



News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

VOLUME XXXXIII, NUMBER 1

LOUISVILLE, KENTUCKY

SEPTEMBER 2008

IN THIS ISSUE . . .

FROM THE PRESIDENT	1
<i>"Maximize the Power"</i>	
KRTA Dues Increase	1
PERSONALLY SPEAKING	
From the Executive Director	2
<i>"2009 General Assembly"</i>	
<i>"Social Security and Pension Watch"</i>	
KRTA PARTNERS	
Commonwealth Credit Union	3
<i>"Phishing and Vishing Scams"</i>	
Legaline	3
<i>"Charitable Donation Tips"</i>	
Brown & Brown	4
<i>"Good Overall Health... Vision"</i>	
New Ways... Skin Cancer	4
Ripe! for Retirement	4
CompBenefits/Humana	4
North American Life Plans	5
<i>"Life Insurance Review..."</i>	
Blue Grass Tours	5
National Health Administrators	6
<i>"The Value of Long Term Care"</i>	
Greetings From China!	6
KRTA DIRECTORY 2008-2009	7
N.O. KIMBLER SCHOLARSHIP	11
PRE-CONVENTION 2008	
AROUND THE STATE FEATURES	
Bullitt County	12
Campbell County	12
Madison County	12
McCreary County	12
Nicholas County	12
Rowan County	12
Upper KY River District	12
Whitley County	12
AROUND THE STATE HAPPENINGS	
Skyler Slone at Jenny Wiley	13
KRTA License Plate	13
Bullitt Co. Meeting Schedule	13
Fifth District Meeting Schedule	13
MISCELLANEOUS INFO	
KTRS Workshop Schedule	5
Insurance Information	14
NAEP Job Opportunity	14
Embracing the Power of DTV	14
FOR YOUR INFORMATION	15
KRTA MEMBERSHIP PIN ORDER	15
QUIPS, QUOTES & PUZZLES	15
DECEASED RETIRED TEACHERS	16



Billy Triplett
KRTA President

Maximize the Power in Numbers & Letters

It is indeed a great honor to serve as our association's president for 2008-2009. I shall do this with much humility and assistance from a highly competent and efficient administrative staff. I anticipate leaning extensively upon the input from many support groups built into our well-organized structure. The process of becoming president has provided an insight that makes me more appreciative of KRTA's mission and many services to our membership. The challenges are numerous and require much dedication.

I recall a wonderful colleague, Juanita Singleton (KRTA president 1992-93), inviting me to join my local RTA. I recall highly dedicated colleague, Mary Stewart (UKR/KRTA Health & Insurance Committee), encouraging me to consider accepting a state office if a nomination came my way. I recall Irene Erskine (KRTA president 2004-05), as chair of the nominating committee calling me for an interview. I recall Dr. Wagoner checking me out as to whether I might have the necessary "stick-to-it-tive-ness" that would be required. Why tell you all of this? Only to encourage you to become more involved at any level and accept leadership roles when they present themselves even if you are a little hesitant at the time. Just remember that none of us has the time to do this. But, if we don't—then who will? Just do it! Tara and Patsy would remind us that we as an Association have been doing just that for 50+ years.

The 2007-2008 year zoomed by while the economy and associated revenues therein took a nosedive. Those revenues are extremely important to the soundness of our Retirement System which has been managed so well since KTRS came into being in 1938. Rest assured, the economy will recover in due time. Meanwhile we need to remain diligent to insure equity in the management of scarce resources. During this 2008-2009 year, numbers and symbols are going to be extremely important to us the retired, those actively teaching and those contemplating teaching as a career. There is power in the knowledge and use of the many numbers that impact our interest. Let's explore and utilize that source of power throughout the year. Thus our theme for the current year: *Maximize the Power in Numbers & Letters*.

Numbers really count in many different ways. Help me count some of the ways: dollars in our annuity pool; investment earnings from that pool; 1.5 % COLA (oops—there go those letters); cost of Medicare part B (another letter); \$26 billion

Continued on page 5

KRTA Dues Increase

The Delegate Assembly at the April 18, 2008, KRTA Convention approved Constitutional Amendment #1 which amends Article VIII. (Dues) of the KRTA Constitution to read, "The annual membership dues of the Association shall be \$20." This dues increase became effective July 1, 2008.



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Kentucky Retired Teachers Association

7505 Bardstown Road
Louisville, Kentucky 40291-3234



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PERSONALLY SPEAKING . . .



Bob Wagoner

Executive
Director

The 2009 General Assembly is Just Around the Corner

Thomas P. "Tip" O'Neill (D-MA) former Speaker of the House once

said, "All politics is local." And from KRTA's perspective, nothing is more "local" to a politician than a retired teacher constituent.

I continually meet retired teachers who are complacent. I know retired teachers with good pensions who scoff at the idea of pension threats. But those committed to KRTA and our mission know otherwise. KRTA's voice makes a difference and our vigilance is critical.

The late summer and early fall months can be long and hot (especially in Kentucky), and many people may not find it easy to focus on the coming Kentucky legislative session in January 2009. This is a great time to catch legislators in their home districts. These legislators need to know more about KRTA's issues and concerns before they ever go to Frankfort for the next legislative session.

It is important to get legislators and candidates for elected office talking about how to help education retirees while they are asking for your vote as the late summer and early fall months fade into the November elections. Remember all 100 House of Representative seats and one-half (19) Senate seats are up for election in November.

Now is a great time to talk to legislators about issues impacting education retirees. Particularly if a legislator is thinking about drafting legislation favorable to education retirees (a process that tends to get underway in November or December) or if your legislator(s) serve on various committees that are studying issues impacting KTRS or KTRS annuitants.

The late summer and early fall months before the November elections and the next legislative session are important. As you think about how you can contribute to the effort, consider this as a possible plan of action. Call or visit your representative and senator. A simple telephone call or a personal visit is a great way to focus your legislator's attention on retired teacher issues.

Economic realities are hitting education retirees hard. All education retirees are feeling the financial pressure of increased costs and lower buying power. Inflationary trends are taking a huge toll on all Kentucky education retirees.

The reality is that only the Kentucky General Assembly has the ability to help relieve these financial pressures by authorizing additional (Ad Hoc) Cost of Living Adjustments (COLAs) for KTRS annuitants.

There is much KRTA members have to be concerned about this coming legislative session. As you know, earlier this summer Governor Beshear established a "Work Group" to study several pension reform issues (e.g., Defined Contributions, Healthcare, CERS reorganization, investments, etc.). This "Work Group" is expected to deliver its recommendations to Governor Beshear by November 1, 2008.

KRTA is a service and action organization working to be your voice in the Kentucky General Assembly. Please take the time during these long and hot summer months to talk to your representative and senator about doing what is

right for all education retirees.

Thank you for your commitment and dedication to KRTA. With your support, KRTA will continue to be a leading voice for you in the Kentucky General Assembly.

Social Security and Pension Watch

Social Security News

Efforts to have the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) repealed in the 110th Congress were not successful. While progress has been made in both the number of co-sponsors and having much more detailed hearings regarding the GPO and WEP penalties, the hearings did not result in a vote on the repeal legislation (HR 82 and S 206) by either chamber of Congress.

As you know, all of our Representatives (Ben Chandler, Geoff Davis, Ron Lewis, Hall Rogers, Ed Whitfield and John Yarmuth) did sign on as co-sponsors of HR 82. These individuals should be applauded for recognizing the harm the GPO and WEP provisions are causing Kentucky's retired educators. However, neither of our Senators (Jim Bunning or Mitch McConnell) would agree to co-sponsor S 206. Unfortunately, our Senators do not seem to care about the harm the GPO and WEP provisions are causing Kentucky's retired educators.

We continue to work closely with the Coalition to Preserve Retirement Security (CPRS) on these important social security issues (i.e., mandatory social security, GPO and WEP). All discussions on all of these social security issues have stalled and receded off of the "radar screen" until after the November presidential election.

When the 111th Congress convenes in January 2009, new repeal bills will be introduced. Each will be assigned a new bill number. Once this has occurred KRTA will be contacting and urging all members to write their federal legislators to again co-sponsor these important equity bills. These two provisions are impacting hundreds of Kentucky's retired educators.

We must, however, persist in our opposition to Mandatory Social Security coverage which would force all future public employees to participate in Social Security. The attacks on public employees' retirement security (i.e., Kentucky retired teachers) remain and is increasing. 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.

Pension News

Watson Wyatt Worldwide, an international consulting firm serving many of the world's largest pension plans recently released a study that finds Defined Benefits (DB) plan investment returns outperform Defined Contribution (DC) plans. Watson Wyatt has been comparing rates of return between DB and DC plans for more than 10 years. The most recent comparison finds that between 1995 and 2006, DB plans outperformed DC plans by an average of 1 percent per year. Earlier studies also found that, over time, DB plans attained higher returns than did 401(k) plans.

Access the full report online at <http://www.watsonwyatt.com/us/pubs/insider/showarticle.asp?ArticleID=19148>.

Regular updates concerning Social Security and Pension issues will appear in each issue of the [KRTA News](#). Look for them.

E-Mail Alert!

Please keep your e-mail address updated!

Contact us at: krt98@aol.com



Common Goals, UNCOMMON SERVICE.

Protect Yourself From Phishing and Vishing Scams

Education is the best defense against phishing and vishing attacks. Below are a few tips to help protect you. For more information, go to our

website and click on the Scams icon.

In order to protect yourself from a phishing or vishing attack, first you must understand what they are.

A phishing scam is when someone sends you an email attempting to get you to reveal personal financial information. It often comes in the form of a threat of severe consequences if you do not respond (for example, your account will be closed).

They can also take the form of a reward (for example, complete a survey and you will receive \$100). The scammers usually create a bogus web page that looks very similar to a real business web page. They will include the logo, address, color scheme, etc., of the company they are pretending to be. Once at this page, the scam will ask you to type in personal financial information such as your debit or credit card number and PIN, social security number, account number, etc. Once they have this information, they can use it to go on a big shopping spree . . . at your expense!

A vishing attack is very similar except the scam begins as a phone call, usually made by an automated system, that indicates that your account has been or will be suspended unless you call the number they list. Once you call that number, you are asked to input your debit or credit card number and PIN, social security number, account number, etc. Again, once they get this information, they go shopping and YOU get the bill!!

POINTS TO REMEMBER:

- Receiving a phishing scam does not mean a crook HAS your information. It means they WANT your information.
- NO LEGITIMATE BUSINESS or FINANCIAL INSTITUTION will EVER contact you by email or pre-recorded message and tell you that your accounts have been suspended unless you log on to a web site or make a phone call to an unknown number.
- Commonwealth Credit Union staff will only make calls during our normal operating hours. We also do not use automated phone services.
- NEVER provide your personal account information to someone by phone unless you have initiated the phone call. (NOTE: Visa cardholders may be contacted by our Falcon Fraud Detection Service if there is questionable activity on your credit union Visa card. However, they will only ask you to provide the last four digits of your Social Security number to verify your identity.)
- Do not click on links embedded within emails. The email address that is listed may not be the actual link. You can verify the true link address by hovering your mouse over the address. The true address will show up in a pop-up box.
- Look for typographic errors such as misspelled words, poor punctuation, etc. Many of these scams are written by people in other countries who are not fluent in English.
- Avoid receiving personal financial records in your mailbox. Instead, use a secure service such as our eStatement service to receive your monthly or quarterly statements.
- Do not pay your bills by mailing a check. Stealing items from mail boxes is still the number one method of Identity Theft. Instead, use a secure service such as our Bill Payment service, located in your credit union Home Banking account. It takes just a few minutes to set up the bill to be paid online. Bill Payment is also a free service from your credit union.

