



News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association *Serving Retired Teachers Since 1957*

VOLUME XXXXI, NUMBER 2

LOUISVILLE, KENTUCKY

DECEMBER 2006

A Time For Gold, Frankincense and Myrrh

By the time you receive this newsletter, the holidays will be upon us. So, in keeping with my theme of "Finding and Keeping the Gold," I pray you receive what you wish for, wrapped in gold paper

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and ribbons. And don't forget that 2007 will bring KRTA's Golden Anniversary! So, plan now to attend our special 50th year celebration at the KRTA annual convention, April 17, 2007. More about that in our March newsletter.

Thanks to all who attended and helped with our very successful Fall workshops. It was a fun-filled, fast paced, three weeks for those who traveled to the 14 Districts. But it is a great way to "polish that gold" through communication with local and district chapters. What can each of us, as KRTA members, do for the organization? Probably the most important contribution we can make is to encourage other retired educators to join KRTA. Please do your part to help us attain that membership goal of 27,000=27K=27 Karat gold. Ask those newly retired as well as still active teachers to join us as we strive to help "protect their gold."

I appreciate the opportunity that Patsy Young, KRTA President-Elect, Billy Triplett, KRTA Vice-President and I had to attend the NRTA Leadership Conference in Washington, D.C. on August 20-23, 2006. The theme of the conference was "The Power of Three: REAs/NRTA/AARP" which brought to the forefront the value of our collective creativity, experience and capacity to provide members and our communities with meaningful support. It was an informative and enjoyable meeting, filled with ideas and resources we can use as we begin to plan for the next 50 years of KRTA's future. One of our presenters, Keith Brainard, research director for the National Association of State Retirement Administrators (NASRA), discussed "Issues and Trends in Public Retirement Plans." He was an excellent presenter who gave us some good information about clarifying the differences for policymakers and the media between retiree health care and pension benefits. These issues need to be handled differently and not lumped together when discussing plan solvency and funding levels. Research shows that

nationally, taxpayers fund a small portion of public pension costs contrary to what defined contribution proponents would have you believe. Revenues from public pension plans, such as our defined benefit (DB) plan, come primarily from employee contributions, employer contributions and the earnings from those investments. As Brainard says, "The debate nationwide should focus on how to restore reliable retirement benefits to those who have lost them, not eliminating DB plans from those who still have them."

In addition to the holidays, we must begin to prepare for the upcoming 2007 legislative session. It sounds like a "golden oldie" broken record, but we must remain ever vigilant to maintain the present structure of KTRS and, of course, to ensure that our pension fund remains sound. Another "golden oldie" is our ongoing request to the Governor and legislators for full funding of our medical insurance coverage while a solution for long-term health care issues is sought. And don't forget to continue to raise your "golden" voices to sing of the merits of maintaining our DB plan for future generations of retired teachers.

At this time of year, I am always reminded how fast time flies. Didn't it seem to take forever for a year to pass



**KRTA President
Tara Parker**

when we were younger and in school? So, as we look toward another New Year, I urge you to BE PREPARED! Please be prepared to "run for the Gold" and leap into grass roots action as the legislative session begins. KRTA may again ask you to call, write, e-mail or FAX your legislators. We have done it before and were successful, thanks to all of you "solid gold" KRTA members! Remember HB 555?

In closing, I wish you Happy Holidays of

- G**ood Health
- O**ngoing Happiness
- L**ongevity & Love
- D**ear Friends & Family!



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association

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Louisville, Kentucky 40291-3234



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PERSONALLY SPEAKING . . .

FROM THE LEADERSHIP



Bob Wagoner

Executive
Director

The Fight For Public Pension Systems

For 2007, there are serious issues before us. The past year has witnessed one attack after another on public

employee pension plans. The constant drumbeat of negativity that feeds the media is not a fair representation of public employee pension plans such as the Kentucky Teachers' Retirement System (KTRS). This biased media coverage is a "broad brush" that does not acknowledge public employee pension plans like KTRS are well run and use resources efficiently.

Kentucky's retired teachers have spent a lifetime serving others and deserve economic security in their senior years. The vast majority work long careers, have never failed to make contributions to KTRS, and need the promised retirement annuities and health care to maintain the standard of living they had as active teachers.

For almost 50 years, KRTA has defended the defined benefit plan provided by KTRS. Defined benefit plans are the mainstay of public employee retirement systems. When properly funded over a lifetime of work, defined benefit plans provide a guaranteed steady stream of income for public service retirees like Kentucky's retired teachers.

Health care costs are rising faster than any other segment of the economy. While escalating health care costs are beyond the control of either the employer or the employee, it is unfair to take away these benefits. As a nation, one out of every seven dollars spent in our economy goes to health care. Analysts recently predicted that by 2015 one out of every five dollars would be for doctors, medicines and other medical needs.

Currently, Kentucky's retired teachers receive health insurance coverage through KTRS. KRTA is working diligently to preserve retired teacher health care benefits.

The future of this country depends upon the economic vitality of all its citizens. Dealing with an aging population brings generational challenges. And now, more than ever, we need to guarantee an economic safety net to keep our seniors out of poverty.

Kentucky's teachers should be able to look forward to a time when they can retire. Kentucky has a prudent plan for teacher retirees, and to date the General Assembly, most of the time, has exhibited the needed perseverance. All that is lacking is the General Assembly's willingness to make the required payments for retired teacher health care.

Social Security Update: S 619 and HR 147 would repeal the WEP and GPO. Neither of Kentucky's Senators Jim Bunning nor Mitch McConnell have signed on

as co-sponsors of S 619. All of Kentucky's representatives (Ben Chandler, Geoff Davis, Ron Lewis, Anne Northup, and Hal Rogers) have signed on as co-sponsors of HR 147.

As you know, the government pension offset (GPO) reduces or eliminates Social Security spousal and survivor's benefits for retirees who collect a pension from a job that was not covered by the program. Additionally, the windfall elimination provision (WEP) cuts Social Security retirement benefits for individuals who are eligible for both those benefits and a pension from a non-covered job.

S 619 and HR 147 were introduced in this session of Congress to reform or repeal GPO and WEP, but have not gotten a vote in committee. For example, the Social Security Fairness Act of 2005 (HR 147) sponsored by Rep. Buck McKeon, R-Calif., has been co-sponsored by 324 members—well more than half of the House—but congressional leaders are resistant to allowing the bill to move forward, largely because of its cost of more than \$60 billion over 10 years.

Recently, a Texas congressman launched a procedural move aimed at forcing a House of Representatives vote on repeal of the government pension offset and windfall elimination provision. Rep. Lloyd Doggett, D-Texas, filed a "discharge petition" on September 20 that, if signed by at least 218 of the House's 435 members, would require a House vote on McKeon's bill (HR 147). Currently, the discharge petition has 34 signatures.

While 218 is well below the number of congressmen who have already pledged their support for the bill, the petition is unlikely to be effective. McKeon introduced a GPO/WEP repeal bill in the previous Congress that had 300 co-sponsors, but a discharge petition aimed at bringing the bill to a floor vote fell 25 signatures short.

It is important for each of us to let our federal legislators know that we (KRTA) are against mandatory Social Security, but we support repeal of the WEP and GPO. Due to current security measures, the most efficient way to contact our federal legislators about these issues is by fax. The fax numbers for Kentucky's federal legislators are as follows: Jim Bunning (202-228-1373); Ben Chandler (202-225-2122); Geoff Davis (202-225-0003); Ron Lewis (202-226-2019); Mitch McConnell (202-224-2499); Anne Northup (202-225-5776); Hal Rogers (202-225-0940) and Ed Whitfield (202-225-3547).

A KRTA member recently sent me information concerning "a blog for teachers" who are affected by the WEP and GPO. The internet address is www.teachersfightback.wordpress.com. The site is currently under construction. Once complete, it will provide another avenue for teachers and others who have earned social security benefits that are impacted by the WEP and GPO to fight for the repeal of these provisions.

Finally, in late October, President Bush promised to step, once again, onto the "third rail of politics" by renewing his call to partly privatize the Social Security system. "It depends on whether Bush retains control of both houses of Congress," says Stephen Spear, an economist at Carnegie Mellon University's business school in Pittsburgh. Mr. Spear figures that trimming Social Security is so unpopular that Mr. Bush will "run into the same [political] firestorm" he did in 2005 when he proposed letting Americans put a portion of their payroll taxes into individual savings accounts that might, or might not, provide a better return than Social Security.

KRTA continues to work on these issues at the national level with the Coalition to Preserve Retirement Security (CPRS). Regular updates concerning these Social Security issues will appear in each issue of the **KRTA News**. Look for them.

Legal Action on WEP and GPO Probably Futile—So Says Illinois Attorney

The Illinois Retired Teachers Association has received an opinion from their legal counsel that indicates that any effort to sue the Federal Government challenging the WEP and GPO on behalf of injured members would face a difficult and uphill battle.

