



# News

A QUARTERLY PUBLICATION

**Kentucky Retired Teachers Association**  
*Serving Retired Teachers Since 1957*



VOLUME XXXXII, NUMBER 1

LOUISVILLE, KENTUCKY

SEPTEMBER 2007



## Color KRTA Active

Patsy Young  
KRTA President

Welcome to a new year! Oh, it is not January, but for most of us from Kindergarten through retirement, September marks the beginning of a new year; our schedules still revolve around the "school year." With a new year of KRTA come new officers, meetings and workshops, but the same mission as always: to improve the welfare of retired educators in Kentucky. In an effort to accomplish the mission, I challenge us to ***COLOR KRTA ACTIVE***.

When asked the inevitable question, "What are you doing now that you are retired?" most retirees are saying, with a smile, "I am so busy." What are we doing? For some, physical activity is the priority. Golfing, tennis, softball, walking or visits to the gym are among favorite ways to keep the body functioning well. Commendable! What about our minds? Are we reading, doing the crossword puzzles, learning new skills? Of course we are. We are also working real jobs with real demands. *Staying Sharp*, a collaborative effort between NRTA and the Dana Alliance to promote healthy living, supports the premise that physical and mental activity insures a sharper retiree (even helps that memory problem).

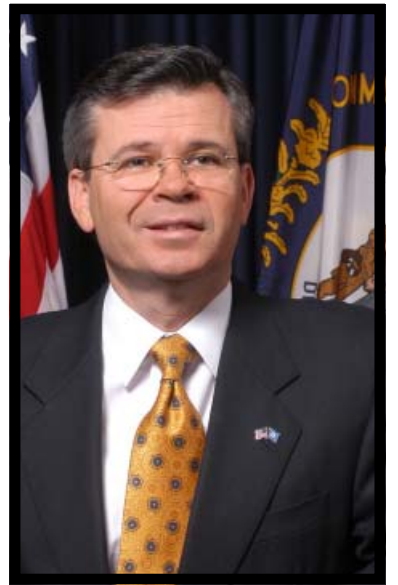
KRTA members shine brightly in the area of community service. No other group contributes more hours in more areas than retired educators. In hospitals, nursing homes and jails, retirees offer compassion and are making difference. Religious leaders are thrilled when a teacher retires; that simply means more time for teaching, driving the church van, answering the phone or directing the choir. Community leaders ask retirees to help with blood drives, charitable causes from Relay for Life to Big Brothers Big Sisters to CASA. Volunteer coordinators at schools still have the phone numbers and often call

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## Who will support the best interests of Kentucky's Retired Teachers?



**Mr. Steve Beshear**  
Democratic Candidate



**Governor Ernie Fletcher**  
Republican Candidate

### How Do Candidates for Governor Stand on Issues Important to Retired Teachers?

*In order to better inform the membership, KRTA asked the candidates for the race for the Governor of Kentucky to express their views on certain issues important to retired educators. The questions and their responses are on pages 4-5.*

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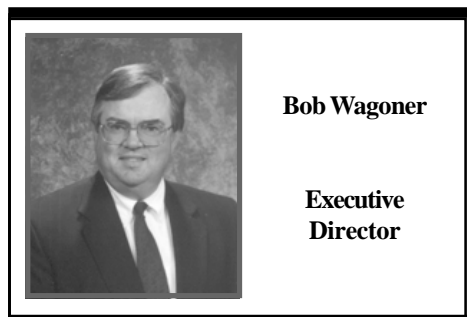
**Kentucky Retired Teachers Association**

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## PERSONALLY SPEAKING . . .



### RETIREMENT INSECURITY

There is a new catch phrase showing up in discussions about retiree pension plans: **Retirement Insecurity**. These two (2) words are “code” for private sector employers who are shifting pension management

from the employer to the individual. At the recent National Association of Securities Professionals’ Annual Pension and Financial Services Conference, Lori Crosely, principal at Greenwich Associates research firm stated, “The major industrialized countries of the world where pension assets are the largest no longer view defined benefit plans as a social responsibility for corporations.”

As the number of private sector employers moving from defined benefit to defined contribution plans continues to grow, more and more retirees are finding that it pays to have worked for the government instead of the private sector. What is this all about?

There is a crisis looming for all pension funds. In the last few years, we have become aware of the destruction and elimination of private sector pension plans. We have watched while plans have been cut, while people worry about outliving their 401(k) type investments, and while many who had hoped to retire now scramble to rebuild their “golden years.”

But it is not just private sector plans that are in trouble. We know public pensions are under attack as well. It seems that rather than work to restore pensions for those who have lost them, it is more popular to destroy ours instead.

As many taxpayers are losing their pensions or finding they will probably outlive their savings, they begin to envy the public pensioners who have a guaranteed lifetime pension benefit. Their misconception that they are paying for you to enjoy “the good life” creates an environment of public hostility and anger.

In Kentucky, taxpayers do not pay your pension. The monies in the pension fund belong to you. The employee and employer contributions were paid in during your working years. You were willing to take less in salary to build your pension, and it is those monies and the investment earnings on them that provide your pension today. Once you retire, NO TAX DOLLARS support your Kentucky pension.

Because of their Kentucky public pensions, many retired teachers are living better in retirement than they ever expected. We are fortunate the Kentucky Teachers’ Retirement System (KTRS) is fiscally sound. With over \$15 billion in assets, our system is in good shape to pay retired teacher pensions now and in the future.

So what is the problem? KTRS’ ability to continue paying for retired teacher health care is the immediate crisis facing KTRS. As **The Kentucky Gazette** reported in its April 2007 issue, “*Health care key to pension fix.*” The Blue Ribbon Commission on Public Employee Retirement Systems appointed by Governor Fletcher is expected to discuss the Commonwealth’s health insurance costs during the next several months. Officials from several state organizations have stated that health care costs are the biggest “cost driver” to Kentucky’s public pension plans. A full report from the Blue Ribbon Commission is expected by December 1, 2007.

The Blue Ribbon Commission has several “work groups.” At a recent meeting of the “Pension Work Group,” commission member Robert C. Brown

Continued on page 6

Color KRTA . . . continued from page 1

to ask for help, knowing that the answer will be yes. So many are caregivers of parents and nurturing babysitters for those precious grandchildren. Busy? No doubt about it.

Is it time for an extra-credit project? No other organization can possibly be as well-educated as KRTA members. If totaled, the number of degrees and years experience would absolutely boggle the mind. With the collective wisdom from lessons learned, we must share our knowledge with new teachers. Mentoring is a role that we should accept with eagerness. What a difference we can make if we connect with new teachers and encourage, counsel, explain, listen, share knowledge and offer friendship. Do we remember that someone helped us in those early years? So many leave the profession within the first three years. Our reward for this activity: successful, effective teachers and improved instruction. Consider “adopting” a teacher this year.

Now then, it is time to discuss the required assignment for **COLOR KRTA ACTIVE**. Really, the assignment is quite simple. Each member of KRTA must accept the responsibility to assure the continued success of this now golden organization.

How grateful we are for those leaders who saw the need for a retirement plan for teachers and brought about the Kentucky Teachers’ Retirement System in 1938. And how appreciative we are for those leaders who formed the Kentucky Retired Teachers Association in 1957 for the purpose of protecting our interests. For fifty years, retired educators have volunteered their time and energy to serve this organization in its pursuit of improved benefits for retirees. Council members, district officers and local leaders have shown concern and dedication. Who are they? Members who pondered the question, “If not you, then who?” and said, “I will serve.” That is the same question asked of each member today.

