



News

Serving Retired Teachers Since 1957



VOLUME LIX NUMBER 2

LOUISVILLE, KENTUCKY

NOVEMBER 2024

New Leadership for KRTA



Tim Abrams
Executive Director

Seven years have passed very quickly but during those seven years, friendships were formed that will last a lifetime. KRTA has given my wife, Jan, and I the privilege of meeting some of Kentucky's best from all corners of the Commonwealth—individuals who put service above self and give back to their communities and state every day even though their days of classroom teaching have long since ended. Seven years have seen a lot of change at KRTA. We have moved into a new location (building) and survived a pandemic, all the while growing our membership and strengthening our voice in Frankfort. All of this has been done because of the countless number of volunteers that make the Kentucky Retired Teachers one of the best-retired educator associations in the nation. The past seven years have made keeping extra weight off, while my metabolism slows

At the August 19, 2024, meeting of the Executive Council of the Kentucky Retired Teachers Association the council selected Greg Roush to succeed Tim Abrams as the association's Executive Director effective January 1, 2025. Roush has served as the Deputy Executive Director of KRTA since September 2021.

I am proud of what we have accomplished over the last seven years and look forward to the future of KRTA as it continues to be a voice for Kentucky's retired teachers. Greg's servant heart, integrity, and strong work ethic well serve the association well," said Abrams.

"I am excited to be named the new Executive Director of KRTA. Over the last three years I have met some great people and created some



Greg Roush
Deputy Executive Director

(Continued on Page 15)

(Continued on Page 15)

PRSR STD
U.S. POSTAGE
PAID
PERMIT 572
LOUISVILLE, KY



News
A QUARTERLY PUBLICATION
Kentucky Retired Teachers Association
7800 Leaders Lane
Louisville, Kentucky 40291



IN THIS ISSUE ...

New Leadership for KRTA.....	1
PERSONALLY SPEAKING	
President's Message, Dr. Rick Tatum	2
<i>Getting A Round TUIT</i>	
Tax Information from TRS	2
BUSINESS PARTNERS	
KRTA Legaline	3
<i>Planning the Investment and Disposition of Your Property</i>	
Comfort Keepers	3
<i>Respite Care: Providing Support and Relief for Family Caregivers</i>	
Collette Travel	5
<i>2025 Travel with Collette and KRTA</i>	
AAA	5
<i>Want to sign up for AAA?</i>	
AARP	9
<i>Help Celebrate KY Grandparents with the Grandparent of the Year Essay Contest</i>	
MEMBERSHIP	
Kelly Kenneally	6
<i>Jefferson County Launches Innovative Membership Event</i>	
Debby Murrell	6
<i>A Pleasant Fall Afternoon to All!</i>	
YOUR HEALTH & SAFETY	
Margaret Head Sims	7
<i>Let's Talk About Your Health</i>	
Watchdog Alerts from AARP	8
<i>Durable Medical Equipment Fraud</i>	

FALL WORKSHOPS HIGHLIGHTS

TRS Presentation by Gary Habin	10
Photo Collage from Workshops	11

INSIDE SCOOP

Community/School Services Matching Grant	5
--	---

AROUND THE STATE

Adair County RTA	12
Carroll County RTA	12
First District RTA	12
Johnson County RTA	12
Morgan County RTA	12
Muhlenburg County RTA	12
Nelson County RTA	12
Owen County RTA	12
Paducah McCracken County RTA	13
Pike County RTA	13
Union County	13

DECEASED RETIRED TEACHERS

FOR YOUR INFORMATION	16
----------------------------	----

QUIPS, QUOTES & PUZZLES

.....	16
-------	----



PRESIDENT'S MESSAGE . . .

Leadership Through Service for Retired Teachers

“Let’s Get a Round TUIT”



Dr. Rick Tatum

What a warm and wonderful state in which we live! I have gained a new appreciation for the various regions and retired teachers of Kentucky these past few weeks as I had the opportunity to participate in all the KRTA/TRS District Workshops. Thanks to all the workshop team members for your hard work and the information that you pulled together to share with our retired teachers. Also, a special thanks to all the District and Local Retired Teacher Association teams who are working so hard to ensure that their members are informed about the benefits available for retired teachers. It has been fun sharing my “ROUND TUILTS” with our KRTA membership.

I enjoyed sharing with the different groups to whom I spoke the goals that I have set for KRTA for 2024-25. It was quite evident, as we shared together, that each of the districts is well on its way to accomplishing these goals.

Goal 1 – Increasing Membership in KRTA. It is evident that your membership committees are being very creative in ways that they can increase membership in their local RTAs as well as in the District RTAs. Many of these methods involve personal contact with new retirees and those retirees who have failed to renew their memberships. I stressed contacting the new retirees early and involving them in group activities. That is what you are doing.

Goal 2 – Talking with and developing a positive relationship with our local legislators. When you receive this newsletter, our November elections will be completed. I am hoping that we will have received positive news that “Amendment 2” has been defeated and that the new Legislators who have been elected will be sympathetic to the needs of retired teachers as well as our active teachers. Your KRTA Board voted unanimously to oppose “Amendment 2” and to work hard for its defeat. Now that the elections are over, we need to contact those new Legislators, welcome them to the Legislature, and remind them what our needs are for retired teachers.

Goal 3 – Sharing our Leadership skills with our Local and District Retired Teacher Associations. I had an opportunity to meet many new leaders in these groups these past few weeks, so it is evident that we have many new leaders expressing a willingness to get involved. A reminder that “Many Hands, makes the load lighter for all.” You will also find that this involvement will be enjoyable as you will be working with a supportive team.

Goal 4 – Serving in our Local Communities. This was evident as I had an opportunity to hear of the many ways in which our retired teachers are finding they can be involved in their communities. I am hoping that you will be willing to share these volunteer activities in which you have been involved in your Local, District, and State RTAs as we total the volunteer hours that our membership has completed this year. I have found that there are many of our RTAs that have been involved in group service projects. These activities show what a caring group our

retired teachers are.

KRTA has been truly fortunate over the past 7 years to be led by an outstanding Executive Director, Tim Abrams. He will be retiring at the end of 2024 so he can spend more time with his family. We will miss him, and we thank him for his years of service to the Retired Teachers of Kentucky. A few weeks ago, the Executive Board received a recommendation from our “Search Committee” that we hire Greg Roush as our new Executive Director effective January 1, 2025. That recommendation passed unanimously. Let us welcome Gregg as our new Executive Director effective January 1, 2025, and pledge him our full support. He has served as our Deputy Executive Director for the past 3 years.

Thanks again for what each of you do to improve retirement for teachers who have dedicated their lives serving the youth of the communities across our beautiful state. I look forward to working with all of you as we continue my journey as your KRTA President.

Tax Information (from TRS KY Website)

Any information on this page should not be considered the only advice needed. Rules and forms likely will differ for retirees who now live outside Kentucky. Retirees may want to confer with a tax adviser for tax form preparation. TRS has no liability in providing this general guidance. It is a member’s responsibility to declare the proper amount of taxable income on income tax returns.

1099-R TRS mails 1099-R tax forms at the end of every January.

The tax statement contains confidential information and only can be mailed to the address of the member that is currently on record with TRS. For TRS to send the form to a different address, the member, beneficiary or power of attorney must submit a written, signed request to TRS. The written, signed request may be mailed to TRS or faxed to 502-573-0254 and should specify if the address change is permanent. Duplicates are available using Pathway (<https://mss.trs.ky.gov>), which provides members online access to account information, or by calling 800-618-1687. The TRS information center staff will verify your correct name and address for mailing the duplicate form and for the permanent record file.

Box 1: Shows total pension benefit before withholding.

Box 2a: Shows taxable portion of benefit. If blank, “Taxable Amount Not Determined” in Box 2b should be marked.

Box 5: Shows the amount member personally contributed to what was received. The Box 5 amount is nontaxable and is not used on personal returns (i.e. IRS Form 1040, Ky. Form 740).

Box 7: Generally, the box 7 value is defaulted to “7” for most benefit types. However, depending on the member’s individual circumstances, the distributions may have been coded differently. Refer to the following distribution codes for more detail:

- 1 – Early distribution, no known exception
- 2 – Early distribution, exception applies
- 3 – Disability
- 4 – Payment to beneficiary/beneficiaries based on death of active or retired member
- 7 – Normal distribution
- G – Direct rollover

Box 9b: Only used in first year of retirement to show amount of previously taxed contributions.

Bottom box: Includes insurance premiums paid.

For more in-depth information visit <https://trs.ky.gov/retired-members/tax-information/>

KRTA PARTNERS . . .

Planning the Investment and Disposition of Your Property

by Becky Park



KRTA Legaline

From time to time as I talk with members and assist clients with probate, I am reminded of some basic principles that each of you may want to keep in mind as you structure the investment and disposition of your property following your death.

1. No one can leave a bequest to someone until you have actually received it. I frequently received calls asking me to draft a will leaving a bequest that is merely anticipated from someone else such as a parent or sibling to a child.

For example, Mrs. A expects that her older sister is going to leave her the family farm when she dies. Mrs. A is in poor health and wants to have a will drafted now, before her older sister dies, leaving that farm to her child. If Mrs. A dies before her older sister, the bequest of the family farm to her child would not be valid because her older sister maintains a full ownership interest in that family farm until she dies. The older sister who owns the family farm has every right, during her lifetime, to sell the farm or to change her will or any revocable trust to name a new beneficiary to receive the family farm.

2. Trusts can be a useful and practical vehicle for both protecting assets and disposing of property at the time of your death. Members often tell me that they want a revocable living trust so that their loved ones do not have to go through probate court. Making that choice can be complex and involves considerations of each person's personal needs and financial circumstances.

However, one of the most fundamental principles of having a revocable living trust is that a trust can only dispose of trust property. With the exception of IRAS, 401KS, other similar pensions, and life insurance, any property that is not transferred to and titled in the name of a trust will need to pass through probate court either under the terms of a will or under the laws of intestate disposition for those who do not have a will.

