Farewell! Aloha! 
Adios! Au Revoir!

It seems that my term as KRTA President just began, and now it is ending! Time really does fly when you are having fun, staying busy, and doing something you enjoy. As I look back on my year as president, I am pleased with our accomplishments and thank our energetic Executive Council members and wonderful district and local presidents who have made this year a pleasure for me. I cannot thank you enough for your dedication and commitment. And I would be remiss if I did not thank the KRTA staff for its guidance and dedication.

What a privilege to be President during the year of our Golden Anniversary! As part of our 50th Anniversary celebration at the reception during the KRTA Convention in April, Frank Hatfield gave us an overview of the accomplishments of KRTA during the past 50 years since it began in 1957. We should all be aware of and thankful for everything those unselfish and dedicated retired educators who came before us had the foresight to establish and from which we still benefit. And what a wonderful convention we had this year! It truly was “A Time to Celebrate” KRTA’s past and look toward the future. Our morning speaker, Megan Stevens Hookey, National Coordinator for NRTA, showed us how to “Stay Sharp” and improve our memory. And our luncheon speaker, Lilly Liu, AARP Historian, discussed “Our Shared History” with NRTA (celebrating its 60th anniversary) and AARP (celebrating its 50th anniversary). Both were informative and interesting.

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The attendance was up this year to help us celebrate. Congratulations to all the award winners. We recognized the most ever Gold Local RTA awards this year! And we also recognized the most ever M. L. Archer membership awards. How appropriate to honor all of you who are doing the work for KRTA!

Volunteer service totaling 551,000 hours was donated this year by KRTA members across the Commonwealth. The estimated value of this volunteer service is $10,357,680. What a difference retired teachers make in their communities!

I had the privilege of reading the winning essays from each district submitted to the AARP Grandparent Essay Contest and was struck by the many grandparents in our state who are responsible for rearing their grandchildren. Talk about being “worth their weight in gold”! The essays often brought tears to my eyes and certainly humbled me.

It has been a year of continued membership growth for KRTA and of personal growth for me. We have not yet reached our goal of 27K (27,000) members, but we still have time! We are only 1,153 members short of our goal. Have you ever thought about the challenge of attracting members in their “golden years” to a new organization in their lives? But thanks to our wonderful Membership Committee we keep meeting that challenge with new ideas and “glittering” efforts each year! The Membership Committee members are like “pennies from heaven” to this association.

I cherish the time I spent with you at the KRTA Fall Workshops, District Meetings, Local RTA Meetings and the KRTA Convention. Much thanks to my home, Fifth District, especially Debby Murrell and Karen Travis, for the reception held in my honor at the state convention. It was definitely a “Golden” moment for me and a total surprise when my daughter, Amy Parker-Cuenca, sang at the reception. Thank you, Saundra Epley and Dr. Ed Speer and my Capital City RTA support group. Saundra was the first to invite me to become a KRTA member several years ago and Ed nominated me to become KRTA President. It all began with you two!

Continued on page 9
Social Security Update

KRTA continues to work on these Social Security issues: Mandatory Coverage, Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

S 206 and its companion bill HR 82, which call for the repeal of the WEP and GPO, have been filed in the 110th Congress. At this point, all of our Representatives (Ben Chandler, Geoff Davis, Ron Lewis, Hall Rogers, Ed Whitfield and John Yarmuth) have signed on as co-sponsors of HR 82. Unfortunately, neither of our Senators (Jim Bunning nor Mitch McConnell) has signed on as a co-sponsor of S 206. Efforts continue to secure the commitment of Kentucky’s senators to co-sponsor S 206.

It is important for each of us to let our federal legislators know that we 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); Hal Rogers (202-225-0940); Ed Whitfield (202-225-3547); and John Yarmuth (202-225-5776).

Currently, discussions on all of these social security issues have stalled and receded off of the “radar screen.” However, we must continue to be vigilant in our opposition to Mandatory Social Security Coverage, which would force all future public employees to participate in Social Security. The attack on the retirement security of public employees (i.e., Kentucky retired teachers) has increased at an alarming rate in the past 12 months. We continue to work at the national level with the Coalition to Preserve Retirement Security (CPRS) and the Retired Educators Coalition for Social Security Fairness on these issues. Regular updates concerning these Social Security issues will appear in each issue of the KRTA News. Look for them.

KRTA Convention Support Staff

Taking care of registration at the convention are L to R: Mary Wagoner, Linda Humes, Margaret Hatfield, Dorris Tucker, Karin Anderson

L to R: KRTA Staff Janie Caslowe, Brenda Meredith, Carla Hahn are involved in planning and implementing convention details

1957 - 2007
To Give or Not to Give: Is the Cost the Question?  
Henry L. Hensley

A hallmark of the American way of life is our propensity to voluntarily share our prosperity with others. Altruism certainly motivates giving but so do personal reasons like passing on your values, establishing a legacy, and – yes – financial benefits. Our tax system provides personal financial incentives to make charitable contributions through income tax and estate tax incentives. The tax law changes of 2001 and 2003 have reduced income tax rates for all taxpayers. The decline in your income tax rates, however, may actually mean it is less beneficial for you to give certain types of property to charity. With this in mind, you may be wondering if charitable giving should be a part of your financial plan going forward. The answer is still a resounding, “Yes!” As the saying goes, the more things change, the more they remain the same. A charitable gift will still give you the personal rewards of giving, the ability to select the charity which will benefit from your gift, and the tax advantage of a charitable deduction which lowers your taxable income.

For these reasons, charitable giving still makes sense. So the next question to address is what type of property should you give? If you have appreciated property such as stocks, giving the appreciated property directly to charity brings an additional benefit as you may avoid capital gains tax that you would have had to pay had you instead sold the property and made a gift of cash. The new tax laws have also increased the advantage of giving tangible personal property if the gift is related to the purpose of the charity, such as giving a collection of books to the public library or art work to your local public museum.

As your income tax rates are reduced, you will want to pay more careful attention not only to what you give but also to when you give. With the greater difference between the tax brackets, timing your gifts can be essential to maximizing your tax advantages. A lump sum gift today may generate a larger tax advantage than a series of smaller gifts in the future. Putting a little more emphasis on the timing of your gifts may maximize your tax advantage.

When it comes to making a lump sum gift to charity, you may question how inclined you are to make a larger transfer of property outright to a charity, even your favorite charity, even to maximize your tax advantage. There are several charitable estate planning tools that you may use to provide you with a current charitable deduction when you place property in trust for the future benefit of a charity. The most familiar of these is the Charitable Remainder Trust (“CRT”) which gives you income from your property for a certain period of time. When the period passes, your named charity receives the remaining trust assets.

A CRT can play a valuable part in your estate plan by reducing your current income tax and your future estate tax due by reducing the size of your taxable estate. If you expect the estate tax to be reduced to zero in 2010, is there still an estate tax benefit to a CRT? The answer is “Yes!” again. In 2010, the estate tax is scheduled to be reduced to zero, only to be replaced by a loss of the step-up in basis; which, to put it simply, is just another type of “death tax.”

The tax law changes have not lessened the many benefits of charitable giving. Charitable giving still provides important advantages to you, your family and your community. Of course, maximizing the tax advantages of your charitable giving may require a little more planning under the new tax laws and this article has merely identified a few discussion points. For a more thorough review and before implementing or changing your charitable giving program, no matter the size, please consult with your tax or Financial Advisor.

Henry Hensley  
KRTA Finance and Investment Line  
1-800-927-0030
Spring is right around the corner and many consumers will be considering home improvement and repairs, and Commonwealth Credit Union wants to ensure that you are prepared before you begin your spring projects.

Unfortunately, spring also brings with it the increase of home improvement complaints reported to local law enforcement and the Attorney General’s Consumer Protection Division, according to Lori Farris, of the Office of the Kentucky Attorney General, Consumer Protection Division.

Let’s say you are approached by a stranger offering you a good deal on driveway blacktopping. The stranger has “left over material from a job in the neighborhood” and can offer it to you at a considerably lower rate. Beware! The materials used are often inferior and crumble within a few days or the sealant used is nothing more than used motor oil. Many times you will be charged more than what was originally quoted and may feel intimidated into paying the inflated price.

What can you do to better protect yourself?
1. Always deal with local, reputable contractors who will be available if you have problems with the work.
2. Get at least 3 estimates and a written contract from the contractor you choose to do the work.
3. Call the Better Business Bureau or the Attorney General’s Consumer Hotline at 888.432.9257 to see if there are complaints filed against a particular contractor.

1. Call the credit union immediately and report your suspicions to the local police or sheriff.
6. Never open your door to strangers. Consider installing a “peep hole” in your door. If you do not have one, do not feel obligated to answer the door when you are home. Con artists often work in neighborhoods where “retirees” reside and they know you are easy targets for home improvement and repair fraud.

When you are in the market for a great loan rate on home improvement needs, call CCU today! 800.228.6420/502.564.4775 or log on to www.ccuky.org.