What is the first step to service? Become involved at the local level. Go to the very first meeting of the year.



**Patsy Young**  
**KRTA President**

Volunteer to be on a committee. Support a project. If the local does not have a project, suggest one and ask others to help. Recruit new members. Everyone knows someone who needs to join. Support the officers; volunteer to become an officer. Support the district organization. Attend a meeting. Plan to attend the state meeting.

Good news! This assignment is not difficult. There is so much help. KTRS publications are few but contain valuable information. They should be filed. The **KRTA News** is a must-read. For example, this issue has a wealth of information and should also be filed for future reference. As close as the computer, the web page [www.krta.org](http://www.krta.org) links members to important sources. Questions can be answered by calling KRTA or emailing [krta98@aol.com](mailto:krta98@aol.com). The KRTA staff is superb!

Becoming active necessitates keeping informed about the issues affecting retirees. Members must know their legislators and their views and communicate with them frequently. Those phone numbers and e-mail addresses are essential. The 2008 KRTA legislative program has been adopted. ALL members should be familiar with it.

With a positive attitude and a desire to succeed, let’s begin this new year. Get excited! Move from the sidelines onto the playing field. Together we will **COLOR KRTA ACTIVE**.

**A personal note:** I am honored to serve as your president in 2007-2008. Your council, the officers and the KRTA staff need your support as we serve this extraordinary organization.

Let us hear from you.



## Have Your Savings Bonds Stopped Earning Interest?

Henry L. Hensley



Savings bonds are easy to buy, safe and secure, a market-based investment, a liquid long-term investment, can be used for education savings, have tax advantages and are Good for America! All of these statements are true, to an extent, but do you know when savings bonds are really good for America and really "bad" for you?

They start to become "bad" for you as an investor when they stop paying interest and you continue to hold them. You may think you would never make this mistake, but more Americans do than you would think. In May 2005, the Bureau of the Public Debt reported that the value of savings bonds held by investors and earning zero interest was in excess of \$9 billion.

Savings bonds are not held in accounts and no one keeps track of them for you. Anyone who owns savings bonds should take the time to find out what their investments are earning. You may be thinking easier said than done. Well, your favorite uncle is here to help. The U.S. Government has developed a helpful web-site for savings bonds. By paying a visit to [www.publicdebt.treas.gov/sav/sav.htm](http://www.publicdebt.treas.gov/sav/sav.htm) you can learn a great deal of information about savings bonds as well as what your investments are earning. From the web-site, you can download the Savings Bond Wizard. Investors simply type in the serial number and date of issue of their savings bonds and the program gives back the current value, the interest earned, the date of the next interest accrual, the yield to date and when the bond will stop paying interest. Badda-bing badda-boom, its that simple!

If you are unable to utilize the web-site, the chart below will aid you in determining if your savings bonds are still earning interest. Any bond that is more than 40 years old is not earning interest any more. And many that are 30 years old have also stopped bearing interest.

<u>Series Interest</u>	<u>Date of Issue</u>	<u>Number of Years Bonds Earn</u>
E	5/41 - 11/65	40 years
	12/65 - 6/80	30 years
H	6/52 - 1/57	29 years, 8 months
	2/57 - 12/79	30 years
Savings Notes	All issues	30 years
EE	All issues	30 years
I	All issues	30 years
HH	All issues	20 years

Don't lose valuable interest and let the government use your money interest free. Find out if your savings bonds are past maturity and act accordingly.

**KRTA Finance and Investment Line**  
 Henry Hensley & Associates  
 310 West Liberty Suite 505  
 Louisville, Kentucky 40202  
 1-800-927-0030



Madeline Riley  
KRTA Intern

## Our Summer Intern

It didn't take Madeline long to dive into those "white cards" and cash forms! She graduated with honors from North Bullitt High School and started working for us. Her last day with us was August 15. We were sad to see Madeline leave, but she was excited to start college in Temple Terrace, Florida, at Florida College where she plans to major in accounting.

We all hope Madeline returns to us as our intern next summer or anytime she is in town!

## KRTA PARTNERS . . .

Legaline 1-800-232-1090

### Public Utility Customer Bill of Rights

As a residential customer of a regulated public utility in Kentucky, you are guaranteed the following rights subject to Kentucky Revised Statutes and the provisions of the Kentucky Public Service Commission Administrative Regulations:

- You have the right to service, provided you (or a member of your household whose debt was accumulated at your address) are not indebted to the utility.
- You have the right to inspect and review the utility's rates and tariffed operating procedures during the utility's normal office hours.
- You have the right to be present at any routine utility inspection of your service conditions.
- You must be provided a separate, distinct disconnect notice alerting you to a possible disconnection of your service if payment is not received.
- You have the right to dispute the reasons for any unannounced termination of your service.
- You have the right to participate in equal, budget payment plans for your natural gas and electric service.
- You have the right to maintain your utility service for up to 30 days upon presentation of a medical certificate issued by a health official.
- You have the right to prompt (within 24 hours) restoration of your service when the cause for discontinuance of the service has been corrected.
- If you have not been disconnected, you have the right to maintain your natural gas and electric service for up to 30 days if you present a Certificate of Need issued by the Kentucky Cabinet for Human Resources between November and the end of March.
- If you have been disconnected due to nonpayment, you have the right to have your natural gas or electric service reconnected between the months of November through March provided you:
  1. Present a Certificate of Need issued by the Kentucky Cabinet for Human Resources, and
  2. Pay one-third (1/3) of your outstanding bill (\$200 maximum), and
  3. Accept referral to the Human Resources' Weatherization Program, and
  4. Agree to a repayment schedule that will cause your bill to become current by October 15.
- You have the right to contact the Public Service Commission regarding any dispute that you have been unable to resolve with your utility (call toll free 1-800-772-4646).

David W. Carby  
 Buckman, Farris & Rakes  
 193 S. Buckman St • Shepherdsville, KY 40165  
 smoore@bfrlaw.com

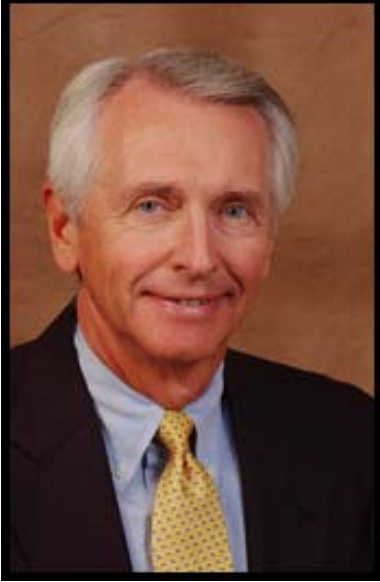
As always, contact the KRTA LEGALINE, 1-800-232-1090, should you have any legal questions or should you need a referral for an attorney in your area of the state.



# 2007 ELECTIONS . . .

## GUBERNATORIAL CANDIDATES SOUND OFF

### How will you vote?



**Mr. Steve Beshear**  
Democratic Candidate



**Governor Ernie Fletcher**  
Republican Candidate

### How Candidates for Governor Stand on Issues Important to Retired Teachers

KRTA sent the following letter to Mr. Beshear and Governor Fletcher:

Dear Candidate:

In an effort to better inform the approximately 26,000 members of the Kentucky Retired Teachers Association (KRTA), we are seeking the views of the candidates for Governor of Kentucky on certain issues important to retired educators.

