dollars is increased and your bond would therefore be more attractive to investors.

Of course, other factors can affect the price of your bond as well. However, because both the interest rate and the face value of the bond are fixed, inflation's impact over time on the value of a bond investment can be greater than on asset classes such as stocks, which generally have more potential to grow in value over time. To help fight inflation, some bonds are designed to adjust both the principal and interest payments automatically based on changes in the Consumer Price Index.

CONVENTION 2017 . . .

District Presidents' Meeting

CALL TO ORDER

The meeting was called to order by KRTA Vice President Shirley Wolf. President-Elect Romanza Johnson offered the invocation and Executive Director-Elect Tim Abrams led the Pledge of Allegiance.

2017 CONVENTION PROGRAM

Dr. Wagoner reviewed the program and the seating arrangement for the General Session on Tuesday.

DISTRICT PRESIDENTS' REPORTS

Each district president talked about the year's activities within their local organizations. Dr. Wagoner asked that they turn in a written copy of the report.

EXECUTIVE COUNCIL DISTRICT TERMS EXPIRING JUNE 30, 2016

First - David Foley	Third - Willadean Carter
Fifth - Marie Wright	Central KY West - Patricia Klink
Big Sandy - Daniel Branson	Upper Ky River - Billy Triplett
Northern - Bert Baldwin	Central KY East - David Jennings

District Presidents were advised to send the names of new Council members by May 15. Council terms are for two years.

LEGISLATIVE COMMITTEE TERMS EXPIRING JUNE 30, 2017

Cen. KY East - Steve Gillespie	Fourth - Martha Hanifan
Big Sandy - Virgil Osborne	Upper Cumberland- Ray Roundtree
First- Don Sparks	Second - Neal Tucker
Northern- Audrey Wayland	Mid Cumberland - Ellen Zornes
Cen. KY East- Larry Woods	

HEALTH/INSURANCE COMMITTEE TERMS EXPIRING JUNE 30, 2017

Eastern - Lana Combs	Upper Cumberland - Carolyn Falin
Cent. KY West- Laura Gray	Northern-June Grooms
Mid Cumberland - Jane Dalton	Cent. KY East - Ralph Roberts
Fourth - Margaret Sims	

MEMBERSHIP COMMITTEE TERMS EXPIRING JUNE 30, 2017

Jefferson - Sheila Carson	Eastern - Ed Cook
Fifth - Betty Hester	Northern- Faye Shehan
Fifth - Shirley Sills	First- Ann Yarbough
Fourth - Patsy Young	

KTRS PRE-RETIREMENT SEMINARS

Dr. Wagoner reviewed the upcoming seminars and asked each district president to go to the one in his/her district .

UPDATE DISTRICT PRESIDENTS FOR 2017-18

New presidents reported were: Anita Thomas (First); Jan Yonts (Third); Marianne Leet (Central KY West); Gene Davis (Big Sandy).

REVIEW 2017 FALL WORKSHOP SCHEDULE

Contact person changes made known at the meeting:

First- Anita Thomas	CKW- Mary Ann Leet
UC-Paula Adams & Pam Thompson	
Big Sandy- Gene Davis	

TENTATIVE KRTA EVENTS CALENDAR

Dr. Wagoner discussed the calendar of meeting dates and deadlines.

MEETING DATES

Executive Council Meetings:

Will be decided at the Jun 5, 2017 Executive Council Meeting

Health & Insurance Committee Meeting:

October 9, 2017 - KRTA Office

Legislative Committee Meetings:

July 24, 2017 - KRTA Office

November 13, 2017 - KRTA Office

Membership & Pre-Retirement Committee Meeting:

May 14, 2018 - KRTA Office

KRTA Convention:

April 23-24, 2018 - Holiday Inn Hurstbourne, Louisville, KY

District Presidents Meetings:

July 17, 2017 - KRTA Office

April 23, 2018 - KRTA Convention

DEADLINES

KRTA Local and District Recognition Forms:

March 10, 2018 - Due to KRTA Office

Volunteer Hours:

March 10, 2018 - For calendar year 2017 (Jan 1-Dec 31, 2017) - Report hours on Local Recognition Form

School Supply Drive:

March 10, 2018 - Collection deadline is Dec 31, 2017 - Report number of bags of school supplies contributed on Local Recognition Form

Feed KY Program:

March 10, 2018 - Collection deadline is Dec 31, 2017 - Report number of food items contributed on Local Recognition Form

2017-18 KRTA NEWS - Print Dates:

July 2017 Issue - Submission Deadline May 20, 2017

November 2017 Issue - Submission Deadline September 20, 2017

March 2018 Issue - Submission Deadline January 20, 2018

2017-18 KRTA NEWS EXPRESS (Electronic Newsletter) - Release Dates:

September 2017

January 2018

May 2018

June 2018

OTHER BUSINESS

- President Gullett's reception at 3:30-4:30 in the Atrium
- Annual Convention dinner for everyone at 6:15 in the Grand Ballroom
- Membership/Pre-Retirement meeting will be Monday, May 15, 2017
- District Presidents' meeting will be Monday, July 17, 2017

The Executive Council joined the Presidents' meeting for lunch and to hear the state committee reports. Business was conducted by KRTA President Cathy Gullett.)

Executive Council Meeting

South Pointe Commons Update

Mike Brown of the Barrister Group informed the Executive Council and District Presidents that South Pointe Commons will be a retail lifestyle center where need and investment match up in a Smart Growth Design for Fern Creek and the surrounding areas. It will consist of department stores, restaurants, and a movie theater and more.

It will eliminate traffic safety issues for Bates Elementary by providing a signalized entrance into the school.

It will have an economic impact on this area of Jefferson County:

1. 560 new jobs
2. annual payroll over \$15,000,000
3. \$540,000 in new revenue for state and local governments
4. \$80 million dollar project

Per our contract with the Barrister Group, KRTA will be moved from its present location to a new stand alone office building adjacent to the development. Our office will move further back from Bardstown Road, but approximately in the same general location.

Our facility will have an enlarged conference room, but basically remain with a very similar design as our current one.

The time frame for this development has been 8-9 years to date. Ground breaking took place on March 28, 2017, and the projected dateline for moving in will be at the end of September.

TRS Insurance Update by Jane Gilbert

Retired teachers' health insurance is provided through two plans:

1. Kentucky Employees' Health Plan (KEHP) for those under 65 and not Medicare-eligible. It is provided through Anthem and CVS/Caremark.
2. Medicare Eligible Health Plan (MEHP) for those Medicare-eligible or 65 & over. A Medicare Advantage plan is provided through United Healthcare (UHC) and a Part D prescription plan provided through Express Scripts.



