



# News



Kentucky Retired Teachers Association  
Serving Retired Teachers Since 1957

VOLUME LII NUMBER 1

LOUISVILLE, KENTUCKY

JULY 2017

## 2017-18 KRTA Officers

We are looking forward to meeting you at the Fall Workshop in your district! See Page 11 for the dates.



L to R: Harold Wilson, Vice President; Shirley Wolf, President-Elect; Romanza Johnson, President; Cathy Gullett, Past President.

## Saying Hello!

July 2017 starts a new chapter for my family. My twin daughters, Shelby and Sydney, graduated from the University of Kentucky this past spring and will begin their prospective careers—Shelby as an elementary teacher and Sydney as a nurse in the NICU at UK hospital. My wife and I will retire after 29 years in education, and I will begin my work with the Kentucky Retired Teachers Association.

Teachers and education have been a huge part of my family's life. Our family outings were always centered around teachers and schools, whether it be an academic meet, a PTO meeting, a reading night, an athletic event, band or chorus concert or a high school musical. Those evenings were spent with teachers who gave so much to enrich the lives of their students and my family. As I transition to my new position with KRTA, I am excited about working with retired teachers who have given so much to me, my family and countless others.

The growth and importance of KRTA has never been greater. The respect the association has at the state and national level due to its leadership and membership advocacy is tremendous. This is something I hope to build upon even more in the coming years. Advocacy, at both the state and federal levels, has never been more important to current and future retired teachers. Working together we will continue to make a difference.

Over the next six months, I plan to be like a sponge and absorb as much information as possible from Dr. Wagoner and the association membership. His leadership and knowledge have grown KRTA immensely. Those six months will allow me to hit the ground running in January 2018 as the Executive Director. I look forward to meeting many of you as I plan to visit many local RTAs in the coming months.



Tim Abrams  
KRTA Executive Director-Elect

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# PERSONALLY SPEAKING . . .



Bob Wagoner  
Executive Director

## Membership: It Is Everything!

It might be hyperbole to say that “membership is everything,” but...well...membership really is EVERYTHING!

Think about it. Where would we be without membership? Nowhere, that's where. Nada. Kaput. Hasta la vista, baby.

Everything we do would disappear without a strong membership base. Our millions-of-dollars-worth of volunteerism and community service would dry up. Our strong voice in the General Assembly to protect our pensions and healthcare would stop. We would not be able to fund scholarships to Kentucky's 17 Community & Technical Colleges.

In short, we would be in deep you-know-what without membership. KRTA's 31,000 plus membership provides us with the people power and money to implement our goals. It is—literally—the life's blood of a totally-member-driven association like ours.

This is why KRTA is emphasizing the need for you to become more aggressive in recruiting and retaining new members. All local RTAs need to brainstorm about how to reach this year's goal of 31,818 members. Stop saying, “We have tried that before and it did not work.” Let's wipe the blackboard clean, and try some new ideas.

## Leadership:

It has been brought to my attention that one of our local RTAs lost an individual serving in a leadership position due to excessive criticism of what the person's role was as an active educator. I would like to remind everyone that KRTA welcomes leaders from all quarters of its membership. KRTA encourages all of its members to volunteer their leadership skills to the benefit of our locals, districts and state association.

As with all volunteer associations, KRTA benefits most when all of its members feel welcome to participate and do so as they see fit. We should shed the view that we are defined by our former roles within our schools, and instead view each other simply as “Retired Teachers” who all have something of value to contribute. In that way, we will develop and encourage the most competent leaders.

(Continued on page 7)

## Social Security News & Pension Watch

### New WEP/GPO Repeal Bill in Congress:

Representative Rodney Davis (R-IL) has introduced the Social Security Fairness Act of 2017 (H.R. 1205), in the House of Representatives which fully repeals the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). There is also an identical companion bill (S 915) introduced by Senator Sherrod Brown (D-OH) in the Senate.

Currently, HR 1205 has 137 cosponsors. Five of Kentucky's federal representatives (Barr, Comer, Guthrie, Massie and Yarmuth) are cosponsors. S 915 has eight (8) co-sponsors. To date neither Senator McConnell nor Senator Paul have signed on as cosponsors.

On March 6, 2017, HR1205 was referred to the House of Representatives Subcommittee on Social Security. S 915 was referred to the Senate's Committee on Finance on April 24, 2017.

Please thank your Representative for co-sponsoring this bill if he/she is one of the five (5) Kentucky co-sponsors. Encourage Representative Rogers to become a HR 1205 cosponsor and Senators McConnell and Rand to become S 915 cosponsors.

### More Federal Issues for KRTA:

The new Administration was elected to be a change agent and to implement the campaign promises made by candidate Donald Trump, and now President Trump. Because many of those promises will have both positive and negative effects on Kentucky's retired teachers, the new federal actions on education, health care, Social Security fairness, and other issues affecting seniors will have more impact than the previous four or more administrations.

This means KRTA will be providing more frequent updates as the changing Washington, D.C., political scene moves from campaign promises to actual legislation and implementation. Stay tuned for future news from KRTA on these federal issues.

### The Importance of Defined Benefit Retirement Systems:

While defined benefit (DB) retirement systems are usually discussed in terms of retirement security, this discussion will focus on defined benefit systems in terms of their ability to mitigate effects of economic downturns and provide economic stability.

Goods and services consumption is responsible for about 60 percent of the United States domestic economy. This means the economy depends on individuals and

(Continued on page 8)

# PRESIDENT'S MESSAGE . . .

Romanza Johnson

From the President's Pen—

As we begin a new year in the RTA in Kentucky, I want to thank you for electing me as your president. Also, I want to thank the Third District and the Warren County RTA group for their support and encouragement.

This year using the theme “Racing Forward with RTA in Kentucky,” I am challenging all members to help make it the best year ever. What a wonderful history we have as we continue to celebrate our 60th anniversary.

As your new president, it will be my pleasure to welcome our new director, Tim Abraham, and work with him toward reaching the goals and objectives of the organization. I am grateful that Dr. Bob Wagner will be available for advice and leadership. A special thanks goes to our retiring President, Cathy Gullett for her leadership this past year. We appreciate all of her time and energy as we “soared” in RTA activities.

Membership will continue to be important to our organization. Think what a



KRTA President  
Romanza Johnson

difference it would make if we each got one new member. So as you read this message, would you think of someone you will ask today to join.

As we race forward this year, we want to continue with an essay entry and volunteer entry from each county, collecting canned goods and school supplies, promoting Retired Teachers Week and other projects in your community. Remember to publicize your meetings and projects and others in your area will be aware of your organization. Let's all keep in contact with our legislators and make them aware of our RTA group and its activities. So invite them to your meetings.

I will look forward to attending your District meetings this fall. Remember if I can be of help to your group, do let me know. I do appreciate your dedication to our organization as a retired educator!

May we have a good year as we “race forward” in RTA in Kentucky during our 60th Anniversary with enthusiasm and dedication!!