Currently, KRTA represents over 70 percent of Kentucky's retired teachers. We are not affiliated with other state education associations and are the only organization in Kentucky that has as its sole purpose the improvement of the welfare of retired educators

KRTA does not endorse candidates for office; we do however, plan to share your views with the membership. In order to do this in the September issue of the KRTA News, we need your response no later than the close of business on Friday, July 27, 2007. Our preference is for you to email your response to us at [KRTA98@aol.com](mailto:KRTA98@aol.com).

I am respectfully requesting that your response to each question be limited to no more than 150 words.

Kentucky  
 Gubernatorial Candidates  
 2007

**The Kentucky Teachers' Retirement System (KTRS) has a record of 63 years of successful management under the supervision of a Board of Trustees elected by the members. Will you support continuing this form of governance of the Retirement System? Please explain your response.**

**Mr. Steven Beshear**

*It is critical that the Kentucky Teachers' Retirement System has qualified and effective leadership, free from the influence of politics. At this time, I do not see any need to change the current form of governance.*  
End

**Governor Ernie Fletcher**

*Yes, I agree that KTRS has achieved a record of successful management and I applaud them for this success. There is no doubt in my mind as to whether teacher pension funds should be managed by officials who are free of political influence, who have the expertise to guide the investment of the teachers' critical assets and who can administer teacher benefits in a manner friendly and accessible to active and retired teachers.* End

**Retired teachers as well as active teachers are deeply concerned that the Retirement System remains financially sound so that present and future annuities can be guaranteed. Will you include in the Executive Budget each biennium the funds needed to fully meet the State's statutory obligations and recommendations of the system's actuary? Please explain your response.**

**Mr. Steven Beshear**

*We need to properly fund the retirement systems so that we honor the promise we made to our teachers and state employees. Kentucky can no longer afford to play the shell game in Frankfort by shifting money from one account to another and ignore the long term implications of not properly funding the retirement system.*

*The proposal that recently came to light in the Senate may or may not be the best solution. I do not believe however you can solve this problem in 48 hours, with no public discussion and in secret. As Governor, I will lead a thorough review of our retirement system and conduct an open and honest discussion on the best ways to address the retirement issue. We will find a solution which will put our systems on a sound financial basis again.*  
End

**Governor Ernie Fletcher**

*Yes, we will absolutely guarantee the financial integrity of the Kentucky Teachers' Retirement System so as to give every teacher the confidence that he or she will receive timely payment of every pension and health benefit. In making this guarantee, our biggest challenge has been and remains the rapid rise of healthcare costs, but we have managed to avoid a change in health benefits for the last 9 years. These benefits are among the best available in our state or the surrounding states. We have been able to preserve these benefits because of my success in converting our health benefit to a self-insured program statewide. This initiative caused last year's premiums to be 30% less than projected and 50% less than the national trend. It has provided the additional benefit of equalizing the premiums from county to county and ensuring greater continuity of access to providers from year to year.*

*I believe we can work together, with the legislature to continue addressing the costs of the state health plan, which will reduce the stress the plan currently faces and ensure our ability to meet all future obligations.*  
End



**Retired teachers have sought for years cost of living adjustments that would keep pace with inflation and the Kentucky Retirement System (KRS). Will you as governor include funds in the Executive Budget each biennium to provide cost of living adjustments, which reflect the actual increase in the cost of living being experienced by retired teachers? Please explain your response.**

**Mr. Steven Beshear**

**Governor Ernie Fletcher**

*I understand that there is a critical funding crisis with the retirement system. As governor, I am committed to resolving the crisis, putting the pension system on solid footing and providing appropriate and needed cost of living increases.*  
*End*

*Yes, and I will work with the legislature to enact budgets that contain adequate COLAs for our retirees.*  
*End*

**Since 1964 a comprehensive health insurance program funded by a combination of member contributions and state appropriations has covered retired teachers. Will you provide full funding of health insurance coverage for retired teachers in the Executive Budget each biennium and not borrow from the Kentucky Teachers' Retirement System's (KTRS) pension fund to cover these costs? Please explain your response.**

**Mr. Steven Beshear**

**Governor Ernie Fletcher**

*I plan to find a solution to the current pension crisis which will eliminate this approach.*  
*End*

*Yes, we will certainly fund health insurance coverage and, through the research of the Blue Ribbon Task Force, we are seeking bold ways to reduce the unfunded liabilities of both the health and pension funds. Keep in mind that tax modernization and Medicaid modernization have placed the state on firmer financial footing, and these resulting budget surpluses have allowed me to unilaterally place \$37.5 million into KTRS.*  
*End*

**Kentucky's teachers do not pay Social Security. Thus, a "Defined Benefit" program must be maintained to assure a living income for retired teachers. Retired teachers do not have Social Security as a "safety net." Will you support keeping KTRS as "Defined Benefit" group retirement program? Please explain your response.**

**Mr. Steven Beshear**

**Governor Ernie Fletcher**

*I plan to find a solution to the current pension crisis which will keep KTRS as a "defined benefit" group retirement program.*  
*End*

*Yes. The KTRS has managed responsibly to maintain the integrity of the system, and teachers depend on it as their retirement safety net. I believe we can work together to address the costs of health care in a way that will allow the KTRS to remain solvent.*  
*End*



**NATIONAL HEALTH ADMINISTRATORS**  
 Long-Term Care Insurance Specialists

## KRTA's Long-term Care Program

By Jeff Johnson



**Jeff Johnson**  
 NHA's KRTA State Manager

**Your Existing Policies Are Secure**

KRTA members who have purchased long-term care insurance from Mutual of Omaha can rest easy. Mutual of Omaha remains a very stable, one hundred year old insurance company that is rated "A+" by A. M. Best and is regulated by the Kentucky Department of Insurance. In addition, KRTA plans to continue its 15-year relationship with its long-term care consultants and program administrators, National Health Administrators (NHA). Working with NHA, KRTA has helped some 10,000 KRTA members secure long-term care insurance, and NHA will continue to provide support and assistance to those members.

**"If you don't own a long-term care policy—or have rejected the idea before—you should seriously consider one now." Kiplinger's Financial**

**KRTA's Long-term Care Program – Moving Forward**

KRTA plans to offer its members an expanded and more comprehensive long-term care (LTC) program, which will greatly increase the value of this member benefit. Instead of endorsing one plan, KRTA will utilize a number of top companies in the market. Below is a brief summary of the reasons why this change in direction is a positive development and good value for KRTA members.

continued on page 6

“Retirement . . .” continued from page 2

of the Kentucky Public Employees’ Deferred Compensation Authority stated that defined benefit pension plans are “dinosaurs” and should be replaced with defined contribution pension plans. This type of thinking is contrary to the thinking of many national pension experts who believe that defined benefit plans remain robust in the public sector.

As we watch the trend toward “Retirement Insecurity,” we must continue our vigilance and be ready to actively oppose any ill-conceived legislation that would threaten our pension system.

### SOCIAL SECURITY UPDATE

According to the Coalition to Preserve Retirement Security (CPRS) officials, recent meetings with both Democratic and Republican staff members of the House Ways and Means Subcommittee on Social Security produced some new information concerning proposed Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) bills.

In mid-May, a meeting with Rep. Charles Rangel, chairman of the House Ways and Means Committee, was held to discuss the **Social Security Fairness Act of 2007 (H.R. 82)**, which would repeal GPO and WEP. Rep. Rangel was reportedly asked to co-sponsor H.R. 82, as he has done with previous repeal bills. Apparently, Rangel indicated that he would consider it, although, as chairman, he doesn’t like to sign onto legislation. Rangel also indicated during the meeting that he would like to figure out a way to get the bill passed, but first they have to figure out a way to pay for it, particularly since Democrats have committed the House to operating under PAY-GO rules. Rangel reportedly suggested that the subcommittee might hold a hearing on H.R. 82 sometime in the fall.

