



# News



A QUARTERLY PUBLICATION

## Kentucky Retired Teachers Association

Serving Retired Teachers Since 1957

VOLUME XXXXIII, NUMBER 4

LOUISVILLE, KENTUCKY

JUNE 2009

### 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,

(Continued on page 16)

### Your New Officers' Lineup



L to R: Billy Triplett, Ceibert Gilbert, Melanie Wood, Ed Cook

On July 1 the newly elected officers will begin their tenure. **Ceibert Gilbert** will be at the helm as president. He has served as vice president and president of the Central Kentucky East District. Powell County RTA has been fortunate to have him as their president from 1999-2004. He received BS, MA and Rank I degrees from Eastern Kentucky University. Additionally he has taken doctoral classes at the University of Kentucky. He has been a classroom teacher, principal, assistant superintendent in Powell County Schools and superintendent of Nicholas County Schools.

**Melanie Wood** will be our president- elect. She has served as president of the Jefferson District and is currently on the Executive Council. In addition to serving on the Insurance Committee on the local and state levels, Melanie is active in her community. She is the founder, director and music arranger for the Master's Men, a 100 voice men's choir at the Southeast Christian Church and has served on numerous boards of directors for arts associations. She has received the Distinguished Service Award from the Kentucky Music Educators Association, Outstanding Music Alumni Award from Eastern Kentucky University, KMEA Music Teacher of the Year and Woman of the Year Award from the American Business Women's Association.

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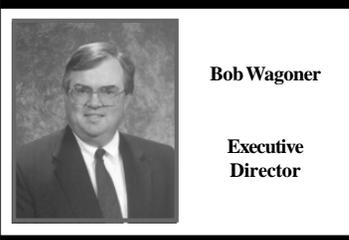
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NRTA  
AARP's Educator Community

News

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# PERSONALLY SPEAKING . . .



**Bob Wagoner**

**Executive  
Director**

## Convention Report

In 2008 our membership grew for the 21st consecutive year! First, I want to report that we reached our 2008 goal of 26,500 members. The total membership of 26,522 is an increase of 562 over last year. Our continued growth is noteworthy because many state retired teacher associations

continue looking for ways to reduce their losses rather than increase their numbers. Congratulations to all the devoted members who helped make this possible.

I have the highest regard for the work of the KRTA staff. Brenda, Carla and Janie strive diligently each day to provide exceptional service to our members. Again, this year we have added new benefits for our members. The number of people accessing our website continues to grow. During the recent legislative session, our use of email to keep members informed steadily increased.

This year we provided N.O. Kimbler scholarships valued at \$1,200 each to all 16 public community and technical colleges in Kentucky. We continue to receive letters of appreciation from both the recipients and the colleges.

Health insurance for all retired teachers remains a major concern. The 2009 General Assembly made no changes to the provisions of the biennial (2008-10) budget that allocated a portion of the employer contribution that should be deposited in the pension fund to the medical insurance fund. Thus, the retirement system will continue providing health insurance for retired teachers through December 31, 2010. Also, retired teachers are scheduled to receive a 1.5% COLA, effective July 1, 2009.

KRTA continues to work on these Social Security issues: Mandatory Coverage, Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). HR 235 and its companion bill S 484, which call for the repeal of the WEP and GPO, have been filed in the 111<sup>th</sup> Congress. At this point, all of our Representatives (Ben Chandler, Geoff Davis, Brett Guthrie, Hall Rogers, Ed Whitfield and John Yarmuth) have signed on as co-sponsors of HR 235. Unfortunately, neither of our Senators (Jim Bunning or Mitch McConnell) have signed on as a co-sponsor of S 484. Efforts continue to secure the commitment of Kentucky's senators to co-sponsor S 484.

Currently, there is optimism that President Obama favors repeal of the WEP and GPO once the country's economic climate improves. However, we must continue to be vigilant in our opposition to Mandatory Social Security Coverage, which would force all future public employees to participate in Social Security. The attack on the retirement security of public employees (i.e., Kentucky retired teachers) continues to increase at an alarming rate. We continue to work at the national level with the Coalition to Preserve Retirement Security (CPRS).

In March the KTRS Trustee's Nominating Committee nominated the incumbent "Retired Teacher Trustee," Barbara Sterrett (Lexington), for another term. Ms. Sterrett has provided excellent service to both active and retired teachers during her tenure on the Board of Trustees and deserves our support. Jim Sproul (Barbourville) was also nominated as a candidate for the "Retired Teacher Trustee" position.

Dr. Jay Morgan (Murray) was nominated for another term for the "Active Teacher Trustee" position. Dr. Morgan has provided excellent service to both active and retired teachers during his tenure on the Board of Trustees and deserves our support. Patricia Evans (Campbellsville) was also nominated as a candidate for the "Active Teacher Trustee" position.

As we move forward, three (3) issues that will impact future teacher retirees and us are mandated social security, health insurance, and maintaining KTRS

as a "defined benefit group retirement plan." As we continue to build on the excellent relationship we have with Gary Harbin, his staff, and the KTRS Board of Trustees, along with the respect KRTA enjoys with members of the General Assembly, we should be able to meet the challenges ahead.

Our association continues to grow and prosper. To a great degree, the credit for this success belongs to the many dedicated volunteer leaders we have at the local, district and state levels. Many thanks to each of you for your support of our association.

## Social Security & Pension Watch

### Social Security News

HR 235 (Social Security Fairness Act) currently has 275 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 GPO and WEP provisions 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.

Senator Diane Feinstein (D-CA) has introduced the Social Security Fairness Act (S 484) in the United States Senate. S 484 is the companion bill to HR 235. Currently S 484 has 23 co-sponsors. Unfortunately, neither Senator Bunning nor Senator McConnell have signed on as co-sponsors. You can contact both of them through a link on our website ([www.krta.org](http://www.krta.org)).

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## Act Now to Preserve Health Care Choices

One of our missions at KRTA is to safeguard the welfare of retired educators who have dedicated their careers to our schools and students.

If you're over age 65, you may be enrolled in a Medicare Advantage health plan. KTRS currently makes such a plan available to its Medicare eligible retirees through Humana, a health benefits company based here in Kentucky. Humana was awarded this business through a public procurement/bidding process in 2007.

Many of you have told me how much you appreciate this Medicare Advantage Plan, because it provides an alternative to more expensive Medicare supplement policies and because it includes useful benefits like fitness club memberships and disease management programs that help you stay healthy and enjoy your hard-earned retirement.

What you may not realize is that the Medicare Advantage program relies on federal funding, and those dollars are now in danger of being cut.

Some in Washington want to shift money out of Medicare Advantage to help pay for a broader overhaul of our nation's health care system. Improving our nation's health care system is

clearly a worthy cause, but retirees in Medicare Advantage plans shouldn't have to bear a disproportionate share of the cost shifting.

If Medicare Advantage funding is deeply cut, Medicare Advantage enrollees could face higher premiums and co-pays, or reduced benefits and services. They might even lose important wellness, prevention, disease management and care coordination benefits — the kind of benefits that actually improve health.

If you care about the coverage you have from your Medicare Advantage plan—or if you just want to make sure you'll have that choice when you reach Medicare age—you'll want to call or write your members of Congress today. Tell them why Medicare Advantage is important to you with millions in savings to help preserve the KTRS medical insurance fund, and share your personal stories, so legislators understand the impact of their decisions.

As your benefits partner, Humana has provided a toll-free number that you can call to leave a voice mail message for your members of Congress. Simply call 1-800-495-8561. Or, email your legislators through the official House and Senate Websites: [www.house.gov](http://www.house.gov) and [www.senate.gov](http://www.senate.gov). Be sure to send your message to both Senator Bunning and Senator McConnell.

## Wishing You & Yours Well



Outgoing President Billy Triplett is presented a plaque by Cebert Gilbert

Time has come and gone so quickly for this, our 2008 – 2009 KRTA year. I have thoroughly enjoyed serving as our Association's president. I wish to thank all of you for this unique and rewarding opportunity. This year was definitely the highlight in my lifetime of educational experiences. Although I suffered through a few bumps in the road, our wonderful staff and support teams smoothed them for me – thanks guys and gals. I have met so many wonderful people, many of whom have become very close and cherished friends. Dr. Wagoner and Staff head the list of the so many.

The Delegate Assembly Session at our Annual KRTA Convention always causes me to take pause and reflect, somewhat in amazement, upon what can be achieved by dedicated members to a common and purposeful cause. I felt our Convention was a rich and successful gathering. Everyone is so willing and able to give their knowledge, time and energy. Our new and incoming officers are eagerly and readily waiting in the wings. I am of the opinion their plates will be full.

Thanks to each of you individually and to our standing committees. Our theme for this year, *Maximize the Numbers and Letters*, has served us well. Our membership has grown to more than 26,522 and is gaining momentum. The Membership Report you received at the Delegate Assembly is jam-packed with ideas that work. Although the economic downturn deterred our efforts to make gains with some health care and legislative concerns, certainly we can take some comfort in the realization that our overall status has not deteriorated substantially in any area.

Please make use of *KRTA News*, [www.KRTA.org](http://www.KRTA.org), the updated colored sheets from our standing committees, Dr. Wagoner and his highly competent staff and all our other forms of communication to stay informed. Don't neglect to keep communication open to your legislators. The upcoming year will without doubt have its challenges. Best wishes to our new officers along with a special welcome to our new vice-president, Mr. Ed Cook.

