



# News



A QUARTERLY PUBLICATION

## Kentucky Retired Teachers Association Serving Retired Teachers Since 1957

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LOUISVILLE, KENTUCKY

DECEMBER 2009

Over the past two months, I have had the pleasure of traveling around the state meeting with over 1,500 of you at our KRTA Workshops. It has certainly been a busy time, but I have thoroughly enjoyed meeting as many of you as I could and sharing my message about how "United We Win." Since not all of you were able to join us at the workshops, I wanted to share some of the text of my speech with you in our newsletter this month. I used an analogy in the speech about building and construction.

In my presentation, I had some images that my son, John C. Gilbert, a project manager with Ross Tarrant Architects, helped me put together. You'll have to bear that in mind as you read my speech. You also missed out on some good jokes! At any rate, it is the message I want to share with all of you; and I hope that you'll not just read this speech, but act on it.



Past President Billy Triplett's theme last year was about numbers. I thought about that in the sense that what good is a million dollars if you put it in a safe deposit box and never get it out? It really does not help you or the economy. The same goes for your vote—your voice in our political process. If you had a million votes and never voted, your voice becomes

useless. So my talk today is not just about this year or next, but about a thought process for the rest of your lives. And I hope to be watching for the next thirty years and keeping tab.

As you can see my theme for the workshops is United We Win. Now why did I choose this as a theme? Mainly because, over my years of experience in education, I've come to realize that, as professionals, we are not united in our thoughts and actions as teachers or retired teachers. Back when I was superintendent, I always told my teachers and staff to put their God first, their families second and their careers third. Too often, I would see teachers putting their careers first and losing everything. So today I want you to listen to the information presented; because now, as retired education professionals, we have only Our God and families, and please don't forget, we all are family as retired teachers. We must commit to one another and be united in our goals.



Cebert Gilbert  
KRTA President

billion to the Commonwealth in 2010. Averaged out over the last three years, that equals 6,800 jobs at \$40,000 each. But our legislators and governor's office seem to be more excited by a Toyota Plant or a International Horse Show than the well being of our own retired teachers. As retired teachers, we must unite to make our state government realize that they must place more importance on the needs of this dedicated group of professionals.

As a woodworker, craftsman, and dabbler in construction, I like to make the analogy that our goals as retired teachers are similar to the construction of a new building. By that I mean that we must plan first, then construct, and finally, finish the job at hand. So what can we do to set our own long-term goals? First we must get in the ditches and start digging in for a well-constructed plan of survival. We have retired teachers substituting back in the classroom, working at Walmart or Lowe's, taking in ironing and odd jobs to survive. Is this right for a professional educator to work for 27, 30, 35 or 40 years and not be able to live a good life in their latter years? I think that we can all agree that this is unacceptable, but we also realize that it is a sad fact of life for many retired teachers.

Even worse, when you consider that the rate of inflation is 13%, but our legislators and governor's budget has given us 0% in the last two years, the situation becomes even more dire. Do the math.

(Continued on page 17)

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In Kentucky we have one of the finest retirement systems in the United States (KTRS), and you will hear from them first hand today. As a group, we need to start today planning for our own future. We have a retirement system that will contribute \$1.6

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## PERSONALLY SPEAKING . . .



Bob Wagoner

Executive  
Director

### Politics is not a Spectator Sport!

#### National Healthcare Reform

As I write this, Congress has turned its total attention to healthcare reform and the rhetoric has increased. I cannot help but think that family, friends and former colleagues will approach you with questions and concerns about what healthcare reform

means. I view these conversations as a chance to help make sure that they are able to draw upon facts rather than, sadly, the misinformation that may understandably be scaring them.

I suspect you, like me, have had a difficult time sorting out fact from fiction. Listed below are a few resources that I have used that you might find helpful. The following websites are run by nonpartisan organizations with no stake in the current proposals that continue to be vigorously debated.

1. The Kaiser Family Foundation's side-by-side comparison of the details of the leading proposals: <http://www.kff.org/healthreform/sidebyside.cfm>
2. The Annenberg Public Policy Center's fact checker: [www.factcheck.org](http://www.factcheck.org)
3. Politifact.com's Truth-O-Meter: <http://www.politifact.com/truth-o-meter/>

I have been asked on numerous occasions over the past several weeks, "How will national healthcare reform impact Kentucky's retired teachers?" My response is simply, "I do not know." I talk almost daily with KTRS officials who are also monitoring events in Washington, D.C. The consensus opinion is that currently there are not enough details to know whether the potential impact would be positive or negative.

The easiest way you can communicate with our federal legislators is through our website: [www.krta.org](http://www.krta.org). Click on "Links" at the top of the home page. On the "Links" page, click on "Your Representatives in Congress." On the "Your Representatives in Congress" page, click on the specific senator or representative you wish to send an email. Their Washington mailing addresses are located here, too. Let them know what you think about national healthcare reform.

#### 2010 Kentucky General Assembly

The Kentucky General Assembly is preparing for the 2010 legislative session that officially begins on Tuesday, January 5. Facing projected budget deficits over the next two fiscal years of over \$1 billion, if not more, the Commonwealth of Kentucky finds itself in a serious situation.

KRTA watches the legislative process carefully each year, ready to act if our pension and healthcare are threatened. We must anticipate the worst of times while we hope for the best. Through our lobbying efforts, we will provide a strong voice of what current retired teachers believe concerning retirement issues.

Politicians at the federal, state and local levels control our economic environment. This is an incontrovertible fact. We cannot expect others to expend the time and energy to become knowledgeable on our issues and then do the hard work to keep the legislators and governor educated on our issues. We must do it. You must do it. Your assignment is to clearly communicate to your state representative and senator this message.

- Develop a plan that will stop the borrowing from the pension fund to pay retired teacher health insurance.
- Make no changes to the KTRS governance structure.
- Maintain KTRS as a Defined Benefit Group Retirement Plan.

Working together, we all play a part in keeping KRTA on the job. KRTA exists to fight for the 38,000 retired educators in Kentucky. It also exists to fight for a whole new generation of active educators who have yet to retire. Be ready to step onto the playing field when your number is called. We need all of our members in the game.

## Social Security & Pension Watch

### Social Security News

HR 235 (Social Security Fairness Act) currently has 311 co-sponsors. These Kentucky Representatives (Ben Chandler, Geoff Davis, Brett Guthrie, Hall Rogers, Ed Whitfield and John Yarmuth) have signed on as co-sponsors of HR 235. These individuals should be applauded for recognizing the harm the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) are causing retired educators.

This bill would repeal the Social Security penalties applied to Social Security benefits of Kentucky public school educators, educators in 14 other states and some public employees in all 50 states. Repealing these penalties are important to people affected by them.

S 484 is the companion bill to HR 235. Currently S 484 has 30 co-sponsors. Unfortunately, neither Senator Bunning nor Senator McConnell has signed on as co-sponsors. You can contact both of them through a link on our website ([www.krta.org](http://www.krta.org)).

A very important step in getting the HR 235 and S484 on the radar screen is for you to contact the Speaker of the House Nancy Pelosi about HR 235 and Senate Majority Leader Harry Reid about S 484. You want to urge them to enact these bills (HR 235 and S 484) to repeal the WEP and GPO provisions. Here is their contact information.

Speaker of the House Nancy Pelosi  
U. S. House of Representatives  
235 Cannon House Office Building  
Washington, DC 20515

Senate Majority Leader Harry Reid  
U. S. Senate  
528 Hart Senate Office Building  
Washington, DC 20510

The following are points you can use in your letter.

- ♦ Kentucky has several thousand employees who qualify for Social Security benefits or are married to a Social Security earner and are denied their earned retirement benefits.
- ♦ Most of these employees are teachers, police, and fire fighters.
- ♦ Kentucky is one of 14 states where public school teachers fall under this federal penalty. The law also affects some city and county employees.
- ♦ If a teacher worked for 20 years in the private sector, earned Social

Security credits and then entered teaching in Kentucky and taught 20 years, that teacher could lose more than half of his/her earned Social Security retirement benefits.

♦ If a teacher's spouse was a Social Security earner and preceded the teacher in death, the teacher would lose the earned Social Security spousal death benefit.

Write your letter today!

An easy way for you to communicate with our federal legislators on the WEP/GPO issue is through our website [www.krta.org](http://www.krta.org). Click on "Links" at the top of the home page. On the "Links" page, click on "Your Representatives in Congress." On the "Your Representatives in Congress" page, click on the specific senator or representative you wish to send an email.

KRTA continues 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). The attacks on public employees' retirement security (i.e., Kentucky retired teachers) remain and are 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

NRTA has established a new collaboration with the National Institute on Retirement Security (NIRS). To help provide RTA members across the country with research about public pensions, NRTA has joined NIRS, a research and education not-for-profit organization in Washington, DC. The relationship enables active and retired educators to have access to an array of NIRS products and services — at no cost — that can help strengthen RTA advocacy efforts with state legislators regarding the importance of public pensions.

NIRS was founded in 2007 by the National Council on Teacher Retirement, the Council of Institutional Investors, and National Association of State Retirement Administrators. The organization was created to fill a gap in understanding on the value that defined benefit pensions play in

(Continued on next page)



## Long Term Care Insurance Did You Know?

KRTA members who bought the *Future Care II* Long Term Care insurance policy in 1992 and 1993 [Form LI-LTCP (KY) **192**], which was issued by Life Investors Insurance Company of America, were eligible for nursing home benefits if they:

- 1) had an injury or sickness; or
- 2) needed Human Assistance in performing 2 or more of the Activities of Daily Living; or
- 3) were dependent upon someone else for continual supervision because of Cognitive Impairment.

However, after September 20, 1993, these policyholders and KRTA members who bought the newer *Future Care II* Long Term Care insurance policy issued by Life Investors [Form LI-LTCP (KY) **393**] **were not required** to meet the above mentioned benefit triggers to qualify for nursing home confinement benefits. Only a Plan of Care from a physician would be required.

Likewise, the KRTA *Future Care* group policy with Life Investors that was approved in December of 1996 [LI-GRP-LTCC (KY) 1096], **did not require** that any of the above mentioned benefit triggers be met before qualifying for nursing home confinement benefits. Only a Plan of Care from a physician would be required.

**Please note that this only applies to nursing home confinement.** In addition, because all three plans were approved prior to January 1, 1997, they were "grandfathered" and are considered tax-qualified plans.

6/29/2009

(Continued from "Social Security..." on page 2)

ensuring retirement security for workers, as well as their value to employers, and the economy. NIRS has a diverse membership of organizations including employee benefit plans, state and local agencies that manage retirement plans, trade associations, financial services firms, and other retirement service providers. To find out more about the organization visit [www.nirsonline.org](http://www.nirsonline.org).