For more information, see our website or call us at 800.228.6420 or 502.564.4775.

KRTA PARTNERS . . .

Legaline 1-800-232-1090

Charitable Donation Tips

Before giving to a charity, consumers should gather as much information as possible to make sure the charity is not a scam. Scam artists are always waiting to take advantage of consumers' generous spirit by depriving the needy and stealing from consumers. The public should be informed and never assume that a person calling or coming to the door asking for donations is a charity volunteer. There are many bogus or "sound alike" charities that utilize appealing names or causes to mislead consumers into donating to them.

The Kentucky Attorney General's Office offers the following tips to consumers regarding charitable donations:

Questions to Ask When Solicited by Telephone

Unless you are already familiar with and support an organization, do not promise you will contribute to its cause when you are called on the phone. Instead, ask:

- What is the full name, address and phone number of the charity?
- Do you work for the charity or are you a paid fund-raiser?
- How much of my contribution will go to the charity and how much to the solicitor?
- For what purpose will my contribution be used?
- Is my contribution tax deductible?
- Is the charity/professional solicitor registered with the Office of Attorney General?
- What percentage of its total income does the charity spend on its charitable purpose?

Questions to Ask When Examining a Written Solicitation

- Is the full name, address and phone number disclosed in the material?
- For what purpose will my contribution be used?
- Does the organization offer to send me a copy of its financial statement?
- Is the charity registered with the Office of Attorney General?
- Does the appeal sound plausible?

Red Flags

Some charitable solicitations send messages or "red flags" which might lead a person to question whether this is an organization worthy of support or even whether it really is a charity:

- Pressuring you to make a donation. Hang up on aggressive or pushy solicitors.
- Refusing to send you written material or financial information.
- The person soliciting offers to send a courier to collect your contribution.
- The charity sends you an invoice or statement which indicates a payment due for a contribution you never pledged.
- The organization's name and logo closely resemble another charity with a similar charitable purpose.

Never

- Never give your credit card number to someone soliciting by phone.
- Never give cash. Always make the check payable to the charity and ask for a receipt.
- Never respond to e-mails requesting personal information, including your name, address, date of birth, place of birth, social security number or your mother's maiden name.

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

KRTA Legaline





1-800-232-1090



Good Overall Health Can Start With Healthy Vision

As we grow older the importance of maintaining a routine vision care schedule becomes even more important. Not only will you benefit by

keeping your healthy vision, but protect your overall wellness at the same time.

With current technologies, optometrists and ophthalmologists can detect much more than vision related problems. Serious diseases can be diagnosed by an eye care specialist. Health conditions such as diabetes, high blood pressure, high cholesterol and heart diseases are among those conditions.

Early Intervention

Comprehensive eye exams should be performed at appropriate intervals to detect changes in vision. Many conditions, when caught early, can be prevented. Eye care professionals can view the back of the eye for subtle changes and, if necessary, initiate treatment or refer you to the appropriate health care professional at the right time.

Your Vision Benefits

KRTA has selected **Avesis** as the new vision carrier for the upcoming year. **Avesis** is a national vision care company with over 30 years of experience serving over 3.3 million members. Your new benefits will help ensure that your routine vision care needs are met. Your plan includes coverage for yearly eye examinations and a generous allowance for vision correction materials that include frames and contact lenses.

Make Vision a Health Priority in Your Family! Schedule comprehensive eye exam appointments for your family with your vision care professional today.

Brown and Brown Insurance (formerly Weilage Benefits Specialists)



Dr. Henry Baughman

New Way To Diagnose Skin Cancer

Skin cancer is the most common cancer in America. However, older citizens did not “get the message” about using sun-safe strategies like limiting exposure to the sun’s intense rays from 10 pm to 4 pm or wearing SPF 45 sunscreen, a wide-brimmed hat and white clothing. In the past 30 years, death rates from melanoma, the most serious skin cancer, have risen by more than 50% in women over 65 and

157% in men over age 65! The author has read that Caucasians who suffered severe sunburn early in life are certain to develop skin cancer if he/she lives beyond age 65. According to the American Cancer Society, about 1500 Americans die annually in the U. S. from non-melanoma skin cancer. Its victims are usually older people who have failed to get treated soon enough.

You can help spot suspicious changes in your skin by checking your body, from head to toe every month and reporting any problem areas to your physician. Dr. Hiram Polk, Chairman of the Department of Surgery at U of L Medical School and Chairman of the Skin Cancer Committee at Norton Hospital, recommends checking your nude body in the bathroom under the brightest lights. While standing in front of mirrors and using a hand-held mirror, check

Continued on page 13



Is retirement what you expected? Do you need help reinventing your life at this new stage? Do you need to rearrange your priorities to suit your new life? If you’ve been retired for a longer time, do you want a way to tell “your story”?

Thanks go to the KRTA for choosing RIPE! for Retirement to help members deal with the retirement transition and beyond. We offer educational presentations, workshops and individual coaching for the pre-retiree, the newly retired educator, or the seasoned retiree who wants to make the most of this phase of life.

Whether you are looking for a free teleconference, a low-cost workshop, or individual coaching, we provide the information and/or support that you need and want. Our free 60 minute teleseminar, **Making the Grade in Retirement**, is an overview of what makes for a successful retirement. Beyond that, we do a variety of workshop series including:

- ▶ **What’s Next in Your Life? Exploring Your Options**—an expanded version of **Making the Grade**;
- ▶ **2Young2Retire**—for people who are newly retired but know that they want to work at something else;
- ▶ **The Fountain of You: Growing Whole Not Old**—for people who want to learn how to improve their overall wellness;
- ▶ **Light My Fire: Fanning the Flames of Purpose and Passion**—for people who want to rekindle their spirit and discover how to live with more enthusiasm; and
- ▶ **The Story of My Life: Using Guided Autobiography to Recall, Organize and Share the Contents of Your Life Experiences.**

If you prefer something customized specifically for you, we also do individual coaching. Coaching provides a confidential, safe space for you to share your worst fears and your biggest dreams. Whether you want to recapture a dream you once had, find meaningful “work” on your own terms, explore where and how you want to live at this phase of life, deal with a “spouse in the house,” determine what your legacy will be, or lead a more creative life, coaching can provide you with the support to tackle these issues.

RIPE! for Retirement is extending a preferred rate to KRTA members on all of our services. And, all of our services can be done over the phone, so it doesn’t matter where you live. If you would like to learn more, please contact Kay Goldberg, MS, Certified Senior Advisor®, Certified Retirement Coach, at 502-326-8962 or kay@RipeforRetirement.com.



CompBenefits Purchased by Humana

CompBenefits would like to thank you for the trust you’ve put in them to provide your benefits needs. They are happy to announce that Humana has acquired CompBenefits Corporation. You will have the same access to care that you are accustomed. You can look forward to more benefit choices as well as a greater selection of providers.

“Maximizing the Power. . . “ continued from page 1

unfunded liability; HB 600; important dates like 2009 Legislative Session; membership #'s; telephone #'s galore (home, office, legislators, committee members, friends, etc.); escalating health care costs and on and on. . . You catch my drift! Do 26,000, 14 & 118 have any meaning to you?

Letters are everywhere as well. How about DB vs DC? KTRS, KRTA, NRTA, AARP, KEA, NEA, KTIP, SEEK, www.krta.org. How about written correspondence to potential members and our congressmen and senators about repealing WEP and GPO. No one can keep up with all the P's & Q's without a good information source.

We need to continually educate ourselves and fellow members about those issues that affect us from day to day and may challenge us in the near future. One of the best ways I have found to keep abreast and build some confidence in knowing what is currently in our best interest is to read the KRTA News. Another is to pay particular attention to our Executive Director's correspondence. Dr. Wagoner does an extremely good job of staying on top of the current and critical issues, then passing it on down the line. Local and District Presidents, I encourage you to use him as an example and follow through. (No, I'm not trying for an A. Possibly an A+! Well, maybe!)

This year is going to be very challenging in many ways, I feel confident we are in as good or better position to meet those challenges as others with similar concerns and need for limited and ever sought after resources. I've already spoken of the readiness and abilities of our administrative staff. We also have three of the finest working committees—Membership, Legislative and Health & Insurance—that anyone could ever want. If anyone can come up with a better Executive Council, you certainly have something to teach us all. Let us educate ourselves, our members and our many friends by knowing and using our numbers and letters to resolve in a favorable manner those issues important to us and ours.



How A Free Life Insurance Review Could Save You Money

**Keith Hazelbaker, CFP®,
Executive Vice President,
North American Life Plans, LLC**

From the grocery store to the gas station, it seems like everything is more expensive nowadays. Rising prices hit retirees on fixed incomes particularly hard, but there is one area in which you may be able to save money.

Because we're living longer, life insurance is one of the few things that has gotten less expensive over the last several years. If you have an older policy, we may be able to get you more coverage and better cash value for your premium dollars. You may also qualify for a lower premium if you have quit smoking, lost a significant amount of weight or been cured of a serious illness since you purchased your coverage.

If the tax implications of such a move are a concern, we may be able to do a replacement transaction called a "1035 Exchange." Per Section 1035 of the U.S. tax code, you can exchange an insurance policy that you own for a new life insurance policy insuring the same person without paying tax on the investment gains earned on the original contract.

Also, a new life insurance policy may have more desirable features or benefits, such as a long-term care rider, which would allow you to use your death benefit to fund long-term care services while you are still alive.

North American Life Plans is proud to have been endorsed by the Kentucky Retired Teachers Association to service its members' life insurance needs. We have access to plans by more than 40 carriers and are sure to be able to get you the right plan for your individual needs.

I have been working with KRTA members for more than 15 years and look forward to helping you take advantage of this important—and potentially cost-saving—member benefit. For a free, no obligation review of your life insurance needs, please call 888-362-1214 between 9 a.m. and 6 p.m. Eastern Time.

KRTA Endorses New Business Partner



Blue Grass Tours would like to take this opportunity to thank the Kentucky Retired Teachers Association for endorsing us as a "Business Partner" at the Executive Council meeting held on June 2, 2008, combining two winning traditions.

As KRTA members have spent years working diligently to educate the children of the Commonwealth, now is the time to reward your efforts with the exploration and enjoyment of traveling with Blue Grass Tours. For over 30 years, we are proud to have planned day trips and multi-day excursions for state and regional groups associated with the NRTA.

Blue Grass Tours is owned and operated by Wallace (Wah) Jones, Jr., whose commitment to safety and attention to detail have driven his company to becoming Central Kentucky's oldest, most respected tour and charter company. Blue Grass Tours provides horse farm tours, private guide services, as well as complete tour planning for conventions, incoming groups and transportation for groups of any size. Our charter division offers an impressive fleet of modern, state of the art coaches that provide services for all your needs. Also included in our "stable of Thoroughbreds" is an executive custom coach and limousine service.

We currently have tours planned that you can join by simply picking up the phone. Support the Nursing Homes Ombudsman Agency by spending the day in Lexington visiting the Decorator's Showcase 2008 at Sunny Side, a Greek Revival historic home on Paris Pike, with a delicious lunch on the grounds. During the month of December we are going to Nashville for A Country Christmas, staying at the Gaylord Opryland Hotel. The Louise Mandrell Christmas Dinner & Show and the Radio City Christmas Spectacular are featured.