*Romanza Johnson*

JOIN. SHARE. CONNECT.



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/KentuckyRetiredTeachersAssociation

# KRTA PARTNERS . . .

## KRTA FINANCE & INVESTMENT LINE

1-800-927-0030

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## Four Lessons Grandparents and Grandchildren Can Learn Together

If you're a grandparent, maintaining a strong connection with your grandchildren is important, but that may become harder over the years as they leave for college or become busier building their careers and families. While they're just starting out financially, you have a lifetime of experience. Although you're at opposite ends of the spectrum, you have more in common than you think. Focusing on what you can learn together and what you can teach each other about financial matters may help you see that you're not that different after all.



Henry Hensley

### 1. Saving toward a financial goal

When your grandchildren were young, you may have encouraged them to save by giving them spare change for their piggy banks or slipping a check into their birthday cards. Now that they're older, they may have trouble saving for the future when they're focused on paying bills. They may want and need advice, but may not be comfortable asking for it. You're in a good position to share what experience has taught you about balancing priorities, which may include saving for short-term goals such as a home down payment and long-term goals such as retirement. You'll also learn something about what's important to them in the process.

You may even be willing and able to give money to your grandchildren to help them target their goals. While you can generally give up to \$14,000 per person per year without being subject to gift tax rules, you may want to explore the idea of offering matching funds instead of making an outright gift. For example, for every dollar your grandchild is able to save toward a specific goal, you match it, up to whatever limit you decide to set. But avoid giving too much. No matter how generous you want to be, you should prioritize your own retirement.

### 2. Weathering market ups and downs

Your grandchildren are just starting out as investors, while you have likely been in the market for many years and lived through more than one challenging economic climate. When you're constantly barraged by market news, it's easy to become too focused on short-term results; however, the longer-term picture is also important. As the market goes up, novice investors may become overly enthusiastic, but when the market goes down they may become overly discouraged, which can lead to poor decisions about buying and selling. Sharing your perspective on the historical performance of the market and your own portfolio may help them learn to avoid making decisions based on emotion. Focusing on fundamentals such as asset allocation, diversification, and tolerance for risk can remind you both of the wisdom of having a plan in place to help you weather stormy market conditions.

*Note: Asset allocation and diversification do not guarantee a profit or protect against investment loss. Past performance is no guarantee of future results.*

### 3. Using technology wisely

Some people avoid the newest technology because they think the learning curve will be steep. That's where your grandchildren can help. With their intuitive understanding of technology, they can introduce you to the latest and greatest financial apps and opportunities, including those that may help you manage your financial accounts online, pay your bills, track investments, and stay in touch with professionals.

Unfortunately, as the use of technology has grown, so have scams that target individuals young and old. Your grandchildren might know a lot about using technology, but you have the experience to know that even financially savvy individuals are vulnerable. Consider making a pact with your grandchildren that

if you are asked for financial information over the phone, via email, or online (including account or Social Security numbers); asked to invest in something that promises fast profits; or contacted by a person or business asking for money, you will discuss it with each other and with a trusted professional before taking action.

### 4. Giving back

Another thing you and your grandchildren might have in common is that you want to make the world a better place.

Perhaps you are even passionate about the same special causes. If you live in the same area, you might be able to volunteer together in your community, using your time and talents to improve the lives of others. But if not, there are plenty of ways you can give back together. For example, you might donate to a favorite charity, or even find the time to take a "volunteer vacation." Traveling together can be an enjoyable way for you and your grandchildren to bond while you meet other people across the country or globe who share your enthusiasm. Many vacations don't require experience, just a willingness to help—and learn—something you and your grandchildren can do together.

*This material was prepared by Raymond James for use by Henry Hensley of Raymond James Financial Services, Inc. Member FINRA/SIPC.*



A message from Liberty Mutual Insurance  
By Dennis Goebel, Vice President, Liberty Mutual Insurance Company

## How to Safely Share the Road With Cyclists

By Lee Michael Katz

Pedal power is growing all over the country. Bike lanes are popping up everywhere and bike-riding has more than doubled in some cities. But the mismatch between a massive vehicle and a lightweight bicycle frame can have tragic consequences. Here are some ways to reduce the danger when sharing the road with cyclists:

- Defensive driving extends to bikes. You drive a safe length behind other motorists, so don't ride the bumper of a bike. Leave adequate space for you to react—this is especially critical when passing a bicyclist.
- Yield—and watch out for bicyclists who don't. Failure to yield by both motorists and bicyclists accounts for nearly 25% of collisions. Bicyclists can easily miss stop signs, so take extra care in bike-riding areas.
- Pay extra attention to hidden bicyclists. With their small profile, bikes won't show up nearly as easily as a vehicle in your mirrors. For example, when turning right, check the curb lane and check over your right shoulder so you don't cut off any cyclists.
- Open doors carefully. Your vehicle doors may open into a bike lane or travel path, so be careful when opening your doors. The last thing you want to do is knock over a passing cyclist.
- Return the favor when biking. When you're pushing the bike pedals instead of the gas, don't zigzag between cars and signal with your hand when turning. You have the same responsibility to obey traffic laws on your bike as you do in your car.

To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call David Farmer at 502-429-4504 ext. 51690 or visit [www.libertymutual.com/krtat](http://www.libertymutual.com/krtat).

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Dave Farmer  
Liberty Mutual Insurance

**Please keep your e-mail address updated. Notify us at  
[info@krtat.org](mailto:info@krtat.org)**

## Introducing New Benefits for KRTA Members Two Home Helpers Home Care Offices & Rx Help Centers

**Home Helpers Home Care.** Whether it's full-time or a few hours a week, having an in-home caregiver can make for a longer, healthier and happier life. I'm Wayne Gentry, and I opened Home Helpers and Direct Link of London, Kentucky, because I understand the need for quality caregiver services and the difference bringing someone in can make.

I understand what it's like to have someone depend on you as his/her caregiver. I was the only grandchild of my widowed grandfather, and although I would have loved to care for him personally, I lived more than hour away and often traveled for work. Not knowing where else to turn, our family trusted a young woman my grandfather knew to keep things in order. We eventually learned that she was stealing from my grandfather and the disappointment was ultimately too much for him to bear. He passed away three months later. I'm hoping that by offering professional services in this community and hiring top-notch caregivers, I can save someone else from having to go through that kind of heartache.

With Home Helpers, each individual client receives services tailored to meet his/her specific needs by caregivers who become an extension of the family. Home Helpers' full-range of home-care services empower clients to live healthier and more rewarding lives in the privacy, safety and comfort of their own homes.

- My wife, Tracy, has been in the medical field for 25 years and is a partner in the business.
- We are endorsed and contracted by Baptist Health in Corbin, KY.
- We offer services for a few hours per day up to live in care for families.

Let us show you how having a high quality, professional caregiver in your life can make all the difference.