Briefly, counsel has said that there are no vested property rights in S.S. and courts give deference to the S.S. Administration's decisions to alter and even eliminate benefits as long as the alteration or elimination is rational. Their opinion is that alteration or elimination of benefits is irrational only if it is patently arbitrary, utterly lacking in justification and unrelated to legitimate goals. They believe that the courts have further indicated that it

is rational for the government to conserve scarce S.S. resources and to insure that individuals do not receive windfall benefits or benefits to which they are not entitled. Several courts have already rejected challenges to the constitutionality of the WEP, and they feel that while other constitutional challenges would be made in good faith, the WEP and GPO would more than likely withstand all challenges and be upheld.

Source: James Bachman, Executive Director, Illinois, RTA



Miss Stephanie Mattingly sings *The Star-Spangled Banner* at the Third District Workshop in September. In the background is her grandfather, James Coomer



Steven Deaton
Independent Associate
Pre-Paid Legal Services

Identity Theft: Tips To Reduce Your Risk

Identity theft is epidemic in our nation. The security of our personal information is tenuous at best. Our information is collected and/or maintained at the doctor's office, pharmacy, bank, credit card company, phone company, water company, dentist office, cable or satellite provider, county, state, and federal government offices, etc. We cannot retrieve it all, and with the information sharing that companies routinely practice it is difficult to know where it has gone.

With our information in so many places, it is naive to think we are not at risk for identity theft. A savvy computer hacker can break into a company's database and steal our names and account numbers. One dishonest employee can take the social security numbers, along with names, addresses, and birth dates of other employees or customers. Thieves have even been able to purchase non-public personal information from data brokers who were duped. We cannot totally prevent identity theft, but we can take steps to reduce our risk.

1. **Use a Post Office Box or watch yours** very closely to reduce the likelihood of thieves getting your mail.
2. **Watch mailing cycles for bills** as some identity thieves have turned in change of address forms to reroute mail.
3. **Use a cross-cut shredder** when disposing any documents containing personal information.
4. **Use cash whenever possible** (checks and credit cards expose more personal information).
5. **Do not carry your Social Security Card.**
6. **Keep any personal information in your home under lock and key.**
7. **Refuse to give out personal information** to anyone (who is unknown to you) contacting you by phone, mail, email, or door-to-door. Scams abound!
8. **Revoke, in writing, permission for companies to share, sell, or transfer your personal information** (forms available on request).
9. **Remove your name from direct marketing lists.**
 - ♦ Reduce junk mail at www.dmaconsumers.org – follow instructions (\$5 online charge or free via U.S. mail).
 - ♦ National Do Not Call Registry 888-382-1222.
 - ♦ Opt out of credit card solicitations www.optoutprescreen.com or 888-567-8688 (you will be asked for your social security number).

Two other tips that will not reduce your risk for identity theft, but will help to limit damages and catch it sooner rather than later are to:

1. review monthly bank, investment, and credit card statements to detect fraudulent activity
2. get a credit-monitoring service.

Write, email, or call for a FREE special report on Identity Theft.

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KRTA
Celebrating 50 Years
1957 - 2007
Be a part of it at our
Annual Spring
Convention
April 16 - 17, 2007

KRTA PARTNERS . . .

Legaline 1-800-232-1090

The Privilege to Drive an Automobile

Because we all age differently, some drivers are safe behind the wheel longer than others. Some key concerns and recommendations for all drivers include:

- ⇒ **Medications.** Certain medications, as well as the combination of medication and alcohol can increase driving risk. Medications that don't mix well with driving include:
 - benzodiazapines (a class of sedatives that includes Valium, Xanax and Librium)
 - some antihistamines
 - glaucoma medications
 - non-steroidal anti-inflammatory drugs (painkillers such as aspirin and ibuprofen)
 - muscle relaxants.
- ⇒ **Visual decline.** Vision declines with age, which means depth perception and judging the speed of oncoming traffic become more difficult. The eyes also lose ability to process light, which makes night vision worse and causes more sensitivity to bright sunlight and glare.
- ⇒ **Hearing loss.** Approximately a third of adults over age 65 are hearing impaired. Because hearing loss happens gradually, you might not realize you are missing important cues when driving, such as honking, emergency sirens, or a child's bicycle bell.
- ⇒ **Motor skills and chronic conditions that limit mobility.** Full range of motion is crucial on the road. Illness such as rheumatoid arthritis, Parkinson's disease, sleep apnea, heart disease or diabetes can decrease your flexibility and reaction time, raising your risk for accidents.
- ⇒ **Dementia and brain impairment.** Mental impairment or dementia will make driving more dangerous and more frustrating. Brain impairment may cause delayed reactions to sudden or confusing situations on the road.
- ⇒ **Drowsiness or sleepiness.** Certain prescription drugs cause drowsiness. Additionally, aging can make sleeping more difficult, resulting in daytime tiredness and an increased tendency to doze off during the day (or while driving).

In Kentucky, physically or mentally impaired drivers are brought to the attention of the Department of Transportation, Division of Driver Licensing, by reports from law enforcement agencies, courts, or interested individuals having personal, detailed knowledge of the impairment. In the event a report is accepted under the above criteria, the licensee will be required to forward a completed medical questionnaire to the Driver Licensing Division. This medical report will be submitted to a review board consisting of medical specialists appointed by the Commissioner of the Department of Vehicle Regulation. The board will study the report and, based on their medical expertise, recommend restrictions limiting the impaired drivers to operating within their capabilities. Hearings can be requested before the review board.

Should you or a family member receive a notice from the Medical Review Board, the KRTA *Legaline* suggests you immediately contact an attorney to assist you in corresponding with the board. A failure to respond or to respond in a timely fashion may result in a loss of your driver's license and driving privileges.

As always, please feel free to contact the **KRTA Legaline** should you have any legal questions.
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When Big Tobacco Makes the Rules . . .

Bob Rowland

If you think the deal known as the Master Settlement Agreement (MSA) between Big Tobacco companies and 46 states actually benefits Kentucky, stop reading and resign yourself to the fact that your health insurance and other retirement benefits will continue to be underfunded—if at all!

If you think more money is needed for public retirement systems and education, **read on**, because changing the MSA rules to make all cigarette companies pay their fair share would net Kentucky \$150 million more than it presently receives from the MSA — every year!

The MSA was supposed to punish Big Tobacco for fraudulently and deceitfully marketing their cigarettes, but actually, it has turned out to be a millstone around the necks of states like Kentucky that pay far more into the MSA than they get back, according to Stanford University Business School Professor Jeremy Bulow.

In the highly respected economic journal, “Milken Institute Review,” Professor Bulow details exactly what happened to states like Kentucky when Big Tobacco was allowed to dictate the terms of their own “punishment.” You can learn more about the money Kentucky is losing under the MSA by logging on to www.keep150million.com. This website is dedicated to exposing the fact that Kentucky leaves \$150 million on the table every year by continuing to allow Big Tobacco to make the rules on Kentucky tax dollars.

Changing the rules would allow Kentucky to keep millions that the MSA currently diverts to New York, California, and other big states. Changing the rules would allow us to finally begin reducing the unfunded liabilities of our retirement systems and better fund our education programs.

So how do we change these rules?

Legislation will be filed in the upcoming session of the General Assembly to replace Kentucky’s participation in the MSA with a direct tax on tobacco manufacturers. This is **not** a tax increase. The direct tax would **replace** the MSA tax, **60% of which goes to other states**, with a state tax determined by our legislature and Governor, **not** Big Tobacco. All of these tax dollars would stay right here in Kentucky! Think about it. Instead of business as usual, with Kentucky being a “donor” state to the MSA, we would be known as a state that stood up to the BIG TOBACCO bullies to keep the \$150 million which rightfully belongs to us — you and me — the citizens of Kentucky.

In effect, the tax would raise about \$238 million per year — \$150 million more than the \$88 million we expect to get from the MSA by 2008. Sadly, Kentucky will never make this rightful claim as long as legislators hear only from Big Tobacco. However, a coalition of retirees, educators, health advocates, farmers and small companies seeking a level playing field, can more than match the political muscle of Big Tobacco.

Legislators need to know that you support changing the MSA to a direct tax on tobacco manufacturers. You can learn more about the direct tax at www.keep150million.com or by emailing us with questions at keep150million@hotmail.com.

Bob Rowland is a member of KRTA. He currently works as a consultant in Frankfort and is a registered lobbyist for the Council of Independent Tobacco Manufacturers of America. He can be contacted by email at keep150million@hotmail.com.

Your Personal Asset Allocation

Henry L. Hensley



Too many individual investors blur the distinction between “saving” and “investing.” “Saving” is setting money aside in a secure location for a certain need or desire. “Investing” entails putting money to work towards achieving a financial goal with the possibility of generating return. As an investor, it is of utmost importance to be able to answer certain fundamental questions: *Will your current investment portfolio be able to meet both short- and long-term investment objectives? Is your current portfolio correctly geared to your individual level of tolerance for risk?*

One sound way to answer these questions is by utilizing asset allocation — a disciplined, objective investment game plan that will help you meet your financial goals. Many financial professionals believe the asset allocation decision is the most important step in the investment process. To be most effective, a personal asset allocation model should be tailored to your particular goals and needs.

A simple asset allocation model for an individual investor generally requires a portfolio of assets divided into three categories — stocks, bonds and cash. Each is assigned a fixed percentage. Based on this strategy, a conservative portfolio would generally contain more bonds and cash than stocks. A more aggressive portfolio might contain a higher percentage of stocks. Since diversification of assets is generally recognized as a reliable way to reduce and manage risk in a portfolio, the mix of assets in your allocation model should reflect your preferred level of risk. Considerations such as current spending requirements, tax implications

and inflation-adjusted return may also be addressed through the asset allocation process.