From the starting gate to the finish line, Blue Grass Tours is known for its long running tradition of excellence in all phases of touring and travel. Call a Tour Professional to plan

your next getaway (859-252-5744 or 800-755-6956). You can also reach us on our website www.bluegrasstours.com.

Thank you KRTA for recognizing Blue Grass Tours' dedication to enjoyable and safe travel by presenting us with your "seal of approval."

REGISTRATION 9:00 a.m. - 9:15 a.m.	KENTUCKY TEACHERS' RETIREMENT SYSTEM RETIREMENT SEMINAR SCHEDULE	SEMINAR 9:15 a.m. - 1:00 p.m.
September 9, 2008 Jenny Wiley SRP Stumbo or Harm Room 75 Theater Court Prestonsburg, KY	October 4, 2008 Carter Caves SRP 344 Caveland Drive Olive Hill, KY	November 22, 2008 Bluegrass Com. College Oswald Building 215 Cooper Dr Lexington, KY
	December 6, 2008 Ctr. Rural Development 2292 South HWY 27 Somerset, KY	*KTRS provides the coffee at State Parks. The district should provide for the coffee at other places.



The Value of Long Term Care Insurance: “Can I Afford It?”

Joseph P. Blanchette, CLTC

Perhaps the most frequently mentioned concern about Long Term Care insurance deals with affordability. It is a reasonable concern. Over time, however, our culture has succeeded in convincing us of the “affordability” of many things, like life insurance, auto and home owners insurance. So, too, with cell phones, iPods, air conditioners, HD TVs and a host of other convenience items. All have become affordable, not just in price but also in our perception of need and value.

We often buy things that we initially felt were too expensive or didn’t think we needed. But once we make a personal value assessment, we may reconsider and ask, “Does the value justify the expense?” For example, buying a new Camry may stretch the household budget but is a very reliable car with excellent resale value and it gets great gas mileage. It’s a good value. Sending our kids to music lessons, sports camp, or a better college can seem unaffordable at first, until we assess the value of the additional expense. Once again, the unaffordable becomes affordable. We usually find a way to pay for these goods or services once we become convinced of their *value*. The unaffordable becomes affordable after all. So it is with Long Term Care insurance.

The reasons to consider Long Term Care insurance are both simple and stark. We are living longer than ever before, but not necessarily healthier. The longer we live the greater the likelihood of needing custodial assistance, which is very expensive. Traditional insurances don’t pay for Long Term Care services, and only the government welfare program, called Medicaid, will pay for nursing home care once you reach poverty levels. Most important, the financial, emotional and physical burdens on family caregivers are often devastating. Despite this, some still feel LTC insurance is not affordable.

Granted, there are people with limited resources who truly cannot afford LTC insurance premiums, regardless of the value of the insurance protection. Many others, however, have either been given bad advice, inadequate information, or they simply haven’t taken time to learn about Long Term Care insurance. They don’t have enough information to see the value of Long Term Care insurance.

Below are a few reasons why those who feel LTC insurance is too expensive might want to reconsider.

Concern: “I got a quote from an agent and it was too expensive.”

There are about one hundred companies offering Long Term Care plans and thousands of licensed professionals trying to sell you a policy. As with *all* purchases, the buyer must beware and be informed. Many salespeople just don’t know much about LTC planning or insurance; they dabble in it rather than specialize. Others are just looking for a sale, rather than working with you to find a solution for your particular situation. Just as you would seek out a master mechanic rather than a small engine guy to fix your car, you should find an insurance agent who specializes in LTC planning rather than an insurance generalist. Take another look. You may not have been given the best advice the first time.

Concern: “My friend told me how much her plan cost. I could never pay that much.”

When making investment decisions, most would not buy a stock or mutual fund just because a friend did. Most of us would do our own research and work with knowledgeable professionals in the investment field with whom we were comfortable. The same is true with Long Term Care insurance. The price your friend paid for her LTC insurance plan was based on many variables: the carrier she chose, her age and health status at the time of application, her height and weight, her current and future financial situation, and numerous benefit choices that reflect her risk tolerance, family make-up and philosophy about care. All of these variables have an impact on the premium. Working with the right LTC insurance specialist, your plan and premium will reflect these same variables, but customized for your situation, not your friend’s.

Concern: “I can’t swing it now, but maybe in five years I will be in a better position to buy.”

Just as with waiting to start saving for retirement, there is a real cost associated with waiting to purchase Long Term Care insurance. It rarely makes financial sense to wait to buy Long Term Care coverage. The older you are when you apply, the higher your premiums. The younger you are, the better your chances of getting approved at the best risk class with lower premiums. Most important, at some point most of us will become “uninsurable” and may never be able to qualify for coverage. If that happens, then you and your family will be responsible for the full cost of your Long Term Care unless you are poor. Apply while you still can.

Concern: “That’s a lot of money out of my monthly budget.”

If you feel that \$100 or \$150 a month is unaffordable, imagine how unaffordable six or seven thousand dollars a month will feel if you have to pay for care out-of-pocket. This brings us back to the question of value and affordability. Most who secure LTC protection feel the added expense of coverage is an excellent value when compared to the prospect of paying thousands of dollars out-of-pocket each month for Long Term Care services and the burden it will place on family members. Can you afford Long Term Care insurance? The better question might be can you not afford it.

“Charitable. . .” continued from page 3

- ♦ Never agree to meet with a solicitor in your home or accept an offer for a courier to come to your home to pick up your donation.

If the solicitor claims to be raising funds on behalf of a local charity, contact the charity yourself to verify that it is conducting a fund-raising event. It is not uncommon for fraudulent solicitors to falsely associate themselves with local charities just to collect money and leave town.

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.

Greetings from China!

We are an exchange consortium under the sponsorship of over 30 local affiliate Chinese schools and colleges in Yantai City, Shandong Province, China, and one governing body of volunteers. We are placing international volunteer teachers who are native speakers of English to teach English as a foreign language at our affiliate schools in need in the local communities throughout the City of Yantai.

The mission of our teaching and volunteering program is to promote volunteerism with a commitment to bringing equal education opportunities for all children in need in the local communities and help the schools in need for curriculum development and educational growth. The teaching placements could be made for both short-term and long-term placements from one month up to one semester or even one academic year.

We will forward you our detailed information packs and program photos if you are interested in our programs and proposal. We are ready and happy to see you in Yantai, China, in the near future.

Jack Liu, Executive Director
Sinoteach International Ltd.
Room#807-1, First Avenue, 28 Xisheng Street,
Zhifu District, Yantai City,
Shandong Province, China 264000
Phone/Fax : 86-(535)6252171
Mobile: 86-(130)53517477
Email: sinoteach@hotmail.com
sinoteach@yahoo.com.cn
Skype: Sinoteach

KRTA STANDING COMMITTEES — 2008-2009

LEGISLATIVE		
RAY ROUNDTREE, CO-CHAIR 392 LAUREL RD LONDON KY 40741 606-864-7421 rjroundtree1@charter.net	JAMES HANKS 4 P O BOX 456 LEBANON KY 40033-0456 270-692-2454 bthanks440@yahoo.com	CHARLES TERRETT 1 218 CHLORIS DR HICKMAN KY 42050-1624 270-236-2074 terrettcc@aol.com
BOBBY L. HUMES, CO-CHAIR 2587 FLINT HILL RD SONORA KY 42776-9333 270-369-8286	MAUDE TEEGARDEN N P. O. BOX 32 GERMANTOWN KY 41044-0032 606-728-2312 maude@ekns.net	RICK TATUM J 7810 ST ANTHONY WOODS LOUISVILLE KY 40214-4408 502-937-5190 hrtatum@bellsouth.net
STEVE GARRETT CKE 135 GENEVA AV IRVINE KY 40336-7572 606-723-3049 stevegarrett@irvineonline.net	ELAINE NEELY 2 3726 JASON AV HENDERSON KY 42420-9767 270-826-9795 neelyelaineo9@aol.com	DENVER W. POCHODZAYCK W 317 WINCHESTER ST PARIS KY 40361-1934 859-987-7071
VIRGIL OSBORNE BS 9890 ROBINSON CREEK RD VIRGIE KY 41572-8355 606-639-2740	TOM MATHEWS MC 468 ACREE DR JAMESTOWN KY 42629-7844 270-343-2354 patom@duo-county.com	ARTHUR GREEN 3 PO BOX 314 ELKTON KY 42220-0314 270-265-5958
		NORMA PROFITT UKR P O BOX 342 CAMPTON KY 41301-0342 606-668-6118 grannyp@mrta.com
		DON HINES 5 109 WIMBLETON CT FRANKFORT KY 40601-4860 502-875-4988
		ROBERT LINDAHL E 729 KNAPP AV MOREHEAD KY 40351-1129 606-784-6393 rjlindahl@hotmail.com
		Ex-Officio Member FRANK R. HATFIELD 248 LEES LN. SHEPHERDSVILLE KY 40165-9022 502-543-6298 fmhatfield@alltel.net

MEMBERSHIP		
BETTY HESTER, CO-CHAIR 1782 WEST HEBRON LN. SHEPHERDSVILLE, KY 40165-7423. 502-957-2305 or 502-494-9114 betdon1969@aol.com	BEVERLY TOMLIN E 8015 PADDLE CREEK CATLETTSBURG, KY 41129-8457 606-739-8354 bevtomlin@hotmail.com	L. CAROLYN EDWARDS 3 573 SPRADLIN RD. EDMONTON, KY 42129 270-432-5844 carolynedwards@scrta.com
DEBBY MURRELL, CO-CHAIR 2805 ALICE AV. LOUISVILLE, KY 40220-1703 502-458-5125 or 502-387-7472 dasailboat@msn.com	TED BOEHM J 2509 HAYWARD RD LOUISVILLE KY 40242-6429 502-376-6182	KAREN GILBERT CKE PO Box 1048 STANTON, KY 40380-1048 606-663-6893 cgilb@bellsouth.net
ERNE TROSPER, CO-CHAIR 2015 WYNDAMERE LN. PARIS, KY 40361-2153 859-987-6516 etrosper@roadrunner.com	FAYESHEEHAN N 298 MT. ZION RD. INDEPENDENCE, KY 41051-9401 859-525-0621	ISHMAEL HOPKINS CKW 3764 US 62E CYNTHIANA, KY 41031-6736 859-234-5545 ihopkins@yahoo.com
ROY L. WINCHESTER 5 PO BOX 2 BETHLEHEM, KY 40007-0002 502-845-5040	ANN YARBROUGH 1 5960 WICKLIFFE RD. WICKLIFFE, KY 42087 270-335-3729 / ayarbrough@brtc.net	JOE WESTERFIELD 2 3300 SHADEWOOD TERRACE OWENSBORO, KY 422303 (270) 683-1495 joewesterfield@bellsouth.net
	GLYNAMAYELILE 4 1795 ROBERTS RD. HARDYVILLE, KY 42746-8806 270-565-1935 / glile@scrta.com	BILLIE JEAN CAWOOD UC PO BOX 1040 HARLAN, KY 40831-1040 606-573-2848
		CAROLYN MILLER UKR 695 SANDY RIDGERD. CAMPTON, KY 41301-9105 606-668-3255 carolynm@mrta.com
		WILLISHAWES BS 9 MAYO BRANCH - BRANDY KEG PRESTONBURG, KY 41653-1426 606-886-8310 willishaws@aol.com
		JANE DALTON MC 86 GUINN DR MONTICELLO KY 42633 606-348-4825

