# KRTA News

**Kentucky Retired Teachers Association**

*Serving Retired Teachers Since 1957*

60th Anniversary 1957 - 2017

**VOLUME LI NUMBER 3** **LOUISVILLE, KENTUCKY** **MARCH 2017**


## Celebrating 60 Years!

The KRTA Convention will prove again this year to be a memorable experience for retired teachers. From the morning session to the last sound of the president's gavel, you'll know that your state association is still working every day for you to help preserve your benefits. Since 1957 KRTA has been an ever-growing force in the efforts to fight for the benefits of retired teachers. See Page 6 for registration and Convention 2017 information.

Tom Nicholls comes to us as a guest speaker from AARP. Tom is a Senior Legislative Representative for NRTA: AARP's Educator Community, working on public policy and advocacy issues for America's retired teachers. Prior to joining NRTA in 2013, Tom served for 5 years in AARP's Government Affairs Department as a lead federal lobbyist and policy expert on Social Security and retirement issues. Before joining AARP, Tom served for 6 years as a staffer in the U.S. House of Representatives for Congressman Paul Kanjorski of Pennsylvania and Congressman Eliot Engel of New York. Tom holds a B.S. in Quantitative Business Analysis from the Pennsylvania State University and an M.A. in Political Management from George Washington University.

## 2017 Convention Speakers

**Tom Nicholls, AARP**

**Anne Murray**

**Dr. Robert Wagoner, KRTA**

Anne Murray works with people who want to discover how personality impacts communication and how communication impacts success.

Anne Murray develops communication skills by

**(Continued on Page 7)**


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NRTA AARP's Educator Community

KRTA News

A QUARTERLY PUBLICATION

**Kentucky Retired Teachers Association**

**7505 Bardstown Road**
**Louisville, Kentucky 40291-3234**


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# PERSONALLY SPEAKING . . .

Bob Wagoner

Executive Director

## Pensions Positively Contribute to Kentucky's Economy

**Teachers' Retirement System of Kentucky**

We are into one of the most difficult and dangerous legislative sessions in Kentucky's history. All of us as active and retired teachers are concerned that the state provide the proper funding for the Teachers' Retirement System of Kentucky (TRS) while also providing for other vital public services.

As active or retired public school teachers, we have a very personal stake in how the Legislature gathers the revenue to accomplish these tasks. All of us are either still earning our pensions or are collecting the pensions we earned during our active teaching careers.

The majority of public pensions in the United States are "defined benefit" pensions, which are structured to provide a certain amount of guaranteed income for our retirement years. There are some elements about these pensions which are important for us and our lawmakers to know.

The defined benefit pension is among the best investment taxpayers can make. Let's consider a few facts about these pensions. On the national level in 2014:

- There were 24.3 million Americans receiving pensions (2014 data).
- The average annual benefit was $21,413 annually.
- The total of these annual benefits was $519.7 billion.

As you know, the revenues to fund public pensions come from employer contributions, employee contributions and from earnings on investments. Earnings on investments—not contributions from the employer—fund the bulk of the pensions paid. Between 1993 and 2014, just 24.1% of public pensions were paid from employer contributions. Nationally, over 75% of what is paid for public pensions is from employee contributions and earnings on investments (not taxpayer dollars).

**(Continued on Page 5)**

## KRTA Transitioning to New Leadership in 2017

**Tim Abrams**
**KRTA Executive Director-Elect**

The Kentucky Retired Teachers Association (KRTA) announced that Tim Abrams will succeed Dr. Bob Wagoner as the association's executive director effective January 1, 2018. Wagoner announced his intent to retire as KRTA's executive director in August 2016.

"I think it is a good time for KRTA to move forward with new leadership. I'm proud of what we have accomplished over the past 15 years, and look forward to taking on new challenges," said Wagoner.

"We are grateful for the steady leadership Dr. Wagoner has provided," said Cathy Gullettt, president of KRTA. "Dr. Bob leaves big shoes to fill, but we respect his decision to retire and appreciate his assistance in transitioning to new leadership."

Abrams will come on board with KRTA on July 1, 2017. He currently serves as superintendent of the Henry County Public Schools. Abrams will serve as the association's executive director-elect during a six month transition period (July 1 – December 31, 2017).

"I believe my personality and resolve coupled with diverse professional experiences and skills will be extremely useful to me as executive director," said Abrams. "I look forward to leading KRTA. I will strive to be a visionary leader always focused on improving the association."

Mr. Abrams will attend the KRTA convention in April. This will be an excellent opportunity for KRTA members to meet him.

## Social Security News & Pension Watch

The Social Security News & Pension Watch appears on Page 3.

# PRESIDENT'S MESSAGE . . .

Cathy Gullett

**KRTA President**
**Cathy Gullett**

When we retired, Nelson and I added Read-Across-America as a regular March activity. It seems we never get too old to learn from the wit and wisdom of Dr. Seuss! As KRTA soars to **Convention 2017—"Celebrating 60"** on April 24-25 in Louisville, one Seuss quote comes to mind: **"In life as in golf, it is the follow through that makes the difference!"** KRTA was established in 1957 with a vision for the security of retired teachers. It is doubtful that Mr. N. O. Kimbler and his leaders imagined an organization of over 31,000 members. The current members of KRTA must continue to follow through with the original concept of being the only organization whose sole purpose is to support the integrity and security of the retired educators of Kentucky.

**How KRTA Members Follow Through**

**VISION:** The KRTA Executive Council and Executive Director, Dr. Robert Wagoner, showed strong leadership as the organization's by-laws were closely followed to select KRTA'S next executive director. Mr. Tim Abrams will become Executive Director-Elect the 1st of July. The Council sees Mr. Abrams as a forward thinker who possesses the personality and skill set to lead with a vision that will continue to enhance the needs of members. He plans to clear his schedule to attend the convention and meet members. Convention will also provide the opportunity to thank Dr. Wagoner for 15 years of visionary leadership.

**FEARLESSNESS & TENACIOUSNESS:** How could teachers have faced classrooms full of children day after day year after year without these two traits? It is VITAL that membership contact legislators with information about the impact retired educators have on the economic and social status of their communities and the state. Watch for email and Facebook legislative updates from Dr. Wagoner; then prepare to take action if and when your district leadership calls for more involvement. Read KRTA publications both print and on line and check out the new texting app. THANKS to all who have spoken to legislators, written letters, attended local forums and packed meeting rooms in Frankfort! **Never forget** that the large, strong and involved membership is the lifeblood of KRTA.