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



## Filing a Long Term Care Claim: Getting Started

National Health Administrators

Joseph P. Blanchette, CLTC

*The "Claims Procedures" or "Claims Provisions" section of your policy will clearly outline the proper procedures for filing a Long Term Care insurance claim. These procedures are generally uniform among Long Term Care insurance companies, although some variations exist. Be sure to read them carefully and highlight key provisions. It's better to ask questions now instead of when you are trying to file a claim and are under stress. Here are a few key provisions dealing with filing a claim. Save this article with your policy.*

**Give Formal Notice:** It is your responsibility to give notice of a claim (or possible claim) to the insurance company. Most companies prefer notice even if you are unsure that a claim will actually take place. Depending upon your policy, the initial contact may be allowed by telephone, but formal written notification will also be required. You will be expected to provide such information as: the name of the claimant, policy number, a description of the Long Term Care need or medical condition, current phone number and an address where a claim form can be sent.

**Notify the Company as Soon as Possible:** As soon as you feel you might qualify for benefits under your Long Term Care insurance policy, you or a family member should notify the insurance company. This helps expedite the process. Company representatives will open a file and mail out the appropriate forms. They will also assign a nurse from your area who will visit you to conduct a needs assessment, develop a plan of care, and help you identify caregiving providers.

**Proof of Loss and Benefit Payments:** Once you have started to receive Long Term Care services, all companies will expect you to provide written proof that you have incurred expenses for covered services that are outlined in your policy. Then, after you have satisfied your policy Elimination Period (waiting period), the company will make appropriate benefit payments to you. Be sure to keep copies of your bills to document services and incurred expenses.

**Keep Good Records:** To avoid any confusion or miscommunication, it is a good idea to ask for the name of the person with whom you or others have spoken, and secure their telephone number and office extension. Write down the date and time of the call along with a brief note about your conversation. Make copies of any forms that you mail to the company. People do make mistakes, so it is smart to stay on top of the claim filing process.

**Problems Filing Your Claim:** If you have followed these steps and have called the claims or customer service line of your insurance carrier, let us know if you are having problems.

Call us at 1-866-899-5796 and we will try to help. Following the steps above will make things much easier.

## MULES & WILDCAT HEADS

by Dean Bowling

Interested in some funny anecdotes about growing up in the hills of Eastern Kentucky during the 50's & 60's? Read MULES & WILDCAT HEADS written by a KRTA member Dean Bowling of Trimble Co. Find the book at [www.amazon.com](http://www.amazon.com) or [www.bn.com](http://www.bn.com) or [www.xlibris.com](http://www.xlibris.com) or contact Dean at 502-255-7122 or 502-724-8854 or [katie221@bellsouth.net](mailto:katie221@bellsouth.net). The book sells for \$19.99 for the paperback and \$29.99 for the hard cover (plus tax).

### Reviews:

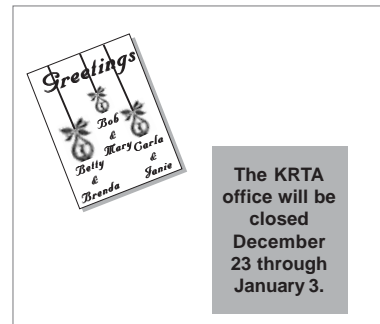
**Alice Welty:** *I thoroughly enjoyed it. I could not put it down. Very funny. I could relate to a lot of the stories.*

**Joanne Lawson:** *I really enjoyed it. A lot of people I know could definitely relate to it. I laughed a lot.*

**Nonda Alexander:** *I don't know how you are alive. You did so many crazy things. I thought it was very good and awfully funny.*

**Barry Welty:** *I wish I could have read this while I was in your class. I believe I could have used it to get a better grade in physics. Funny.*

**Bro. Tom Starks:** *Very funny but I had one problem. Having known you for only a little over a year, all I could do was to picture your big adult head on that little boy's body, hotrodging around in all those stories.*



The KRTA office will be closed December 23 through January 3.

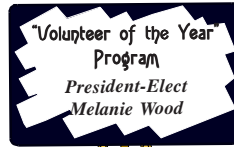
# Presenting WORKSHOP 2009

On August 31, President Ceibert Gilbert opened the first of fourteen workshops in his own district, Central Ky. East. In the next four weeks, the travelling team covered all districts in the Commonwealth of Kentucky.

Ceibert's theme, *United We Win*, showed in all the presentations—beginning with Membership "... because it's everybody's business" and ending with KTRS/Humana "protecting and preserving teachers' retirement benefits." He emphasized the importance of attending local and district meetings and the KRTA state convention to stay "well informed on all retirement issues."

Among those issues are two that are more important this year than ever before—keeping the current retirement plan and the current level of health insurance benefits. In order to accomplish those goals, KTRS must be kept "strong and independent of politics" and "active and retired teachers must work together to build a brighter future." Of the 38,000 potential members, 26,500 retirees joined KRTA in 2009. Building that number and getting active members to join as associates will create the "winning team" needed as votes of active and retired educators and their friends and family are cast.

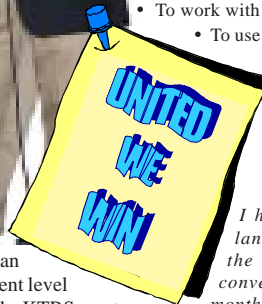
Ceibert reminded workshop participants that the 1½ percent annual increase in retirement annuities is provided by KTRS and any additional COLA (cost of living adjustment) must be provided by the Legislature. Furthermore, borrowing from the retirement fund to pay for health insurance cannot continue. ONE VOTE (One Chance to be United) from each of us will make the impact for which Ceibert is looking! "VOTE every time the ballot boxes are open."



### Why Do People Volunteer?

- To help others
- To give back to the community
- To work with other volunteers
  - To use their life experiences
  - To learn new skills

Source: AARP Survey



### So Long, Volunteers by Erma Bombeck

*I had a dream the other night that every volunteer in this land had set sail for another country. I stood smiling on the pier, shouting, "Good-bye, phone conversations. Good-bye disease-of-the-month. No more getting out the vote. No more playground duty, bake sales, rummage sales, thrift shops, and three-hour meetings."*

*As the boat got smaller, I reflected: "Serves them right, that bunch of yes people. All they had to do was to put their tongues firmly against the roofs of their mouths and make an 'O' sound—no. It would certainly have spared them a lot of grief. Oh, well, who needs them?"*

*The hospital was quiet as I passed it. The reception desk was vacant. Rooms were devoid of books, flowers, and voices. The children's wing held no clowns, no laughter. The home for the aged was like a tomb. The blind listened for a voice that never came. The infirmed were imprisoned in wheelchairs that never moved. Food grew cold on trays that would never reach the hungry.*

*The social agencies had closed their doors—unable to implement their programs of scouting, recreation, drug control; unable to help the retarded, handicapped, lonely and abandoned. Health agencies had signs in their windows: "Cures for cancer, birth defects, multiple sclerosis, heart diseases, etc., have been canceled because of the lack of interest."*

*The schools were strangely quiet, with no field trips and no volunteer classroom aides. Symphony halls and the museums that had been built and stocked by volunteers were dark and would remain that way. The flowers in churches and synagogues withered and died. Children in day nurseries lifted their arms, but there was no one to hold them in love.*

*Alcoholics cried out in despair, but no one answered. The poor had no recourse for health care or legal aid. I fought in my sleep to regain a glimpse of the ship of volunteers just one more time. It was to be my last glimpse of a decent civilization.*



Melanie Wood  
KRTA President-Elect

## Thanks

### Workshop Registration

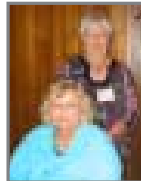
- Karen Gilbert
- Mary Hines
- Linda Humes
- Jan Roundtree
- Dorris Tucker
- Mary Wagoner



Karen & Mary



Mary, Karen, Linda, Dorris



Jan & Dorris



Mary Hines



### What Should I Do?

- Volunteer
- Encourage others to volunteer
- Keep an account of hours
- Give number of hours to designated person

### KRTA Volunteer of the Year

- Not based on number of hours
- Based on uniqueness of service
- Local RTA will submit name of candidate to district by **February 19**
- Each district will submit winning candidate's name to KRTA by **March 12**





**Ernie Trospser**  
Co-Chair



**TEAMWORK**



**Betty Hester**  
Co-Chair



**Debby Murrell, Co-Chair**  
Membership Committee

The purpose of the Ernie and Betty as they the 14 districts was to ideas for membership district association were asked to TRAIN involving more local previous KRTA members retirees and current istrators who have never

TRAINING a membership team means identifying members who “share in the vision of the Association”—people who can “paint a picture of KRTA”—people who believe strongly in KRTA and can tell the story. This team could be made up of representatives from each of the local schools from which members retired. The team “trainee” can best identify with the current and future retirees from his/her respective school. Then, provided with the right recruitment materials, that person is prepared, and more willing, to “tell the story” to those who they wish to retain or recruit. Promoting KRTA as an *investment* and as *Kentucky’s voice of retired teachers* will result in a stronger bond among retirees.

Local officers have the great responsibility of impressing on their members that the association is “leader-full,” all are accountable, and that “we’re all in this together.” Too many times a few carry the load for the benefit of all. To help members feel more connected, the local association has the responsibility to

- create networking opportunities
- deliver programs with content members need and want

diligence of Debby, presented at each of convey some new building. Local and workshop attendees membership teams members to RETAIN and RECRUIT other teachers and admin-joined.

- make sure members know the value of KRTA and can share it
- build relationships through welcome phone calls and ‘thank you’ to renewing members
- continually ask “What can we do that will be of value to you?”

**All members should be able to answer the question “What’s in it for me?”** Sometimes a reminder is all that’s needed—for both those who just haven’t renewed and for those who have never belonged. It is suggested that you first compare last year’s list with the current list and decide on a course of action for renewals. Usually a phone call or e-mail reminder is all that’s needed. Your efforts should “piggyback” the June and October mailings from the KRTA office.

Areas of focus for both retaining and recruiting members should include local schools (active teachers and administrators) as well as retirement rolls. Opportunities for informing educators are all around us—through e-mail messages, in meetings, conferences, and at local projects/causes; such as, *Relay for Life* activities and county fairs. Being visible in communities will pave the way for

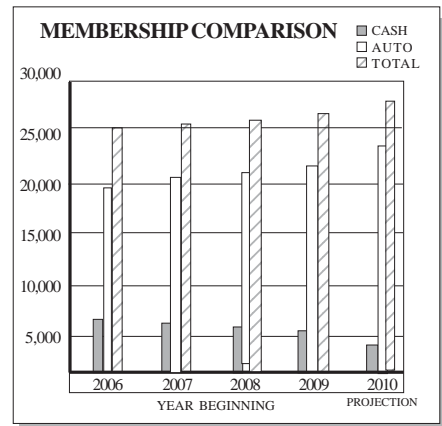
reaching prospective members when they are retired. Local associations are encouraged to make contact with local schools through use of The Cookie Tray Project (see the CD provided at the workshops). And remember, research shows that “ninety percent of people believe information passed to them by friends and family.”