We definitely have a great Association. Let us work to keep it that way!

*Billy R. Triplett*

## IRS Tables May Cancel Obama Tax Cut

Stephen Ohlemacher, Associated Press

WASHINGTON (April 30) - Millions of Americans enjoying their small windfall from President Barack Obama's "Making Work Pay" tax credit are in for an unpleasant surprise next spring. The government is going to want some of that money back.

The tax credit is supposed to provide up to \$400 to individuals and \$800 to married couples as part of the massive economic recovery package enacted in February. Most workers started receiving the credit through small increases in their paychecks in the past month.

But new tax withholding tables issued by the IRS could cause millions of taxpayers to get hundreds of dollars more than they are entitled to under the credit, money that will have to be repaid at tax time.

At-risk taxpayers include a broad swath of the public: married couples in which both spouses work; workers with more than one job; retirees who have federal income taxes withheld from their pension payments and Social Security recipients with jobs that provide taxable income.

The Internal Revenue Service acknowledges problems with the withholding tables but has done little to warn average taxpayers.

"They need to get the Goodyear blimp out there on this," said Tom Ochenschlager, vice president of taxation for the American Institute of Certified Public Accountants.

For many, the new tax tables will simply mean smaller-than-expected tax refunds next year, IRS spokesman Terry Lemons said. The average refund was nearly \$2,700 this year.

But taxpayers who calculate their withholding so they get only small refunds could face an unwelcome tax bill next April, said Jackie Perlman, an analyst with the Tax Institute at H&R Block.

"They are going to get a surprise," she said.

Perlman's advice: check your federal withholding to make sure sufficient taxes are being taken out of your pay. If you are married and both spouses work, you might consider having taxes withheld at the higher rate for single filers. If you have multiple jobs, you might consider having extra taxes withheld by one of your employers. You can make that request with a Form W-4.

The IRS has a calculator on its Web site to help taxpayers figure withholding. So do many private tax preparers.

Obama has touted the tax credit as one of the big achievements of his first 100 days in office, boasting that 95 percent of working families will qualify in 2009 and 2010.

The credit pays workers 6.2 percent of their earned income, up to a maximum of \$400 for individuals and \$800 for married couples who file jointly. Individuals making more \$95,000 and couples making more than \$190,000 are ineligible.

The tax credit was designed to help boost the economy by getting more money to consumers in their regular paychecks. Employers were required to start using the new withholding tables by April 1.

The tables, however, don't take into account several common categories of taxpayers, experts said. For example:

— A single worker with two jobs making \$20,000 a year at each job will get a \$400 boost in take-home pay at each of them, for a total of \$800. That worker, however, is eligible for a maximum credit of \$400, so the remaining \$400 will have to be paid back at tax time — either through a smaller refund or a payment to the IRS.

The IRS recognized there could be a similar problem for married couples if both spouses work, so it adjusted the withholding tables. The fix, however, was imperfect.

— A married couple with a combined income of \$50,000 is eligible for an \$800 credit. However, if both spouses work and make more than \$13,000, the new withholding tables give them each a \$600 boost — for a total of \$1,200.

There were 33 million married couples in 2008 in which both spouses worked. That's 55 percent of all married couples, according to the Census Bureau.

— A single college student with a part-time job making \$10,000 would get a \$400 boost in pay. However, if that student is claimed as a dependent on a parent's tax return, she doesn't qualify for the credit and would have to repay it when she files next year.

Some retirees face even bigger headaches.

(Continued on page 18)

## KRTA PARTNERS . . .



### Preparing for Future Care Needs

Very few individuals want to think about their future needs for aging services and long-

term care until it becomes a necessity, which can often lead to poor planning. The biggest consequence of poor planning is a rushed decision that may not fit the individual's needs. Planning ahead for unexpected illness, injury, or simply the typical needs of the elderly, can eliminate quick decision making on a wide variety of aging service options. In addition, planning in advance increases an individual's choices and gives them a say in the type of assistance they receive.

Assisted living facilities, retirement communities and nursing homes frequently have a waiting list for admission. When a unit opens up, it will usually be offered to individuals on the waiting list before someone without an application. In-home care service providers, such as Comfort Keepers, typically do not have waiting lists and allow for the client to continue living independently in the comfort of their own home. These services generally include companionship, home cooking, light housekeeping, shopping, transportation, and errands, but may also include personal care services such as bathing, feeding, transferring or incontinence care.

The cost of long-term care services is something for which many Americans are not prepared, and costs are expected to continually rise in the future. Today in the United States, 6,000 people turn 65 every day, and one in five Americans will be older than age 65 by the year 2030 (American Association of Retired Persons, 2003). This increase of U.S. seniors translates into more people looking for assistance with daily living activities at a staggering rate.

"Our owners have found that many of their clients are not prepared for the monumental decisions surrounding long-term care options," shared Jim Booth, CEO of Comfort Keepers. "It is unfortunate that many of us do not understand the costs associated or the multitude of services available until our loved ones need it."

Figuring out how to pay for long-term care can be confusing, and reviewing payment options can be very complicated. In the planning stages, it is often beneficial to speak with a professional about how to begin this process. Lawyers, accountants, professional care coordinators or your Area Agency on Aging can explain the options and which direction to head.

The following is an overview of some of the different payment options available for long-term care:

- Long-term care insurance will often times provide the assistance needed for an extended period if you cannot perform the activities of daily living. It covers long-term care in a variety of settings, giving you the freedom to choose the type of care that fits your needs best. All policies are different and it is important to find out exactly what services and types of care potential insurers will cover.

- Medicaid is a joint state-federal program that aids individuals who fall under a certain poverty level, as determined by the state. Medicaid will often pay for the majority of nursing home costs, and is covering nearly 65 percent of all residents. Long-term care is only covered when you are determined destitute and have exhausted your savings. Medicaid will not cover assisted living or continuing care retirement communities.

- Medicare is health insurance for people over the age of 65 as well as certain individuals who are disabled. There are many conditions that limit long-term care coverage. Medicare does not usually cover assisted living costs. In-home care is only covered if the individual is homebound and requires skilled nursing care or therapy. Medicare is intended to cover the various services that focus on recovery from a medical problem.

- States may offer a variety of services to consumers under a Home and Community Based Services waiver program and the number of services that can be provided is not limited. These programs may provide a combination of both traditional medical services (e.g., dental services, skilled nursing services) as well as non-medical services (e.g., respite, homemaking, and personal care).

People often assume health insurance will cover long-term care and,

### Financial Abuse

Buckman, Farris & Rakes

After the death of his wife, George was a very lonely man. He seemingly found companionship with a much younger woman, whose interest in his "well-being" (including his finances) seemed suspicious to his family. Luckily, his son Bob was able to step in and supervise his father's finances before the situation turned dire.

Unfortunately, some situations like this do not turn out as well. In fact, many elderly people are victims of financial abuse without even knowing it. Worse still, some of the perpetrators of the abuse are often family members. It is important to know the signs of financial abuse and what to do when you think you, or someone you know, has been financially abused.

#### What **IS** Financial Abuse?

- 1 Taking money or property
- 2 Cashing checks without permission
- 3 Forging a signature
- 4 Getting someone to sign a deed, will, or power of attorney through deception, coercion, or undue influence
- 5 Using the person's property or possessions without permission
- 6 Promising lifelong care in exchange for money or property and not following through
- 7 Abusing a fiduciary duty (i.e. misusing the power of attorney)
- 8 Identity theft

#### Signs of Financial Abuse\*:

- 9 A lonely person; a confused person (such as one having dementia or Alzheimer's); a physically disabled person; a person who appears too dependent upon their companion or caregiver; a person having a naive and trusting personality; a person who is close to death
- 10 The disappearance of valuable objects or documents
- 11 A new "best friend"; a new "companion" who is often much younger; a new and/or overinvolved "caregiver" (including family members)
- 12 A new "live-in" companion or caregiver
- 13 Isolation from friends and family by the person(s) above
- 14 Withdrawals of large amounts of money, checks made out to cash, or low bank balances — especially when accompanied to the bank by the companion
- 15 Large credit card transactions
- 16 Signatures on checks look different
- 17 A name added to a bank account or newly formed joint accounts
- 18 Sudden or inexplicable changes in the person's property titles, will, or other documents and assets
- 19 A new power of attorney
- 20 Bank activity that is inconsistent with the person's abilities (e.g. the person's automatic teller card has been used when the person cannot leave his/her home)
- 21 Indications of fear of caregivers
- 22 Absence of documentation about financial arrangements
- 23 Implausible explanations given about the person's finances by the victim or the caregiver
- 24 Substandard care of the person despite adequate finances

#### What You Can Do if You Suspect Financial Abuse of Yourself or Others:

- 25 Report any crimes by calling your local Adult Protective Services and state Attorney General's office. File a police report with your local police department.

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# Pre-Convention 2009 . . .

April 16

## District Presidents' Meeting

KRTA Vice-President **Melanie Wood** conducted the District Presidents' meeting on Thursday morning prior to the convention.



2009-10 KRTA Vice-President  
Melanie Wood

Dr. Wagoner reviewed the Fall Workshop schedule for 2009 (see Page 18) and discussed the 2008 Fall Workshop Financial Report.