Home Helpers is the nation's leading franchise specializing in comprehensive home care for seniors, new mothers and individuals needing recuperative and continuing assistance. Direct Link is its proprietary line of 24/7 medical alert systems, including a fall sensor and an automated medication dispenser. Home Helpers and Direct Link of London, Kentucky, is locally owned and operated, so if you need help, my team and I are here for you.



Wayne Gentry, Owner  
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### Why Home Helpers for In-Home Care?

Home Helpers In-Home Care Services is more than an in-home health care agency; we're your extended family when family can't be there. We're a locally owned, trusted provider of quality, compassionate in-home care, and we customize our home care solutions to your unique situation for an affordable solution that keeps your loved one where they're happiest: at home. -**Julie Garrison, Owner**

#### The Home Helpers Difference

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Order your KRTA window decals today for \$1 each. Call the office for details.  
800-551-7979

## New Rx Help Centers



Jason Weilage

### Brown & Brown Insurance

Rx Help Centers prescription drug advocacy program is now available to KRTA members. The greatest benefit of this program may be for a member's spouse, child, parent, grandchild, or sibling who is not covered by TRS' health insurance program.

The Rx Help Centers assistance is available to everyone described above regardless of insurance status, employment status, or income. Some programs may be limited for those with higher income but there is no cost

to determine if we can help you. Here are some common questions we are asked about our programs.

### Q1: What is prescription Drug Advocacy and how can it benefit me?

**A:** *Advocacy: Active support of an idea or cause, especially the idea of pleading or arguing something. An activity by a person or group which aims to influence decisions within political, economic, or social systems.*

*When you apply these definitions to our new program provided by Rx Help Centers, LLC., one of the nation's leading prescription medication advocacy firms, located in Indianapolis, IN, you have an organization that goes to work for you to obtain your high cost brand name maintenance medications and specialty medication for free or at a substantially reduced out of pocket cost.*

### Q2: How do they do this? Companies don't just give high cost drugs away, do they?

**A:** *Well, yes, in many cases they do. Rx Help Centers works with the drug manufacturers to obtain these high cost medications for you directly from the manufacturer to you for free in most situations. When they cannot get the drug directly from the manufacturer for you for free, they work with public and private foundations, non-profits and other resources to assist in eliminating or substantially reducing your out of pocket cost.*

(Continued from "New Rx Help Centers" page 4)

**Q3: Won't they run out of money if they keep giving expensive medications away?**

*A: It is not very likely this will happen but in theory, it is possible. However, what most people don't understand, there are hundreds of millions of dollars available to aid individuals just like you, who have high cost medications, even when you have insurance and/or Medicare. In addition, most manufacturers have large budgets to provide financial assistance to thousands of clients every year for the drugs they manufacturer, the key is knowing how to access these and other manufacturer resources. Rx Help Centers knows and works with the manufacturers of approximately 1,700 brand maintenance and specialty medications as well as the other resources on your behalf so you can get your medications at the lowest possible cost up to and including free in many situations.*

**Q4: Are there income restrictions or do I have to be on Medicaid or Medicare to be eligible?**

*A: In many cases there are income limits for the manufacturer's program for a specific drug to be provided for free. However, the definition and income allowed varies wildly from drug to drug and manufacturer to manufacturer. In addition, the manufacturers' programs are only one way of reducing or eliminating your out of pocket prescription drug spend that Rx Help Centers uses to help you. The key is to make no assumptions and allow them to look at all the options on your behalf.*

**Q5: Do I need to provide income verification of any type?**

*A: This varies based upon each drug and each manufacturer. They may request W-2s, 1099s, paystubs, and in some situations, may request a copy of an individual's 1040. In all cases, this information is transmitted to the manufacturer or requesting party via a fully encrypted and secure process as is all Personal Health Information as required and defined by the Federal HIPAA requirements. Rx Help Centers is subject to the same HIPAA requirements as your doctor's office or hospital.*

**Q6: OK, this makes sense to me. What is the process to register/enroll?**

*A: There are several options available to you. The first option is to go to [KRTA.org](http://KRTA.org) and click on the Member Benefits Page. There you will find a button that will take you to a brief video providing more information on the Rx Help Centers*

*program and a second button that will take you to the KRTA Rx Help Centers web page. Click on the start saving now button and complete the online registration form.*

*The second option is you may complete a "hard copy" set of enrollment forms which can be downloaded from the Member Benefits Page, and email them to [advocate@rxhelpcenters.com](mailto:advocate@rxhelpcenters.com), or fax them to 866-938-6151. Please pay close attention to the instructions to avoid unnecessary delays. The forms may also be mailed to Rx Help Centers, LLC, 3905 Vincennes Road, Suite 200, Indianapolis, IN 46268.*

*Once completed and after you hit the submit button or send the completed hard copy enrollment forms, within 48 hours (less than 24 hours in most cases) one of Rx Help Centers advocates with call and email you to obtain the list of drugs, dosage amount and costs as well as send you two additional forms that require your signature. Return all if this as quickly as possible to avoid unnecessary delays.*

*From this point forward your advocate will keep you informed on the process and status of your situation for each drug for which you had requested help.*

**Q7: How long does all this take?**

*A: It depends on each situation. However, you should expect to receive approval in about three weeks, on average. It will likely take an additional week to 10 days before receiving the first delivery of your medication. If your medication is a controlled substance, expect much longer processing time to be the norm. If you need a refill on any medication in the interim, please do not delay in taking any of your medications. Contact your advocate and they can instruct you to get a "short" refill or continue as you have been getting your refills and can adjust the future delivery of the medications that we arrange on your behalf, accordingly. Do not go without your medications and continue taking them as your physician has prescribed.*

**Q8: What is the cost of this service?**

*A: The fee is \$50 per month. This is for all medications that we may advocate on your behalf. We do not charge for each prescription drug. This fee is paid monthly via credit card as long as we successfully advocate for drugs you are receiving. You can cancel at any time.*

See what the Better Business Bureau and our clients say at [BBB.org](http://BBB.org) and search for Rx Help Centers, LLC.

For more information about this program contact Jason Weilage (Brown & Brown Insurance) at 502-814-0647.

## Spotlight on Joe Westerfield

### 2017 Kentucky Teacher Hall of Fame



Joe Westerfield

Members of the ninth class of the Governor Louie B. Nunn Kentucky Teacher Hall of Fame have been selected.

The three chosen by the statewide selection committee are Opal T. Sibert, Ron Skillern and Joe Westerfield. Members of the 2017 Kentucky Teacher Hall of Fame were inducted during a ceremony March 8 in Frankfort. The induction ceremony was in the Capitol Rotunda. Speakers will include Dr. Gary A. Ransdell, president of WKU; Dr. Stephen Pruitt, Kentucky Commissioner of Education; Jeff Hoover, Speaker of the House; and state Sen. David Givens.

The Kentucky Teacher Hall of Fame was created in 2000 through a gift by late Gov. Nunn, who hoped to recognize the vital role that primary and secondary teachers in Kentucky play in the education of young people and the positive impact education has on the state's economy. WKU was selected as the home of the Kentucky Teacher Hall of Fame because of its more than 100-year history in teacher education.