Asset allocation is flexible and revolves around personal needs. However, professional financial advisors have generally found that investors at various age levels tend to be best served by adopting allocation models that address the needs of their “life-cycle phase”. In most cases, the longer your investment time horizon, the more aggressive your investment strategy might be.

For example, investors in their 30s and 40s tend to have several needs and concerns in common (e.g., children, new home, college education, retirement planning). To address these concerns, an asset allocation plan that emphasizes stocks is often recommended because they historically have provided superior returns over time. Even though past performance may not be indicative of future results. At the other end of the spectrum are investors who are close to or who have entered into retirement. Their goal might include providing enough income to maintain a lifestyle, or growth of their capital to ensure that they do not outlive their assets. For these investors an above-average holding in bonds may be recommended.

Obviously, these are guidelines. When implementing an asset allocation strategy, the various percentages allocated to stocks, bonds and cash should be assessed on a personal basis and reassessed annually. Be sure to check with your financial advisor regularly on your asset allocation strategy.

The Forces Behind Inflation

Timely Commentary from Raymond James Chief Economist Scott Brown

The Consumer Price Index (CPI) measures the dollar cost of a fixed basket goods and services over time. The percentage in the CPI is the most familiar measure of consumer price inflation and is used to adjust Social Security payments, rental agreements and wages contracts. However, economists like to look at core inflation, which excludes food and energy, because we are interested in the underlying trend of inflation. Changes in food and energy prices are volatile and not usually indicative of the underlying trend.

The Bureau of Economic Analysis adjusts the CPI basket every five years to account for changes in consumption and the introduction of new goods and services. The PCE Price Index—the price deflator for Personal Consumption

Expenditures (PCE)—uses nearly all of the same components as the CPI, but adjusts the weights on the fly. Consumers will tend to consume more of goods and services whose prices are falling or rising more slowly and less of those that are rising more rapidly. Thus, the PCE Price Index, the Federal Reserve’s preferred measure of inflation, will usually rise more slowly than the CPI. There has been some talk that the Fed will move to an inflation-targeting system, which most other central banks have adopted.

Implicitly, the Fed already has such a framework, with 1% to 2% as the unstated goal for the core PCE Price Index.

Inflation, as Nobel Laureate Milton Friedman stated, is “always and everywhere a monetary phenomenon”—too much money chasing too few goods and services. However, measures of the money supply have grown increasingly unreliable over the years, so Fed policymakers focus on resource-utilization measures—capacity utilization in

Continued on page 11

2006 Fall Workshops

August 28 - September 22

Brother Bob's Traveling
Retired Teachers' Show...
Pack up those handouts and
let's get the word out...
So everyone knows about
Alle, Alle, Allejuia!
Brother Bob's Show!

Was it a remake of an old Neil Diamond song, "Brother Love's Traveling Salvation Show"? Was it a traveling old-fashioned down-home revival?



Oh, no. . . It was Tara Parker, KRTA President, leading her traveling team as they traipsed across the state presenting informative workshops for Kentucky Retired Teachers.

In keeping with Tara's theme, "Finding and Keeping the Gold," she urged all of us to "polish our gold" through communications and leadership development efforts. She emphasized our 2007 membership goal of 27,000 which can also be written as 27K and represented as 27 KARAT Gold. Additionally she said we should all

go "prospecting for gold" to bring in new members. She said all inactives are "goldbrickers" who are benefitting from our efforts but who won't or haven't joined KRTA.

President Parker reminded us, "We cannot afford to get complacent and think we have the goose that laid the golden egg. We must remain vigilant about whom we elect to local, state, and national leadership positions and know their positions regarding publicly funded pensions plans. We must protect our defined benefit type of pension for future generations of retired teachers."

Last year our "solid gold" KRTA members amassed 451,000 volunteer hours in their communities for a monetary value of \$8,136,058. That is only what we have on record. There are probably many more hours not documented.

Before Tara introduced each member of the traveling team she gave each attendee a gold covered chocolate coin and left them with this thought quoted from George Elliot:

*We make a living from what we get,
we make a life from what we give.*



(Above) is Andrea Hayes with Commonwealth Credit Union
(Below) Liberty Mutual's Jason Rainey and Sherry Cutshaw discuss policy information with a member at Natural Bridge



(Left) is Carol Pullen of A Expert Travel Agency (formerly All Points Travel)

(Below) Liberty Mutual's Mark Ellison



Everyone has to register with these ladies! They handle the name tags & lunch/door prize tickets.
Top Left: Dorris Tucker
Top Middle: Johnnie Murphy
Top Right: (L to R) Jan Roundtree & Mary Estes
Left: Mary Wagoner is standing; seated are (L to R) Linda Humes and Karin Anderson.



The KTRS Staff Always Adds a Positive Note to Our Workshops!

Left (L to R): Sandra Bush, Ann Crosswell, and Mary Pat Dobbins

Below (L to R): Kristi Michel and Rhonda Armstrong



Left (L to R): Elaine Rall and Anna Spaulding



(Left) Tammy McCall



(L to R) Sandra Bush, KTRS; Leonard Sears, nephew of Theodore Meece; Eunice Sayers, Middle Cumberland District President; Tara Parker, KRTA President

At the Mid-Cumberland Workshop in Somerset (Center for Rural Development), the oldest KTRS retiree, Theodore Meece of Pulaski County, was honored. Because of ailing health, his nephew, Leonard Sears accepted the award for the 105-year-old Meece. Mr. Meece passed away shortly after being honored.

Pictured at the right is Denny Billman of Aetna insurance.



MEMBERSHIP

As you may remember, because membership had become such a vast and complex job, last year Ernie Trosper and Bob Anderson joined Virginia Shaw and Harold Van Hook as membership co-chairs. The four were on the road again as the workshop team covered the 14 districts in August and September.

Recruitment



(Above) Harold Van Hook is seen waving a white card. He says he always carries a few ADD cards close to his heart!

With Harold's five-year comparison table and Ms. Shaw's "Pink Sheet," workshop attendees got a clear vision of the work ahead. They challenged local officers with techniques for reaching the goal of 27,000 by 2007—contact new retirees before they leave school, encourage use of the white card, and make a special effort to retain cash memberships. To do this, you must develop a plan—"visualize, verbalize, and vitalize."

A change has been made in the "Local Recognition Award" form.

Points for increasing state membership over the previous year are as follows:

- 1% 10 points
- 2% 20 points
- 3% 30 points
- 4% 40 points
- 5% 50 points

Thank you, Ms. Shaw and Harold, for your hard work and support for Kentucky's retired teachers.

Ms. Shaw, we hope your 90th birthday was a happy one!



Virginia Shaw is seen with Agnes Bacon at the Central KY East Workshop.

Pictured at the right you see President-Elect, Patsy Young, as she leads us all on a mystical journey of why a retired teacher needs all the wonderful discounts and benefits that are available through a \$15 membership in Kentucky Retired Teachers Association. "Raise your hand if you would like to inherit a million dollars. Now that you have it you will need . . ." Ms. Young presented the Membership Benefits at some workshops.



Benefits

Ernie and Bob explained the benefits available to KRTA members. All of these are summarized on the "Green Sheet" available from the KRTA office. Benefits available for the \$15 dues fall into one of two categories—free or discounted.

Free. *Legaline*, Finance & Investment Line, Credit Union affiliation, annual statewide convention, fall district workshops, quarterly newspaper **KRTA News**, website www.krta.org, 800 service to state office, and an office staff just a phone call away.

Discounted Endorsements. Tailored Travel Programs, Home Security System, Identity Theft Protection Service, Long-Term Care Insurance, Dental Insurance Plans, Hearing Instrument Plan, Vision Care Plans, and Auto & Homeowner's Insurance. Detailed information about all of these benefits can be found on the website www.krta.org.

Travel opportunities are planned/sponsored by **Travel Agents International** and **A Travel Expert!**—the last one being a long-time partner under another name.

The **Home Security System** is still being offered by Protection First.

The **Identity Theft Protection Service** is a **NEW** endorsement offered through Pre-Paid Legal Services, Inc. It covers the member and spouse with continuous credit monitoring and comprehensive identity restoration if ones identity is compromised. The cost is \$12.95 a month.

The **Commonwealth Credit Union** is the only statewide credit union for the Ky. State Retirement Systems. The membership fee is a \$5 deposit to open an account. They offer savings, 24-hour convenience services, internet eBranch, loans, quarterly newspaper, and speakers for local meetings.

Health/Insurance endorsements are covered in the Insurance presentations.

Bob and Ernie spoke of other issues of interest to attendees: N. O. Kimbler Scholarships and the Homestead Exemption Act.

KRTA provides \$1,100 **scholarships** to the sixteen public community colleges. The colleges are responsible for screening worthy students in the field of education. The scholarships are funded each year through donations from local and district associations, individuals, and interest from KRTA investments.

The **Homestead Exemption Act** provides an exemption of \$29,400 for people age 65 and older and disabled retirees under age 65. Application should be made through the local property valuation office.