The KTRS Trustee Election in May was discussed. It was emphasized that all members support candidates Barbara Sterret and Dr. Jay Moragan.

KRTA used conference calls as a method of staying in touch during the 2008 General Assembly to ensure each district had up-to-date and accurate information. It proved to be a cost-effective means of communication, and we will use it more in the future.

### District President's Responsibilities

- ☛ Hold a minimum of **four meetings** every year following the Council meetings.
- ☛ Hold one meeting on membership; materials are available in the KRTA office.
- ☛ Serve as **contact person** (or appoint someone) for the **Fall Workshop**. Welcome and introduce the program. Promote attendance at the workshop.
- ☛ Arrange for a committee to attend the **KTRS Pre-Retirement Seminar** held in your district to help with registration and refreshments. Make a 5-minute presentation promoting KRTA.
- ☛ Receive and distribute information during the sessions of the **Kentucky General Assembly** and serve as phone contact for the district for KRTA volunteer advocates.
- ☛ Complete the **District Association Recognition Program Form** and mail it to the KRTA office.

### District Leadership Meetings

Emphasis was placed on the purpose of the leadership meetings; that is, to **follow the Council meetings** so that information from the Council can be shared with local associations. The Council meetings will be June 1, September 8, December 7, and April 19. District presidents should continue to encourage locals to send their president, president-elect, and the insurance, legislative, and membership chairs to the four district leadership meetings.

- ☛ Arrange for lunch for the meetings.
- ☛ District presidents were reminded to send the Reimbursement Request to the KRTA office after each of the four leadership meetings. KRTA will pay \$10 per local leader who attends the meetings (up to five). Each district will be allocated \$300 for expenses.

### Pre-Retirement Seminars

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

care of them.

**Suggestion:** Locals could appoint a committee to take care of the Pre-Retirement Seminars to be sure the seminars are covered. It is encouraged that all retirees possible attend to promote KRTA—and take plenty of white cards, someone who is enthusiastic to make the presentation and take plenty of "Green Sheets" to share with everyone. This is the best condensed version of all the benefits of belonging to KRTA.

**Seminar Script:** A script is available for the presenters and District Presidents are encouraged to use them at the seminars.

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

### District President Changes

Buddy Rushing - First

Anna Sturgeon - Third

Emma Lou Isaac - Big Sandy

Jim Hicks - Jefferson (District)

Titus Exum - Jefferson (Local)

Ann Porter - Eastern

### Committee Terms Expiring

All *Legislative Committee* members are continuing except Elaine Neely from First District. Rebecca Hudson-Brown will be the new committee member from First District. In the *Membership & Pre-Retirement Committee* all members will be continuing except First and Fifth Districts. Recommendations will be sent at a later date. Lana Combs replaces Arnold Stacy in Eastern District, Linda Klembara replaces June Grooms in Northern District and Elaine Neely replaces Rebecca Baird in Second District on the *Health & Insurance Committee*.

### Local President's Handbook

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

### State Committee Reports

Reports from the Health & Insurance, Membership, and Legislative Committees (see page 6-7) were given.

### Other Business

Dr. Wagoner encouraged everyone to read an article that was given out on Public Workers' Retirement. Serious discussion about changing KTRS could occur in the next General Assembly and encouraged everyone to talk with candidates to seek their opinions on Public Employee Retirement Pension Plans. The Presidents' meeting for 2010 will be on Monday, April 19. The Convention will follow on Tuesday, April 20.

## Executive Council Meeting

The Executive Council joined the Presidents' meeting for lunch and to hear the state committee reports.

The Council's business was conducted by KRTA President Billy Triplett.

Joe Blanchette, NHA Regional Manager, presented a KRTA Long-Term Care Program Update. He informed everyone that the sales of LTC policies are down. He feels this is resultant from the economy. People are being cautious about rate increases and the increase of claim problems with Life Investors. He said all companies, including John Hancock and Genworth, have experienced at least one rate increase.

Mr. Blanchette said that many people aren't reading their policies to understand their benefits, and Life Investors have made mistakes. NHA is taking more steps to insure success with policy holders and LTC issues. He answered questions from the group and addressed all questions and concerns.

(Continued on page 11)

## Committee Reports

### Health, Wellness and Insurance

Irene Erskine reviewed the yellow Health Care Benefits Guide which contains important information for those under 65 and those over 65. She encouraged the over 65 members to utilize both the Silver Sneakers Program and Curves. She informed everyone that Active Health Management is voluntary.

She also reminded us to encourage others to review the necessary steps when turning 65. These steps can be found in both the KRTA News and the KTRS newsletters. If you need assistance call KTRS at 1-800-618-1687.



**Irene Erskine**  
Health, Wellness and Insurance

### Membership



**L to R: Debbly Murrell and Betty Hester**  
Co-Chairs of the Membership Committee

two districts achieved this special award. Eight locals were within .2% of reaching their goal.

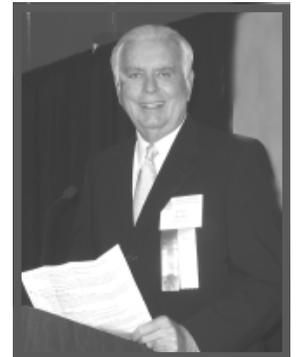
Debbly Murrell, Ernie Trosper, and Betty Hester divided the districts among themselves and will decide at the May 12 Membership Committee meeting the membership increase goal for each local and district. Betty thanked everyone for helping and said "We can't spell SUCCESS without U."

Debbly Murrell introduced the Energizer Bunny as she turned it on and placed it on the podium and said that it was "beating the drum getting people to sign white cards and pay cash enrollments all over the state." She reminded us that KRTA members are the ones who sell KRTA and its benefits to others. She emphasized the Pink Sheet and the important dates under the Guidelines for Implementation.

Debbly told us that each of the state Membership Committee co-chairs, Betty, Ernie, and she, each take a week to go on the fall workshops. District Presidents and local presidents in these particular districts can call that co-chair if they need help. The co-chairs are available to attend the pre-retirement workshops

if the district president or someone else can't go.

Debbly emphasized utilizing the ADD (white cards) with her enthusiastic, "Have White Cards, Will Travel" taking them with you wherever you go and the importance of the Green Sheet. She applauded everyone for their hard work. She told the story of how one person made a difference in her joining KRTA and asked the question, "Who's that one person you are willing to invite to be a part of the greatest organization a retired teacher can be a part of? Get on board and hop along with us!"



**Ernie Trosper, Co-Chair**  
Membership Committee

#### Member Benefits

Ernie Trosper emphasized the importance of the Green Sheet in recruiting and retaining members. He informed us that the Green Sheet is continuous ongoing information updated in the KRTA office as well as on the Website. Please check the date on the sheet to make sure the information is current. He reminded us that the Green Sheet is the "best recruitment tool" available because it answers the question, "What's in it for me?" He thanked everyone for their continued help.

### Legislative

Bobby Humes presented the 2010 Legislative Program and thanked the Legislative Committee for preparing it. Bill Kelly moved that the program be adopted and there was a second by Buddy Rushing. The Program was adopted.

According to Ray Roundtree:

- 1) The state expects a shortfall in funds beginning July 1, 2009 and cuts for the
- Continued on page 12



**L to R: Bobby Humes and Ray Roundtree**

## President's Reception 2009

President Triplett's District (Upper Kentucky River) held a reception in his honor on Thursday afternoon.

Everyone enjoyed the cake and President Triplett even cut it! However, it wasn't long before he let the hotel staff take over the cutting duty so he could mingle with the crowd and have some punch. The reception gives everyone the opportunity to visit with the president and thank him for a job well done during the past year.



**2008-09 KRTA President**  
Billy Triplett



**Eloise Hadden**  
Third District

### Reception 2009



Janie Caslowe enjoyed a laugh with Lewis Harp when he wins a purse!



Gail Ward, Fleming Co., was the lucky winner of the Edmonson Co. basket with a hand painted candle by Anna Sturgeon.



Ernie Trosper put a smile on Carol McElheny's face when he delivers her prize!



Wanda Stephens of Marshall County won the "Rest and Relax Basket" from Warren County" RTA

### Great Singing!



Everyone loved the beautiful singing of the Master's Men Choir of Southeast Christian Church in Louisville. They are directed by 2009-10 KRTA Vice-President Melanie Wood of Jefferson County.

### Great Prizes!

Almost 200 prizes were donated by the local and district RTAs this year!



Cebert Gilbert delivered a \$20 gift certificate from Bell County to the Rushings

Each year the reception is held to greet members as they arrive on the eve of the convention. They are greeted with a program of music, refreshments, and door prizes. It is a wonderful opportunity for members to renew old friendships, make new friends and start strategizing for the new fiscal year.

Our Vice-President, Melanie Wood, was able to bring the all male choir, the Master's Men, to the reception this year. Melanie is the director of the choir. Their presentation was truly exquisite, and the KRTA office has been flooded with calls expressing praise for the performance.

We wish to extend our thanks to Liberty Mutual and Dave Farmer for their assistance with the reception. Without them this wonderful event would have not been possible. In addition, the local and district RTAs donate door prizes that are unique and fun to receive.

We always enjoy the music provided by the Corky Raible Trio, and this year was no exception. Hope we see you there next year!

