



News

Serving Retired Teachers Since 1957

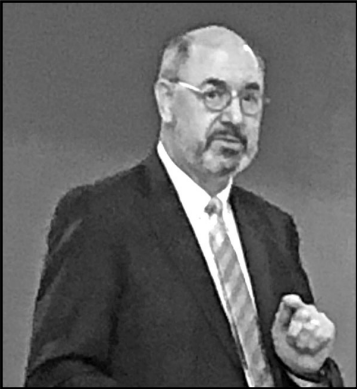


VOLUME LIX NUMBER

LOUISVILLE, KENTUCKY

MARCH 2025

Convention 2025 Guest Speakers



Gary L. Harbin
TRS Executive Secretary

Gary L. Harbin has served as the executive secretary of the Teachers' Retirement System of the State of Kentucky (TRS) since December 2000 and was chief deputy executive secretary from 1999 until assuming duties as executive secretary. Prior to coming to TRS in 1999, he was chief financial officer of two nationwide companies, and prior to that, a partner in a regional accounting firm for 20 years in Frankfort, Kentucky. While partner in the accounting firm, he was in charge of the audit of TRS and other public plans for 19 years, giving him more than 30 years of experience with public pension plans.

During his tenure as executive secretary of TRS, Mr. Harbin has been recognized for implementing significant advancements in the governance and operations of the retirement system.



Robbie Fletcher
Commissioner of Education

The Kentucky Board of Education named Robbie Fletcher, Ed.D., as commissioner of education on March 21, 2024. He began the role July 1, 2024, following approval from the Kentucky Senate.

Fletcher previously served as superintendent of Lawrence County Schools, where he expanded dual credit opportunities for high school students and bolstered career and technical education opportunities for the district. Lawrence County also was involved in the Kentucky

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NRRA
AARP's Educator Community

News
A QUARTERLY PUBLICATION
Kentucky Retired Teachers Association

7800 Leaders Lane
Louisville, Kentucky 40291

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DECEASED RETIRED TEACHERS

FOR YOUR INFORMATION

QUIPS, QUOTES & PUZZLES



PERSONALLY SPEAKING . . .

Executive Director's Message

I Look forward to Serving YOU

Excited, anxious, and somewhat overwhelmed are the first few thoughts that run through my mind as I take over as the Executive Director of KRTA. I have had the privilege of working with Tim Abrams for the last three years, so I have learned a lot, but still understand I have big shoes to fill.

Our retirees are very important to me and our association and making sure they are taken care of will always be my priority. As I embark upon my first year, I do not intend to make drastic changes. Thomas Bertram Lance stated in 1976, "If it's not broke, don't fix it". My goal is to continue efforts to ensure KRTA remains a strong, effective organization. I will be diligent in staying alert to progress and actively pursue initiatives as needed.

Membership is vital to our organization. Our association has close to 32,000 members and a local chapter in every county of Kentucky which is instrumental to our success as an organization. One of my top priorities this year is to



Greg Roush
Executive Director

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Newest Member of Our Office Staff



Alma Wooley

Alma Wooley was born and raised in a small coal mining community in Bishop, WV. She is the youngest of nine children and proud to say she is a coal miner's daughter.

She is a 1983 graduate of Marshall University, Huntington, WV with a B.A. in Education and a minor in Special Education. Alma received her Rank 1 (one) in Education from Georgetown College, Georgetown, KY; and went on to graduate from Liberty University, Lynchburg, VA with a Master of Arts in Market Place Chaplaincy.

Alma taught over thirty years in four public school systems at different times throughout her career in three different states: West Virginia, Virginia, and Kentucky. She taught Special Education (Multi-Handicapped), Second, Sixth, Seventh and Eighth grades. She retired from Jefferson County Public Schools in September 2014.

She is a twenty-eight-year veteran, retired, of the U. S. Army Reserve. She served during Operation Desert Storm, Operation Iraqi Freedom, and Operation Enduring Freedom. She retired from the Army Reserve in May 2011 with the rank of Lieutenant Colonel (LTC). Alma is also the Pastor of Christ Cathedral of Praise Worship Center, where she has been pastoring for the last 19 years.

Alma is the mother of three wonderful children and grandmother of ten grandchildren.

(Continued on Page 11)

PRESIDENT'S MESSAGE . . .

Leadership Through Service for Retired Teachers

"Let's Get a Round TUIT"



Dr. Rick Tatum

I have continued to visit with Local and District Retired Teacher groups since the date of our last KRTA Newsletter and have enjoyed observing first hand the hard work in which our RTAs are involved. All RTA groups are striving to accomplish the 4 Goals that I set for KRTA during 2024-25. Our local and state leadership are working hard to help you be successful.

Our membership is growing and it looks good for us to reach our goal for this year. Most of our RTA groups are involving more new retirees and are reaching out to those cash members who have failed to join for the current year. There have also been many new

and creative ways to increase membership that have been utilized by our Local and District RTAs.

We have had an increased involvement of our KRTA members in legislative issues this year that impact the well-being of retired and future teacher retirees. This all began with the involvement of retirees in the defeat of Amendment 2 in the November election. You spoke "Loud and Clear" that you did not want the Legislature using funds intended for public education to be used to support funding of private

education initiatives. Then the latest was the involvement of our retirees in the support of HR82—The Social Security Fairness Act. This act repealed the WEP/GPO legislation that affected retired teachers who were eligible to receive Social Security benefits from work performed outside of teaching and from their deceased spouse. The act was signed into law by President Biden on January 5, 2025. The Social Security Administration is now evaluating how to implement the act. We will share more information on this as we receive it.

I would also ask each of you to contact the new Senators and Representatives in your area to welcome them to the Legislature. We had 15 new Representatives elected and 4 new Senators. Let them know what the 5 Legislative priorities are for retired teachers.

I have also witnessed the involvement of many new retirees in the local and district RTA groups. This speaks to another of our goals for this year. We need to bring new people with new ideas into our RTA leadership teams. The sooner after they retire that you can involve them then the better chance you have of encouraging them to serve their retired teacher's organization.

It is also very evident that we are continuing to seek new ways that we can be involved in and serve our local communities. They need our support and leadership. We also need for you to share those ways that you are getting involved so that others can utilize some of those examples for their own local RTA.