In addition, it appears there are some members of Congress who continue to raise questions about double-dipping, as well as the need to consider GPO/WEP relief in the context of overall Social Security reform. There are also some members who have an interest in a partial fix. Democratic staff said the subject of mandatory coverage has not surfaced,

but could if members get serious about GPO/WEP reform and try to identify sources of funds that would cover the \$60 billion cost. Staff went on to say that CPRS has done a very good job of educating members about the problems that would occur if mandatory coverage were to be imposed. The message, as always, is that we need to build on this by maintaining a consistent education effort with Congress.

Republican staff indicated that Rep. Kevin Brady would soon reintroduce a version of the WEP reform bill that he has proposed in previous sessions of Congress. The formula, staff said, would be the same, and any changes would be in the language involving the Social Security Administration. When asked about the bill’s prospects, the answer was, in effect, that it has, at best, a very slim chance of passage, primarily because, if it reached the House floor, it would have H.R. 82 amended onto it.

Both H.R. 82 and S. 206 are the same. As you know these bills would repeal the Social Security penalties and are titled the “*Social Security Fairness Act*.” The bills would repeal the WEP, which penalizes individuals on their own earned Social Security; and would repeal the GPO, which penalizes spouses of individuals who have their own retirement pension from a non-social security retirement system.

Currently, there are 322 co-sponsors in the House of Representatives of H.R. 82. All of Kentucky’s representatives (Ben Chandler, Geoff Davis, Ron Lewis, Hal Rogers, Ed Whitfield, and John Yarmuth) are co-sponsoring H.R. 82. At this point, there are thirty-three (33) co-sponsors in the Senate of S. 206. Unfortunately, neither of Kentucky’s senators (Jim Bunning or Mitch McConnell) is co-sponsoring S. 206.

There is growing optimism among GPO/WEP supporters that Congress will provide “relief” from these provisions. As Kentucky retired teachers, our focus must be to see that this “relief” does not come at our expense by Congress imposing mandatory Social Security coverage.

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); Hal Rogers (202-225-0940); Ed Whitfield (202-225-3547) and John Yarmuth (202-225-5776).

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

“KRTA’s Long-term Care Program” continued from page 5



### Better Value: Choice, Stability, Unbiased Advice, Trust, and Discounts.

1) Members will now have a **choice** of the best products and most stable companies on the market. We all want choice. Determining what is the single “best” plan for all KRTA members is nearly impossible. What is best for one member may not be best for others. Even among the top long-term care companies, benefits, prices and underwriting guidelines vary. While one company may decline an applicant because of his or her medical history, another company may accept that same person. KRTA wants all members to have a chance to secure LTC insurance protection, not just the healthiest or wealthiest.

2) All the carriers available to KRTA members are **very stable insurance companies** that are rated “A+” by A. M. Best. They include John Hancock, MetLife, Prudential, Allianz and Genworth. Together they offer some of the most innovative and cost-effective plans on the market, and they all have excellent histories of rate stability.

3) KRTA members will have access to expert and **unbiased advice** about long-term care and LTC insurance. Choice without reliable information can be confusing and difficult. That’s why KRTA wants members to have access to highly-skilled, long-term care consultants who will guide members through the decision making process without any high-pressure sales tactics.

4) Members will continue to benefit from KRTA’s 15-year relationship with National Health Administrators (NHA). NHA enjoys a long history of providing KRTA members with reliable information, excellent services, and advice they can **trust**.

5) Finally, with several of the plans offered through KRTA’s Long-term Care Program, KRTA will be able to offer members **price discounts**, which may vary from plan to plan. Just as with everything else you buy, it’s the bottom line that counts, regardless of the posted “discount.”

### The Need for Long-term Care Remains Great

While the case for long-term care has always been strong, recent legislation makes securing long-term care protection more important than ever. The May 2006 issue of *Kiplinger’s Personal Finance Magazine* stated bluntly, “The new Medicaid legislation [Deficit Reduction Act] will encourage people to buy long-term care insurance . . . . If you don’t own a long-term care policy—or have rejected the idea before—you should seriously consider one now.” The good news is that with KRTA’s new approach, there is a much better chance of members securing coverage at a reasonable price.

Studies show that people who fail to investigate long-term care insurance do so because they have received either inaccurate information about LTC or have no information at all. Get the information you need to preserve your freedom of choice and secure your retirement nest egg. KRTA’s Long-term Care program will make your search for long-term care insurance less confusing, less stressful and less expensive. This means a more successful process for you and your loved ones. For additional information about KRTA’s Long-Term Care Program call

**1-866-899-5796**

# KRTA STANDING COMMITTEES — 2007-2008

## LEGISLATIVE

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**ANDERSON COUNTY**

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**BLUEGRASS COUNTIES**

**(Bourbon and Fayette)**  
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**HARRISON COUNTY**

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**JESSAMINE COUNTY**

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116 Alta Court  
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**MERCER COUNTY**

Donna Mayes, Acting President  
345 Runyan Road  
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**NICHOLAS COUNTY**

Cheryl Rawlings  
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**SCOTT COUNTY**

Mary Zerhusen, Co-President  
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Connie Wiggs, Co President  
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**WOODFORD COUNTY**

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**MID CUMBERLAND DISTRICT**

**Ralph Edwards, President**  
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(606) 348-7451/(606) 340-8767

**ADAIR COUNTY**

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**CLINTON COUNTY**

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**MCCREARY COUNTY**

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**PULASKI COUNTY**

Eunice Sayers  
560 McKee Road  
Somerset, KY 42503-4593  
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**RUSSELL COUNTY**

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237 Yellow Apple Ridge Road  
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**WAYNE COUNTY**

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**NORTHERN KY DISTRICT**

**Linda Thornton**  
89 Burlew Lane  
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(859) 472-5318/(859) 391-9084  
linda.thornton@fuse.net

**BOONE COUNTY**

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**BRACKEN COUNTY**

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Sharon Teegarden, Co-Preident  
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**CAMPBELL COUNTY**

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**GRANT COUNTY**

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Dry Ridge, KY 41035 -6889  
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**KENTON COUNTY**

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Dmiller584@aol.com

**PENDLETON COUNTY**

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1978 Highway 27 N  
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**UPPER CUMBERLAND DISTRICT**

**Carolyn M. Falin, President**  
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(606) 523-8450 phone / fax  
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**BELL COUNTY**

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3022 W. Cumberland Avenue  
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**HARLAN COUNTY**

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**KNOX COUNTY**

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dghubbs@yahoo.com

**LAUREL COUNTY**

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London, KY 40741-2628  
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**MIDDLESBORO**

Mary Lane  
Rt. 1 Box 519 A  
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(276) 445-5232/(865) 384-5176

**WHITLEY COUNTY**

Carolyn M. Falin  
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**UPPER KY RIVER DISTRICT**

**Joyce Whitaker**  
14 Stewarts Raod  
Blackey, KY 41804-9004  
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**BREATHITT COUNTY**

Janet Hounshell  
P O Box 1246  
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**KNOTT COUNTY**

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117 Red Oak Br.  
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**LESLIE COUNTY**

Jewell Wilson  
Hwy. 421 #2444  
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(606) 374-4188