**NURTURING:** A big shout out to ALL who recruited new members for the year! Keep up the good work! The next step is to see that the "newbees" feel welcome at meetings, their questions are answered and spots are made for them on committees—especially planning committees. A new member equals new ideas. Don't forget to "switch up" your meetings with innovative, informative ideas. **Not trying something new lets opportunities fall through the cracks and the follow through is lost.**

**(Continued on Page 4)**

# KRTA PARTNERS . . .

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

## Keeping Your Car Battery Healthy

By Richard Rowe

Whether you're taking a family road trip or just running an errand at the store, a reliable car battery is imperative. Here are some tips for a healthier, better-performing car battery.

- **Maintain proper battery temperature.** All batteries work best and live longest at about 68°F. Intense heat and overcharging are the two primary culprits for shortened battery life. If a battery gets hot because of overcharging or bad storage, it will lose power. The heat can also cause battery fluid to evaporate. Conversely, if it gets too cold, the acid may not conduct electricity. Both temperature conditions may result in the battery not functioning properly.

- **Conserve your battery's power**. Modern cars use a tremendous amount of electrical power. The engine's actuators, ignition system, powerful projector headlights, electric fans, the fuel pump, electric power steering, entertainment systems, and heated seats all drain electrical energy. The less you use these electrical accessories, the easier it is for your battery to maintain a full charge.

- **Safely jump-start your battery.** Jump-starting a car can be dangerous if done incorrectly. Most batteries are easily accessible from under the hood, but some cars have their batteries buried deep in the engine compartment or in the trunk. Before attempting to jump-start your vehicle, refer to your owner's manual and carefully follow its instructions. Do not perform this procedure if you do not feel comfortable doing so—contact a professional. If you have Liberty Mutual's 24-Hour Roadside Assistance, you can call 1-800-426-9898.

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/krta.

**Dave Farmer**
**Liberty Mutual Insurance**

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# KRTA Finance and Investment Line

## How Long Should I Keep Financial Records?

There's a fine line between keeping financial records for a reasonable period of time and becoming a pack rat. A general rule of thumb is to keep financial records only as long as necessary. For example, you may want to keep ATM receipts only temporarily, until you've reconciled them with your bank statement. But if a document provides legal support and/or is hard to replace, you'll want to keep it for a longer period or even indefinitely. It's ultimately up to you to determine which records you should keep on hand and for how long, but here's a suggested timetable for some common documents.

**One year or less**
- Bank or credit union statements
- Credit card statements
- Utility bills
- Annual insurance policies
- Paycheck stubs

**More than one year**
- Tax returns and documentation*
- Mortgage contracts and documentation
- Property appraisals
- Annual retirement and investment statements
- Receipts for major purchases and home improvements

**Indefinitely**
- Birth, death, and marriage certificates
- Adoption papers
- Citizenship papers
- Military discharge papers
- Social Security card

**Henry Hensley**
**Raymond James Financial Services**
**310 West Liberty Street Ste 505**
**Louisville, KY 40202**
**502-583-1260**

*The IRS requires taxpayers to keep records that support income, deductions, and credits shown on their income tax returns until the period of limitations for that return runs out—generally three to seven years, depending on the circumstances. Visit www.irs.gov or consult your tax professional for information related to your specific situation.

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# Social Security News & Pension Watch

**Social Security News**

The Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) Social Security penalties did not see any additional action in the final days of the 113th Congress. During the 115th Congress which convened in January 2017, new repeal bills will have to be filed. Once this has occurred, KRTA will be contacting and urging all members to write their federal legislators to again co-sponsor these important equity bills. These two provisions are impacting hundreds of Kentucky's retired educators.

While progress was made during the 113th Congress, there were no votes by either chamber on the repeal legislation (HR 973 and S 1651). Representatives (Brett Guthrie, Thomas Massie, Ed Whitfield and John Yarmuth) did sign on as co-sponsors of HR 973. These individuals should be applauded for recognizing the harm the GPO and WEP provisions are causing retired educators.

However, Representatives Andy Barr and Hal Rogers did not sign on as co-sponsors of HR 973. Also, neither Senator Mitch McConnell nor Senator Rand Paul would agree to co-sponsor S 1651.

The U.S. House of Representatives' Ways and Means Committee Chairman Kevin Brady (R-TX) postponed his committee's consideration of H.R. 711, The Equal Treatment for Public Servants Act, which would replace the Social Security Windfall Elimination Provision with a new formula. The Committee was to consider this legislation on July 13, but the markup was postponed by the Chairman when disagreement between supporters of the legislation became clear. This bill will have to be refiled in the 115th Congress, too. Representatives (Andy Barr and Hal Rogers) did sign on as co-sponsors of HR 711. These individuals should be applauded for recognizing the harm that the WEP provisions are causing retired educators.

We will continue to work closely with the Coalition to Preserve Retirement

**(Continued on Page 4)**

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

**VITALITY:** Spring brings newness and vitality that rejuvenates with new energy—energy to volunteer. **Studies show that volunteering is a way for retirees to boost both mental and physical health.** Volunteer for KRTA but don't neglect previous activities. When selecting local and district events, please remember to support the Kimbler/ Bourgard Fund. Bringing an item for the auction at convention is a perfect way to honor those who paved the way for the benefits we enjoy today. Information about insurance and business partners who help safeguard your vitality can always be found by visiting www.krta.org.

**HIGH FLYER:** ALL KRTA members are high flyers who spent an average of 30 years finding ways to urge students to soar. It is the retirees' turn to soar with the freedom of schedule retirement provides—freedom to place KRTA in your active calendars! In terms Dr. Seuss would appreciate, when you consider All the Places You'll Go with your feet in your shoes, let your footsteps lead to KRTA local and district activities; then soar to the convention. Let's reunite with old friends, meet new friends, celebrate local and district successes, win door prizes, learn about KRTA, hear good speakers, and celebrate the 60th birthday of this organization that constantly strives to keep our retirement secure!

If we follow through as a united team, we can make a difference. The witty Doctor would say, "If you never did it you should. For these things are FUN and FUN is GOOD."

Hope to see you soon. God Bless,
Isaiah 40:31

Cathy

# MEMBERSHIP . . . STILL INCREASING!

**Betty Hester, Membership Co-Chair**

We gained over 20,500 members (185%) in 28 years. That's amazing to some RTAs in other states, and they ask "How did you do it?" We know it's the work of many of you who want to make sure all retirees know what a great organization this is and work so hard to make sure the word is spread in your counties.

On Monday, April 24, KRTA will celebrate your accomplishments over the last year in the area of membership building. I know many of you are looking forward to being among the winners of the "Yes We Did" award. Recognition will be given to an even greater number than last year—50 local associations and three district associations—that reached the goals set by the KRTA Membership Committee last spring.