Bob Anderson who created the *Fact Sheet* for us. Some call it the "Green Sheet."



Ernie Trosper
Co-Chair of Membership

The NHA Representatives Show Up At All the Workshops to Answer Questions!



(Above): Jim Curly at the Northern KY Workshop held at the Triple Crown County Club. (Right): Marvin Kinch at Buckhorn Lake

At the right Woody Kerner caught up with our past president, Neal Tucker, while they were at the First District Workshop at Kenlake Lodge.



(Left): Beth Roark at Spindletop for the Central Ky West Workshop

(Left): Ken Norris

(Right): David Seals at Spindletop Marvin Kinch was also at Spindletop.



HEALTH, WELLNESS AND INSURANCE UPDATE

Health Benefits through KTRS

The Kentucky Teachers' Retirement System (KTRS) provides the health benefits for retired teachers. During the workshops, Irene Erskine, Co-Chair of the KRTA Health/Insurance Committee, simplified the plans for the attendees as follows:

Kentucky Employee Health Plan (KEHP). The KEHP is the KTRS insurance for retirees under age 65. It is provided through the Dept. of Insurance of the Personnel Cabinet of the Commonwealth of Kentucky. The Kentucky General Assembly approved this plan for all KTRS and State active and retired persons through 2008. This is a self-insured program administered by Humana. Benefits are based on

Plan choice: Essential, Enhanced, Premier

Level of coverage: Single, Parent Plus (includes one or more children up to age 19 or 24 if in college), Couple, Family (qualifying child can be grandchild—see handbook)

Length of service: For persons retiring before July 2002, KTRS provides 100%; after July 2002, retiree must have 27 years service to get 100% paid.

The Prescription Drug Program is administered statewide by **Express Scripts**. The benefit is the same under all three choices.

Retail (30-day supply): Co-pays of \$5, \$15, \$30

Mail Order (90-day supply): Co-pays of \$10, \$30, \$60

Some local pharmacies provide a 90-day supply at mail order cost.

Wellness Works Kentucky. This is a new initiative to assist with cost containment for the group under age 65. Two areas apply to retirees:

Smoking Cessation: For assistance with this, contact your local health department (Cooper Clayton Smoking Cessation Program) www.wellnessworks.ky.gov or www.ktrs.ky.gov. You can get one-on-one guidance by calling the Kentucky Tobacco Quit Line (1-800-QUITNOW).

KEHP/Express Scripts will provide up to 12 weeks of over-the-counter Nicotine Replacement Therapy (NRT) at a \$5 co-pay per two-week supply.

Health Risk Management is a 30-minute internet session through a link to health assessment tools. Go to www.wellnessworks.ky.gov for a Personal Health Analysis.



Irene Erskine Co-Chair Health, Wellness, & Insurance

The Prescription Drug Program for the retiree age 65 or older is administered by **Medco**.

Retail (30-day supply): \$20 or \$35 after \$150 deductible

Home Delivery (90-day supply): Co-pays of \$10, \$20, \$35, no deductible

Health Benefits through KRTA

The Kentucky Retired Teachers Association provides several health/insurance benefits for its members. During the workshops, Carolyn Falin, Co-Chair of the KRTA Health/Insurance Committee, explained these endorsements:

Long-Term Care Insurance with Mutual of Omaha is administered by National Health Administrators. NHA has served as the consultant and third-party administrator since KRTA began endorsing long-term care insurance in 1992. (See NHA Sales Rep Marvin Kinch's article on page 11 for answers to your questions).

HEAR in America has provided the **Hearing Instrument Plan** for KRTA members for fifteen years. It provides a free evaluation and consultation with discounts on hearing instruments and supplies and lifetime cleaning and checking.

The newest endorsements are **Vision Plan and Discount Card**. These were presented in the September Issue of the **KRTA News**. If you've misplaced your copy, here is a brief overview:

Vision Signature Plan VSP. Open enrollment October-November to take effect in January. Contact Jason Weilage at 1-866-927-7587.

Single	\$131.04
Two Persons	\$231.60
Family	\$294.24

Discount Vision Card. Enrollment is at anytime, taking effect immediately. The cost for two cards is \$12 annually. The card provides 20%-60% discount on eyecare or eyewear at various providers. Call 1-866-335-0882.

Dental Insurance. Over 600 members have taken advantage one of the three dental plans offered through Weilage Benefit Specialists. Enrollment is January-March of each year to take effect in April. For enrollment information, contact CompBenefits at 1-800-456-1635, ext. 21 or follow the link on the KRTA website www.krta.org. For claims or billing issues, contact Kathy Revell at Weilage, 1-866-927-7587, ext. 102.

Auto and Homeowners Insurance. Over 1,000 members have taken advantage of the discount on auto (15%) or home (5%) insurance through the Liberty Mutual Group Savings Plan. For a free quote, contact Dave Farmer at 502-425-8450 or 1-800-225-8281, ext. 243.

Thanks Irene and Carolyn for serving on the Insurance Committee and keeping us informed.



Carolyn Falin, Co-Chair Health, Wellness, & Insurance

20% left after Medicare paid. The retiree is then billed for the balance (usually 4%).

Medicare Eligible Health Plan (MEHP). The MEHP is the KTRS self-insurance program for retirees age 65 and over. On the first day of the month of the retiree's 65th birthday, he/she is eligible. It is the responsibility of the retiree to enroll in Medicare B, currently \$88.50 per month. (The cost will be \$93.50 or greater beginning January 2007—see the chart on page 11). Medicare bills the retiree quarterly or Medicare Made Easy provides for payment by the bank. (It is withheld from the Social Security check if the retiree is a SS recipient).

Medicare B becomes the primary insurance, paying 80% of most services. By federal law, providers file with Medicare; then Medicare sends the balance to KTRS/Aetna (Humana in 2007), secondary insurance, paying 80% of the



(L to R) Mary Wagoner, Bob Wagoner, Bobby Humes, and Linda Humes



(Left) Irene Erskine is happy to see Dorris Tucker!



Janie Caslowe, KRTA Deputy Exec. Director, is behind the scenes operating the video equipment.

Thanks to Visiting Legislators at Workshops!



District 67 **Representative Dennis Keene** visited the Northern Kentucky Workshop held at the Triple Crown Country Club. He states, "Legislators do not need to look at the teachers' retirement to balance the budget. I will do everything I can to keep government fingers and paws out of your savings."



District 63 **Representative Jon Draud** says, "Eternal vigilance is required in order to keep a good retirement system. Hold the legislators accountable and don't let them renege." Draud is a retired educator and receives his annuity check each month just like the rest of us.

Northern KY



District 68 **Representative Joe Fischer** says, "Rest assured that your retirement is safe and stay upbeat." Rep. Fischer's wife, Karen, is a teacher.



District 70 **Representative Mike Denham** thanked all retired educators for what they do for education. He also extends an invitation to call on him and other legislators anytime. Rep. Denham serves on the Banking & Insurance, Economic Development, Local Government and Agri & Small Business Committees.



District 66 **Representative Addia Wuchner** says, "The General Assembly wants to work with you and appreciates your lobbyists. . .Contact us even when we are not in session." **Rep. Wuchner** serves on the Banking & Insurance, Education, and Health & Welfare Committees.



District 11 **Senator Richard Roeding** says to give legislators a second chance if they don't respond to you because Kentucky's legislators are one of the few states who don't have secretaries.

Central KY East



District 91 **Representative Teddy Edmonds** says, "I cannot guarantee that everyone in the General Assembly will make insurance a priority for retired teachers. Everybody in the General Assembly does not see taking care of retired teachers to be fair. They think other people are just as important to the community." He also spoke at **Upper KY River**.

First District



District 1 **Representative Steve Rudy** says, It takes outcry—public outcry to get the job done. Retired teachers are ahead of the game."



District 2 **Representative Fred Nesler** says he has listened to teachers over the years and feels education is the most important issue in our state. He is pictured with KRTA President Tara Parker.

Third District



District 23 **Representative Steve Nunn** says, "Be vigilant—you are a political force—we listen to you." He is pictured with our Legislative Co-Chair, Bobby Humes.

Second District



District 13 **Rep. Joe Bowen** says, "The Owensboro Community is blessed with past and current educators." He serves on the Economic Development, Labor & Industry, and Tourism/Energy Committees.



District 14 **Representative Tommy Thompson** says, "We have the best education budget since KERA in 1990. We finally recognized that we need to raise teacher compensation . . . Please stay the course and provide us with your insight and vision so that we can make good decisions for you."

The bottom line is that your legislators listen to you. Let them know your concerns. Don't forget to thank them for the work they do.

District 16 **Representative Sheldon Baugh** says that Kentucky is losing valuable teachers to other states because of salaries. Within five years teachers' salaries should be competitive.



District 8 **Senator David Boswell** says, "Retired teachers have a sound retirement system and I would advise you do not loan one penny to the state of Kentucky." He thanks Joe Westerfield for teaching government.



LEGISLATIVE REPORT

During the Fall Workshops, Legislative Co-Chairs Bobby Humes and Ray Roundtree explained their work with the Kentucky General Assembly and the results of the 2006 KRTA Legislative Program. This program was included in the June issue of the KRTA News.