**LETCHER COUNTY**

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(606) 436-4740

**WOLFE COUNTY**

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marymay@mrtc.com

**BIG SANDY DISTRICT**

**Virgil F. Osborne, President**  
9890 Robinson Creek Road  
Virgie, KY 41572-8355  
(606) 639-2740

**FLOYD COUNTY**

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**LAWRENCE COUNTY**

Phyllis Waller  
24 Wilson Point Road  
Louisa, KY 41230  
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**MAGOFFIN COUNTY**

Vacant

**MARTIN COUNTY**

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**EASTERN DISTRICT**

**Edwin Cook, President**  
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ecook@atcc.net

**BATH COUNTY**

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rjohnson@adelphia.net

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**ROWAN COUNTY**

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rjlindahl@hotmail.com

**N. O. KIMBLER SCHOLARSHIP FUND 2006-2007 CONTRIBUTIONS**

<u>Donor</u>	<u>In Memory / In Appreciation / In Honor</u>	<u>Amount</u>			
<b>Association</b>			Madison		50.00
KRTA	Installment 2006 / 2007 Scholarship Donation	10,000.00	Martin		40.00
KRTA	Installment 2006 / 2007 Scholarship Donation	5,800.00	McCracken		30.00
KRTA	Vernon Wagoner (Dr. Bob Wagoner's Father)	100.00	McCreary		30.00
<b>County</b>			Meade		100.00
Adair		10.00	Metcalfe		25.00
Adair	Nellie Jessie	10.00	Middlesboro	Betsy Sowders, Wynunee Anderson, Alice Fuson, Ella Adams	30.00
Anderson	Nancy Smith	15.00	Monroe		30.00
Bath		30.00	Nelson		75.00
Bell/Pineville	Memory of Bell/Pineville Deceased members 06-07	50.00	Ohio		10.00
Bourbon/Fayette		50.00	Owen	Harold T. Davis	50.00
Boone		100.00	Pendleton		25.00
Boyd		30.00	Pike		25.00
Boyle		50.00	Pulaski		35.00
Bracken		50.00	Scott		30.00
Breathitt		100.00	Shelby		50.00
Bullitt		30.00	Spencer		53.00
Butler		30.00	Taylor		30.00
Campbell		50.00	Todd		25.00
Caldwell	Maddie Owens	25.00	Trimble		30.00
Caldwell	Flora Creekmur	25.00	Warren		100.00
Calloway	This is for 2005-2006 Contribution	50.00	Warren	Memory of Bowling Green/Warren Co Deceased '06	100.00
Calloway	This is for 2006-2007 Contribution	50.00	Washington	Irene Erskine Past State KRTA President	30.00
Carlisle		30.00	Washington	Elizabeth L Hagan	30.00
Casey		30.00	Wayne	Katie Sutton	30.00
Christian		30.00	Webster		30.00
Clark		50.00	Whitley	Dorothy Waggener	25.00
Crittenden		25.00	Wolfe	Alberta Jones	25.00
Daviess		30.00	Wolfe		25.00
Fleming		50.00	Woodford	Vernon Wagoner (Dr. Bob Wagoner's Father)	75.00
Floyd		30.00	<b>District</b>		
Floyd		50.00	Central KY East		50.00
Franklin		50.00	Central KY West		
Fulton		25.00	Central KY West	Vernon Wagoner (Dr. Bob Wagoner's Father)	100.00
Gallatin		30.00	Eastern		50.00
Garrard		30.00	Fifth		50.00
Grant		30.00	First		50.00
Grayson	Doris L Smith	10.00	Middle Cumberland		50.00
Grayson	Wilburne Eugene Tilford	10.00	Northern		50.00
Grayson	Lynda Ragland	10.00	Second		100.00
Hancock	Doris Marsch, Mary Ogle	25.00	Third		50.00
Hancock	Darrell Cummings	25.00	Upper Cumberland		200.00
Hardin LaRue E'town		30.00	<b>Individual</b>		50.00
Harlan		35.00	Anderson, Mr/Mrs Bob	Vernon Wagoner (Dr. Bob Wagoner's Father)	25.00
Hart	Robert Butler	15.00	Bush, Sandra/Charles	Vernon Wagoner (Dr. Bob Wagoner's Father)	20.00
Henderson	Davis Walker	25.00	Caslowe, Janie	Vernon Wagoner (Dr. Bob Wagoner's Father)	10.00
Henry		25.00	Hahn, Carla	Vernon Wagoner (Dr. Bob Wagoner's Father)	10.00
Hopkins		50.00	Harbin, Mr/Mrs Gary	Vernon Wagoner (Dr. Bob Wagoner's Father)	100.00
Jackson		30.00	Hester, Betty & Donald	Vernon Wagoner (Dr. Bob Wagoner's Father)	50.00
Jefferson		200.00	Humes, Mr/Mrs Bobby	Vernon Wagoner (Dr. Bob Wagoner's Father)	25.00
Jefferson	Vernon Wagoner (Dr. Bob Wagoner's Father)	50.00	Meredith, Brenda	Vernon Wagoner (Dr. Bob Wagoner's Father)	10.00
Kenton		30.00	Parker, Tara & Herbert	Vernon Wagoner (Dr. Bob Wagoner's Father)	25.00
Knott	Nelle Johnson, Christine McIntosh, Anna B Francis, Kelly Smith	100.00	Shaw, Virginia	Vernon Wagoner (Dr. Bob Wagoner's Father)	35.00
Knott	Rheba Casebolt	25.00	Shaw, Virginia	Jennifer C Smith	30.00
Knott	Jesse Amburgery, Grace Sloane, Verda Smith	100.00	Shehan, Faye & Bill	Vernon Wagoner (Dr. Bob Wagoner's Father)	50.00
Knott	Mildred D Creighton	25.00	Stone, Geraldine D	Dorothy Waggener	30.00
Knox		25.00	Stone, Geraldine D	Peggy Brown	20.00
Knox		25.00	Trosper, Ernie	Vernon Wagoner (Dr. Bob Wagoner's Father)	25.00
Laurel		25.00	Van Hook, Mr/Mrs Harold	Vernon Wagoner (Dr. Bob Wagoner's Father)	50.00
Leslie		25.00	Heaberlin, Thomas	Rebecca Heaberlin	100.00
Lincoln		50.00	Vibbert, Joseph D		13.35
Livingston		30.00	Vibbert, Joseph D		13.35
Logan		25.00	Vibbert, Joseph D		15.00
Lyon		30.00	Vibbert, Joseph D		15.00
			Wagoner, Dr Bob & Mrs	Vernon Wagoner	200.00
			Young, Patsy M	Vernon Wagoner (Dr. Bob Wagoner's Father)	50.00
			<b>Total Donations 2006/2007</b>		<b>21,164.70</b>