Everyone who participated is to be commended. Making up for the loss of hundreds of retirees through death and then still gaining nearly 500 over that is awesome! A special thank you goes to Debby and Ernie, fellow co-chairs, for the work they did to help make this possible.

Associations to be honored are as follows:

**Districts:** Second (82.6%), Upper Ky River (79.9%), Central Ky East (79.0%)

**Locals:**

| | | | | |
|---|---|---|---|---|
| Ballard | Cumberland | Henderson | Magoffin | Pulaski |
| Bath | EKURA | Hickman | Martin | Rockcastle |
| Boone | Estill | Hopkins | *Mason | Rowan |
| Breathitt | Fleming | Jackson | Mercer | Scott |
| Bullitt | Floyd | Knott | Middlesboro | Taylor |
| Butler | Fulton | *Lee | Monroe | Union |
| Campbell | Grant | Letcher | Morgan | Webster |
| Carlisle | Grayson | Lewis | Owen | Whitley |
| Casey | *Green | Lincoln | Pendleton | *Wolfe |
| *Crittenden | *Hancock | Lyon | Perry | *Woodford |

**Reached 100% Membership*

**Top Hat Awards:** Recognition will also be given to the top 10 local associations and top 5 district associations for members gained:

**Locals:** Boone, Madison, Perry, Bluegrass, Letcher, Daviess/McLean, Jessamine, Hardin/Larue, Scott, and Warren

**Districts:** Second, Central Ky West, Northern, Jefferson, and Upper Ky River

**Irene Mae Erskine** served Kentucky Retired Teachers in many ways. She was, however, most notably remembered for her service with the Health and Insurance Committee and serving as state president in 2004-2005. She was also a member of the Warren County Retired Teachers Association.

Irene always added her special spark of humor and sass along with her dedication.

In addition to her years dedicated to the educational profession, she served in the Navy WAVES from 1945-1947.

(Continued from "Social Security" Page 3)

Security (CPRS) on these important social security issues (i.e., mandatory social security, GPO and WEP).

**New NIRS Research Brief Looks to United Kingdom's Recent Retirement Initiatives for Potential Ideas to Enhance America's Retirement Security**

A new research brief from the National Institute on Retirement Security (NIRS) examines Great Britain's recent retirement policy initiatives designed to address retirement security and expand retirement plan coverage for United Kingdom (U.K.) workers. It finds that even though the new reforms will not be fully implemented until 2018, the U.K. has already expanded coverage by six million workers. "U.S. policymakers would be wise to examine" the changes that the U.K. has made, said Jennifer Brown, NIRS manager of research, who was a co-author of the report along with John A. Turner, director of the Pension Policy Center.

In the United States, there have been numerous efforts made over the past several decades to expand retirement coverage. These have been primarily based on the idea that employees will participate in a retirement plan if doing so is sufficiently convenient and attractive for them. However, despite these policy innovations, pension coverage rates have not changed, remaining around 50 percent or less for decades. Furthermore, in addition to a lack of access to employer-provided retirement plans, another reason for low coverage levels is low participation rates, with less than 70 percent of eligible workers joining a plan. Finally, coverage is low among part-time workers and full-time workers in small firms.

Consequently, the typical working American household has little retirement savings. Indeed, the median amount for all households is just $2,500, and for households nearing retirement, the situation is not much better, with the median amount only $14,500.

But the U.S. is not alone in terms of this lack of retirement security. In the U.K., half of households have nearly no savings or investments, with private sources of retirement income accounting for just 49 percent of retirement funding. In response, since 2001, the U.K. has required all employers with five or more employees to offer a pension plan, called a

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# In Memory of Irene Erskine

**March 18, 1926-January 11, 2017**

Donations in Irene's memory to honor her contributions may be made to the

N. O. Kimbler Scholarship Foundation
KY Retired Teachers Assn.
7505 Bardstown RD
Louisville, KY 40291

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Email

**Let us know if your email address changes!**
**Notify us at info@krta.org.**

(Continued from "Social Security" Page 4)

stakeholder's pension. However, the program did not include auto enrollment and has been unsuccessful, resulting in many employer-sponsored plans with no participants. As in the U.S., NIRS explains that, apparently, "the convenience of having an employer-provided plan was not enough of an incentive to have an effect on employee participation."

In response to this situation, the U.K. has now adopted new reforms that require all employers to automatically enroll their employees in a retirement savings account. There is an individual opt-out, but if an employee participates, then employers must contribute to the retirement plan as well. "The U.K. also sponsors its own retirement plan—the National Employment Savings Trust (NEST)—so that all employers are able to offer their employees a plan," the NIRS report explains.

In the new U.K. system, mandatory contributions to a defined contribution plan are made by employers, employees, and the government. Initial contributions for employees totaled 2 percent of pay in 2016 and, when fully phased in by 2019, total retirement contributions for an employee from all three sources will equal 8 percent of pay, which is defined to include wages and salary, commissions, bonuses and overtime; however, the employer can choose to exclude bonuses and overtime from the pay used for calculating pension contributions.

Contributions are not made on the first £5,824 ($6,990) of pay and contributions are capped when pay exceeds £43,000 ($51,600) for the 2016-2017 tax year. As NIRS explains, the contribution requirement therefore applies to at most '£37,176 ($44,610) of pay and is "relatively modest." However, both the employee and employer are permitted to contribute more than the minimum.

Required contributions are being phased in over time. For example, in 2016, it is a total of 2 percent, of which 0.8 percent is contributed by the employee. In April 2018, the minimum increases to 5 percent, of which 2 percent is contributed by the employee. Then, in April 2019, the minimum rises to 8 percent, of which 4 percent is contributed by the employee, 3 percent is contributed by employers, and 1 percent by the government.

In the case where employers currently offer defined contribution plans but contribute less than 3 percent of pay, they will be required to increase their contribution rate to 3 percent. "Ten years ago, Congress clarified that employers could use automatic enrollment features to nudge employees to save for retirement," said Diane Oakley, NIRS Executive Director. "But sadly, the rate of retirement plan coverage is lower today than it was in 2006," she continued. Oakley said that the U.K. experience shows the power of auto-enrollment when it is "working at full capacity," and noted that many U.S. states are taking steps to help working Americans in the private sector have financial stability in retirement by considering similar automatic enrollment practices.

NIRS is hopeful that its new research "contributes to a serious examination of policies in other nations that are working and making real progress towards closing the savings and coverage gaps."

NIRS shares the hope that retirement security for all Americans can be made a national priority, and that the important steps that have already been taken to achieve this goal for public sector employees will be retained while ways are found to provide similar peace of mind for their private sector colleagues.