Bobby Humes, Legislative Co-Chair



Ray Roundtree
Legislative Co-Chair

Understanding what transpired during the 2006 General Assembly will help to understand the direction that must be taken now. Our successes can be summarized as follows:

- (1) Match funding for retirement system
- (2) COLA increases for two-year period (2.3%, 2.1%)
- (3) Self-insurance program for retirees under age 65
- (4) Funding to maintain health insurance coverage for next two years

Emphasis for the Future: Issues that Continue

- (1) Continued full funding for health insurance coverage
- (2) Need to maintain retirement system in present structure and with adequate full funding—elect our board; keep politics out
- (3) Defined Benefit Plan vs. Defined Contribution Plan

Ongoing Work with Legislators

Bobby and Ray emphasized the importance of recognizing and thanking the Legislators for their work. We should work with them on a continuous basis, not just when we need something. They encouraged retirees to get to know Legislators, meet with them before fall elections, and vote accordingly. The 2007 Session of the General Assembly is deemed the

“Retirement Session.” Be ready to act when called upon to contact your legislator.

Future Legislation

In November, the State Legislative Committee will begin work on the 2008 Legislative Program. Suggestions should be directed to your district representative on that committee.

Remember to express your appreciation to your Senators and Representatives. A special thanks also goes to Gary Harbin and the KTRS Trustees and staff for their cooperation and support.

Thanks, Bobby and Ray, for helping guard our interests and reporting back to us!



Upper Ky River

District 29 **Senator Johnny Ray Turner** is the Minority Caucus Chairman and is a retired educator and basketball coach. He serves on the Senate Appropriations & Revenue and Senate Education Committees. Rep. Ted Edmonds also spoke.

KRTA & AARP—A PARTNERSHIP

“Grandparents! God’s gift for today and a link to the past. They provide memories that will forever last.” Bob Estes, KRTA/AARP Liaison, is still singing the same song, praising the role grandparents play in the lives of children.

Presently there are 2.4 million grandparents raising their grandchildren in the United States. We find 35,818 of those in Kentucky.



Bob Estes
AARP/KRTA Liaison

In its fifth year, the Grandparent Essay Contest is already underway in public 5th grade classrooms across the state. Judging is taking place at the local level and school winners will be announced after December 15; county winners, after January 31; and district winners, after March 1, 2007. (Winners’ names must be received in the AARP office by these dates). The state winner will be honored at the KRTA Annual Convention on April 17. In addition to a \$100 savings bond to the winner, a \$150 gift for school supplies will be given to a participating teacher. The school winner entry form deadline is December 15, 2006 and the county winner must be selected before January 31, 2007. For more information, call 1-888-687-2277 or check www.aarp.org/grandparents.

Upper Cumberland

District 84 **Representative Brandon Smith** serves on the Banking & Insurance, Natural Resources, and Tourism Development Committees. He is a former teacher.



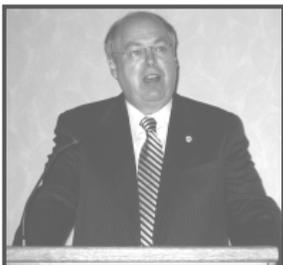
Eastern

District 18 **Senator Charlie Borders** serves as the chair of the Appropriations & Revenue Committee and serves on the Health & Welfare and Transportation Committees

In April, Governor Fletcher signed into law the KinCare Program. This allows caregiving grandparents to get a power of attorney to arrange for their grandchildren’s medical care.

For those looking for work, visit the Work and Career website recently established by AARP. Go to www.aarp.org/kyjobs for work trends and resources in Kentucky, training and education opportunities, and other related topics.

Bob explained another new AARP service—Free Caregiver Guide. Call 1-866-295-7275 and ask for #D16164 “Resources on Caring for Your Aging Relative or Friend—A guide for employers and employees” or #D18174 “Resources on Caring for Your Aging Relative or Friend—A guide for faith communities.” If more than 10 copies are needed, contact AARP Kentucky at 502-394-3437 or kyaarp@aarp.org.



Middle Cumberland

Fifth District **Congressman Hal Rogers** serves on the Appropriations and Homeland Security Committees.



Issue Specialist Speakers are available for local/district association meetings. The topics are 50+ Workforce, AARP Senior Community Service Employment, Predatory Lending, Livable Communities, Long-Term Care, Grandparenting, Medicare, and Social Security.

Thanks, Bob, for keeping us up to date!

(Left): Northern District presents plaque to District Winner of Grandparent Essay from Grant Co.

Kentucky Teachers' Retirement System KRTA Workshop Presentation

**Sandra Bush, Director
Governmental Relations**



KRTA was pleased again this year to have Sandra Bush and the Teachers' Retirement System assist with the Fall Workshops. Workshop attendees in each district received the latest news concerning their retirement system, insurance and legislative issues, and medicare. A recap of her report follows.

"KTRS is one of the finest retirement systems in the nation . . ." says Sandra Bush.

- **Defined Benefit Plan (instead of a defined contribution plan).** Contributions from the active teacher plus the employer match lasts six years. After that, the retiree's annuity is paid from investments. Due to the outstanding investment practices of KTRS (outlined below), retirees will draw their annuity for the remainder of their lives. There are 37 members over 100 years old still drawing annuities. Seven years ago there were only 14.
- **Multiplier** of 2.5% (3% for service past 30 years)
- **High 3** at age 55 and 27 years of service
- Benefits include **disability & survivor benefits**
- **Medical Benefits**

KTRS is one of only three teacher retirement systems in the nation which provides this high level of medical benefits.

Structure of KTRS

The Board of Trustees are the fiduciaries of the System. The Board consists of seven members elected by active and retired members and two ex-officio members (Commissioner of Education and the State Treasurer). All funds are held in trust to provide benefits for the membership upon their retirement.

Field of Membership (as of December 2005)

0-26 Years	Non-eligible	43,777
27 + Years	Eligible	13,669
Total Active		57,446
Sub/PT/Retired Return to Work		14,393
Total Contributing Members		71,839

Inactive	13,088
Retired, Beneficiates & Survivors	38,257
Total	123,184

Investments

KTRS professional managers practice conservative investing in different asset classes with various investment styles. Reports on June 30, 2005 showed the following:

<u>Ten year return</u>		<u>Twenty year return</u>	
Total Plan	8.3%	Total Plan	9.6%
Stock Return	10.4%	Stock Return	12.6%

Impact on Economy

KTRS distributes millions of dollars monthly—\$91 million in annuities and \$13 million in medical benefits. Sandra emphasized, *Local economies, as well as the state economy, reap the rewards when educators begin to withdraw their savings in the form of retirement benefits.*

Medical Insurance Funding (Background)

Since the late '90s, medical insurance was funded from active teacher contributions and the employer match (1.5% of payroll) plus another 3.25% borrowed from state money provided by statute. In 2004 when the KTRS actuary determined that the fund would fall short of covering medical benefits for retirees, the General Assembly established a new source of funding called the "State Medical Insurance Fund Stabilization Contribution." This provides additional funding, as determined by the System's actuary, to support the pay-as-you-go insurance program.

In the fall of 2004, it was evident that the State Group Health Plan (SGHP) would incur a 42%

increase in premiums with another 15%-25% expected in 2006. The premium of \$410 in 2005 increased to \$515 in 2006. During the ensuing Extraordinary Session of the Legislature, HB1 was passed providing the current plan for retirees (and other state participants) under age 65.

The Budget Bill passed during the 2005 Session of the General Assembly included the KTRS actuary's request for insurance funding—\$29 m. for 2004-2005 and \$62 m. for 2005-2006—amortized over ten years with interest. With this came a promise to look at providing a more permanent program during the 2006 General Assembly.

The KTRS requested \$269 million for medical insurance benefits for FY 2006-08. The General Assembly assumed rates were going to be lower than originally projected. The projected amount to be borrowed from the Retirement Fund is \$85 million in FY 2006-07 and \$115 million in FY 2007-08. The KTRS actuary stated this funding was needed for the Pension Fund to remain actuarily sound. The General Assembly appropriated \$42 million.

What Can You Do?

- Contact your legislators about providing needed funding for medical insurance
- Use generics
- Use low-cost alternatives

Medical Insurance (Looking Ahead)

The State Group Health Plan for retirees under age 65, now called **Kentucky Employees Health Plan (KEHP)**, will be self-insured in 2007 like it was in 2006. This will ensure uniformity in premiums and drug formulary statewide; help keep the plan affordable; return savings to participants and the Commonwealth instead of insurance carriers; and help in negotiating Third-Party Administrator (TPA) and Pharmacy Benefit Administrator (PBM) fees. The KEHP will be administered by Humana (TPA) and Express Scripts (PBM).

Medicare Eligible Health Plan (Age 65 and older). The KTRS/MEHP will be administered by Humana (TPA) and Medco (PBM). MEHP participants will receive an updated health insurance booklet and a new card. The coverage will be identical to the coverage when Aetna was the TPA.

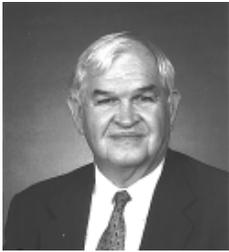
KTRS will mail necessary information several months prior to the retiree's 65th birthday. After enrollment, the plan is in effect on the 1st day of the retiree's birth month.