KEHP has 15,400 enrollees and 3,335 Waivers
MEHP has 33,019 Enrollees and 5,352 Waivers.

- 8 employees averaging approximately 10 years of TRS experience
- Present at an average of 85 meetings a year
- Average of five visitors each day
- 832 call in October 2016, averaging 6.18 minutes
- Process about 500 applications monthly and 1,450 during open enrollments
- TRS is there to help

TRS MEHP (Medicare Eligible Health Plan—65 & Over)

Here are some of the most frequently asked questions:

➤ **Which doctors/hospitals can I see on MEHP?** You can use any doctor or hospital that accepts Medicare and agrees to bill United

Healthcare.

➤ **Is Medicare Part B premium deducted from my month TRS annuity?**

All Medicare eligible enrollees pay the Part B premium directly to Social Security. Sign up for Medicare Easy Pay if billed quarterly.

➤ **Do I need to, or should I, purchase any additional medical or prescription insurance?** Medicare does not allow two Medicare Advantage or Part D plans. If you enroll in an additional (supplemental) plan, and it costs you more than the \$1,200 maximum out-of-pocket that you have on the MEHP, you are over insured. Once you reach your \$1,200 out-of-pocket on covered medical expenses, UHC pays 100% of covered medical expenses in a calendar year.

➤ **Am I required to use mail order home delivery?** No. The MEHP has two programs that can be used. Retail is designed for short-term prescriptions and mail order is designed for maintenance prescriptions.

➤ **Do I have to re-enroll every year during open enrollment?** No. MEHP open enrollment is only for retirees who are not currently on the MEHP and would like to enroll.

There are some costly pitfalls to avoid on the MEHP:

Chiropractic Care: The MEHP only covers manual manipulation of the spine to correct subluxation. Any other chiropractic services are paid for at full cost by the retiree.

Hospital Observation Status: Anyone admitted to the hospital should confirm that their status is "inpatient" rather than for "observation." Being admitted under observation means the hospital may not pay for the drugs administered during the hospital stay. If this happens to an MEHP participant, the person can file claims for these drugs with Express Scripts, but reimbursement only will be what Medicare Part D allows. That means the individual could be paying a large portion of these drug costs.

Preventive Vs. Diagnostic Service: The MEHP waives the coinsurance percentage and the medical deductible for Medicare-covered preventive services. But be aware that just because something was covered as preventative in the past doesn't mean it will be forever. For instance, for someone with a history of colon polyps and colon cancer, a colonoscopy would not be considered preventive—it would be considered diagnostic—the person would be charged the deductible and coinsurance.

Cataract Surgery Lenses and Frames: The MEHP only covers the Medicare-approved lenses and frames for cataract surgery. Choosing lenses and frames not covered by Medicare means you must pay the upcharge. If in doubt, make sure the provider calls United Healthcare for prior approval of lenses and frames.

Skilled Nursing Facility: The MEHP will not pay for custodial care, such as feeding or bathing, when a plan participant is in a skilled nursing facility. Custodial care is not a Medicare-covered expense and, therefore, is not covered by the MEHP. The TRS MEHP is a medical and drug plan only, so TRS does not supply any form of long-term care with the MEHP. Participants must use any long-term care insurance that has been purchased or pay themselves.

Renew Rewards

- ➔ Register on www.uhretirees.com/trs or call 888-219-4602
- ➔ Select the "My Health and Wellness" tab
- ➔ Select the "Rewards" tab
- ➔ Click on "Access Rewards"
- ➔ Find: "My 2017 Available Rewards" "My Completed Rewards"



TELEMEDICINE

Introducing Virtual Doctor Visits

Talk to a doctor whenever, wherever.

Experience a live video chat, using a webcam-enabled computer, tablet or smartphone.

- How much does it cost? A virtual doctor visit with Doctor on Demand or AmWell has a \$0 copay.
- How quickly can I talk to someone and how long does a visit last? Once a request for a visit has been submitted, the average wait time is about five to 10 minutes. A typical visit lasts 10 minutes.
- To whom will I be talking? You can find a list of participating virtual doctor visit providers by logging in online at www.uhcretiree.com/trs.
- Can I use it for any medical situation? Virtual visits may be best for situations like a cold, flu, skin rash or eye issue. Virtual visits are not appropriate for serious or emergency medical situations.

Get started with your TELEMEDICINE visit on your computer:

1. Go to www.uhcretiree.com/trs.
2. Sign in with your user name and password.
3. Click on the Virtual Visits toolbox to view your virtual provider group choices, access their web sites and set up an appointment.

On your tablet or smartphone:

Download the
Doctor on Demand app



Or, download the
AmWell app

Know Your Rx Coalition Pharm-Assist Offering MEHP & KEHP

Ways the coalition pharmacists help TRS retirees:

The coalition made over 4,500 outbound calls this fall to retirees who would experience formulary changes in 2017. They expect to make another 3,400 in first part of 2017.

Approximately 200 enrollees turn 65 each month and will get a call or an email from the coalition. They will:

- ▶ Answer questions about MEHP coverage
- ▶ Can identify lower-cost prescription alternatives
- ▶ Assist with home delivery setup
- ▶ Give personalized help

Monday-Friday 8 a.m. - 6 p.m. ET

855-218-5979



If you are transitioning to Medicare, don't forget you may have unspent bucks left with Go365. You will need to spend all your bucks in the Go365 Mall before your KEHP terminates.

Also... If you have CDHP you will want to use any remaining HRA funds before moving to the MEHP.

livingwell.ky.gov

KEHP (Under 65 & Not Medicare-eligible Kentucky Employees' Health Plan)

Here are some of the most frequently asked questions:

- ▶ **Do I have to use a CVS pharmacy for prescriptions?** You do not have to use a CVS/Caremark retail pharmacy. Just make sure your pharmacy of choice is participating in the network, so your benefits will be greater.
- ▶ **Do I have to re-enroll every fall open enrollment?** You will need to review your open enrollment materials each plan year to determine whether open enrollment is mandatory. This is always addressed in the open enrollment cover letter.
- ▶ **Do retirees pay in advance for insurance?** Each month's insurance premiums will be deducted from the annuity check that is received at the end of that month.
- ▶ **Why do I pay more for insurance now that I'm retired?** All retired teachers under 65 also pay Shared Responsibility. Shared Responsibility is equivalent to the Medicare Part B premium that is currently paid by retirees age 65 and over. This is a long-term funding solution for retiree health care.