HEALTH & INSURANCE		
IRENE M. ERSKINE, CO-CHAIR 526 CLAREMOOR AV BOWLING GREEN KY 42101 270-782-1940 ierskine@insightbb.com	DONALD PACE CKW 20 HERITAGE PL WINCHESTER KY 40391-2355 859-257-3244 dwpace2@pop.uky.edu	REBECCA BAIRD 2 790 REVLETT DR CALHOUN KY 42327-2119 270-273-3038 bairdr270@bellsouth.net
CAROLYN FALIN, CO-CHAIR 47 LAURELLAKE RESORT RD CORBIN KY 40701 606-523-8450 cfalin@dishmail.net	JUNE GROOMS N 1166 CLEVELAND AVENUE PARK HILLS, KY 41011-5606 859-581-2405	LINDA COOK 1 1711 HEBRON CHURCH RD MARION KY 42064 270-965-2038
ARNOLD STACY E 205 W. MAIN ST OWINGSVILLE KY 40360-2020 606-674-2938 or 606-875-9874 astacy@windstream.net	RALPH ROBERTS CKE 150 EDGEWOOD DRIVE STANTON, KY 40484-1027 606-365-9721 rroberts40484@bellsouth.net	ROBERTA FUGATE BS P O BOX 545 MCDOWELL KY 41647 606-377-6013 lizahgb@bellsouth.net
	THOMAS MARSHALL JUDY MC 116 GREEN HILL PARK RD. SOMERSET, KY 42501-1100 606-679-1201	JIM JUDGE 5 520 POWHATAN TRL FRANKFORT KY 40601-1628 502-695-1989 jjudge@fewpb.net
		LINDA RATTI J 400 GLENSFORD DR LOUISVILLE KY 40245-4681 502-245-4539 rattioeboe@aol.com
		ERNEST TAYLOR 4 2190 MCELROY PIKE LEBANON, KY 40033 270-699-2786 ernest5@pcscomputer.net
		MARY STEWART UKR PO BOX 1396 HINDMAN KY 41822-1396 606-785-5823 stewartm@mrta.com

2008-2009 KRTA OFFICERS & EXECUTIVE COUNCIL

PRESIDENT

Billy Triplett
7872 Hwy. 550 E
Garner, KY 41817-8931
606.946.2368
brtriplett@yahoo.com

PRESIDENT-ELECT

Cebert Gilbert
P. O. Box 1048
Stanton, KY 40380
606.663.6893
cgilb@bellsouth.net

VICE-PRESIDENT

Melanie Wood
8605 Shelbyville Road #130
Louisville, KY 40222-5374
606.663.6893
melanie.wood@insightbb.com

IMMEDIATE PAST-PRESIDENT

Patsy Young
418 Ridgecrest Road
Elizabethtown, KY 42701
270.765.7964
pmyoung1@alltel.net

EXECUTIVE DIRECTOR

Dr. Bob Wagoner
P O Box 826
New Castle, KY 40050
502.845.0815
bwwagoner@aol.com

DEPUTY EXECUTIVE DIRECTORS

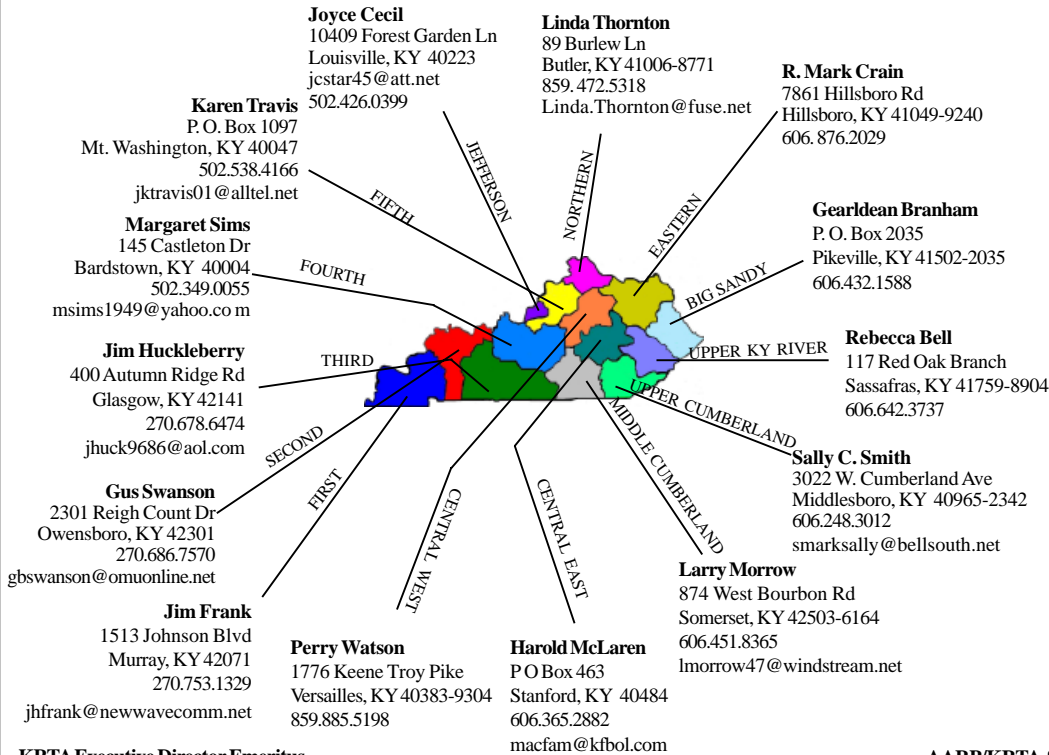
COMMUNICATIONS

Brenda Meredith
2532 Saratoga Drive
Louisville, KY 40205
502.459.9790
bmeredithky2@aol.com

MEMBER SERVICES

Janie Caslowe
11009 Fox Moore Pl
Louisville, KY 40223-5583
502.245.5735
cuzydlo@aol.com

Executive Council



KRTA Executive Director Emeritus

Frank Hatfield
248 Lees Lane
Shepherdsville, KY 40165
502.543.6298
fmhatfield@alltel.net

KTRS Executive Secretary

Gary Harbin
479 Versailles Road
Frankfort, KY 40601
800.618.1687

AARP/KRTA Specialist

Neal Tucker
328 E. Young Street
Morganfield, KY 42437-1760
270.389.4744
nealdorris@bellsouth.net

GRAVES COUNTY

Robert Spillman
3588 State RT 58E
Mayfield, KY 42066-7942
270.247.9590 / 270.804.2869
robertspillman@bellsouth.net

HICKMAN COUNTY

Shirley Byassee
412 Pecan Drive
Clinton, KY 42031-1315
270.653.6559
shirl@phreego.com

LIVINGSTON COUNTY

Delbert Myrick
1099 Lola Road
Salem, KY 42078-9335
270.988.3729

LYON COUNTY

Mary W. DuLaney
303 Pine Street
Eddyville, KY 42038-7933
270.388.7098
mwdulaney@bellsouth.net

MARSHALL COUNTY

Robert "Mark" Harrell
33 Aspen Street
Calvert City, KY 42029-9304
270.395.7841
harrell49@yahoo.com

MCCRACKEN COUNTY

Sharon Brown
5121 Reidland Road
Paducah, KY 42003-0947
270.898.3423 / 270.210.1396
wbrown14@comcast.net

TRIGG COUNTY

Mildred Grasty
P.O. Box 747
Cadiz, KY 42211-0747
270.522.6262
pmgrasty@webtv.net

SECOND DISTRICT

Nell Ritzheimer, President
500 Foston Chapel Road
Hopkinsville, KY 42240-5370
270.885.5268 / 270.887.5989
jritz@usit.net

CHRISTIAN COUNTY

Larry Carter
2895 Princeton Road
Hopkinsville, KY 42240-8500
270.885.4514
cart1013@bellsouth.net

DAVIESS COUNTY

Ed L. Allen
6371 Summit Drive
Owensboro, KY 42303-9597
270.281.4950 / 270.313.8521
edla@bellsouth.net

HANCOCK COUNTY

Carol Thompson
1965 State RT 657
Lewispport, KY 42351-7210
270.295.3925 / 270.927.8066
clothompson@tds.net

HENDERSON COUNTY

Sammie Dixon
4335 Hughes Sights Road
Corydon, KY 42406-9757
270.533.6160

DISTRICT & LOCAL PRESIDENTS

FIRST DISTRICT

Barbara Sturm, President
140 Nickell Heights
Reidland, KY 42003
270.898.3414 or 270.559.3278
bjsturm@bellsouth.net

BALLARD COUNTY

Diane Fowler
531 King Road
Barlow, KY 42024-9652
270.334.3505
jbrooking@brtc.net

CALDWELL COUNTY

Linda Bennett
90 Old Mexico Road
Fredonia, KY 42411-9228
270.545.3305 / 270.963.1255
belbertlinda@bellsouth.net

CALLOWAY COUNTY

Jane Jackson
1802 Melrose Street
Murray, KY 42071-4713
270.753.7166
janecoثرan@murray_ky.net

CARLISLE COUNTY

Lucy H. Hunt
1341 County Road 1011
Cunningham, KY 42035-9450
270.642.2359 / 270.556.9111
plhunt@wk.net

CRITTENDEN COUNTY

Harold W. Grace
2501 Blackburn Church Road
Marion, KY 42064-8209
270.965.5173

FULTON COUNTY

Barbara P. Young
1125 Magnolia Drive
Fulton, KY 42041-7996
270.472.3998
byoung@mail.ke.a.org

HOPKINS COUNTY

Peggy Coomes
225 Frederick Street
Madisonville, KY 42431-2859
270.821.6254
pa_coomes@bellsouth.net

MCLEAN COUNTY

Ella Jean Cox
206 E. 7th Street
Livermore, KY 42352-2133
270.278.2775
ues01@bellsouth.net

UNION COUNTY

Mary "Ginger" Simpson
925 Sand Lane Apt. 209
Henderson, KY 42420-4456
270.831.4288 / 270.827.4789
gingerky@insightbb.com

WEBSTER COUNTY

Brenda Stull
PO Box 436
Sabree, KY 42544-0436
270.639.2106 / 270.635.1081
bkayestull@hotmail.com

THIRD DISTRICT

Eloise Hadden, President
414 Maple Street
Auburn, KY 42206-5743
270.542.4677 / 270.772.4213

ALLEN COUNTY

Louella "Jewell" Keen
123 Patriot Circle
Scottsville, KY 42164
270.622.3422 / 270.618.0886
louellajew@yahoo.com

BARREN COUNTY

Rossie B. Kingery
103 Foster Manor
Glasgow, KY 42141-2083
270.651.6970 / 270.590.2439
rkingery@glasgow.ky.com

BUTLER COUNTY

Phyllis Tate
PO Box 184
Morgantown, KY 42261-0184
270.755.5331
cftate@logantele.com

CUMBERLAND COUNTY

Mike Irby
322 Church Street
PO 250
Burkesville, KY 42717-0250
270.864.3830 / 270.433.7633