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

**ATTENTION TEACHERS WHO RETIRED BEFORE JULY 1, 2010**

On January 1, 2017, eight hundred retired teachers experienced significant increases to their health insurance costs. Those affected include the following criteria:

- Retired before July 1, 2010
- Purchase insurance through KTRS for your spouse
- Purchase insurance through KTRS for your family

A support group has been formed to address this disparity. We are working with the state legislature to address this situation and find a solution. But we need to know who you are. If interested, please contact me.

Jane Gettler
P: (859) 351-8254
janegettler@yahoo.com

(Continued from "Pensions Positively Contribute" Page 2)

The pension income that you and I receive keeps working within the economy as well. We spend our income on housing, food, medical insurance and care, transportation, etc. We also pay taxes on our income which goes into the economy.

In 2014 expenditures stemming from state and local pensions in Kentucky:

- Provided jobs and salaries for the people who provide our products and services. The total employment impact was the provision of 33,748 jobs in the state.
- The total of the annual pension benefits paid $1.5 billion in wages and salaries.
- These economic contributions from pensions support local, state and the national economy. They are a vital stabilizing force for the country—during the 2008 "Great Recession," this helped keep local communities afloat.
- Our pensions generated $751.2 million in federal, state and local tax revenues.

How efficient are these public pensions?

- For every $1 paid to retirees it supported $1.43 in total economic activity in Kentucky through its multiplier effect.
- For every $1 of taxpayer funds invested in these plans, it supported $5.36 in total economic activity in the state.

The above information is from the National Institute on Retirement Security's (NIRS). Recent report entitled, "Pensionomics 2016: Measuring the Economic Impact of DB Pension Expenditures." If you are interested in reading more about this report, contact the KTRA office and we will provide you a copy of the executive summary. Also, I strongly urge you to share this information with your Representative and Senator.

**The 2017 General Assembly**

For most of us in this state, college basketball is the sport of choice many follow no matter which college or university is your favorite. Since the NCAA basketball tournament season is just around the corner, I thought I would use the wisdom of the late, great University of Tennessee women's basketball coach, Pat Summit.

All of her players from day one learned Coach Summit's "Definite Dozen." I want to share a few of them with you and urge all of us who will be advocating for pensions and health care to take the advice of this successful coach.

- **Develop and Demonstrate Loyalty:** Loyalty is not unilateral. You have to give it to receive it. Work on creating a bond with your legislator so he/she will be loyal to us and in return retirees will be loyal to them in the voting booth
- **Learn to Be a Great Communicator:** Communication eliminates mistakes. Listening is crucial to good communication. We communicate all the time, even when we don't realize it. Be aware of body language. Make good eye contact. Silence is a form of communication, too. Sometimes less is more.
- **Change Is a Must:** It's what you learn after you know it all that counts the most. With the leadership in the legislature, we must continue to change. Hopefully, this change will produce improvements for retired teachers. Coach Summit once said, "You can't steal second base with your foot on first." We need to step out of our comfort zone from time-to-time to have a positive impact on our future.

We need 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.

Let's all try to follow the advice of Coach Summit and make 2017 a good one for retired teachers. Be ready for change!

**Who's watching *your* pension fund?**

**Your pension watchdog since 1957**

# CONVENTION 2017 . . .

## APRIL 24-25

**Holiday Inn 1325 S. Hurstbourne Pky.**
**Louisville, KY 40222**

*Celebrating 60 Years*
*1957 - 2017*

**KRTA CONVENTION 2017 - REGISTRATION FORM**

**HOLIDAY INN HURSTBOURNE - Louisville, Kentucky**
**$37 Registration Fee**

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

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

_____
Name of Person Placing Order

_____
Street and Number

_____
City State Zip

(___)_____
Phone Number County Affiliation

Registrations must reach the KRTA office by April 10. Registration packets may be picked up in the KRTA registration area on April 24 or 25. Make checks payable to KRTA and mail this registration form with attachments/payment to:

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

_____**I want to attend the Leadership Workshop on Monday, April 24**.

## PRE-CONVENTION ACTIVITIES

### MONDAY, APRIL 24

**Registration**
8:30 a.m.- 6:00 p.m.
Ashford

**District Presidents' Meeting**
9:00 a.m. - 1:45 p.m.
Churchill

**District Presidents & Executive Council Luncheon**
11:30 a.m.- 12:30 p.m.
Keeneland

**Executive Council Meeting**
12:30 a.m. - 2:30 p.m.
Churchill

**Leadership Workshop**
2:00 p.m. - 3:00 p.m.
Claiborne

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

**President's Reception**
3:30 p.m. - 5:00 p.m.
Atrium

**Fun Photo Booth**
4:00 p.m. - 7:00 p.m.
Atrium

**N. O. Kimbler Silent Auction**
5:00 p.m. - 7:00 p.m.
Atrium

**Opening Dinner**
Doors open at 6:00 p.m.
Dinner begins at 6:15 p.m.
Grand Ballroom

## CONVENTION SCHEDULE

### TUESDAY, APRIL 25

**Registration**
8:00 a.m. - 11:00 a.m.
Ashford

**Coffee & Donuts**
7:30 a.m. - 10:15 a.m.
Atrium

**Exhibit Hall**
7:30 a.m. - 12:30 p.m.
Ellis

**Morning Session**
9:00 a.m. - 11:50 a.m.
Grand Ballroom

**Luncheon**
12:00 a.m. - 1:00 p.m.
Atrium

**Afternoon Session**
1:00 p.m. - 2:00 p.m.
Grand Ballroom

**Delegate Assembly**
2:15 p.m. - 3:30 p.m.
Grand Ballroom

- ✔ The convention is open to all registered KRTA members.
- ✔ The number of delegates to the Delegate Assembly is based on the local's KRTA state membership.
- ✔ Registration deadline is **April 10.**
- ✔ Room reservations must be made by **April 9** ($97 room rate includes breakfast for 2). **<u>If double beds are needed, call early</u>.** Call **502-426-2600** and mention code **R17.**

**NO PETS ALLOWED**

- ✔ Registration badge will be required for admission to all convention activities.