I would like to encourage all of you to attend our 2025 KRTA CONVENTION on April 21 and 22 in Louisville. It will be a great opportunity to see your retired teacher friends, participate in a series of motivational sessions, enjoy some good food, and to have "fun."

I would also like to share some thoughts as we begin a new year. These were presented in Living Well magazine by Bob Mueller, Bishop of the United Catholic Church and

(Continued on Page 7)

CONVENTION 2025 . . .

APRIL 21-22

Holiday Inn

1325 S. Hurstbourne Pkwy. Louisville, KY 40222



HOTEL RESERVATIONS must be made by March 26. The cost is \$119 + 17.6% tax. This includes breakfast for two on Tuesday, April 22. Call 502-426-2600 and mention code **QHG**. If you are not staying at Holiday Inn, you may join us for breakfast on Tuesday, April 22, at the cost of \$15 per person to be paid with your conference registration. *Please be aware that if hotel reservations are made by a third*

party such as Expedia or Hotels.com, etc., breakfast will not be included with your reservation. Additionally, if you use a different discount code other than QHG, breakfast is not included. In both cases you can, however, include \$15 per person with your KRTA registration fee if you want breakfast.

CONVENTION REGISTRATION: Each member, guest, or spouse is required to pay the **\$37 registration fee**. Executive Council, Past Presidents, State Standing Committees and District Presidents do not pay the registration fee. The fee covers all activities including the Opening Night Dinner and Convention Luncheon. If you have been selected to attend as a delegate, your local president should register for you. The convention is open to all KRTA members.

My check in the amount of \$ _____ is enclosed for _____ attendees and _____ breakfast charges on Tuesday for those not staying at the Holiday Inn.

County Affiliation: _____

Name

Name

Name

Registrations must reach the KRTA office by April 2. Registration packets may be picked up in the KRTA registration area on April 21 or 22. Make checks payable to KRTA and mail this registration form with payment to:



KRTA
7800 Leaders Lane
Louisville, KY 40291-8343

I want to attend the Membership Workshop on Monday, April 21.

I want to attend the Health & Ins. Workshop on Monday, April 21.

PRE-CONVENTION ACTIVITIES

MONDAY, APRIL 21

Registration

8:30 a.m. - 6:00 p.m.

ASHFORD

District Presidents & Executive Council Meeting

10:00 a.m. - 12:00 p.m.

CHURCHILL

District Presidents & Executive Council Luncheon

12:00 a.m. - 1:00 p.m.

KEENELAND

Health & Insurance Workshop

1:00 p.m. - 2:00 p.m.

CARRIAGE

Membership Workshop

2:15 p.m. - 3:15 p.m.

CARRIAGE

N. O. Kimbler Committee

3:00 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

Opening Dinner

Doors open at 6:00 p.m.
Dinner begins at 6:15 p.m.

GRAND BALLROOM

CONVENTION SCHEDULE

TUESDAY, APRIL 22

Registration

8:00 a.m. - 11:00 a.m.

ASHFORD

Coffee

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

Noon - 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 number of delegates to the Delegate Assembly is based on the local's KRTA state membership.
- ✓ Registration badge will be required for admission to all convention activities.

NO PETS ALLOWED

Convention Activities

Opening Night Dinner

Recognition of Service Years

Standing Committee Reports

Election of 2025-2026 Officers

Luncheon

Membership & Unit Activities

Local & District Recognition

KRTA/AARP Grandparent Essay Contest Winner

14 Door Prizes Donated—One From Each District

Entertainment

KRTA Partner Exhibits

The Travel Grannies Are Traveling to KRTA Convention



We are excited to welcome the Travel Grannies as our afternoon speakers at the convention in April!

Ellen “Ellie” Hamby and Sandy Hazelip, affectionately known as the “Travel Grannies,” have captured the hearts of many with their adventurous spirit and zest for life. These two 81-year-old best friends from Texas embarked on an extraordinary journey around the world in 80 days, proving that age is just a number when it comes to exploring the globe.

Ellie Hamby, a documentary photographer, and Sandy Hazelip, a physician and lecturer, began

their epic adventure on January 11, 2023. Their first stop was the remote and icy continent of Antarctica, where they braved the notoriously rough Drake Passage to witness the breathtaking beauty of penguins, icebergs, and glaciers. This was just the beginning of their incredible journey, which took them to 18 countries across all seven continents.

The idea for their trip originated a few years before they turned 80. Sandy suggested to Ellie that they should travel around the world in 80 days to celebrate their milestone birthdays. Although their original plan was delayed by the COVID-19 pandemic, they were undeterred and set off on their adventure a year later.

Throughout their travels, the duo visited iconic destinations such as the beaches of Bali, the deserts of Egypt, and the bustling streets of Tokyo. They often wore matching T-shirts and shared their experiences on social media, amassing a devoted following on platforms like TikTok, Instagram, and Facebook.

Their journey was not just about sightseeing; it was also a tribute to their late husbands, Kelly and Don, who had inspired their love for travel and adventure. Ellie and Sandy’s story is a testament to the power of friendship and the belief that it’s never too late to pursue your dreams. Their infectious positivity and determination have inspired countless people around the world to embrace life’s adventures, no matter their age.

What do you find inspiring about their story?



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:

- 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.

(Continued from Page 1 “Robbie Fletcher”)

Innovative Learning Network (KY ILN) and Local Laboratories of Learning (L3) during his decade-long tenure as superintendent.

Fletcher brings nearly 30 years of education experience into the role of education commissioner. He has served as chair of the Appalachia Regional Advisory Committee, which was created by the U.S. Department of Education, and the Local Superintendents Advisory Council. He also participated in several statewide programs, councils and initiatives, including the Kentucky United We Learn Council, the Superintendents Advisory Council and the School Funding Task Force created by the Kentucky General Assembly.

Fletcher, who grew up in Martin County, earned a bachelor’s degree at Morehead State University and a master’s degree from the University of Kentucky. He returned to Morehead State, where he earned his doctorate degree and superintendent certification.