Workshop participants were encouraged to secure signed ADD cards by October 31. It’s not too late to recruit members: Send Cash Enrollment Forms with \$20 checks to the KRTA office by January 8 to count for this membership year. ADD cards can be held and activated for dues deduction next November.

Debby, Betty, and Ernie are available to assist local and district associations. Don’t hesitate to call on them when you have questions or need help. They can be contacted through the KRTA office.



Where we’ve been . . .



Where we are . . .

Potential District	Members	Members	%-age
MIDDLE CUMBERLAND	1,476	1,304	91.2
FIRST	2,372	1,914	80.7
FOURTH	2,252	1,756	78.0
SECOND	2,335	1,860	79.7
EASTERN	2,221	1,662	74.8
FIFTH	2,145	1,614	75.2
NORTHERN	2,266	1,547	68.3
CENTRAL KY EAST	2,049	1,596	77.9
THIRD	2,958	2,073	70.1
UPPER KY RIVER	1,197	977	81.6
UPPER CUMBERLAND	1,943	1,384	71.2
CENTRAL KY WEST	4,244	2,624	61.8
BIG SANDY	1,669	1,144	68.5
JEFFERSON	5,162	2,950	57.1
OUT OF STATE	3,515	1,665	47.4
ASSOCIATE	147	147	100.0
<b>TOTALS</b>	<b>37,996</b>	<b>26,217</b>	<b>69.0</b>

**KRTA Membership Update**

The membership reached (and surpassed) **26,217** on November 10.

**We’re still climbing!**

We’re well on the way to reaching our new goal: **27,000 in 2010**

*Thanks to all locals who are working so hard to inform every new retiree about the benefits of belonging to KRTA.*



Where we’re going . . .

**The Membership Goal is Set!**  
**27,000 by January 8, 2010!**

It’s all about . . .  
~ Membership ~  
. . . and it’s everybody’s business!



**Ray Roundtree**  
Co-Chair

The Legislative Team explained some of the major issues outlined in the 2010 KRTA Legislative Program—namely keeping the governance of the Teachers' Retirement System as it is currently constituted, opposing legislation that would endanger its soundness, and promoting full funding of the medical insurance fund. "It seems," said Ray, "that our dilemma is maintaining adequate and accessible insurance coverage for all retirees." (See the full program on page 13).

Some major issues of public pensions and KTRS were discussed as many forces are coming together, working against public pensions such as ours with KTRS. Those issues are

- ◆ The rapid elimination of private defined benefit pensions (by business)



**Bobby Humes**  
Co-Chair

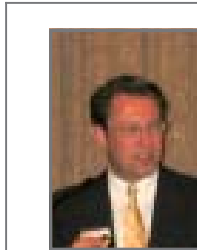
- ◆ National health care reform
- ◆ National anti-tax increase movement (i.e., California)
- ◆ Taxing of health care benefits at the federal level
- ◆ Movement from defined benefit pension plans to defined contribution pension plans
- ◆ Paying for health care coverage

**Where do we go from here?**

- ✓ Keep informed through KRTA, KTRS, and the news media.
- ✓ Continue to work with Legislators in preparation for the 2010 session.
- ✓ Follow the work of the 2010 Legislative session.
- ✓ Continue to work closely with KTRS.



**Don Hines**  
Legislative Committee Representative for Fifth District



**Scott Wegenast**  
Associate State Dir. Communications for AARP Kentucky



**THANK YOU**

For your contributions to Retired Teachers



**Neal Tucker**  
KRTA/AARPLiaison

**Other important things we must do:**

- ✓ Work with Legislators on a continuous basis—as often as possible and starting now. Don't wait until they get in the session.
- ✓ Be sure to express your appreciation to your Senator and Representative when they support us.
- ✓ Express your thanks to Gary Harbin and the KTRS Trustees and Staff for their cooperation and support.

Ray, Bobby, and Don always ended with the important message, **YOU are the key!** Each of us votes in our own districts and are responsible for keeping our own legislators informed about our wishes.

**KRTA and AARP 2009-2010**

AARP was well represented at all 14 workshops. Neal's message familiarized participants with the role AARP plays in KRTA concerns. AARP Kentucky's 2009-2010 top priorities are

**Health Care Reform**

Ensure all Americans have affordable health care choices

**Neal emphasized that "AARP has not endorsed a bill as no bill has been introduced."**

**Economic & Financial Security**

Kentuckians remain in the workforce as they desire. Kentuckians increase their financial literacy

(Continued on page 7)

**HEALTH ~ INSURANCE ~ WELLNESS: For Your Health & Safety**

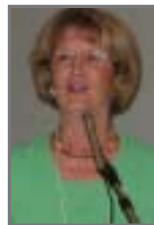
Health/Insurance Committee Co-Chair Carolyn Falin and Past-President Patsy Young updated workshop attendees on KRTA's health, insurance, and wellness offerings. The Committee serves to investigate and approve health and insurance related benefits not provided by the Ky. Teachers' Retirement System. Specific details and discounted costs are outlined on the green **FACT SHEET**.

**KRTA Endorsed Dental Plans.** In September, the KRTA Executive Council approved the recommendation of the Health/Insurance Committee to offer **Delta Dental** to KRTA members. Anyone who currently has the **Humana-Comp** Benefits plan may continue with it if desired. The new program is outlined on page 16 and in an insert in this issue.

A change in the **Avesis Vision Plan** allows enrollment at anytime.

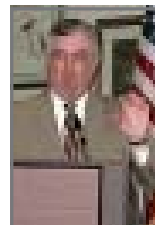


**Patsy Young**  
KRTA Past President



**KRTA's Hearing Instrument Plan** is still offered by **HEAR in AMERICA**. No changes in the agreement have been made.

**Long-Term Care Insurance.** KRTA's partner **National Health Administrators** serves as the consultant and third-party administrator and works with five providers—John Hancock, Metropolitan Life, Prudential, Allianz



**Dr. Bob Wagoner**  
KRTA Executive Director

Life, and Genworth. This makes it possible to tailor a policy suitable for each individual.

**Senior Care.** Two partnerships providing senior care in different parts of the state, **Comfort Keepers** and **Home Instead**, are now available at preferred rates for KRTA members. Services offered include personal care, meal preparation, errand services, respite

and relief for families, conversation and companionship, and light housekeeping and laundry service.

**North American Life Plans** offers **Life Insurance** and **LifeLock Identity Theft Protection**. LifeLock is the newest benefit to KRTA's long list of discounted services. It is the #1 provider of protection against identity theft. You'll want to check out the services offered under this plan.

**Automobile and Homeowners Insurance.** The *auto and home insurance advantage 'Group Savings Plus'* has been offered to KRTA members for several years by **Liberty Mutual**. Mention Client #8815 when you call for a **free no-obligation rate quote**.

For questions about these services, call the KRTA office at 1-800-618-1687 or refer to the website [www.krta.org](http://www.krta.org) or the green **FACT SHEET**.

(Continued from "AARP..." on page 6)

Neal was excited about a new AARP program for retirees' that will help them in "re-careering." Community colleges are participating with AARP in helping interested retirees who wish to consider new opportunities. Contact your community college about their "Making Age an Asset in Your Job Search" course or go to [www.ed2go.com/workafter50](http://www.ed2go.com/workafter50) to sign up for it.

KRTA is sponsoring the **Grandparent Essay Contest** again this year. The deadlines are

- School winners December 15
- County winners January 31
- District winners March 1

The state winner will be honored at the KRTA convention on April 20. More information can be found at [www.aarp.org/grandparents](http://www.aarp.org/grandparents).

AARP's **National Day of Service** has been changed from May to **September 11**.

**AARP Issue Specialist Speakers** are available to speak at association meetings—at no charge to groups of at least 30 and within 50 miles. Submit requests four weeks in advance by calling 1-866-295-7275 or by emailing [aarpky@aarp.org](mailto:aarpky@aarp.org).

Connect with AARP at  
[www.aarp.org/ky](http://www.aarp.org/ky) and  
[www.aarp.org/community/AARPKY](http://www.aarp.org/community/AARPKY)  
 For volunteer opportunities see  
[kyaarp@aarp.org](mailto:kyaarp@aarp.org)

**SYSTEM STATISTICS (presented by Elaine Rall, Debi Newman, or Becki Niece)**

**Field of Membership.** As of December 2008, there were over 59,000 active educators, nearly 15,000 of which were eligible to retire (27+ years). Let's say they did retire. That would put the ratio of active teachers to retired teachers 52% to 48%. Actually, the rate of retirements is the second lowest in 15 years—993 in 2009. (Over 4,800 retirees are over 80 years of age, including 41 who are over 100—one of the reasons we should be thankful for the defined benefit plan).

**Impact.** The sole reason KTRS exists is to provide monthly checks for its 41,893 retirees and their beneficiaries and survivors. This means \$109 million goes into the state economy. The positive impact—for school districts, for members, and for state and local economies—cannot be overemphasized. KTRS distributes hundreds of millions of dollars annually—what amounts over the last three years to 6,800 jobs at \$40,000 each. In most counties, the school district is the largest employer.



KTRS Staff Members Elaine Rall, Cristi Duvall, Justin Couch & Jane Gilbert



**INTRODUCTION**

Kentucky Teachers' Retirement System staff members travelled with the Fall Workshop team and presented in each district. Workshop attendees received the latest news concerning their retirement system, insurance and legislative issues.

Jane Gilbert was on hand to explain the state of the insurance fund while Elaine Rall, Debi Newman, and Becki Niece updated issues with KTRS investment performance and governance. KTRS Executive Secretary Gary Harbin joined the team in Jefferson County.

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

**Actuarial Status.** The pre-funded Retirement Benefit Fund is at 68.2% and the pay-as-you-go Medical Benefit Fund is at 2.9%—the latter being funded by constant active membership contributions. In 2008, HB1 provided for an additional 1% to be contributed to the Medical Fund



**Gary Harbin**  
Executive Secretary



**Elaine Rall**  
Retirement Counselor



**Becki Niece**  
Retirement Counselor

by active teachers hired after June 30, 2008. With rising health costs, this is still not sufficient to sustain the current benefits due to the rising cost of health care.

**UPDATE ON INVESTMENT PERFORMANCE (presented by Elaine Rall, Debi Newman, or Becki Niece)**

**Comparison.** When compared to the 30 major state-wide pension plans reporting in the Pensions Fund Data Exchange as of June 30, 2009, KTRS ranked as follows:

- ◆ Top 7% over the past year
- ◆ Top 23% over the past 2 years
- ◆ Top 29% over the past 3 years

**KTRS Returns.** On March 31, the market bottomed out, but since then the market value of member assets has increased by \$1.8 billion to \$12.4 billion.