Joe Westerfield, a native of Hartford and a resident of Owensboro, spent 33 years as an educator in Daviess County schools before retiring in 2002. Westerfield has been, and continues to be, extremely active in political forums and activism over the years, serving on various related committees and registering over 5,000 students to vote. Westerfield earned his bachelor's degree

from the University of Kentucky (1969), his master's degree from WKU (1971), and his Administration Rank 1 from WKU (1973).

Westerfield began his teaching career in 1969 as a seventh and eighth grade social studies teacher at Daviess County Junior High, where he remained until 1973. From 1973-2002, he taught 11<sup>th</sup> grade U.S. history and 12<sup>th</sup> grade American government at Apollo High School, with the exception of 1984-1985, when he served as Director of Instructional Support with the Kentucky Department of Education. At Apollo, Westerfield served as the social studies department chairman, was a member of its site-based council and sponsored many different clubs.

Westerfield immersed himself in social studies to better his teaching by attending numerous state and national social studies conferences and conventions. At Apollo High School, he organized many candidate forums for school assemblies and took students on field trips to Frankfort.

Westerfield also served four years as the Congressional District Contact Team Person for the National Education Association in the 2<sup>nd</sup> District, and was appointed to serve on the Governor's Advisory Committee for Federal Funding for Education. Among his many awards and honors, Westerfield was chosen in 2004 as the winner of the Liberty Bell Award, which is given each year by local bar associations in conjunction with Law Day to honor outstanding citizens within the local community. The award recognizes outstanding service performed by a non-lawyer citizen who has given of his or her time and energy to strengthen the effectiveness of the American system of freedom under law, in keeping with the spirit of our Constitution.

Many of his former students and colleagues have wonderful things to say about his influence on them as an educator and an activist. Meg Lawson,

(Continued on page 8)



Velma Williams



## Social Security Benefits Public Employees Lost in 1983 (Social Security Benefits Congress Gained in 1984)

by Velma Williams

**BACKGROUND:** In 1983, the United States government unleashed a law that gave the Social Security Administration broad legal measures to *discriminate* against public employees (teachers, policemen, firemen) regarding their retirement benefits. The discriminatory law that leverages ‘age’ discrimination against senior citizens is called the WEP/GPO law (Windfall Elimination Provision and Government Pension Offset). In my case, even though I worked for employers who paid into Social Security system on my behalf, when I retired as a public school educator, the government withholds 2/3rds of my benefits (WEP). Should my husband pass away before I do, I will be deprived of spousal and survivor benefits (GPO). The interesting loop hole in this law is that if an individual had been working 30 years as a public employee, then he/she can double dip (i.e. be paid their entire ‘just due’ benefits) without penalty (only a few people can accomplish this).

**CRIMINAL ACTIVITY:** In 1983, Congress passed a law to deprive ‘us’—public workers—from receiving our full Social Security benefits. A year later in 1984, members of Congress (MOC) voted to extend pension benefits to the legislative branch. Subsequently, the Social Security Amendments of 1983 required all members of Congress to participate in Social Security beginning January 1, 1984. In my opinion, the Office of the State Treasurer’s **Social Security** Division withheld a portion of our income from us (during our working years) and now allocate it to members of Congress (in our twilight years). If he who makes the rules pockets the gold, then surely this must be the greatest **34 year old crime**—by government—ever committed in law.

July 12, 2016, I sought Senator Rand Paul’s (Republican, Kentucky) support of repealing the law. Within the body of his e-mail response to me, he wrote: “... we must recognize that wasteful spending in Washington has drained the Social Security trust fund, and we cannot continue to promise everything to everyone.”

First of all, former **Sen. and Mrs. Don Riegle’s commentary on the** HuffPost Blog 4/05/2011 informed that: “Former President Bush borrowed heavily from the Social Security surplus to help obscure the fact that federal taxes were not bringing in enough revenue to pay for the wars and his tax cuts.” Their post further stated that, “Since the taxpayers of America bailed out the banks wouldn’t it be fair now to ask the banks to pay back what they have cost Social Security?”

A tax on financial transactions and a tax on Wall Street bonuses, with revenues dedicated to Social Security, would pay back to Social Security and its contributors what has been taken from us.” So aside from the WEP/GPO being unfair to public workers and widowers, it is unfair to all workers that the government confiscates money from Social Security and charge public employees for its downfall by not allowing us the full benefits we’ve earned.

**ACTIVISM:** Since the cost of living will increase as a result of repealing the Affordable Health Care Act (larger premiums, costly office visits, pre-conditions, increasing cost of uncovered medication), I decided that now is a good time to become actively involved in the special interests of Kentucky teachers. So I contacted the KRTA (Kentucky Retired Teachers Association) office to ask Dr. Wagoner, Executive Director, how my services could be utilized (on behalf of all educators) to affect change in the mindset of our Congressmen and Senators to amend Title II of the Social Security Act to repeal the WEP/GPO law.

June 9, 2016, my first assignment was to go to my local Congressman’s office, Andy Barr—Lexington area (6th District). While there, I made an appeal to the Social Security legislative staff member by sharing with my story regarding the negative impact of the law upon me.

Last year, the repeal law came up on the House Floor in the Ways and Means Committee

(114th Congress) for a hearing (thanks to Congressman Kevin Brady (R-TX). Unfortunately, 5 or more employee unions threw a monkey wrench into the process by causing the WEP reform to stall. Which made me wonder whose side they are on. I have contacted and will continue to contact dissenting unions to admonish their cooperation this year to work out a solution as a collective body rather than raise a gauntlet that may impede movement toward full repeal.

April 27, 2017, was LOBBY DAY. My second assignment was to fly to Washington D.C. to join several members of the California Retired Teachers. My day began in the Hart Building. I was allowed to accompany the California group to a continental breakfast with Senator Feinstein. After the Senator discussed the bills, proposals, and long-term projects proposed for the state of California, she introduced us to several of her staffers, counsels and a robust team of interns. Which in turn, led me to yearn for a presentation by Senator and Majority Leader Mitch McConnell on this topic. I wonder what bills and proposals he supports for Kentucky? I would have loved to have met all of his D.C. support staff members/interns/legal counsels to learn on what issues they are working on our behalf.

**THE MEETING SYNOPSES:** I scheduled my agenda to meet with Kentucky legislative staff members from the offices of our 6 Representatives and 2 Senators. This year in the 115th Congress, Representative Rodney Davis introduced a bill, **H.R. 1205 Social Security Fairness Act of 2017** (aka the Davis Bill). On February 21, the bill was referred to the House Ways and Means Committee and on March 6, it was referred to the Subcommittee on Social Security. The Davis Bill needs to come before a Committee Hearing where subject matter experts can comment on the negative impact of WEP/GPO law. There is now an **identical companion bill** in the **Senate, S-915** (introduced April 24, by Senator Sherrod Brown). The Senate bill was read twice and referred to the Committee on Finance. The ideal scenario would be for the Davis Bill to be attached to a larger bill—like tax reform to have a better chance of passing.