Fletcher started his career in 1996 as a math teacher in Williamstown Independent. He held teaching posts in Bourbon County and Martin County schools before transitioning into middle and high school principal roles in Martin County. He was named the Bourbon County Teacher of the Year in 1999, the WalMart Regional Teacher of the Year in Central Kentucky in 2000, and the Family, Career and Community Leaders of America Kentucky Principal of the Year in 2011.

Fletcher and his wife, Melissa, have three children.

(Continued from Page 1 “Gary Harbin ”)

In 2010, Mr. Harbin lead a coalition that developed a plan to prefund retiree health benefits through the “shared responsibility” of retired members, active teachers, employers and the state. The historic solution eliminated \$5 billion in future taxpayer responsibility for providing health insurance benefits for retired teachers. Mr. Harbin also has developed strategies for returning to work following

retirement in an actuarially sound manner, reorganized TRS’s Investment Committee to include nationally recognized investment experts, implemented a web-based trustee education program, established an internal audit program and established an information center to field member questions and an imaging system for member records. Mr. Harbin also oversaw the replacement of TRS’s legacy computer systems with a web-based system that incorporates the highest standards in customer service and operational efficiency. Most recently, Mr. Harbin also assisted in the development of a hybrid benefits tier for

new teachers that will provide them a secure retirement without relying on the state to pay any unfunded liability that may arise.

Mr. Harbin serves as president of the Public Sector Health Care Roundtable, headquartered in Washington, D.C. He is a member of the Board of Directors of the Know Your Rx Coalition and served as president of the National Council on Teacher Retirement.

Mr. Harbin is a 1972 graduate of the University of Kentucky, where he earned a bachelor of science degree in accounting. He was admitted to practice as a Certified Public Accountant in 1975.



INSIDE SCOOP

N. O. Kimbler Memorial Scholarship

N.O. Kimbler was born in Greenup County, Kentucky. He started teaching in 1912 in a two-room country school and became State President of KEA in 1938. He saw the great need for Kentucky teachers to be rewarded in their retirement years for the meager salaries they received and devoted his life to bringing the Kentucky Teachers' Retirement System to fruition.

His experience included five years of teaching in Alabama, two years of service in WWI, two years as a high school principal in Henderson County, and eighteen years as Superintendent of Henderson County Schools. He helped draft the state's first Teacher Retirement Act of 1938 for which no funds were provided until 1940. He was hired as Executive Secretary of KTRS in 1940 and worked tirelessly to improve the system until his retirement in 1957.

The N.O. Kimbler Memorial Scholarship Fund was established by a group of retired educators in Western Kentucky. In 1982 KRTA became responsible for managing the fund. A committee of five KRTA members is responsible for overseeing and administering the fund.

One scholarship in the amount of \$1650 is awarded to one recipient at each of the public Community and Technical Colleges in Kentucky. This is to help pay for expenses incurred towards becoming an educator. Each college determines the recipient.

Your generosity will help increase the principal of the fund so that these scholarships may be increased as college expenses increase. Your gift will be an expression of your belief in the value of education and in the importance of strengthening and perpetuating the quality of our profession.

In addition to the interest earned on the investments of the N. O. Kimbler Memorial Scholarship Fund, the Kentucky Retired Teachers Association contributes annual earnings from the Association's investments along with contributions toward paying the cost of the funding of the N. O. Kimbler Scholarship.

We recently received this letter of gratitude from Southcentral Kentucky Community & Technical College:

Thank you for your continued generosity and support of SKYCTC and our mission to empower students through education. Enclosed, you will find a detailed report

highlighting your scholarship recipient(s) for this academic year. Thanks to your kindness, they are pursuing their academic and career aspirations, which will ultimately strengthen their families, communities, and beyond.

In addition to the report, we have included thank you notes from the recipient(s), which I hope you will find both meaningful and inspiring. These messages are a testament to how your support directly influences lives and helps make dreams a reality.

We remain deeply grateful for your commitment to making a difference through education. If you have any questions about the report or wish to discuss the continued impact of your scholarship, please do not hesitate to reach out to me directly at 270-535-1504 or heather.rogers@kctcs.edu.

On behalf of everyone at SKYCTC and the students whose lives you've touched, thank you for your incredible generosity. Together, we are building a brighter, more hopeful future.

With sincere gratitude,

Heather Rogers

Foundation Executive Director

N. O. Kimbler Scholarship 2024-25 Recipients

<u>Technical College</u>	<u>Name</u>
Ashland.....	Zachary Muse (East Carter H.S.)
Big Sandy.....	Cody Cantrell
Bluegrass.....	Jazmin Luttrell (Bryan Station H.S.)
Elizabethtown.....	Tanya Borden (Greenwood H.S.)
Gateway.....	Danny Otten (Conner High School)
Hazard.....	No Applicant
Henderson.....	Anna Kidd (Henderson County H.S.)
Hopkinsville.....	Whitney Boshell (Trigg County H.S.)
Jefferson.....	Susana Hatch (GED)
Madisonville.....	Kyla Plowman (Webster County H.S.)
Maysville.....	Charity Dow (Mason County High School)
Owensboro.....	Ellaina Smiley (McLean County H.S.)
Somerset.....	Jackson Simes (Lincoln County H.S.)
Southcentral.....	Emery Roof (Edmonson County H.S.)
Southeast.....	Raygen Golden (Barbourville Ind.)
West Kentucky.....	No Applicant

WEP/GPO The Social Security Fairness Act

We are extremely excited about the passing of HR 82-The Social Security Fairness Act. This is a historical time for Kentucky teachers and will financially help many who have been so unfairly penalized in the past. We are still waiting for guidance from the Social Security Office on the next steps for our Kentucky teachers. As of now, we recommend any teacher who worked in a separate job that required them to pay Social Security, set up an account at www.ssa.gov. This will only help speed up the process when Social Security does start moving forward with back pay and increased monthly payments. If you think you may qualify for survivor or spouse benefits, we recommend you make an appointment at your local Social Security Office. Below is a current statement on the SSA website, which we are checking daily. Once we receive more information, we will communicate with you immediately.