<b>N. O. KIMBLER MEMORIAL SCHOLARSHIP FUND INC.</b>			<b>CURRENT INVESTMENTS</b>			
<b>Treasurer's Report SCHOLARSHIPS PAID</b>			<b>C. D. Amount</b>	<b>Maturity Date</b>	<b>Interest Rate</b>	<b>Annual Earnings</b>
<b>July 1, 2006 - June 30, 2007</b>						
<b>Community College</b>	<b>Recipient</b>	<b>Amount</b>	\$18,000.00	10/04/2008	5.05%	\$ 909.00
Ashland	Peggy Fisher	\$1,100.00	\$23,000.00	06/13/2008	5.15%	1,184.00
Big Sandy	Fayette Hall	1,100.00	<b>Money Market</b>		<b>Interest Rate</b>	<b>Annual Earnings</b>
Bluegrass	Megan Combs	1,100.00	\$2,102.60		0.36%	\$ 7.57
Bowling Green	Christopher Snyder	1,100.00	10,642.71		0.75%	159.97
Elizabethtown	Sonya Caldwell	1,100.00	Estimated Earnings on		\$53,745.31	2,261.70
Gateway	Regina Miller	1,100.00	Total Contributions			21,164.70
Hazard	Georgia Johnson	1,100.00	Received from KRTA			(15,900.00)
Henderson	Megan Hendrix	1,100.00	Local/District/Individual Contributions			5,264.70
Hopkinsville	Deborah Valley	1,100.00	Interest Received			1,069.87
Jefferson	Garlena Wilkerson	1,100.00	Total Contributions/Interest Received			6,334.57
Madisonville	Megan Jones	1,100.00	Beginning Balance - July 1, 2006			2,2708.59
Maysville	Angela Doyle	1,100.00	Funds Available			9,043.16
Owensboro	Krista Leisure	550.00	Contributions Invested in CD's 2006-07			(4,000.00)
Owensboro	Jesica Mayhew	550.00	Contributions Used for 2006-07 Scholarships			(1,700.00)
Somerset	Crystal Gail Buis	1,100.00	Contributions Used for Miscellaneous Expenses			(404.36)
Southeast	Katherine Biscecia	1,100.00	Fund Balance- June 30, 2007			1,938.80
West Kentucky	Nancy Robertson	1,100.00	Contributions Invested in Mutual Funds 2006-07			(1,000.00)
<b>TOTAL</b>		<b>\$17,600.00</b>	<b>Mutual Fund Investments</b>	<b>Current Value</b>		<b>Total Assets</b>
			\$31,358.96	49,053.70		104,737.81



## FOR YOUR HEALTH & SAFETY



**Dan Schuermeyer**  
Senior National Planning  
Coordinator

### Hearing Loss Checklist

Hear In America  
Hearing Plans



It was once said, "Having hearing loss is like watching a child grow; you don't realize day to day how much changes over time." Because the loss is gradual but progressive, we frequently don't realize how much we've lost until something embarrassing happens. Here is a brief checklist of a dozen common hearing problems.

If you (or someone you care about) seem to be having any of these symptoms, it's time to have your hearing checked.

- ✓ Do you experience ringing or noises in your ears?
- ✓ Do you hear better with one ear than the other?
- ✓ Have you had a significant noise exposure in your lifetime?
- ✓ Do you find it difficult to follow a conversation in a noisy restaurant or crowded room?
- ✓ Do you sometimes feel people are mumbling or not speaking clearly?
- ✓ Do you experience difficulty following the dialogue in movies or at the theater?
- ✓ Do you sometimes find it difficult to understand the speaker at a meeting or religious service?
- ✓ Do you find yourself asking people to speak up or repeat themselves?
- ✓ Do you find men's voices easier to understand than women's?
- ✓ Do you experience difficulty understanding soft or whispered speech?
- ✓ Do you sometimes have trouble understanding when on the telephone?
- ✓ Are you feeling isolated because you are missing out on everyday conversations?

Early detection of hearing loss will lead to the best results in hearing correction. All KRTA members and their spouses are entitled to an annual hearing screening at no charge. Call Hear In America at (800) 286-6149 for information on the KRTA hearing program.

## EMPLOYMENT OPPORTUNITIES

### Sales Manager Trainee Position

**Fortune 500** Company ranked #1 Insurance Company to work for in the U.S. is expanding in the Louisville, KY (*Fortune Magazine* Jan. 5, 2006)

- \$35-\$50K first year earnings
- \$15K-\$20K increase per year
- Full Training & Internship program available
- Flexible Schedule
- 10 Year Retirement Program
- Strong Stock Bonus Program
- Incentive trips (Cancun-Hawaii-New York)
- Lifetime renewals

Contact: Michael McDonald  
AFLAC Regional Office  
406 Blankenbaker PKWY STE 5  
Louisville, KY 40243

Phone: 502-244-2885 ext. 105  
Fax: 502-244-2851  
michael\_mcdonald@us.aflac.com

### Passionate about literacy?

We need to hire a retired teacher. No monetary investment is required, just time, energy and a desire to make a difference in early childhood reading. There is an excellent commission compensation package available with the exclusive rights to represent our e-books in your state. If you like what you see on our website and are interested in more information about this opportunity, please contact me by email or phone.

Lee Clifford  
School Director  
B2B Licensing  
<http://www.b2blicensing.com>  
lee@b2blicensing.com  
888-777-7102

### Part-time Van Driver Wanted

Make a difference in the lives of senior clients. Jewish Family & Vocational Service is seeking a retired teacher to drive a van providing transportation throughout Jefferson County 25 hours a week plus benefits. \$8 an hour. No lifting required.

Beverly Bromley  
Jewish Family & Vocational  
3587 Durchmans Lane  
Louisville, Ky 40205  
502.452.6341, x 223  
beverlybromley@jfv.com



*On our way . . .*

## Goal: 27,000 in 2007! Gearing Up for the Fall Workshops

The Workshop "travelling team" met at the KTRS building in July to coordinate the activities and presentations for the fall workshops to begin on August 27. Mr. Gary Harbin welcomed the team and offered assistance with KTRS issues. The KTRS presentations will be made by retirement counselors with the assistance of Mr. Steve

Judy, Director of Member Benefits, and Jane Gilbert, the KTRS Medical Self Insurance Risk Specialist. Re-employment and health insurance changes will be major topics covered by KTRS counselors.

Other topics to be covered at the workshops will be KRTA insurance and other benefits, recent legislation, senior citizen issues shared by AARP, and the quest to reach membership of 27,000 in 2007. Make plans to attend these informative sessions.

### E-Mail Alert!

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

[krt98@aol.com](mailto:krt98@aol.com)

### 2007 Annuity Electronic Funds

available for use on  
September 27  
October 29  
November 28\*  
December 28

\*KRTA dues deduction

#### 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 and retiree issues

# AROUND THE STATE . . .

## FEATURES

### Campbell County RTA Participates in National Day of Service

**MAY WE SERVE YOU?**

CCRTA participated in the National Day of Service on May 10. Members gave a party for 25 children at the Boys' and Girls' Club of Campbell County located in Newport. Games were played, prizes awarded, and snacks were served. Each child received a book bag filled with school supplies and learning games. CCRTA members contributed \$300 to this activity. Besides the party, members volunteered at local schools, hospitals, and nursing homes.



L to R Back Row: Vivian Schardt, Donna Mader, Clarence Spencer.  
Middle Row: Linda Klembara, Diane Hunt, Carol Howard, Elizabeth Chavez.  
Front: Sam Cantrell

### Calloway County RTA

CCRTA met on May 5, 2007, at the Murray Woman's Club House. They thanked Tara for all her hard work during the past year and even followed through with Tara's GO FOR THE GOLD theme that she used while in office. Vanda Gibson was honored as the outgoing CCRTA president. Vanda also served as KRTA president in 1999-2000.



L to R: Janice Rose, Vice-President; Ann Yarbrough; Tara Parker, KRTA Immediate Past President; and William Call, President.

### Metcalfe County RTA Welcomes New Members at May Meeting



L to R: Shane Coffey, president; Ronnie Smith; Marilyn Melloan, Gail Miller and Carolyn Edwards.