EDMONSON COUNTY

Nancy Sanders
8519 Brownsville Road
Brownsville, KY 42210-9444
270.597.3627 / 270.246.0163
ksanders07@windstream.net

LOGAN COUNTY

Jane Harper
706 J Harper Road
Russellville, KY 42276-9581
270.726.7710 / 270.725.7282
harp349@pbnet.com

METCALFE COUNTY

Judy Polson
4851 Sulphur Well Knob Lick
Knob Lick, KY 42154
270.565.2445

MONROE COUNTY

Willadean Carter
207 Beechwood Drive
Tompkinsville, KY 42167-1819
270.487.8302 / 270.487.6932

MUHLENBERG COUNTY

Bonnie Segers
502 Rogers Avenue
Greenville, KY 42345-1134
270.338.6773

OHIO COUNTY

Linda B. Reid
12 Church Street
Centertown, KY 42328
270.232.4245 / 270.256.1187
collegal54@yahoo.com

SIMPSON COUNTY

William "Bill" Porter
521 Vonda View Boulevard
Franklin, KY 42134-9647
270.586.2008 / 270.586.7890
bill.porter@simpson.kyschools.us

TODD COUNTY

Mildred Bellar
256 Tower Street
Guthrie, KY 42234
270.483.0890

WARREN COUNTY

Irene Erskine
526 Claremore Avenue
Bowling Green, KY 42101-3721
270.782.1940
ierskine@insightbb.com

FOURTH DISTRICT

Betty Puckett, President
177 Pottershop Road
Bardstown, KY 40004-2273
502.348.8210

BRECKINRIDGE COUNTY

Mary Lois Roberts
210 Plainview Drive
Hardinsburg, KY 40143-2572
270.756.2399
marylo@bellsouth.net

E'TOWN, HARDIN/LARUE

Martha Hannifan
236 Timberline Trail
Elizabethtown, KY 42701-6901
270.765.4632
hannj@alltel.net

GRAYSON COUNTY

Connie Sandefur Berryman
606 Elmwood Drive
Leitchfield, KY 42754-2058
1berryman@windstream.net

GREEN COUNTY

Bettie Milby
1376 Hall Cemetery Road
Greensburg, KY 42743-8374
270.932.4169 / 270.405.3450
bettiemilby@alltel.net

HART COUNTY

Gerald D. "Randy" Scott
113 White Acres Road
Cave City, KY 42127-9158
270.773.3706 / 270.528.3655
gdscott@srcrc.com

MARION COUNTY

Benita Carrol Nally
487 N Spalding Avenue
Lebanon, KY 40033-1522
270.692.6753
bcmousemally@kih.net

MEADE COUNTY

Teresa Garnett, Co-President
1150 Dave Smith Road
Ekron, KY 40117-3328
270.828.3328
tgarnett@bbtel.com

NELSON COUNTY

Gilbert Milburn
3282 Louisville Road
Bardstown, KY 40004-8702
502.348.5870

TAYLOR COUNTY

Fred I. Waddle
103 Buttercup Lane
Campbellsville, KY 42718-3301
270.465.8632
fredlwad@windstream.net

WASHINGTON COUNTY

Mary "Elaine" Mattingly
5529 Bardstown Road
Springfield, KY 40069-9441
(859) 336-9409 / (859) 805-0066
patmattinglyinc@hughes.net

FIFTH DISTRICT

Bob Pullen, President
213 Tecumseh Trail
Frankfort, KY 40601-1627
502.695.3061 / 502.229.3736
bobp213@aol.com

BULLITT COUNTY

Deborah "Debby" Murrell
2805 Alice Avenue
Louisville, KY 40220-1703
502.458.5125
dasailboat@msn.com

CARROLL COUNTY

Patricia Perkins
805 Winslow Street
Carrollton, KY 41008-1371
502.732.8817 / 502.682.1534
pppope@bellsouth.net

FRANKLIN COUNTY

Diana Kelley
2880 Highway 151
Frankfort, KY 40601-8350
502.223.2877 / 502.682.1256
dkelley752@roadrunner.com

HENRY COUNTY

Sue E. Barnett
1215 Powell Road
Turners Station, KY 40075-7407
502.947.5207

OLDHAM COUNTY

David C. Ricketts
206 N Third St. Apt. 5
La Grange, KY 40031-1446
502.222.1150

OWEN COUNTY

Billy Prewitt
PO Box 1
550 Hwy 227 N
New Liberty, KY 40355-0001
502.463.2500

SHELBY COUNTY

Sam W. Chandler
1242 Augusta Drive
Shelbyville, KY 40065-9032
502.633.6595

SPENCER COUNTY

Mitch Barrett
600 Winter Drive
Taylorsville, KY 40071-6710
502.477.2056 / 502.5500188
mitchandsuzanneb@bellsouth.net

TRIMBLE COUNTY

Deania Hurst
111 Locust Lane
Bedford, KY 40006-7628
502.255.7382 / 502.523.1092
deania.hurst@insightbb.com

JEFFERSON CO

Ima Johns, President
2310 Running Brook Trail
Fisherville, KY 40023-9732
502.297.8271 / 502.551.6961
imajohns@bellsouth.net

CENTRAL KENTUCKY

EAST DISTRICT

Betty Powers, President
106 Redwood Drive
Richmond, KY 40475-8617
606.624.1998

ESTILL COUNTY

Steve Garrett
135 Geneva Avenue
Irvine, KY 40336-7572
606.723.3049 / 859.582.1263
stevegarrett@irvineonline.net

GARRARD COUNTY

Sharon Hamilton
15 Perry Rogers Road
Lancaster, KY 40444-8771
859.792.4610 / 859.338.2924

JACKSON COUNTY

Vivian Marcum
PO Box 153
Gray Hawk, KY 40434-0153
606.287.3256
vimarc@prtcnet.org

LEE COUNTY

Madge Cockerham
PO Box 367
Beattyville, KY 41311-0367
606.464.2664
cockerham_88@hotmail.com

LINCOLN COUNTY

Thelma Blair
1560 Peyton Well Road
Stanford, KY 40484-9316
606.346.2152

MADISON COUNTY

Lawrence Bailey
171 Mountain View Road
Berea, KY 40403-9731
859.986.3244 / 859.625.4661
lawrenceandpatty@adelphia.net

MONTGOMERY COUNTY

Kenn & Janet Johnson
418 West High Street
Mt. Sterling, KY 40353-1330
859.498.5149 / 859.585.2651
jjohnson55@bellsouth.net

POWELL COUNTY

Juanita "Faye" King
P.O. Box 607
Stanton, KY 40380-0607
606.663.4282 / 85.771.2608
jfkrgk@wildblue.net

ROCKCASTLE COUNTY

Betty Glovak
PO Box 214
Brodhead, KY 40409-0214
606.758.8175 / 606.308.4155
bglovak@peoplepc.com

CENTRAL KENTUCKY

WEST DISTRICT

Donald Pace, President
20 Heritage Place
Winchester, KY 40391-2355
859.771.9559 / 859.257.3244
dwpace2@pop.uky.edu

ANDERSON COUNTY

Karen Whitehouse
1034 Westwood Estates
Lawrenceburg, KY 40342-9301
502.839.7479
kwhiteho@roadrunner.com

BLUEGRASS Bourbon & Fayette

Denver Pochodzay
317 Winchester Road
Paris, KY 40361-1934
859.987.7071
dmpoch@bellsouth.net

BOYLE COUNTY

Donna Fegenbush
830 Crosshill Road
Danville, KY 40422-135
859.238.7279 / 859.576.7179
sdfegenbush@peoplepc.com

CLARK COUNTY

Mary E. Martin
11 Edgewood Drive
Winchester, KY 40391-2334
859.744.5430 / 859.771.1301

HARRISON COUNTY

Ishmael Hopkins
3764 US Hwy. 62 E
Cynthiana, KY 41031-6736
859.234.5545 / 859.588.2020
ihopkins@yahoo.com

JESSAMINE COUNTY

Terry Leitch
116 Alta Court
Nicholasville, KY 40356-1408
859.887.2970
tleitch@qx.net

MERCER COUNTY

Brenda Semones
656 New Dixville Road
Harrodsburg, KY 40330-9005
859.734.5238

NICHOLAS COUNTY

Cheryl Rawlings
6492 Maysville Road
Carlisle, KY 40311-9242
859.289.2978 / 859.473.0522
crawling@bellsouth.net

SCOTT COUNTY

Betty Hughes
325 N. Broadway
Georgetown, KY 40324
502.863.0345 / 502.370.8822
caramelnoodle@yahoo.com

WOODFORD COUNTY

Nancy Duncan
190 Birch Drive
Versailles, KY 40383-9140
859.873.5399 / 859.948.9283
nhduncan@aol.com

**MID CUMBERLAND
DISTRICT**

Judy White, President
488 Wesley Road
Somerset, KY 42503
606.423.3105
whitejb@kfbol.com

ADAIR COUNTY

Joyce Durham
603 Crestview Loop
Columbia, KY 42728-1701
270.384.2938 / 270.378.1926
joycehdurham@alltel.net

CASEY COUNTY

Barbara Jeffries
27 Fairway View Drive
Liberty, KY 42539-8381
606.787.8092 / 606.303.1654
brjeffries@alltel.net

CLINTON COUNTY

Wayne Ryan
2060 Grider Hill Dock Road
Albany, KY 42602-9360
606.387.7480 / 606.307.3655
wayneryan@windstream.net

MCCREARY COUNTY

Larry Morrow
874 W Bourbon Road
Somerset, KY 42503-6164
606.451.8365
lmorrow47@windstream.net

PULASKI COUNTY

Shirley Dick
216 Pough Drive
Somerset, KY 42503
606.875.3321
sdick@newwavecomm.net

RUSSELL COUNTY

Lura "Jane" Johnson
237 Yellow Apple Ridge Road
Russell Springs, KY 42642-9728
270.866.5435
jane@duo-county.com

WAYNE COUNTY

George Owen Horton
HC 86 Box 27
Monticello, KY 42633-9304
606.348.7334

**NORTHERN KY
DISTRICT**

J. B. Losey, President
3521 Visalia Road
Morning View, KY 41063
859.356.6168

BOONE COUNTY

Jerry Brendenberg
255 Ridge Road
Crittenden, KY 41030-0277
859.428.3673 / 859.912.0913
jerrybrendenberg@insightbb.com

BRACKEN COUNTY

Laural Gray, Co-President
124 Bluegrass Estates
Brooksville, KY 41004-8221
606.735.3389
lauraljane48@yahoo.com

Sharon Teegarden, Co-President

2225 Bladestone Drive
Brooksville, KY 41004-8162
606.735.2134
mstee@windstream.net

CAMPBELL COUNTY

Sam Cantrell
3727 Ridgewood Court
Alexandria, KY 41001-9515
859.635.4582
lklembara@fuse.net

GALLATIN COUNTY

Dona Roberts
135 Homestead Drive
Sparta, KY 41086-8880
859.643.2671 / 859.466.8653
granny4girl1@yahoo.com

GRANT COUNTY

Loretta Flerlage
1000 Independence Pike
Dry Ridge, KY 41035-6889
859.824.4882 / 859.628.2468
sflerlage@zoomtown.com

KENTON COUNTY

J. B. Losey
3521 Visalia Road
Morning View, KY 41063-8729
859.356.6168

PENDLETON COUNTY

Betty McKinney
1978 Highway 27 N
Falmouth, KY 41040-8367
859.654.8649 / 859.322.7205
bettyroger@fuse.net