The Social Security Fairness Act, HR 82, concerning the Windfall Elimination Provision and Government Pension Offset, was signed into law on January 5, 2025. Upon implementation, the Social Security Fairness Act eliminates the reduction of Social Security benefits while entitled to public pensions from work not covered by Social Security. The Social Security Administration is evaluating how to implement the Act. We will provide more information as soon as available.

Turning 65 in 2025?

What to know and the best way to pay your Medicare Part B

The Teachers' Retirement System of Kentucky (TRS) is hosting webinars geared toward retirees who are approaching Medicare eligibility. Let TRS help with a presentation on the features and benefits of the TRS Medicare Eligible Health Plan (MEHP) and a walkthrough of the enrollment process.

The webinars, which can be viewed on your computer, are Feb. 5, March 5, April 2, May 7, June 4, July 2, Aug. 6, Sept. 3, Oct. 1, Nov. 5 and Dec. 3. To register, which is required, visit <https://trs.ky.gov/active-members/seminars-workshops#65> and clicking the link for the desired webinar date. A video of the recorded presentation is also available at <https://trs.ky.gov/retiredmembers/turning-65>.

Also, if you will be transitioning to TRS's Medicare Eligible Health Plan (MEHP) from the Kentucky Employees' Health Plan (KEHP), remember to spend all your remaining Castlight rewards before your KEHP coverage terminates. Similarly, if you have a Consumer Driven Health Plan (CDHP), remember to use any remaining Health Reimbursement Account (HRA) funds before moving to the MEHP. Neither reward will be available once MEHP coverage start

Upon becoming eligible for Medicare and enrolling in the Teachers Retirement System Medicare Eligible Health Plan (MEHP) through UnitedHealthcare and Express Scripts, you must pay the Part B monthly premium to Medicare. The 2025 monthly Part B premium is \$185.

If you get Social Security or Railroad Retirement Board (RRB) benefits, your Part B premium will be deducted from that monthly benefit payment. If you don't get these benefit payments, you'll get a bill for your part B premium, typically billed quarterly (every 3 months).

Medicare Easy Pay is a safe and reliable way to make sure your premiums are paid. Medicare Easy Pay is a free service that automatically deducts your Part B premium from your savings or checking account each month. This allows you to pay monthly instead of having to pay a quarterly premium bill that totals three months of premiums. To enroll in Medicare Easy Pay, visit [Medicare.gov/medicare-easy-pay](https://www.medicare.gov/medicare-easy-pay), or call 1-800-MEDICARE.

If at any time while enrolled in the MEHP, your Medicare coverage lapses due to non-payment or any other reason, you will be terminated from the MEHP and you will be responsible for the actual cost of any claims.

Return-to-Work Health Insurance Reminder

If you are retired and considering reemployment in any capacity, it is important to contact TRS to discuss the consequences of reemployment on your TRS health insurance.

Retirees and/or their spouses who return to work in a position that offers health insurance must drop health insurance coverage through TRS regardless of which TRS plan the person is participating. When possible, confirm with your employer that they have submitted your coverage effective date to TRS.

Then, prior to losing eligibility for the active employment insurance, you must contact the TRS Insurance Department if you wish to reenroll in TRS coverage. You must submit a new TRS insurance application and provide the required documentation from your employer indicating the coverage termination date to reenroll in TRS coverage. If you wait until your active employment coverage is already terminated, you could have a gap in coverage.

Certain benefits provided by law through TRS have deadlines that are the

responsibility of the member, retiree or beneficiary to meet. Members and retirees should be aware of deadlines. Many of the deadlines are dependent on life events, like a change in marital status, death or birth of a child. Deadlines are communicated through several means, including newsletters, correspondence, informational fliers, summary plan descriptions (<https://trs.ky.gov/administration/plan-information-and-law-book/>), administrative regulations and law.



Dora Moore, TRS, and Debby Murrell,
Past KRTA Membership Chair

For retirees, you normally have 30 days from the life event to enroll in or terminate health insurance and or to add a new spouse. Retirees have 60 days from the qualifying event to change a retirement option and or change a beneficiary. Retirees changing their direct deposit or tax withholding must have the proper form submitted to TRS by the 10th of the month in which the change is effective.

Dora Moore

Senior Benefits Counselor

Teachers Retirement System of Kentucky

Utility Scams Heat Up During Colder Months

Watchdog Alerts

AARP Fraud Watch Network

With temperatures dropping in many states, scammers are turning up the heat on their deceptive tactics.

While utility scams happen year-round, criminals are especially active when customers rely on these services to stay safe and warm during colder months.

Anyone who pays a utility bill can be a target, so here are some things to look for.

How It Works

- You receive an unexpected visit, call, text, or email from someone claiming to be your power or water company.
- They might offer a free energy audit or help signing up for government programs to reduce energy bills.
- Or they could threaten to cut off service unless you pay an overdue bill or maintenance cost immediately.
- They may even claim you've overpaid and ask for your bank or credit card information to issue a "refund."

What You Should Know

- Utility impostors aim to convince you to make a payment to them or supply personal or financial data that they can use to steal or sell your identity. They may open new accounts and run up charges in your name.
- Legitimate utility companies don't request personal information by email or phone and provide advance warning before disconnecting services.
- If anyone ever tells you to pay a bill by purchasing gift cards and

(Continued on Page 11)

(Continued from Page 2 “Greg Roush”)

focus on increasing our membership and look for ways to be more technologically savvy in our efforts. Technology can be intimidating, and I am having to learn more and more every day. However, our new retirees are spending their entire careers using technology and they are proficient in doing so. I want us to make becoming a member easier and quicker to help appeal to those new retirees. Ensuring they know and understand who we are and what we do is vital to our continued growth and success!

Our Legislative Priorities have been consistent the past several years. We are thankful the General Assembly continues to fully fund our pension and have done so for at least ten years. This is also true for the Health Insurance Funds as well. We will continue to focus on our past priorities and always keep a positive relationship between our Legislative Committee and Legislators. I don't see any changes in this area being needed and with WEP/GPO being repealed, we can allow more of a focus on the state policies.

As a high school principal, I made a commitment to always make decisions based on what was best for students. That framework of thinking never failed me. I continue to have the same focal point for KRTA. Every decision I make will be based on what is best for our retirees. You can hold me to that, and I look forward to serving you for many years!