## Convention Activities

Silent Auction
Opening Night Dinner
Standing Committee Reports
Resolutions Committee Report
Election of 2017-2018 Officers
Luncheon
Membership & Unit Activities
Local & District Recognition
KRTA/AARP Grandparent Essay Contest Winner
Door Prizes
Entertainment
KRTA Partner Exhibits

*Master's Men* Choir & Dave Stahl Duo

# Hope to see you at the Convention!

## Directions to Holiday Inn Hurstbourne

**From I-71 Southbound (From Cincinnati)**
I-71 South to Gene Snyder Expressway (I-265) to I-64 West
Exit 15—Hurstbourne Parkway (KY 1747)
Turn right at traffic light—Hotel is on right
*Entrance to Hotel is on right, beside Thornton's Gas Station*

**From I-64 Westbound (From Lexington)**
I-64 East
Exit 15—Hurstbourne Parkway (KY 1747)
Turn right at traffic light
*Entrance to Hotel is on right, beside Thornton's Gas Station*

**From I-64 Eastbound (From St. Louis)**
I-64 East
Exit 15 North—Hurstbourne Parkway (KY 1747)
Turn right at traffic light
*Entrance to Hotel is on right, beside Thornton's Gas Station*

**From I-65 Northbound (From Nashville)**
I-65 North to Gene Snyder Expressway (I-265) East to I-64 West
Exit 15—Hurstbourne Parkway (KY 1747)
Turn right at traffic light
*Entrance to Hotel is on right, beside Thornton's Gas Station*

**From I-264 Eastbound**
(From Louisville International Airport)
I-264 East—Watterson Expressway (I-264) to I-64 East
Exit 15c North—Hurstbourne Parkway (KY 1747)
*Entrance to Hotel is on right, beside Thornton's Gas Station*

**(Continued from Page 1)**

training people and organizations to effectively recognize and improve personal and professional relationships. Her engaging presence, insightful and practical communications tips are delivered with charisma and captivating humor. Attendees are typically empowered with information about how individuals and their connections to each other create the dynamics that run organizations.

Affectionately known as the "FUN SPEAKER", Anne Murray connects with her audiences to entertain, inform, and inspire. She is known for her ability to deliver her unconventional wisdom with engaging style and respect. Her customized presentations are lauded for her charismatic presence, irrepressible humor and extraordinary insight into human behavior. Her credibility as a professional speaker originates with her degrees in psychology, counseling, and interpersonal communication.

As a child, Anne knew she was different. She later learned that this difference was actually a giftedness for empathy, creativity, playfulness, and spontaneity. These qualities often got her in trouble in the Real World, but served her well in succeeding. As a professional speaker, Anne is rewarded for all those qualities which can be misunderstood by the workplace organization. She offers her audiences creative thinking, receptivity and unconventional wisdom for reaching their full potential. They generally don't realize how much they have learned until sometime the following week because her sessions are so much fun.

WIT AND WISDOM WITH ANNE MURRAY, a series of one minute radio spots, airs twice daily. In syndication, this program offers communication tips for relationships at home and at work. Entertaining and informative messages are delivered to help improve the personal and professional communication skills of the listeners. Anne is a contributing writer for Today's Woman, a magazine published in Louisville, Kentucky.

Anne is President-elect of the Kentucky Speakers Association. A member of the International Platform Association, Anne is listed in the Association for Psychological Type Referral Network Data Bank. Qualified as a type trainer, Anne delights in working with organizations and corporations across the country.

As a university teacher of public speaking and interpersonal communication, Anne discovered the secrets of connecting with an audience and delivering a powerful, personal message. Her acclaimed sense of humor served her well in five different executive positions at Western Kentucky University, including Dean and Assistant to the Vice President. She is listed in Who's Who in Professional Speaking, Who's Who in the South and Southwest, and Who's Who of Emerging Leaders of America. Anne has been designated a Leader on Loan by the American Association of University Women.

Anne has served as the state president of the Kentucky Association of Women Deans, Administrators, and Counselors and the College Personnel Association of Kentucky. She was chosen Citizen of the Year by the students of Western Kentucky University and holds memberships in Alpha Delta Pi Sorority plus the honor societies of Phi Eta Sigma, Omicron Delta Kappa and Golden Key. Anne has two daughters, a Nashville attorney, and a Charlotte veterinarian married to a horticulturist.

AnneMurrayFunSpeaker.com is a resource for Organizations, Companies, Institutions and Associations who need to focus on interpersonal and organizational communications. Additionally, it is here to support the attendees or Anne's keynotes, seminars and executive sessions. Finally, it is here for those who have an interest in personality type.

Dr. Bob Wagoner will share memories of his 15 years as director of the Kentucky Retired Teachers Association during the morning session on April 25.

His journey with KRTA from 2002 from 21,380 members to the current 31,354 will enhance your respect of the job he has done. He will take you back a few years, bring up to the present, and give you his insights into the promising future of KRTA.

## 2017 COMMITTEES

### Resolutions Committee

Janie Caslowe, Chair
KRTA
7505 Bardstown Rd.
Louisville, KY 40291
502.231.5802
janie.caslowe@krta.org

Don R. Miller
283 Matlock Rd.
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270.781.1105
drmiller283@twc.com

Ann Porter
PO Box 88
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606.584.1197
annp1942@maysville.ky.net

### Nominating Committee

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859.362.4392
raineypatsy@yahoo.com

Faye Shehan
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Union, KY 41091
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faye@shehanpools.com

Carolyn Falin
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Melanie Wood
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melanie.wood4121@gmail.com

### Reception Committee

Joyce Cecil, Chair
10409 Forest Garden Ln.
Louisville, KY 40223
502.426.0399

Marianne Humphries, Chair
6704 Green Meadow Court
Louisville, KY 40207
502.894.0332

Rick Tatum
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Louisville, KY 40214
502.937.5190
hrtatum@bellsouth.net

Debbie Utz
2325 Carlton Terrace
Louisville, KY 40205
502.452.1241

Fonrose Wortham
5100 US Hwy 42 # 412
Louisville, KY 40241
502.429.5045

# AROUND THE STATE. . .

## Adair County

Adair County retired teachers Brenda Mann, Ellen Zornes and Margie Coffey "Drop Their Drawers for the Retired Teachers" at the public library. New underwear is being collected by the Kentucky Library Association to be distributed through the Family Resource and Youth Services Centers.

## Bluegrass/Bourbon/Fayette

Bluegrass RTA enjoying Christmas songs performed by Bourbon County Middle School 7th Grade Choir at Spindletop Hall in Lexington.

## Bullitt County

BCRTA enjoying their Christmas meeting!

## Capital City

Capital City RTA leaders discuss KRTA Local Membership with Co-President Sue Ellen Caldwell at the 5th District Membership meeting on October 7, 2017.

## Edmonson County

ECRTA donated school supplies to the Resource Center that serves all Edmonson County schools.

## Fifth District

KRTA President, Cathy Gullet, enjoyed attending the Fifth District Christmas meeting.