KEHP Available Benefits

Vitals SmartShopper	Earn cash when you shop for healthcare. Lower your out of pocket costs & earn cash rewards for choosing a lower-cost, quality provider. Call 855-869-2133 or visit www.vitalssmartshopper.com
LiveHealth Online Medical and Psychological Visits	Free access to a doctor or licensed psychologist/therapist when you need it. No copay or deductible, immediate access to a healthcare provider at www.livehealthonline.com
Preventive Therapy Drug Medication	Available if you have the LivingWell or Standard CDHP. Bypass the deductible and only pay for the coinsurance amount for certain preventive drugs. Call 866-601-6934 or visit kehk.ky.gov
Diabetes	Free diabetic supplies for all 4 health plans and reduced prescription costs for all 4 health plans. Free 16-week Diabetes Prevention Program available to member who are pre-diabetic. 844-402-KEHP or visit livingwell.ky.gov

WageWorks Healthcare Reimbursement Arrangement (URA) Card is pre-funded with \$500 annually for single coverage, \$1,000 annually for couple, parent plus, or family coverage. You can pay for eligible healthcare expenses like deductibles, coinsurance and copayments, or pharmacy expenses. If you are on a CDHP plan and you do not have a WageWorks card, call 877-430-5519 or visit wageworks.com.

Committee Reports

Health, Wellness and Insurance



Ed Cook

The Co-chairs Margaret Head Sims and Ed Cook are available to attend your RTA meetings to present the latest information. The yellow Health Care Benefits Guide contains important information for those under 65 and those over 65. Humana Vitality offers a reward system for healthy living. They encouraged the over 65 members to utilize the

Healthways Silver Sneakers Program.

They also reminded us to encourage others to review the necessary steps when turning 65. These steps can be found in TRS newsletters. If you need assistance, call TRS.



Margaret Head Sims

Membership & Pre-Retirement

Membership Co-Chairs Betty Hester, Debby Murrell and Ernie Trosper presented reports and awards at the Monday evening dinner and assemblies.

The "Yes We Did" Award was presented to the 50 locals and 3 districts who met the percentage goal set last April by the Membership Committee. In addition, this year the top 10 locals and top 5 districts were honored with the "Top Hat" Award for members gained.



Co-Chairs Betty Hester, Ernie Trosper and Debby Murrell

Betty summarized the membership accomplishments to be presented at the opening dinner.

As of April 21, 2017, KRTA had a membership of 31,240 with a potential of 45,236. The Automatic Dues Deduction plan is utilized by 24,827 members. We encourage the ADD be used by everyone. It saves money and time for the KRTA office and the KRTA member.

Debby informed us that TRS is expanding the Pre-Retirement Seminars to include four categories of Pre-Retirement Seminars:

- Retiring Sooner or Later (Old Pre-Retirement" format) Requires a KRTA Presentation, Set-Up, Coffee & Condiments
 - June 2017- Danville- CKW- Marsha Durr
 - July 2017- Georgetown-CKW- Parthenia Wells
 - September 2017 Morehead or Grayson- Eastern
 - October- Cave City- Third District
 - October- Jefferson County
- TRS On The Road
 - Take office staff
 - Short TRS Presentation
 - One-on-One
 - Two rooms-Presentation -waiting area- coffee- Green Sheet
- Retiring Sooner
 - December- Madisonville
- Retiring Later
 - TBD

Legislative

Don Hines and Larry Woods, Co-chairs of the Legislative Committee, gave a brief overview of our legislative position. Don discussed the 2018-19 Legislative Program which was adopted by the Executive Council on December 5, 2016, and will be presented to the Delegate Assembly for approval. He emphasized two particular items:



Don Hines

Item III: Maintain TRS as a Defined Benefit Group Retirement Plan for all of Kentucky Public School teachers.

Item IV: Promote full funding of TRS' annuity and medical insurance funds.

SB 2 was passed in the 2017 General Assembly, which added two Governor appointed members to the TRS Board of Trustees.

Don told us that two teams spent most of their time working with new legislators in Frankfort during the 2017 General Assembly. The two teams consisted of:

1. Steve Gillespie and Don Hines
2. Larry Woods and Alan Schuler

Cooper Whitt and Ray Roundtree helped as well.

He thanked them for their help.

Don informed us that the General Assembly will have a special session on pension reform which will be tied in with a tax reform. The legislature will introduce two bills on Monday and finish their work by Friday.

He told us that there are four key committee chairs that hold the key to what will be passed:

1. Appropriations & Revenues: Senator Chris McDaniels—Senate Representative Steve Rudy—House
2. Pension Committee: Senator Joe Bowen—Senate Representative Jerry Miller—House

Don told us that tax reform could include elimination of retired teachers' pensions from tax exemption if their salary exceeds \$38,000.

He encouraged district presidents to inform locals to stress to their members the importance of providing their email addressees to KRTA. This will help get special session information out quickly.

He also informed us that bills or resolutions about a federal constitutional convention may be discussed. Twenty-nine states have passed a resolution calling for a constitutional convention.

Things we need to do when working on continuing improved funding are:

1. invite legislators to local meetings to see, meet and get to know their voters.
2. develop long-range strategies.
3. bring together other groups (active teachers) to work on KTRS concerns.
4. work more with the leadership in the House/Senate on a year-round basis.



Larry Woods

Leadership Role You Need to Take: We need to have some mechanism to thank legislators

for what they've done for retired teachers. Emphasize to your locals how important it is to invite them to come to your meetings. Some locals award certificates of appreciation or an engraved plaque.

The 2017-18 Legislative Program can be seen on page 16.

President's Reception



Nelson & Cathy Gullett

In keeping with the tradition, the president's district honored her with an afternoon reception. Thanks to the Big Sandy District for giving everyone the opportunity to honor President Gullett. The reception was held at 3:30 on Monday afternoon and members lingered to socialize until 5:30.

This is a good opportunity to honor the president, but it is a great time to meet new friends and greet your old friends!



Pat Branson, Ruby Clark, Mary Alice & Freddie Hunt



Darrell Clark presents the President Gullett with a sorsage

Monday Evening Dinner & Reception

The Grand Ballroom was the setting for the opening activities on April 24 at Hurstbourne Holiday Inn in Louisville. After a delicious dinner the "Yes We Did" and "Top Hat" awards were announced by Betty Hester, Ernie Trosper and Debby Murrell. Over 400 people enjoyed fun, food, fellowship and the chance to take home one of the over 300 fabulous door prizes that were donated by our local RTAs. Without the donations from local associations, all of this would not have been possible. Perhaps your local's door prize was a gift certificate, cash, a beautiful basket, a handmade quilt or afghan, or an item depicting your corner of Kentucky. Many door prizes this year were handcrafted by KRTA members. Each and every item certainly added to the fun of this event.