(Continued from Page 2 President's Message)

Chaplain for Hosparus Health, Inc. for over 31 years.

When You Are Looking For Peace Of Mind:

- 1. Recognizing old habits.** I used to make negative, cynical comments about things. Now I try to make positive, grateful remarks
- 2. Recalling memories of courage.** When I lack confidence or feel overwhelmed in a situation, I recall times when I exhibited courage. I remember personal success stories.
- 3. Volunteering.** Volunteering can take you outside of yourself. Each time you do, you will receive far more than you give.
- 4. Getting involved with a cause.** Many of you have done this in 2024 as you got involved in Retired Teacher legislative causes. Think of how much benefit both you and retired teachers would receive if you became more involved in a local or district RTA.
- 5. Using humor.** Always look for the humorous side of life.

Thank you for all you do for retired teachers in Kentucky and I look forward to connecting with each of you at our KRTA Convention in April.

**KENTUCKY RETIRED TEACHERS ASSOCIATION
STATEMENT OF REVENUE, EXPENSES AND OTHER CHANGES IN
NET ASSETS - MODIFIED CASH BASIS
Years Ended June 30, 2023 and 2024**

REVENUES	2023	2024
Membership dues	\$616,524	\$615,363
Investment earnings	265,042	\$274,623
Other Income	48,837	\$25,772
TOTAL REVENUE	\$930,403	\$915,758

EXPENSES	Amount	
Salaries	\$195,203	\$195,861
Annual Convention	37,003	\$41,598
Committee Expenses	48,405	\$54,370
Contract Printing	1,043	\$1,706
Depreciation	8,405	\$6,164
District Expenses	10,200	\$10,612
District Managers Meeting	15,753	\$16,880
Donations (N.O. Kimbler Scholarships)	8,300	\$0
Employee Benefits	20,766	\$22,350
Fall Workshops	14,642	\$13,682
Insurance	7,848	\$8,456
General Election Mailing	0	0
Marketing Services & Newspaper	120,737	\$107,422
Legal Hotline Services	20,004	\$20,004
Maintenance	32,205	\$30,187
Materials and Supplies	10,216	\$10,674
Membership Recruitment	15,306	\$23,896
Payroll Taxes	15,324	\$15,348
Postage	7,797	\$8,140
Professional Fees (Auditing Services)	21,705	\$22,635
Retiree Recognition Reimbursement	3,746	\$3,045
Taxes and Licenses	4,581	\$4,592
Telephone	5,249	\$5,427
Travel	57,499	\$61,598
Utilities	4,516	\$4,629
TOTAL EXPENSES	\$686,453	\$689,276

Increase in Net Assets	243,950	226,482
Net Assets - Beginning of Year	\$1,830,002	\$2,046,952
Net Assets - End of Year	\$2,046,952	\$2,273,434

Tim Blaws

11/11/2024

Stay Informed—Receive Text Alerts From KRTA

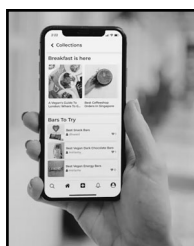
Text alerts will keep you informed—real time—on any legislative progress and action needed as it relates to our legislative priorities.

If you are already signed up to receive text alerts from KRTA, there is NOTHING you need to do. *If you are not signed up and would like to receive text alerts* from KRTA, just follow these four easy steps to sign up:

1. Open your texting application just as you would normally do to send a text message.
2. In the “To” field, enter 1-833-526-4752
3. In the “Message” field, enter KYPENSION
4. Hit Send

That's it! You'll receive a confirmation text, and you are ready to receive our messages. Please note that message and data rates on your mobile phone plan may apply.

If you would like to opt out of receiving our texts, just send a text to 833-526-4752 with the message STOP.



AROUND THE STATE . . .

Bath County RTA

President, Tate Adams, and member, Kathy Adams, of the Bath County Retired Teachers Association present a check to Principal, Tracy Vice, of Owingsville Elementary School for 400 dollars and five bags of school supplies for the backpack program at the Bath County Youth Service Center.



Big Sandy RTA



Big Sandy RTA met December 12, 2024, for their annual meeting. There was good turnout and it was a very informative meeting.

Carroll County RTA

Carroll County Retired Teachers met at Camp Kysoc Lodge for their annual Fall Reunion. Soup, appetizers, and desserts added to the enjoyment of catching up with former colleagues and friends.



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 presentation on 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.

Margaret Sims, Chair
KRTA Health and Insurance

Henderson County RTA

December 6, 2024, Henderson County Retired Teachers met and celebrated the successful local and state campaign to vote down Amendment 2 with billboards, yard signs, and letters to the editor in the local newspapers. A retired teacher representative debated on the local radio station. They made a large donation to the local food pantry of goods and cash using matching grant from KRTA. We shared a cookie and candy exchange, wore Christmas sweaters, and everyone was gifted a bejeweled spider ornament by Vice-President Barbara Barr and her granddaughter. Barbara shared the Ukranian folktale of the spider who wove gold and silver for the poor mother and children who had nothing for Christmas.



Johnson County RTA



Johnson County Judge Executive Mark McKenzie (right) signing Retired Teachers Week Proclamation



Paintsville Mayor and Retired Teacher Bill Mike Runyon (right) signing Retired Teachers Week Proclamation

Big Sandy's and Johnson County's Retired Teachers President, Tom Salyer, is on the left in both pictures. As retired teachers in Johnson County and the city of Paintsville, we are very thankful for the support of our elected officials

Kenton County RTA

The Kenton Co. Retired Teachers met on October 8 at Summit Hills Country Club with 62 members present. Our speaker was Dr. Paul Tenkotte, History Professor at NKU, who gave an interesting and informative PowerPoint presentation on *Reviving Lost Voices—Women of the Civil War in Northern Kentucky and Cincinnati*.



KCRTA hosted 70 members and guests at their December 10 luncheon meeting at Summit Hills Country Club. It was a Holiday Harmony Showcase with the 30 member Woodland Middle School Eighth Grade Chorus (pictured) who got everyone in the Holiday spirit. Retired teacher/musicians,

(Continued on Page 9)

(Continued from Page 10 "Kenton Co. RTA")

Doug and Diana Webb added to the festivities with a Christmas carol sing-along. Talented young violinist and cellist sisters, Carmen and Carmilla DeAtley-Rosalis also entertained.