## Harlan Area RTA

The Harlan Area Retired Teachers Association met on December 13 in Harlan. Santa and Mrs. Claus made a special appearance. The membership donated $450 to the Sevier County School system to be used for teachers and students impacted by the wildfires. They also collected backpack food items to be used by local schools during the holiday break.

## Johnson County

Members of Johnson County Retired Teachers (KRTA President Cathy Gullet's local) enjoyed the Christmas Concert by Johnson County Schools Music Department. The concert was performed at the Mountain Arts Center in Prestonsburg.

## Kenton County

Beau Barnes, Deputy Executive Secretary of TRS of Kentucky, spoke at the October 11 meeting of Kenton Co. RTA. Mr. Barnes gave members the latest information on the health of our retirement system. Mr. Barnes (on the right) is pictured here with J.B. Losey, KCRTA President.

## Meade County

MCRTA celebrates Christmas with a luncheon meeting including legislative updates. Looks like there are all of Santa's reindeer!

## Menifee County

MCRTA met at The Trimble Place in Frenchburg on October 11, 2016. Elaine Brown, MCRTA President, gave a report on the Fall District Meeting at Carter Caves, which she, Mary Jo Hatton, Shelia Coffey, Pam and Dennis Davis attended. They learned more about the financial health of the newly renamed Teachers' Retirement System (TRS), amidst concerns about the state's planned contributions to the TRS. They also received information about health insurance and benefits. Camille Burgess,

TRS Retiree Healthcare Counselor II, attended the meeting to share information about the Medicare Eligible Health Plan and some of the benefits.

## Mercer County

The Mercer County RTA held a "Health Information Fair" on September 30. Some of the companies who hosted a table included United HealthCare, Humana Vitality, Edumedics, KYRx Coalition, TRS of Kentucky, Henry Hensley and Associates, North American Life Plans, plus many others. In the picture Courtney Shewmaker from Thompson's Pharmacy in Harrodsburg, administers a flu shot to Denise Edwards as Cathy Camic looks on.

## Nelson County

Nelson County Retired Teachers Association collected food for Bread of Life Community Food Pantry. Pictured are Libby and Ben Burr, Kim Whitley, Peggy Horton and Merrylen Sparks.

## Northern District

L to R: Carol Howard, Sam Cantrell, and Terry Lightfoot of Campbell Co RTA working with J.B. Losey, Pat Workman and Bert Baldwin, of Kenton Cty RTA cross checking their local membership lists at the District membership meeting.

## Pike County

PCRTA launched its sixth year of local efforts to alleviate hunger locally. PCRTA members donated 186 food items to the Dorton Elementary Youth Service Center. On September 28, PCRTA delivered food items to be used in the Back pack Program Pictured are: ( L to R): Alisa Hurley, Family Resource Youth Service Coordinator; Mary Alice Hunt, Secretary and Treasurer of Pike County Retired Teachers Association and Julie Tackett, Title I Parent Liaison.

## Scott County

The SCRTA attended the Central Kentucky West District meeting December 15, 2016.

Pictured are front l-r: Marlene Wright, Secretary; Doris Cooper, Membership; Mary Zerhusen, Legislative. Back l-r: Joe Litton, Vice-president; Mary Cameron, Treasurer; Kathy Litton, President

## Shelby County

On December 8, 2016, the Clear Creek Elementary School Choir (located in Shelby County) presented a wonderful concert of Christmas music for the 5th District RTA Meeting. Their Director is Stephanie Stephens and Kim Wilhoite is the principal.

## Taylor County

Officers of Taylor County RTA received a check from Citizens Bank that was given to Friends of the Library for the purchase of books for newborns at Taylor Regional Hospital. Members had made bags that contained a brochure geared toward preparing children for kindergarten, a book and an application for a library card at Taylor County Public Library. The check is being presented by Save-A-Saurus. Pictured L to R: Terri Cassell and Save-A-Saurus of Citizens Bank; Emma Revis, TCRTA Vice-President; Faye Howell, TCRTA President; Brenda Tapscott, TCRTA Secretary; Nicole Greenwell, RN; and Janet Bailey, RN.

## Washington County

The Washington County RTA met for their November meeting at Mordecai's Restaurant in Springfield. Elaine Mattingly is the Local President. Speaker for the meeting was Margaret Head Sims, KRTA Co-Chair for Health and Insurance.

## First District

First District RTA met Friday, October 7, 2016 at the Murray Woman's Club with refreshments and a program. Charlotte Benton, President, gave the welcome. Jay Morgan, TRS board member, gave factual information about the retirement system. Question and answers followed his presentation.

# INSIDE SCOOP . . .

## WHAT'S GOING ON AT KRTA

### KENTUCKY RETIRED TEACHERS ASSOCIATION STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS—MODIFIED CASH BASIS
### Years Ended June 30, 2015 and 2016

| | 2016 | | 2015 | |
|---|---|---|---|---|
| | **Total** | **Percent to Revenue** | **Total** | **Percent to Revenue** |
| **REVENUES** | | | | |
| Membership dues | $615,575 | 96.52% | $605,085 | 91.46% |
| Interest income | 2,366 | 0.37% | 2,388 | 0.36% |
| Dividend income | 11,959 | 1.88% | 11,343 | 1.71% |
| Capital Gains Distrib. | 34,324 | 5.38% | 42,019 | 6.35% |
| Other Income | 34,633 | 5.43% | 28,182 | 4.26% |
| Net realized loss on invest. | 13,695 | 2.15% | - | 0.00% |
| Net unrealized gain | (74,759) | -11.72% | (27,457) | -4.14% |
| **TOTAL REVENUE** | **$637,793** | **100.00%** | **$661,560** | **100.00%** |
| | **Amount** | **Percent to Revenue** | **Amount** | **Percent to Revenue** |
| **EXPENSES** | | | | |
| Salaries | $212,408 | 33.30% | $191,981 | 29.02% |
| Annual Convention | 14,793 | 2.32% | 16,574 | 2.51% |
| Committee Expenses | 50,919 | 7.98% | 57,997 | 8.77% |
| Contract Printing | 8,795 | 1.38% | 8,101 | 1.22% |
| Depreciation | 10,568 | 1.66% | 21,994 | 3.32% |
| District Expenses | 10,520 | 1.65% | 10,700 | 1.62% |
| District Managers Meeting | 19,944 | 3.13% | 14,561 | 2.20% |
| Donations | 101,954 | 15.99% | 1,000 | 0.15% |
| Employee Benefits | 22,902 | 3.59% | 22,332 | 3.38% |
| Fall Workshops | 16,717 | 2.62% | 16,005 | 2.42% |
| Insurance | 5,122 | 0.80% | 3,881 | 0.59% |
| KRTA News | 63,944 | 10.03% | 60,036 | 9.07% |
| Legal Hotline Services | 19,000 | 2.98% | 19,000 | 2.87% |
| Maintenance | 31,696 | 4.97% | 22,319 | 3.37% |
| Materials and Supplies | 12,572 | 1.97% | 19,916 | 3.01% |
| Membership Recruitment | 22,691 | 3.56% | 9,380 | 1.42% |
| Payroll Taxes | 19,649 | 3.08% | 18,181 | 2.75% |
| Postage | 12,033 | 1.89% | 19,566 | 2.96% |
| Professional Fees | 16,305 | 2.56% | 13,515 | 2.04% |
| Scholarships | 18,400 | 2.88% | 18,450 | 2.79% |
| Retiree Recognition Reimb. | 5,550 | 0.87% | 6,626 | 1.00% |
| Taxes and Licenses | 3,655 | 0.57% | 2,979 | 0.45% |
| Telephone | 4,603 | 0.72% | 4,070 | 0.62% |
| Travel | 65,204 | 10.22% | 61,443 | 9.29% |
| Utilities | 3,652 | 0.57% | 4,222 | 0.64% |
| **TOTAL EXPENSES** | **$773,596** | **121.30%** | **$635,449** | **96.06%** |
| Increase in Net Assets | $(135,803) | -21.30% | $26,111 | 3.94% |
| Net Assets Beg. of Year | $1,377,073 | | $1,350,962 | |
| Net Assets End of Year | $1,241,270 | | $1,377,073 | |