Example 1: Mrs. A wants to protect her children from going through the probate process. She has a revocable living trust drafted. She figures she has many years to live and decides to hold off transferring her assets into the name of the trust until she is older. Ten years later Mrs. A remembers she has a trust but forgets that she never actually changed the title of each of her assets over to the trust. Sadly, Mrs. A dies. Her trust does not protect her children from going through the probate process because the trust doesn't own any property to distribute.

Example 2: Mrs. A makes a revocable living trust. She transfers her stocks and bonds into the name of the trust, and has beneficiaries on other bank accounts, but does not transfer her home, her transferable timeshare, or her vehicles into the name of the trust. At her death, even if she has a will that provides that her home, her timeshare, and her vehicle shall be transferred to the trust for disposition, probate will be necessary to accomplish that act of transfer.

The point is that, in some cases, having both a trust and a will working together can be the best way of disposing of your property. However, in many instances,

(Continued on Page 4)



Sara Short

Respite Care: Providing Support and Relief for Family Caregivers

Caring for a senior loved one is rewarding but challenging. Family caregivers handle various tasks and face emotional strain. Respite care provides temporary relief, allowing family caregivers to recharge and attend to their needs. It offers short-term care, ensuring quality care for senior loved ones.

Caring for a senior loved one can be a rewarding yet challenging responsibility. The responsibilities of a family caregiver can include household tasks, self-care, supervision, and mobility to emotional and social support. The demands of providing care can take a toll on family caregivers' physical, emotional, and mental well-being. This is where respite care comes in—a service that offers temporary relief and support, allowing them to take a much-needed break to recharge and attend to their needs.

Respite care is a form of short-term, temporary care that can be provided in various settings, including in-home, at a care facility, or within a community-based program. Its primary purpose is to offer family caregivers a period of rest, relaxation, and time away from their caregiving duties while ensuring their loved ones receive quality care in a safe environment. This type of care can range from a few hours to several days or weeks, depending on the needs and preferences of the caregiver.

An NIH – National Library of Medicine study reports that 86.5% of caregivers found that helping care for a loved one gave them the satisfaction that their loved one is well cared for. However, it is essential to also take care of oneself so we can take care of others. One of the key benefits of respite care is that it helps prevent caregiver burnout. Respite care allows family caregivers to step away temporarily and recharge and enabling them to provide better care for a loved one in the long run.

Respite care is also beneficial for the one receiving care. It allows seniors to interact with new caregivers and experience different environments, enhancing their socialization skills and overall well-being while offering a sense of independence and a chance for seniors to build new relationships and support networks.

When considering respite care, it is important for family caregivers to plan and prepare ahead of time and communicate their needs and expectations to respite care providers and ensure they have all the necessary information about their loved one's medical condition, daily routine, medications, and preferences, whether a walk in the park or a joy ride to meet a group of friends.

Respite care plays a vital role in supporting and providing relief to family caregivers. It allows them to take a break from their caregiving responsibilities, preventing burnout and promoting their overall well-being. It also provides benefits to seniors by providing them with new experiences, social interactions, and support networks.

(Continued on Page 4)

Continued from “Planning…” on Page 3)

probate court under the guidance of an attorney is the simplest and most straightforward way to handle the sale and distribution of your assets at the time of your death.

Remember that the KRTA Legaline is available for KRTA members. Mrs. Park is on contract with KRTA to offer free limited legal advice. Additionally, wills, deeds, and power of attorney documents are at a reduced cost to you.

You may call 502-287-1005 on weekdays 8:00 -12:00 and 1:00-4:00 to speak with Mrs. Park.

Congratulations on Turning 65!!

Medical insurance changes on your 65th birthday. As of the first day of the month that you reach your 65th birthday, you will no longer be eligible for the Kentucky Employees’ Health Plan. You must obtain Medicare Part A and B and submit a completed TRS Medicare Eligible Health Plan (MEHP) Enrollment Form to have medical and prescription coverage through TRS.

Contact Social Security to enroll in Medicare approximately three months before your birth month. Your demographic information at Social Security must match what you have on file at TRS, including your name, birthdate and address, or your enrollment could be jeopardized. Since Medicare will not accept a post office box address, you must supply TRS with a residential address as well.

If your birthday is the first day of the month, your Medicare will become effective the month prior, and you will need to enroll in the MEHP one month early by completing the MEHP enrollment forms that you will receive from TRS.

TRS Turning 65 booklet
Turning 65 in 2024
Turning 65 in 2025

More information is on <https://trs.ky.gov/retired-members/turning-65/>

(Continued from Page 3 “Respite Care”)

Quiz: Is It Time for Respite Care?

Take a moment to answer some questions to help determine if respite care is an option that would benefit you and your loved one.

1. How frequently do you feel overwhelmed or exhausted by your family caregiving responsibilities?

- a) Rarely or never
- b) Occasionally
- c) Frequently
- d) Almost constantly

Answer: If you selected options c) Frequently or d) Almost constantly, it may be an indication that it’s time for respite care. Taking breaks and seeking support can help prevent burnout.

2. Are you experiencing physical or mental health issues due to the demands of your role as a family caregiver?

- a) No, I am managing well
- b) Yes, but it’s manageable
- c) Yes, and it’s impacting my well-being significantly

Answer: If you chose option c) Yes, and it’s impacting my well-being significantly, it may be beneficial to consider respite care to prioritize your health and well-being.

3. Are you finding it challenging to balance caregiving for a loved one with your personal and social life?

- a) No, I have a good balance
- b) It’s sometimes challenging, but I can manage
- c) It’s extremely difficult to find a balance

Answer: If you selected option c) It’s extremely difficult to find a balance, respite care can provide you with the opportunity to take time for yourself and maintain a healthy work-life balance.

4. Have you noticed signs of caregiver stress or burnout, such as increased irritability, sleep disturbances, or feelings of resentment?

- a) No, I haven’t experienced these symptoms
- b) I have noticed a few of these symptoms occasionally
- c) I am experiencing several of these symptoms consistently

Answer: If you chose option c) I am experiencing several of these symptoms consistently, it’s a strong indication that respite care could benefit you and help alleviate caregiver stress.

5. Do you feel guilty or hesitant about considering respite care, fearing it may imply inadequacy or failure as a caregiver?

- a) No, I understand it’s necessary for self-care
- b) I have some reservations, but I see the value in respite care
- c) Yes, I feel guilty and worry about what others may think

Answer: If you selected option c) Yes, I feel guilty and worry about what others may think, it’s important to remember that respite care is not a sign of inadequacy but a responsible choice to ensure your well-being. Seeking support is a sign of strength and self-awareness.

Remember, this quiz is intended to provide some guidance, but it’s essential to consult with a healthcare professional or support network for personalized advice regarding your family caregiving situation.

You Deserve a Break—Comfort Keepers® Can Help.

Taking care of a loved one can be an all-consuming job - but what will happen to him or her should you get physically ill or mentally exhausted from emotions and overwork? Comfort Keepers trained and carefully screened caregivers will provide care for your loved one, so you can fully enjoy your time away - without having to worry. We’ll perform household tasks, prepare meals, make sure your loved one is safe and taking medications, get him or her to appointments, and more. Call your local office today! 606.676.9888

References & Resources

NIH – National Library of Medicine [Families Caring for an Aging America](#)

AARP - [How to Find a Caregiver Support Group That’s Right for You](#)

VA – U.S. Department of Veteran Affairs [The Program of Comprehensive Assistance for Family Caregivers](#)



2025 Travel with Collette and KRTA

KRTA Members are invited to participate in safe, affordable group travel. Guests are welcome but must travel with a KRTA member.

You can view pictures and videos of each trip on KRTA.org. Itinerary, pricing and online reservations information can be found under "Book Online."

Upcoming trips include:

- 1245134 *Iceland's Magical Northern Lights*: February 8 – February 14, 2025 (payment due by November 20, 2024)
- 1244793 *Alaska Discovery Land & Cruise*: June 11 – June 22, 2025
- 1244489 *Reflections of Italy*: October 22- October 31, 2025
- 1262948 *European Christmas Markets*: December 10 – December 18, 2025

Please visit KRTA.ORG and click COLLETTE TRAVEL for more information.

Any questions can be answered by calling Collette Travel directly, 1-800-581-8942.

Community/School Services

Matching Grant



Dr. Ethel Percy Andrus in 1936

Inspired by fellow retired teacher, Dr. Ethel Percy Andrus, volunteers collect bags of essential school supplies for the local schools to give students in need of the right tools for school. Dr. Andrus founded the National Retired Teachers Association in 1948 and AARP ten years later with a vision of serving others.

As retired educators, volunteers know that students are best ready to learn when they have the basic tools they need. Volunteers collect donations of school supplies which include pencils, crayons, dictionaries, etc.

Working together to fight hunger is another way your RTA can make a difference in your hometown. Retired educators across the state are teaming up to help those struggling to put food on the table in tough economic times. Local RTAs can launch their efforts to support the Kentucky Retired Teachers Association and AARP Kentucky working together to alleviate hunger locally.

Today, hunger threatens 13.4% of Kentuckians and 5.40% of seniors at risk. Overall, the state ranks 20th nationally for at-risk seniors. KRTA locals across the state are taking on the challenge of helping change this with the "Yes, We Can Feed Kentucky" collections in 2024.

The Community/School Services Project Grant's purpose is to encourage RTA locals to collect school supplies and/or food items and deliver them to either their local community center or local schools. Your donation will be measured by the "number of bags" filled with school supplies and/or the number of food items donated. It is also acceptable to donate money for either project. The collection deadline is December 31, 2024.

Participating in these collections of school supplies and food are two ways of saying this is our community; we care and we're doing something about it. Learn more and find ways to help www.drivetoendhunger.org and www.feedingamericaky.org.

Your local RTA can earn a \$50 grant check by matching it with \$50 for the 2024-2025 KRTA Community/School Services Project Grant. The \$50 grant check will be mailed to your treasurer. Remember the one stipulation for receiving the KRTA Grant is that your local RTA agrees to match it with \$50 from local RTA funds. The application was emailed to local presidents in late September. If your local RTA has not submitted an application to apply for the grant, you have until the end of 2024 to complete it. Please contact the office to request an application.