CCU’s 7th Annual 50 Plus Festival
Friday, June 22
11 a.m. to 4 p.m.
Bridgeport Elementary
411 Kings Daughters Drive
Frankfort, KY
Come join in on all of the fun with other retirees from across the state. The day is filled with special activities—hobbies, crafts, retirement and investment information, health care, beauty and fitness information, recreational and social activities, volunteer opportunities, home safety and lots more! Over 90 vendors!!

One of the favorite activities is the FREE Antique Appraisal featuring two appraisers—one for jewelry and the other for general items. Festival attendees can bring 3 hand held items only for appraisal.

Free Cookout
for everyone age 50+
CCU’s 7th Annual 50 Plus Festival FREE Event to Everyone!

See Well, Be Well
Thanks to the Kentucky Retired Teachers Association (KRTA), you can! KRTA now offers eyecare coverage through VSP. Join the 48 million other Americans who rely on VSP for the best in personalized eyecare and great eyewear choices. Plus, you’ll love the savings you’ll see.

Personalized eyecare . . . it’s all about you
A healthy tomorrow is more than early detection . . . Or treatment . . . Or coordination of care. With VSP, it’s about you.

Personalized eyecare has been our focus for over 50 years. We help our members see and be their best for a lifetime, connecting them to neighborhood private practice doctors nationwide.

Because being in the right place at the right time makes all the difference.

Just ask VSP network doctor Kathleen A. Clary, O.D., from Ashburn, VA. She found blood dots on a patient’s retina during a regular vision check up. She encouraged her patient to get a diabetes test — since blood on the retina is a common sign of the chronic disease. Nearly a year after her diabetes diagnosis, she’s successfully managing her condition and helping prevent diabetes-related vision problems, too.

Better care today means a better tomorrow.
Your eyes are unique. With VSP you choose the right eye doctor and office for your needs — whether it’s a doctor specializing in laser vision correction, a location close to you or finding your favorite eyewear brands.

Get the personalized care you deserve.
VSP helps you see well, so you can be well — from annual WellVision exams with a doctor you can trust to a continuous program that can catch and treat problems before they become serious health issues.

When will you take the first step toward a healthier tomorrow?
Choose now. Choose VSP — where the path to a healthier future begins with you.

Get More with VSP:
√ Convenient. VSP doctors are close to where you are, and you’ll find great eyewear there, too.
√ Flexible. Being retired doesn’t mean you’re not busy. We get it! Many VSP doctors offer evening and Saturday appointments, even drop-ins. New patients are always welcome.
√ Quality Care and Service. Quality, personalized care you can trust.
√ Effortless. Just make an appointment with a VSP doctor and let them know you have VSP. No claim forms, no waiting for reimbursements.
√ Big Selection. Whether you’re looking for the latest frame styles, great values on a classic frame or contacts, your VSP doctor will have a wide selection from which to choose.
√ Guaranteed. You’ll be happy or we’ll make it right.

Get to know us at www.vsp.com.

For questions about enrollment or to enroll over the phone, call AdminAmerica at 866-896-1273 or visit www.enrollvsp.com/ktra.
District Presidents’ Meeting

KRTA Vice-President Billy Triplett conducted the District Presidents’ meeting on Monday morning prior to the convention.

Dr. Wagoner reviewed the Fall Workshop schedule for 2007 (see Page 18) and discussed the Fall Workshop 2006 report.

The KTRS Trustee Election in May was discussed. It was stressed that members vote for two incumbents, Ruth Ann Sweazy for the active teacher trustee position and Ronald L. Sanders for the lay member trustee position. KRTA is doing a mass mailing at the end of April concerning this election.

A. District President’s Responsibilities

Hold a minimum of four meetings every year following the Council meetings. Hold one meeting on membership; materials are available in the KRTA office.

Serve as contact person (or appoint someone) for the Fall Workshop. Welcome and introduce the program. Promote attendance at the workshop.

Arrange for a committee to conduct the KTRS Pre-Retirement Seminar held in your district to help with registration and refreshments. Make a 5-minute presentation promoting KRTA.

Receive and distribute information during the sessions of the Kentucky General Assembly and serve as phone contact for the district with KRTA lobbyists.

Complete the District Association Recognition Program Form and mail it to the KRTA office.

B. District Leadership Meetings

Emphasis was placed on the purpose of the leadership meetings; that is, to follow the Council meetings so that information from the Council can be shared with local associations. The Council meetings will be June 4, September 3, December 3, April 16, and June 2. District presidents should continue to encourage locals to send their president, president-elect, and the insurance, legislative, and membership chairs to the four district leadership meetings.

Arrange for lunch for the meetings.

District presidents were reminded to send the Reimbursement Request to the KRTA office after each of the four leadership meetings. KRTA will pay $6 per local leader who attends the meetings (up to five).

C. Pre-Retirement Seminars

These are set up by KTRS. Ann Croswell is conducting them. She welcomes the help from KRTA district volunteers and is glad to give time on the program for a KRTA presentation. Someone from the office will contact the district president 4 - 6 weeks in advance to verify who should receive the packets of information needed for the seminars. Generally, the local district is responsible for coffee and may also provide rolls or donuts, if desired—unless the refreshments must be ordered from the facility. In that case, KTRS will take care of them.

Suggestion: Locals could appoint a committee to take care of the Pre-Retirement Seminars to be sure the seminars are covered. As many retirees as can are encouraged to attend to promote KRTA—and take plenty of white cards and someone who is enthusiastic to make the presentation. Take plenty of “Green Sheets” to share with everyone. This is the best condensed version of all the benefits of belonging to KRTA.

Seminar Script: A script is available for the presenter. Billy emphasized the main points of the script and encouraged District Presidents to use it at seminars.

Emphasis: Active teachers may join KRTA as Associate members. Those nearing retirement may also complete an Automatic Dues Deduction card to be held until their retirement.

Revision of District Presidents

Bob Hoagland - Second
Mitch Barrett - Fifth
Don Pace - Central Ky West
Ed Cook - Eastern
Ima Johns - Jefferson
Virgil Osborne - Big Sandy

Committee Terms Expiring

Legislative Committee members are continuing except Steve Garrett from Central Kentucky East and Tom Mathews from Middle Cumberland. All members are continuing in the Membership & Pre-Retirement Committee as well as the Health & Insurance Committee.

Governor Fletcher’s Pension Task Force

Dr. Wagoner presented information on the Blue Ribbon Commission which is to make recommendations by December 1, 2007. Frank Hatfield has been selected as our representative along with Gary Harbin of KTRS to serve on this committee to study the state’s retirement systems.

Local President’s Handbook

District presidents should review the Local President’s Handbook with local presidents at the first district leadership meeting. A copy of the revised handbook will be sent to each local and district president in July of each year.

State Committee Reports

Reports from the Health & Insurance, Membership, and Legislative Committees (see page 6) were given.

AARP/KRTA Specialist’s Report

Bob Estes announced the winner of the 2007 State AARP/KRTA Grandparent Essay Contest. There were 6,000 essay entries from 186 schools in 75 counties in Kentucky. The winner and district results can be seen on page 11. He also reminded everyone that the National Day of Service is May 10 and encouraged KRTA members to continue their participation in this wonderful community service event. Bob said he really enjoys his job with AARP. This is his third year as an AARP liaison and AARP suggested someone else could serve this position. If someone is interested in replacing him, please let him know.

KTRS Board of Trustees/March Meeting Report

President-elect Patsy Young enjoyed attending the KTRS Board of Trustees meeting. She reviewed the Board’s topics of HB461, Defined Benefits, and the Medicare Advantage Plan.

Other Business

Karen Travis invited everyone to attend the Fifth District’s reception in honor of 2006-07 KRTA President Tara Parker.

The Presidents’ meeting for 2008 will be on Thursday, April 17. The Convention will follow on Friday, April 18.

Executive Council Meeting

The Executive Council joined the Presidents’ meeting to hear the fall workshop schedule, workshop contacts, and the pre-retirement seminar schedule.

After a joint lunch the Council’s meeting was conducted by KRTA President Tara Parker. Members for the new term from each district will be as follows:

- First - Jim Frank
- Second - Gus Swanson
- Third - Jim Huckleby*
- Fourth - Jack Waff
- Fifth - Karen Travis*
- Jefferson - Melanie Wood
- Northern - Linda Thornton*
- Eastern - Mark Crain
- Big Sandy - Geraldine Branham*
- Upper Ky. River - Pending
- Up. Cumberland - Sally Smith
- Mid. Cumberland - Larry Morrow
- Cen. Ky. West - Perry Watson*

*Indicates those members who are new

The contract was reviewed for the 2008 Convention. It will be held at the Executive West Hotel on Thursday and Friday, April 17-18, 2007.
Health & Insurance Report

Irene Erskine, co-chair of the Health/Insurance Committee, presented the report. Members under 65 have the same health insurance as active teachers. Coverage is provided through the State Personnel Cabinet. Benefits, including those for prescription drugs, depend on the plan chosen by the individual. The Retirement System pays a portion of the premium based on the member’s length of service.