KTRS is very diligent in evaluating investment opportunities and risks. Part of our excellent relative performance from this past year is attributed to the problems we were able to avoid:

- 1 No losses due to subprime mortgages
- 2 No losses due to securities lending
- 3 No losses in unregulated high risk structured securities
- 4 No losses in unregulated financial derivatives
- 5 No losses from fraudulent hedge funds
- 6 No issues with liquidity



**Bill Leach and Becki Niece**

**Changes in Asset Allocation** is also a significant factor. The biggest change since 2000 is in international stocks—from 0.0% to 11.6%. A balanced portfolio means diversified assets for long-term success.

**UPDATE ON INVESTMENT GOVERNANCE (presented by Elaine Rall, Debi Newman, or Becki Niece)**

**The KTRS Board of Trustees** consists of nine members—five of whom make up the Investment Committee, Barbara G. Sterrett, Dr. Jay Morgan, Ph.D., Robert Conley, Ronald L. Sanders, and Tom Shelton. A recent major change was made in the Investment Committee. Two non-trustee nationally-known investment experts, Bevis Longstreth and George M. Philip, were added, greatly strengthening the Committee. This speaks volumes of our investment practices that they want to be a part of the KTRS investment program.



KTRS Staff Members Jane Gilbert, Debi Newman, Bobbye Brown, Tamela Biggs, & Becki Niece

**Jane Gilbert or Becki Niece presented at each workshop on the KTRS MEDICAL PROGRAM.**





**Barb Hiller**  
Humana



**KTRS MEHP Wellness (Age 65 & Over)**

**MEHP Reminders**

- Sign up for Medicare Part B when eligible.
- Continue to pay Part B.
- The Part B premium for 2009 is \$96.40
- Contact KTRS prior to enrolling in any other plan. (If you allow your Part B to lapse and enroll in a plan outside of KTRS, you could actually terminate your KTRS coverage. You cannot be in two Medicare plans).
- The deductible for 2009 is \$150.

**The Humana Medicare Solution**

These programs are available to help members improve overall health and functions:

- Humana Active Outlook
- Humana Cares Complex Case Mgmt.
- Acute Episodic Case Mgmt.
- Disease Mgmt. Programs
- Transition of Care/Discharge Planning
- Physician/Member Care Consideration
- Field and Home-Based Clinical Mgmt.
- Prevention Screenings/Wellness Programs

Members can expect a call from an Active Health nurse to coordinate benefits within the first 90 days of membership. If the member is in agreement, a Health Risk Assessment will be completed. From that assessment, needs can be identified even before claims are filed. This includes referrals —both internal (other Humana services) and external (spouse, physician, KRTA leaders). The number in Kentucky is (800) 322-2758 Ext. 1500081.

**SilverSneakers**

The KTRS MEHP Plan includes membership in the SilverSneakers Steps program and the following:

- A Personal Exercise Tracker (PET)
- A special welcome gift
- An activity planner & tracking logs
- Invitations to participate in themed reporting contests
- Quarterly newsletters
- Access to members' toll free phone line & members-only web site [http://www.humana.com/members/health/silver\\_sneakers.asp](http://www.humana.com/members/health/silver_sneakers.asp)

**KTRS KEHP Wellness (Under Age 65)**

**Humana Health & Wellness Page**  
**MyHumana.com**

- New landing page for Wellness
- Links to the Humana Health Assessment (or call 1-866-444-6096)
- Links to Telephonic Health Coaching (or call 1-866-671-4536)
- Click on Health Centers or Conditions Centers for more information



**Christine Bowman**  
Humana



**Ken Schulz**  
Humana



**Kim Hepner**  
SilverSneakers



**Mike Johnson**  
Medco



**KTRS Insurance Counselor**  
**Grace Dotson and Humana**  
**Staff member Tonya Broell**



**Humana Staff: Susan Jury, Ken Schulz, Jackie Foree,**  
**& Patricia Sweeney**



**Andrea Elmore**  
SilverSneakers



**Alissa Links**  
SilverSneakers



**Rob Fisher**  
SilverSneakers



**Ann Marie Moore**  
Medco



**LaurieAnne Newcomer**  
Medco



**Deborah Kempe**  
Medco

**VirginHealthMiles (Under Age 65)**

- GoZone Pedometer - records steps
- Available to KEHP members at \$1.50 per month
- Dependents 18 and older \$2.50 per month
- Eligible for cash awards according to number of steps
- Virgin HealthMiles web page: [www.virginhealthmiles.com/kehpeemployees](http://www.virginhealthmiles.com/kehpeemployees)
- Questions? Call 1-866-852-6898

Take it from Ken Schulz, "Get active and get rewards!" According to Ken, there are three *Basic Mood Groups*. Which one are you and how does this affect your health?

1. The No-Goes: 'Not today and probably not tomorrow'
2. The Slow-Goes: 'Wouldn't mind doing if someone else supplied the expertise'
3. The Go-Goes: 'Learned, created . . . did; they are the solutions to the problems.'

To all retirees, Ken would say, "Get moving and take charge of your own health." You have control of only four things.

He calls it "Diet-Size Capacity"—that is, diet, exercise, attitude, and capacity. "It's all about

**L-I-F-E**

Learning (never stop)

Inventing (commit yourself)

Fun (be successful)

Exercise (or Explore or Exchange or Experiment)



**Ken in Batman costume**



# 2010 KY GENERAL ASSEMBLY . . .

## KRTA GUIDE

### 2010 Legislative Session Steve Beshear, Governor Mongiordo, Lt. Governor

#### NOTE

Senate Officers and/or Committee  
Chairs are subject to change when  
the Session begins.

#### SENATE CONSTITUTIONAL OFFICERS

President . . . . . David Williams  
President Pro Tem . . . . . Katie Kratz Stine

#### PARTY LEADERS Democrats

Floor Leader . . . . . Ed Worley  
Caucus Chairman . . . . . Johnny Ray Turner  
Whip . . . . . Bob Jackson

#### Republicans

Floor Leader . . . . . Robert Stivers  
Caucus Chairman . . . . . Dan Seum  
Whip . . . . . Carroll Gibson

#### APPROPRIATIONS AND REVENUE

Bob Leeper (I) Chair

David Boswell (D)  
Denise Harper Angel (D)  
R. J. Palmer (D)  
Joey Pendleton (D)  
Tim Shaughnessy (D)  
Robert Stivers (R)  
Elizabeth Tori (R)

Tom Buford (R)  
Ernie Harris (R)  
Alice Forgy Kerr (R)  
Vernie McGaha (R)  
Brandon Smith (R)  
Gary Tapp (R)  
Jack Westwood (R)

#### BANKING AND INSURANCE

Tom Buford (R) Chair  
Julie Denton (R) Vice Chair

Julian M. Carroll (D)  
Gerald Neal (D)  
Dorsey Ridley (D)  
Tim Shaughnessy (D)

Tom Jensen (R)  
John Schickel (R)  
Brandon Smith (R)  
Dan Seum (R)

#### EDUCATION

Ken Winters (R) Chair  
Vernie McGaha (R) Vice Chair

Walter Blevins, Jr. (D)  
Gerald Neal (D)  
R. J. Palmer (D)  
Johnny Ray Turner (D)  
Tim Shaughnessy (D)

David Givens (R)  
Alice Forgy Kerr (R)  
Elizabeth Tori (R)  
Jack Westwood (R)

#### HEALTH AND WELFARE

Julie Denton (R) Chair  
Tom Buford (R) Vice Chair

Julian M. Carroll (D)  
Perry B. Clark (D)  
Denise Harper Angel (D)  
Joey Pendleton (D)

Katie Kratz Stine (R)  
Alice Forgy Kerr (R)  
Jack Westwood (R)

#### STATE AND LOCAL GOVERNMENT

Damon Thayer (R) Chair  
John Schickel (R) Vice Chair

Walter Blevins, Jr. (D)  
Julian M. Carroll (D)  
Mike Reynolds (D)  
Johnny Ray Turner (D)  
Ed Worley (D)

Carroll Gibson (R)  
Ernie Harris (R)  
Tom Jensen (R)  
Alice Forgy Kerr (R)  
Elizabeth Tori (R)

#### TOLL FREE NUMBERS

**Legislative Hotline**  
Leave a Message: 1-800-372-7181  
**Legislative Calendar**  
1-800-633-9650

**Bill Status Line**  
Number Available in December

#### HOUSE OF REPRESENTATIVES CONSTITUTIONAL OFFICERS

Speaker . . . . . Greg Stumbo  
Speaker Pro Tem . . . . . Larry Clark

#### PARTY LEADERS Democrats

Floor Leader . . . . . Rocky Adkins  
Caucus Chairman . . . . . Robert Damron  
Whip . . . . . John Will Stacy

#### Republicans

Floor Leader . . . . . Jeff Hoover  
Caucus Chairman . . . . . Bob DeWeese  
Whip . . . . . David Floyd

#### APPROPRIATIONS AND REVENUE

Rick Rand (D) Committee Chair  
John A. Arnold (D) Vice Chair  
Bob DeWeese (D) Vice Chair  
Harry Moberly (D) Vice Chair  
Fred Nessler (D) Vice Chair  
Charles Siler (R) Vice Chair  
Arnold Simpson (R) Vice Chair  
Brent Yonts (R) Vice Chair

Jim Wayne (D)  
Ron Weston (D)  
Scott Brinkman (R)  
Dwight Butler (R)  
Danny Ford (R)  
Lonnie Napier (R)  
Tommy Turner (R)  
James R. Comer (R)  
Jimmy Higdon (R)  
Marie Rader (R)

#### BANKING AND INSURANCE

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Ron Crimm (R) Vice Chair  
Mike Denham (D) Vice Chair  
Brent Houseman (R) Vice Chair  
Steve Riggs (D) Vice Chair  
Kevin Sinnette (D) Vice Chair

Joseph M. Fisher (R)  
Danny Ford (R)  
Mike Harmon (R)  
Jimmy Higdon (R)  
Adam Koenig (R)  
Brad Montell (R)  
Ken Upchurch (R)  
Tommy Thompson (D)  
John Tilly (D)  
David Watkins (D)  
Ron Weston (D)

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John "Bam" Carney (R) Vice Chair  
Ted Edmonds (D) Vice Chair  
Charles Miller (D) Vice Chair  
Tom Riner (D) Vice Chair  
Kent Stevens (D) Vice Chair  
Wilson Stone (D) Vice Chair  
Alecia Webb-Edgington (R) Vice Chair

Jim DeCesare (R)  
C. B. Embry (R)  
Bill Farmer (R)

Hubert Collins (D)  
Leslie Combs (D)  
Tim Firkins (D)