# CONVENTION 2009 . . .

April 17

## General Session

At 10 a.m. the Morning Session speaker, Jim Miller, stepped to the podium to deliver his speech entitled "Status of Social Security and Health Care Reform." *The secret of success is keeping your eye on those things you cannot see*—Japanese Proverb. The attention of the audience was captured when Mr. Miller quoted this proverb.

As stated by Mr. Miller, there are voices that should, and need to, be heard. Never has he seen Congress in the mood they are in now. It is similar to the same mood as that of the Great Depression.

Hurricane AIG, Bonus Issue, GM—What does all this have to do with Public Pension Funds? On the Congressional agenda a lot has been pushed to the back burner. Where are our concerns on that agenda? Issues of concern for us are Federal regulations, corporate governance, and the bonus issue.

One of our most important benefits is healthcare. Jane Gilbert and Gary Harbin at KTRS are members of the Kentucky Healthcare Roundtable. In the area of healthcare technology, one of the major causes of death is medical errors. Twenty percent of all prescriptions are unnecessary and major communication problems exist in the medical field.

HR 1427 and S 727 are concerned with moving biologic and generic medicines into the marketplace sooner. At present there is something referred to as "pay not to play" in the pharmaceutical arena. The \$64 question is will we see a change in healthcare this year?

The first week in June there will be a mock up in committee. These are the concerns:

- How will the uninsured be dealt with?
- Will there be a public plan option?
- How will we pay for it (about \$1.5 trillion)?

There will be a 4.2% cut in reimbursement next year for the Medicare Advantage Program. We don't know the future of that plan.

The #1 questions about Social Security reform is, "Will it happen this year?" The answer is not likely. There are too many other issues.

We are concerned about GPO and WEP. There is always that threat of mandatory Social Security if we are not careful about the way it is approached. Mandatory Social Security would be massively destructive; however, they are looking under every rock to find money. All 50 states have non-covered public employees.

Here are some things Mr. Miller lives by:

1. Don't tell anyone to go to hell unless you can make sure they get there.
2. If there's a fire under your tail, don't provide more wood.
3. Don't stand in the middle of the road unless you want to get hit from both sides.
4. Don't ever put anything in writing or in an email.
5. Friends come and go; enemies accumulate.

In closing, Mr. Miller assured everyone that the Coalition to Preserve Retirement Security (CPRS) was diligently working to take care of the issues that are of concern to Kentucky's Retired Teachers.



**Jim Miller**  
Coalition to Preserve  
Retirement Security

## After We've Left The Building

California-born but Kentucky raised, Steve Flairty developed a passion for the Bluegrass State as a youngster while growing up in the northern Kentucky communities of Grant's Lick and Claryville, in Campbell County. He relished the family's one and two-day trips around the state, which gave him short (and happy) reprieves from toiling in the family's tobacco patch.

Flairty graduated from Eastern Kentucky University in 1975 with the first of three different degrees in education, then taught in Kentucky's public schools in Clark and Fayette counties for 28 years. He retired in 2003 in order to "expand his classroom" by becoming a full-time writer. He is now a senior correspondent for *Kentucky Monthly* and has published two books, *Tim Farmer: A Kentucky Woodsman Restored* (2005) and *Kentucky's Everyday Heroes: Ordinary People Doing Extraordinary Things* (2008). He is currently working on a follow-up to the Heroes book.



**Steve Flairty**

Flairty told the conventions attendees about some of the everyday heroes in Kentucky:

- ♦ Kendall Harvey made over 150 three-wheel bikes for those that couldn't ride two wheelers.
- ♦ Jim Lyon had two hooks for hands but had a positive attitude and was convinced he could do anything. He attended law school from 1958-1962 then spent two years in the legislature and had a prosperous law career.
- ♦ Betty Johnson, age 95, is the executive director of a nursing home. She was not allowed to go to U of L because of the color of her skin. She taught school and at some point in her life became a benefactor of U of L; and thus, the Betty L Johnson Hall was built.
- ♦ The Pine Mountain Trail Project was started by a County Extension Agent in Whitesburg. There are now 1,000 volunteers working on that project and 40 miles of the trail have been completed.
- ♦ One thousand people die everyday who fought for and are fighting for our country. Don Rose, a war veteran in Winchester, Kentucky has completed 120 interviews with war veterans to preserve that precious history.

Mr. Flairty gave several examples of how an ordinary person can make extraordinary contributions. Everywhere he goes someone wants to share a story about someone they know who is an everyday hero; so there just has to be a follow up Heroes book!

Yes, he left the building—as he says, "Just like Elvis." Since leaving the school building, he has brought honor and recognition to countless heroes in Kentucky.

## Notice of Changes in Income Tax Withholding on Benefit Payments

Beginning in April 2009, Kentucky Teachers' Retirement System (KTRS) will use new federal withholding tables that may reduce the amount of income tax withheld from your benefit payments. The

new tables, prescribed by the Department of the Treasury, reflect the Making Work Pay credit and other changes resulting from the American Recovery and Reinvestment Act of 2009.

If you do not want to have your withholding reduced (because, for example, you have more than one source of income or you are married and your combined income places you in a higher tax bracket), you may want to file a new Form W-4P with KTRS. You may claim fewer withholding allowances on line 2 or request additional amounts to be

(Continued on page 18)

# Local Recognition Awards



## 42 GOLD WINNERS



Bell	Carlisle	Fulton	Knott	McCreary	Nicholas	Simpson
Bracken	Casey	Gallatin	Lincoln	Metcalfe	Ohio	Trimble
Breathitt	Christian	Grayson	Lyon	Middlesboro	Owen	Union
Breckinridge	Clark	Green	Marshall	Monroe	Powell	Wayne
Bullitt	Daviess-O'boro	Greenup	Mason	Montgomery	Pulaski	Webster
Butler	Fleming	Hart	McCracken	Nelson	Rowan	Wolfe

Bluegrass	Glasgow-	Marion
Caldwell	Barren	McLean
Campbell	Grant	Meade
Capital City	Graves	Muhlenberg
Carter	Hancock	Owsley
Clinton	Henderson	Pendleton
Crittenden	Henry	Pike
Edmonson	Jackson	Shelby
Estill	Lee	Spencer
E'town-Hardin	Letcher	Washington
Larue		Woodford



## 30 SILVER WINNERS



## 16 BRONZE WINNERS

Boone	Kenton
Boyd	Laurel
Boyle	Livingston
Calloway	Madison
Hopkins	Scott
Jefferson	Taylor
Jessamine	Warren
Johnson	Whitley



### What Are Local and District Recognition Awards?

Each year the 118 local RTAs strive to grow membership and participation in the community and in the programs sponsored by KRTA. Points are earned based on the local association's emphasis on these important areas:

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

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



**District Recognition Awards**



**5 GOLD**

- First
- Second
- Fourth
- Middle Cumberland
- Upper Kentucky River

**7 SILVER**

- Third
- Big Sandy
- Central Kentucky East
- Central Kentucky West
- Eastern
- Northern
- Upper Cumberland

**2 BRONZE**

- Fifth
- Jefferson

**M. L. Archer Awards**



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

**KRTA LOCAL ASSOCIATIONS  
90% AND ABOVE MEMBERSHIP  
eligible for  
M. L. Archer Award  
January 16, 2009**

<u>County</u>	<u>Percent</u>	<u>County</u>	<u>Percent</u>	<u>County</u>	<u>Percent</u>
POWELL	100.00%	MARTIN	97.50%	JACKSON	93.80%
HENRY	100.00%	HART	96.00%	OHIO	93.80%
OWEN	100.00%	MONTGOMERY	95.20%	LETCHER	93.50%
CARLISLE	100.00%	CARROLL	95.00%	LINCOLN	93.30%
CRITTENDEN	100.00%	BALLARD	94.90%	CASEY	92.90%
FULTON	100.00%	NELSON	94.90%	ADAIR	92.40%
HANCOCK	100.00%	WOLFE	94.90%	TRIMBLE	92.30%
METCALFE	100.00%	HICKMAN	94.60%	CHRISTIAN	90.80%
MONROE	100.00%	MIDDLESBORO	94.60%	CUMBERLAND	90.60%
BREATHITT	100.00%	OWSLEY	94.40%	SIMPSON	90.40%
WAYNE	98.40%	FLEMING	94.20%	LIVINGSTON	90.30%
GREEN	98.00%	KNOTT	94.20%	WASHINGTON	90.00%
MCCREARY	97.80%	GALLATIN	94.10%		



**SHAW AWARD**

Established in honor of Virginia Shaw and her continued work with membership, the Shaw Award was presented to the Middle Cumberland District for reaching the goal of 90 percent membership of those eligible. Mrs. Shaw's own Middle Cumberland District is the only winning district since inception of the award.



**KRTA DISTRICT ASSOCIATIONS  
90% AND ABOVE MEMBERSHIP  
eligible for  
Virginia Shaw Award  
January 16, 2009**

MIDDLE CUMBERLAND

90.5%

## 2009 Grandparent of the Year Essay Contest Winner Announced

Kentucky Retired Teachers Association (KRTA) with AARP Kentucky today awarded the 7th Annual "AARP/KRTA Kentucky Grandparent of the Year" award to 10 year-old Kelsey Hayes of Calvert City, KY. The Sharpe Elementary student's grandfather, Charles Brannan, was the subject of her essay "Why My Grandparent Should be the Grandparent of the Year."