Since AARP-KY is a grant contributor, they enjoy seeing what each local donates. They have requested that each local send pictures and/or printed articles regarding the donation. You may also email them to SWegenast@aarp.org. Please share your pictures with KRTA as well; they can be mailed to the office or emailed to info@krta.org.

Your local RTA's participation in each of these community/school service projects will earn points on the Local Association Recognition Form used for calculation of points for awards at the convention in April.

A sample press release can be provided upon request. If you have any questions, please call the KRTA Office at 502-231-5802 or email info@krta.org.

Want to sign up for AAA?



Christie Talley
2023 President's Elite
Membership Sales Agent

1770 Scottsville Road
Bowling Green, KY 42104

270-992-0176 Office
talley.christie@ace.aaa.com



*I have the
best deal
for you!*

*Already a
member
of AAA?
Contact me
to take
advantage of all
your
benefits &
services!*

*I will help you
enroll in Protect
My Identity that
comes with your
membership* ♥

20 Reasons to Get a AAA Membership

- ✓ **FREE** Towing, Lock-out Service, and Flat Tire Change¹
- ✓ **FREE** Battery Check, Plus Jump Start if Needed¹
- ✓ **FREE** Select Maps and Personalized Travel Directions
- ✓ **FREE** Identity Theft Monitoring²
- ✓ **FREE** Insurance Reviews
- ✓ **FREE** Access to Digital AAA TourBook® Guides Online
- ✓ **DISCOUNTS** on NAPA Auto Parts & Accessories³
- ✓ **DISCOUNTS** on Hertz Car Rentals³
- ✓ **DISCOUNTS** on Hotel Reservations, Travel Packages and Passport Services³
- ✓ **DISCOUNTS** on Penske Truck Rentals³
- ✓ **DISCOUNT** on Gasoline with Shell Fuel Rewards³
- ✓ **DISCOUNTS** at The Parking Spot³
- ✓ **DISCOUNTS** on Meal Kit Delivery with Home Chef³
- ✓ **DISCOUNTS** on Theme Park & Attraction Tickets³
- ✓ **DISCOUNT** on Repairs at Approved Auto Repair locations⁴
- ✓ **DISCOUNTS** on AAA Auto, Home, and Life Insurance⁵
- ✓ **DISCOUNTS** on Glasses and Contact Lenses at LensCrafters³
- ✓ **DISCOUNTS** on Samsung Products & Dell Computers³
- ✓ **ACCESS** to Full-service Travel Agency
- ✓ **ACCESS** to Full-service Insurance Agency

BUY A MEMBERSHIP TODAY!



MEMBERSHIP

Jefferson County Launches Innovative Membership Event

by Kelly Kenneally

Growing the membership base is the perpetual challenge for retired teacher chapters across the state. The Jefferson County Retired Teachers Association (JCRTA) wanted to explore new ways for connecting with recently retired teachers, to introduce them to the organization, and encourage them to join. Reaching new retirees is particularly challenging for JCRTA because it often takes time to receive contact information for these recent retirees from the Teachers' Retirement System of Kentucky.

JCRTA launched an innovative new event that both drew in potential new members and current members. The JCRTA team constructed the event as volunteer recruitment fair that featured seventeen organizations with interesting volunteer opportunities—nonprofits like the Red Cross, the Kentucky Derby Museum, the Kentucky Center for Performing Arts, the Louisville Zoon, hospitals, and others. Each organization was thrilled to partner with JCRTA because educators are widely known as excellent candidates for volunteer roles. And having these well-known organizations in attendance was helpful to JCRTA because it drew in retired educators seeking ways to give back to their communities now that they have stepped out of the classroom.

The event was held at a local country club, largely because it had ample space and there was no rental fee for the space. JCRTA held the event in the morning with a complimentary breakfast. Providing food often helps draw people to events, and breakfast events typically have lower food costs than lunch or dinner events. JCRTA invested about \$1500 to hold the event.

To promote the event, the JCRTA team implemented a number of strategies. First, they mailed an invitation to about 100 newly retired Jefferson County teachers. When the initial response rate was low, they expanded the invitation to 3000 retired teachers via email, which proved to be a smart approach. Event information also was included on the JCRTA web site. Some 60 retired educators RSVP'd they would attend and 50 ultimately attended, which JCRTA considers a big win for a launch event.

In terms of the program, the event kicked off with speakers who focused their remarks on the many benefits of joining both JCRTA and the Kentucky Retired Teachers Association (KRTA). Attendees then were invited to explore the volunteer opportunities with the exhibitors. Membership information also was distributed at the event. Already, the event has resulted in more than 20 attendees joining either JCRTA and/or KRTA. JCRTA plans to follow up with attendees who didn't join at the event to further develop a relationship and encourage future membership.

JCRTA member Beth Dowdell helped spearhead the event. Prior to serving more than 20 years in the classroom, she tapped into her previous career in human resources recruiting employees to create this new membership event. "We knew we need to think outside of the box to draw in new retirees to JCRTA. We like that this event was a win-win. We had a fun, productive, and interactive event that drew in both our members and recruits. At the same time, our community partners have new volunteers to help advance their missions."

Given the success of the event, JCRTA already is brainstorming on when to hold another similar event. The team already has discussed "lessons learned" from

the launch event to make the next session even stronger—publicizing the event, inviting more organizations, distributing membership information at the event, and structuring the timing of the program.

Stay tuned to hear about JCRTA's next volunteer exhibition!



Jefferson County Retirees Enjoy the Brunch!



A Pleasant Fall Afternoon to All!

by Debby Murrell

It's that time of the year—the time to clean up the yard and begin raking the leaves! Wait a minute! This sounds a bit like KRTA Fall Membership! You know, raking in those persons who joined in the past but let their membership "fall". Or, planting new bulbs for next year's bloom—oh yes, retirees fall into this category! You get the idea I am certain!

Here are a few very important reminders:

- 1. Call your Local Presidents and Membership Chairs.** Remind them to call the KRTA office for updated Member and Non-Member lists. Then, gather some members, look over the lists, and contact those who paid in the past but for some reason did not re-up! There is always some reason for not re-joining. Group the lists according to schools and seek persons from each school to make the contacts.
- 2. ALL persons who have been retired for 9 or more years go to the Inactive List.** However, do not drop

any of them. Remember, the person who put us over the top last year was on that list for a long time. However, the person wanted Dental Insurance. When told he was not a member of KRTA, the response was, "What do I need to do"? We all know he got on the phone, called KRTA paid over the phone, then called and secured his insurance!

3. Remember "L's represent a lapsed membership. "O's represent someone who at one time was a member! These are the folks who need personal contact.

4. ALL A.D.D. White Cards NOW must be accompanied with \$20. White Card Deadline is past!

5. Remember, your percentage is always changing. After the January MLK JR final deadline, your final GOAL percentage will be tabulated. ALL deceased for November, December and January will remain on your Membership lists, but July through October will be removed, which is why it takes 2 to get 1.

This past week I was invited to a Local to share Membership. It was a great gathering. There were four new retirees in attendance who had joined, and three who had not joined. By the time I left, (I was the last one out the door), there were seven new White Card members. On top of that, I sat next to a new retiree who had moved to that area from another location in the Commonwealth. She and the person with whom I spoke at length were eager to be engaged—that means they wanted to do something!

Oh yes, another member came up to me and asked for white cards, he was going to take them on his way home to get them signed! You get the picture.

So, as you are preparing your yards for Winter and Springs blooms, keep on raking up and bagging those new RETIREES! Don't throw any of them away!

Debby Murrell
Membership Chair Emeritus, KRTA
dasailboat@msn.com

YOUR HEALTH & SAFETY . . .

Let's Talk About Your Health

This is the presentation I made at the district meetings during the "KRTA Road Show." It is worth repeating to all our retirees!

There is so much to be thankful for in this world. When I was hired for my teaching position many years ago, I was told, "You won't make as much money as you could in the private sector, but when you retire you will receive a pension, and your health insurance will be free."

At that time, we weren't told that we would have to fight to maintain these benefits. Well, we do! This is just another sign of the world in which we live.

I have always looked for the best buys and savings available and do this to this day. We are so fortunate to have the insurance benefits we have. Retirees are very pro-active with their health. We are rewarded by our insurance for maintaining our health.

All retirees over 65 should have had their DNA tested, but less than 30% have. This is something that may save your life in years to come and the DNA testing is FREE. It is protected by HIPPA. The only people who have access to your data are your doctor on file, the Rx Coalition, and yourself. And remember it is FREE. The phone number to call for your FREE DNA Kit is 1.888.454.9024.

Then, to keep our independence, everyone over 65 should call and get a Personal Emergency Response System (PERS) and wear it all the time. This is a way of keeping our freedom and independence.

If a retiree purchased the PERS on their own, it would cost a \$99 activation fee and a \$49.95 monthly fee. To our Over 65s on our United Healthcare Medicare Advantage Plan, it is FREE to get and FREE to keep month after month. The phone number to call is 1.855.595.8485.



Margaret Head Sims, KRTA Chair
Health and Insurance

Always wear it during the day. It automatically detects falls. It is GPS tracked. Wear it in the shower or bath. It is water resistant—it will NOT shock you. Keep the charger on the nightstand by your bed. If you must get up and go to the bathroom during the night, put it back on and when you return to bed, put it back on the charger.

If you accidentally "set it off," then just press the button on the PERS and hold it down for 3 seconds. You will then get a message from the company that your call has been canceled. Please get one and wear it!

We can prove that our Over-65s are proactive. There are nearly 9200 retirees over 80 years of age. Our best category that shows that we are proactive is our Over-100 age category—all 43 of them—the largest number yet in this category! Statistics show that we are living longer, but retired teachers are living even longer. That is the reason for maintaining our pension and our insurance.

At the same time, I pass along how to save in other ways.

For our \$20 membership in KRTA, we have various other ways to save. These are listed on the Green Sheet--everything from reduced rates on dental and vision insurance to having a lawyer at our

fingertips to answer questions. If we need a simple will, power of attorney, etc., then we can get them done for a very reduced rate. Questions that we may have that do NOT require any research or documents drawn up, then that consultation is FREE.