**"House of Representatives" Continued from Page 9**

Kelly Flood (D)  
 Jim Glenn (D)  
 Derrick Graham (D)  
 Jeff Greer (D)  
 Reginald Meeks (D)  
 Harry Moberly (D)  
 Rick Nelson (D)

Jimmy Higdon (R)  
 Marie Rader (R)  
 Charles Siler (R)  
 Addia Wuchner (R)  
 Jody Richards (R)  
 Dottie Sims (R)  
 David Watkins (R)

**HEALTH AND WELFARE**

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 Bob DeWeese (R) Vice Chair  
 David Watkins (D) Vice Chair

John A. Arnold (D)  
 Jim Glenn (D)  
 Joni Jenkins (D)  
 Mary Lou Marzian (D)  
 Reginald Meeks (D)  
 Daryl T. Owens (D)  
 Ruth Ann Palumbo (D)

Scott Brinkman (R)  
 John "Bam" Carney (R)  
 Brent Houseman (R)  
 Tim Moore (R)  
 Addia Wuchner (R)  
 Susan Westrom (D)

**STATE GOVERNMENT**

Mike Cherry (D) Chair  
 Eddie Ballard (D) Vice Chair  
 Jim Glenn (D) Vice Chair  
 Derrick Graham (D) Vice Chair  
 Lonnie Napier (R) Vice Chair  
 Carl Rollins (D) Vice Chair  
 Steven Ruby (R) Vice Chair

Johnny Bell (D)  
 Leslie Combs (D)  
 Will Coursey (D)  
 Melvin B. Henley (D)  
 Charlie Hoffman (D)  
 Jimmie Lee (D)  
 Sannie Overly (D)  
 Tanya Pullin (D)  
 Tom Riner (D)  
 Tommy Thompson (D)  
 Jim Wayne (D)  
 Brent Yonts (D)

Kevin D. Bratcher (R)  
 Dwight Butler (R)  
 John "Bam" Carney (R)  
 Tim Couch (R)  
 Danny Ford (R)  
 Brad Montell (R)  
 Sal Santora (R)  
 Jon David Reinhardt (R)  
 Alecia Webb-Edgington (D)  
 Kent Stevens (D)  
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**"House" Continued from page 10**

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				Kevin Sinnacle (100) P O Box 1358 Ashland, KY 41105-1358 (LRC) 502-564-8100 (Home) 606-324-5711

Kentucky Retired Teachers Association  
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[www.krta.org](http://www.krta.org)

Kentucky Teachers Retirement System  
Frankfort, Kentucky  
[www.ktrs.org](http://www.ktrs.org)

Continued on page 12

**"House" Continued from page 11**

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**2010 LEGISLATIVE PROGRAM**

Approved by the Delegate Assembly on April 17, 2009

**ITEM I: KEEP THE GOVERNANCE OF THE KENTUCKY TEACHERS' RETIREMENT SYSTEM (KTRS) AS IT IS PRESENTLY CONSTITUTED.**

**COMMENT:** The Board of Trustees (a majority whom are elected by the active and retired teachers) acting as a semi-independent state agency has a record of seventy (70) years of successful management that is unsurpassed in state government. The Board employs experienced, competent investment consultants to advise them on all matters pertaining to investments. The present trustee election process has served the best interest of Kentucky's public school teachers and retirees for many years with marked success.

**ITEM II: OPPOSE ANY LEGISLATION THAT WOULD ENDANGER THE ACTUARIAL SOUNDNESS OF KTRS.**

**COMMENT:** All proposed legislation relating to KTRS will be evaluated. KTRS must be operated in a manner that assures earned benefits are paid in a timely manner. Both present and future retirees must be considered in any and all decisions relating to benefits to be paid, the funding of these benefits and the investment of the systems' resources.

**ITEM III: PROMOTE FULL FUNDING OF KTRS INCLUDING THE MEDICAL INSURANCE FUND.**

**COMMENT:** Full funding in a timely manner is required to maintain the sound condition of the annuity and medical insurance funds.

**ITEM IV: OPPOSE ANY EFFORT TO APPROPRIATE OR BORROW RETIREMENT SYSTEM FUNDS AND/OR ANY EFFORT TO DIRECT THE INVESTMENTS OF KTRS.**

**COMMENT:** Efforts by the State to reduce or withhold contributions to KTRS and/or to direct the system's investments will be vigorously challenged.

**ITEM V: SUPPORT COST OF LIVING ADJUSTMENTS (COLA) THAT REFLECT THE ACTUAL INCREASE IN THE COST OF LIVING BEING EXPERIENCED BY RETIREES.**

**COMMENT:** Retired teachers should continue to receive cost of living adjustments at least equal to those received by other state retirees and equal to the increase in the CPI. In 2009 Social Security recipients received a 5.8% COLA.

**ITEM VI: MAINTAIN KTRS AS A DEFINED BENEFIT GROUP RETIREMENT PLAN.**

**COMMENT:** Unlike a Defined Contribution (DC) plan, a retiree cannot outlive his/her pension under a Defined Benefit (DB) Group Retirement plan. Administrative costs are much higher for DC plans than for DB plans.

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

**COMMENT:** The current health insurance programs provided by KTRS must be continued as per agreements with retirees.

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

**COMMENT:** During the past three (3) years, the Kentucky Department of Insurance has permitted huge rate increases (i.e.69%) by long-term care insurance carriers. The increases are intolerable for individuals on fixed incomes. Unlike auto and homeowner policy holders, LTC policy holders do not have an option to change insurance companies.

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

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

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

**COMMENT:** Benefits paid to survivors of active teachers and disability retirees have not been increased for many years and have not kept pace with inflation. Special attention should be paid to the plight of teachers who become disabled in the line of duty with less than 27 years of service.

**ITEM XI: OPPOSE EFFORTS AT THE FEDERAL LEVEL TO IMPOSE MANDATORY SOCIAL SECURITY FOR MEMBERS OF KTRS.**

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

**ITEM XII: SUPPORT THE 2010 LEGISLATIVE PRIORITIES OF THE AARP/NRTA STATE LEGISLATIVE COMMITTEE AND/OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.**

**COMMENT:** Supporting issues of particular interest to retired teachers such as predatory lending, home and community-based health and living services, and long-term care regulations benefit our members.

**WEB SITES OF INTEREST**

**Commonwealth of Kentucky Homepage**

<http://www.state.ky.us/>

**Kentucky Legislature (Who's My Legislator)**

<http://www.lrc.ky.gov/legislators.htm>

**U. S. Representative (Third District)**

<http://guthrie.house.gov/index.html>

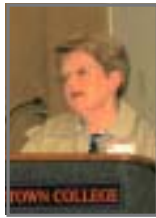
link on [www.krta.org](http://www.krta.org)







Betty Powers  
Central Ky East



Connie Wiggs  
Central Ky West



J. B. Losey  
Northern

**THANKS**  
**DISTRICT**  
**PRESIDENTS**



Shirley Sills  
Fifth



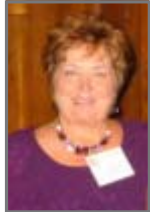
Jim Hicks  
Jefferson



Buddy Rushing  
First



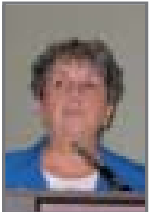
Nell Ritzheimer  
Second



Anna Sturgeon  
Third



Bettye Davenport  
Fourth



Judy White  
Middle Cumberland



James Connor  
Upper Cumberland



Peggy Fugate  
Upper Ky. River



Emma Lou Isaac  
Big Sandy



Edwin Cook  
Eastern

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Tom Brooks  
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Ruth Morgan  
Comfort Keepers



Levi Reames  
Comfort Keepers



Marvin Kinch  
NHA



Kevin Williams  
Comfort Keepers



Sarah Short  
Comfort Keepers

# Thanks, Legislators, for participating in the Workshops!



Rep. Fred Nesler  
in First District



Rep. Mike Denham  
in Northern Ky.  
District



Sen. John Schickel  
in Northern Ky.  
District



Sen. Jack Westwood  
in Northern Ky.  
District



Rep. Joe Fisher  
in Northern Ky.  
District



Sen. Ernie Harris  
in Fifth District



Rep. John Tilly  
in Second District



Rep. Houseman  
in First District



Sen. Joey Pendleton  
in Second District



Rep. Steven Rudy  
in First District



Sen. David Boswell  
in Second District

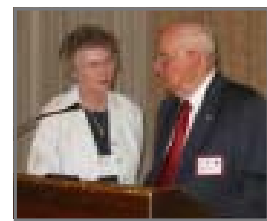


Rep. Myron Dossett  
in Second District

## Workshop Fun & Friends



KRTA Deputy Executive Director Janie Caslowe manned the computer/projector in Second District.



President-Elect Melanie consulted with Jefferson County President Jim Hicks.



Legislative Committee member Don Hines, President Gilbert, and Dr. Wagoner gave out door prizes.



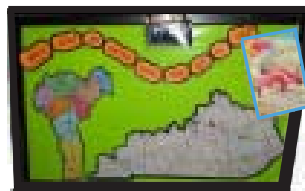
Dorris and Neal Tucker covered all 14 workshops for AARP!



Billy Triplett and Ernie Trosper sang a few tunes.



Workshop participants ate well!



"KRTA... on the road..." with Second District



Karen Gilbert and Dorris Tucker 'rigged' a Batman costume for Humana's Ken Schulz.

## KRTA PARTNERS . . .

### Telemarketers and Kentucky's "No Call" Law

We have all gotten them—those pesky telemarketing calls. Sometimes it is a real person you speak with, sometimes it is a computerized voice. Few of us like these types of calls and wish they would stop calling! Did you know that Kentucky has a "No Call" law, and that, in conjunction with the federal government, you can put a stop to annoying telemarketing calls?

Kentucky's "No Call" law provides an opportunity for Kentuckians who want to reduce the number of unwanted telemarketing calls invading the privacy of their homes (with some exceptions). The list is maintained as part of the National Do Not Call Registry. Any telemarketer who calls a Kentucky citizen whose home or wireless number is on the list and effective can be fined up to \$5,000.00 per violation (unless they fall within one of the exceptions to the law).

There is no charge for consumers to put their name on the list. To get on the list, you must register with the National Do Not Call Registry. When you register with the National Do Not Call Registry, your phone number will automatically be included on Kentucky's Do Not Call list, as well. You must, however, renew your request on the National list every five years. It takes about ninety (90) days for your number to be put on the list and for you to stop getting unwanted calls.

You can put your number on the list online at [www.donotcall.gov](http://www.donotcall.gov) or by calling toll-free 1-888-382-1222 to reach the National Registry. You must call from the telephone or wireless number you wish to register!