For members 65 and over, everyone received a Humana Insurance Card in December 2006. Those eligible for Medicare Parts A and B have a Humana Group Medicare Private-Fee-For-Service (PFFS) Plan. Those not eligible for Medicare Part A continue with the Medicare Eligible Health Plan (MEHP). Less than 1500 retirees do not have Medicare Part A. Members received a KTRS Humana Member Guide Book explaining the program and a KTRS Humana 2007 Summary of Benefits. Members received a green plastic card holder for their Humana Insurance Card as well as a card explaining the PFFS plan to health providers along with a number for health providers to call if they have questions. There were two Evidence of Coverage mailings. The second one was sent to correct errors that appeared on pages 9-21 relative to the percentage Humana and Medicare would pay. Irene discussed the Silver Sneakers Fitness Program that provides assistance with the cost of joining a health fitness facility. The Informed Care Management (ICM) program for people with chronic conditions is also available to retirees.

Irene reviewed several KRTA endorsed programs to benefit our members:

- Long Term and Home Health Care through Mutual Of Omaha
- HEAR in America Hearing Instrument Plan
- Dental Plans - COMPBENEFITS through Weilage Benefit Specialists
- Vision Plans - VSP through Weilage Benefit Specialists and Discount Vision Card available through Benefit Group Services Group, Ltd.

Membership Report

Ms. Shaw told the delegation that as of July 1 she will no longer serve as co-chair of the Membership Committee. In mid July she will move to Birmingham, Alabama, to be near family. She does feel, however, that KRTA is her family, too, and she will miss all of us. Ms. Shaw has served as co-chair since 1996. Saying goodbye to Ms. Shaw will not be an easy task for any of us.

According to Ms. Virginia Shaw, “Membership is our #1 Project! If we don’t have members, where can we go? Every member should be concerned!” Every local should have a strong membership committee. She reported that our goal for this year was 27,000. We reached 25,791 as of April 16, 2007. When we tell legislators what we need to keep our benefits, they listen when they hear the size of our membership. When prospective members ask, “What’s it in for me?” tell them “all the benefits we currently have that we want to keep.” Talk to potential members one-on-one and emphasize the need to keep our Defined Benefit Plan. Her suggestion is to encourage everyone to increase membership by “Getting them before they leave school to retire.”

Bob Anderson stated that Ms. Shaw is like a coach before a ball game. She gets everyone enthused and ready to go. Bob and Ernie Trosper state the Pre-Retirement Workshops are fertile ground for signing up new members.

The main reason they don’t join is they don’t understand the benefits. Show potential members the “Green Sheet” and all the membership benefits. Emphasize the free Legaline and the free will and power of attorney benefits. Everyone was reminded that we need active teachers to become associate members and they can start receiving the benefits even before they retire!

Harold Van Hook, Bob Anderson, Ernie Trosper, and Fonrose Wortham serve as additional co-chairs of the Membership Committee. They assist Ms. Shaw with the tremendous job of working with all local and district associations to reach their goals.

Legislative Report

The 2007 Legislative Session became bogged down with efforts by the Senate to make changes in other retirement systems. The session didn’t do much that relates to retired teachers. HB461 didn’t pass, but wasn’t a monumental bill. The 100-day program was not extended and will expire June 30, 2007. Ray encouraged us to focus on the future.

Frank Hatfield and Gary Harbin are representing us on the Blue Ribbon Commission established by Governor Fletcher to look at both retirement systems and make recommendations by December 1. There is some talk about a special session to be called by the governor, probably after the primary elections. Perhaps the most important issue is maintaining Health Care Coverage. Our retirement system is good. Our pay-as-you-go health insurance plan is a major issue.

There is nationwide chaos in public pensions. Weekly occurrences at big companies such as IBM and GE are making changes in retirement and health care benefits. This is causing a spillover into the public policy area. Those affected by these cuts in pension and healthcare aren’t going to be sympathetic to those who have good benefits. Bobby stated we can work through this but we have to be united and keep good communication with our legislators. We need to involve our members through having more contact with more legislators.

Bobby is optimistic that we can get something resolved with our healthcare issues. Our basic position is that we are opposed to a Defined Contribution Plan. Retired teachers don’t have a safety net because we aren’t covered by Social Security. We need to emphasize to our legislators that we don’t have this safety net.

Bobby reviewed the 2008 Legislative Proposal (see page 12) and emphasized that Item 5 was the only new item that stresses our support to maintain the KTRS as a Defined Benefit Group Retirement Plan.

Leadership Role You Need to Take:

We need to have some mechanism to thank legislators for what they’ve done for retired teachers. Emphasize to your locals to have them come to your meetings and thank them.
President’s Reception

As is the tradition, the president’s district honored her with an afternoon reception. Thanks to Fifth District for giving everyone the opportunity to honor Tara Parker and enjoy cake and punch!

A special surprise for Tara was her daughter, Amy Parker-Cuenca, singing at the reception. Tara is pictured at the left with her daughter and her husband, Herb.

Pictured at the right are (Standing L to R) Tara with Debby Murrell and Irene Erskine. Seated L to R are Aaron Beals, Janet Thomson, Joyce Manning and Betty Hester.
Hookey Wows Group with Tips on Staying Sharp

Much emphasis is being placed these days on the importance of staying healthy. The Teachers’ Retirement System and our insurance provider, Humana, are providing special programs that will help make us healthier and save money for the System.

The Kentucky Retired Teachers Association proved a proponent of this idea by offering some of the best guidelines through the presenter at the morning session of the 2007 Convention on Tuesday, April 17. Megan Hookey, National Coordinator for NRTA, travelled from Washington, DC, to be a part of the program and explain a joint effort between NRTA and the Dana Alliance on Staying Sharp.

**Staying Sharp** is a collaborative effort to promote cognitive fitness; information is shared on their websites which can be accessed through aarp.org/nrta. Mrs. Hookey reviewed studies that have been conducted by Dr. Gene Cohen (George Washington University) and Dr. Guy McKhann, Dr. Marilyn Albert, and Dr. Barry Gordon (all of John Hopkins University) concerning a “healthy body . . . healthy mind.”

### The Mature Mind

Dr. Cohen believes “the aging mind has the potential for continued growth, creativity and wisdom.” In a study of 80 year olds he found significant health improvements in those who engaged in creative activities—improvements in both physical and cognitive health. This “incredible plastic brain,” as it is termed by Cohen, changes with learning and experience. New brain cells grow in the hippocampus (the area just above the ear).

Dr. McKhann spoke on wisdom, “The wise have in common . . . successes and failures in life.” Is there a magic pill? “No,” he says, “No diet, no pill.” The answer is: physical activity, mental activity, cardiovascular health, social engagement, and self-mastery.

Mrs. Hookey explained some positive steps for brain health:

- Playing games — crossword puzzles, Sudoku, board games
- Reading
- Going to concerts, lectures
- Shopping (ladies, you’ll love this) — physical activity, decision making, interaction, increasing knowledge

Dr. Albert reiterated, “The ordinary things are good for the brain.”

A study by Dr. Lawrence Katts (Duke University) proved “Use it, or lose it!” He stressed Neurobic’s! which means to challenge (learn across the lifespan) exercise all of ones senses and emotions engage in multi-modal activities

Older people learn differently than younger people. They take longer to learn but retain normally.

### Memory Concerns

1. Memory loss is normal.
2. Remembering and forgetting: It’s normal to remember, then forget. The brain is not made to remember everything.
3. What’s treatable? Dr. Albert explained that such conditions as depression and vitamin deficiency are treatable. A test on how one’s brain functions will give a baseline for further evaluation later. Imaging is used to watch the brain function.

### Causes of Memory Loss

- depression
- lack of sleep
- loss of spouse — memory rebuilding occurs; takes time

When multi-tasking, Dr. Gordon stresses:

- Slow down (think about what you’re hearing).
- Repeat what you want to remember.
- Turn off ‘auto pilot’ (engage memory).
- Turn on a switch on permanent memory by PAYING ATTENTION!

**Memory Tips**

**Receive** the impression. **Store** the impression. **Recall** the impression.

Use memory tools: such as, using notes, association, acronyms; asking someone else to help in remembering; using the same pattern and all your senses; paying attention.

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Staying Sharp is in our hands. If we engage in physical activity and mental exercises, see our doctor and take needed medications, maintain a healthy diet, and get needed sleep and rest, we will improve mental health. Thank you, Megan, for sharing with KRTA to help retired teachers stay sharp as we grow older.

Written by Betty Hester, Bullitt County RTA

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### General Session 2007

**Hookey Wows Group with Tips on Staying Sharp**

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- loss of spouse — memory rebuilding occurs; takes time

When multi-tasking, Dr. Gordon stresses:

- Slow down (think about what you’re hearing).
- Repeat what you want to remember.
- Turn off ‘auto pilot’ (engage memory).
- Turn on a switch on permanent memory by PAYING ATTENTION!

Staying Sharp is in our hands. If we engage in physical activity and mental exercises, see our doctor and take needed medications, maintain a healthy diet, and get needed sleep and rest, we will improve mental health. Thank you, Megan, for sharing with KRTA to help retired teachers stay sharp as we grow older.