Madison County RTA

Madison County had a meeting on October 9, 2024. Debby Murrell was guest speaker. She is pictured with the officers Susan Taylor, Janis Barton, Judy Baugh, Diane Gibson, Patty Bailey, Steve Gillespie



Monroe County RTA

The Monroe County Retired Teachers met October 24, 2024, at the Monroe County Court House. A proclamation was signed by Reena Crow (per County Judge Executive Mitchell Page) declaring October 20-26, 2024, as Retired Teacher Appreciation Week.



Nelson County RTA

Donations To the Community During The Holiday Season

In the first picture, NCRTA donates non-perishable food and a monetary donation to St. Vincent de Paul Bread for Life Community Food Pantry.



Susan Santa Cruz-Rogers, presents a check to Megan Camargo, Bread For Life Manager.

Next, school supplies and a check were presented to Catherine Jean-Baptiste, Bardstown Elementary School's Family Resource Center Coordinator. NCRTA officers Kim Whitley, Amy Gjerstad, Susan Santa Cruz-Rogers, Merrylyen Sparks and Mikki Rogers were on hand to help with the donations.



Lastly, over 60 pairs of shoes were presented to Bloomfield Elementary and Bloomfield Middle School's Family Resource Center Coordinator, Stacey Cornish. The shoes were donated by NCRTA members and Bardstown Baptist Church.



Paducah McCracken RTA

Vote NO on Constitutional Amendment 2 was the message Tom Shelton of Protect Our Schools discussed with Paducah McCracken County Retired Teachers Association Thursday, October 24 at The Hub. Ann Rushing honored RTA deceased members for 23-24. Marshall Ward, co-chair of KRTA Legislative Committee spoke about legislative concerns.



Tom Shelton

Paducah McCracken County RTA welcomed PTHS Concordia to entertain them at noon on December 12, 2024, at First Christian Church. Kathy Mayne led the pledge, and Donna Hawkins presented the devotional and blessing. Charlotte Benton, president, introduced the guest speaker, KRTA President, Rick Tatum. Ricky Turner led members in Christmas carols and door prizes were distributed.



Dr. Rick Tatum
KRTA President

Pendleton County RTA

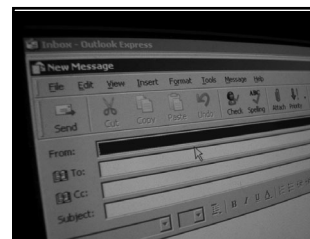


Pictured from left to right: Phyllis Kelsch, Becky Chiles, Karen Crozier, Pam Mains, Shirley Merrill, Karen Delaney, Non Member, Ruth Proeschel, Non Member, Judy Combs (pianist)

The Pendleton County Retired Teachers met on December 20, 2025. Part of the program was the singing group called *Sisters In Harmony*. Many of the PCRTA are members of this group who travel to sing at Kincaid Regional Theatre, nursing homes, organizations and churches. Their joyful singing enhanced the Christmas spirit to those in attendance. The retired teachers project for December was bringing in men's and women's underwear and socks for a nursing home in the county.

If you would like for your association to be included in the next *Around the State*, please submit your information to brenda.meredith@krtas.org by **June 20, 2025**.

Pictures should be accompanied by a description of the activity and names of people appearing in the pictures.



Keep your email address and phone number current at the KRTA office.

Call 502-231-5802 or email KRTA.org with the correct information.