### Staying Fit in Madison County



Madison County RTA President Lawrence Bailey and Danny Presnell, Vice President and the CKRTA East District met with Greg Robinson of New Energy Fitness. Mr. Robinson's gym sponsors the free Silver Sneakers Fitness program for those 65 years of age in Madison County. Humana allows 10 free visits a month there. New Energy Fitness offers a discounted membership for younger MCRTA members. Madison County meeting calendar for 2007-2008

- September 12, 2007  
First Christian Fellowship Hall 2:00 p.m.  
*Will Your Money Be There When You Need It?*
- October 10, 2007  
Grand China Buffet 11:30 a.m.  
*Tour of New Energy Fitness Gym*
- November 14, 2007  
Cedar Village Restaurant—Irvin 11:30 a.m.  
*Legislative Update*
- December 12, 2007  
Arlington House Dining Room 11:30 a.m.  
*Music Program for Christmas*
- March 12, 2008  
Christian Church Fellowship Hall 2:00 p.m.  
*Legislative Issues*
- May 14, 2008  
Central Bank's Community Room 2:00 p.m.  
*Travel with Elder Hostel*
- June 11, 2008  
Christian Church Fellowship Hall 1:30 a.m.  
*Memorial Service and Officer Installation*

### Northern Kentucky District Meets



The Northern Kentucky District of Retired Teachers met June 11, 2007, at Red Lobster in Florence, KY. Pictured with the local presidents are Faye Shehan, membership chairman; Linda Thornton, President; and June Grooms, executive council representative. Local award winners that were recognized at our district meeting having gold attendance were Boone, Bracken, Campbell, Grant, and Pendleton Counties. Gallatin County was recognized for having silver attendance, and Kenton County was recognized for having bronze attendance. We will work hard to get all gold in 2008.

### Third District News



L to R: Eloise Hadden, president; Carolyn Edwards, Membership; Anna Sturgeon, Vice President; Irene Erskine, Insurance; and Council Member Jim Hukleberry.

### Mrs. Shaw Moves to Alabama

My twenty-seven years of retirement have been years of challenge, years of encouraging our locals and districts to support KRTA, years of being your co-worker and, best of all, years of being your friend.

I am truly grateful for your many kind expressions of my efforts in serving you. I am finding that writing personal notes is not getting its proper place. To each of you individually or, as a group, I offer my sincere appreciation.

I am now in the Birmingham area beyond the airport and near the town of Moody.

*Virginia*



**Virginia L. Shaw**  
304 AraDon Drive  
Odenville, AL 35120

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.



# MISCELLANEOUS INFO . . .



## YOU MIGHT WANT TO KNOW

### Tips for Reducing Unwanted Mail & Phone Appeals from Charitable Agencies

If you are wondering how to cope with the avalanche of charity mailings and telephone calls, Commonwealth Credit Union (CCU) offers the following suggestions.

**Be selective in your giving.** Whenever you donate, no matter how small your gift may be, your name will be added to the charity's donor list. This ensures you will continue to receive appeals from that charity, as well as from other groups to which the charity has rented or exchanged its mailing list. Research the groups you wish to support. Don't feel guilty about withholding funds from the rest, even if they send you address labels! By concentrating your charitable donations, you can increase the amounts your selected charities receive while reducing unwanted mail from other groups. *CCU has a charitable fundraiser for your consideration: CCU's Annual Silent Auction Gift Basket Fundraiser.*

**When you give money to charity,** enclose a note requesting that the organization not rent, sell or exchange your name, address and giving history with anyone else. You can make future contributions contingent on the charity respecting your concerns. Keep in mind that you want to balance your interest in privacy with your interest in helping a charity obtain additional revenue by selling or trading donor names. *CCU's Annual Silent Auction Gift Basket Fundraiser will never rent, sell or exchange your personal history.*

**Write to individual charities** to stop or reduce the frequency of solicitations. If you are interested in supporting a charity, but are concerned about the waste and inconvenience resulting from excessive soliciting, ask the charity to decrease the frequency of its solicitations. Alternately, make future contributions contingent on the charity respecting your concerns. If you do not wish to support a charity, ask the charity to delete your name from the mailing lists. It may take a bit of detective work to delete from "the charity's" mailing lists. *CCU's Annual Silent Auction Gift Basket Fundraiser does not send you any solicitations thru the mail. All fundraiser information is found on CCU's website and in the "owner's" quarterly newsletter.*

**Ask your state and local officials.** Some 13 states in the U.S. are addressing the issue of unwanted mail and telephone solicitations. Check with the consumer protection agencies in your state and county concerning laws or regulations affecting unsolicited mail. Charities are often exempt from restrictions, but there are increasing efforts at the state level to reduce the burden of unwanted mail. To get on the National "Do Not Call" List call 888.382.1222 or log on to [www.donotcall.gov](http://www.donotcall.gov).

We have given you several tips on how to reduce your unwanted appeals sent to you thru the mail and via telephone. **Here's a great tip on a state charity where all of the money raised goes to provide terminally ill children and their families a wonderful holiday season! Best of all, YOU can play a part in the fundraiser by donating a gift basket. Here's how...**

**Here's your chance to help terminally ill children this holiday season!**

- Donate a gift basket for our Silent Auction
- Great for Business, Civic Groups, Individuals & More
- Baskets are displayed at CCU's Frankfort locations & on the CCU web site.
- RSVP's due by Friday, October 12 (or sooner)!
- Baskets due by October 19.
- Silent Auction begins October 26.
- Reserve your space today!

Call 502.564.4775 or 800.228.6420, ext. 5211 or 5229



Commonwealth Credit Union's Silent Auction

### Deadline Dates for Submitting Articles to the KRTA News

2007 Issue                      Deadline Date

December                              October 8

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.

### 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)

September 22, 2007  
**Jenny Wiley SRP\***  
 Wilkinson/Stumbo Center  
 75 Theatre Court  
 Prestonsburg, KY

100 Max

October 6, 2007  
**Lexington Community College**  
 Auditorium  
 Oswald Bldg. 215 Cooper Drive  
 Lexington, KY

200 Max

November 10, 2007  
**KTRS**  
 477 Versailles Road  
 Frankfort, KY 40601  
 (Next door to main building on ground floor)

50 Max

December 1, 2007  
**Cumberland Falls SRP\***  
 7351 Highway 90  
 Corbin, KY 40701

150 Max

\* KTRS provides the coffee at State Parks.

Seating is limited to registered participants.  
 On-line registration is available at [www.ktrs.ky.gov](http://www.ktrs.ky.gov)  
 or by calling 1-800-618-1687.

### New Membership Committee Co-Chairs



Betty Hester



Debby Murrell

Betty Hester and Debby Murrell, both of Bullitt County RTA, have joined Ernie Trosper, Fonrose Wortham, and Harold Van Hook as co-chairs of the State Membership Committee. Betty is the former Deputy Executive Director of KRTA and the KRTA News editor.



# FOR YOUR INFORMATION

**KRTA OFFICE**

231-5802 (from Louisville)  
 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  
 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**

COMPBENEFITS  
 1-800-456-1635, ext. 21

**VISION INSURANCE**

KRTA Discount Vision Card    Call 1-866-335-0882  
 VSP    Call 1-866-896-1273 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

**ORDER FORM**

**KRTA MEMBERSHIP PIN**

Please place an order for \_\_\_\_\_ @ \$2.50.  
# of pins

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

# Quips, Quotes & Puzzles

**Wal-Mart Trips as We Age**

You are in the middle of some kind of project around the house. Mowing the lawn, putting a new fence in, painting the living room, or whatever. You are hot and sweaty. Covered in dirt or paint. You have your old work clothes on. You know the outfit, shorts with the hole in crotch, old t-shirt with a stain from who knows what, and an old pair of tennis shoes.