On our list of partners, there is NO competition. There is one partner for each category with one exception. In the visiting home helpers, we have three partners. They are NOT in competition with each other, because each of these partners has a specific part of the state where they offer their services. Getting help with some of our relatives in the form of visiting home health care will give you a much-needed break. Mention that you are a member of KRTA to receive a discount.

Then, lastly, for those of you who have plenty of money to spend after paying all your bills each month, you can check on the travel service that is now available to KRTA members.

Once again, all of this is for a \$ 20-a-year dues payment. This is a bargain.

Now, I would like to focus on our mental health. I never cease to be amazed by some people who come to me after I have delivered a speech and mentioned mental health and a retiree tells me that we don't have mental health issues in our ranks. They don't see why I even brought up the subject.

Well, contrary to what some people may think, we do have retirees with mental health issues, largely depression but other issues as well.

A couple of weeks ago, I received a FaceBook message from a former student who has recently retired from the Federal government. She wanted to talk about something that was on her mind.

This is what she posted:

"Maybe if people's heads weren't buried in the sand of ignorance and they took the time to understand, instead of judging and thinking it won't happen to them because they have the perfect family, life would be a little bit easier for people who do experience this-for family and friends who live under this shadow.

The days of 'it' not being talked about or being taboo should be over. In the most difficult moments of life, you realize who your true friends are, and the people who appreciate you. Unfortunately, most social media 'friends' aren't true friends. They will send you a "like" here and there, but in reality, they do not take time to read your status if they see it's lengthy. More than half will stop reading right here or have already scrolled on to the next post on their page. I decided to post this message in support of all those who continue to battle with their mental illness. Suicide is at an all-time high. [September was Suicide Awareness Month.]

Now, let's see who will have taken the time to read this lengthy post right through to the end." "More mental health awareness is urgently needed. Just because you can't see it, doesn't mean people aren't suffering. Please, try to spare a little of your time with someone who may just want to talk (about anything). Talking can help us all cope a little better, keeping things bottled up just makes it worse. Most people will say, "If you need anything, don't hesitate to call me, I'll be there to help you." but will they? I believe a select few of my friends will post this, to show their support for those who may be struggling."

Several responded by reading it in its entirety and commenting. One comment came from a man who was my classmate throughout school. He is a psychiatrist in the Carolinas now. His message was "As a Psychiatrist, I support your sentiment entirely."

We are put on this earth to be servants, not to be served. We should be there for each other, but are we?

I hope so, but I know better. Most of us don't have time to spare for someone who may need our time. We live in a very busy time. We are always in a rush to get things over with so we can move on to something else, but what do we miss in the meantime?

I would like to share with you a poem that hopefully you will read and realize why

(Continued on Page 9)

Watchdog Alerts

AARP Fraud Watch Network

Durable Medical Equipment Fraud

By Kimberly Lankford, AARP

Medicare spends more than \$7 billion a year on [durable medical equipment](#) (DME)—wheelchairs, walkers, braces, and other devices prescribed by doctors to help patients deal with an injury or chronic illness at home. That's a boon to beneficiaries but also a big draw for fraudsters, who exploit older Americans' health care concerns to enrich themselves.

In a medical equipment scam, someone reaches out to you offering a brace, a wheelchair, diabetes test strips or other devices for “free” (as in, “Medicare will pay for it”). You might get an unsolicited phone call, see an advertisement, or be approached at a health fair or similar event.

Medicare equipment fraud is big business. In a recent California case, a father and son were sentenced to prison for creating a medical supply company and fraudulently receiving more than \$21 million from Medicare for back, wrist, knee, and shoulder braces.

Be aware that Medicare may not be the only victim: If you accept an offer of medical equipment, you could be responsible for up to 20 percent of the Medicare-approved cost of the item—the [Medicare Part B coinsurance](#)—which you may have to pay out of pocket if you don't have [Medigap](#) or other supplemental coverage.

How medical equipment scams work

Using telemarketing and hard-sell tactics, scam operators may:

Steal your identity. Someone claiming to be from Medicare calls to say you're eligible for a free knee or back brace, and they need your Medicare or [Social Security number](#) to process the benefit. “A lot of them will try and get as much information as they can from free offers,” says Jean Stone, who worked for the Centers for Medicare and Medicaid

Services for more than 45 years and is a Senior Medicare Patrol (SMP) volunteer in New York City.

Send you bad equipment. You may receive a flimsy low-cost brace while the criminals charge Medicare for a much more expensive version.

Send you items you didn't request. You unexpectedly receive medical equipment. “A big box appears at the door, and it's substandard or expired,” Stone says. “It's legitimate stuff, but the patient's doctor never ordered it, and the patient didn't need it, but once it's shipped, they don't take it back.” Meanwhile, the criminals get paid by Medicare for the order. “They're billing for things that the patient had no idea about,” Stone says.

Charge Medicare for equipment in your name. One Medicare beneficiary found a \$5,600 charge for urinary catheters that she didn't order and never received on her [Medicare statement](#), says Jean Mathisen, a volunteer with Statewide Health Insurance Benefits Advisors (SHIBA) in Island County, Washington, who talked to the beneficiary. SHIBA is the Washington state health insurance assistance program.

Signs of a medical equipment scam

Unsolicited calls. You receive an unsolicited call or other communication offering a free or low-cost medical device as a Medicare “benefit.”

Requests for personal information. Someone claiming to be from Medicare asks for your Medicare or Social Security number to send you medical equipment. Medicare representatives don't call unless a consumer has contacted Medicare and requested help or information, Stone says.

Flimsy equipment. You order medical equipment, then you receive an inferior product while Medicare is billed for a more expensive version.

Equipment you didn't request. You receive a box of medical equipment you never ordered, for which the supplier charges Medicare.

Unfamiliar charges on your Medicare

claims notice. Medicare is billed for medical equipment you never ordered or received, and you'd have no idea unless you reviewed your Medicare claims notice.

How to protect yourself

Hang up on unsolicited calls offering you a medical device that will be billed to Medicare. Stone says Medicare representatives never make unsolicited calls to consumers.

Call the number you know. If a caller claiming to be from your doctor's office asks for your Medicare card number, hang up and call back on a number you know to be associated with your doctor.

Use caution when sharing your Medicare number. Don't share your number with a supplier or others if they request it at a presentation or during a call. Share your Medicare or insurance number only with trusted health care providers, not strangers.

Carefully review your Medicare claims notices. If you have [original Medicare](#), you'll receive a Medicare [summary notice](#) every quarter outlining the claims made for your number. There is a separate MSN for medical equipment. Watch out for charges for items you never ordered or received, or charges that seem unrealistically high. You can go to your [online Medicare account](#) to sign up for monthly electronic statements or to see current claims within 24 hours after they are filed.

If you have a private [Medicare Advantage](#) plan, Medigap or other supplemental coverage, you'll receive an explanation of benefits showing your claims.

Avoid ordering over the phone. Don't order durable medical equipment over the phone unless advised to do so by your physician. “If you have a legitimate medical need, your doctor should be recommending it,” Stone says.

Refuse delivery. Don't accept delivery of medical equipment unless it was ordered by your doctor.

What to do if you have been targeted

If you suspect a medical equipment scam, [report it to Medicare](#) at 800-633-4227 and your state's [Senior Medicare Patrol](#) at 877-808-2468. SMP volunteers can answer questions about suspicious charges and potential scams and help you report fraud to Medicare and the Health and Human Services Office of Inspector General, which investigates Medicare fraud. You can contact the OIG hotline at 800-447-8477 or [file a complaint online](#).

Report scams to the FBI's [Internet Criminal Complaint Center \(IC3\)](#).

You may not be charged for equipment if you have Medicare and a supplemental policy, such as Medigap or retiree coverage. If you do receive a bill that seems suspicious, contact your bank to let it know and ask if it is able to stop payment on any money sent to scammers.

For support and guidance, trained specialists at the free [AARP Fraud Watch Network Helpline](#), 877-908-3360, can share information on what to do next and how to avoid scams. The AARP Fraud Watch Network also offers online group support sessions.

Kimberly Lankford is a contributing writer who covers Medicare and personal finance. She wrote about insurance, Medicare, retirement, and taxes for more than 20 years at Kiplinger's Personal Finance and has written for The Washington Post and Boston Globe. She received the personal finance Best in Business award from the Society of American Business Editors and Writers and the New York State Society of CPAs' excellence in financial journalism award for her guide to Medicare.



(Continued from Page 7 “Your Health”)

some of the people in your life are there and why some others who were in your life are no longer there. Let's take care of each other because that's the right thing to do! Always be there to help another retiree by giving of your time and talents [and finances, if needed] and help them make it through the day!

This poem was shared in an AARP newsletter. The name of the poem is:

Reason, Season and a Lifetime

By: Brian A. “Drew” Chalker

People always come into your life for a reason, a season, and a lifetime. When you figure out which it is, you know exactly what to do.

When someone is in your life for a **REASON**, it is usually to meet a need you have expressed outwardly or inwardly. They have come to assist you through a difficulty, or to provide you with guidance and support, to aid you physically, emotionally, or even spiritually. They may seem like a godsend to you, and they are. They are there for a reason you need them to be. Then, without any wrongdoing on your part or at an inconvenient time, this person will say or do something to bring the relationship to an end. Sometimes they die, and sometimes they just walk away. Sometimes they act up or out and force you to take a stand. What we must realize is that our need has been met, our desire fulfilled; their work is done. The prayer you sent up has been answered and it is now time to move on.

When people come into your life for a **SEASON**, it is because your turn has come to share, grow, or learn. They may bring you an experience of peace or make you laugh. They may teach you something you have never done. They usually give you an unbelievable amount of joy. Believe it! It is real! But, only for a season. And like Spring turns to Summer and Summer to Fall, the season eventually ends.

LIFETIME, relationships teach you a lifetime of lessons; those things you must build upon in order to have a solid emotional foundation. Your job is to accept the lesson, love the person/people (anyway), and put what you have learned to use in all other relationships and areas in your life. It is said that love is blind, but friendship is clairvoyant.

I personally thank each of you for being part of my life—some for a reason, some for a season and some possibly for a lifetime!