In the meantime, after the bills are debated, investigated, and analyzed, differences are reconciled in the Conference Committee before returning to the House and Senate for up or down votes.

Although there are 137 co-sponsors on the House side, **5** are Kentuckians who support the Davis Bill. They are: Brett Guthrie, Thomas Massie, John Yarmuth, Andy Barr, and James Comer (as of June 7, 2017). Currently, there are 8 co-sponsors in the Senate but none from Kentucky.

**CALL FOR ADVOCACY & ACTION:** Needless to say, full repeal of the WEP/GPO law is a passionate issue for all of us who are negatively impacted. That is why I ask for help from each of you dear readers. Kentucky teachers need to band together to contact not only Representatives in each of their respective congressional districts, but especially **Senators Rand Paul and Mitch McConnell** (our Majority Leader). As you know, if Mitch is not on board nothing gets done. We need Mitch to use his Congressional powers to bring the Senate bill to the floor (and Paul Ryan to bring the House bill to the floor) for up or down votes.

Please get in touch with your Kentucky Congressman and Senators to passionately encourage them to convince other fellow Congressmen and Senators on Capitol Hill to cooperate and comply with our agenda in regards to getting Title II of the Social Security Act amended to repeal the WEP/GPO law that unfairly penalizes public workers. As of 1984, they (MOC) are getting all of their Social Security benefits. We want ours. (Contact: Velma Williams at [velma.williams@yahoo.com](mailto:velma.williams@yahoo.com)).

**Note: The views expressed in the content of this article are those of the author.**

## Bert Baldwin Receives Recognition



Bert Baldwin, Executive Council member from Northern KY District, received recognition from Dr. Bob Wagoner at the KRTA Convention in April in Louisville for her article that appeared in the **NEW YORK TIMES**.

Her contribution to the **TIMES** emphasized the importance of her Teachers’ Retirement annuity and the financial realities of living as a single woman on a pension as the sole source of income.

## Become Happier By Giving and Sharing

Dear friends,

I am deeply moved and inspired by the growing impact of how people practice giving. A quick note up front: **“Happiness is not having a lot. Happiness is giving a lot.”**

I have a friend who has two cats, we will name them Lucy and Ethyl. The cats have been wonderful teachers for me by sharing the fine art of giving and receiving. During the day, they take turns grooming each other. Lucy receives patiently, while Ethyl gives unconditionally. Then the roles are reversed, with Ethyl receiving, while Lucy gives unconditionally. As they close their eyes and purr, each one appears to savor the giving as much as the receiving. What's more, when I watch them very closely, I observe there is an element of 'caring' and 'sharing', as one gives to the other unconditionally, while the other, patiently receives and basks in the glory of the moment. *What a gift to observe and practice!*

There is no time more precious than the present. Lucy and Ethyl demonstrated and reinforced that concept for me. As a person who has loved animals for so many years, I often forget that there are many other ways one can give: pay attention and listen with an open heart to everyone without judgment; offer and give support, respect the dignity of another; share with, and serve others besides those actions that require physical strength and full mobility. We give with a free and open heart and without keeping score. Sometimes, we let the fear of rejection hold us back from risking and exposing our own emotional state. *Breathe and let go of that past 'picture' and exchange the fear for inner peace. We are all here to heal ourselves.*

When we truly give of ourselves, there are no strings attached. We don't expect to receive anything in return for our gifts or services. We don't give or serve grudgingly, you know, with an attitude. We consciously or unconsciously set up contracts: I will scratch your back as long as you scratch my back in return. *Somehow the pleasure of unconditional giving seems incomplete.*

I have learned to be on the lookout for creative ways I can make a positive difference in the lives of those who support and comfort me. The roles are interchangeable moment by moment and fluctuate from one to the other. Very few people ever stop to realize that there is a particular sense of scarcity we encounter

when we are deprived of the experience of giving. Something feels “off” or out of balance.

When the energy of giving and receiving flows smoothly, we feel loved and supported. Our lives seem abundant and full. When the energy is uneven, we may feel angry, frustrated, and may be disappointed. The pay-offs might mean shutting down, detaching or withholding our expression and joy. *The consequences of these actions are ultimately killing our spirit of giving.*

But we, who have limited mobility have the advantage of viewing life with the perspective of 'altitude', in other words, to observe, correct and adjust where they see imbalance in their expressions of giving and receiving. In my spiritual practices, I have observed that 'altitude' is our viewing point, the perspective we have. The higher our viewing point, the more we can see. *The more we can see, the more information we have.* The more information we have, the better we can make well-informed decisions.

*Self observation is another valuable tool to practice.*

Reaching out to others makes life meaningful. What's really great about this is the more you give the more you receive. We don't need to live isolated on a mountaintop to affirm.—when you serve others, you gain more in return.

*Real caring is unconditional.* We don't stop to think whether we or someone else deserves it. When you really love someone, you don't stop and think, “what is in it for me?” Maybe the real problem is that we have forgotten how to enjoy unconditional giving. Or, is it that we don't know how to take in the pleasures of giving? Or, is it that we have forgotten how to receive, that in the act of receiving we are withholding whatever magical ingredient the cats naturally know that makes the giver happy?

Have you ever noticed that when you shift your attention away from yourself, your problems and focus on helping others, your own problems don't seem so serious or overwhelming? If you use your unique talents and abilities to work for the good of others, you'll find greater joy, inspiration, and satisfaction in your own life. From a very early age I was taught the value of giving and the worth of it!

It is quite clear, as I watched the cats, that each received great pleasure from giving. For both of the cats, **giving and receiving were the same.** What about you? Is your giving and receiving the same?

Jim Cole, Vice President  
Woodford County RTA

(Continued from “Personally Speaking” on page 2)

### **Political but Not Partisan:**

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, health insurance funding or Social Security fairness. We will focus on Frankfort for state issues and Washington, D.C., for federal.

We have made the distinction of advocating on issues that affect all retired teachers versus candidates for elective office. If KRTA were to become partisan and support or oppose candidates, we would not be reflecting our entire membership. But that does not mean we will ignore members' request for more information to assist them in making their own decisions.

### **Under Attack:**

This year marks the 229<sup>th</sup> anniversary of the end of the very first Constitutional Convention. At that time our framers were trying to assure a future free of tyranny and corrupt politics, while creating a checks and balances system they believed would guarantee freedom from disenfranchisement and a court system that allowed justice for all, even the most destitute and uneducated. Unfortunately, 229 years later, we find ourselves back in the 1700s, but this time America has created its own wicked kingdom that oppresses the poor, denies access to justice and protects the wealthy.

The battle over what America will become will not end today, tomorrow or anytime soon. Until people matter more than money, a person's rights matter more than individual desires and freedom and justice matters more than political power, we will be in a fight.