Some of these donations became the highlights of the Silent Auction to raise money for the N. O. Kimbler Scholarship fund. This was the fourth annual silent auction and was a huge success with a total of \$1,170. A special thank you to Charlotte and David Lindley and Janie Caslowe for overseeing the auction.

Jefferson District members served as the Hospitality Committee that coordinated the fun event. Those members are Chairperson Joyce Cecil, Marianne Humphries, Rick Tatum, Debbie Utz and Fonrose Wortham. Rick Tatum served as emcee of the program. We appreciate the work they do to make this event a success.



Dave Stahl on keyboard and Tim Whalen on the sax provided the music on Monday evening and lunch on Tuesday.



Door prizes galore!

The Master's Men of Southeast Christian Church

It was a pleasure again this year to have Past President Melanie Wood showcase the Master's Men from Southeast Christian Church. The Master's Men are a talented, dedicated, fun-loving group of individuals who sing for joy from a repertoire that includes hymn arrangements, spirituals, contemporary Christian music, plus classical, traditional, popular and patriotic selections.



The Master's Men Directed by Melanie Wood
Accompanied by Mary Helen Vaughn

From the first rehearsal of 12 members in January 1980, through the growth to over 100 members, the desire of the Master's Men has been to sing praises to the glory of God. This is done by singing for the weekend services and special events at Southeast Christian Church and also throughout the community.

In October of 2002, the Master's Men made their first international mission trip to the island of Cuba. It was there God opened the door for the Master's Men to perform with the Cuban National Choir and witness openly on the communist island through Christian music. Subsequent trips were made in 2004, 2006 and 2008 with each trip helping to open additional doors to Christ in the Cuban community.

As a result of preparing for these mission trips, the Master's Men now sing in both English and Spanish, which has also helped to open doors in the Spanish community at home in Louisville.

Whatever the setting, country or occasion, the Master's Men follow the Psalmist's inspiration: "Let everything that has breath praise the Lord." Psalm 150:6 NIV



Registering door prize gifts and convention participants were
L to R Seated: Karen Gilbert, Dorris Tucker, and Claudia Wilson
Standing: Carla Hahn, Charlotte Lindley, Mary Hines and Mary Wagoner



More door prizes!

Morning General Assembly



Tom Nicholls
NRTA

Public Policy and Advocacy for Retired Teachers

Mr. Nicholls, NRTA Senior Legislative Representative, came to the convention armed with a wealth of knowledge about public pensions.

The main point Mr. Nicholls wanted to drive home was that defined benefit pension plans are a good deal for all involved—employees,

employers, taxpayers, students and the state's economy alike—and each from its own perspective.

FAST FACTS

- Defined benefit pensions provide retirement security to 14 million working and 9 million retired teachers, firefighters, nurses and other public employees.
- Public sector workers generally have accepted more modest wages in exchange for more generous retirement benefits. PLUS contributions!
- The average annual retirement benefit is fairly modest at \$23,000, and for about half of all teachers and two-thirds of public safety officers this benefit is in lieu of Social Security.
- On average, pension funding is a relatively small portion of state and local budgets – about 4 percent.

Overall, public plans have about 75 percent of the assets they need to pay benefits for the long term (referred to as a plan's funding level). Some have 100 percent of the assets, while a small number have significant funding issues.

OVERVIEW OF WHERE WE'VE BEEN

➤ The 2008-09 market crash significantly reduced asset values and increased pension costs right as the economic recession lowered state and local government revenues

➤ Following the Great Recession, changes to plan design and financing have never been more numerous or significant

➤ From 2009-2015 nearly every state passed meaningful modifications to one or more of its pension plans

According to the National Association of State Retirement Administrators, there have been significant reforms to State Retirement Systems. This graph gives you some idea of how rapidly those changes have occurred.

Pension reforms can occur in a variety of ways:

Inside the current defined benefit system there can be

- a. changes to contribution rates (both employer and employee)
- b. changes to the benefit formula to reduce the benefits

(decreased multiplier or increased years for final average salary

- c. increases in the vesting period
- d. changes to cost of living adjustment (COLAs)
- e. all of the above

Outside of the current defined benefit system reforms can be

- a. putting new hires into a 401(k)-style defined contribution system or
- b. creating a hybrid plan or cash balance system.

A combination hybrid plan combines a defined benefit plan, typically with a more modest level of benefit, with participation in an individual account plan. A cash balance plan features individual employee accounts with guaranteed investment returns on contributions.

Most cash balance plans in the public sector require the benefit to be paid in the same way as a traditional pension, that is, monthly payments guaranteed over an employee's lifetime once the employee meets a required minimum age and/or years of employment. Some cash balance plans in the public sector, however, operate more like an individual account plan, where an employee may draw down on their accumulated account in retirement, which can be exhausted.

Although hybrid and cash balance plans have been in place in public sector retirement systems for decades, this plan design received increased attention in recent years.

BALANCED OBJECTIVES IN PENSION CONSIDERATIONS

Public pension changes balanced multiple stakeholder objectives. In other words, pensions are good for employees, employers and taxpayers alike:

- For employers, pensions help recruit and retain qualified employees and deliver better taxpayer services.
- For taxpayers, pension benefits generate tax revenue and reduce future taxpayer costs.
- For employees, retirement security via a modest benefits after a lifetime of contributions and hard work.

In 2012 there was \$135 billion in total pension tax revenue—\$63 billion State & Local Tax Revenue + \$72 billion Federal Tax Revenue

In 2010 taxpayers spent about \$7.9 billion dollars less on public assistance to older households because of pension income.

Pensions among older American households in 2010 were associated with:

- 4.7 million fewer poor and near-poor households.
- 460,000 fewer households with a food insecurity hardship.
- 500,000 fewer households with a shelter hardship.
- 510,000 fewer households with a health care hardship.

1.22 million fewer households receiving means-tested public assistance.