Deceased Retired Teachers

SEPTEMBER, OCTOBER, NOVEMBER, DECEMBER 2024

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

ALLEN CO	Barbara Culbert	James Casey	Donna Jones	Lana Baumgardner	Vivian Simmons	Patricia Davis
Danny Roark	Marjorie Grady	Joseph Clark	GRAVES CO	Joyce Bosco	Marcella Smith	Gladys Olivers
Charles Wooten	Jerome Hainsworth	Eva Dunn	Sherron Cunningham	Marilyn Boyd	John Smith	LESLIE CO
ANDERSON CO	Virgil Harris	Gloria Durham	Dorothy Shulz	Vickie Bramer	James Stite	Martha Baker
Charles McGuire	Frank Julian	Charles Fleming	GRAYSON CO	Barbara Braun	Todd Stoke	Edna Pace
BARREN CO	Michael Lanier	Ilga Flesher	Michael Mayhew	William Burden	Bette Strange	LETCHER CO
James Bailey	CAMPBELL CO	Charles Fugitt	Evelyn Pryor	Kimberly Carden	Candace Thornton-Biddle	Don Amburgey
Donna Elmore	John Alexander	Vivian Gillispie	GREENUP CO	Linda Carden	Joseph Villanova	Truman Halcomb
BATH CO	James Bradbury	Patricia Harlan	Sarah Gilliam	Jose Casado	Ernest Wallshield Jr.	Jack Hammock
Thomas Anderson	Michael Crouch	Annie Lee	Sharon Olson	Thomas Cheaney	Catherine Welle	LEWIS CO
BELL CO	Lois Foutch	Peggy Moore	Alice Smith	Lois Collins	Letha Whitworth	Thomas Russell
Diane Henn	Mary Heiert	Connie Murphy	HANCOCK CO	Joyce Croft	Joseph Wilson	Harry Stafford Jr.
Ronald Jones	Sandra Huber	Norma Robinson	Margaret Lawhorn	Sharon Crosby	Willie Woods	LINCOLN CO
Glen Peace	Grant Randall	Raymond Ross Jr	HARDIN CO	Clara Dixon	Fonrose Wortham Jr.	Charles Durham
Elizabeth Wilder	Roberta Rush	Barbara Shelton	Gayla Barnard	Caroline Embry	JESSAMINE CO	Lillian Shelton
BOONE CO	Theodore Scheall	Donald Sowders	Ruth Bunch	Carrie Evans	Virginia Denham	Martha Whiles
Joanne Aulick	John Serra	Ruth Straus	Royce Bunch	Jacquelyn Frost	Mary Lockridge	LIVINGSTON CO
Martha Duggins	CARROLL CO	Nancy Sutton	Betty Holeman	Louis Giancola	JOHNSON CO	Jerry Bebout
Bruce Hart	Anthony England	Irmgard Wuerth	Sheryl Luken	Gary Gibson	Beverly Blackburn	Carolyn Evans
Barbara Ransler	CARTER CO	FLEMING CO	Margie Martinez	Julie Hardin	Robert Daniels	LOGAN CO
Leitha Rudolph	Gary Erwin	Donna Call	HARLAN CO	Jean Hemesath	Beatrice Osborne	Sarah Riley
Barbara Sanders	CASEY CO	Daryl Grannis	Julia Cain	Earl Henderson	Linda Wilson	MADISON CO
Deborah Stidham	Donald Coffman	Helen Johnson	Owen Cullivan	Wanda Higgs	KENTON CO	Roy Acker
BOYD CO	Sue Goode	Larry Johnson	George Pope Jr.	Louis Hilkey	Janet Bresser	Mary Ballou
James Anglin	CHRISTIAN CO	Martha Prewitt	John Staley Jr.	Barbara Howard	Margaret Butler	M Baugh
Beverly Carr	Barbara Kirkham	Helen Thomas	HARRISON CO	Jacqueline John	Earl Eads	Ronald Dean
Stephen Gilmore	Harold Vincent	FLOYD CO	Michael Freels	Eugene Johnson	Pamela Freihofer	Anne Ginter
Norma Meek	CLARK CO	James Dingus	Robert Ogden	Clifford Jones	James French	Pauline Hart
Verna Sharp	Robert Anderson	Delphia Hicks	HART CO	Katherine Jungbert	Hazel Moseley	Esther Leung
Linda Tilton	Janet Mays	John Sword	Linda Fox	Lowell King	Mary Philippe	Daniel Lichty
BOYLE CO	Inez Osborne	FRANKLIN CO	Judith Napper	Linda Kraft	KNOTT CO	Margaret McCarthy
Marjorie Burchett	Carolyn Taylor	George Brown	HENDERSON CO	Horace Krizan	Juanita Combs	Edward Pullins
Ferne Martin	CLINTON CO	Marcellus Coltharp	Patricia Drury	Thanh Le	Kandi Slone	Ermal Roberts
BRACKEN CO	Penny Russell	Mattie Davis	Carol Oakley	Mary Madden	KNOX CO	Samira Tuel
Mack Wallace	CUMBERLAND	Lorenzo Eads	Roy Pullam	Jane Maxey	A Senters Jr.	MARSHALL CO
Wilma Wallace	Kathy Flowers	Susan Edwards	HENRY CO	Frederick McGinnis III	LARUE CO	Boyce East
BREATHITT CO	DAVISS CO	Faun Fishback	John Gorrell	Elsie McGuire	Mary Allen	Catherine Martin
Shirley Stamper	Betty Armstrong	Richard Fisher II	Brenda Loouden	James McWhorter	LAUREL CO	Beverly Solomon
Buford Williams	Paul Clark	Preston Lewis III	Zelm Winchester	James Mitchell	Glenn Baker	Susie Vasseur
BRECKINRIDGE CO	Gary Dugger	Tezeta Lynes	HOPKINS CO	Michael Montgomery	Sylvia Baker	MARTIN CO
Kenneth Barger	Gerald Fulkerson	Jean Neal	William Castile	Sylvester Nitzken	Betty Blunski	Wilbur Goble
Linda Blaine	Harvey Marksberry Jr.	George Parsons	Joseph Kluepfel	Marcia Ogrady-Hageman	Charles Gross	MCCRACKEN CO
BULLITT CO	Donald Nall	Janice Routledge	Donna Travis	Joe Page	Ruby Hibbard	Wava Grandon
Bobby Cassity	Wilfred Pagan Jr.	H Snodgrass	Robert Winstead	Rizal Parel	Paul Huston	Shirley Henderson
Barry Lambert	Jane Pantle	Robert Young	JACKSON CO	Mary Pieper	Terry Moshier	Delphine Lamar
Harold Lowry	EKU	FULTON CO	Don Collett	Jacque Planck	Jean Stark	Martha Loveless
Beulah Rogers	Kathlyn McGlown	Roy Logan	Deanna Morris	James Pounds	Mallie Taylor	Janet Shelton
CALDWELL CO	FAYETTE CO	Billy Milner	JEFFERSON CO	Jacqueline Pumphrey	LAWRENCE CO	Esther Thompson
Jeri Hooks	Karen Bertram	William Ray	Mary Balz	Pamela Reid	Linda Sperger	Douglas Vanfleet
Michael Johnson	Claude Blanton	GALLATIN CO	Janice Barthle	June Rice	LEE CO	Donald Wells
CALLOWAY CO	James Burnham	Penny Smith	Elizabeth Barton	Jerry Riley	Dottie Combs	
Susan Brown	Ann Caldwell	GRANT CO	Charles Basham	Kevin Salyer	Frank Cornett	(Continued on Page 11)

(Continued from Page 10)

Sherry Wolfe
MCCREARY CO
 Eddie Brown
MCLEAN CO
 Carol Heppler
 William Scott
MEADE CO
 Sandra Helton
 Ronald Naser
MENIFEE CO
 Wendell Back
MERCER CO
 Rhonda Horn
 Jack Robertson
METCALFE CO
 Howard Fallis Jr.
 Cecellia Hurt
MONROE CO
 Joe Cornwell
 Kathy Grace
MONTGOMERY CO
 Reynolds Crain
 Janet Koch
MORGAN CO
 John Kokas
 Mary Smith
MUHLENBURG CO
 Nancy Hazzard
 Margaret Pendley
 Rondal Woodall
NELSON CO
 Elizabeth Burr
 Mary Zabenco
OHIO CO
 Donnie Hoskins
OLDHAM CO
 Trent Davis
 Mary Hearn
 Bethelia Kauffman
OWEN CO
 Phyllis Webster
OWSLEY CO
 James Green
PENDLETON CO
 Mary Reder
PERRY CO
 Zella Combs
 John Farler
 Walter Prater
 Jessie Quillen
PIKE CO
 Lorraine Clevinger
 Katie Coleman
 Mary Combs
 Billy Edmonds
 Willie Murphy
 Danny Patierno
 Raleigh Wright
PULASKI CO