It is the responsibility of the retiree to contact the local Social Security office and enroll in Medicare Part B (the 2007 will increase to \$93.50). Payment can be made quarterly or through a monthly bank draft (*Medicare Easy Pay*) without extra charges. Medicare Part B then becomes the primary insurance covering 80% of most services. The KTRS/MEHP is the supplement covering 80% of the remaining 20%.

As of January 1, 2006, according to Sandra, "Anyone with Medicare A or B is eligible for Medicare D. However, unless your income falls within the low-income level, it would not be to your advantage to enroll in it. Most retirees should continue their KTRS prescription drug plan because the benefits are greater than those of the standard Medicare Part D plan. If you enroll in Medicare Part D, you will no longer be eligible for coverage in the KTRS prescription drug plan." If you need help in determining what's best for you, call KTRS.

Cost of Living Increases

2006 - 2007—1.5% (in statute) + .8% = 2.3%
2007 - 2008 —1.5% (in statute) + .6% = 2.1%



Marvin Kinch

Answers to Your Long-Term Care Questions

National Health Administrators
606-679-3690

FOR YOUR HEALTH & SAFETY



While traveling with the KRTA staff during the fall workshops, several teachers had questions about the teachers' long-term care program. I'm going to attempt to answer some of those questions as well as other concerns that have been voiced.

What are triggers?

Triggers are what activate your policy so that you may be able to receive benefits. The insured is unable to perform, without substantial assistance from another individual, the activities of daily living or (ADL's). ADL's are dressing, eating, toileting, transferring and continence. Bathing was added as the sixth ADL as a result of HIPAA. "Triggers" could be such events as falls, heart attacks, stroke, or surgery with a long recovery period.

Should I replace my old Life Investor program with the new Mutual of Omaha program?

I don't know of any circumstances that would require a teacher to drop the old Life Investors (LI) plan. The LI plan has benefits that are no longer available. Congress, in 1997, passed legislation that covered a number of issues. The Health Insurance Portability and Accountability Act (HIPAA) of 1997 stated that employees had the opportunity to continue their health coverage for 18 months or until they have secured employment elsewhere. We also know this law as the "privacy act." HIPAA stated that long-term care programs had to have certain policy features to be considered "tax qualified."

OLD BENEFITS	NEW BENEFITS
No Nursing Home Triggers	2 out of 6 triggers
Ill for 60 Days	Chronically Ill for 90 Days
Alzheimer's, Mental/Nervous Disorders	Alzheimer's Only
Days in Hospital Count Toward Elimination Period	Elimination Period Begins When You come Home
Medical Necessity Included	Not Available
Pays in Addition to Other Insurance	Coordinates Benefits With Other Insurance

I believe the old program has benefits that exceed the new plan. Of course, gasoline was once \$1 per gallon.

My premium has increased 30%. What should I do?

That is totally up to you. It is your program—just make wise decisions. If you call the insurance company, they will probably offer you three options. Most are to the COMPANY'S benefit not yours. My suggestion would be to call your existing agent. If he/she is no longer available, call National Health Administrators at 800-524-9902.; Jeff Johnson, Kentucky's Regional Manager at 866-899-5796; Jim Curley, Western Kentucky District Manager at 502-299-1414; or myself, Marvin Kinch, Eastern Kentucky District Manager at 606-679-3690. All of us will give you the options that would benefit you the most—not the company.

What is the biggest claim paid to date by Life Investors?

While traveling to the Big Sandy KRTA workshop we discovered that one of our teachers had incurred a claim that began at home and covered both husband and wife in a nursing home. The current claim is over \$850,000 and one is still in a nursing facility. Wasn't their long-term care investment a good investment?

Do Life Investors and Mutual of Omaha pay their claims?

I don't know of a single incident where either company failed to pay a claim once they had the necessary paperwork. A husband of one of our teachers related how his wife was diagnosed with terminal cancer. She had the choice of staying at home, going to an assisted living facility or to a nursing home. Her Mutual of Omaha program allowed her to stay at home during her final months. She and her doctor made the decision of which choice of settings to use.

I've got enough money—I don't need a long-term care program.

When an agent meets with you to discuss your long-term care program, remember it is your plan. You tell him what you want. When I talked to one client, he informed me that he had enough money to last him and his wife during their lifetimes. She was the teacher and wanted me to meet with her and discuss her teacher's plan. He sat in on the meeting and quickly discovered that he had enough money but may not always be in control. It was a second marriage for both and each had children they brought into the marriage along with two children they had together. He didn't want the children arguing about how they were going to take care of them in the future. They both qualified for the LTC plan.

Which LTC setting do most people use?

Currently I have over 100 claims in Mid-Cumberland. Most (90%) started off as a home health claim, several moved into the assisted living and some have had to go to a nursing home facility. Two teachers have claims in excess of \$300,000 claims. Everyone wants to maintain his/her independence as long as possible...home health care or an assisted living facility allows you the opportunity to make that choice. No one wants to go to a nursing facility if they can be offered an alternative. Hopefully you will live a long life. Therefore you are quite likely to need long-term-care.

Questions concerning LTC? Contact your KRTA office and we will answer them in our next KRTA News.

2007 Monthly Premiums For MEDICARE PART B

If Your Yearly Income is		In 2007 You Pay*
Individual	Joint	
\$80,000 or less	\$160,000 or less	\$93.50
80,001-100,000	160,001-200,000	105.80
100,001-150,000	200,001-300,000	124.40
150,001-200,000	300,001-400,000	142.90
Above 200,000	Above 400,000	161.40

Continued from "The Forces Behind Inflation" page 4

production and the unemployment rate. Prices of raw materials certainly bear watching, but it takes a very large increase in commodity prices to have even a small impact on consumers. That's because distribution, packaging, advertising and, most important, labor costs are factored in throughout the process. Energy is an exception, since it is more pervasive across the economy. However, the labor market is the broadest channel for inflation pressure.

The unemployment rate is low and the trend growth in non-farm payrolls has been relatively strong this year. It's unclear exactly how much slack remains in the labor market. Anecdotal information indicates that there are some shortages in skilled labor, but wage pressures are still moderate and productivity growth has been strong—helping to keep unit labor costs (the labor expense per unit of output) low. The Fed has indicated that elevated prices of energy and other commodities aren't a big worry by themselves, but these have the "potential" to add to inflation pressures from a "possible" tightening in the labor market. Most likely, the pull-back in residential construction and the drag from higher energy prices will slow the economy to a more sustainable pace, keeping inflation pressures in check, at least in the near term.

THE INSIDE SCOOP



KRTA HAPPENINGS

Aprons



Brenda Meredith
Deputy Executive Director

My grandmothers wore aprons. I remember they would always get a clean one before they started cooking. One was a "city" woman, Bessie Murphy in Russellville, KY, and the other was a "country" woman, Hester Hughes in Franklin, KY.

Some women even had special ones if company was coming! I don't think our kids know what an apron is.

The principal use of the apron was to protect the dress underneath, but along with that, it served as a potholder

for removing hot pans from the oven.

It was wonderful for drying children's tears, and on occasion was even used for cleaning out dirty ears.

From the chicken coop, the apron was used for carrying eggs, fussy chicks, and sometimes half-hatched eggs to be finished in the warming oven.

On hot summer days, Mammy would sit in the swing on the front porch and use the hem of her apron to fan herself and shoo the flies away.

When company came, those aprons were ideal hiding places for shy kids.

And when the weather was cold, a grandma could wrap it around her arms.

Those big old aprons wiped many a perspiring brow, bent over the hot stove.

Chips and kindling wood were brought into the kitchen in that apron.

From the garden, it carried all sorts of vegetables. After the beans had been broken and strung or shelled, it carried out the hulls or strings.

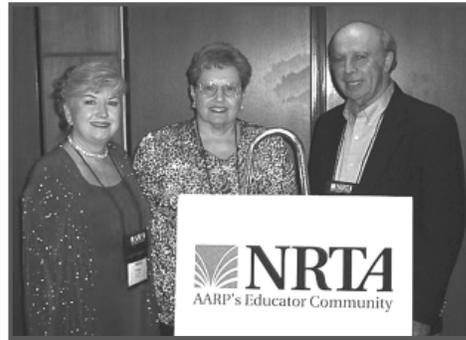
In the fall, the apron was used to bring in apples that had fallen from the trees.

When unexpected company drove up the road, it was surprising how much furniture that old apron could dust in a matter of seconds.

When dinner was ready, Mamma Hughes walked out onto the porch, waved her apron, and the men knew it was time to come in from the fields to dinner.

It will be a long time before someone invents something that will replace that "old-time apron" that served so many purposes.

I think I'll wear my apron this holiday season while cooking for my family. It will remind me of my grandmothers and my friend, Kathy, who made my apron.



KRTA Officers Attend National Conference

L to R: Tara Parker, President; Patsy Young, President-Elect; Billy Triplett, Vice-President.

A three-person delegation from KRTA represented retired teachers and other school personnel at a national conference hosted by NRTA held in Washington, DC from August 20-23, 2006. Expenses for the trip were paid by AARP. Over 200 leaders gathered to highlight the value of volunteer community service and develop strategies to improve the lives of retired educators and others within their communities.