**UPPER
CUMBERLAND
DISTRICT**

James Connor, President
506 Whitley Street
London, KY 40741
606.309.0906 / 606.864.9895
jimlou@windstream.net

BELL COUNTY

Sally C. Smith
3022 W. Cumberland Avenue
Middlesboro, KY 40965-2342
606.248.3012 / 606.269.2655
smarksally@bellsouth.net

CLAY COUNTY

Maggie Campbell Napier
1770 N. Hwy 421
Manchester, KY 40962-7249
606.598.3957 / 606.599.5201
maggiegardens@yahoo.com

HARLAN COUNTY

Sandra Mullins
PO Box 361
Mary Alice, KY 40964-0361
606.573.1284 / 606.573.2623
srmullins@harlanonline.net

KNOX COUNTY

Doris Ferguson
142 Ky 1809
Bryants Store, KY 40921
606.546.8364 / 606.546.9869

LAUREL COUNTY

Jim R. Connor
605 Whitley Street
London, KY 40741-2628
606.864.9895 / 606.309.0906
jimlou@windstream.net

MIDDLESBORO

Mary Lane
Rt. 1 Box 519 A
Rose Hill, VA 24281-9720
276.445.5232
mwl1923@gmail.com

WHITLEY COUNTY

Paul Falin
47 Laurel Lake Resort Road
Corbin, KY 40701
606.523.8450 / 606.304.1146
pcfalin@vol.com

**UPPER KY RIVER
DISTRICT**

Peggy Fugate, President
5315 Old KY 15
Pine Ridge, KY 41360
606.668.6431

BREATHITT COUNTY

Charlotte Ditty
4220 Highway 15 S
Jackson, KY 41339-8387
606.666.5577

KNOTT COUNTY

Alma Back
PO Box 261
Vicco, KY 41773-0261
606.476.2278 / 606.642.3737
farmeraljean@yahoo.com

LESLIE COUNTY

Jewell Wilson
Hwy. 421 #2444
Helton, KY 40840-5508
606.374.4188

LETCHER COUNTY

Joyce Whitaker
14 Stewarts Road
Blackey, KY 41804-9004
606.633.3449
joylee29@hotmail.com

OWSLEY COUNTY

Judy Spencer
RR #3 Box 606
Booneville, KY 41314-9436
606.593.5274 / 606.593.5152
jrll@prtcnet.org

PERRY COUNTY

James Cornett
PO Box 41
Dwarf, KY 41739-0041
606.378.3611

WOLFE COUNTY

Brenda Campbell
544 KY 1036
Zachariah, KY 41360-7903
606.668.3628

**BIG SANDY
DISTRICT**

Virgil F. Osborne, President
9890 Robinson Creek Road
Virgie, KY 41572-8355
606.639.2740

FLOYD COUNTY

Neil Stanton Watson
PO Box 64
Garrett, KY 41630-0064
606.358.4351 / 606.226.4463
joycewatson@mikrotec.com

JOHNSON COUNTY

Connie Meek
408 S Buckingham Avenue
West Van Lear, KY 41268
606.788.0316 / 606.789.2590
connie.meek@ky.gov

LAWRENCE COUNTY

Phyllis Waller
24 Wilson Point Road
Louisa, KY 41230
606.638.9316 / 606.483.0432

MAGOFFIN COUNTY

Brenda J Allen
7204 E Mountain Pkwy
Salyersville, KY 41465-8423
606.349.5402 / 606.205.9704
elvenoasis@yahoo.com

MARTIN COUNTY

Janice Runyons
PO Box 880
Inez, KY 41224-0880
606.298.4265 / 606.477.5591
jcrunyons@suddenlink.net

PIKE COUNTY

Walter Coleman
PO Box 453
Regina, KY 41522
606.754.8987
katiec@mikrotec.com

EASTERN DISTRICT

Edwin Cook, President
160 Comet Drive
Olive Hill, KY 41164-7687
606.286.6312 / 606.316.7148
ecook@atcc.net

BATH COUNTY

Vivian "Fay" Hart
26 Banker Street
Owingsville, KY 40360-2008
606.674.3215

BOYD COUNTY

Irene Kuyper
1131 Rose Road
Ashland, KY 41101
606.928.8217
ikuyper@zoominternet.com

CARTER COUNTY

Edwin Cook
160 Comet Drive
Olive Hill, KY 41164-7687
606.286.6312
ecook@atcc.net

ELLIOTT COUNTY

Laura R. Farley
HC 81 Box 542
Sandy Hook, KY 41171-9404
606.738.5537

FLEMING COUNTY

Dorothy W. Brown, Co-President
117 Glaskcock Drive
Flemingsburg, KY 41041-1209
606.849.8981
brownre@alltel.net

Kathy Miller, Co-President

607 Hall Road
Flemingsburg, KY 41041-8689
606.845.5441 / 606.748.2414
klmshh@yahoo.com

GREENUP COUNTY

Sharon Stambaugh
948 State Rt 503
Wurtland, KY 41144-7469
606.836.8587

LEWIS COUNTY

Carol Gilbert
58 Indian Hills Circle
Vanceburg, KY 41179
606.796.3694 / 606.202.3406
carolcarolg@hotmail.com

MASON COUNTY

Ann Porter
3065 Augusta Dover Road
Augusta, KY 41002
606.882.2486 / 606.584.2510
anpp@windstream.net

MENIFEE COUNTY

Rosa Kathleen Lawson
P. O. Box 54
Denniston, KY 40316-0054

MORGAN COUNTY

Mary Stewart
2820 Liberty Road
West Liberty, KY 41472-7021
606.743.4594
stewartm@mrtc.com

ROWAN COUNTY

Robert J. Lindahl
729 Knapp Avenue
Morehead, KY 40351-1129
606.784.6393
rjlindahl@hotmail.com

**K R T A
State
Convention
April 17, 2009
Executive West
Louisville, KY**

N. O. KIMBLER SCHOLARSHIP FUND 2007-2008 CONTRIBUTIONS

<u>Donor</u>	<u>In Memory / In Appreciation / In Honor</u>	<u>Amount</u>	<u>Donor</u>	<u>In Memory / In Appreciation / In Honor</u>	<u>Amount</u>
KRTA	Scholarship Donation Installments	16,700.00	Lee		30.00
KRTA	Vinson Watts/Pear Miller	100.00	Leslie		25.00
Local Association			Letcher		30.00
Adair	Evelyn Hughes	10.00	Lincoln		50.00
Anderson	Earl A Hodson Jr	15.00	Livingston		30.00
Anderson	Elizabeth Young	15.00	Logan		25.00
Anderson	W. J. Smith	15.00	Lyon		30.00
Ballard		25.00	Madison		50.00
Barren		30.00	Marion		25.00
Bath		30.00	Martin		25.00
Bell		50.00	Martin		50.00
Bourbon/Fayette		50.00	McCracken		30.00
Boone		30.00	McCreary		30.00
Boyd		30.00	Middlesboro	Ronald Whaley/Clyde Bolinger/Azalee Shoemaker	30.00
Boyle		50.00	Monroe		30.00
Breathitt		100.00	Montgomery		60.00
Bullitt		30.00	Nelson		100.00
Butler		30.00	Nicholas		30.00
Caldwell	Addie Allock	25.00	Ohio	Billy Joe Walker	10.00
Caldwell	Kathleen Perkins	25.00	Ohio	Etta Black Taylor	10.00
Calloway		50.00	Ohio	Clayton Ratliff	10.00
Camp		50.00	Ohio	Orval E Jamison	10.00
Carlisle		30.00	Owen		50.00
Carter		30.00	Owsley		30.00
Casey		30.00	Pendleton		25.00
Christian		30.00	Pike		30.00
Clark		50.00	Pulaski		50.00
Clinton		30.00	Rockcastle		35.00
Crittenden		25.00	Rowan		50.00
Cumberland		50.00	Scott		30.00
Daviess		30.00	Shelby		50.00
Edmonson		30.00	Taylor		30.00
Franklin		50.00	Todd		30.00
Fulton		25.00	Trimble		30.00
Gallatin		30.00	Union		30.00
Grayson	Robert Cross	10.00	Warren	Memory of those who have departed from our group	200.00
Grayson	Dorothea Howard	10.00	Washington	Mary Jo Coulter	30.00
Grayson	Lavonne Stikeleather	10.00	Wayne		30.00
Grayson	Pearl Raine/Woodrow Miller	20.00	Webster	Jimmy Lee Fredrick	30.00
Greenup	Maxine Miller/Dorothy Maddy/Nellie Hammond/Glen Rice		Webster	Wilbur Collins	30.00
	Anna Bowling/ Carolyn Mille/ Lowell Ferguson/Laura Hayes	200.00	Webster	Madge Tapp	30.00
	Vine Ella Chafens/Phyllis Eastham/ Charles Rongald Virain/		Webster	Mary Juanita Mitchell	30.00
Greenup	Thelma Darby/Dorothy Major/Clara Betsey Baker/Mary Logan	175.00	Whitley	Carolyn Sue Wilson	25.00
Hardin, LaRue, E'Town		30.00	Wolfe		25.00
Harlan		70.00	Woodford	Martha Cox/Tempa Endicott/Susan Nichols	75.00
Hart	Lillie Atwell/Sue Sartin	30.00	District		
Henderson	Cecelia "Pat" Edwards/Geno Ann Burns Tribble	50.00	Central KY East		50.00
Henderson	Jeffie Griffin Cartwright	25.00	Central KY West		50.00
Henderson	Cornelia L Phillips	25.00	Fifth		50.00
Henderson	Susan James Bonnell	25.00	First		25.00
Henderson	Elmer Lee Tabor	25.00	Middle Cumberland		50.00
Hickman		25.00	Northern		150.00
Hopkins		30.00	Second	Virginia Atkinson	50.00
Jackson		50.00	Second	Jimmy Lee Fredrick	50.00
Jefferson		30.00	Third		200.00
Jefferson		200.00	Individual		
Jessamine		50.00	Erskine, Irene	Dr Patricia B Pearson	50.00
Kenton		30.00	Erskine, Irene	Vinson Watts	50.00
Knott	Edward Madden/Ray Slone	50.00	Vibbert, Joseph D		7.76
Knott	Roy Ritchie/Ivalean Watts/ Emadine Smith	75.00	Wagoner, Dr Bob & Mrs		200.00
Laurel		25.00			
			TOTAL DONATIONS		\$21,822.76

N. O. KIMBLER MEMORIAL SCHOLARSHIP FUND INC.			CURRENT INVESTMENTS			
Treasurer's Report Scholarships Paid July 1, 2007 - June 30, 2008			C. D. Amount	Maturity Date	Interest Rate	Annual Earnings
Community College	Recipient	Amount	Money Market	Institution	Interest Rate	Annual Earnings
Ashland	Kasheena Davis	\$1,100	\$20,000.00	10/04/2008	4.90%	\$ 960.00
Big Sandy	Amanda Howard	1,100	\$23,000.00	06/19/2009	3.50%	805.00
Bluegrass	No Recipient	---	\$78.58	Raymond James	0.36%	\$.28
Bowling Green	No Recipient	---	10,756.45	PNC Bank	0.75%	159.97
Elizabethtown	Amy Prescott	1,100	Estimated Earnings on		\$53,835.03	2,261.70
Gateway	Jennifer Schulze	1,100	Total Contributions			21,822.76
Hazard	Andrea Creighton	1,100	Received from KRTA			(16,800.00)
Henderson	Chasity Hancock	1,100	Local/District/Individual Contributions			5,022.76
Hopkinsville	Nicole Dorsey	1,100	Interest Received			2,359.60
Jefferson	Deborah Ingram	1,100	Total Contributions/Interest Received			7,382.36
Madisonville	Tricia Wilkerson	1,100	Beginning Balance - July 1, 2007			1,938.80
Maysville	Dona Skidmore	1,100	Funds Available			9,321.16
Owensboro	Jessica Mayhew	1,100	Contributions Invested in CD's 2007-08			(175.32)
Somerset	Stacy Newton	1,100	Contributions/Interest Used for 2007-08 Scholarships			---
Southeast	Brent Vannatter	1,100	Contributions Used for Miscellaneous Expenses			(466.49)
West Kentucky	Sarah Gordon	1,100	Fund Balance- June 30, 2008			9,079.35
TOTAL		\$15,400	Contributions Invested in Mutual Funds June 2008			(1,000.00)
			Mutual Fund Investments	Current Value		Total Assets
			\$45,013.56	\$49,053.70		\$111,968.08

AROUND THE STATE . . .