I continually meet retired teachers who are complacent. I know retired teachers with good pensions who continue to scoff at the idea of pension threats. But those committed to KRTA and our mission, know otherwise. KRTA's voice makes a difference and our vigilance is critical.

The summer and early fall months can be long and hot (especially in Kentucky), and many people may not find it easy to focus on the upcoming special legislative session regular session in January 2018. This is a great time to catch legislators in their home districts. These legislators need to know more about KRTA's issues and concerns long before they ever go to Frankfort for the next legislative session.

It is up to you to get legislators talking about how to help retired teachers. Particularly if a legislator is thinking about drafting legislation favorable to retired teachers or if your legislator(s) serve on various committees that are studying issues impacting TRS or retired teachers.

The summer and early fall months before the next legislative session are important. As you think about how you can contribute to the effort, consider this as a possible plan of action. Call or visit your representative and senator. A simple telephone call or a personal visit is a great way to focus your legislator's attention on retired teacher issues.

Economic realities are hitting retired teachers hard. All of us are feeling the financial pressure of increased costs and lower buying power. There is a clear and present danger currently impacting your retirement system (TRS) and pension income.

Much has been said and printed recently about how TRS and your benefits are “unsustainable.” Some politicians have referred to your retirement system as a “PONZI” scheme and described it as “unsustainable.” This is completely false.

Much of the negative public education legislation making its way through numerous state legislatures is designed to change schools by reducing and /or privatizing teacher pensions. School choice, vouchers, elimination of tenure, elimination of Reduction in Force guidelines, and promotion of Defined Contribution 401k plans for teachers. Low paid teachers and parental choice are the goals of these efforts.

KRTA is a service and action association working for you in the Kentucky General Assembly. Please take the time during these long and hot summer months to talk to your representative and senator about doing what is right for all retired teachers—fund TRS.

Thank you for your commitment and dedication to KRTA. With your support, KRTA will continue to be the leading voice for retired teachers in the Kentucky General Assembly.

(Continued from "Social Security News & Pension Watch" on page 2)

corporations purchasing goods and services. If individuals and corporations cannot afford to purchase enough goods and services, then there is less need to produce goods and provide services and two outcomes will occur - lower incomes and lower employment. Lower incomes and lower employment will result because employers will cut work hours and jobs until they only produce the amount of goods or services they can sell.

This is the historic business cycle of growth and recession as there are changes in demand and the ability to purchase goods and services. The situation either cycles down in a recession or cycles up during economic growth. Because individuals and companies are always deciding whether they are able to invest and expand because the economy is growing, or need to save and cut back because their income is shrinking, the economic cycle is never static.

Why does the economy change from growth to recession? When individuals and companies can't afford to continue investing or expanding, they cut spending, causing a chain reaction affecting individuals and companies.

Since economic downturns always happen, how can they be kept to a minimum? If downturns are part of the business cycle and will occur, is there a way to mitigate how deep the downturn will be and the damage to people and firms that can occur in the downturn portion of the business cycle?

Yes. If downturns feed on themselves - less demand and ability to consume leading to less income and higher unemployment leading to even less income and ability to consume—then income maintenance mechanisms should provide the ability to maintain the purchase of new goods and services and thereby mitigate the depth of a downturn measured in economic harm to individuals and corporations. When enough individuals and companies have a steady, reliable income, the chain reaction slows.

Most people are familiar with various means of ensuring steady income-government programs such as unemployment insurance and food stamps. These programs mean individuals are able to still buy goods and services, regardless of where the business cycle is. This level of ability to purchase goods and services mitigates the effects caused by the business cycle and protects individuals and families from serious economic harm during the downturn.

The mitigation of the business cycle is

one of the reasons these government programs were created during the Great Depression. These programs, however, may not be as effective in the future.

As more and more people retire, the ability of retirees to consume goods and services becomes more important. For the purposes of this discussion, the income sources for retirees are divided into three sources: Social Security as direct income; Medicare, other state or federal health care services and other services as in-lieu income and income from retirement savings; and defined benefit plans.

While there are many arguments for protecting the value of Social Security and Medicare benefits because not protecting those benefits can create harm to the benefit recipients as well as to working individuals, domestic corporations and the United States' consumption driven economy. This discussion will just look at the effects of different types of retirement saving on the ability to maintain consumption during an economic downturn.

Defined contribution plans, 401(k), medical savings accounts, Individual Retirement Accounts, Deferred Compensation Plans and variable annuities generally do not provide a guaranteed payout, but are volatile based on the status of the investment funding them. Fixed income annuities and the income (but not necessary the principle) from bonds are less volatile after purchase but the income to purchase could be volatile if the income is from a more volatile equities market.

Volatile assets that provide a larger asset value and guaranteed greater income during economic downturns would provide the speedy and reliable income needed for mitigating economic downturns. They would be counter-cyclical compared to equities. Unfortunately, there are not many such counter-cyclical assets.

Defined benefit plans that are vested and guaranteed are counter-cyclical. Even if asset values decline, the payment to retirees continue and can grow if there is a guaranteed cost-of-living adjustment. It is this counter-cyclical benefit that is so important in a consumption-driven economy. The consumption income maintenance programs developed when the domestic economy was less driven by domestic consumption probably will not be as effective in the new economy as defined benefit or other counter cyclical guaranteed income programs for retirees.

In addition to all of its other benefits to individuals and the economy, the counter-cyclical provision of TRS vested deferred benefit also protects workers' jobs and income during economic slowdowns and recessions.

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

(Continued from "Joe Westerfield" page 5)

a former student who graduated from Duke University majoring in political science, said: "There wasn't a semester at Duke when I did not use knowledge gained in Mr. Westerfield's class. Scratch that—there wasn't a week that I didn't use what he taught me. His boundless enthusiasm, which caused him at times to accidentally knock over his stool in excitement, are greatly missed."

Keith Johnson, a counselor at Apollo High School, said: "Although retired from his job in education, Joe was seen supervising student teachers and interns for a regional university for eight years, serving on his local election board, as well as serving on other local and state boards. He is and always will be an advocate for educators."

Another former student, Leigh Bowen, said: "I looked forward to Government class every day since the very first time I walked in the door. Joe Westerfield was just the kind of teacher that made you want to learn and enjoy government as much as he did. It was his dedication to both the subject and the subjects in his class that made him the best teacher I have ever been fortunate enough to have."

Mr. Westerfield shared his thoughts about his special day of induction:

*My "big day" on March 8 began with a luncheon at the Berry Hill Mansion at 11 a.m., the induction ceremony at 1 a.m. in the Capitol Rotunda, and then a reception hosted by my family afterwards at the Glen-Willis House. I was so delighted that several former students came to the induction and reception. Three people were chosen for the Louis B. Nunn Kentucky Teacher Hall of Fame for this year's class and I was fortunate enough to be one of them. It is a tremendous honor and I am very humbled and very thrilled to have been chosen by the selection committee. Some 30 or so family, friends, and former students attended my induction.*

Joe has served his local association,

Daviess/McLean Retired Teachers Association as an officer as well as serving on the KRTA Executive Council.