There are exceptions to the Do Not Call list. Even if your name is on the list, you may receive calls from telemarketers in the following situations:

- ◆ Telemarketers who have a prior or existing business relationship with you
- ◆ Telemarketers who have received an express request from you allowing them to call
- ◆ Telemarketers with whom you have an existing debt or contract
- ◆ Telemarketers soliciting only donations for charities
- ◆ Telemarketers who call your business
- ◆ Political calls or telephone surveys/polls

If your phone number is on the list and none of the above exceptions apply, yet you still receive calls, you can file a complaint by going to the Kentucky Attorney General's website at <http://nocall.ky.gov/complaint1.asp>, or by calling 1-866-STOP (7867), or by mailing a written complaint to: The Office of the Attorney General; Attn: NO CALL; 1024 Capital Center Drive, Suite 200; Frankfort, Kentucky 40601. When you file the complaint, be sure to include the name of the telemarketing company that called you and/or the phone number they called you from.

Any information you give to the No Call center is kept confidential. You are only required to give them your telephone number and only your phone number will be provided to telemarketers to prevent them from calling you. It is a crime for anyone to use your information for any reason other than preventing unwanted telemarketing calls.

If you have further questions about Kentucky's No Call law, you can contact the Attorney General's Office at: Attn: No Call Law; 1024 Capital Center Drive, Suite 200; Frankfort, Kentucky 40601, or 502-696-5300, or [consumer.protection@ag.ky.gov](mailto:consumer.protection@ag.ky.gov).

*Buckman, Farris & Rakes*  
193 S. Buckman Street  
Shepherdsville, KY 40165  
[smoore@bfrlaw.com](mailto:smoore@bfrlaw.com)

**Legaline**



**1-800-232-1090**

*Dear Retired Teachers,*

*It was my great pleasure to visit twelve of fourteen 2009 KRTA District Workshops.*

*I greatly enjoyed the visits and continue, even after these many years together, to be impressed by the vigor and effectiveness of KRTA leaders, administrators and members.*

*Working for you has been, and continues to be, a pleasure. Thank you.*

**Hank Hensley**



**FINANCE & INVESTMENT LINE**

**1-800-927-0030**

### Municipal Bonds: A Little Home Cooking

Once the almost exclusive domain of institutional investors, the municipal bond market has become a magnet for individual investors. Since these bonds are issued by state and local governments, the principles of federalism (remember high school civics?) demand that the interest from municipal bonds be exempt from federal taxation. Although they are generally free from federal taxes, these bonds may be subject to state and local taxation. The interest on private activity bonds may not be tax-free under the alternative minimum tax system. The popularity of municipal bonds has soared among individuals as they seek federal tax-free interest to combat the inherent penalties of high income: deduction and exemption limitations and higher marginal tax rates.

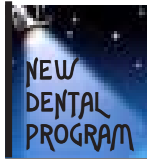
A municipal bond is essentially a promissory note. When an investor buys a municipal bond, he/she is lending money to the issuing state or local government. In return for the loan, the issuer pays interest at a specified rate and, at the end of the period, pays back the principal. Funds raised through the sale of municipal bonds are generally used to finance projects that benefit the public. The two most common types of municipal bonds are general obligation bonds and revenue bonds. General obligation bonds are backed by the "full faith and credit" and the taxing power of the issuer. Revenue bonds are secured by the income from the specific project they were issued to finance.

Comparing the yield on a municipal bond to the return on a similarly rated, fully taxable investment is basically a function of the investor's tax bracket. Generally, the higher the tax bracket, the more the potential benefit from investing in municipal bonds. To illustrate this point, if an individual is in the 25% federal tax bracket, a municipal bond paying interest at 6% will generate the same amount of income (after tax) as a fully taxable investment earning interest at 8%. For an individual in the 35% bracket, that same municipal bond paying interest at 6% will be equivalent to an almost 9.2% taxable return. This taxable equivalent yield will be even greater for investors who purchase home state bonds as these are also exempt from their respective state income taxes. Remember, investing involves risk and you may incur a profit or a loss. The example provided is hypothetical and does not suggest or guarantee particular rates of return for any investment.

Another important factor in evaluating municipal bonds is how long the investment will last. Different bonds have different maturity dates and choosing the maturity date that is right for an investor depends upon his/her own investment objectives. Retired individuals who are collecting social security should be aware that municipal bond income is included in the determination of taxable social security benefits even though it is not part of their federal taxable income.

Municipal bonds offer an attractive investment alternative for many individuals. They can be purchased directly or through tax-free bond funds or unit investment trusts (UIT). Remember to compare returns on municipals with other investments using a taxable equivalent yield based upon the investor's marginal tax rate. Of course, this brief article is no substitute for a careful consideration of each investor's particular financial situation. Before implementing any significant tax or financial strategy, contact an investment advisor.

Prepared by Raymond James for use by Henry Hensley, of  
Raymond James Financial Services, Inc. (Member FINRA/SIPC)  
KRTA Finance and Investment Line (1-800-927-0030)



## SPOTLIGHT ON . . .

Delta Dental

### New Dental Program

#### You need to check it out!

KRTA has recently approved to endorse  
Delta Dental  
as the new dental carrier effective 1/1/2010.

#### New enhancements include:

- No waiting periods for service
- Dental implant coverage
- Enrollment anytime throughout the year

To allow for a smooth transition, the earliest effective date of coverage will be 4/1/2010. The Delta Dental dedicated call center and application acceptance will begin 1/1/2010. Are you interested and would you like to know more? Look for the inserts in this issue for all the details or call:

Delta Dental 1-866-480-4872

Look at the inserts for more details.

### Hello Kentucky Retired Teachers:

My name is George Harrington from Bethel Park, Pennsylvania, retired from engineering sales. Presently I market an online fund raising program to high school and middle school booster clubs for their athletic teams. Dubli, an international company, originated the concept.

Sales purpose - Fund raising for school teams  
Target Market - High school and middle school booster clubs

The Dubli has two online fund generators: 1) a reverse auction and 2) a shopping mall. Booster Club supporters access the auction and mall sites in a private booster website obtained through the Dubli Partner program. This private booster club site tracks all mall purchases and auction bids for general record keeping and profits to be paid the booster club owner(s). There are no brick and mortar stores.

Dubli and I need Business Associates to solicit booster club business in your state as well as the other forty-nine. Your sales solicitation would be mostly by phone and internet although the prospect/customer may request an occasional personal visit. As a Dubli Business Associate, you would participate in a commission through the Booster Club sales activity.

For further information, please visit these three sites:

[www.dublinetwork.com/3787870](http://www.dublinetwork.com/3787870)  
[www.dublipartner.com/3787870](http://www.dublipartner.com/3787870)  
<http://www.boosterclubs.org/prodshowcase40.php>

You can access the auction and mall from this last site.

Thanks for your interest. For any questions, contact me at

George Harrington  
Professional Services Company  
Ph: (412) 833-3906  
Dubli Business Associate  
email: [proservco2003@yahoo.com](mailto:proservco2003@yahoo.com)  
162 Graeser Ave.  
Bethel Park, PA 15102



## Get Your LifeLock Questions Answered

Offered by



**Keith Hazelbaker** As announced here in the last issue of the KRTA News, the Kentucky Retired Teachers Association recently endorsed two specially priced LifeLock Identity Theft Protection plans. LifeLock usually costs \$10 a month per adult, but thanks to the purchasing power of the Kentucky Retired Teachers Association, we have negotiated a discounted price for KRTA members of only \$8.99 a month for individual protection and \$14.99 a month for family protection.

Since this announcement, we've gotten a lot of questions about how the plans work. Some of these questions are below. For additional assistance, please call North American Life Plans at 1-888-362-1214 weekdays between 9:30 a.m. and 6:00 p.m. Eastern Time.

**What if I already have LifeLock but would like to get the special KRTA member pricing?** In order to get the special KRTA member pricing, you will need to cancel your current LifeLock plan by calling LifeLock at 1-877-LIFELOCK (877-543-3562). Then visit the KRTA web site at

[www.krtadiscountplans.com](http://www.krtadiscountplans.com)

and sign up for one of the KRTA plans. If you need assistance purchasing your KRTA LifeLock plan, please call 888-362-1214.

**I called LifeLock and they don't know anything about special KRTA member pricing.**

We are a LifeLock distribution partner and in order to get the special KRTA member pricing you must purchase your plan through us by visiting [www.krtadiscountplans.com](http://www.krtadiscountplans.com) or by calling 888-362-1214. Once you are enrolled then you may contact LifeLock for assistance just like any other LifeLock customer.

**What will happen after I purchase my plan?**

About 10-14 business days after your purchase you will receive your membership packet. Your membership kit will be sent to you from Benefiq. All packages are sent via United States Postal Service First Class mail and contain your membership booklet and personalized cards. Note: Once you receive your membership kit, you must contact LifeLock and register your information with them so they can activate your service.

**Will LifeLock contact me for my Social Security number and/or credit card numbers?**

No. Once you receive your membership card and booklet in the mail (about 10-14 days after signing up) you must call LifeLock at 877-LIFELOCK (877-543-3562) and register your information in order to activate your service.

**I thought I bought LifeLock, but my confirmation email and membership kit refer to a "discount medical plan."**

Your KRTA LifeLock membership comes bundled with three additional benefits: Pharmacy Card, Elder/Long Term Care and Family Consultation. Because of these additional benefits, the plan must be referred to as a "discount medical plan". They are not insurance and do not require any underwriting or paperwork. However, you do have access to these additional benefits if you choose to use them.

**Can I buy LifeLock by itself?**

No, these are pre-packaged benefit plans. However, even with the other three benefits, you are still getting LifeLock for less than if you were to buy it directly from LifeLock.

**Does my membership automatically renew?**

Yes. Your credit card will be billed monthly until you cancel your membership.

**Can I pay annually?**

At current time, the KRTA LifeLock plans are set up on a monthly debit system. However, we are working on adding the option to pay annually.

**Can I cancel my membership, and how do I cancel my membership?**

Yes. You may cancel at anytime for any reason by calling 800-800-7616.

**Where can I get more information about the services LifeLock provides?**

You may visit LifeLock's Web site at [www.lifelock.com](http://www.lifelock.com) for more information about the services LifeLock provides. However, in order to get the special KRTA member pricing, you must go to [www.krtadiscountplans.com](http://www.krtadiscountplans.com) or call **888-362-1214 to purchase your plan.**







## The Benefits of Combining Auto and Home Insurance with Liberty Mutual

**Dave Farmer**

Most people do not realize the benefits of getting a quote on auto and home insurance at the same time. Typically, most people request new quotes on their insurance only when they receive their renewal auto or homeowners insurance bill.

Why combine your policies? The most immediately gratifying reason is to save money. Many insurance companies reserve their best rates or apply a discount for their multi-policy customers.

A combined home and auto policy also helps you align coverages and deductibles to prevent gaps of exposure. For instance, if you need personal liability coverage to protect yourself from being sued regardless of the source, the limits you select on your auto and home liability should be the same. Similarly, if you are willing to absorb the first \$1,000 on a homeowner claim, you should consider the same deductible for an auto loss.