Written by Betty Hester, Bullitt County RTA

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### New Officers’ Lineup

On July 1, the newly elected officers will begin their tenure. **Patsy Young** will be at the helm as president. She has served as president of the E’Town/Hardin/Larue RTA. She received AB, MA and Rank I degrees from WKU and served education for 34 years as an English teacher and assistant principal at Central Hardin H. S. Patsy is active in the Delta Kappa Gamma Society and the White Mills Christian Church. She enjoys reading, travel, and entertaining friends in her home.

**Billy Tripplett** is from Knott County in the Upper Kentucky River District. He graduated from Morehead State with a BS degree and received an MS degree from U of L. He then returned to Morehead to earn Rank I certification. He has been a classroom teacher, assistant principal, principal, instructional supervisor, and technology coordinator. Presently he is an adjunct faculty member to Hazard Community & Technical College. Billy said, “I am proud to be a member of KRTA, obviously the best association in the nation. I feel we must continue in this spirit and serve when called upon.” He will serve as president-elect.

The newest officer, **Cebert Gilbert**, has served as vice president and president of the Central Kentucky East District. Powell County RTA has been fortunate to have him as their president during 1999-2004. He received BS, MA and Rank I degrees from Eastern Kentucky University. Additionally he has taken classes in a doctoral program at the University of Kentucky. He has been a classroom teacher, principal, assistant superintendent in Powell County Schools and superintendent of Nicholas County Schools. Cebert’s goal is to “become actively involved in KRTA and serve wherever needed to better strengthen our membership.” Cebert will be our vice president.
Each year the 118 local RTAs strive to grow in membership and participation in the community and in the programs sponsored by KRTA. Points are earned based on the local association’s emphasis on these important areas:

- Membership increase and percentage of potential members
- Number of meetings held and the topics of those meetings
- Contact with new retirees and honoring them at a meeting
- Participation in KRTA’s fall workshop
- Participation in the state convention
- Contact with local legislators concerning current issues
- Contribution to the community
- Contribution of $30 or more to N. O. Kimbler Scholarship Fund
- Standing committees in Health & Insurance, Legislation, and Membership

Levels of recognition include:

- Gold Seal - 425 Points
- Silver Seal - 375 Points
- Bronze Seal - 325 Points

As I have said, we can never just assume that “we have the goose that laid the golden egg” and that things will always remain the same. As always, we must remain ever vigilant of future legislation which could harm our pension and insurance coverage. That is what makes KRTA such a valuable organization for all retired educators in Kentucky. We must continue to spread the word to those “goldbrickers” (who have not yet joined) that KRTA is the only organization whose sole purpose is to protect the welfare of retired educators in Kentucky. This is done in a non-political and non-partisan way.

As I leave my term as President, I urge you to “share the wealth.” Continued accomplishment depends on the involvement and strong support of our members. It has been an honor to serve as your president this year. I appreciate your support and encouragement and thank you for the rewarding experiences. I look forward to working with our incoming President, Patsy Young, the rest of the officers, Executive Council, and KRTA staff next year as past-president. Keep up the good work you are doing. It does make a difference!

“Farewell! …” Continued from page 1

Future issues that need to be closely monitored because of their possible impact on retired teachers include: mandatory social security on the federal level and, of course, continued state group health insurance coverage and maintaining our defined benefit type of pension plan. We are well represented on the Governor’s Blue Ribbon Commission on Public Employees Retirement Systems by former KRTA Executive Director, Frank Hatfield, as well as Gary Harbin, KTRS Executive Secretary. We anxiously await the recommendations of this group expected to be presented to Governor Ernie Fletcher by December 1, 2007.
The 14 district RTAs and their officers strive to be recognized and rewarded for their efforts in the community and in the programs sponsored by KRTA. Points are earned based on the local association’s emphasis on important areas:

- Percentage of potential members belonging to the district
- Percentage of potential members belong to KRTA
- Membership increase of 5% or more over previous year in KRTA and/or membership of 80% or more
- Holds 4 district meetings annually following Executive Council meetings
- Contributes at least $50 to the N. O. Kimbler Scholarship Fund
- Participates in Pre-Retirement Seminars when held in the district
- District President’s attendance at State Presidents’ meeting
- Makes periodic contacts with local legislators and/or Congressional delegation concerning current issues.
- Active committees in Health & Insurance, Legislation, and Membership

Recognition includes: Gold Seal - 425 Points; Silver Seal - 375 Points; Bronze Seal - 325 Points

In recognition of his contribution to the Association, the M. L. Archer Award was established. This award is given to local associations with membership of at least 90 percent of those eligible. Mr. Archer served as Membership Committee chairman for 12 years. Upon his retirement from this position, he was elected an honorary life member of the Committee.

Established in honor of Virginia Shaw and her continued work with membership, the Shaw Award was presented to the Middle Cumberland District for reaching the goal of 90 percent membership of those eligible. Ralph Edwards is accepting the award.
Paducah 5th Grader Wins
State AARP/KRTA
Grandparent Essay Contest

Eleven-year-old Aaron Nethery of Paducah has won the 2006-2007 AARP/KRTA Grandparent of the Year Essay Contest. The Farley Elementary fifth grader’s testimony to his grandmother Judy Nethery was judged the best out of over six-thousand entries from 186 schools in 75 Kentucky counties.

Aaron Anthony Nethery has been raised since birth by his maternal grandparents, Judy and Tony Nethery. “We took him straight from the delivery room when my daughter wanted to give him up for adoption,” says Judy Nethery. In his essay Aaron writes, “Grandma says I was a handful cause I got into everything. But she loved me so much that they would never give me up. She finally adopted me. I don’t know where I’d be if they didn’t take care of me the way they do.”

The Nethery’s are just one of nearly 36,000 households in Kentucky where grandparents are responsible for meeting the basic needs of their grandchildren. “It’s not easy,” says Judy Nethery. “But, it’s joyful and it’s kept us busy and youthful.”

AARP Kentucky and the Kentucky Retired Teachers Association (KRTA) are strong advocates for grandparents’ rights and work to provide solutions faced by people left with the challenges of raising over 57,000 of their children’s children.

AARP Kentucky and KRTA, in an attempt to call attention to the relationship between grandparents and their grandchildren, joined forces six years ago to create the annual “AARP Kentucky Grandparent of the Year” essay contest. Schools decide at the beginning of a new school year if they will participate and the assignment is made each Fall. Judging is based on grammar, form, neatness; creativity; expression; and the characteristics of the grandparent. The judging is conducted by local members of the Kentucky Retired Teachers Association. The state winner is chosen by a panel composed of AARP Kentucky and KRTA representatives.

Aaron and his grandparents traveled to Louisville to be honored by KRTA and AARP Kentucky on April 17 at the KRTA annual convention. Both received plaques and Aaron received a $100 savings bond.

District Winners

<table>
<thead>
<tr>
<th>Upper Ky. River</th>
<th>Glenn Campbell</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up. Cumberland</td>
<td>Derrick Hill</td>
</tr>
<tr>
<td>Mid. Cumberland</td>
<td>John Miller</td>
</tr>
<tr>
<td>Northern</td>
<td>Kendall Hopper</td>
</tr>
<tr>
<td>Central Ky. West</td>
<td>Jordan Combs</td>
</tr>
<tr>
<td>Fifth</td>
<td>Jordan Searcy</td>
</tr>
<tr>
<td>Eastern</td>
<td>Logan Royce</td>
</tr>
<tr>
<td>Fourth</td>
<td>Hayden McCubbin</td>
</tr>
<tr>
<td>Third</td>
<td>Caleb Childress</td>
</tr>
<tr>
<td>Jefferson</td>
<td>Maggie Troutman</td>
</tr>
<tr>
<td>First</td>
<td>Aaron Nethery</td>
</tr>
<tr>
<td>Central Ky. East</td>
<td>Shannon Ootjkaas</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>Carly Dyer</td>
</tr>
<tr>
<td>Second</td>
<td>Shane Atwell</td>
</tr>
</tbody>
</table>

My grandma is a sweet generous person who goes out of her way to help people who are in need, whether they are in the family or a total stranger. She will take food from her own shelves to feed people who are hungry. Last summer I saw her fixing a sack lunch and coke. We took them to Husband Road where I-24 meets. There was an old man begging for food. She gave him her last $5.00, sack lunch, and they both prayed together.

Grandma does this sort of thing all the time. When Katrina and Rita hit last year, Grandma prayed for the victims a lot. She likes to quilt so she made several baby quilts and sent them to the children along with a hundred boxes of crayons and a hundred coloring books. Grandma also sent a lot of personal items for the grown-ups.

Each year at Christmas Grandma will take a few of those angels off the tree at Wal-Mart and our church and buy whatever she can afford. She has done this for thirty years. I don’t need to ask her why she does this. Grandma has always said we need to help those who can’t help themselves. We never know when we may be one of “the needy.”

My grandmother is not a wealthy person as far as money is concerned but she is rich on love, kindness, and tenderness and patience. She teaches me all these good qualities and more, like how to be honest and study hard. Grandma has raised me ever since I was born. I was a colicky baby and was sick a lot. She and grandpa would take turns rocking me to sleep.