Kelsey's essay was judged the best of more than eight thousand entries across 82 Kentucky counties. Diana Shadowen teaches Kelsey's 5th grade class at Sharpe Elementary School and encouraged her students to write about their grandparents. "I'm proud of Kelsey's work and know our Sharpe Elementary Family is, too. When students write about their personal experience or someone they love, it helps them develop as a writer," said Shadowen. Charles Brannan's life and his battle with cancer before his death in 2008 inspired Kelsey to write her essay and enter it in the annual contest. According to Kelsey, her grandfather "was always willing to help others. He was the grandparent of the year, this year and every year."

### "Why My Grandparent Should Be the AARP KY Grandparent of the Year"

by Kelsey Hayes

I believe my grandparent Charles Brannon should be AARP Kentucky Grandparent of the Year. My papaw has cancer. He has had it for almost up to two years. He



L to R: Mrs. Charles Brannon and Kelsey Hayes

fought everyday. When I am sad I think of him because he brings the happiness into my life. He tries his best to spend time with me. I love him because he gives me all the love and joy he can.

He went though a really tough time in his chemo. Over the summer he gave me a beautiful cedar chest to go in my room. I will always cherish it for all my life. He is the best papaw a kid could ever have.

This past summer he took us to his hometown Arkansas. He took us diamond mining. It was a fun yet messy experience for us to spend time together. We met some of his family members who were very kind. They fed us a very tasty dinner. We had so much fun together. He had to go to the doctor at Vanderbilt in Nashville. He took us to Bass Pro Shop because he had never been there. We also went to this restaurant called Ted Turners. It was an old fashioned restaurant. There was also an ice cream shop called Maggie Moos. My papaw wasn't feeling well, so we brought him some back to the hotel we were staying in. He said it was the best ice cream he ever had. He said he will never forget that trip.

This past July 4<sup>th</sup>, he was finally awarded his service medals from when he was in the Navy that he should have received over 40 years ago. We had a big party that day.

My papaw has always been willing to give to others. He helps people in need. When he found out he had cancer and had surgery, he was supposed to have gone to New Orleans to rebuild a Church that was destroyed by Hurricane Katrina. He said, he couldn't go, but his truck could. So, they used it to pull their trailer with their supplies.

In conclusion, I believe my Grandfather, Charles Brannon should be the AARP Kentucky Grandparent of the Year because in my book, he was my grandparent of the year this and every year!

## 2009 Grandparent of the Year Essay Contest District Winners

Student	City	Co.	District	
Kelsey Kennedy	Hayes	Calvert City	Marshall	First
Andrew John	Holloman	Hopkinsville	Christian	Second
Robert Carleigh	Hamilton	Gamabel	Monroe	Third
Mary Aubre	Ingram	Greensburg	Green	Fourth
Morgan Jolene	Harris	LaGrange	Trimble	Fifth
Erin Colbi	O'Neal	Louisville	Jefferson	Jefferson
Amber Lesley	Melnik	Richmond	Madison	Central Kentucky East
	Guy	Paris	Bourbon	Central Kentucky West
	Burgess	Somerset	Pulaski	Middle Cumberland
	Tipton	Florence	Boone	Northern Kentucky
	Partin	Stoney Fork	Bell	Upper Cumberland
	Johnson	Hindman	Knott	Upper Kentucky River
	Johnson	Pikesville	Pike	Big Sandy
	Phillips	Ashland	Boyd	Eastern

### Deadlines for Membership Enrollment

- ✓ Encourage use of White Cards
- ✓ Postmark these by November 6, 2009
- ✓ Enrollments November 7, 2009 - January 11, 2010 must be with Cash Form and a Check
- ✓ Carla must have these by January 22, 2010

(Executive Council . . . Continued from page 5)

Members for the new term from each district will be as follows:

- |                               |                                |
|-------------------------------|--------------------------------|
| First - TBA                   | Second - Gus Swanson           |
| Third - Jim Huckleberry       | Fourth - Margaret Sims         |
| Fifth - Karen Travis          | Jefferson - Joyce Cecil        |
| Northern - June Grooms        | Eastern - Mark Crain           |
| Big Sandy - Gearldine Branham | Upper Ky. River - Rebecca Bell |
| Up. Cumberland - Sally Smith  | Mid. Cumberland - Larry Morrow |
| Cen. Ky. East - TBA           | Cen. Ky. West - Perry Watson   |

### AARP/KRTA Specialist's Report

Neal Tucker, past KRTA president, said AARP encourages retooling ourselves through workskills, volunteerism and special AARP programs like "National Day of Service," "Divided We Fail," "Create the Good," and the "Grandparent Essay Contest."

### KTRS Board of Trustees/March Meeting Report

President-elect Cebert Gilbert enjoyed attending the KTRS Board of Trustees meeting on March 16, 2009. He reviewed the Report on the Investment Committee, the statistics on members retiring between December 1, 2008 - February 1, 2009, and life insurance benefits for October 1 - December 1, 2008. New policy review and changes to the Investment Committee will allow adding two new members totaling seven members on the committee. KTRS is looking for a new investment advisor and a new director for investment strategies.

### Transamerica's LTC Rate Increase Request Update

KRTA Attorney Eric Farris informed everyone that Dr. Wagoner has gone through a lot of effort to get due process for Transamerica Long Term Care policyholders. The Department of Insurance denied us a hearing when the rates were raised. Frank and Margaret Hatfield and Karen and Ron Murphy will receive a hearing concerning the rate increase with their Life Investors Long Term Care policies. He assured everyone that an outstanding actuary has been employed by KRTA to use at this hearing. Hopefully, this hearing will achieve some results, or we may need to proceed through the courts. This is supposed to be a public hearing, and the parties involved should receive a 60-day prior notification.

## 2009 Annual Luncheon

### Balancing Your Life

When Ken Schulz came into the Crowne Ballroom to deliver his speech riding his bicycle, many were surprised; many were not. If you know Ken Schulz, you're not surprised at anything he is willing to do to get a laugh. Ken says that life is about laughing. If you laugh 15 minutes a day, you lose 4 pounds a year. He also attempted to justify the bicycle by saying that it represented the symbolism of living—but he didn't quite know how. We think he just likes to get attention.



Ken Schulz rides into Crowne Ballroom A

According to Schulz we are just momentarily smart in this lifetime of technology. The minute we hit the last step, we are outdated.

Balancing your life is the key to being happy. Life is about laughing, learning and living. The definition of "living" is being interesting in a way that's relevant; being alive. If we break that down, the definition of "alive" is full of energy and vigor. So that means living is not boring, but it is interesting.



Ken Schulz

We need to retire the word retire! "Retire" means to withdraw. We need to:

- ▶ Reinvest
- ▶ Reinvigorate
- ▶ Remember
- ▶ Renew
- ▶ Rewire

Schulz says that people, and in our case retirees, can be divided into three distinct groups:

#### Those That Do

Go Go's

Stop and smell the roses. Like to smell the roses, but have no idea how to plant.

#### Those That Don't

Slow Go's

#### Those That Won't

No Go's

Get sick and tired—they're a drain.

If you have a doubt about what to do—volunteer. Life is leased to us. We are finite being. We are given a finite number of words to say, a finite number of deeds and finite actions in life.

Mr. Schulz closed by saying, "Exercise, diet and attitude are all in our control. Determination—buy into it and get active!"

Legislative . . . continued from page 6

next fiscal year.

2) The biennial budget for 2010-12 for the January General Assembly will have a lesser amount of money.

3) KTRS Health Care Funding—the Big Issue

4) If legislators are working toward the Defined Contribution Plan with other retirement systems, how long until they look at changing the Kentucky Teachers' Retirement System?

Ray told us that on a national level, GM may be forced to file bankruptcy and therefore, there will be a restructuring of the company's Cadillac retirement system. If these retirement programs change dramatically, then the next group to change is the public pension plans. Getting the public to support public pension plans could be a real issue.



## 2010 LEGISLATIVE PROGRAM

### 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 will receive 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.

**COMMENT:** The current health insurance programs provided by KTRS must be continued.

### 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 Office of Insurance has permitted huge rate increases ( i.e.69%) by long-term care insurance carriers. The increases are intolerable for individuals on fixed incomes. 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:** Issues of particular interest to retired teachers include predatory lending, increased home and community-based health and living services, and long-term care regulations.

**Delegate Assembly**

**CALL TO ORDER**

The Delegate Assembly of the Kentucky Retired Teachers Association was called to order by President Billy Triplett on Friday April 17, 2009, at 2:15 p.m. in the Crowne Ballroom B/C of the Crowne Plaza Hotel, Louisville, Kentucky.

**MINUTES OF LAST MEETING**

Minutes of the April 18, 2008, meeting were approved as presented.

**KTRS UPDATE by Gary Harbin, KTRS Executive Secretary**

➤ Mr. Harbin thanked KRTA for its help and support. He said that without it, and Dr. Bob Wagoner, KTRS wouldn't be able to deliver the benefits promised.

➤ Two years ago, Governor Fletcher started the Blue Ribbon Commission. At that time two labor law attorneys reported that Kentucky had one of the strongest inviolable contracts of any in the nation. The 1 1/2% COLA is guaranteed. In a Defined Contribution Plan there is no time to recover--not in this day, not this year.