Margaret Head Sims
KRTA Chair for Health and Insurance
msims4949@yahoo.com
502.349.0055

National Family Caregivers Month

November emphasizes resources for self-care, advocacy, and de-stressing for our caregivers. The month is dedicated to supporting caregivers as they care for others. This year's theme is “Caregiving Around the Clock.”



Help Celebrate Kentucky Grandparents



According to the U.S. Census Bureau, there are an estimated 6.7 million grandparents living with a grandchild under 18—2.74 million of whom are responsible for most of their basic care. Fifth graders across Kentucky are encouraged to participate in this opportunity to write a heartfelt essay of appreciation for

their grandparents' involvement in their lives.

When the AARP Kentucky/Kentucky Retired Teachers Association Annual Grandparent Essay Contest began in 2001, it aimed to engage 5th Graders and improve their writing skills. Over the decades, 5th Graders have shared loving personal family stories of how a grandparent overcame challenges and changed their lives.

Local RTAs and AARP Kentucky volunteers organize the Grandparent of the Year essay contest statewide. **The local RTA's participation in the essay event will earn points on the Local Association Recognition Form used for calculation of points for awards at the convention in April.**

Grandparent of the Year Essay Contest 2024-25 GUIDELINES



*Access this information & all contest forms online at aarp.org/kygrandparentessay

SUBJECT: “Why my Grandparent should be the AARP Kentucky Grandparent of the Year”

ELIGIBILITY: Contest is administered by the Kentucky Retired Teachers Association and is for 5th graders in Kentucky public schools.

TECHNICAL REQUIREMENTS (must meet ALL criteria to proceed):

- Must be an original work of the author and can be submitted either: 1) handwritten on one side only, on white, lined 8”x11” paper OR 2) type-written, double-spaced, in a digital file (please check with your District/County unit leaders what option(s) your school should use).
- 300-500 words in length, written in English (Every word -a, in, the, etc.- counts towards the word count).
- Essay must be written about (only) one grandparent or surrogate grandparent, (e.g. someone the child considers to be “like a grandparent”) who is alive at the time the essay is written.
- Include the components of a formal essay (introduction, supporting points and conclusion).
- Name and school of the author must be included at the end of the essay.
- The winning essay from each school must be submitted with an official entry form. The entry forms can be photocopied.

DEADLINES:

- **School winner deadline: December 15, 2024**
- **County winner deadline: January 31, 2025**
- **District winner deadline: March 1, 2025**

State winner will be announced at the Kentucky Retired Teachers Association (KRTA) Annual Meeting in April 2025. **Entries postmarked or received at the AARP Kentucky P.O. Box after the stated deadlines cannot be considered.** Mail to: AARP Kentucky, P.O. Box 910294, Lexington, KY 40591-0294

JUDGING CRITERIA & AWARDS:

- Qualifying characteristics of nominee *as a grandparent or surrogate grandparent* 50%
- Creativity & Expression 30%
- Grammar, Form & Neatness 20%

School winner: Chosen by 5th grade teachers from the submitting school. There can be only one school winner per school; both the participating school and its winner will receive a certificate. If only one school in a county participates, then the School winner is automatically the County winner.

County winner: Chosen by the RTA Local President and/or Unit. Each County winner will receive an embossed certificate. If there is only one county in the District, then the County winner is automatically the District winner.

District winner: Chosen by KRTA District President and/or officers. Each District winner will receive a plaque and a \$100 award. (Note: \$50 increase from past years)

State winner: Chosen by a panel of state level KRTA and AARP officials. The state winner will receive a plaque, a \$500 award (\$400 increase) and an expense paid trip (by AARP) to the KRTA Convention. The winning student's teacher will receive a check for \$500 towards school supplies (\$350 increase).

Teacher winners: All Teachers' names of each participating student will be in a drawing at the KRTA Convention. **Two winning teachers** will each receive a \$250 gift card for school supplies (\$350 increase to \$500, split to two recipients).

FALL WORKSHOPS

KRTA has recently completed the 2024 Fall Workshops in Kentucky. For those members of KRTA who have never attended or are not familiar with the Workshops, they are very informative, enjoyable, and a great way to network in your local area. The KRTA leadership team, Executive Director, Deputy Director, Officers, State Committee Chairs, AARP representatives, and our partners travel across the Commonwealth. We typically start with Jefferson County on the last Friday of August. The next week we travel to 4 districts in Central Kentucky, take Labor Day week off, then finish with a week in Western Kentucky and a week in Eastern Kentucky.

The Fall Workshops are intended for locals within each district to attend and gain information from all facets of KRTA. TRS always presents very informative and updated information on our pension performance and health insurance. State Committee Chairs and Co-Chairs give updates and information on each of our three main areas: Membership, Health and Insurance, and Legislative. AARP presents a variety of ways they can help locals in several areas including fraud, caregiving, veterans, and volunteer participation. KRTA has a variety of partners that provide services for our members. Several partners travel with our team and set up a table during each workshop. These partners always provide information valuable for locals to take back to their unit and speak on any updates that may be pertinent for our retirees.



This presentation was given by Gary Harbin, Executive Secretary:

Our purpose every day is providing security for Kentucky's retired teachers using a long-term investing process proven and refined over decades, avoiding the whims of the day, to achieve top returns on investments at the lowest costs.

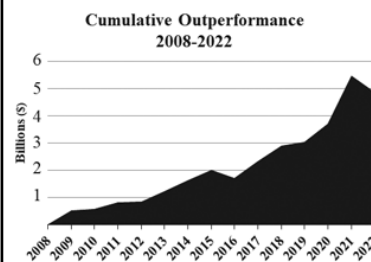
So while people focus on shorter timeframes, some of the best news on this slide is that the 30-year return of 7.71% continues to be above the 7.1% that the actuary assumes we'll get.

Rank	Year	Return
1	2021	29.9%
2	2011	21.6%
3	1997	19.6%
4	1998	19.4%
5	2014	18.1%
6	1995	16.9%
7	2017	15.4%
8	2007	15.3%
9	2013	14.1%
10	1996	13.5%

Here's a chart from a few years ago when we had a record 29.9% return. One interesting thing you can see is that diversification works. All of these are after the old approach of not having many equities. And then about half of these top years are in the era of further diversification with investments in private equity and timberland, for example.

Investment Performance

TRS vs. Average Retirement Plan



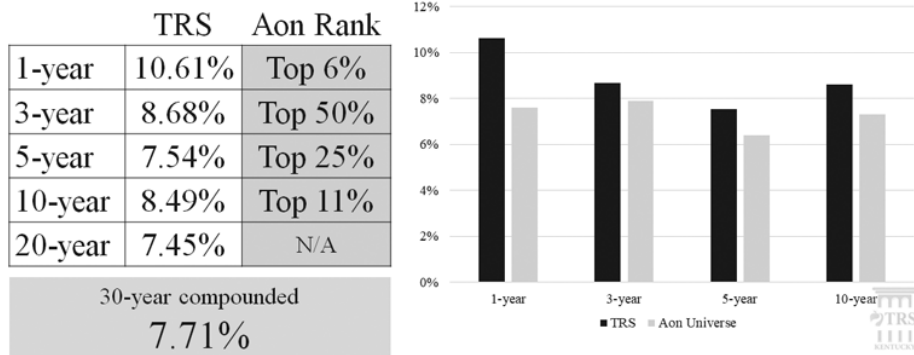
From 2008 to June 2022, TRS investment returns resulted in net assets of \$22.9 billion, compared to the average plan's \$18 billion.

This outperformance generated \$4.9 billion to the benefit of Kentucky's teachers and all taxpayers.

This slide showing TRS vs. the average pension plans since the Great Recession will be updated as soon as the fiscal year-end financial statements are completed. But based on what you've seen about this year's return and how it ranked in the top decile, the cumulative outperformance of \$4.9 billion from a year ago will grow. Above-average returns are important because investment returns provide about 70% of the lifetime benefits that TRS offers to Kentucky school teachers over the course of their retirement.

Investment Performance

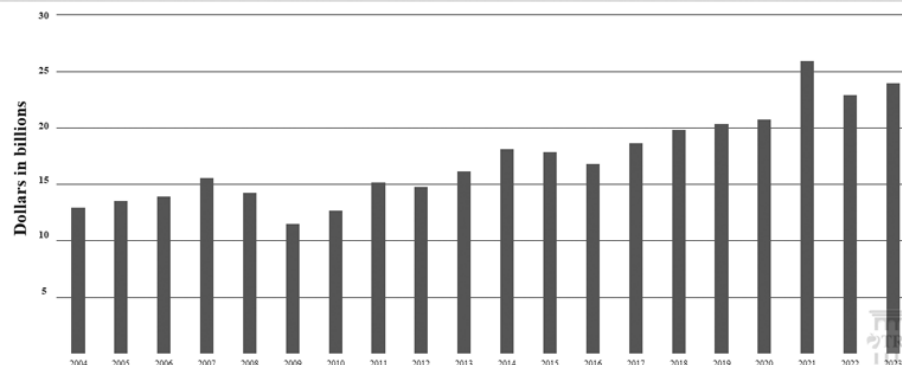
Retirement Annuity Trust Gross Returns as of June 30, 2021



TRS and our investment team had a great year on your behalf – a return of 10.61%. For every time period, shown on the right the TRS return in blue was better than Aon's compilation of similar pension plans with more than \$1 billion in assets, which is shown in gray. For the year, the return was in the top 6% of pension plans and the 10-year return was in the top 11%. Remember, we're a long-term investor.

How Has It Worked For TRS?

Retirement Annuity Assets Over 83-Years



If you zoom on the last 20 years and where the blue line hits \$15 billion and then drops. That drop is the recession, the underfunding, and the last years before Shared Responsibility. Then you move to the right and the trend is clear, that's a benefit of Shared Responsibility and full funding.

At this time last year, we had five founding members from Day 1, July 1, 1940, still drawing benefits. Sadly, they've all passed away now. But think about that, lives well lived and retirements well lived. Teaching and TRS sustained them for more than 80 years.