The conference theme was *The Power of Three* which spotlighted the invaluable connection between state retired educator associations (REAs), NRTA and AARP. Special guest speakers included AARP's chief executive officer Bill Novelli and AARP's president-elect Jennie Chin Hansen; political analyst Charlie Cook; author and nonprofit expert Ellis M. M. Robinson; and Keith Brainard, research director for the National Association of State Retired Administrators.

A special track of sessions was held to foster peer-to-peer information exchanges, particularly among the community service chairs attending the conference. The state delegations also met by region to spotlight trend, opportunities and resources that could further strengthen their efforts.

Emphasis was placed on issues and trends in public retirement plans, membership, Social Security, and recognition of *NRTA With Our Youth!* awards.

President Parker says, "We are always proud to represent Kentucky because we are looked to as leaders in RTA organizations."

Bullitt County RTA



Attending the Fifth District Fall Leadership Workshop on September 1 were:

Standing (L to R): Karen Travis, Corresponding Secretary; Leon Remington, Legislative Co-Chair; Betty Hester, President; Debby Murrell, President-Elect; Frank Hatfield, Legislative Co-Chair. **Sitting (L to R):** Joyce Manning, Betty Larimore, JoAnn Barr, Membership Chair.

KENTUCKY TEACHERS' RETIREMENT SYSTEM PRE-RETIREMENT SEMINARS		REGISTRATION 9:00 a.m. - 9:15 a.m. (Local Time)	SEMINAR 9:15 a.m. - 1:00 p.m. (Local Time)
December 9, 2006 Erlanger-Elsmere Ind. Lloyd High School Deitz Auditorium 450 Bartlet Street Erlanger, KY	January 20, 2007 Jefferson County Schools Southern High School 8620 Preston High School Louisville, KY	February 17, 2007 Carter Caves SRP 344 Caveland Drivel Olive Hill, KY	
March 10, 2007 KTRS 477 Versailles Rd. (next to the main bldg. on the ground floor) Frankfort, KY	Guests are welcome if seating is available. Priority is given to KTRS Members!	*KTRS provides the coffee at State Parks. The district should provide for the coffee at other places.	



Neal Tucker, Past President of KRTA, attended some workshops this year but was not a part of the traveling team. He and his wife, Dorris, were missed.

E-Mail Alert!

Please keep your e-mail address updated with KRTA if you want to receive legislative reports.
krta98@aol.com

AROUND THE STATE . . .

FEATURES



Ohio County RTA

Attending the Third District Fall Leadership Workshop:

Front Row: Norma Barrett, Sec.; Everett Brown, Pres.; Linda Reid, President Elect.
Back Row: Catherine Brown, Publicity Chairman; Elaine Armstrong, Membership Co-Chair; Patsy Eddins, member

Nelson County RTA



The NCRTA and friends met for their August 8, 2006, meeting aboard the Star of Louisville. A buffet and cruise were enjoyed by all in attendance.

Front Row (L to R): Ann Josseland; Carla Evans, Activities Chairperson; Yvonne Gregg.
Second Row (L to R): Vicki Renisch; Lucy Ston; Nancy Grimshaw; Margaret Sims, President; Merrylen Sparks; Betty Brown.
Third Row (L to R): Ben Burr, Membership Chairperson; Libby Burr, President-Elect; Betty Pucket, Fourth District President-Elect; Henry McClendon, Tom Evans, Treasurer.

On Thursday, October 26, 2006, the Nelson County Retired Teachers was inducted into the 2006 Bardstown/Nelson County Hall of Fame. There are 250 retired teachers with 7,000 years of experience. The groups brings \$8 million in the local economy each year.



First Row (L to R): Margaret Head Sims, President; Peggy Horton, Legislative Chairperson; Becky Pash.
Second Row (L to R): Jane Coulter; Ben Burr, Membership Chairperson; Libby Burr, President Elect; and Merrylen Sparks.



Above (L to R): Councilman John Royalty; Margaret Head Sims, President NCRTA; Col. Mike Weaver

John Royalty, candidate for re-election to the Bardstown City Council and Col. Mike Weaver, candidate for the United States House of Representatives were speakers at the regular meeting on October 26. The next meeting will be on Thursday, January 18, 2007, at the Old Kentucky Home Country Club at noon. The guest speaker will be John Frith Stewart, Louisville attorney and friend to educators, who will be speaking on setting up trusts and preparing wills.

Hart County RTA



L to R: Liz McCubbin, President and Laura Emberton Owens, Secretary of Education.

The Hart County Retired Teachers met On September 12 for their annual picnic. The new president, Liz McCubbins, introduced speaker Ashley Quiggins. Glyna Lile introduced Laura Emberton Owens, Secretary of Education, who urged the retired teachers to promote education, mentor new teachers, and be willing to volunteer their time and expertise by helping children who need extra help in the classroom. She believes Kentucky should invest in human capital and human intelligence.

95.4% of Hart Co. retired teachers belong to KRTA. Congratulations HCRTA!

Campbell County RTA and PNC Bank Team Up



L to R: Debbie Ginn, Vice-Pres. PNC Bank; Linda Klembara, Vice Pres. CCRTA; Sam Cantrell, President CCRTA; and Nedrah Stagman, Consultant PNC Bank

You can bank on it!

Campbell County Retired Teachers Association has received over one thousand dollars in money and gifts from PNC Bank. At the October 3 meeting, President Sam Cantrell accepted a five hundred dollar check from PNC Bank. The check was presented by Debbie Ginn and Nedrah Stagner of the PNC Cold Spring branch. This money has been earmarked for scholarships.

On October 9, CCRTA again met with PNC representatives for a banking seminar. PNC awarded each CCRTA member a \$15 gift certificate to O'Charley's restaurant. In addition they sponsored door prizes.

CCRTA is grateful to PNC Bank for being a very generous corporate sponsor.

Garrard County RTA

Earl Shaw steps down after serving 20 years as president of the Garrard County Retired Teachers Association. Mr. Shaw was presented an engraved desk clock by Sharon Hamilton on behalf of the members. Mrs. Hamilton will succeed him as president.



KRTA—Your choice.

pension information ♦ social interaction ♦ volunteer opportunities ♦ benefits ♦ services ♦ community commitment ♦ support for education

KRTA—Your voice.

A consistent voice in the legislature since 1957 to protect and promote pension

MISCELLANEOUS INFO . . .

YOU MIGHT WANT TO KNOW



Retirees Need a Quick Getaway!

Have a little vacation time to use up and need a quick getaway? Perhaps you want to take your kids and grandkids for an overnight treat! Don't forget the unique beauty and history surrounding you right here in Kentucky!

Many of our fall workshops were held in our beautiful state park resorts. It's great for me to be reminded of the beauty and the quality of what we have available in our state. We also used the restaurants in the parks. They are all different and offer specialty items unique to each. Whether indulging in bean soup and cornbread from the buffets or ordering from the menus, we were never disappointed. However, the traveling team seems to be quite fond of the "Cave Kiss" at Carter Caves and those wonderful fried apple pies at Buckhorn.

Take advantage of the Kentucky State Parks' Commonwealth Connection program which offers you generously reduced rates on lodge rooms and cottages at "the nation's finest."

These rates are good from November 1, 2006 through March 31, 2007.

- Lodge rooms: \$44.95/night
- 1-bedroom cottages: \$69.95/night
- 2-bedroom cottages: \$79.95/night
- 3-bedroom cottages: \$89.95/night

Call today to make your reservations at any one of our breathtaking resort parks, at 1-800-255-PARK (7275). Be sure to mention the "Commonwealth Connection" to receive your special rate OR visit at www.parks.ky.gov and use the promo code "CC6" if making your reservation on-line. Proof of government employment required at check-in. All Kentucky Local, State, and Federal Employees and Retirees qualify for these special rates. The rates are subject to availability and may exclude park special events weekends or holidays.

Did you know that Kentucky has 17 resorts with lodges and cottages? That's more than any other state park system in the U.S.A.

www.parks.ky.gov

Experience it!



If there are multiple KRTA members in your household, you are now receiving only one copy of the KRTA NEWS.

Over 4,000 members are family members residing in the same household. By sending only one copy of the KRTA NEWS to your household, we can save an enormous amount of your KRTA dues dollars. If you want to continue receiving multiple copies of the newsletter, just let us know.

Teachers! Volunteer Your Skills in Under-served Countries!

There are many requests for teachers to teach math, reading and teaching methods in under-served countries. NGOabroad is a unique service that matches professionals' skills to international needs.

Half of sub-Sahara Africa and 20% of Central America lives below the poverty line (earning less than \$1/day). They are unable to pay school fees being shut out of education and cannot read or write. Education always has been and always will be the ticket out of poverty. Willing to train teachers? Teach academic subjects or vocational skills?

NGOabroad is a unique service that matches professionals' skills to international needs and custom fits where you teach to your international experience, language, and what you are comfortable with. NGOabroad was designed as a frugal way to harness skills critically needed in other countries.

Read the website <http://www.ngoabroad.com/>. Interested? Then email the following to info@NGOabroad.com.

- (1) state what you seek and what you contribute
- (2) copy and paste your resume into the email—do not attach
- (3) state your skill set in the subject line.