➤ We have a Board of Trustees—Assets are under their control and we need to fight desperately to protect those. The Board election is approaching and Mr. Harbin encouraged everyone to vote.

➤ KTRS is conservative in its investments. In 2008 KTRS was among the top 30% of pension plans in the nation. He quoted Warren Buffet, "It's only when the tide goes out that you see who's been swimming naked."

➤ Three of our investment professionals are married to teachers. Therefore, their interests are professional and personal.

➤ The economy seems to be coming back. By 2010 solid gains are expected. For KTRS to continue to make good investments, we must have our money back in our pension plan.

➤ *What Can You Do for KTRS?*

1. You can stay involved and stay in touch with legislators.
2. Take care of yourself—be healthy. A 29-year study at Yale University showed that an optimistic attitude is more important than high blood pressure or cholesterol levels. An individual with an optimistic attitude lives 7 1/2 years longer than an individual with a negative attitude.

Mr. Harbin opened the floor for questions. Some of the areas of concern were: changes in medical coverage for new hires, what's going to happen to our health insurance, what do we tell legislators when we call, and when will we get our money back that the state has borrowed.



Gary Harbin-KTRS

Dr. Wagoner stepped in to cover the legislative questions. To summarize it he said, "Tell your legislators to leave KTRS alone." He said that this is an active as well as a retiree problem. Our retirement benefits are part of the package that attracts new teachers. Stop the borrowing and pay us back now! Anytime that KRS and KTRS are not thought of as two separate entities, it is a problem. In response to a question from the floor, Dr. Wagoner then explained how to ask a legislator to sponsor a bill to prohibit Kentucky from borrowing any more money from KTRS.

Past President of KRTA, Larry Morrow, approached the microphone in the audience and gave special thanks to Gary Harbin for all he does for KTRS after which there was a standing ovation.

**STANDING COMMITTEE REPORTS** (see page 6)

**PRESIDENT'S REPORT**

President Triplett praised the locals and thanked all who attended the reception for him. He said we are all common people volunteering a little time, but making a big difference. As he addressed 2009-2010 President Ceibert Gilbert, he said that the state of KRTA is good—really good. On a scale of 1 - 10 he said KRTA was a 9.999. He reminded Vice-President Gilbert that he could call on the KRTA staff at any time for help and guidance in his role as President.

According to President Triplett everyone should review the history of KRTA and remember people like Frank Hatfield who made contributions to make this all work. He said the KRTA Web site is something with which everyone should become familiar.

**RESOLUTIONS COMMITTEE REPORT** (see page 15)

Emma Lou Isaacs presented the resolutions of the 2009 Delegate Assembly.

**ADOPTION OF RESOLUTIONS**

After a motion by Buddy Rushing and a second by Rick Tatum, the Delegate Assembly approved the adoption of the 2009 Resolutions.

**NOMINATING COMMITTEE REPORT**

Patsy Young thanked the nominating committee consisting of Irene Erskine, Roberta Fugate, Larry Morrow, Maude Teegarden and Ernie Trosper. The committee presented the following slate:

- President: Ceibert Gilbert
- President-Elect: Melanie Wood
- Vice-President: Ed Cook

**ELECTION OF OFFICERS 2009-2010**

President Triplett asked if there were any other nominations from the floor. There were none. After a motion by Rick Tatum and a second by Joanne Price, the slate of officers was accepted. President Triplett called for a vote and the slate was elected unanimously.

**EXECUTIVE DIRECTOR'S AND**

**TREASURER'S REPORT**

Dr. Wagoner reported that KRTA has no debts. All KRTA has is operating expenses. Investments have not done well. Long Term Care Life Investors rate increase concerns have been granted a hearing. There are no details yet. All will be invited. Within 6 years there has been a 100% increase.

**OTHER BUSINESS**

Margaret Sims asked all to check their packets for the license plate brochure and for everyone to buy a KRTA license plate. She said approximately 400 plates had been ordered out of 900 needed.

**RECOGNITION OF OUTGOING PRESIDENT**

Vice-President Ceibert Gilbert presented President Triplett with a plaque commemorating his year of service as KRTA president.

**ADJOURNMENT**

President Triplett adjourned the General Assembly at 3:34 p.m.. The 2010 Convention will be held on Tuesday, April 20.

**"SS & . . . Watch" Continued from page 2**

A very important next step 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 Windfall Elimination (WEP) and Government Offset(GPO)provisions. Contact:

Speaker of the House Nancy Pelosi  
United States House of Representatives  
235 Cannon House Office Building  
Washington, DC 20515  
Senate Majority Leader Harry Reid  
United States 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 in which 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 taught in Kentucky for 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



**RESOLUTIONS  
KRTA DELEGATE ASSEMBLY  
APRIL 17, 2009**

*To All To Whom These Presents Shall Come:*

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

**WHEREAS,** The Kentucky Retired Teachers Association, meeting in its Annual Convention at the Crowne Plaza Hotel, Louisville, Kentucky, April 17, 2009, desires to voice certain areas of concern, interest, recognition and appreciation.

*Now, Therefore, Be It Resolved That:*

1. We declare sincere appreciation to our Executive Director, Dr. Robert Wagoner, whose professional leadership, commitment, and complete loyalty continue to direct the Association in achieving its goals.
2. We commend our Executive Director, Dr. Wagoner, for his efforts to maintain the quality of service that the Association has always provided. His service in other organizations confirms his interest in and focus on local, state, and national concerns of all retired teachers.
3. We express our thanks to Dr. Wagoner for his continued commitment to serve us as Legislative Agent and extend thanks to Bobby Humes and Ray Roundtree, Legislative Co-Chairs; Frank Hatfield, Executive Director Emeritus, Guy Strong, Don Hines, Gene Mosley, and Doug Cole for serving as volunteer advocates.
4. We appreciate Janie Caslowe, Deputy Executive Director for Member Services, and Brenda Meredith, Deputy Executive Director for Communications, for the exceptional efficiency they have demonstrated in performing the expanding duties of their positions.
5. We sincerely thank Carla Hahn, Mary Wagoner and the entire headquarters staff, without whose assistance Kentucky's retired teachers would be less informed. We appreciate their unsurpassed patience and competence.
6. We declare our deepest gratitude to Gary Harbin, Executive Secretary of the Kentucky Teachers' Retirement System, his staff, and Board of Trustees for professional leadership in providing quality service to all Kentucky retired teachers and diligence in developing and promoting a legislative program that enhances benefits to all members. As we continue to build on the excellent relationship KRTA has with these competent people, we anticipate growth.
7. We appreciate the efforts of Governor Steve Beshear and members of the 2009 General Assembly to pass legislation favorable to the needs of Kentucky retired teachers who have given so much to their profession with expectations of good health and pension benefits upon retirement. With anticipation and gratitude, we urge their continued support.
8. To our President, Billy Triplett, who has served KRTA with enthusiasm and dedication we extend special thanks. President Triplett's energetic approach to performance of activities that are needed to *Maximize the Power in Numbers & Letters* has energized the whole lot of us who may have gotten somewhat lax. He has served us well.
9. We compliment our Immediate Past President, Patsy Young, who led the successful march to *Color KRTA Active* which energized many members of our organization. Her ever vigilant approach to the task of service to members of KRTA is commendable. Patsy has been an excellent ambassador for retired teachers.
10. We extend our appreciation to the Executive Council in promoting the general welfare of all KRTA members: Geardean Branham, Jim Frank, Gus Swanson, Jim Huckleberry, Joyce Cecil, Karen Travis, Linda Thornton, Mark Crain, Rebecca Bell, Sally Smith, Larry Morrow, Harold McLaren, and Perry Watson. Their service and willingness to work toward solutions for the growing challenges that lie ahead is deeply appreciated.
11. We commend Irene Erskine and Carolyn Falin, Co-Chairs of the Health and Insurance committee, who monitor our health and insurance needs and are cognitive evaluators of services and benefits. We appreciate their concern for the unique role our organization plays in working for the common good of our retired educators.
12. We extend our gratitude to Neal Tucker who has assumed the service as AARP/KRTA Specialist for Kentucky in providing retirees with current information from AARP and encouraging participation in the Grandparent Essay Contest.
13. We congratulate Betty Hester, Debby Murrell, and Ernie Trospen, Co-Chairs of the Membership/Pre-Retirement Committee, in their continued tireless efforts to increase membership, which currently numbers 26,522 with 22,280 using automatic dues deduction. We appreciate their unsurpassed determination and untiring enthusiasm.
14. We fondly remember Harold Van Hook and honor him for his many years of dedication to the education of our youth, his service to KRTA, and his diligence in serving as chair of the Membership/Pre-Retirement Committee. We will miss his waving of the white cards and his fervent reminder that "It's not who you know, but who you know that knows who." The impact he had on the membership numbers and his enthusiasm will be missed.

15. We commend the participating local and district retired teachers' associations for their endless volunteer services which include programs that benefit our youth, give assistance to the aging, volunteering in local schools, and numerous other community programs.
16. We thank Attorney Eric Farris for his diligence in contesting the long-term care rate increases requested by Life Investors Insurance Company of America. His commitment to the welfare of the members of KRTA is commendable.
17. We extend appreciation to the Nominating Committee (Patsy Young, Chair; Irene Erskine; Roberta Fugate; Neal Tucker and Larry Morrow) for excellent leadership shown in selecting outstanding candidates for officers.
18. We congratulate the 39 local retired teachers' associations with achievement of at least 90 percent membership in KRTA (including 10 with 100 percent) to win the M. L. Archer Award.
19. We memorialize our 729 colleagues who have departed this life since we last met by noting their significant contributions to the students they taught and yet live on in the acts of goodness they performed and in our hearts.
20. We extend a special thank you to those who assisted in making last night's reception and this meeting a success. We offer special thanks to all members of the Reception and Registration Committees.
21. We wish to express our thanks to the Crowne Plaza Hotel for its gracious hospitality and the use of its facilities.