SIGNIFICANT ECONOMIC BENEFIT

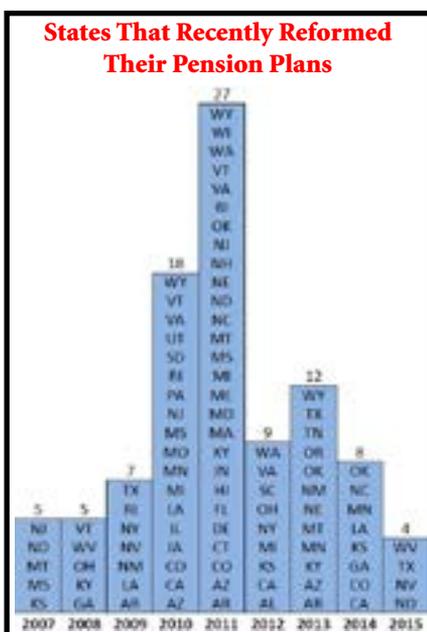
Across the country, pensions provide a significant economic impact in the U.S., as well as the states and localities where they are spent.

Nationally, retiree spending of pension benefits in 2014 generated \$1.2 trillion in total economic output, supporting some 7.1 million jobs across the U.S. that paid \$354.8 billion in labor income.

Each dollar paid out in pension benefits supported \$2.21 in total economic output nationally.

Each taxpayer dollar contributed to state and local pensions supported \$9.19 in total output nationally.

In Kentucky, retiree spending of pension benefits in 2014 generated a total of \$4.9 billion in total economic output in the state, 33,748 jobs that paid \$1.5 billion in wages and salaries, and \$751.2 million in federal, state, and local tax revenues.



There are definite disadvantages to making the DB to DC switch. Some of those include:

- ✓ Maintaining two plans is more costly than operating just one;
- ✓ Forgoing and undermining the economic efficiencies of DB pensions drives up retirement plan costs; and
- ✓ Accounting rules can require pension costs to accelerate in the wake of a freeze.

It is a fact, however, that outside pressures continue to mount from the Laura and John Arnold Foundation, ALEC, the Pew Charitable Trusts, Reason Foundation, National Council on Teacher Quality, Moody's, S & P, Fitch, Teacherspension.org and the Manhattan Institute.

K R T A

Past Present Future



Dr. Bob Wagoner
Executive Director of KRTA

We now understand why Dr. Wagoner is so often called to other states to be keynote speaker at their conventions! His speech was both informative and entertaining.

In case you didn't know, Dr. Wagoner is retiring this year. Since this was his last convention as Executive Director, everyone enjoyed hearing his presentation about the years he has spent at KRTA. As you can see from the picture above, President Gullett and Vice President Wolf were quite entertained!

The December 2001 issue of [KRTA News](#) featured Ernie Trosper welcoming Dr. Wagoner to the position of Executive Director of KRTA.

Dr. Wagoner's good friend and mentor, Frank Hatfield, was the Executive Director 1987-2002. When he asked Dr. Wagoner if he knew someone who would be interested in the position, Wagoner was enthusiastic with his reply of interest. It became the "icing on the cake" for his 44-year career in education. During the 15 years he has spent at KRTA, his wife, Mary, has been a full partner in the position. Without her full-fledged partnership he would not have stayed 15 years.

KRTA was a strong association when he came, but needed to move to the next level. The goals he set were to

- ✓ increase membership (from 21,380 to today's total of 31,354)
- ✓ add benefits for members services
- ✓ have no debt
- ✓ be totally independent
- ✓ increase community service programs
 - school supplies
 - Feed Kentucky
 - KET Fund for the Excellence

- Grandparent Essay Contest

- N. O. Kimbler Scholarships (increase from 1 at \$500 to 17 at \$1650)

- ✓ TRS and legislative visibility (KRTA is a major player in Kentucky for teacher benefits)

Dr. Wagoner complimented the staff of dedicated professional in the KRTA office. Carla Hahn has served retired teachers for 30 years.

The new Executive Director, Tim Abrams, will work side by side with Dr. Wagoner for a few months before his retirement begins. This will make the passing of the baton a smooth one. On July 1 they will become immediately immersed in legislative issues. Mr. Abrams will bring new and fresh ideas to KRTA.

Dr. Wagoner thanked each member of KRTA for the part each played in these 15 years.

He closed with the story of Captain Charlie Plumb. I recommend you read it as well. [Just click here.](#) After you read the story, you might want to ask yourself, "Who's packing my parachute? Who's helping me through this life?" Sometimes we miss the everyday opportunities to say please, thank you, hello, or just give someone a compliment.

Grandparent Essay Contest Winner



Jayla Jordan and Donna Jude

Jayla Jordan received top honors in the 2017 Grandparent of the Year essay contest sponsored by Kentucky Retired Teachers Association (KRTA) and AARP Kentucky. Jayla and her grandmother, Donna Jude, received their awards at the Annual "AARP Kentucky Grandparent of the Year" ceremonies in Louisville.

The Warfield Elementary (Martin County) student's grandmother, Donna Jude, was the subject of her winning essay. Jayla's essay begins:

I love you like a cat loves cream, my grandma, Donna Gail Jude, always says to me. Cats never walk away from cream and my Mamaw never walks away from me! Mamaw has raised me since I was 8 months old. I was welcomed into Mamaw's home when my parents couldn't keep me anymore. I have been there ever since. The most important thing Mamaw taught me is generosity. We are not rich with fancy things, but we are rich in love.

Jayla's essay was selected from thousands of student entries across 264 schools in 102 Kentucky counties. She received a \$100 award and special plaque and Donna Jude received a commemorative award from AARP. Jayla's fifth grade teacher will receive a \$150 for school supplies.

The annual contest highlights the nurturing relationship between grandparents and their grandchildren. "The essay contest is just one important way to show how important grandparents are in the lives of children," said AARP Kentucky's KRTA volunteer liaison Cebert Gilbert of Stanton. There are 87,000 grandparents in Kentucky caring for grandchildren and 48,000 are directly responsible.

AARP and KRTA share a long collaborative history and continue to work together to grow the annual essay contest. Judging is based on grammar, form, neatness, creativity, expression and characteristics of the grandparent. Local volunteers from KRTA's 119 units facilitate the contest with the winner selected by a panel of AARP and KRTA representatives.

Afternoon General Assembly

Aging Audaciously

Ann Murray is a lady of wit and wisdom. When she steps to the podium, the audience immediately feels her enthusiasm and zest for life! Within seconds she lifts the spirits of everyone and has them laughing.

Her message is all about longevity, resilience, and happiness.

Value love above all else. Don't underestimate the power of love, because it's the key to happiness. Dr. George Vaillant writes that there are two pillars of happiness: "One is love. The other is finding a way of coping with life that does not push love away."

The 75 years and 20 million dollars expended on the Grant Study points to a straightforward five-word conclusion: 'Happiness is love. Full stop,' he says.

Even the Beatles knew *All You Need is Love*.