Grandma said I was a handful cause I got into everything. But she loved me so much that they would never give me up. She finally adopted me. I don’t know where I’d be if they didn’t take care of me the way they do. Grandma helps me with homework. She makes sure I go to church too. Even though I am almost eleven years old. Grandma still comes and prays with me at night. “Stay close to God,” she says.

My grandma is all this and much more. There is not enough paper nor time in the world to write everything about her sweet nature. But I know her love and feel it everyday. She takes time out of her schedule to make time for me. This is why I call her, Mom. And this is why I feel she should be chosen AARP Kentucky Grandparent of the Year.
**ANNUAL LUNCHEON 2007**

**Luncheon Guest Focuses on Our Shared History**

When Lily Liu stepped to the podium, luncheon attendees recognized the voice of an expert historian. As she expounded on the “Power of Three’s”—Partnership of NRTA, AARP, and RTAs, “we knew we were in for a treat as Our Shared History unfolded. . . . 50 years for KRTA and 60 years for NRTA. Also, in a “Study of the Past,” AARP is up for a celebration of 50 years in 2008 at the National Archives in Washington, D.C.

Ms. Liu has discovered a major document “Memories of Kentucky Teachers 1976” from which she highlighted recorded memories; such as, those of Ura Mahurin DeMert of Milwood who taught for 40 years in Grayson County for $64 a month and Miss Ruth Tucker who shared poems with the theme of volunteerism during her years as librarian at Centre College.

An interesting article in the December 1956 NRTA Journal began with “Kentucky came storming in with more than 300 new members . . . .” It appeared that Kentucky would soon have an active State organization for retired teachers. The story was then much the same as today—join NRTA, read the Journal, keep up with trends and hope for favorable action by the Legislature and by Congress. Kentucky then showed 1,694 retirees in the Association.

The report goes on (I found most interesting) to say the then Superintendent of Public Instruction summarized, “All Kentucky school people take pride in and inspiration from the fine exploratory work and pilot projects for the development of moral and spiritual values in public education programs. . . . More and more clearly, we see that the emphasis on moral and spiritual values should be an integral part of every aspect of the school program and that every educator bears a part of this responsibility.” Our shared history is evidence of some great changes.

Ms. Liu is the national AARP History Consultant. Her job is to collect and preserve and then share our history. I say ‘our’ because it all began with an educator—Dr. Ethel Percy Andrus (1884-1967). On a plaque in the Archives, she is memorialized as “educator, humanitarian, social innovator” with one of her best known quotes:

**AGE IS NOT A DEFECT BUT A VICTORY, NOT A PUNISHMENT BUT A PRIVILEGE**

Dr. Andrus’ history or “her-story” tells it all. Her legacy epitomizes all for which education stands—from preschool to elementary to high school to college and on to lifelong learning and community service. It’s seldom told how her life still affects the lives of educators and retirees. She forged the way for benefits we take for granted today.

As the first woman school principal in California, Dr. Andrus created a receptive and inclusive atmosphere in her school. Actors Robert Young and Robert Preston were among her students who remember her so well. Her motto, “To serve, not to be served” carried her to volunteer in local communities and across the land to deal with issues for which retired teachers still fight. She testified on “the Hill” for prescription drugs and started the first mail-order drug program. In 1956 she spoke on group health insurance and connected with legislators through the “GrassTops” program. She was well known for her trips, tours, and chuckles. The “Life-Long Learning” program started with her tapes for learning.

She believed in collective voice, collective purchasing power, and collective purpose. This led to the organization of NRTA when she was age 63 and AARP, age 73. She was the first president of NRTA, AARP, and the first volunteer. She was founder and editor of the NRTA Journal and the AARP Magazine.

This brought about “Our Shared Strengths” through

- Advocacy
- Member Benefits & Services
- Information & Education
- Community Service & Volunteerism

At her death in July 1967 President Johnson said, “In Ethel Percy Andrus, humanity had a trusting and uniring friend. She has left us all poorer by her death. But by her enduring accomplishments, she has enriched not only us, but all succeeding generations of Americans.”

Our strength today as we join with NRTA/AARP to accomplish those goals with which we agree allows KRTA to continue the legacy of Dr. Andrus—educating, volunteering, advocating, and serving. Through her words, “We are not a community; we are a neighborhood,” we continue to operate even in our retirement. Volunteering is the “means whereby we can direct our energy.”

Ms. Liu proclaimed hope for the future and the next 50 years for the Kentucky Retired Teachers Association because of the great heritage we have. “For Ken-tah-ten,” she said, “means ‘Land of Tomorrow.’” She reminded KRTA members that “NRTA asks you to be strong . . . belong. You can’t do it alone! Only through leadership can we continue.”

It has been wisely said that whatever many may say about the future, it is ours, not only that it may happen to us, but it is in part made by us.

—Dr. Ethel Percy Andrus

Thank you, Lily, for sharing with retired teachers this magnificent journey! My, what a journey!

Written by Betty Hester
Bullitt County RTA

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**KRTA 2008 Legislative Program**

**ITEM I: KEEP THE ADMINISTRATION OF THE TEACHERS’ RETIREMENT SYSTEM AS IT IS PRESENTLY CONSTITUTED.**

**COMMENT:** The Board of Trustees (a majority whom are elected by the active and retired teachers) acting as a semi-independent state agency has a record of sixty-eight (68) years of successful management that is unsurpassed in state government. To change the manner of election or the qualifications of the trustees would endanger the System which has been serving the best interest of Kentucky’s public school teachers and retirees for so many years, with marked success.

**ITEM II: EVALUATE ALL PROPOSED LEGISLATION RELATING TO THE TEACHERS’ RETIREMENT SYSTEM AND OPPOSE ANY LEGISLATION THAT WOULD ENDANGER THE ACTUARIAL SOUNDNESS OF THE SYSTEM.**

**ITEM III: PROMOTE FULL FUNDING OF THE TEACHERS’ RETIREMENT SYSTEM, INCLUDING THE MEDICAL INSURANCE FUND, BY THE STATE AND OPPOSE ANY EFFORT TO REDUCE OR WITHHOLD THE STATE’S CONTRIBUTION TO THE KENTUCKY TEACHERS’ RETIREMENT SYSTEM FOR MATCHING MEMBER CONTRIBUTIONS AND/OR OTHER STATUTORY APPROPRIATIONS TO THE SYSTEM FOR THE PURPOSE OF BALANCING THE BUDGET FOR OTHER GENERAL FUND EXPENDITURES. OPPOSE ANY EFFORT TO APPROPRIATE OR BORROW RETIREMENT SYSTEM FUNDS. OPPOSE ANY EFFORT TO DIRECT THE INVESTMENT OF
ITEM IV: CONTINUE TO SUPPORT COST OF LIVING ADJUSTMENTS THAT REFLECT THE ACTUAL INCREASE IN THE COST OF LIVING BEING EXPERIENCED BY RETIREES.

COMMENT: Retired teachers should continue to receive cost of living adjustments at least equal to those received by other state retirees and equal to the increase in the CPI.

ITEM V: MAINTAIN THE KENTUCKY TEACHERS’ RETIREMENT SYSTEM (KTRS) AS IT CURRENTLY IS, A DEFINED BENEFIT GROUP RETIREMENT PLAN.

COMMENT: Discussion is occurring about changing KTRS’ current Group Retirement (Defined Benefit) plan to an Individual Savings (Defined Contribution) plan. Unlike a Defined Contribution plan, under a Defined Benefit plan a retiree cannot outlive his/her pension plan. The administration costs of Defined Contribution plans are much higher than the administration costs of Defined Benefit Plans.

ITEM VI: MAINTAIN ADEQUATE AND ACCESSIBLE HEALTH INSURANCE COVERAGE FOR ALL RETIREES.

COMMENT: The current health insurance programs provided by KTRS must be continued. Full funding is needed as provided under KRS 161.550(2).

ITEM VII: SUPPORT LEGISLATION REQUIRING LONG-TERM CARE INSURANCE CARRIERS TO SUBMIT RATE INCREASES TO THE ATTORNEY GENERAL, AS WELL AS THE OFFICE OF INSURANCE, AND ALLOW INTERVENTION BY THE ATTORNEY GENERAL.

COMMENT: During the past three (3) years, the Kentucky Office of Insurance has permitted huge rate increases (i.e. 69%) by long-term care insurance carriers. The increases are intolerable for individuals on fixed incomes.

ITEM VIII: SUPPORT LEGISLATION REQUIRING STATE AND LOCAL ENTITIES THAT HAVE RETIREES PARTICIPATING IN THE STATE INSURANCE PROGRAM TO BRING ACTIVE EMPLOYEES INTO THE PROGRAM.

COMMENT: Currently some city, county, university and state active employees do not participate in the state health insurance program but are brought into the program upon retirement. These groups’ active employees need to either participate in the state program or pay a surcharge for their retirees being in the program.

ITEM IX: SUPPORT AN INCREASE IN THE AMOUNTS PAID TO SURVIVORS OF ACTIVE CONTRIBUTING MEMBERS AND DISABILITY RETIREES.

COMMENT: Benefits paid to survivors of active teachers and disability retirees have not been increased for many years and have not kept pace with inflation.