- TRS pays retired teachers:
 - \$204.4 million in retirement annuity benefits (July 2023)
 - \$16.8 million in medical benefits (monthly average)
 - 90% of TRS pension benefits stay in Kentucky
 - 87% of TRS retirees live in Kentucky
 - \$2.2 billion a year paid into Kentucky's economy because of pension benefits

You living longer provides a tremendous economic impact all across Kentucky. Overall, TRS pays retired teachers about \$220 million a month in benefits, either pension or health insurance. Since 90% of those benefits go to the 87% of retirees who stay in Kentucky, that means more that \$2.2 billion a year injected into Kentucky's economy from the pension benefits alone.

- 45% of retirees received \$40,000 or less in Fiscal Year 2023
- 83% of retired teachers receive \$60,000 or less
- 1% of retirees receive more than \$100,000
- Careers of retirees receiving \$20,000 to \$40,000 averaged 25 years
- People receiving higher pensions also worked longer

Remember: TRS replaces Social Security

Note: Excludes disability retirement payments



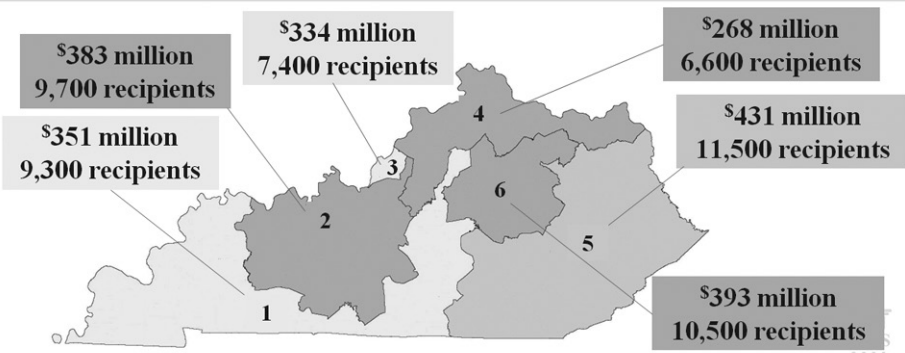
Big Sandy District
Daniel Branson honors Tim Abrams



Upper KY River District
Mike Caudill speaks about membership

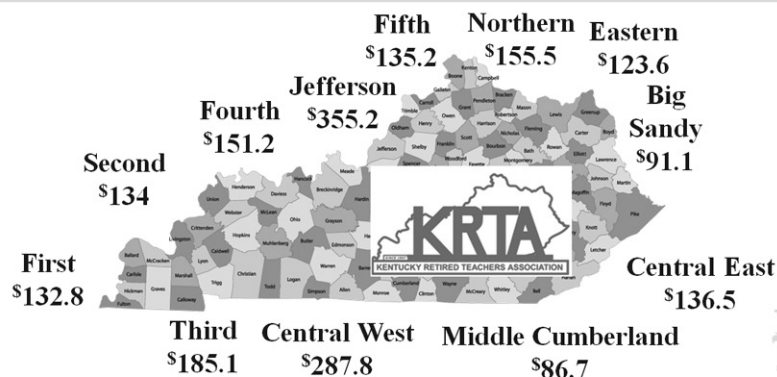
Retired Teachers Benefit Kentucky

FY 2023 Annuity Benefits by Congressional District (est.)



Breaking down that monthly pension amount into congressional districts, you can see how those pension benefits are helping the people in your region and the economic impact it is having across every county in Kentucky.

Fiscal Year 2023 Annuity Benefits (in millions) by KRTA District



All of these KRTA districts saw increases in the last year.



Is Peggy Coomes from Second District playing pickleball?? No—She's promoting membership in Hopkins County!



First District
Tim Abrams and Charlotte Benton

Second District
Tim Abrams receives a standing ovation



Fourth District
Martha Stepp conducts a skit promoting membership!

AROUND THE STATE . . .

Adair County RTA



ACRTA held their quarterly meeting and recognized new retiree, Ann Young. New retirees not present were Jeff and Charlene Pike, Debbie Bradshaw, and Sarah O'Neal. ACRTA received state awards for 2023-24 including Top Hat, Yes We Did, and Gold Status.

Front row sitting, from left: Jane Branham, Mary Ann McQuaide, Kim Goodin, and Ellen Zornes. Second Row, from left: Judy Bradshaw, Donna Graves, Brenda Mann, Rita Marshall, Betty Knifley, Beverly England, Nancy Loy, and Ann Young (the new retiree). Back row, from left: Ricky Collins, Phyllis Curry, and Darrell Treece.

Carroll County RTA



Carroll County Retired Teachers celebrated "School's Out Forever" in the beauty of nature at General Butler State Park

First District RTA

KRTA held their fall workshop, September 9, 2024 at Kenlake with breakfast and registration starting at 8:30 AM. FD president Charlotte Benton gave the welcome, FD Vice president Russell Hobbs gave the invocation and Aaron Beals, FD Legislative Chair, led the pledge of allegiance.

Dr. Rick Tatum, KRTA president gave his remarks and goals, followed by Dora Moore who gave a PowerPoint presentation and discussion of TRS updates. District membership chair, Ruth Etta Buchanan gave the district membership report and Margaret Sims, KRTA Health and Insurance chair discussed KRTA-endorsed insurance programs. Cebert Gilbert, KRTA/AARP specialist gave the NRTA/AARP report and discussed changes to Grandparent Essay Contest changes. Allen Schuler, Legislative co-chair, discussed 2025 legislative priorities and Constitutional Amendment 2. Tim Abrams, KRTA Executive Director gave the closing remarks and presented door prizes.

FD RTA September meeting followed the KRTA Workshop. Charlotte Benton, the president, called the meeting to order, gave a welcome, introduced district officers, KRTA State Council report, and presented the 2024 audit. Local presidents introduced themselves. The proposed budget for 2024 - 2025 was approved. Attendees were made aware of the N. O. Kimbler scholarship fund for high school students in each district. The Bougard fund is for RTA members who suffer a one-time hardship and the application has to be approved by the Bougard committee.

Discussion was held on RTA week, October 21 - 27, 2024, and district meeting dates/places and materials were distributed. FDRTA Constitution revisions were read for first-time and the second reading will occur at the December 5th meeting.

Johnson County RTA

Johnson County RTA has been busy before the new school year began. They began with helping with school supplies at the ReadyFest for all Johnson County students. 525 students were given school supplies by our local RTA and several other community partners to begin the new school year.



Sandra Howard, Debbie VanDrew, Deanna Burke, Wanda Mollett, Marsha Murray and Nelson Gullett



Opening Day in Johnson County was a success. The Johnson County RTA used this time to meet and greet teachers, talking to many who may be planning to retire this year or in the next 2 -5 years. Many pens and brochures with details about the benefits of joining KRTA and the local were given to future KRTA members. The local walked away with 11 "white cards," ADD cards signed. The teachers were excited to know what benefits awaited them whenever they do retire. Prior to this 3 other teachers signed KRTA cards to join as well. Johnson County RTA is well on their way to a reaching those retirees before they leave the building.

Morgan County

MCRTA Awarded its Outstanding Volunteer of the Year—Donna Blair Davis. The 2024 luncheon for newly retired teachers was held on July 9. Guests attending were associate members Judge Jim Gazay and Elder Roy Collett, Lisa Gazay, and special guest speaker, Ms. Ann Porter. Preparations had been made with gifts and certificates for newly retired teachers, leaders, and Ms. Porter.



Ms. Ann Porter is the Eastern District President and will serve as KRTA President 2025-2026. Ms. Porter installed the officers and chairs for the coming years 2024-2026 by using candy bars. It was a unique and fun installation. Jane Collett, President; Joanne Blair, Vice President; Margie Ratliff, Secretary; Jane Collett, Treasurer; Joanne Blair, Membership Chair, Deborah Benton, Legislative Chair; Jane Collett, Health & Insurance; and Donna Blair, Care Committee. President Collett recognized these leaders with gifts of appreciation.

After the installations, Ms. Porter spoke on an important and informational title: "History of KRTA"--how KRTA got started and why it is important to retired teachers. KRTA was started by retired teachers and is made up of only retired teachers to protect pensions and health insurance. Ms. Porter and Ms. Collett were presented with a lovely, decorated lantern. Both ladies were pleased. Ms. Collett also presented Ms Porter with an acrylic painting of cardinals and flowers.

Volunteering in our community is very important to retired teachers. We might be retired but we're not "dead." Our retirees volunteer in schools, hospitals, extension office, churches, senior citizens center, cooks for sick and elderly, care for elderly parents and grandbabies, and serve in our civic organizations. These services are worth thousands of dollars to our county.

Muhlenberg County RTA



Gertrude Whitmer, MCRTA Grandparent of the Year Essay Committee Chairperson; essay winner, Avery Caldwell from Greenville Elementary, and grandparent, Meloney Sparks, Muhlenberg County.



Jan Yonts - MCRTA Scholarship Chairperson, Madeline Moore - Scholarship Winner, Addalynn DeArmond - Scholarship Winner, and Penny Roberts - President, MCRTA. Both winners plan to complete their associates degree at Madisonville Community College and then attend Murray State University.

Nelson County RTA



This photo is from our summer luncheon. The group is comprised of retired Bardstown and Nelson County educators. During the luncheon, Mr. Greg Roush spoke and installed officers for the upcoming 2024-2025 year.



Micah Whitson, a current Nelson County High School graduate, was awarded the 2024 Nelson County Retired Teachers Association Scholarship by President Susan Santa Cruz-Rogers. The scholarship is awarded to a Nelson County High School and/or a Bardstown High School graduate who intends to pursue the field of education and has a 3.0 GPA or above.

Micah will be pursuing a degree in Elementary Education at Murray State University. He hopes to teach Elementary Agriculture Education in the future.

Owen County RTA

Dr. Eric Baumann, Dr. Doug Smalara, and Dr. Larry Johnson. (Dr. Smalara is not pictured because he was unable to attend the dinner meeting. All three were recognized for their contributions to the community

Pictured left to right: Dr. Eric Baumann, OCRTA past president Glenn Manns, and Dr. Larry Johnson.....(Photo by OCRTA treasurer Mike Ramsey)



Paducah/McCracken RTA



Paducah/ McCracken Co. RTA met in September at First Christian Church. Charlotte Benton called the meeting to order, gave the welcome and discussed directory information with attendees. Devotional was given by Judy Bradley and pledge of allegiance led by Kaye Boyd.