*Roberta Fugate, Chair  
Emma Lou Isaac  
Don R. Miller*

("New Officers' Lineup . . ." continued from page 1)

**Ed Cook** will be our vice president. He has served as president of the Eastern District, Carter County RTA, Carter County American Red Cross, Olive Hill Jr. Chamber of Commerce, and Carter County Education Association.

Mr. Cook attended Morehead University where he received a B.S. in Math and Science, M. A. in Education, Rank I in Administration, Superintendent Certification, and Army Reserved Training Corps Commission. He attended Army Command and General Staff College.

He was principal at Wurtland Middle School in Greenup County and at Lewis County Central Elementary School in Lewis County.

A variety of other leadership roles give him an excellent background to serve as vice-president. He has been choir director at First Christian Church in Olive Hill, active in the Order of Eastern Star, Engineer Team, Cmdr. Co D 486th EN BN, Pikeville; Cmdr 728th Utility Detachment, Bardstown; Cmdr, Co B(-) 149th EN BN, Prestonsburg, KY.

The organizations fortunate to have him as a member are: First Christian Church of Olive Hill, Olive Hill Historical Society, Olive Hill City Council, Olive Hill Code Enforcement Board, Olive Hill Masonic Lodge, Order of the Eastern Star, 32nd Degree Mason, Scottish Rite Temple, Covington, KY, Noble, El Hasa Shrine Club, Ashland, KY, Carter County Shrine Club, and Royal Arch Mason, Morehead, KY.

# Exhibitors 2009

A new exhibit hall gave our exhibitors a great space in which to set up. Many convention goers said they didn't have time or didn't know the exhibits were there. Plan to make time in 2010 to visit the booths. It's just across the hall from the Crowne Ballroom. You can see it through the glass doors.



**Legaline**  
1-800-232-1090  
**Lee Remington-Williams**



**AARP**



**A Travel Expert**



**Hear in America**



**Brown & Brown Insurance**



**The Finance Line**  
**Hank Hensley**



**Bluegrass Tours**



**Comfort Keepers**



**Ripe! for Retirement**



**National Health Administrators**



**Humana**  
**Tanya Broell**



**Liberty Mutual Insurance**



**Medco**



**North American Life Plans, LLC**



**Kentucky Teachers' Retirement System**  
Jane Gilbert, Tami McMichael, Julie Rogers  
Grace Dotson, Ann Crosswell



**Travel Agents International**



## SPOTLIGHT ON . . .

### Kentucky Retired Teacher Receives National Award For Volunteerism



MRC Recognition Event, Dallas, Texas on April 5, 2009. Pictured (left to right) are RADM Robert Williams, Award Recipient Lida Craft, and CAPT Rob Tosatto

Lida Craft, a Montgomery County retired teacher and member of the Montgomery County Medical Reserve Corps (MRC), was presented the Outstanding MRC Public Health Volunteer Award by RADM Robert Williams, Acting Deputy U.S. Surgeon General, and CAPT Rob Tosatto, Director, Office of the Civilian Volunteer Medical Reserve Corps (OCVMRC) on April 5, 2009, at the National Integrated Medical, Public Health, Preparedness and Response Training Summit held in Dallas, Texas, April 4-8.

Two recipients were selected to receive the award from numerous MRC nominees across the nation by a committee consisting of representatives from the OCVMRC, National Association of City and County Health Officials, Department of Health and Human Services, and the Public Health Foundation. Jennifer Gulley, RN, Montgomery County MRC Coordinator submitted the nomination based on Craft's local volunteerism efforts at Camargo Elementary School, where she teaches a literacy-based nutrition and activity program to preschoolers four times a month. The LEAP (Literacy, Eating, and Activity

Program) was developed by the University of Kentucky's Cooperative Extension Service. Lesson plans are built around familiar children's storybooks and are linked with activities that incorporate activity and healthy eating.

The Outstanding MRC Public Health Volunteer Award honors MRC volunteers who have been actively engaged in carrying out public health activities (or specific public health initiatives) during the past year. In the submitted nomination, Gulley wrote, "Lida's interest and involvement with this program have assisted health educators at the Montgomery County Health Department. Lida is able to provide consistency in presenting the lessons on a regular basis to the Camargo Elementary preschoolers. Her involvement has expanded the program and enabled more children to be reached and taught the importance of exercise and healthy eating at an early age."

The Medical Reserve Corps (MRC) was developed following the tragic events of September 11, 2001. People came in droves to offer their assistance following the terrorist attacks on our nation on 9/11. The MRC Program falls under the Office of the U.S. Surgeon General and provides the framework for anyone (medical or non-medical) interested in volunteering to support his/her community during disasters or times of need. Most recently, MRC volunteers across Kentucky assisted in shelters set up in multiple communities in response to the January winter storm. If desired, volunteers can also elect to serve in other areas of their state or nation during times of need.

Units have been developed all across the nation since the creation of the MRC in 2002. The MRC network now consists of 803 units and nearly 175,000 volunteers nationwide. Every Kentucky county is covered by a MRC unit. If you are interested in learning more or becoming involved, contact your local health department or visit [www.medicalreservecorps.gov](http://www.medicalreservecorps.gov) to find the unit nearest you.

("Filing . . . Claim" continued from page 1)  
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.

**Benefit Triggers:** Before your claim can be approved, all tax-qualified Long Term Care plans require that you be "chronically ill" and unable to perform at least two "Activities of Daily Living" without substantial assistance from another person. These are bathing, continence, dressing, eating, toileting and transferring from place-to-place. You may also be approved if you require substantial supervision to protect you from threats to health and safety due to severe cognitive impairment, such as Alzheimer's.

**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.



## Is Your Retirement Plan on Track?

*A Message from the Members Insurance and Investments Program at  
Commonwealth Credit Union*

A key element of any retirement plan is taking the time to periodically review your finances. Although current income is the main concern of most retirees, the probability of an extended retirement period often makes it essential for retirees to continue to invest for a greater return. It is important to periodically check that your asset allocation still suits your current objectives, time horizon and risk tolerance and make any necessary adjustments. How you ultimately allocate your portfolio depends on your personal circumstances.

Is your retirement plan on track? Consider a review of your retirement situation by contacting Members Insurance and Investments located at Commonwealth Credit Union for a no-cost, no-obligation analysis. To schedule an appointment with your Members representative, Steve Tobin, please call (502)564-1502 or toll free (800)488-1444.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

### 2009 Annuity Electronic Funds

June 26  
July 29  
August 28  
September 28  
October 29  
November 25\*  
December 29

\*KRTA dues deduction

**“SS & . . Watch” Continued from page 13)**

Security earner and preceded the teacher in death, the teacher would lose the earned Social Security spousal death benefit.

Write your letter today!

KRTA continues to work closely with the Coalition to Preserve Retirement Security (CPRS) on these important social security issues (e.g., mandatory social security, GPO and WEP). The attacks on public employees’ retirement security (i.e., Kentucky retired teachers) 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**

Former President Bush signed the Worker, Retiree, and Employer Recovery Act on December 23, 2008, that offers a measure of tax relief to retirees in 2009. The bill allows retirees to avoid making withdrawals from depleted 401(k)s, IRAs and 403(b)s in 2009. The Treasury Department and Internal Revenue Service also considered suspending the penalty for 2008, but ultimately decided against it.

To take advantage of this “offer” for 2009, a retiree who has this done automatically by their investment fund must notify them to desist for 2009. The law does not mandate, it only permits.

Stung by outsized investment losses, some of the nation’s biggest companies are pushing Congress to roll back rules requiring them to put more money into their pension funds, just two years after President Bush signed a law meant to strengthen the pension system. The total value of company pension funds is thought to have fallen by more than \$250 billion since last winter. With cash now in short supply for companies, they are asking Congress to excuse them from having to replenish the required amounts.

The risk of giving companies a break on their required contributions is that some troubled companies may go bankrupt anyway, and the federal government will have to take over their ailing plans. Though the government insures traditional pensions, its insurance is limited. And when it takes over a plan, people can lose benefits.

Pension relief for companies would also expose the Pension Benefit Guaranty Corporation to greater risk. The federal guarantor is already operating at a deficit.

Companies do not dispute the risks, but they say that when Congress tightened the pension rules it did not take this year’s unprecedented market turmoil into account. If companies are now required to put new money into their pension funds, they say, they will not have the cash needed for business investments and payrolls.

Look for regular updates in each issue of the KRTA News.

**“Financial Abuse” Continued from page 4)**

26 Talk to your local probate court; the court may intervene if someone is misusing a power of attorney or abusing their role as guardian or conservator

27 Contact advocacy organizations. The national Center on Elder Abuse offers guidance on how to investigate and seek justice for elder abuse. Your state should also have a state organization for the same purpose.