For information on the Kentucky Teacher Hall of Fame, contact Tammy Spinks at (270) 745-4664 or tammy.spinks@wku.edu.

## Tips for Caregiving at Home

Nine out of 10 people say they would want to stay at home if they had a serious health problem. And many do: About 85 percent of family caregivers are caring for someone who lives in their own home or who is sharing a home with them. Some homes are well-suited for aging and providing care, but many require modifications.

You can start with a home assessment by an occupational therapist, physical therapist, geriatric care manager, certified aging-in-place specialist or qualified professional via the area agency on aging or Department of Veterans Affairs.

### Some tips to get you started:

**Make basic home modifications.** Think about "universal design"—how the home can be stylish, comfortable and safe or anyone who lives there or visits. Make any modifications easily adaptable as needs and abilities change over time.

**Keep safety a top priority.** Every year, 1 in 3 adults over the age of 65 fall, so fall prevention is paramount. It may be as simple as brighter lighting around stairs, removing throw rugs or moving laundry facilities to the first floor.

**Look into home-based services.** Investigate what assistance might be available via your area agency on aging, Veterans Affairs or other community-based organizations. Useful services for home-based care include mobile doctors and lab tests, home health aides to help with things like bathing, and meal delivery.

**Do your homework when hiring paid caregivers.** It's wonderful to have help, and there are many caring and dedicated people willing to provide it. But, of course, there are others who are not so reliable. When hiring paid caregivers, be sure to do background checks and get references, and carefully monitor their work. Stop by—preferably at unexpected times—to check in on any professionals or volunteers going to the home.

# AROUND THE STATE...

## Breathitt County RTA



### Grandparent Essay Winner

At left is Grandmother Irene Sword, Granddaughter Alyssa Sword, and BCRTA President Karen Griffith

## Bullitt County RTA

Members attended the KRTA Convention. Front: Betty Hester, Debby Murrell, Johnda Conley, Carolyn Dennison, Susan Watts. Back: Allen Schuler, Dr. Bob Wagoner, Leon Remington



## Caldwell County RTA



At left is Gerry Baker, President, Christabel Nichols and Debby Murrell at the March 18 meeting.

Pictured at the right is the Grandparent Essay winner.



## Capital City RTA



Pictured are Sue Ellen Caldwell, co-president of CCRTA, Ashley Hudson, Karen Hatter, Doris Thurber, Jennifer Zingg, Chelsea Sutherland, and Connie Carmack.

Capital City Retired Teachers present a check to Hands Healing HeArts, a local group that works with women enrolled in Franklin County Drug Court. Led by local artists Joanna Hay, Doris Thurber, Jennifer Zingg and Karen Hatter, and in collaboration with Drug Court staff, the program uses a multi-disciplinary arts approach to promote recovery and increase community awareness and engagement around addiction.

## Central Kentucky West District



Central KY West RTA held their district meeting on March 23. Guest speaker for the meeting was Margaret Head Sims, KRTA Co-Chair for Health and Insurance. Margaret gave information on the under 65 (KEHP) and the over 65 (MEHP) plans. Parthenia Wells is the District President.

## Edmonson County RTA



ECRTA donated school supplies to the Resource Center that is used for all Edmonson County schools.

## Fifth District



Mr. Tim Abrams was guest speaker at the recent Fifth District meeting.

## First District

The Holiday Meeting was December 8, 2016, at Ponderosa Restaurant, Draffenville, KY. The Pledge, Devotional, Minutes, Treasurer's Report, State Council Report, Membership, Legislation, Insurance were reported. President, Charlotte Benton appointed Nominations committee, Bylaws committee, Audit committee, AAPR Grandparent Essay committee, Volunteer Hours committee.

A donation of \$100 was given to the N. O. Kimbler Scholarship fund, and a donation was made to KET. KTRS Life Insurance Benefit was discussed. Thirteen locals have submitted AAPR Grandparent Essay. We are proud of our 100% participation for Grandparents Essays. Members from First District also participated in a retirement party during RTA Week hosted by Brookdale Assisted Living. They also had a spelling bee for residents which was won by Gladys Shelby, 96 years of age.



## Harrison County RTA



A group of Harrison County RTA members listened as Margaret Head Sims, KRTA Co-Chair for Health and Insurance spoke on the benefits of our insurance and fielded many questions from this group. Sharon Henson is the HCRTA President. Picture by Cindy Hill, Membership Chair.

## Logan County RTA



Insurance for the Under 65 (KEHP) and Over 65 (MEHP) retired teachers was the topic at the monthly meeting of the Logan County Retired Teachers Association on March 8. Margaret Head Sims, KRTA Co-Chair of Health and Insurance, was the speaker. Tom Thompson is the Local President.

### Meade County RTA



Anita Seymour presents a certificate to the Meade Co. Grandparent Essay local winner, Kaci Stull (Ekron School) while Grandparent Sue Maysey observes.

### Middle Cumberland



Saylor Burchett proudly displays her award and check for winning the Grandparent Essay contest.

### Bluegrass RTA



Bluegrass RTA leaders participate at CKW meeting on 3-23-17 at Georgetown U. (L) Anna Mack, Ernie Trosper, Patsy K. Rainey, Diane Woods.

Ernie led the Pledge and reported about BGRTA activities. Patsy delivered the devotion about forward thinking and having gumption as leaders in an ever changing world.

### Menifee County RTA

Fifth graders from Botts Elementary and Menifee Elementary participated in the 16th Annual "Grandparent of the Year" essay competition submitting writings that answered why "My Grandparent Should Be the AARP Kentucky Grandparent of the Year".

Botts Elementary School winner, and also county winner, was Haley Williamson, a student from Mrs. Donna Bowman's 5th grade class. Haley is the daughter of Ann and Greg Williamson and she wrote her essay to honor her Nana Alice.

Menifee Elementary School winner was Byron Silket, from Mrs. Tonya Means' 5th grade class. Byron is the son of Ada May, and he wrote his essay to honor his Grandpa Randy May.



### Paducah/McCracken County RTA

Charlotte Benton, president of Paducah McCracken County Retired Teachers Association presents check for \$183 and four sacks of edible items for 4-H Backpacks to Adair Baysinger, 4-H Youth Agent. For projects, RTA makes contributions each meeting to local organizations in the community.



Carter was awarded \$50 for the winning essay and framed certificate, Concord teacher, Ms. Samantha Taber, received \$25 for her student winning the county grandparent essay contest.

Pictured at the left are Lonnie McReynolds, Grandfather and Carter McReynolds, Essay Winner, and Charlotte Benton, President of Paducah/McCracken Co.RTA. Carter McReynolds, Concord Elementary 5<sup>th</sup> grader, won the school and county Grandparent Essay sponsored by AARP/ KRTA Grandparent Essay for 2016 -2017.