FEATURES

Bullitt County RTA Installs New Officers



L to R: Dr. Bob Wagoner, Nan Abell-Bauer, President- Elect; Janet Thomson-Richardson, Vice-President; Betty Hester, Corresponding Secretary; and Jim Hatley, Treasurer.

Pictured at the right is President Debby Murrell accepting her responsibilities for the new year.



Madison County RTA Meeting Schedule

MCRTA meetings are the second Wednesday of the month. Programs are:

09/10/08	2:00	First Christian Church - New Member Recognition & Quartet
10/08/08	11:30	Ryan's Steak House ---- Buffet Lunch & Robyn Moreland
11/12/08	11:30	Cedar Village in Irvine - Lunch & Question Time with Rep. Harry Moberly & Sen. Ed Worley—Estill County Teachers Invited
12/10/08	12:30	Arlington Cntry Club - Holiday Music and Luncheon
03/11/09	2:00	First Christian Church - Ike Adam & Grandparent Essay Winner
05/13/09	2:00	First Christian Church - Dr. James Harris—Antique Appraiser
06/10/09	11:30	First Christian Church - Pot Luck & Officer Installation

McCreary County RTA Elects New Officers

The Annual Spring Meeting was held June 9 at the Fellowship Hall of the East Pine Knot Tabernacle. Taylor Sexton, the county winner of the AARP Grandparent Essay Contest from Pine Knot Intermediate School, shared her essay about her grandmother. Foundation for Foreign Study Students of McCreary Central High School Nedyia Yazar, Oscar Ng and Tsz Fan spoke about education



L to R Front : Doris Wilson, Health/Insurance Chair; Mary Ruth Stephens, Member Care; Fannie Morgan, Honoree Secretary
Back: Ralph Nevels, Legislative Chair; Patty Murphy, Secretary; Brenda Nelson, Treasurer; Lois Anderson, Membership Chair; Clifford Keith, Vice-President; Larry Morrow, President

in their countries of Germany and Hong Kong, China. The new officers elected at the meeting are pictured above.

Campbell County RTA Enjoys Day of Service



L to R Front: Carol Howard, Donna Mder, Vivian Schardt. Back: Sam Cantrell, Clarence Spencer, Ted Williams.

CCRTA hosted a party for 25 members of the Campbell County Boys' and Girls' Club on May 8 in observance of AARP National Day of Service. The children enjoyed games, snacks and prizes. CCRTA members had a fun time, too! Other members volunteered in schools, nursing homes and hospitals.

A Thank You Note To the Retired Teachers of Rowan County

I am the recipient of that wonderful *Relaxation Basket* that was donated to the 2008 KRTA State Convention held in Louisville in April. Not only was the basket beautiful, but the contents therein were magnificent. They really lived up to their names of *Relaxing*.

Thanks again to Rowan County Retired Teachers. Perhaps I will be lucky again next year ☺.

Sincerely,
Louise G. Larke
Jefferson County

Retiring Upper KY River Prez Gets Serenaded

Joyce Whitaker was honored on June 4 at the UKRRTA meeting with a song.

Below: Alta Lindon celebrates a birthday at the UKRRTA meeting.



Nicholas County RTA Honors Local Retiree



L to R: State Representative Tom McKee of Cynthiana; Cheryl Rawlings, Nicholas County RTA president; Ron Baker; and State Representative Sannie Overly of Paris.

The Nicholas County RTA honored retiring teacher **Ron Baker** from Nicholas County High School at the June 10 meeting.

Whitley County RTA Installation by Representative Siler



Seated L to R: Vice President-Joe Raines President-Paul Falin Representative Charlie Siler Secretary-Glennis Hensley. The Treasurer Ann Foley is not pictured.

In the back row are members attending the June 19 meeting.

“New . . . Skin Cancer” continued from page 4

the backside of your body or have a confidant/spouse check you if you can't see well enough. The National Cancer Institute says, “Know your ABCDE's.” **A** is for **A**symmetric shape of suspicious skin area or one half doesn't match the other half. **B** is for **B**orders with ragged, notched, blurred or irregular edges. **C** is for **C**olor of skin that is uneven with varying shades of brown/tan, white/gray, pink/red, blue and especially black or blue-black areas— which most melanomas have. **D** is for **D**iameter or changes in size—usually getting larger. Most melanomas are larger than a pencil eraser. **E** is for **E**volving—changing in size, color, elevation, starting to bleed, itch or crust and won't heal; looks different than surrounding moles.

If caught early 95% of melanoma cases can be cured. An emerging technology of one prototype is called MelaFind. It is a hand-held probe that captures digital images of a suspicious mole or skin spot and then transmits them to a computer that analyzes the cell's physical changes. It can be done in a doctor's office visit. In clinical trials, MelaFind has had more success than human experts in identifying melanoma. MelaFind can measure the depth of a malignancy in two minutes at a cost of about \$60. Its use could avoid more costly biopsies to get an accurate diagnosis. If it is localized in the epidermis, the physician could remove it in a single visit.

For people whose melanoma has reached a life-threatening stage, researchers at Penn State's Milton S. Hershey Medical Center have identified a gene called PTEN that may play a role in up to 60% of malignant melanomas. Animal experiments have shown that by inserting a chromosome containing PTEN from a healthy cell into melanoma cells, they can temporarily stop tumors' spread.

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

Skyler Slone at Jenny Wiley



Skyler Slone

Skyler, the 15-year-old grandson of K R T A President Billy Triplett and member of the Teen C o m p a n y this summer at Jenny Wiley Theater in Prestonsburg, returned to JWT this year for his seventh season. The Knott Central High School sophomore has 17 shows to his credit. His favorites include *Beauty and the Beast* (Chip), *A Christmas Story* (Ralphie Parker) and *Joseph and the Amazing Technicolor Dreamcoat* (Little Jo). He was last seen in *Disney's High School Musical* and *Princess and the Pea* (King Max). His performances this season were dedicated to his Dad.

AROUND THE STATE . . .

KRTA HAPPENINGS

Bullitt County RTA Meeting Schedule

Set up - 9:30 am - Registration/Social 10:00 am - Meeting - 10:30 am - Lunch - Noon

09/09/08	Sr Ctr Mt Washington --- Member/ Retirees/Keith Davis; Legislative
12/09/08	FBC Shepherdsville ----- KTRS Health & Insurance/Door Prize Month
03/10/09	FBC Shepherdsville ----- TBA
06/09/09	S Ctr Mt Washington ---- Scholarship/Installation of New Officers/Leadership Team Recognitions/Granparent Essay Winner

Fifth District RTA Meeting Schedule

All meetings at the Stratton Center in Shelbyville.

Set up - 9:30 am - Registration/Socail 10:00 am - Meeting - 10:30 am - Lunch - Noon

10/02/08	Oldham/Shelby Responsible -- Membership/Health & Insurance
12/04/08	Spencer/Carroll Responsible -- Membership/Health & Insurance/Legal Line
03/05/09	Henry/Owen Responsible ----- Legislative/Other Reports
05/07/09	Bullitt/Trimble Responsible ---- Elected Officials/Town Hall Forum

Deadlines for Auto Dues Deduction

- ✓ White Cards Postmarked by November 7, 2008
- ✓ Only Cash Enrollments Accepted After This Date

Executive Council Approves KRTA License Plate

At the June 2, 2008, Executive Council meeting, Margaret Head Sims of Nelson County presented a proposal to the Council for her concept of sponsoring a KRTA license plate. The Council readily approved the Ad Hoc Committee's recommendation concerning this special project.

If 900 retirees order and pay a one-time fee of \$28 for the license plate, the state will make the plates for us. When the license plates have been made, the local county court clerk's office will notify the retiree. At that time a \$16 payment will be required. Six dollars will cover the cost of the plate until the next scheduled renewal, and \$10 will go as a tax-deductible donation to the Kentucky Retired Teachers Association (N. O. Kimbler Scholarship Fund) to be used for scholarships.

Flyers will be available at the Fall Workshops that will include an order form or you may fill out the form below. Checks should be made payable to KRTA and will not be processed until 900 orders are received.



The license plate design created by Nelson County RTA President Gilbert Milburn

KRTA License Plate Order

Name _____

Address _____

Phone Number _____

E-Mail Address _____

County of Residence _____

Mail to: KRTA
 7505 Bardstown Road
 Louisville, KY 40291-3234

MISCELLANEOUS INFO . . .



YOU MIGHT WANT TO KNOW

Insurance Information

\$4 Generic Drugs. We ran an article in the June issue of *KRTA News* about \$4 generic drugs at Kroger that needs clarification. This is how the Kroger Plan works with the KTRS Medicare Eligible Health Plan (MEHP): A 30-day supply of a generic on Kroger's \$4 generic list can be obtained for \$4 (assuming the member has met the \$150 MEHP deductible) and the prescription should still be run through Medco. The over 65 plan provisions currently do not allow for a 90-day supply at the retail pharmacy. If retirees decide to purchase the 90-day supply at the retail pharmacy instead of going through the Medco Home Delivery, it would not be submitted through Medco. This explanation applies to any retail pharmacy, not only Kroger, that offer \$4 generic programs.

The Shingles Vaccine

Over 65 - If your doctor prescribes the lifetime shingles vaccine and you are currently enrolled in the KTRS MEHP prescription drug plan administered by Medco, then the claim for the cost of the shingles vaccine must be filed directly with Medco and not Humana regardless of whether you get the shingles vaccine through your doctor's office or through your local retail pharmacy. If your doctor will not file the claims paperwork directly with Medco on your behalf, then you will be required to pay the cost up front to your physician and file for reimbursement yourself (Medco toll free number, 1-800-551-8060). As with any other retail pharmacy prescription, you currently have a \$150 annual retail prescription deductible that must be met first, and then a 35% coinsurance cost share since the shingles vaccine is considered a non-formulary brand drug. The shingles vaccine is not available through the Medco Home Delivery program.