That's right, you heard it straight from the horse's mouth—love is everything. A person can have all the luxuries in the world, but without love, they mean very little.

In 2010, economist Angus Deaton famously concluded that increases in emotional well-being do not correspond with increases in annual income beyond \$75,000 a year. To feel secure the average American requires no more than that amount.

Murray asked the audience, What has retirement enabled you to do?" Travel? Tutoring? Caring for Grandchildren, or maybe volunteering.

Dr. Vaillant divided people into two groups:

SICK AND SAD

- Stuck in the past—oozes attitude of living in the past. They peaked in junior high school
- Blame others for their unhappiness
- Hold a grudge, feed it and never let it go

HEALTHY AND HAPPY

- Open to the future, happy and resilient. They have a screen door on their hearts
- Release blame
- Reframe a bad situation to something good

We need to worry less about cholesterol and more about forgiveness. Forgiveness lowers blood pressure and anger makes you fat. Getting even makes you look like a fool. To the point—move to forgiveness.

EMOTIONS DRIVE BEHAVIOR

Anger is not the real emotion. It is the fear of something or a reaction to fear that gets us into trouble. Sarcasm is anger wrapped in humor.

Defensive behavior is passive aggressive. This is common with women when they pass along gossip. We do this to people who get what we want.

Have you ever seen someone through a "hissy fit"? I mean a good old fashioned "hissy fit"? One person says something small and it sets off

another's pent up emotions based on fear. Do some detective work on your own. Why did my loved one get angry? Of what are they afraid?

In today's world, advertising is based on fear and greed. People think they can have a car better than their neighbors. We are an affluent society with pizza mentality. We grab what we want before someone else gets it. If we don't grab it, we might not get our fair slices.

If you compare yourself to someone else, you will be competing. You cannot separate your emotions from your feelings. Zig Ziggler said, "You can get anything you want if you help enough people get what they want."

WHAT'S KEEPING US FROM LOVING OURSELVES?

1. Momma told us not to love ourselves and that it was selfish and self centered. However, we better love ourselves because parents die, spouses leave, siblings fight over the rocking chair, and children will leave you.
2. We were told that time must be spent productively. Emptiness is full of potential. Even DaVinci spent time doing nothing purposefully. We have a license to do nothing or just goof off.
3. We were told to keep a tight reign on emotions. Don't laugh. Here's a tip: repressed laughter travels down and causes cellulite! Laughter causes positive things to happen with your health. Prolonged laughter means that for 20 minutes endorphins are released to equal that of x-rated activities. Using humor helps relieve the "pain" of aging. Humor makes you more approachable. Don't ever tell a joke—it's artificial. Instead exchange your "stupid" story and make fun of yourself.

Some days we have to be creative to find ways to feel good.

- ☺ You have to play and hang out with funny people
- ☺ You can go to the OCD site on Youtube and get your laugh time
- ☺ You can go to the dog park where the dogs will love you
- ☺ Take care of yourself and don't forget that everyday when you get dressed, reach for the good stuff—and put on your good underwear!

Value of 2016 KRTA Volunteer Hours



Vice President Shirley Wolf and President Cathy Gullett proudly display the "check" to the Commonwealth of Kentucky for \$20,100,228

District Recognition

Gold

First
Second
Middle Cumberland
Upper KY River

Silver

Third
Fourth
Big Sandy
Central KY East
Jefferson County
Northern

Bronze

Fifth
Central KY West
Eastern
Upper Cumberland

Gold, Silver and Bronze Awards

Each year the 119 local RTAs and the 14 district RTAs strive to grow in membership and participation in the community and in the program sponsored by KRTA. Points are earned based on the local associations' emphasis on these important areas:

- ▶ Membership increases and percentage of potential members
- ▶ Number of meetings held and the topics of those meetings
- ▶ Contact with new retirees and honoring them at a meeting
- ▶ Participation in the state convention
- ▶ Contact with local legislators concerning current issues
- ▶ Contribution to the community
- ▶ Contribution of \$30 or more to the N. O. Kimbler Scholarship Fund
- ▶ Standing committees in Health/Wellness & Insurance, Legislation, and Membership

Gold = 425 Points Silver = 375 Points Bronze = 325 Points

M. L. Archer Award

In recognition of his contribution to the Association, the M. L. Archer Award was established. This award is given to top local associations with membership of at least 90% of those eligible. Mr. Archer served as Membership Committee chairman for 12 years.

M. L. Archer Award



Crittenden	100.00%	Nelson	96.70%
Green	100.00%	Robertson	95.50%
Hancock	100.00%	Montgomery	95.10%
Lee	100.00%	Hart	94.90%
Mason	100.00%	Nicholas	94.50%
Wolfe	100.00%	Ballard	94.00%
Woodford	100.00%	Wayne	93.50%
Monroe	99.20%	Knott	93.20%
Metcalfe	98.90%	Martin	92.80%
Webster	98.20%	Trimble	92.20%
Carlisle	98.20%	Casey	91.90%
Middlesboro Ind.	98.10%	Butler	91.80%
Owen	98.00%	Letcher	91.50%
Powell	97.40%	Menifee	90.60%
Fulton	97.10%	Breathitt	90.90%
McCreary	97.10%	Lyon	91.70%
Fleming	97.00%		

Virginia Shaw Award

In honor of Virginia Shaw and her continued work with membership, the Shaw Award is awarded for Districts reaching the goal of 80% of those eligible. Mrs. Shaw served as Membership Committee chairperson for 17 years.

Virginia Shaw Award



Second	82.6%
Middle Cumberland	81.7%
First	80.9%

Local Recognition



Gold — Silver — Bronze

Bracken	McCreary	Ballard	Adair
Breathitt	Martin	Barren	Bluegrass
Bullitt	Mason	Bath	Boyd
Butler	Metcalfe	Campbell	Breckinridge
Caldwell	Middlesboro	Christian	Calloway
Carlisle	Monroe	Clark	Carroll
Casey	Montgomery	Daviess/McLean	Franklin
Crittenden	Nelson	E'town/Hardin/Larue	Harlan
Cumberland	Nicholas/ Robertson	Estill	Harrison
Edmonson	Owen	Floyd	Kenton
Fleming	Pendleton	Gallatin	Knox
Fulton	Powell	Garrard	Lewis
Grant	Rowan	Graves	Madison
Green	Taylor	Grayson	Marion
Henderson	Todd	Hancock	Mercer
Hopkins	Union	Hickman	Morgan
Jackson	Wayne	Hart	Rockcastle
Knott	Webster	Jefferson	Shelby
Lee	Wolfe	Jessamine	Warren
Letcher	Woodford	Johnson	
Logan		Lincoln	
		Lyon	
		McCracken	
		Meade	
		Menifee	
		Muhlenberg	
		Owsley	
		Pike	
		Scott	
		Trigg	
		Whitley	

Gold = 41
Silver = 31
Bronze = 19

Top Hat Award

<u>County</u>	<u>Members Gained</u>
Boone	44
Madison	41
Perry	27
Bluegrass	26
Letcher	23
Daviess/McLean	20
Jessamine	20
E'town/Hardin/Larue	19
Scott	18
Warren	17

Districts with Greatest Improvement

Second	92
Central KY West	82
Northern	59
Jefferson	47
Upper KY River	42
State Gain	474

Betty Hester, Membership Co-chair, created the "Yes We Did" (appearing in the March issue of KRTA NEWS) and "Top Hat" awards.