**Executive Director:** Bob Wagoner **Date:** 2/12/2017

## Dr. Wagoner on the Road
### Representing KRTA

In September, 2016, Dr. Bob Wagoner was the keynote speaker (right) at the annual convention of the NMAER (New Mexico Association of Educators Retired).

Pictured below is Dr. Wagoner serving on a panel discussion on Retirement Security. His focus was on the "Kentucky Experience." This conference was held in Providence, Rhode Island, by the NCTR (National Council on Teacher Retirement in October.

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

### KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 20, 2017

| DISTRICT | POTENTIAL MEMBERS | MEMBERS | %-AGE |
|---|---|---|---|
| Second | 2,726 | 2,252 | 82.6% |
| Middle Cumberland | 1,683 | 1,375 | 81.7% |
| First | 2,808 | 2,271 | 80.9% |
| Upper KY River | 1,286 | 1,028 | 79.9% |
| Central KY East | 2,514 | 1,985 | 79.0% |
| Eastern | 2,444 | 1,917 | 78.4% |
| Fourth | 2,667 | 2,045 | 76.7% |
| Fifth | 2,599 | 1,925 | 74.1% |
| Northern | 2,906 | 2,123 | 73.1% |
| Third | 3,470 | 2,395 | 69.0% |
| Upper Cumberland | 2,249 | 1,539 | 68.4% |
| Big Sandy | 1,775 | 1,208 | 68.1% |
| Central KY West | 5,212 | 3,309 | 63.5% |
| Jefferson | 6,189 | 3,536 | 57.1% |
| Out of State | 4,432 | 2,136 | 48.2% |
| Associate | 310 | 310 | 100.0% |
| **TOTALS** | **45,270** | **31,354** | **69.3%** |

| MEMBERSHIP TYPE | JAN 29, 2016 | JAN 20, 2017 | DIFFERENCE |
|---|---|---|---|
| Automatic Dues | 24,599 | 25,029 | 430 |
| Cash | 6,281 | 6,325 | 44 |
| **TOTALS** | **30,880** | **31,354** | **474** |
| **Percentage** | **69.7%** | **69.3%** | **-0.4%** |

# FOR YOUR INFORMATION

**KRTA OFFICE**
1 .800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)
info@krta.org (e-mail) www.krta.org (website)

**KRTA LEGALINE**
1.800.232.1090
kylawrm@gmail.com
Rebecca Murrell Louisville, Kentucky

**KRTA FINANCE & INVESTMENT INFO**
Hank Hensley 1.800.927.0030

**DELTA DENTAL INSURANCE**
1.866.480.4872 or www.deltadentalky.com

**AVESIS KRTA VISION PLAN**
Enrollment 1.800.466.5182 ~ Provider Questions 1.800.828.9341
www.avesis.com

**BAY ALARM MEDICAL**
For Information 1.877.522.9633 www.bayalarmmedical.com/krta

**FIRST CHOICE PROTECTION**
Home Protection~Authorized ADT Dealer
Burglary~Fire~Carbon Monoxide~Closed Circuit TV
For Information 502.709.5645 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

**TEACHERS' RETIREMENT SYSTEM OF KY**
1.800.618.1687 or www.trs.ky.gov

**COMMONWEALTH CREDIT UNION**
1.800.228.6420 / 502-564-4775 or www.ccuky.org

**COMFORT KEEPERS**
1.877.257.KRTA or www.comfortkeepers.com

**HOME INSTEAD SENIOR CARE**
1.866.886.6831 or www.seniorcarelouisville.net

**NORTH AMERICAN LIFE PLANS** including LifeLock
1.888.362.1214 or 502-553-7630
www.krtabenefits.com

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

## ORDER FORM
## KRTA MEMBERSHIP PIN

Please send _____ pins @ $2.50 each to

_____

_____

_____

Enclosed is the check in the amount of $_____.

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

# Quips, Quotes & Puzzles

### Heteronyms

Homographs are words of like spelling but with more than one meaning. A homograph that is also pronounced differently is a heteronym. You think English is easy?

1. The bandage was wound around the wound.
2. The farm was used to produce produce.
3. The dump was so full that it had to refuse more refuse.
4. We must polish the Polish furniture.
5. He could lead if he would get the lead out.
6. The soldier decided to desert his dessert in the desert.
7. Since there is no time like the present, he thought it was time to present the present.
8. A bass was painted on the head of the bass drum.
9 When shot at, the dove it dove into the bushes.
10. I did not object to the object.
11. The insurance was invalid for the invalid.
12. There was a row among the oarsmen about how to row.
13. They were too close to the door to close it.
14. The buck does funny things when the does are present.
15. A seamstress and a sewer fell down into a sewer line.
16. To help with planting, the farmer taught his sow to sow.
17. The wind was too strong for me to wind the sail.
18. Upon seeing the tear in the painting I shed a tear.
19. I had to subject the subject to a series of tests.
20. How can I intimate this to my most intimate friend?