Making claims can be easier, too, when one provider covers losses that involve your home and car. For example, if your car is burglarized and your luggage stolen, damage to the vehicle will be covered by your auto policy, and your personal belongings will be covered by your home policy. One company means one call for both claims.

Money-saving discounts, protection from exposure gaps, and simplified claims: when you think about it, getting information on both at the same time makes good sense.

### (Cont. from "United..." on page 1)

Can you retire at 55 and on 1.5% COLA paid by the system live comfortably until your death at 80, 90 or 100? With inflation at a double digits rate, I think not. At this stage of our lives, retired teachers should be able to work if they want to, or volunteer, travel, play with those sweet grandbabies, or just relax if they choose. But I see more and more teachers looking for something else to supplement their retirement incomes out of necessity, not desire. I don't know about you, but my retirement check does not go as far as it did twelve years ago.

Our insurance is another issue. Yes, I know it is a national problem; but time and again, we have been assured that our insurance won't undergo any major changes. Over the past few years, not only did my monthly rate go up a little, but my health bills have gone up a lot. Prescriptions that were \$30 for 3 months are now \$40. Again, pull out your calculators and do some math... with just five of those prescriptions increasing \$10 every three months, you are spending \$200 more a year for the same quantity of medication. Do you see how everything is adding up to cost you more and you are getting less to live on? It seems pretty simple to me, but not so clear to our state government.

This is our present situation: No COLAs from the state, higher insurance cost with less coverage, and, of course, we can't forget about social security. Back in 1938 when the teacher retirement system was enacted, teachers' pay was so low they could not pay social security and teacher retirement. Seventy years later, look at the thousands of retired educators who worked summer jobs and

odd jobs or their spouses paid in social security. But those teachers can't draw it, because of change in the law in the 80's. To me that is criminal. Working together we can build a more sound, stable and secure future.

Since 1938 teachers have been blessed with a great retirement system. They have never missed a monthly annuity check. Now that is something to celebrate! Our cost of living has increased at a greater rate than our checks. Our insurance costs have sky rocketed over the last twenty years. Our membership in KRTA has also greatly increased. However, we still have much work to do! Do you realize that we lose about 700 members each year to death? With 41,000 retired teachers receiving benefits and 38,000 potential members, we have only 26,500 members. We have about 1,000 more teachers retiring each year. We must work extra hard to maintain our numbers and double time to increase our numbers.

If we are going to build our foundation, organization or structure it will take the whole village to do so. We need to go to our local meetings, talk to our families and our friend and neighbors and let them know that we all worked hard and long to give the children of our future generations an education—that we now need their help in uniting to win. That's our plan, our blueprint for success. Now, we have to start acting on the plan to build a successful future for retired teachers across this state.

In 1976 I was the principal of Powell County High School, which combined a high school and vocational school totaling 720 students and my salary was \$14,000 a year. Janitors make more than

## Senior Care Resource

by Sarah Short



Comfort Keepers® continues to be a senior care resource and/or solution for all KRTA members and their families. Comfort Keepers® is dedicated to providing non-medical in-home care that helps to enrich lives and maintain the highest possible level of independent living for our clients.

With a network of over nine offices statewide, we offer a wide range of in-home services tailored to meet the unique needs of each individual client we serve.

Providing the type of care that allows seniors, and many others requiring a little extra help, the latitude of staying safely and securely in their own home versus seeking more traditional care options is a very gratifying business. Sometimes people just need a little help that can come in the form of a healthy homemade meal, transportation to a doctor or hair appointment, light housekeeping, or simply someone who will listen and provide desperately needed companionship. For others, more assistance is needed in the form of personal care (bathing, toileting, mobility assistance, etc.) Comfort Keepers is here to help in these scenarios!

Many people are dealing either directly or indirectly with the challenges of caring for an aging loved one. Comfort Keepers can be a care solution that allows families the peace of mind knowing that their loved ones are receiving the type of care we would want our own family members to have.

Comfort Keepers® offers all KRTA members and their immediate families a 5% off preferred rate on Comfort Keepers services. For more information about Comfort Keepers®, to schedule a free in-home senior care assessment, or simply to ask a homecare/senior related question, please call 1-877-257-KRTA (5782) or visit [www.comfortkeepers.com](http://www.comfortkeepers.com) for the location nearest you. Our phone lines are answered 24/7 by a live voice! We are here for you, KRTA members!

that today. I don't back up to get my annuity check. The state should double our annuity checks for what we all have sacrificed and done for this Commonwealth.

I need you to act when Dr. Wagoner, your district or local presidents call or e-mail you on issues that concern us all. The 2010 session is on us and now we have the opportunity to make your voice heard. You may have heard me say that when I was in college a senator said "Cebert what are you going to be?" With pride I answered, "A teacher." He said, "Oh, Cebert, you can teach when you can't do anything else." I told a local teacher that, and the senator was never elected again. That is the silent power of educators. Not long ago a state representative told me that retired teachers were a bunch of patsies and the legislators could tell them anything and they would believe it. I don't know about you, but I don't believe them and I am not a patsy for anyone.

The bad news for the legislators and the governor is if the elections were held today, I would not vote for any incumbent in office. We all have one vote for a representative, one vote for a senator, and one vote for the governor. They have at present given us ZERO COLA's for two years, our insurance fund has taken nearly \$1 billion from our investment or annuity funds, and they keep on trying to mess with our retirement system. Now that is

why I will not vote for any incumbent in office today.

United We Win! Call your family, friends, neighbors and active teachers and ask them to do the same; and, yes, we will win, if the trends continue. There are approximately 50,000 active teachers, 41,000 receiving retirement benefits, a total of 91,000. If each would get their families, friends and neighbors, we are talking about 500,000 votes. Do the math! We need to be united to get respect. I have observed over my lifetime the election of legislators and governors, and many have been lawyers. We used to have a city judge, county judge and circuit judge, and now I can't name all the judges and special lawyers or mediators today. Can't you see they have been taking care of themselves? Now we need to do the same. We need teachers active or retired as legislators and, yes, we could elect our own governor. This is not being political but a matter of survival. We need to unite and take care of ourselves for the good of this great Commonwealth.

Now the good news: the governor and legislators have a chance to get my vote after the 2010 session because the election is next fall. But if they don't give me a COLA of 3% or higher, don't fully fund our insurance fund through the budget, and they mess with our retirement system, they will not get my vote and it is my hope that they will not get yours either. "United We Win."

# MISCELLANEOUS INFO . . .

## YOU MIGHT WANT TO KNOW



REGISTRATION  
9:00 a.m. - 9:15 a.m.

KENTUCKY TEACHERS'  
RETIREMENT SYSTEM  
PRE-RETIREMENT SEMINAR SCHEDULE

SEMINAR  
9:15 a.m. - 1:00 p.m.

December 5, 2009  
**Drawbridge Inn**  
2477 Royal Drive  
Fort Mitchell, KY

Coffee will be provided by KTRS.

The following corrections/revi-  
sions should be made to your  
2009-2010 KRTA Directory in  
the September 2009 **KRTA**  
News:

(Page 8 — Executive Council — E-mail)

**GUS SWANSON** . . . Second District  
2301 Reigh Count Drive  
Owensboro, KY 42301  
270.686.7570  
gustaf\_swanson@att.net

(Page 8 — Phone no.)

**SECOND DISTRICT - Henderson Co.**  
Patricia McKinney  
609 Teal Lane  
Henderson, KY  
270.831.5148

(Page 10 — New President)

**HARLAN COUNTY**  
Polly McLean  
P O Box 28  
Evarts, KY 40828-0028  
606.837.3546  
pollymclean@aol.com

(Page 10 — New e-mail)

**FLEMING COUNTY**  
Dorothy W. Brown, Co-President  
117 Glaskcock Drive  
Flemingsburg, KY 41041-2233  
606.845.0250/606.782.2233  
brownre@windstream.net

(Page 10 — New President)

**ROBERTSON COUNTY**  
Ellie Thompson  
962 Kenton Town Road  
Mt. Olivet, KY 41064-7725  
606.724.5080  
ellieslp@hotmail.com

## AARP Announces Two Opportunities to Save

(1) AARP and Coupons.com announced a new relationship to help consumers save money and give back to those in need. The AARP Grocery Coupon Center [www.GroceryCouponCenter.com](http://www.GroceryCouponCenter.com) allows people of all ages to access coupons that will help them save on everyday items from dozens of leading brands, including Kellogg's, Johnson & Johnson and Kraft Foods. For each coupon printed from the Grocery Coupon Center between now and the end of the year, Coupons.com will donate five cents to the customer's choice of selected AARP Foundation charitable initiatives. The Coupon Center will make available as many as 100 or more valuable coupons at any given time, with an average savings of **more than one dollar per coupon**. Please note that this offer is good through **December 31, 2009**.

(2) With the upcoming holiday season, NRTA: *AARP's Educator Community* is delighted to let you know about a wonderful new discount. AARP and Teleflora recently announced a new relationship that will enable NRTA and AARP members to get a 20% discount on a wide variety of floral arrangements, plants and gift baskets.

AARP members can now save on each and every purchase made through Teleflora and enjoy the convenience of same-day delivery. AARP/NRTA members can go to [www.teleflora.com/aarp](http://www.teleflora.com/aarp) or call (800) 355-4381.

## A Quick Note

Check out *Government Watch*, the response to AARP members' requests for more transparency in government—their desire to know how their senators and representatives are voting on key issues and what the Obama Administration is doing to advance critical priorities. For more information, visit <http://www.aarp.org/makeadifference/advocacy/>.

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## Social Security & Medicare Figures Released in October

The Social Security Administration and the Dept. of Human Services released the 2010 Medicare & Social Security figures on October 22. In January, Medicare recipients will experience the following:

|                         | 2009    | 2010 |
|-------------------------|---------|------|
| Med. B                  | \$96.40 | *    |
| COLAs for SS recipients | 5.8%    | 0.0% |

\* **Currently, it is difficult to determine a retiree's monthly premium as it is based on your income (2008) and how the Part B is paid. For some it will be \$96.40; for others it could be \$110.50 or more depending on your situation. For 2010 you should contact Social Security at 1-800-772-1213 to determine what Part B premium you will be charged.**

— KTRS

Answers to over 700 questions concerning Medicare and Social Security can be found on the website <http://questions.medicare.gov>

— Editor's Note

## KTRS MEHP (Medicare Eligible Health Plan)

As reported in the October 2009 KTRS Newsletter, no action is need for 2010 if you are currently enrolled in the KTRS MEHP plan. The monthly premium for the Medicare supplement will increase to \$342. All or a portion of the premium for the 2010 Medicare Advantage plan will be paid by KTRS based on the retiree's entry date and years of service at retirement.

Spouses who elect coverage will pay the full cost—\$342.