Right in the middle of this great home improvement project you realize you need to run to Wal-Mart to get something to help complete the job. Depending on your age you might do the following.

**In your 20's:**

Stop what you are doing. Shave, take a shower, blow dry your hair, brush your teeth, floss, and put on clean clothes. Check yourself in the mirror and flex. Add a dab of your favorite cologne because you never know, you just might meet some hot chick while standing in the checkout lane. You went to school with the pretty girl running the register.

**In your 30's:**

Stop what you are doing, put on clean shorts and shirt. Change shoes. You married the hot chick so no need for much else. Wash your hands and comb your hair. Check yourself in the mirror. Still got it. Add a shot of your favorite cologne to cover the smell. The cute girl running the register is the kid sister to someone you went to school with.

**In your 40's:**

Stop what you are doing. Put a sweatshirt that is long enough to cover the hole in the crotch of your shorts. Put on different shoes and a hat. Wash your hands. Your bottle of Brute Cologne is almost empty so you don't want to waste any of it on a trip to Wal-Mart. Check yourself in the mirror and do more sucking in than flexing. The spicy young thing running the register is your daughter's age and you feel weird thinking she is spicy.

**In your 50's:**

Stop what you are doing. Put a hat on, wipe the dirt off your hands onto your shirt. Change shoes because you don't want to get dirt in your new sports car. Check yourself in the mirror and you swear not to wear that shirt anymore because it makes you look fat. The cutie running the register smiles when she sees you coming and you think you still have it. Then you remember the hat you have on is from your buddy's bait shop and it says, "I Got Worms."

**In your 60's:**

Stop what you are doing. No need for a hat anymore. Hose off the dog crap off your shoes. The mirror was shattered when you were in your 50's. You hope you have underwear on so nothing hangs out the hole in your pants. The girl running the register may be cute but you don't have your glasses on so you are not sure.

**In your 70's:**

Stop what you are doing. Wait to go to Wal-Mart until they have your prescriptions ready too. Don't even notice the dog crap on your shoes. The young thing at the register smiles at you because you remind her of her grandfather.

**In your 80's:**

Stop what you are doing. Start again. Then stop again. Now you remember that you needed to go to Wal-Mart. Go to Wal-Mart and wonder around trying to think what it is you are looking for. Your own body makes a noise and you think someone called out your name. The old lady that greeted you at the front door went to school with you.

**In your 90's:**

Stop what you are doing...

# Deceased Retired Teachers

APRIL, MAY, JUNE 2007

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

## IN MEMORIAM

### ADAIR CO

Nancy B Hamilton

### ALLEN CO

Virginia N Spencer

### ANDERSON CO

Nancy T Smith

### BARREN CO

Thelma Branham

### BELL CO

Denver Saylor

### BOONE CO

Alpha Brierly

Herbert Erl

Linda Roberts

### BOYD CO

Rodney Sanders

### BOYLE CO

Mildred S Chitwood

Edgar H Murphy

### BREATHITT CO

Vada Sebastian

### BRECKINRIDGE CO

Martha Newby

### BUTLER CO

Samuel Mefford

Elwanda Romans

### CALLOWAY CO

Robert L Hendon

### CAMPBELL CO

Martha B Cline

### CHRISTIAN CO

Geneva G Parsons

### CLARK CO

Dorothy T Givens

### CLAY CO

Rose Craft

Jimmy Lytle

### CUMBERLAND CO

Golda G Booher

Nina V Elliott

### DAVIESS CO

Hattie Johnson

### FAYETTE CO

Leona H Barber

Frances A England

Andrew N Hopkins

Jane I Hammonds

Raymond Lewis

Vance Marquerit

Ann J McGinnis

Virginia Miller

Mabel Williams

### FLEMING CO

Emma McCord

### FLOYD CO

Philip Dingus

Cassandra Jones

Gordon V Moore

Melvina P Newman

Russell Shepherd

### FRANKLIN CO

Ruby M Goin

### GARRARD CO

Jack Hutchinson

### GRAYSON CO

Lynda Ragland

### GREENUP CO

Anna L Bowling

Laura Hayes

### HARLAN CO

Betty Hackler

### HARRISON CO

William Edwards

### HART CO

Margaret Ford

Marjorie Handy

### JEFFERSON CO

Julia S Anderson

Ruth Bagwell

Katherine Ernst

John Fletcher

Jay Frandsen

Marian Hubbard

Alverda Jones

Diane Kehl

Katherine Klapper

Pauline McClarty

Irene A Morrissey

Claire L Moser

Aileen Reading

Francis Taylor

Donna L Vick

Marion Wilson

Lillie Witten

### JOHNSON CO

Frank B Webb

Esther D Williams

### KENTON CO

Charlotte Tuttle

### KNOTT CO

Mildred D Creighton

### KNOX CO

Berchin H Helton

### LAUREL CO

Beulah B Parman

Thermon Taylor

### LAWRENCE CO

Billy Bailey

Greenville Cordle

Sena Ison

### LESLIE CO

Arlee Fee

### LETCHER CO

Ira Frazier

Carlene Gose

### LINCOLN CO

Hazel Ray

### LIVINGSTON CO

Maxie Hansen

### LOGAN CO

Neva K Jenkins

### LYON CO

Lynn Adams

### MADISON CO

J Doak

Sallie Marcum

Deborah Mills

Kay B Mills

Ann F Moberly

Lucille Ppool

Mary Stringer

### MAGOFFIN CO

Maxine C Arnett

### MASON CO

Ethel M Foley

Thornton C Gallenstein

Robert Wilcox

### MCCRACKEN CO

Minnie Gullett

Millie Myers

### MIDDLESBORO

Azalee E Shoemaker

### MONROE CO

Frances Shofner

### MUHLENBERG CO

Hular Barrow

Alexander Cather

Sarah M Lamb

Hope J Neathamer

### NELSON CO

Lewis D Jewell

Karen Ragland

Carrie Ockerman

### OHIO CO

Patsy Howze

### OLDHAM CO

Jean Tupman

Pauline B Gentry

### OWEN CO

Nickie Hale

### OWSLEY CO

James W Gabbard

### PENDLETON CO

Nellie Mitchell

### PIKE CO

Rosenelle B Adkins

Mary Bentley

Evelyn H Johnson

Rena Jordan

Viola S Wright

### PULASKI CO

Lucille E Cooper

Joyce Hill

Mary Weaver

Gover L Wilson

### RUSSELL CO

Roberta Edmonds

Bertha F Foley

### TODD CO

Lester P Lannom

### UNION CO

Belinda Thomas

### WARREN CO

Norman Deeb

Mary Hodges

Helen Newman

### WEBSTER CO

Jimmie Frederick

### WHITLEY CO

Vernon Wilder

Wordie Hounshell

### WOODFORD CO

Marvin Anderson

Tempa G Endicott

Susan Nichols

### OUT OF STATE

Frances Abernathy OH

Nettie Ballas NC

Henry Bannon VA

Lucinda Darnall TN

Roena Dearing TX

DL Estes FL

Christine Faris TX

Lenore Foulks GA

Marion Gumm FL

Ruby Harper VA

Gertrude Kuhlman AZ

Marjorie Marlowe FL

Jean McGee OH

Earl Montgomery WA

Wallace Nave FL

Robert A Pendency IN

Herbert Ringelstein GA

Florence Richardson DC

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