"Top Hat Award" is given to the top ten locals and the top five districts for their number of members gained over the previous membership year and are presented at the dinner the night before the convention begins.



2018-19 LEGISLATIVE PROGRAM

As KRTA members work to preserve the Teachers' Retirement System of Kentucky (TRS) these points are important to remember.

- Retired teachers are not covered by Social Security. There is no financial safety net for Kentucky's retired teachers.
- TRS 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 52,000 retired teachers, beneficiaries and survivors receive annuity payments each month. Over 89% of these recipients live in Kentucky.
- Over \$1.55 million in annuity payments are distributed monthly providing a significant positive economic impact on all of Kentucky's local communities. Historically, approximately 70% of these payments come from TRS' diverse, conservative investment earnings.
- All public school educators must participate in TRS.

ITEM I: SUPPORT LEGISLATION THAT WOULD IMPROVE THE ACTUARIAL SOUNDNESS OF TRS.

COMMENT: The 2018-19 biennial budget should contain the full Annual Required Contribution (ARC).

ITEM II: KEEP THE TRS BOARD OF TRUSTEES AS IT IS PRESENTLY CONSTITUTED AND OPPOSE EFFORTS TO TAKE FIDUCIARY DECISIONS AWAY FROM THE TRS BOARD.

COMMENT: The Board of Trustees, acting as a semi-independent state agency, has a record of 78 years of successful management that is unsurpassed in state government. Presently, TRS is ranked in the top 25% nationally in public pension fund investment returns. The current trustee election process has served the best interest of Kentucky's public school teachers and retirees for many years with marked success. The Board of Trustees (a majority of whom are elected by active and retired teachers) employs experienced, competent investment consultants to advise them on all matters pertaining to investments and its fiduciary responsibilities.

ITEM III: MAINTAIN TRS AS A DEFINED BENEFIT GROUP RETIREMENT PLAN FOR ALL KENTUCKY PUBLIC SCHOOL TEACHERS.

COMMENT: A retiree cannot outlive his/her pension under a Defined Benefit (DB) Group Retirement plan, unlike a Defined Contribution (DC) Individual Savings account even with a Social Security safety net. Since Kentucky's retired teachers do not have a Social Security safety net, it is vital that our DB group retirement plan continue. Also, research shows that DC plans are as much as 46 percent more costly than DB plans.

ITEM IV: PROMOTE FULL FUNDING OF TRS' ANNUITY AND MEDICAL INSURANCE FUNDS.

COMMENT: Full funding in a timely manner is required to keep the annuity fund in sound fiscal condition. Maintaining the medical insurance fund per HB 540 (Shared Responsibility [enacted in 2010]) requirements is essential to the financial well being of our members. TRS members are meeting their Shared Responsibility (HB 540) obligations. The Shared Responsibility plan is a national model for retiree health care funding.

ITEM V: OPPOSE STATE TAX REFORM LEGISLATION THAT UNFAIRLY BURDENS KENTUCKY'S PRIVATE AND PUBLIC SECTOR RETIREES.

COMMENT: Cutting retirement income by raising the amount of retirement income (all income over \$15,000) subject to state income tax, or

reducing tax exemptions or increasing tax rates on Social Security income would be ill-timed and would be unfairly burden Kentucky's current retirees, who have no time to pivot their retirement strategy.

ITEM VI: SUPPORT LEGISLATION REQUIRING LONG-TERM CARE (LTC) INSURANCE CARRIERS TO SUBMIT RATE INCREASES TO THE ATTORNEY GENERAL, AS WELL AS THE DEPARTMENT OF INSURANCE, AND ALLOW INTERVENTION BY THE ATTORNEY GENERAL.

COMMENT: During the past nine (9) years, the Kentucky Department of Insurance (KDOI) has permitted huge rate increases (i.e., 111%) by long-term care insurance carriers. The increases are intolerable for individuals on fixed incomes. Unlike auto and homeowner policy holders, LTC policy holders do not have an option to change insurance companies. Copies of requests for other insurance proposed rate increases are forwarded to the Attorney General's Office when filed with the KDOI.

ITEM VII: SUPPORT AN INCREASE IN THE AMOUNTS PAID TO SURVIVORS OF ACTIVE CONTRIBUTING MEMBERS AND DISABILITY RETIREES.

COMMENT: Benefits paid to survivors of active teachers and disability retirees have not been increased for over eight years and have not kept pace with inflation. Special attention should be paid to the plight of teachers who become disabled in the line of duty (i.e., Fred Capps Memorial Act) with fewer than 27 years of service.

ITEM VIII: OPPOSE EFFORTS AT THE FEDERAL LEVEL TO IMPOSE MANDATORY SOCIAL SECURITY ON TRS MEMBERS AND SUPPORT REPEAL OF THE WINDFALL ELIMINATION PROVISION (WEP) AND THE GOVERNMENT PENSION OFFSET (GPO) PENALTIES.

COMMENT: If TRS contribution rates are reduced by 12.4% so that the combined TRS and social security rate is maintained at the present level, the benefit actuarial formula for active teachers would have to be reduced from 2.5% to less than 1.0%. The result would greatly reduce overall benefits for current and future teacher retirees. The WEP and GPO penalties are particularly harmful to individuals who make a mid career decision to become a teacher in Kentucky.

ITEM IX: SUPPORT THE 2018-19 LEGISLATIVE PRIORITIES OF THE NRTA/AARP STATE LEGISLATIVE COMMITTEE AND/OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.

COMMENT: Supporting issues of particular interest to retired teachers such as retirement security, predatory lending, increased home and community-based health and living services, and long-term care regulations benefit our members.