Your electronic funds transfer (EFT) for your annuity checks from KTRS will be available for use on the following dates:

November 28, 2006* December 28, 2006

*Annual KRTA dues of \$15 will be conveniently deducted from your November annuity if you have sent us your ADD (white) card.

January - February Enrollment Period for Dental Insurance



Information about the KRTA endorsed dental plan has been made available on the website provided by Weilage Benefit Specialists, Inc., who serves as the third-party administrator for the endorsements. To access the website:

Log on to www.maxyourbenefits.com Enter User ID: **krta**
 Click on **Client Section** Enter Password: **ky0001**

You will find all plan information, provider directories, and enrollment forms. All questions concerning benefits, claims, rates, and the website should be addressed to Kathy Revell at Weilage of Louisville. Call **502-245-5333** or toll-free **1-866-WBS-PLUS (1-866-927-7587)**. Current rates are as follows:

KRTA Dental Plans		
Elite Schedule 75 Plan	Elite Preferred - PPO 505	C 250-Z*
\$1000 Individual Annual Maximum \$50 Deductible/Person \$150 Deductible/Family (Type II & III Services) \$21 Reimbursement for initial exam (I) \$22 Reimbursement for 4 film bitewing x-rays(I) \$32 Reimbursement for cleaning (I) \$37 Reimbursement for one surface filling (II) \$273 Reimbursement for molar root canal therapy (II) \$226 Reimbursement for a crown (III)	\$1000 Individual Annual Maximum \$50 Deductible/Person \$150 Deductible/Family (Type II & III Services) 100% In and Out of network (Type I): Oral exam, Cleaning, Fluoride, X-rays, Sealants 80% In and Out of network (Type II): Simple restorative, Periodontics, Tooth extractions, Space maintainers 50% In and Out of network (Type III): Major restorative, Bridge/denture repair, Prosthetics, Surgical periodontics and tooth extraction	\$5 Copay Covers: Routine office visit, Periodic/Comprehensive oral evaluation, X-rays, Routine cleaning, Children's fluoride treatment \$40 - One surface anterior resin filling \$150 - Anterior root canal \$310 - Full cast crown 25% Discount on all Specialists Services 25% Discount on procedures not listed on complete Schedule of Benefits Benefits for Orthodontic Services *This plan requires that you sign up with a participating provider
Mbr \$228.00 Mbr+1 \$408.00 Fam \$576.00	Mbr \$358.56 Mbr+1 \$678.72 Fam \$1,104.24	Mbr \$124.80 Mbr+1 \$240.72 Fam \$371.52

Plan Renews Each April. Open Enrollment is January - February 2007

FOR YOUR INFORMATION

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 1-800-551-7979 (from outside Louisville)
 (502) 231-0686 (fax)

krta98@aol.com (e-mail) www.krta.org (web site)

KRTA LEGALINE

1-800-232-1090
 smoores@bfrlaw.com
 Buckman, Farris & Rakes Shepherdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO

1-800-927-0030
 Hank Hensley Louisville, Kentucky

LONG-TERM CARE INSURANCE

1-866-899-5796 or 502-553-7630

DENTAL INSURANCE

COMPBENEFITS

Contact Weilage Benefit Specialists (Third Party Administrator)

1-866-WBS-PLUS (1-866-927-7587)

VISION INSURANCE

KRTA Discount Vision Card Call 1-866-335-0882
 VSP from Weilage Benefit Specialists Call 1-866-927-7587

AUTOMOBILE & HOMEOWNERS INSURANCE

Liberty Mutual Insurance Company
 425-8450, ext. 243 (from Louisville)
 1-800-225-8281 (from outside Louisville)

HEARING INSTRUMENT PLAN—HEAR IN AMERICA

502-244-5378 (from Louisville)
 1-800-286-6149 (from outside Louisville)

HOME SECURITY SYSTEM

Protection First 502-412-7037 1-800-915-4741

KY TEACHERS' RETIREMENT SYSTEM

1-800-618-1687 or www.ktrs.org

COMMONWEALTH CREDIT UNION

1-800-228-6420 or www.ccuky.org

IDENTITY THEFT PROTECTION

Steven Deaton 866-668-7671

Quips, Quotes & Puzzles

I've learned that no matter what happens, or how bad it seems today, life does go on, and it will be better tomorrow.

I've learned that you can tell a lot about a person by the way he/she handles these three things: a rainy day, lost luggage, and tangled Christmas tree lights.

I've learned that regardless of your relationship with your parents, you'll miss them when they're gone from your life.

I've learned that making a "living" is not the same thing as "making a life."

I've learned that life sometimes gives you a second chance.

I've learned that you shouldn't go through life with a catcher's mitt on both hands; you need to be able to throw some things back.

I've learned that whenever I decide something with an open heart, I usually make the right decision.

I've learned that even when I have pains, I don't have to be one.

I've learned that every day you should reach out and touch someone.

People love a warm hug or just a friendly pat on the back.

I've learned that I still have a lot to learn.

I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.

Maya Angelou

ORDER FORM KRTA MEMBERSHIP PIN

Please place an order for _____ @ \$2.50.

Enclosed please find my/our check in the amount of \$ _____.

Please send pins to:



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

From the KRTA office:



*Janie Caslowe
 Carla Hahn
 Brenda Meredith
 Bob Wagoner
 Mary Wagoner*

Deceased Retired Teachers

JULY, AUGUST, SEPTEMBER 2006

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

IN MEMORIAM

ALLEN Mildred BARREN Carroll E BELL Mary T Mary Sue BOURBON Ruth Mabel BOYD Jerry BOYLE Minor Alex W BRACKEN Esther BREATHITT Malcom H BRECKINRIDGE Ronald BULLITT Gladys BUTLER Mary CALDWELL Esmer CALLOWAY Ernest R Joe Laverne C Judy CAMPBELL Lillian CARTER Elwood CARTER Sallie P CASEY Gustava	Woodward Furlong Elliott Locke Hatton Perkins Clark Cash Stevens Tollner Frasure Gibson Fair Duke Wyatt Allen Erwin Ryan Whitten Vater Plummer Satterly Patterson	CHRISTIAN Mose T CLARK Lewis Barbara CLARK Golda CLAY Margie CLINTON Mildred G Birdie DAVIESS Oreva Julia ELLIOTT Aster FAYETTE Katherine Harlan Gladys Jeannie FRANKLIN Henry E GARRARD Prudie GRANT Wendell L GRAVES Norma GRAYSON Doris L HANCOCK Doris Mary P HART Hazel HENDERSON Nancy W Shelton H	Dunning Stewart Bailey Bell Osborne Creech Denney Dryden Grey Lockard Adkins Fietz Kirk Preston Soper Cheaney Bundy Adkins Adair Smith Marsch Ogle Noack Jarrett Langley	HOPKINS Barbara JEFFERSON Grace C Francis Georgia C Shirley G Katherine Geneva M Jimella Laura Sara Elizabeth Arthur L Carmel Jett Ben Clifford E Dorothy K William R Harry O Rhometta R Sammye L JESSAMINE Dorothy A JOHNSON Sherman Olga Helen P Vertrice KENTON James James D KNOTT Nelle Christine KNOX Sawyer LAUREL Annetta LESLIE Lula Danny LINCOLN Jerry LYON Ronald L MADISON Paula A Janet V Berry MARSHALL Beatrice Peggy Jane MARTIN Olive MARTIN Belva	Davis Bates Beeler Chaffee Dillon Goodman Hawkins King Knopp Merrill Middleton Moody Quillen Risner Sachleben Steigner Tabb Tibbs Woolsey Yates McMillen Bayes Brackett Elam Ratliff Wagner Wert Johnson McIntosh Smith Messer Begley Morgan Wilcher Johnson Abbott Johnson Thacker Cole Cunningham Renfroe Endicott Osborne	MCCRACKEN Myra John C Gyndel Phillip L MIDDLESBORO Betsy MONROE Rachel MUHLENBERG Charles W Alma Mary R NELSON Martha OHIO Helen OWEN Helen PENDLETON Clarice PIKE Dolores Ronald D PULASKI Jewell A ROCKCASTLE Sue H ROWAN Phyllis Nell F SIMPSON Vebree W SPENCER Mable TRIGG Margaret WARREN Larry Archie Eleanor WASHINGTON Elizabeth L WAYNE Mollie J Mary S Jean D WOLFE Homer WOODFORD Margaret Effie B	Binns Cromwell Garnett Rudolph Sowders Thompson Eades Fox Poyner Lewis Holden Greene Hughes Tackett Webb Wallace Cromer Alfrey Mahaney Deweese Cotton Rudd Holt Laman Potter Hagan Corder Dalton Elam Fletcher Collins Kincer	OUT OF STATE Alma Margaret Harvey Ruby Marian Anna Alice Jeanette Mary L Dorothy E Laleah Clarence Jane G Alice R Gladys Jane Jewell Elsie Irene Pauline Abner - FL Anderson - VA Canady - NC Debow - IN Demic - MA Francis - NC Fuson - SC Hartough - SC Hendricks - VA Kemp - OH Logan - IL Mitchell - TN Muenzer - TN Porter - IN Robinette - TN Schirmer - VA Shultz - WY Thompson - TN Turner - GA Westerfield - FL
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