ITEM X: OPPOSE EFFORTS AT THE FEDERAL LEVEL TO IMPOSE MANDATORY SOCIAL SECURITY FOR MEMBERS OF THE KENTUCKY TEACHERS’ RETIREMENT SYSTEM.

COMMENT: If the KTRS contribution rates are reduced by 12.4% so that the combined KTRS and social security rate is maintained at the present level, the benefit actuarial formula for teachers would have to be reduced from 2.5% to less than 1.0%. The result would greatly reduce overall benefits for current and future teacher retirees.

ITEM XI: SUPPORT THE 2008 LEGISLATIVE PRIORITIES OF THE AARP/NRTA STATE LEGISLATIVE COMMITTEE AND/OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.

COMMENT: Issues of particular interest to retired teachers include predatory lending, increased home and community-based health and living services, and long-term care regulations.

DELEGATE ASSEMBLY 2007

The Delegate Assembly of the Kentucky Retired Teachers Association met on Wednesday, April 19, 2007, at 2:15 p.m. in the Queen of Scots Room of the Executive West Hotel, Louisville, Kentucky.

CALL TO ORDER

The meeting was called to order by President Tara Parker.

MINUTES OF LAST MEETING

Minutes were approved and filed.

STANDING COMMITTEE REPORTS by Virginia Shaw; Ray Roundtree and Bobby Humes; and Irene Erskine (see page 6)

After a motion by Bobby Humes and second by Don Miller, the Delegate Assembly approved the adoption of the 2008 Legislative Program.

RESOLUTIONS COMMITTEE

After a motion by Dr. Bob Wagoner and second by Buddy Rushing, the Delegate Assembly approved the adoption of the 2007 Resolutions. (See page 15)

NOMINATING COMMITTEE (Neal Tucker)

The Committee presented the following slate:

President: Patsy Young
President-Elect: Billy Triplett
Vice-President: Cebert Gilbert

There being no further nominations, President Parker called for a vote to elect the officers by acclamation. (See page 10)

EXECUTIVE DIRECTOR AND TREASURER’S REPORT

Executive Director Dr. Bob Wagoner presented the Director and Treasurer’s Reports. Dr. Wagoner stated that our financial and fiscal assets are very good. There was a $20,000 increase in net assets this year. We have no outstanding debts; we own the office building and the land. Our only expenses are our operating costs. Some challenges are ahead of us, but the two most important ones are maintaining medical health insurance benefits and a sound pension fund.

There is an election in May for seats on the KTRS Board of Trustees. He urged everyone to recall that the incumbents have worked hard for us and we should consider the advantages of keeping Ruth Ann Sweazy and Ronald Sanders in their present seats.

Dr. Wagoner expressed his gratitude to the KTRS staff and Humana who attended our convention and were readily available to answer questions throughout the day.

We have a good relationship with our legislators. We need to elect people who support our goals. He encouraged everyone to examine candidates to find out their stand on retired teachers’ issues.

Since there were no questions, the reports were filed.

OTHER BUSINESS

Dr. Wagoner welcomed Gary Harbin, Executive Secretary of KTRS, to answer questions from the Delegate Assembly. Questions concerning the stability of KTRS, the Blue Ribbon Panel, health insurance, and pension reform were addressed. Mr. Harbin answered all questions the delegation proposed.

RECOGNITION OF OUT-GOING PRESIDENT

On behalf of the organization, Patsy Young presented an engraved plaque to Tara Parker for her dedication and tremendous leadership to KRTA during the past year serving as president. She praised Tara for her tireless efforts and ‘go for the gold’ platform. President-elect Young said, “When we found Tara, we found GOLD!”

The General Assembly adjourned at 3:30 p.m. The 2008 Convention will be held on April 18.
To All To Whom These Presents Shall Come:

WHEREAS, The Kentucky Retired Teachers Association, being the only organization in the State that has as its sole purpose the improvement of the welfare of retired teachers in Kentucky and

WHEREAS, The Kentucky Retired Teachers Association, meeting in its Annual Convention at the Executive West Hotel, Louisville, Kentucky, on April 17, 2007, desires to voice certain areas of concern, interest, and appreciation.

Now, Therefore, Be It Resolved That:

1. We declare sincere appreciation to our Executive Director, Dr. Robert Wagoner, whose professional leadership, commitment, and complete loyalty continue to direct the Association in achieving its goals. We commend him for his willingness to accept and ability to resolve new challenges that constantly arise.

2. We extol Dr. Wagoner’s continued efforts to maintain the quality of service the association has always provided. His service in other organizations confirms his interest in and focus on local, state, and national concerns of all retired teachers.

3. We express our thanks to Dr. Wagoner for his continued commitment to serve us as Legislative Agent and extend thanks to Bobby Humes and Ray Roundtree, Legislative Co-Chairs, and Frank Hatfield, Executive Director Emeritus, serving as volunteer advocates.

4. We applaud Janie Caslowe, Deputy Executive Director for Member Services, and Brenda Meredith, Deputy Executive Director for Communications, for the exceptional efficiency they have demonstrated in performing the expanding duties of their positions.

5. We express our sincere thanks to Carla Hahn, Mary Waggoner and the entire headquarters staff, without whose assistance Kentucky’s retired teachers would be less informed. We applaud their unsurpassed patience and competence.

6. We declare sincere gratitude to Gary Harbin, Executive Secretary of the Kentucky Teachers’ Retirement System, his staff, and Board of Trustees for professional leadership in providing quality service to all Kentucky retired teachers and diligence in developing and promoting a legislative program that enhances benefits to all members. As we continue to build on the excellent relationship KRTA has with these competent people, we anticipate growth.

7. We respectfully call upon Governor Ernie Fletcher to support efforts to meet the needs of Kentucky retired teachers who have given so much to their profession with expectations of good health benefits upon retirement.

8. We appreciate the efforts of the 2007 General Assembly to pass legislation favorable to retired teachers and declare our sincere thanks for their support. With anticipation and gratitude, we urge their continued support.

9. To our President, Tara Parker, who has served KRTA with enthusiasm and dedication, we extend special thanks. We appreciate President Parker’s powerful platform, “Finding and Keeping the Gold,” which encompasses enhancing communication with chapters and committees, increasing membership, promoting the KRTA legislative agenda and knowing our legislators better, and promoting community service. Her ever vigilant approach to the task of service to members of KRTA is commendable.

10. We express appreciation to our President-Elect, Patsy Young, who willingly accepts additional responsibility to that of her current position. She serves as KRTA’s representative to the KTRS Board of Trustees.

11. We express appreciation to our Vice President, Billy Triplett, who willingly accepts additional responsibility to that of his current position. He serves as our NRTA/AARP representative in the area of Community Service.

12. To Immediate Past President, Neal Tucker, we compliment his genuine concern for each member of our organization by promoting “caring and sharing” as we work together for the common good of each. Neal continues his remarkable performance in all areas of interest and benefits for retired teachers.

13. We acknowledge the steadfastness of the Executive Council in promoting the general welfare of all KRTA members: Emma Lou Isaac, Jim Frank, Gua Swanson, Mike Irvy, Jack Waff, Sandra Epley, Melanie Wood, June Grooms, Mark Crain, Mary May, Sally Smith, Larry Morrow, Harold McLaren, and Jean Hamery. We extend thanks to the members for their service and willingness to accept and work toward solutions for the growing challenges that lie ahead.

14. We extend thanks and appreciation to Irene Erskine and Carolyn Falin, Co-Chairs of the Health and Insurance committee, as monitors of our health and insurance needs and cognitive evaluators of services and benefits. We appreciate their concern for the unique role our organization plays in working for the common good of our retired educators.

15. We express gratitude to Robert Estes, AARP/KRTA Specialist for Kentucky, who provides retirees with current information from AARP, continues to work with the Grandparent Essay Contest, and the Veterans’ History Project.

16. We congratulate Virginia Shaw, Harold VanHook, Bob Anderson, Ernie Trosper, and Fonrose Wortham, Jr., Co-Chairs of the Membership/Pre-Retirement Committee, in their continued tireless efforts to increase membership, which currently numbers 26,107 with 20,156 using automatic dues deduction. We appreciate their determination and untiring enthusiasm.

17. We commend the participating local and district retired teachers’ associations for their endless volunteer services which include programs that benefit our youth, give assistance to the aging, promote volunteer work in local schools, and numerous other community programs.

18. We thank Attorneys Eric Farriss and David Carby for their diligence in contesting the long-term care rate increases requested by Life Investors Insurance Company of America. Their commitment to the welfare of the members of KRTA is commendable.

19. We extend appreciation to the Nominating Committee for excellent leadership shown in nominating outstanding officers:

   Neal Tucker, Chairperson  Ernie Trosper  Larry Morrow
   Roberta Fugate  Irene Erskine

20. We congratulate the 39 local retired teachers’ associations with achievement of at least 90 percent membership in KRTA (including 6 with 100 percent) to win the M. L. Archer Award.

21. We memorialize our 768 colleagues who have departed this life since we last met by noting their significant contributions to the students they taught and yet live on in the acts of goodness they performed and in our hearts.