— KTRS

Megan Hookey has been named vice president of NRTA: *AARP's Educator Community*. She will oversee the management and day-to-day operations of the NRTA staff. You will remember Megan as the keynote speaker at the morning session of the KRTA Convention in 2007.

## Are You at Risk for ID Theft?

Your ID Score can alert you to your risk for identity theft. For the first time, San Diego-based ID Analytics, is making the "ID score calculator" available to consumers for free on the website [www.myidscore.com](http://www.myidscore.com).

All you need do is fill out contact information (no social security number is required) and answer some simple

questions about your financial history. The result is a score between 1 and 999. The higher the score the more you are at risk for identity theft.

If your score is high, a link is provided to the nonprofit Identity Theft Resource Center, which can help you learn how to protect your identity.

—Excerpts from Cathie Gandel, *AARP Bulletin*, October 2009

# FOR YOUR INFORMATION

**KRTA OFFICE**  
 1.800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)  
[krta98@aol.com](mailto:krta98@aol.com) (e-mail) [www.krta.org](http://www.krta.org) (web site)

**KRTA LEGALINE**  
 1.800.232.1090  
[smoore@bfrlaw.com](mailto:smoore@bfrlaw.com)  
 Buckman, Farris & Rakes Shepherdsville, Kentucky

**KRTA FINANCE & INVESTMENT INFO**  
 Hank Hensley 1.800.927.0030

**NHA LONG-TERM CARE INSURANCE**  
 1.866.899.5796

**HUMANA DENTAL INSURANCE**  
 New Applicants 1.866.927.7587  
 Current Members 1.800.342.5209

**AVESIS KRTA VISION PLAN**  
 Enrollment 1.800.466.5182 ~ Provider Questions 1.800.828.9341  
[www.avesis.com](http://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**  
 1.800.286.6149

**RIPE! for Retirement**  
[www.RipeforRetirement.com](http://www.RipeforRetirement.com)  
 502.326.8962 or [kay@RipeforRetirement.com](mailto:kay@RipeforRetirement.com)

**KY TEACHERS' RETIREMENT SYSTEM**  
 1.800.618.1687 or [www.ktrs.org](http://www.ktrs.org)

**COMMONWEALTH CREDIT UNION**  
 1.800.228.6420 or [www.ccukey.org](http://www.ccukey.org)

**COMFORT KEEPERS**  
 1.877.257.KRTA or [www.comfortkeepers.com](http://www.comfortkeepers.com)

**HOME INSTEAD SENIOR CARE**  
 1.866.886.6834 or [www.seniorcarelouisville.net](http://www.seniorcarelouisville.net)

**NORTH AMERICAN LIFE PLANS including LifeLock**  
 1.888.362.1214 or [khazelbaker@lifeplansllc.com](mailto:khazelbaker@lifeplansllc.com)  
[www.krtadiscountplans.com](http://www.krtadiscountplans.com)

**TRAVEL**  
**A Travel Expert!** 1.800.627.6468  
**Bluegrass Tours** 1.800.755.6956 or 1.859.252.5744  
**Travel Agents International** 1.888.728.1112

# Quips, Quotes & Puzzles

## Test for "Oldtimers"

- After the Lone Ranger saved the day and rode off into the sunset, the grateful citizens would ask, "Who was that masked man?" Invariably, someone would answer, "I don't know, but he left this behind." What did he leave behind? \_\_\_\_\_
- When the Beatles first came to the U. S. in early 1964, we all watched them on The \_\_\_\_\_ Show.
- "Get your kicks \_\_\_\_\_."
- "The story you are about to see is true. The names have been changed \_\_\_\_\_."
- "In the jungle, the mighty jungle, \_\_\_\_\_."
- After the Twist, The Mashed Potato, and the Watusi, we "danced" under a stick that was lowered as low as we could go in a dance called the "\_\_\_\_\_."
- "N-E-S-T-L-E-S", Nestle's makes the very best \_\_\_\_\_."
- Satchmo was America's "Ambassador of Goodwill." Our parents shared this great jazz trumpet player with us. His name was \_\_\_\_\_.
- What takes a licking and keeps on ticking? \_\_\_\_\_
- Red Skelton's hobo character was named \_\_\_\_\_ and Red always ended his television show by saying, "Good Night, and \_\_\_\_\_."
- Some Americans who protested the Vietnam War did so by burning their \_\_\_\_\_.
- The cute little car with the engine in the back and the trunk in the front was called the VW. What other names did it go by? \_\_\_\_\_ & \_\_\_\_\_.
- In 1971, singer Don MacLean sang a song about, "the day the music died." This was a tribute to \_\_\_\_\_.
- We can remember the first satellite placed into orbit. The Russians did it. It was called \_\_\_\_\_.
- One of the big fads of the late 50's and 60's was a large plastic ring that we twirled around our waist. It was called the \_\_\_\_\_.

## ANSWERS:

- |                                                 |                                                                  |
|-------------------------------------------------|------------------------------------------------------------------|
| 1. The Lone Ranger left behind a silver bullet. | 9. The Timex watch                                               |
| 2. The Ed Sullivan Show                         | 10. Freddy, The Freeloader, and "Good Night, and may God Bless." |
| 3. On Route 66                                  | 11. Draft cards (Bras were also burned.)                         |
| 4. To protect the innocent.                     | 12. Beetle or Bug                                                |
| 5. The Lion sleeps tonight                      | 13. Buddy Holly, the Big Bopper & Ritchie Valens                 |
| 6. The limbo                                    | 14. Sputnik                                                      |
| 7. Chocolate                                    | 15. Hooola-hoop                                                  |
| 8. Louis Armstrong                              |                                                                  |

Share this with your "old" friends. It will drive them crazy, keep them busy and . . . let them forget their aches and pains for a few minutes!

Contributed by Carla Hahn, KRTA Office

## 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

## E-Mail Alert!

Please keep your e-mail address updated!

Contact us at: [krta98@aol.com](mailto:krta98@aol.com)

# Deceased Retired Teachers

**JULY, AUGUST, SEPTEMBER 2009**

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

## IN MEMORIAM

### ADAIR COUNTY

Mildred Long  
Frances Stults

### ALLEN COUNTY

Sherry Blankenship

### BELL COUNTY

Alfred Cobb

### BOURBON COUNTY

Elizabeth Scott

### BOYD COUNTY

Louise Davis

### BRACKEN COUNTY

Wayne McGee

### BREATHITT COUNTY

Elvira Belcher

### BRECKINRIDGE COUNTY

Thomas Belcher

### BULLITT COUNTY

Genevieve Hayes

### CALLOWAY COUNTY

Betty Jackson

Robert Jeffrey

Pauline McCoy

Bobby Rudd

### CAMPBELL COUNTY

Jerry Bradshaw

Jewell L. Haley

Helen Hesch

Edna Taulbee

Willavene Yelton

### CASEY COUNTY

Ocrey Hatter

### CHRISTIAN COUNTY

Pauline Tucker

### CLAY COUNTY

Ruth Hacker  
Clayton Roberts

Willie Sizemore

### DAVISS COUNTY

Debra Record

Marjorie Richmond

### ELLIOTT COUNTY

Donald Wagoner

### ESTILL COUNTY

Robert C. Flynn

Mary Martin

### FAYETTE COUNTY

Iris E. Banks

Lillian B. Creech

Delores T. Gregg

Gregory Reese

Charles Varney

Elizabeth Woolwine

### FLEMING COUNTY

Ruth L. Rankin

Kathleen Zachary

### FLOYD COUNTY

Ora Allen

Geneva P. Bailey

Mable A. Collins

Mildred Salisbury

Milford Stevens

Herston Stewart

### FRANKLIN COUNTY

Mary Parsons

Estelle Whipkey

Mary Wordell

### GRANT COUNTY

Della Jones

### GRAVES COUNTY

Harvey Elder

### GRAYSON COUNTY

Robert Milam

Bernice Shartzner

### GREEN COUNTY

Loneta Sublett

### GREENUP COUNTY

Phyllis Carter

Helen Lowder

Yevette McMillian

Bertha Nickell

Boone Roberts

Ola Smith

### HARDIN COUNTY

Nancy B. Collier

Mary Hernandez

Eelin Scott

### HARLAN COUNTY

Sandra F. Daniel

Lawrence Howard

### HART COUNTY

Jean Wilson

### HENRY COUNTY

Thelma Moody

### HICKMAN COUNTY

Gerald Vaughn

### HOPKINS COUNTY

Margaret Comet

Ruby Oglesby

Jessie Simmons

### JEFFERSON COUNTY

Ellen Albright

Alberta Aubrey

Kathleen Bertschinger

Raymond Childers

Edith Chism

Iva Dillingham

Arvon Gue

Nelda K. Hendrick

Janet Kendall

Thelma B. Larimore

Mary Losch

Betty Lowe

Maude Lyttle

Marie A. May

Rosa Mills

W. Newton

Sharon Noel

Mary H. O'Callaghan

Virginia Osborn

Margaret Standiford

Gertrude Stennis

Charles Stout

### JESSAMINE COUNTY

Yvonne Chrismon

### JOHNSON COUNTY

Rushie Preston

Arlene Skaggs

### KENTON COUNTY

Priscilla Cook

Anna Crawford

Cheryl McCloskey

Beverly Robles

### KNOTT COUNTY

James Bolen

### KNOX COUNTY

James Bingham

Jewell Lewallen

### LESLIE COUNTY

Betty Keen

### LETCHER COUNTY

Lovette F. Brown

Corsie C. Collins

Elaine Fields

Homer Johnson

Charles Stallard

### LEWIS COUNTY

Don Bowman

### LINCOLN COUNTY

Charline Swope

### LIVINGSTON COUNTY

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### MADISON COUNTY

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Felici Felice

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Merl Mitchell-Gross

Donna L. Saxon

### MENIFEE COUNTY

Otto Ingram

### MERCER COUNTY

America C. Newett

### MIDDLESBORO

Lee Shotton

### MONROE COUNTY

Carolyn Hagan

Eva B. Thompson

### MONTGOMERY COUNTY

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### MORGAN COUNTY

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### MUHLENBERG COUNTY

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### OWSLEY COUNTY

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### PERRY COUNTY

Alverna Campbell

### PIKE COUNTY

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Donald Pennell

Woodrow Runyon

Ruth C. Scott

### PULASKI COUNTY

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Sibyl Randall

### ROBERTSON COUNTY

Sue Hornbeck

### ROCKCASTLE COUNTY

James Cox

### ROWAN COUNTY

Beverly Degraw

Richard Eversole

Joyce Lemaster

Wanetta Setser

### SIMPSON COUNTY

Mary Garrett

### WARREN COUNTY

Joy Kirchner-Johns

### WHITLEY COUNTY

Thelma Lockhart

Frances Reeves

Pauline Wyatt

Out of state deceased are listed with the county in which they last taught.



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