Box lunches were served. Minutes were approved, treasurer's report filed for audit and proposed budget approved. Committee reports presented were: Membership, Legislative, Health/ Insurance, and president's report. President Charlotte Benton discussed RTA Week, scheduled for October 21 - 27, 2024, KRTA Executive Board meeting, and First District KRTA Workshop. Legislative candidates Randy Bridges and Charles Fountain shared their ideas on helping us during the legislative session. Two scholarship winners were announced: Paige Hixon, Paducah Tilghman and Emily Seaton, McCracken County. Each recipient received \$500. Bags of school supplies were collected, as well as \$300, plus \$50 from School Supply Grant and \$50 matched by McCracken RTA. A total of \$400 will be split between Reidland Elementary and Morgan Elementary. Door prizes were presented and meeting adjourned.



Pike County RTA



PCRTA donated school supplies and backpack items to three area schools.

President, Mary Alice Hunt and Secretary, Pat Saros, delivered 246 food and drink items to Millard School, 20 three ring binders and 72 composition books to Eastridge High School, and Feds Creek School received 10 pencil boxes, 50 boxes of crayons, 15 boxes of colored pencils, and 20 packs of paper. The retired teachers have been able to contribute school supplies and food items to area schools for fourteen years.

Union County RTA

Union Co. Public Schools Opening Day luncheon was held August 12 at Union Co. Middle School. A meal is provided to all Union Co. Public School employees. Local businesses and organizations are asked to sponsor a table. Table sponsorship includes everything needed for that table including centerpieces. The table decorations can be a reflection of the business or organization or any theme selected. Sponsors can serve the staff at their table. Tables are judged in the following categories: Most Beautiful, Most Festive, Most Charming, Best Representation of Business or Organization, Best Make Appeal, and Best Overall. UCRTA sponsored a table.



Deceased Retired Teachers

MAY, JUNE, JULY, AUGUST 2024

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

ADAIR CO	Betty Lyons	Ruth Sandefur	Ollie Hood	HENRY CO	Mary Reilly	LEE CO
Catherine Hutchison	Effie Moore	Margo Wilson	Sherman Kallin	Brenda Gaugh	Sharon Render	William Gay
ANDERSON CO	Peggy Schrock	Benjamin Bayer	Raymond Kring	Franklin Louden	Monica Richards	LESLIE CO
Cora Lewis	Betty Wagar	Richard Bromley	Emil Magel	Bonna Zion	Susan Schmied	Ruth Bowling-Hamilton
Julie Milburn	Stanley Waller	Karen Dilka	Nora McCarty	HOPKINS CO	Joan Shepler	George Couch
BALLARD CO	CAMPBELL CO	Dorothy Kirkpatrick	Linda Smith	Theodore Parrish	Carolyn Sisk	Katherine Mullins
John Evans	Betty Gosney	Dale Lawrenz	J Spanyer	Leon Sullivan	Eugene Smith	LETCHER CO
BARREN CO	Donna Hamilton	Deborah Sweet	Donald Verhey	JACKSON CO	Barry Steenbergen	Donna Boggs
William Ritter	Stella Pendery	Ralph Thompson	Julia Whitaker	Ruby Martin	Theresa Stiebling	Ulysses Horn
Bonnie Trabue	Clifford Perkins Jr	Kerstin Warner	Shirley Williamson	JEFFERSON CO	Anna Stivers	LEWIS CO
BELL CO	Teena Whalen	ELLIOTT CO	GARRARD CO	Loren Abma	Carl Thomas Jr	Doris Powers
Kay Polly	CARROLL CO	Wilma Davis	Elizabeth Nesbitt	Alexandra Allen	Sharon Whelan	LINCOLN CO
BOONE CO	Paul Sebastian	ESTILL CO	Jean Turner	Ivan Bailen	Shirley Yeates	Alma Canada
Helen Garvey	Rebecca Tucker	Pamela Woolery	GRAVES CO	Reon Carothers	Melissa Young	LIVINGSTON CO
Carl Howard	CARTER CO	FAYETTE CO	Reba Griffith	Patricia Carter	JESSAMINE CO	Mark Olson
Katherine Kellen	Larna Binion	Charlene Bridwell	Cletus Murphy Jr	Bessie Chambers	Annabelle Brasher	LOGAN CO
Audrey Manning	Junior Poling	Elizabeth Brumfield	GRAYSON CO	Martha Classon	Branson Lankster Jr	Martha Dawson
Joyce Ravenscraft	Georgia Prichard	Sandra Carter	Elaine Holley	Geraldine Colley	Patricia Nielsen	William Gregory
Carol Roland	CASEY CO	Fern Cassity	GREEN CO	Eleanor Collins	Carol Seamands	Sandra Hayes
Bobbie Rush	James Ellison	Mary Clark	Savona Edwards	James Collins	Imogene Vickery	Amanda Scott
Sharon Smith	John Shugars	James Combs	GREENUP CO	John Cornell	Bekham Williams	MADISON CO
Donald Sosby	CHRISTIAN CO	Richard Forston	Anna Dowdy	Barbara Cothron	James Woosley Jr	Shirley Baechtold
Elaine Tillery	Patricia Eaker	Zula Fugate	Sherry Horsley	Henry Davidson Jr	JOHNSON CO	O Burton
BOURBON CO	William Fisher	Ruth Green	Sharon Stephens	Pamela Davis	Avious Griffith	Marthalyne Feltner
John Soper	Linda Romstad	Barbara Helm	Nannie Stephenson	Alice Dunlap	Patricia Preston	James Fleenor
BOYD CO	Vernell Sowell	Bill Hurt	HARDIN CO	Theresa Dunlap	Susan Taylor	Brenda Moody
Leigh Baker	Jane Sundberg	Anne Jones	Kenneth Barnard	Shirley Erickson	KENTON CO	Ruth Phillips
Debra Barnett	CLARK CO	Sarah Laws	Connie Bell	Judith Ford	Joanne Allender	Robert Turpin
Jean Fraley	Diane Coulter	Roma McClanahan	Kelli Bush	Janice Fraser	John Bradley III	Scotty Wilson
Ray McCann	Judy Jernigan	Kathryn McKnight	Joseph Espinoza	Charlene Freeman	Antonio Browning	MARSHALL CO
Ronald Reed	Mitchell Potter	Alice Murray	Bennie Hammons	Raymond Grant Jr	Melissa Hensley	Carl Holt
BOYLE CO	Guy Strong	Jim Phelps	Carol Huffer	Phyllis Hafling	Dennis Hockney	Susan Lepisto
Nancy Gower	CLAY CO	Rebecca Rietze	Gerald Lowery	Robert Harris	Elaine Littler	James Shadowen
Patricia McDaniel	Jean Cobb	Linda Sims	Jack Miracle	Sandra Harris	Joan Schmidt	MASON CO
BREATHITT CO	CLINTON CO	Sheldia Sparks	Georgiana Pate	Jamie Houchell	Charollet Schworer	David Collins
Elizabeth Ingram	Hazel Sell	Dorothy Strawser	Julia Richardson	Sheila James	Ronald Skidmore	Mary Grosser
Dora McIntosh	Laura Sidwell	Gene Wright	Sarah Routt	Douglas Jones	James Walter	Kirby Wright
BULLITT CO	DAVISS CO	Rachel Wright	Sharon Sweat	Anna Keys	KNOTT CO	MCCRACKEN CO
Fred Belcher	Donald Coppage	FLEMING CO	HARLAN CO	Mary Kiser	Ellis Hall	Jessie Beasley
Marian Farris	Shirley Elkins	Emma Courts	Helen Guilford	Mary Leet	Edna Parks	Mary Beckman
Mary Smith	Carolyn Glenn	FLOYD CO	Joy Rice	Natalie Lisanby	Carson Slone	Joan Bombardier
BUTLER CO	Ronda Iracane	Peggy Bradford	Grace Tolliver	Jean Littlefield	Donald Slone	Gary Cunningham
Karon Booth	Janice Leisure	Patricia Burke	HARRISON CO	Sarah Livingston	KNOX CO	Karen Duncan
CALDWELL CO	Jean Maddox	Dan Collins	Richard Brooks	Joseph Mattingly	John Prater	Lana Holifield
Marlene Coursey	Lura McElhearn	Charles Hall	HENDERSON CO	Julie McGinnis	Donald Smith	Allegra Jones
R Oliver	Diane Potts	Archie Justice	Jill Alexander	Michael McKissic	LARUE CO	Virginia Schwettman
CALLOWAY CO	Alma Tomes	Sheilah Ratliff	Nora Banken	Herschel “Herky” Meredith Jr	Clara Druen	Denise Turner
James Booth	Jake Valdez	Bobby Wells	Vicki Kloke-Smith		Anna Pepper	Charlotte Tyler
Coralyn Bugg	EDMONSON CO	Sherrie Wicker	Beryl Labruyere	Charles Nalevanko	LAUREL CO	MCCREARY CO
Armin Clark	James Alexander	FRANKLIN CO	James Smith	Barbara Noel-Hicks	Lillian Felts	Jean Blevins
Roberta Garfield	EKU	John Drake Jr	Charline Staples	Opal Parkerson	Faye Hubbard	Patricia Helton
Joseph Haynes	Leonard Burns	Pete Hoechner	Mildred Stribling	Yvonne Price	Joyce Wittenback	George Leforce

MEADE CO	Ima Milam
Paul Poole	PIKE CO
MENIFEE CO	Betty Abshire
Agatha Roach	Carolyn Allen
MERCER CO	Pearlie Branham
Emma Bradshaw	Mary Finley
Wilma Hatcher	Hank Mutter
MIDDLESBORO	Brenda Osborne
Dorothy Kraatz	Geraldine Osborne
MONROE CO	Mary Runyon
Janie Teeters	Robin Wright
MONTGOMERY CO	PULASKI CO
Marsha Smallwood	Luta Carter
MUHLENBERG CO	Larry Vanhoose
Rebecca Miller	ROCKCASTLE CO
Wilma Miller	Wayne Hambright
Carla Taylor	ROWAN CO
NELSON CO	Lemuel Berry Jr
Lynn Hamilton	Donna Everett
Joyce Janes	Ronald Fiel
Martha Proctor	Donal Hay
Constance Schickel	James Martin
OHIO CO	Josephine McCarty
Joe Davenport	RUSSELL CO
Edwina Sheffield	Kathy Popplewell
OLDHAM CO	SCOTT CO
Linda Florence	Roberta Osborne
Everett McMannis	Jacquelyn Roach
OWSLEY CO	Paul Turner
Dale Callahan	SHELBY CO
PENDLETON CO	Sophia Davis
Okla McKinney	James Morgan
PERRY CO	SIMPSON CO
Colin Cox	Thomas Moody
William Elsea	