22. We extend a special thank you to those who assisted in making last night’s reception and this meeting a success. We offer special thanks to members of the Reception and Registration Committees.

23. We wish to express our thanks to the Executive West Hotel for its gracious hospitality and the use of its facilities.

If there are multiple KRTA members in your household, you are now receiving only one copy of KRTA News. Over 4,000 members are family members residing in the same household. By sending only one copy to your household, we can save KRTA dues dollars. If you want to continue receiving multiple copies of the newsletter, just let us know.
April 17, 2007

Thanks to Our Exhibitors!

Retired Teacher Volunteerism Up

In 1947, when Dr. Percy Andrus, NRTA founder, proclaimed her motto “To serve not to be served,” I am sure she had no idea the impact that retired teachers would make on their communities. This year Kentucky retired teachers reported 551,000 volunteer hours valued at over $10,357,680.

The KRTA staff expresses its thanks and appreciation to all who participated and reported volunteer hours. Information and names received will be used to participate in state and national volunteer programs.

What I spent is gone!
What I kept is lost! But what I gave away will be mine forever!
— Dr. Ethel Percy Andrus

E-Mail Alert!
Please keep your e-mail address updated with KRTA if you want to receive legislative reports.
krt98@aol.com
Ceremony and Healing Grief

Memorial events are vital healing tools in the early process of bereavement. Effective memorial rituals help create a picture of healthy grieving by attending to the four basic needs of a bereaved person’s life: remember, realize, reaffirm, release.

Remember a loved person’s life through the telling of stories and the sharing of eulogy; items of remembrance and picture collages help elicit the telling of these stories.

Realize that memorial events help confirm the reality of the death. Effective memorial events must hold in balance the tandem needs of celebrating a life lived while acknowledging the impact on relationships that death creates.

Since death raises ultimate questions about life and what is beyond life as we know it, memorial services should include opportunities for reaffirming these values. That is why so many families want a religious service, even when the deceased may not have been a person of faith. It is also why non-religious services often focus on the contributions made to the world by the person who died. Together these help families reaffirm what is truly valuable when a loved one dies. Finally, memorial rituals help families and communities release their loved one, say good-bye to the physical remains and begin the long arduous process of starting life without the deceased. This farewell is always difficult but it is also incredibly important. Scattering cremated remains, filling the grave with soil, or planting a tree in a beloved park can all be meaningful rituals that help us say goodbye.

Practical Ways to Make Memorial Ceremonies Meaningful.

Often families are looking for ways to personalize a memorial event. Here are some practical ideas.

- Include family members of close friends in reading poems, scripture or special tributes.
- Invite three or four friends to share a favorite memory or story at the service.
- Select music that is appropriate to the deceased’s life and beliefs.
- Bring items significant to the deceased to display at the service such as a fishing rod, camera equipment, artwork, books, garden tools and picture collages.
- Choose a casket or urn that can be personalized with an insignia, photograph or important symbol.
- Place a letter, toy, photograph or symbol in the casket or urn.
- Give a meaningful “gift” from the deceased to those attending the service such as a favorite recipe, a favorite plant from his or her garden.

Shared joy is double joy. Shared sorrow is half-sorrow.

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Reduce Your Chances of Catching Common Cold

by Dr. Henry Baughman

The common cold virus lives everywhere, literally: door knobs, elevator buttons, ball-point pens and handles on supermarket carts, to name a few places. In addition, the virus is in the respiratory tracts of people and is spewed out when these people cough or sneeze. Obviously, the first line of defense is to avoid people who are coughing, sniffing or sneezing. The second line of defense is to avoid touching these surfaces. You can avoid touching your nose or mouth before washing your hands with soap and water or using instant hand sanitizer (which is advertised to kill 99.99% of germs). Some work places require employees (like all hospital personnel entering a patient’s room) to wear face masks and gloves to prevent contaminating others and to wash their hands with soap and water or use hand sanitizers. If working where others are coughing/sneezing, try wearing a face mask.

Other personal things one can do to reduce the chances of ‘catching’ a cold include gargling with water three times daily. (A Japanese study found that people who gargled with water had 36% fewer colds.) Gargling helps remove mucus that drains from your sinuses (preventing viruses from entering your respiratory tract), helps moisten the cells in the back of your throat to prevent drying out, and reduces coughing. Another preventative measure is to keep as physically active as possible—fast walking is the recommended exercise. Drink hot tea—white tea with green tea is recommended choice because of its immune system enhancement and antioxidant properties. Get a flu shot. Always eat breakfast and a healthy diet at noon and in the evening, while drinking at least eight (8) glasses of fluids every day.

If you ‘catch’ a cold, take OTC zinc nasal spray 4 times a day, eat chicken soup, drink lots of water, and be sure to get at least 7 hours of restful sleep—more if exhausted. You might try NyQuil or TYLENOL PM to help you get to sleep. (Alcoholic beverages do not kill cold viruses and are not recommended to help you sleep.) Never take leftover antibiotics for the common cold or flu—antibiotics only kill bacteria, not viruses! (Don’t ask your doctor to prescribe antibiotics over the phone; a physician should personally examine you before prescribing medications. There are several anti-viral medications available today.) Remember the old saying, “He who hath himself for a doctor, has a fool for a patient.” Also, when ones body systems are in a weakened condition, the ‘common cold’ or flu may progress into sinusitis, bronchitis or pneumonia. (I know because it happened to me and required a week’s stay in a hospital on IV medications.)
John Frith Stewart
Speaks to Nelson County Retired Teachers

On January 18, the Nelson County Retired Teachers held their regular meeting at My Old Kentucky Home Country Home.

Stewart spoke to the retired teachers about legal issues including trusts, power of attorney rights, and wills. He gave many examples of issues that need to be addressed by everyone, not just retired persons. The audience asked many questions regarding specific legal issues. In addition to answering the audience’s questions, Stewart offered his legal assistance in writing a will for all in attendance at a special discounted rate.

Stewart commented that he had been told that at the end of each day he should ask himself the question: “Did I help someone today?” The retired teachers can answer this question for him on this meeting day. John Stewart didn’t just help one person, he helped many!

2nd District Helps Celebrate!

Members from Past President Neal Tucker’s district attended the Convention where much of the theme focused around celebrating the 50th Anniversary of Kentucky Retired Teachers Association.

McCreary County Retired Teachers Association Sponsors Student on Reward Trip

Last fall after the publication of CATS scores, Juniors and Seniors were rewarded with a trip to Walt Disney World in Florida. McCreary Central High School Principal, David Cothron, called upon the Retired Teachers Association to help sponsor one of the students. To qualify for this trip, a student must have scored “distinguished” on sections of the CATS test.

Our teachers responded gladly with a resounding “YES.” Just as in the past, many members dug—some sacrificially—into their pockets and came through for the students remembering, “Teaching is a Work of the Heart.”

Recent retirees recognized the names of the accomplished students and felt that they themselves may have shared a small part in their successes. Still others had been retired long enough to only remember what it is like to meet the need of a deserving student and cause a smile to cross the face of a youngster.

Not only did MC RTA sponsor one student, but were able to contribute toward the expense of another. The total amount contributed was $750. Once a teacher—always a teacher!

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KRTA—Your voice.
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Kentucky Teachers’ Retirement System
Pre-Retirement Seminars

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
<th>Registration</th>
<th>Seminar</th>
</tr>
</thead>
</table>
| May 26, 2007 | **KTRS**
477 Versailles Road
Frankfort, KY
(Next door to main building) | 9:00 a.m. - 9:15 a.m. (Local Time) | 9:15 a.m. - 1:00 p.m. (Local Time) |
| July 17, 2007 | **Kentucky Dam Village SRP***
Convention Center
Exit 27 off I-24 on US 641 & US 62
Gilbertsville, KY | 50 Max | 100 Max |
| July 18, 2007 | **Penryile Forest SRP***
20781 Penryile Lodge Road
Dawson Springs, KY
(Multi-Purpose Facility) | 100 Max | 60 Max |
| July 19, 2007 | **Rough River SRP***
Lodge Lower Livel
450 Lodge Road
Falls of Rough, KY | 100 Max | 100 Max |
| September 22, 2007 | **Jenny Wiley SRP***
Wilkinson/Stumbo Center
75 Theatre Court
Prestonsburg, KY | 100 Max | 100 Max |
| October 6, 2007 | **Lexington Community College***
Auditorium
Oswald Bldg. 215 Cooper Drive
Lexington, KY | 100 Max | 100 Max |

* KTRS provides the coffee at State Parks.