Under 65 - The current policy is as follows: Must be age 60 or older in order to receive this vaccine (only given once in a lifetime). Vaccine can be obtained at either a pharmacy or physician's office. If obtained at the pharmacy, the pharmacy should file the claim with Express Scripts, Inc. (ESI). If the pharmacy administers the injection and charges for the injection, the member will have to obtain an itemized bill (not just a register receipt) and file the claim with ESI for reimbursement. If a physician has the vaccine and administers the injection then the claim will need to be filed with Humana. To locate a pharmacy that will dispense and administer the shingles vaccine call 1-800-261-5579 or visit www.MerckAdultVaccinationLocator.com. Any problems and/or further questions should be directed to the Department of Employee Insurance (DEI) at 1-888-581-8834. (Updated 4/30/08)



For more information on NAEP visit <http://nces.ed.gov/nationsreportcard>. If you have any questions, call 1-800-627-NAEP (6237). Send your resume by e-mail, including your name, address and phone number to NAEPRecruit@Westat.com or mail to:

WESTAT-NAEP GA-L34
Attn: Pat Heiser
9274 Gaither Road
Gaithersburg, MD 20877

This opportunity . . .

- is ideal for retirees or sub teachers
- offers local, limited, or extensive travel
- assignments starting Dec & Jan end Mar
- includes supervisory positions in fall
- offers compensation at competitive rates

Embracing the Power of Digital Television

by Mac Wall, KET Executive Director

TV as we've known it is about to change. By February 17, 2009, the Federal Communications Commission is requiring all TV broadcasters to turn off their analog transmitters and broadcast only in digital.

This is arguably the biggest change in the history of television—bigger even than the change from black and white to color. As Kentucky's statewide educational television network, KET is fulfilling its obligation to ensure that no one is left behind during this transition. It's not too early to ask the question: Am I ready for digital television?

The good news is the majority of people should not have to do anything in order to continue receiving television signals after the transition deadline. If you receive television from cable or satellite, the conversion will take place with your provider. That means interruption in service, even if you have an older analog TV. If you have an analog TV and receive your television signals over the air through an antenna, you will need to take action.

You may decide to subscribe to a pay service. Or, to continue receiving free over-the-air TV, you may choose to purchase a digital TV or a digital TV converter box for each of your analog TVs. These boxes typically cost \$40 to \$60. The federal government is offering free coupons to help defray the cost of these boxes. You can request up to two \$40 coupons by calling 1-888-DTV-2009 or visiting www.dtv2009.gov.



To receive digital TV signals with your digital TV or converter box, please note that antenna placement and location can be factors in digital signal reception. You may need to move your antenna to a higher location or upgrade your antenna.

Join us in educating every Kentucky household about the digital TV transition! Even if you are already prepared, KET encourages you to check with your family members, friends and neighbors, especially the elderly, to ensure that they are not 'left behind' with analog TVs that will not receive signals after February 17, 2009.

KET's mission is to educate, inspire and connect Kentucky. KET has tapped the power of digital TV so that schools can more easily receive valued educational programming.

KET delivers five digital services, including a high-definition channel, to all of Kentucky. KET's latest digital offering, the Kentucky Channel, provides programs by, for and about Kentuckians. It's a single destination to explore our heritage, celebrate our arts and culture, engage in the legislative process, and feel proud of this wonderful place we call home.

Now is the time to begin thinking about what you, your family members, friends and neighbors may need to do in order to be prepared for the digital TV transition. To help guide you, KET is providing two valuable resources: our informative Web site, available at www.ket.org/dtv, and a toll-free DTV help line, 1-866-291-8189.

With its improved picture and sound quality and ability to deliver more channels than previously possible, digital television will forever change how we view TV. Start preparing for the transition so you can continue to receive the KET programming you enjoy and take advantage of the digital revolution.

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
 smoores@bflaw.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/HUMANA
 1-800-456-1635, ext. 21

VISION INSURANCE

KRTA Discount Vision Card Call 1-866-335-0882
 Avesis Call 1-800-828-9341 or visit www.avesis.com

AUTOMOBILE & HOMEOWNERS INSURANCE

Liberty Mutual Insurance Company
 425-8450, ext. 51666 (from Louisville)
 1-800-430-2482 ext. 51666 (from outside Louisville)
 Please mention Client No. 8815 when you call

HEARING INSTRUMENT PLAN—HEAR IN AMERICA

502-244-5378 (from Louisville)
 1-866-904-0845 (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

COMFORT KEEPERS

1-877-257-KRTA or www.comfortkeepers.com

NORTH AMERICAN LIFE PLANS

1-888-362-1214

ORDER FORM

KRTA MEMBERSHIP PIN

Please send _____ pins @ \$2.50 each to

Enclosed is the check in the amount of \$_____.

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



Quips, Quotes & Puzzles

The ABC's of Happiness

A—Accept. Accept others for who they are and for the choices they've made even if you have difficulty understanding their beliefs, motives, or actions.

B—Break. Break away from everything that stands in the way of what you hope to accomplish with your life.

C—Create. Create a family of friends whom you can share your hopes, dreams, sorrows, and happiness with.

D—Decide. Decide that you'll be successful and happy come what may, and good things will find you. The roadblocks are only minor obstacles along the way.

E—Explore. Explore and experiment. The world has much to offer, and you have much to give. And every time you try something new, you'll learn more about yourself.

F—Forgive and Forget. Grudges only weigh you down and inspire unhappiness and grief. Soar above it, and remember that everyone makes mistakes.

G—Grow. Leave childhood monsters behind. They can no longer hurt you or stand in your way.

H—Hope. Hope for the best and never forget that anything is possible as long as you remain dedicated to the task.

I—Ignore. Ignore the negative voice inside your head. Focus instead on your goals and remember your accomplishments. Your past success is only a small inkling of what the future holds.

J—Journey. Journey to new worlds, new possibilities, by remaining open-minded. Try to learn something new every day, and you'll grow.

K—Know. Know that no matter how bad things seem, they'll always get better. The warmth of spring always follows the harshest winter.

L—Love. Let love fill your heart instead of hate. When hate is in your heart, there's room for nothing else, but when love is in your heart, there's room for endless happiness.

M—Manage. Manage your time and your expenses wisely, and you'll suffer less stress and worry. Then you'll be able to focus on the important things in life.

N—Notice. Never ignore the poor, infirm, helpless, weak, or suffering. Offer your assistance when possible, and always your kindness and understanding.

O—Open. Open your eyes and take in all the beauty around you. Even during the worst of times, there's still much to be thankful for.

P—Play. Never forget to have fun along the way. Success means nothing without happiness.

Q—Question. Ask many questions, because you're here to learn.

R—Relax. Refuse to let worry and stress rule your life, and remember that things always have a way of working out in the end.

S—Share. Share your talent, skills, knowledge, and time with others. Everything that you invest in others will return to you many times over.

T—Try. Even when your dreams seem impossible to reach, try anyway. You'll be amazed by what you can accomplish.

U—Use. Use your gifts to your best ability. Talent that's wasted has no value. Talent that's used will bring unexpected rewards.

V—Value. Value the friends and family members who've supported and encouraged you, and be there for them as well.

W—Work. Work hard every day to be the best person you can be, but never feel guilty if you fall short of your goals. Every sunrise offers a second chance.

X—X-Ray. Look deep inside the hearts of those around you and you'll see the goodness and beauty within.

Y—Yield. Yield to commitment. If you stay on track and remain dedicated, you'll find success at the end of the road.

Z—Zoom. Zoom to a happy place when bad memories or sorrow rears its ugly head. Let nothing interfere with your goals. Instead, focus on your abilities, your dreams, and a brighter tomorrow.

Deceased Retired Teachers

APRIL, MAY, JUNE 2008

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

IN MEMORIAM

Adair County

Evelyn Hughes
Hazel K Parson

Allen County

Evelyn Willoughby

Ballard County

Beverly Litzsinger

Barren County

Charleen P Allen

Sylvia Edwards

Boone County

Lue Hickerson

Bourbon County

Jane Bailey

Connie L Padgett

Cleve C Thomas

Boyd County

Ruth Huston

Juanita M Kocio

Breathitt County

Oakley Turner

Breckinridge County

Earline Lyon

Bullitt County

Edith F Crenshaw

Thomas H Meadows

Mary Morgan

Calloway County

Thyra Crawford

Campbell County

Henrietta Alsdorf

Norma S Brausch

Cecil Brown

Sharon Iles

Carter County

Alice R Phillips

Christian County

Evelyn N Cayce

Ann Houglan

Fred Lancaster

Eleanor G Morgan

Clay County

Bernice Cornett

Clinton County

Granville Littrell

Crittenden County

Anna Sherer

Daviess County

Nellie Miller

Betty A Short

Fayette County

Marion Blyton

Hetzel Cole

Kathryn Faw

Elisabeth Lee

Hazel Lester

Ruby Riddle

Carl Walter

Sarah White

Grace Wood

Floyd County

Golda Derossett

Franklin County

James Disney

Mayme Gilbert

Fulton County

Margaret Sloan

Garrard County

Ima Wesley

Graves County

Beth Horton

Green County

Helen Lyle

Greenup County

Phyllis Eastham

Hardin County

Lucille T Brown

Lois Jones

Pearl Miller

Woodrow Miller

Alma Moore

William D Ray

Harlan County

Wilma D Boggs

Harrison County

Katherine Hixson

Elizabeth Kuster

Dorotha R Wilson

Hart County

Sue C Buckner

Henderson County

Leola Moore

Henderson

Virginia Sowards

Henry County

Stewart Gaunce

Ruth O'Brien

Hickman County

Edna Radford

Hopkins County

Evaneda Brewster

David L Jones

Jefferson County

J Albright

Walter W Ballinger

Margaret Bratcher

Mary Brawner

Mary L Carpenter

Nola Carter

Sammy Cox

Steven Dietrich

Mildred A Dougherty

Mary Fueglein

Esther Isaacs

Catherine Joseph

Jeane Kimmel

Ruth Angela Kummer

Lloyd G Lee

Philip Mahin

Patricia Norwood

M Ritter

Mary Sosienki

John C Spoo

Danny L Sublett

Eunice H Thompson

Lynn Weinberg

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Frank T Conyers

Anna Roberts

Johnson County

Alex L Spencer

Elva M Webb

Knott County

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Ermadine Smith

Ivalene Watts

Lois V Treadway

Nell J West

Laurel County

Geneva Dalton

Gladys Stacy

Joseph White

Lawrence County

James McCarty

Lincoln County

Mary Tom G McGill

Helen D Mills

Madison County

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James W Fox

Jeannette Sowders

Joseph Wright

Madison

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Marshall County

Rachel A Cardwell

Hazel Hall

Hazel Newton

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Mollie T Wallace

James Williams

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Aslee Bray

Rowan County

Ruth Barnes

George F Montgomery

George S Tapp

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Russell Conley

Taylor County

Henry R Richardson

Taylor

Bernecie W Russell

Trigg County

Plum Baker

Union County

Kathleen R Holt

Wilma K Lynn

Warren County

H V Buchanan

Chester Davis

Nancy H Davis

Henry Hardin

Earl D Hunter

Ora Morgan

Elizabeth Runner

Angie Rust

Webster County

Morris G Clark

Whitley County

Clyde Cooper

Ivan A Wells

Woodford County

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Woodford

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CARLA HAHN, SECRETARY



502-231-5802
 1-800-551-7979
 502-231-0686 (FAX)
 krt98@aol.com (E-MAIL)
 www.krt98.org (WEB SITE)

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*A teacher affects eternity;
 he can never tell where his
 influence stops*

✻

HENRY BROOKS ADAMS