Let's face it—English is a crazy language. There is no egg in eggplant, nor ham in hamburger; neither apple nor pine in pineapple. English muffins weren't invented in England or French fries in France. Sweetmeats are candies while sweetbreads, which aren't sweet, are meat. We take English for granted. But if we explore its paradoxes, we find that quicksand can work slowly, boxing rings are square and a guinea pig is neither from Guinea nor is it a pig.

And why is it that writers write but fingers don't fing, grocers don't groce and hammers don't ham? If the plural of tooth is teeth, why isn't the plural of booth, beeth? One goose, 2 geese. So one moose, 2 meese? One index, 2 indices? Doesn't it seem crazy that you can make amends but not one amend? If you have a bunch of odds and ends and get rid of all but one of them, what do you call it?

If teachers taught, why didn't preachers praught? If a vegetarian eats vegetables, what does a humanitarian eat? Sometimes I think all the English speakers should be committed to an asylum for the verbally insane. In what language do people recite at a play and play at a recital? Ship by truck and send cargo by ship? Have noses that run and feet that smell.

How can a slim chance and a fat chance be the same, while a wise man and a wise guy are opposites? You have to marvel at the unique lunacy of a language in which your house can burn up as it burns down, in which you fill in a form by filling it out and in which, an alarm goes off by going on.

English was invented by people, not computers, and it reflects the creativity of the human race, which, of course, is not a race at all. That is why, when the stars are out, they are visible, but when the lights are out, they are invisible.

PS—Why doesn't 'Buick' rhyme with 'quick'?

# Deceased Retired Teachers

## SEPTEMBER , OCTOBER, NOVEMBER, DECEMBER 2016

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

**ADAIR CO**
Gerald Coomer
Joanne Held
Shirley Holt

**ALLEN CO**
Patricia Richardson

**ANDERSON CO**
Frances Wright

**BARREN CO**
Phyllis Gardner
Ruby Peil

**BATH CO**
Harry Howard

**BELL CO**
Jean Ausmus
Karin Brown
Elizabeth Davis
Sue Parrott Gambrel
Dena Hampton
Katherine Higginbotham
Sara Thompson

**BOURBON CO**
Betsy Woodford

**BOYD CO**
Edna Collins
Ruby Hensley
Allison Mcknight
Robert Remmele
Betty Stewart

**BOYLE CO**
Harry Halcomb

**BREATHITT CO**
Peggy Moore
Ina Southwood

**BULLITT CO**
Jennifer Mills
Ellen Napier
Donald Wheatley
Wendell Whicker

**BUTLER CO**
Chesley Daugherty
Christine Jenkins

**CALDWELL CO**
Flora Barnes

**CALLOWAY CO**
John Adams
Oleta Burkeen
Howard Giles
Alberta Hall
Rebecca Travis
La Wiggins

**CAMPBELL CO**
Andrew Christofield
Mildred Gebelt-Beckerich
John Gilliam
Esther Grimm
Betty Hamby
Willie Scott

**CARTER CO**
Robin Bradford
Larry Carroll

**CHRISTIAN CO**
Elmer Fort
Roy Kenady
Angelicia Roberts
Elsie Smith
Robert Stinson
Kim Wheeler
Charles Yates

**CLARK CO**
Sue Green
Donald Pace

**CLAY CO**
Bobby Keith
Virginia Roberts
Elinor Spurlock

**CLINTON CO**
Lindle Castle

**CUMBERLAND CO**
Carolyn Irby

**DAVIESS CO**
Barry Beck
Mary Crowe
Jerome Mezur
Denny Russell
Gustaf Swanson
Roy Woodward

**EKURA**
Shirley Deane

**ELLIOTT CO**
Elma Fraley

**FAYETTE CO**
Marilyn Art
Lois Bentley
Beatrice Burton
Geneva Campbell
Flora Clements
Bonnie Flanary
Patricia Fraim
Markita Goodman
W Hampton
Rhonda Higgins
Julia Leslie
Rebecca Mackey
Patricia Miller
Clara Parker
Judy Ramey
Carolyn Sears
Hester Souder
Carl Spivey
Jeanette Sutton
Roberta Tassie

**FLOYD CO**
Carolyn Bellamy
Gary Branham
Lois Conley

**FRANKLIN CO**
Harvey Adkins
Harold Benson
Nancy Carter
Mary Chambers
Mattie Clay
Ruth Fitzpatrick
Brooks Giles Jr
Sue Lacy
Nedra Lundberg
James Milich
Thomas Roberts

**FULTON CO**
Betty Easley

**GARRARD CO**
Earl Shaw

**GRANT CO**
Joseph Pietrosky Jr

**GRAYSON CO**
Charlotte Gower
Phyllis Hornback
Donald Lee
William McCall Ii
Jerry Watkins

**GREENUP CO**
Zola Allen
Wanda Staggs
Merrell Thompson
Jo Watson

**HARDIN CO**
Craddock Jaggers
Mary Smiley

**HARLAN CO**
Lena Begley
Pamela Holcomb

**HARRISON CO**
Bonita Asher

**HART CO**
Nina McDonald
Patricia Webb

**HENDERSON CO**
Charles Evans
Millard Wood

**HENRY CO**
Elizabeth Buchanan
Mary Steele
Roy Winchester

**HOPKINS CO**
Helen Adams
Marian Dickerson
Hylda Moore
Beulah Nichols
Sharon Watkins

**JACKSON CO**
Aileen Boggs
Judith Wilson

**JEFFERSON CO**
Mildred Abbott
Alfred Bail
Teri Becker
Tellys Campbell
Etta Cash
George Clemons Jr
Charlotte Coffee
Samuel Crass
Patrick Crawford
Patricia Davis
Dorothy Diggs
Lou Duncan
Will Evans
Mary Fugate
Madeline Gebhart
Claudia George
Joanne Golden
Robert Graves Sr
Charles Gray
Vouncile Harris
John Haury
Ruth Heavrin
Maria Hines
Charles Holland
Mary Kallam
Annie Kinder
Mary Kuerzi
Nancy Lasky
Gloria Lawrence
Joe Lochner
Marian Lyons
Martin McCullough
Mae Miller
Marlene Mitchell
Jean Myers
Pallen Nubia
Marteen Parsons
Paul Peak
Donald Porter
Joyce Porter
Claudia Reeves
Gloria Rehard
John Reuther
Mary Richardson
Margaret Schoo
George Scully
Ethel Vanistendal
Bruce Veneklase
Glenn Vogedes
Ruth Vogel
Ronald Vonsick
James Wood

**JESSAMINE CO**
Sandra Ellis

**JOHNSON CO**
Brenda Collins
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