Deadline Dates for Submitting Articles to the KRTA News

<table>
<thead>
<tr>
<th>2007 Issue</th>
<th>Deadline Date</th>
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</thead>
<tbody>
<tr>
<td>September</td>
<td>July 9</td>
</tr>
<tr>
<td>December</td>
<td>October 8</td>
</tr>
</tbody>
</table>
You may send them to bmeredithky2@aol.com or Brenda Meredith, KRTA
7505 Bardstown Rd
Louisville KY 40291

Any picture submitted with an article must be an original.
## 2007 KRTA WORKSHOP SCHEDULE

<table>
<thead>
<tr>
<th>DISTRICT</th>
<th>DATE</th>
<th>PLACE</th>
<th>CONTACT PERSON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jefferson Co</td>
<td>Mon, Aug 27</td>
<td>U of L Alumni Club</td>
<td>Ima Johns 4010 Chamberlain LN Louisville, KY 40241-1110 502-426-5990/imajohns@bellsouth.net</td>
</tr>
<tr>
<td>Central Ky West</td>
<td>Tues, Aug 28</td>
<td>Holiday Inn North Lexington</td>
<td>Don Pace 20 Heritage PL Winchester, KY 40391-2335 859-744-2763/dwpace2@pop.uky.edu</td>
</tr>
<tr>
<td>Northern</td>
<td>Wed, Aug 29</td>
<td>Triple Crown Country Club Union</td>
<td>Linda Thornton 89 Barlew LN Butler, KY 41006 859-391-9084/linda.thornton@fuse.net</td>
</tr>
<tr>
<td>Central Ky East</td>
<td>Thurs, Aug 30</td>
<td>Natural Bridge State Park Slade</td>
<td>Vivian Marcum P O Box 153 Gray Hawk, KY 40434-0153 606-287-3256/vimarc@prtcnet.org</td>
</tr>
<tr>
<td>Fifth</td>
<td>Fri, Aug 31</td>
<td>Aquatic Center Buckner</td>
<td>Shirley Sills 2001 Hiett LN Smithfield, KY 40068-7900 502-945-7290</td>
</tr>
<tr>
<td>First</td>
<td>Mon, Sep 10</td>
<td>Kenlake Lodge Hardin</td>
<td>Kathleen Chippis 714 Chippis RD Smithfield, KY 42081 270-928-2673</td>
</tr>
<tr>
<td>Second</td>
<td>Tues, Sep 11</td>
<td>Holiday Inn Hopkinsville</td>
<td>May Lou Roak 311 Donna DR Hopkinsville, KY 42240-5219 270-866-5353</td>
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<tr>
<td>Third</td>
<td>Wed, Sep 12</td>
<td>Barren River State Park Glasgow</td>
<td>Irene Erskine 526 Claremore AV Bowling Green, KY 42101 270-782-1940/jerskine@insightbb.com</td>
</tr>
<tr>
<td>Fourth</td>
<td>Thurs, Sep 13</td>
<td>Country Hearth Inn Elizabethtown</td>
<td>Mary K. Bunnell 5 Johnson Springs RD Muncie, KY 4765-9323 270-524-5455</td>
</tr>
<tr>
<td>Mid Cumberland</td>
<td>Mon, Sep 17</td>
<td>Ctrl For Rural Development Somerset</td>
<td>Ralph Edwards 132 Alchera AV Monticello, KY 42633-1697 600-348-6841</td>
</tr>
<tr>
<td>Upper Cumberland</td>
<td>Tues, Sep 18</td>
<td>Pine Mt State Park Pinnacle</td>
<td>Carolyn Falin 47 Laurel Lake Resort RD Corbin, KY 40701 606-523-8450/clalin@vol.com</td>
</tr>
<tr>
<td>Upper Ky River</td>
<td>Wed, Sep 19</td>
<td>Buckhorn Lake State Park Buckhorn</td>
<td>Joyce Whitaker 14 Stewarts RD Blackey, KY 41804-9004 606-789-5830/esan@alltel.net</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>Thurs, Sep 20</td>
<td>May Lodge Jenny Wiley Park Prestonsburg</td>
<td>Gerald Preston 133 Iris ST Paintsville, KY 41804-9004 606-789-5830/geraldpreston@bellsouth.net</td>
</tr>
<tr>
<td>Eastern</td>
<td>Fri, Sep 21</td>
<td>Carter Caves State Park Olive Hill</td>
<td>Edwin Cook III 160 Comet DR Olive Hill, KY 41164-7687 606-286-6312/ecoak@atcc.net</td>
</tr>
</tbody>
</table>

Registration begins at 8:30 a.m. local time except for Fourth and Middle Cumberland Districts which begins at 9:00 a.m. EST

### Beware of Spams, Phishes, Vishes and Other Nuisances

The creativity of scammers never ceases to be amazing. Some scams for which to watch are:

- **Bogus senior specialists** targeting boomers’ investments—Perhaps a free meal, the so-called senior specialist, claiming expertise in investments for those over 55, reviews seniors’ portfolios and typically recommends that they liquidate stocks and invest instead in variable or equity-indexed annuities. Both investments are high-commission vehicles with long holding periods and gigantic early-withdrawal penalties. *(Consumer Reports February 2007)*

- **Vishing expeditions**—Voice phishing calls may come from a scammer posing as a bank or credit-card representative asking you to call a toll-free number to straighten out some mysterious mix-up in your account. When you call, an automated attendant prompts you to enter your account number or maybe some other private information. You’ve been Vished!

- **Computer purchase claim**—Be aware of the following multiple e-mail hoaxes confirming the recipients’ purchase of a computer: The first e-mail hoax claims the recipient made the purchase through an online service provider. The e-mail contains a link if the recipient wishes to dispute the charges to his or her account. Once the link is selected, the recipient is requested to provide his/her account information. Do not respond or open the attachment. If you have received this or a similar hoax, please file a complaint at [www.ic3.gov](http://www.ic3.gov).

- **Fraudulent spam e-mail claiming to be from FBI Director Mueller**—The first e-mail claims to be from FBI Director Robert S. Mueller III. It advises recipients that they are the beneficiary of a large sum of money and that they can claim the money by providing an FBI Identification Record and a Certificate of Ownership. To make the message look more legitimate, information is pasted in the e-mail from a legitimate, information is pasted in the e-mail from the FBI.gov website defining what an Identification Record is and how to obtain it from the Criminal Justice Information Services Division. The second e-mail claims to be from Donna M. Uzzell, FBI Compact Council Chairman. The message informs the recipient the Certificate of Ownership is supplied, for a fee, by the country where the funds originated. It requires the recipient to respond to the e-mail for instructions on sending the money to FBI Nigeria, which then will issue the certificate. At this point the message becomes more threatening, stating the FBI has investigative programs which can track down those who fail to provide the requested documentation. It further states failure to comply will result in charges being brought against the individual by the FBI.
FOR YOUR INFORMATION

KRTA OFFICE
231-5802 (from Louisville)
1-800-551-7979 (from outside Louisville)
(502) 231-0686 (fax)
krtas@aol.com (e-mail) www.krta.org (web site)

KRTA LEGALINE
1-800-232-1090
smoore@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
COMBBENEFITS
1-800-456-1635, ext. 21

VISION INSURANCE
KRTA Discount Vision Card Call 1-866-335-0882
VSP Call 1-866-896-7273 or 1-800-877-7195 or visit
www.enrollvsp.com/krta

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)

KY TEACHERS’ RETIREMENT SYSTEM
1-800-618-1687 or www.ktrs.org

COMMONWEALTH CREDIT UNION
1-800-228-6420 or www.ccuky.org

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Quips, Quotes & Puzzles

Grandma’s Hands

Grandma’s some seventy-seven plus years, sat feebly on the patio bench. She didn’t move, just sat with her head down staring at her hands. When I sat down beside her she didn’t acknowledge my presence and the longer I sat I wondered if she was ok. Finally, not really wanting to disturb her but wanting to check on her at the same time, I asked her if she was ok.

She raised her head and looked at me and smiled. “Yes, I’m fine, thank you for asking,” she said in a clear strong voice.

“I didn’t mean to disturb you, Grandma, but you were just sitting here staring at your hands and I wanted to make sure you were ok.”

“Have you ever looked at your hands,” she asked. “I mean really looked at your hands?”

I slowly opened my hands and stared down at them. I turned them over, palms up and then palms down. No, I guess I had never really looked at my hands, as I tried to figure out the point she was making.

Grandma smiled and related this story:

“Stop and think for a moment about the hands you have, how they have served you well throughout your years. These hands, though wrinkled, shriveled and weak have been the tools I have used all my life to reach out and grab and embrace life. They braced and caught my fall when as a toddler I crashed upon the floor. They put food in my mouth and clothes on my back. As a child my mother taught me to fold them in prayer. They tied my shoes and pulled on my boots.”

“They dried the tears of my children and caressed the love of my life. They held my young husband and wiped my tears when he went off to war.”

“They have been dirty, scraped and raw, swollen and bent. They were firm yet gentle when I held my newborn son. Decorated with my wedding band, they showed the world that I was married and loved someone special. They replied to the letters written home and shook when I buried my parents and spouse and watched as my daughter walked down the aisle.”

“They have held children, consoled neighbors, and shook in anger when I didn’t understand. They face, combed my hair, and washed and cleaned the rest of my family. From born, to the day I prepared him for his final viewing. They have been sticky, wet, bent, broken, dried, and raw.”

“They have held me up, lay me down, and continue to fold in prayer. These hands are the mark of where I’ve been and the richness of my life.”

Author Unknown
Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH 2007

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

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Vernice M Sexton

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Margaret Wood

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Edith Pennington

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Deceased Retired Teachers

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