Marlene Chaney
 Betty Garner
 Charles Harper
 Lois Hatfield
 Glenna Jackson
 Bobby Lawson
 Henrietta Scott
 Janice Smith
 Verne Wright
ROWAN CO
 Lois Carter
 Richard Daniel
 Lester Evans
 Richard Green
 Mary Howard
 Travis Lockhart
RUSSELL CO
 Beverly Eastham
 Irene Pyles
SCOTT CO
 Stewart Hardy Jr.
 Suellen Maynard
 Deborah Vantreese
 Sharon Winstead
SHELBY CO
 Judy Bohannon
 Deborah Burdette
 Edith Greschel
 John Haynes
 Hattie Hysinger
SIMPSON CO
 Dennis Free
 Terry Hale
TAYLOR CO
 Jerry Parker
 Wilma Wise
TODD CO
 Virginia Howard
TRIGG CO
 Lynne Hensley
TRIMBLE CO
 William Higgins
UNION CO
 Gayle McLeod
WARREN CO
 Verna Abston
 Peggy Barnum
 James Garner
 Patricia Guthrie
 Bobby Houk
 Jimmy Johnson
 Edna Laman
 James Lyon
 Darl Peterie
 Dennis Priddy
 Robert Rascoe
 Patricia Robertson
 Virginia Schneider
 Jane Smith
 Beverly Veenker

James Worthington
WASHINGTON CO
 John Stephenson
WAYNE CO
 Betty Casada
WHITLEY CO
 Joyce Barton
 Virginia Bryant
 John Clifton
 Helen Crabtree
 Anna Creech
 Mary Decker
 Vickie Killion
 Edward Mahan
 Elvin Patrick
 Lee Sears
WOODFORD CO
 Steven Bush
 Alixe Roberts



(Continued from "Scams" on Page 6)

sharing the numbers off the back, or to go to a bitcoin ATM to send payment that way, it is a scam.

What You Should Do

- It is a sad state of affairs to say not to answer your door when someone unexpectedly knocks and not to trust email messages, text messages, or phone calls, but this is the world we are in.
- If a message by any channel immediately puts you into a heightened emotional state — say, fear or panic — let that be your sign to disengage.
- Contact your utility company at a number you know to be correct from a paper bill (or log in to their website or app if that's an option). Don't do a web search; the results often contain ads bought by criminals to direct customer service calls to them.
- If you or a loved one has experienced a utility scam, report it to your actual utility company and to law enforcement. You can also share the information with the Federal Trade Commission online or by calling 877-382-4357.

Knowledge gives you power over scams. AARP Fraud Watch Network™ equips you with reliable, up-to-date insights and connects you to our free fraud helpline so you can better protect yourself and loved ones. We also advocate at the state, federal and local levels to enact policy changes that protect consumers and enforce laws.

Kathy Stokes
AARP Fraud Watch Network



(Continued from Page 2
 "Alma Wooley")

She is an ardent volunteer and has been a volunteer with AARP KY for 9 years, on the Board of the AmeriCorps Senior Advisory Board for five years, presently sits on the Board of Central Louisville Community Ministries, a Faith-Lead with the Louisville Community of Care Project and Commander of NABVETS Chapter 125. She also helps with other ministries throughout the city. She now looks forward to serving Kentucky's retired teachers.

We are excited to welcome Alma to our KRTA family!

KRTA STAFF

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 EXECUTIVE DIRECTOR

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 OPERATIONS MANAGER

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OFFICE HOURS
 MONDAY- THURSDAY 8:30 AM - 4:00 PM
 FRIDAY 8:30 AM - 2:00 PM

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 ANN PORTER, PRESIDENT-ELECT
 CHARLOTTE BENTON, VICE-PRESIDENT
 STEVE GILLESPIE, PAST PRESIDENT

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kylawrm@gmail.com

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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.ccuky.org

COMFORT KEEPERS

606-676-9888 or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE

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HOME HELPERS HOME CARE

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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.trr.ky.gov

Quips, Quotes & Puzzles

Innovative Units of Measure

1. Ratio of an igloo's circumference to its diameter = Eskimo Pi
2. Two thousand pounds of Chinese Soup = Won ton
3. One millionth of a mouthwash = 1 microscope
4. Time between slipping on a peel and smacking the pavement = 1 bananosecond
5. Weight an evangelist carries with God = 1 billigram
6. Time it takes to sail 220 yards at 1 nautical mile per hour = Knotfurlong
7. Three hundred sixty five and one-fourth days of drinking low-calorie beer = 1 Lite year
8. Sixteen and a half feet in the Twilight Zone = 1 Rod Serling
9. Half a large intestine = 1 semicolon
10. One million aches = 1 megahurtz
11. Basic unit of laryngitis = 1 hoarsepower
12. Shortest distance between two jokes = a straight line
13. Four hundred sixty three and six-tenths graham crackers = 1 pound cake
14. One million microphones = 1 megaphone
15. One million bicycles = 1 megacycle
16. Three hundred sixty five bicycles = 1 unicycle
17. Two thousand mockingbirds = two kilomockingbirds
18. Ten cards = 1 decacard
19. Fifty-two cards = 1 deckacards
20. One kilogram of falling figs = 1 Fig Newton
21. One thousand cc's of wet socks = 1 literhosen
22. One millionth of a fish = 1 microfiche
23. One trillion pins = 1 terrapin
24. Ten rations = 1 decaration
25. One hundred rations = 1 C-Ration
26. Two monograms = 1 diagram
27. Eight nickels = 2 paradigms
28. Five statute miles of intravenous surgical tubing at Yale Univer sity Hospital = One I.V. League



KRTA Legaline
502-287-1005
kylawrm@gmail.com

Did you know that your KRTA membership includes the **Legaline**?

Rebecca Park is our retained lawyer who will give you free limited legal advice.

In addition Mrs. Park will prepare your wills, deeds, and powers of attorney at a discount.

She is available by phone 8:00 - 12:00 and 1:00 - 4:00 Monday - Friday or by email at kylawrm@gmail.com.