President-Elect Romanza Johnson presents President Cathy Gullet with a plaque in appreciation for her service as 2016-17 KRTA President



2017 CONVENTION RESOLUTIONS

To All To Whom These Presents Shall Come:

WHEREAS, The Kentucky Retired Teachers Association, being the only organization in the State that has as its sole purpose the well-being of retired teachers in Kentucky and

WHEREAS, The Kentucky Retired Teachers Association, meeting in its Annual Convention at the Holiday Inn-Hurstbourne Hotel, Louisville, Kentucky, April 25, 2017, wishes to acknowledge certain persons for recognition and appreciation.

Now, Therefore, Be It Resolved That:

1. We sincerely appreciate our Executive Director, Dr. Robert Wagoner, whose professional leadership, commitment, and complete loyalty continue to direct the Association in achieving its goals. We further commend Dr. Wagoner for maintaining the quality of service that the association has always provided. His service in other organizations confirms his interest in and focus on local, state, and national concerns of all retired teachers.
2. We recognize Dr. Wagoner for his expertise as Legislative Agent and appreciate Don Hines and Larry Woods, Legislative Co-Chairs.
3. We extend gratitude to Dr. Wagoner for his dedicated service to KRTA for the past 15 years and extend our congratulations on his upcoming retirement December 31, 2017.
4. We appreciate Janie Caslowe for the exceptional contributions she makes as the Deputy Executive Director and commend Brenda Meredith for outstanding performance as editor of KRTA NEWS. Furthermore, we thank Emily Carey, Carla Hahn, Betty Hester, Charlotte Lindley, and Mary Wagoner for their patience and competence in keeping KRTA members well informed and well served.
5. We extend gratitude to Gary Harbin, Executive Secretary of the Kentucky Teachers' Retirement System, his staff, and the TRS Board of Trustees for professional leadership in providing quality service to all Kentucky retired teachers. We appreciate their diligence in developing and promoting a legislative program that enhances and protects benefits for all members.
6. We thank Governor Matt Bevin and members of the 2016 General Assembly for providing funding to TRS in 2017-18 biennial budget and encourage them to continue to enact legislation that provides funding needed to protect the pension of Kentucky's retired teachers.
7. To our President, Cathy Gullet, who has served KRTA with enthusiasm and dedication, we extend special thanks.
8. We salute our immediate past president, Patsy Rainey, whose positive approach to serving members of KRTA has been appreciated.
9. We extend gratitude to President-elect, Romanza Johnson, Vice President, Shirley Wolf, and members of the

Executive Council: David Foley, Harold Wilson, Willadean Carter, Bill Kelly, Marie Wright, Melanie Wood, Bert Baldwin, Margaret Snedegar, Daniel Branson, Billy Triplett, Cookie Henson, Tishana Cundiff, David Jennings, and Patricia Klink for their leadership.

10. We recognize Edwin Cook, III and Margaret Sims, Co-Chairs of the Health and Insurance Committee, who monitor our health and insurance needs and evaluate services and benefits. We appreciate their concern for the unique role our organization plays in helping to lobby for good health insurance for retired teachers.

11. We would like to extend our appreciation to Cebert Gilbert Jr., AARP/KRTA Specialist for Kentucky, who provides our retirees with information from AARP, encourages participation in the Grandparent Essay Contest, and serves as our AARP/NRTA liaison.

12. We congratulate Betty Hester, Debby Murrell, and Ernie Trosper, Co-Chairs of the Membership/Pre-Retirement Committee, in their continued tireless efforts to increase membership to **31,354** with **25,029** using automatic dues deduction. We appreciate their unsurpassed determination and untiring enthusiasm. We salute the **50** local associations and **3** districts that met or exceeded their goals to receive the "**Yes We Did Award**".

13. We congratulate the **36** local retired teachers' associations with achievement of at least **90** percent membership in KRTA (including **7** with 100 percent) to win the **M. L. Archer Award**.

14. We congratulate **Second District, Middle Cumberland, and First District** with 80 percent membership in KRTA to receive the **Virginia Shaw Award**.

15. We commend the participating local and district retired teachers' associations for their volunteer services which include programs that benefit our youth, programs that assist senior citizens, and various other community programs. These dedicated volunteers provide countless hours of assistance and financial savings to their communities as well as to the state.

16. We express our thanks to the local and district officers and KRTA committee members for their untiring efforts for the membership.

17. We extend appreciation to the Nominating Committee (Chair Patsy Rainey, Faye Shehan, Carolyn Falin, Edwin Cook, III, and Melanie Wood) for their leadership as evidenced by their selection of outstanding officer candidates.

18. We remember the contributions of our 1,369 colleagues who have passed away this past year. They live on in our hearts and through the multitude of students they taught.

19. A special thank you to those who assisted in making last night's opening dinner and this meeting a success. We want to recognize all the hard work of the Convention Reception and Registration Committees.

20. We extend a warm welcome to Mr. Tim Abrams who will become the Executive Director Elect of KRTA beginning July 1, 2017 and Executive Director on January 1, 2018.

Janie Caslowe, Chair

Don R. Miller

Ann Porter

Business Partners At Our Convention



Carol Pullen



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Mark Keadle, Jim Curley and Jeff Johnson



Kentucky Employees Health Plan
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Joyce Plumb and Aneshia Gray



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Frank R. Hatfield Volunteer of the Year Nominees

<u>Nominee</u>	<u>District</u>
Charlotte Benton	----- First Paducah McCracken County
Grace Carter Ford	----- Second Davies/Owensboro/McLean County
Mike Hammer	----- Third Monroe County RTA
Betty Witten	----- Fourth Grayson County RTA
Betsy Sutton	----- Fifth Bullitt County RTA
Sheila Carson-Smith	----- Jefferson
Thelma Blair	----- Central KY East Lincoln County RTA
Cary Williams	----- Central KY West Scott County RTA
Vernon Clark	----- Middle Cumberland Casey County RTA
Barbara Ware	----- Northern Bracken County RTA
Doris Moore	----- Upper Cumberland Whitley County RTA
Shirley Sexton	----- Upper KY River Letcher County RTA
Charlotte Anderson	----- Big Sandy Marion County RTA
Ann Porter	----- Eastern Mason County RTA

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EXECUTIVE DIRECTOR

JANIE CASLOWE
DEPUTY EXECUTIVE DIRECTOR

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SECRETARY

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RECEPTIONIST

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ROMANZA JOHNSON PRESIDENT-ELECT
SHIRLEY WOLF, VICE-PRESIDENT
PATSY RAINEY, PAST PRESIDENT