### Mercer County RTA



Hank Hensley, a KRTA Business Partner for Finance and Investments, was the speaker at the Mercer County RTA meeting in March.

Lucy Jaymes Davis, (five months old) is getting started early with her financial planning.

Pictured at the left with Lucy, is her grandmother, Kim Davis, MCRTA Treasurer, Hank Hensley, and Tara Parker.

### Scott County RTA



The Scott County Retired Teachers Association presented their annual scholarship to Lucas Gravitt. Lucas is a German teacher at Scott County High School. He is attending Georgetown College working on his advanced degrees.

Picture 1-r. Lucas Gravitt, scholarship recipient, Kathy Litton, Scott County Retired Teachers Association president, and Marlene Wright, Scott County Retired Teachers Association secretary.

### Metcalf County RTA



At the March 22 regular meeting of the Metcalf Co. RTA, insurance information for the under 65 (KEHP) and over 65 (MEHP) was given by Margaret Head Sims, KRTA Co-Chair for Health and Insurance. Carolyn Edwards is the local President of MCRTA

### Webster County RTA

The Webster Co. RTA met at Webster High School on Monday, April 10. Margaret Head Sims, KRTA Co-Chair for Health and Insurance spoke at the regular meeting of the WCRTA.



l. to r., seated: Dorothy Farmer, Pauletta Yarbrough (WCRTA President), Daisy Rocha, Geraldine Stone

l. to r., standing: Margaret Head Sims, Joyce Nall, Faye Melton, Janice Gillaspie, Janice Baker, Donna Fletcher, Judy Hawkins, Jim Crouse

# FOR YOUR INFORMATION

## KRTA OFFICE

1.800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)

[info@krta.org](mailto:info@krta.org) (e-mail) [www.krta.org](http://www.krta.org) (website)

## KRTA LEGALINE

1.800.232.1090

[kylawrm@gmail.com](mailto:kylawrm@gmail.com)

Rebecca Murrell Louisville, Kentucky

## KRTA FINANCE & INVESTMENT INFO

Hank Hensley 1.800.927.0030

## DELTA DENTAL/VSP INSURANCE

1.800.971.4108 or [www.deltadentalky.com](http://www.deltadentalky.com)

## AVESIS KRTA VISION PLAN

Enrollment 1.800.466.5182 ~ Provider Questions 1.800.828.9341

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

## BAY ALARM MEDICAL

For Information 1.877.522.9633 [www.bayalarmmedical.com/krta](http://www.bayalarmmedical.com/krta)

## FIRST CHOICE PROTECTION

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For Information 502.709.5645 [www.1stchoiceprotection.com](http://www.1stchoiceprotection.com)

## AUTOMOBILE & HOMEOWNERS INSURANCE

Liberty Mutual Insurance Company

1.888.504.0156 ext. 51690

502.429.4504 ext. 51690

## HEARING INSTRUMENT PLAN—HEAR IN AMERICA

1.800.286.6149 or [www.hearinamerica.com](http://www.hearinamerica.com)

## TEACHERS' RETIREMENT SYSTEM OF KY

1.800.618.1687 or [www.trs.ky.gov](http://www.trs.ky.gov)

## COMMONWEALTH CREDIT UNION

1.800.228.6420 / 502-564-4775 or [www.ccukey.org](http://www.ccukey.org)

## COMFORT KEEPERS

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

## HOME INSTEAD SENIOR CARE

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

## NORTH AMERICAN LIFE PLANS including LifeLock

1.888.362.1214 or 502-553-7630

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

## TRAVEL

Air Land Sea Travel LLC. 502.873-5610 or email Carol Pullen at

[pullen5222@bellsouth.net](mailto:pullen5222@bellsouth.net)

Bluegrass Tours 1.800.755.6956

## HEALTH INSURANCE

**65+ (MEHP)** United Healthcare 1-844-518-5877

Express Scripts 1-877-866-5834

KYRx Coalition 1-855-218-5979 Edumedics 1-855-210-8514

Silver Sneakers for MEHP 1-888-423-4632

**Under 65 (KEHP)** Anthem BCBS 1-844-402-KEHP

CVS Caremark 1-866-601-6934

# 2017 FALL WORKSHOPS SCHEDULE

DISTRICT	DATE	PLACE	CONTACT PERSON
Jefferson Co	Fri. Aug 25 10:00 AM (ET)	U of L Alumni Club Louisville	Rick Tatum 7810 St Anthony Woods Louisville, KY 40214 502-937-5190
Central Ky East	Mon. Aug 28 9:00 AM (ET)	Boone Tavern Hotel Berea	Larry Woods 1427 Kemper Ln Lancaster, KY 40444 859-742-1377 / 270-999-1121
Central Ky West	Tues. Aug 29 9:00 AM (ET)	Thomas & King Georgetown	Marianne Leet 4390 Blue Licks Pike Mount Olivet, KY 41064 606-842-0527
Northern	Wed. Aug 30 9:00 AM (ET)	Triple Crown CC Union	Lorie Flerlage 1000 Independence Pike Dry Ridge, KY 41035 859-824-4882
Fifth	Thurs. Aug 31 9:15 AM (ET)	Aquatic Center Buckner	Shirley Sills 1925 Prestwick Dr LaGrange, KY 40031 502-517-1911
First	Mon. Sep 11 9:00 AM (CT)	Kenlake Park Hardin	Anita Thomas 842 We Like It Lane Gracey, KY 42232 270-885-6252
Second	Tues. Sep 12 9:00 AM (CT)	Pennyriple Park Dawson Springs	TBD
Third	Wed. Sep 13 9:00 AM (CT)	Barren River Park Lucas	Romanza Johnson 3341 Cemetery Rd Bowling Green, KY 42103 270-842-3416
Fourth	Thurs. Sep 14 8:30 AM (CT) 9:30 AM (ET)	HCS-EC3 Center Elizabethtown	Patsy Young 418 Ridgeway Road Elizabethtown, KY 42701 270-765-7964
Mid Cumberland	Mon. Sep 18 8:30 AM (CT) 9:30 AM (ET)	Lake Cumberland Jamestown	Tishana Cundiff 11181 S KY 501 Liberty, KY 42539 606-787-5324
Upper Cum'land	Tues. Sep 19 8:30 AM (ET)	Pine Mtn. Park Pineville	Pamela Thompson PO Box 1114 Pineville, KY 40977 606-337-9036
Upper Ky River	Wed. Sep 20 8:30 AM (ET)	Buckhorn Park Buckhorn	Michael Caudill 392 Civil War Gap Carcassonne, KY 41804 606-633-9691
Big Sandy	Thurs. Sep 21 9:00 AM (ET)	Jenny Wiley Park Prestonsburg	Gene Davis PO Box 40 Banner, KY 41603 606-874-2873
Eastern	Fri. Sep 22 9:00 AM (ET)	Carter Caves Park Olive Hill	Ann Porter PO Box 88 Washington, KY 41096 606-584-2510

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