SPENCER CO	Gary Steenbergen
Bertye Brown	WOLFE CO
TODD CO	Martha Banks
Lonetta Arms	WOODFORD CO
Tanya Ezell	Ann Galvin
William West	Carole Youngblood
WARREN CO	
Kenneth Barrett	
Edith Bessinger	
Farnsworth Bryant	
Donald Burton	
David Cole	
Shirley Decker	
Dero Downing	
Michael Holian	
Stephen House	
Carolyn Lee	
Elizabeth McGown	
Betty Pease	
Joel Philhours	
Doris Pruitt-Strain	
J Robertson	
Marvin Russell	
Dianne Stuart	
WASHINGTON CO	
Norman Darland	
Deanna Houser	
WAYNE CO	
Arvid Edwards	
WHITLEY CO	
Andy Dunn	
Diana Mitchell	
Judy Schmitt	
Stella Steely	

Kakuro Answers for Puzzles on Page 16

Puzzle 1

		3	1	8		7	9
	4	6	2	9	8	5	7
	1	2		6	7		
		9	8		9	1	
			7	9		2	9
	5	4	9	6	8	3	7
	9	1		8	9	5	

Puzzle 2

				5	1		
			1	4	2		
			2	8		1	8
	4	3	5	1	7	2	6
	2	1		9	8		
			8	6	9		
			9	7			

(Continued from Page 1 "Goodbye from Tim Abrams")

down, even more difficult. I've had some of the best barbeque of my life while visiting Monroe County and Owensboro, had way more state park buffets than anyone should ever have, and have eaten many, many potluck lunches and dinners prepared by some of the best cooks in the world. And I can't leave out the Tousey House Tavern in Boone County—yum.

Being the Executive Director of KRTA has given me the chance to meet with high-ranking government officials at both the state and national levels. Heck, I have even met a former Miss America. I'd venture to guess there may not be another man who has had the Miss America crown on his head.

I can't thank my predecessor enough. Dr. Bob Wagoner approached me about applying for this job many years before he retired, and everything he said then has proven true. He said you will never have a bad day at work; you will get to work for the best people the state has to offer, and the job will be as fulfilling as anything you have ever done. All true.

I don't know what's next beyond spending more time with my grandkids and family, but I hope to still be around KRTA. Only now I will be in the audience volunteering like all our members.

In the end, I can't thank you all enough for all you have done for me and KRTA. I do know that KRTA will continue to be strong because of the thousands of wonderful volunteers that make up KRTA and because of the wonderful staff in the KRTA office. Greg Roush's leadership, along with Emily Carey and Brenda Meredith, will ensure the success of KRTA in the future.

(Continued from Page 1 "Greg Roush")

lifelong relationships. Being able to continue advocating for retired teachers brings to me much joy and responsibility. Our retirees deserve to be able sleep at night knowing their pension and health insurance are in great shape. Mr. Abrams has taught me a lot over the last several years and due to his leadership and those before him, KRTA is one of the strongest associations in Kentucky.

I look forward to carrying the torch forward and am lucky to be surrounded by great leaders."

If you would like for your association to be included in *Around the State*, please submit your information to brenda.meredith@krta.org. Pictures should be accompanied by a description of the activity and names of people appearing in the pictures.

KENTUCKY RETIRED TEACHERS ASSN.

7800 LEADERS LANE
LOUISVILLE, KY 40291

502-231-5802

1-800-551-7979

info@krta.org (E-MAIL)

www.krta.org (WEB SITE)

OFFICE HOURS

MONDAY- THURSDAY 8:30 AM - 4:00 PM

FRIDAY 8:30 AM - 2:00 PM

KRTA OFFICERS

DR. RICK TATUM, PRESIDENT

ANN PORTER, PRESIDENT-ELECT

CHARLOTTE BENTON, VICE-PRESIDENT

STEVE GILLESPIE, PAST PRESIDENT

KRTA STAFF

TIM ABRAMS

EXECUTIVE DIRECTOR

GREG ROUSH

DEPUTY EXECUTIVE DIRECTOR

JAN ABRAMS

EVENTS COORDINATOR

EMILY CAREY

OFFICE MANAGER

KRTA NEWS

KRTA NEWS EXPRESS

BRENDA MEREDITH, EDITOR
brenda.meredith@krta.org



FOR YOUR INFORMATION

KRTA OFFICE

800-551-7979 ~ 502-231-5802
info@krta.org www.krta.org

KRTA LEGALINE

Rebecca Park 502-287-1005
kylawrm@gmail.com

KRTA FINANCE & INVESTMENT INFO

Hank Hensley 800-927-0030

KRTA DENTAL and VISION PLANS

Jason Weilage 502-500-9623
www.krtadentalandvision.com

HEARING INSTRUMENT PLAN

Heuser Hearing Institute
 502-584-3573 or www.thehearinginstitute.org

COMMONWEALTH CREDIT UNION

800-228-6420 / 502-564-4775 or www.ccu.ky.org

COMFORT KEEPERS

606-676-9888 or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE

888-343-0182 or www.homeinstead.com

HOME HELPERS HOME CARE

800-990-9750 or www.homehelpershomecare.com

NORTH AMERICAN LIFE PLANS

888-362-1214 or 502-553-7630

COLLETT TOURS & TRAVEL

800-581-8942

AAA MEMBERSHIP

Christie Talley 270-992-0176
talley.christie@ace.aaa.com

HEALTH INSURANCE

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

Express Scripts 877-866-5834

KYRx Coalition 855-218-5979

Renew Active for MEHP 844-518-5877

United Healthcare Hearing 866-445-2071

Corielle DNA Testing 888-219-4602

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

CVS Caremark 866-601-6934

KYRx Coalition 855-218-5979

Living Well Promise 866-681-6758 (CastLight)

Smart Shopper 866-832-2436

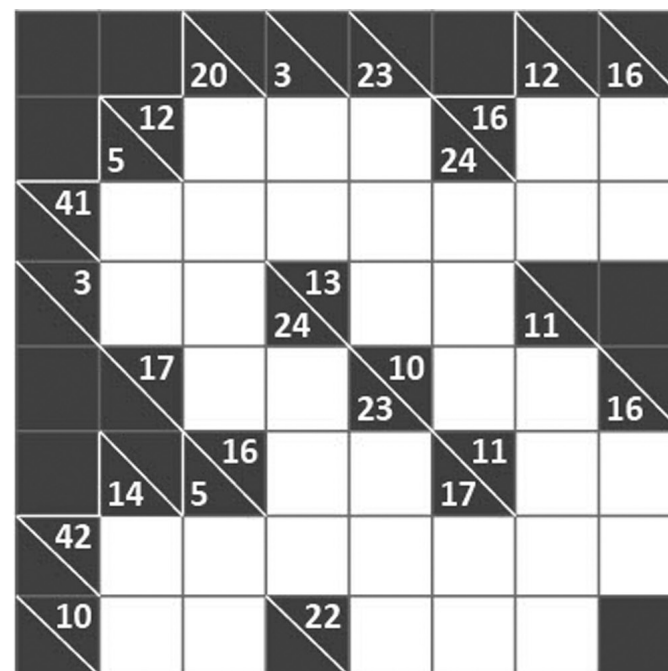
TEACHERS' RETIREMENT SYSTEM OF KY

800-618-1687 or www.tr.s.ky.gov

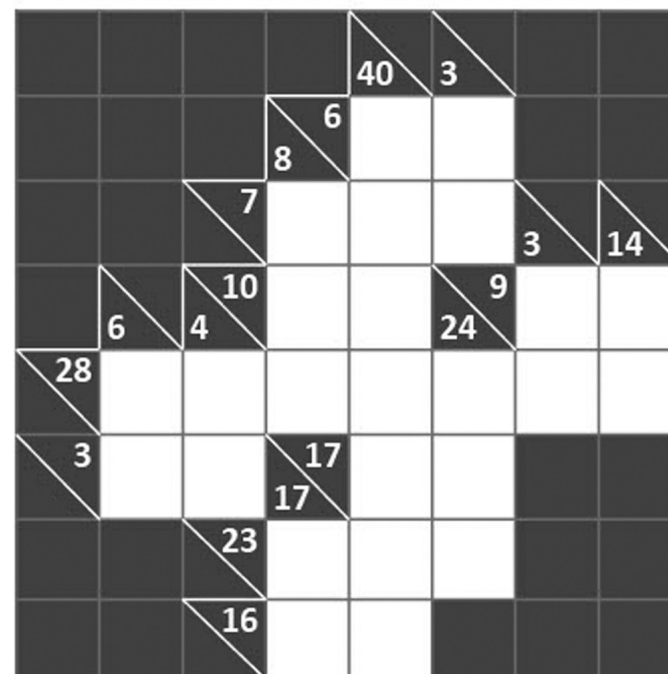
Quips, Quotes & Puzzles

Kakuro

Puzzle 1



Puzzle 2



If you are into sudokus, but looking for a change, kakuro puzzles may be just the thing. Although they have a similar look, the rules are quite a bit different. To solve these, you will need to add numbers together, which is great for a little extra mental exercise.

Kakuro Rules

Just like in sudoku, fill in the grid with the digits from 1 to 9. Each group of digits must add up to the number that is just to the left or above it. No group can repeat the same digit twice.

Although they are aligned vertically or horizontally, a group does not necessarily span the whole column or row. This means that although you may not repeat a digit within a group, you may repeat it within a column or row. There is no requirement to use all of the digits.

Answers appear on page 15.