28 Try to get a temporary restraining order from your local court while building your case

29 Get the person’s regular income payments direct-deposited

30 Get utilities and other bills automatically paid directly to the company each month

31 Restrict bank accounts; contact bank to watch for unauthorized access on account

32 Get a TRUSTED family member to become a LIMITED power of attorney (giving them only specific powers, such as the power to pay bills only, etc.)

33 Revoke a power of attorney that is being abused or misused by writing a “letter of revocation” and giving it directly to the power of attorney (or sending via certified mail). File the letter in your local county clerk’s office and contact all of the institutions used to notify them of same.

34 If checks are stolen, notify the entity that the check came from immediately and contact police.

35 If abuse occurs in a long-term care facility, report it to the state Ombudsman and/or a local law enforcement agency

36 Ensure that all valuables and assets (including deeds, wills, CDs, etc.) are located in a safe place (such as a “lock box”) and access restricted to certain trusted individuals

37 Have TWO limited powers-of-attorney—ask each to watch over and supervise the other

38 If you are a friend or family member and unsure about someone’s sudden “interest” in your loved one’s well-being, attempt to communicate with your loved one immediately, often and directly.

39 Never be afraid to warn suspicious individuals that they are NOT to contact your loved one and you will be “watching them” and may seek further remedies if the situation warrants. If they mean harm, often they will avoid persons with “interested and concerned” families; it is more trouble than it is worth if they know you are “onto” them.

\*Please remember that these are only signs to look for when you suspect abuse. The presence of one or more of these factors does not necessarily mean that abuse is involved.

**“Preparing for Future Care Needs” Continued from page 4)**

Unfortunately, that is often untrue. Understanding these programs will help to remove the financial burden upon you and your family. There are several legal documents that ensure ones wishes about medical and long-term care are met if, when the time comes, you can’t act on your behalf. It is also crucial to outline your future to prevent family conflicts during already stressful times. This allows you to live in dignity and comfort in the future.

It is easy to get confused when making a decision about home care, especially if it feels like a very distant issue. When you plan ahead for long term care, you are making decisions about your own life by choice, instead of other people making decisions for you in crisis. For many, Comfort Keepers in-home care services are a care option that may be the long term solution for an individual’s care needs. However, in the event an individual’s needs go beyond what can be safely provided in the home, Comfort Keepers can be

a resource and can offer research and information to help you in this process.

**About Comfort Keepers®**

Comfort Keepers provides non-medical, in-home companion care on an hourly, daily, weekly or live-in basis for individuals needing assistance with activities of daily living. Services are tailored to the individual needs of each client and, in the case of seniors, allow them to continue living safely and in the privacy of their own home. Care duties include companionship, meal preparation, light housekeeping, grocery shopping, transportation for errands and appointments, laundry, personal care services and more. Comfort Keepers has over 550 independently owned and operated offices worldwide in 45 U.S. states, Canada, Australia, New Zealand, Ireland, Singapore and Portugal. For more information, visit [www.comfortkeepers.com](http://www.comfortkeepers.com) or call our KRTA number at 1-877-257-KRTA (5782.)

Sarah A. Short, MSW  
Owner/General Manager  
Comfort Keepers  
515 Ogden Street, Suite A  
Somerset, KY 42501  
606.676.9888

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



Never be afraid to warn suspicious individuals that they are NOT to contact your loved one and you will be “watching them” and may seek further remedies if the situation warrants. If they mean harm, often they will avoid persons with “interested and concerned” families; it is more trouble than it is worth if they know you are “onto” them.



Kentucky 4-H is celebrating its 100th birthday in 2009 and Jefferson County 4-H is looking for all 4-H alumni.

If you are a 4-H alumnus, please fill out our survey at:

<http://ces2.ca.uky.edu/jefferson/4HALumSurvey>

If you know a friend and/or family member who participated in 4-H, please let them know about this survey

You or someone special to you can become a permanent part of 4-H history.

Thank you for helping compile the history and acknowledge the benefits of 4-H membership.

Donna H. Thompson  
Administrative Assistant  
810 Barret Ave.  
Louisville, KY 40204-1782  
(502) 569-2344 x 111  
(502) 569-3958 fax  
[dhthom2@uky.edu](mailto:dhthom2@uky.edu)

# MISCELLANEOUS INFO . . .

## YOU MIGHT WANT TO KNOW



(Continued from "Notice of Changes . . . Payments" page 8)

withheld on line 3. You should address specific questions regarding your particular circumstances to your tax advisor. For additional help, get IRS Publication 919, How Do I Adjust My Tax Withholding? or visit the IRS website at [www.irs.gov](http://www.irs.gov) and use the "Withholding Calculator."

To obtain a **Form W-4P**, you may visit the KTRS web site at [www.ktrs.ky.gov](http://www.ktrs.ky.gov). From here select "retired members" then select "forms" in the box to the right.

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### 2009 KRTA WORKSHOP SCHEDULE

<u>DISTRICT</u>	<u>DATE</u>	<u>PLACE</u>	<u>CONTACT PERSON</u>
Central Ky East	Mon. Aug 31 9:00 a.m.	Natural Bridge State Park Slade	Betty Powers 106 Redwood Drive Richmond, KY 40475-8617 859-624-1998
Central Ky West	Tues. Sept 1 9:00 a.m.	Holiday Inn North Lexington	TBA
Northern	Wed. Sept 2 9:00 a.m.	Triple Crown Country Club Union	J. B. Losey 3521 Visalia Road Morning View, KY 41063-8729 859-356-6168
Fifth	Thurs. Sept 3 9:00 a.m.	Aquatic Center Buckner	Shirley Sills 2121 Hiatt Lane Smithfield, KY 40068 502-845-7290
Jefferson	Fri. Sept 4 9:30 a.m.	U of L Alumni Club Louisville	Ima Johns 2310 Running Brook Trail Fishersville, KY 40023-9732 502-297-8271 / imajohns@bellsouth.net
First	Mon. Sep 14 9:00 a.m.	Kenlake Lodge Hardin	Kathleen Chipps 714 Chipps Road Smithland, KY 42081 270-928-2673
Second	Tues. Sep 15 9:00 a.m.	Holiday Inn Hopkinsville	Mary Lou Roark 311 Donna DR Hopkinsville, KY 42240 270-886-5353
Third	Wed. Sep 16 9:00 a.m.	Barren River State Park Lucas	Irene Erskine 526 Claremoor Avenue Bowling Green, KY 42101 270-782-1940 / ierskine@insightbb.com
Fourth	Thurs. Sep 17 9:30 a.m.	Old Ky. Home Country Club Bardstown	Betty Puckett 177 Pottershop Road Bardstown, KY 40004-2273 270-348-8210 / bettyekp@bellsouth.net
Mid Cumberland	Mon. Sep 21 9:30 a.m.	Pulaski County Public Library Somerset	Judy White 488 Wesley Road Somerset, KY 42503-4548 606-423-3105 / whitejb@kfbol
Upper Cumberland	Tues. Sep 22 9:00 a.m.	Pine Mt State Park Pineville	Jim Connor 605 Whitley Street London, KY 40741-2628 606-864-9895
Upper Ky River	Wed. Sep 23 9:00 a.m.	Buckhorn Lake State Park Buckhorn	Peggy Fugate 5315 Old Ky 15 Pine Ridge, KY 40260 606-668-6431
Big Sandy	Thurs. Sep 24 9:00 a.m.	Jenny Wiley State Park Prestonsburg	Gerald Preston 133 Iris Sreet Paintsville, KY 41804-9004 606-789-5830 / geraldpreston@bellsouth.net
Eastern	Fri. Sep 25 9:00 a.m.	Carter Caves State Park Olive Hill	TBA

**Registration begins at 8:30 a.m. local time with these exceptions: Fourth and Middle Cumberland Districts 9:00 a.m. EST; Jefferson District 9:30 EST**

(Continued from "IRS Tables" page 3)

The Social Security Administration is sending out \$250 payments to more than 50 million retirees in May as part of the economic stimulus package. The payments will go to people who receive Social Security, Supplemental Security Income, railroad retirement benefits or veteran's disability benefits.

The payments are meant to provide a boost for people who don't qualify for the tax credit. However, they will go to retirees even if they have earned income and receive the credit. Those retirees will have the \$250 payment deducted from their tax credit — but not until they file their tax returns next year, long after the money may have been spent.

Retirees who have federal income taxes withheld from pension benefits also are getting an income boost as a result of the new withholding tables. However, pension benefits are not earned income, so they don't qualify for the tax credit. That money will have to be paid back next year when tax returns are filed.

More than 20 million retirees and survivors receive payments from defined benefit pension plans, according to the Employee Benefit Research Institute. However, it is unclear how many have federal taxes withheld from their payments.

The American Federation of State, County and Municipal Employees union raised concerns about the effect of the tax credit on pension payments in a letter to Treasury Secretary Timothy Geithner in March.

Geithner responded that Treasury and IRS understood the concerns and were "exploring ways to mitigate that effect."

Rep. Dave Camp of Michigan, the top Republican on the tax-writing House Ways and Means Committee, said Geithner has yet to respond to concerns raised by committee members.

"So far we've got the, 'If we don't address this maybe it will go away' approach," Camp said. —

On the Net: **IRS withholding calculator:** <http://www.irs.gov/individuals/article/0,,id96196,00.html>

# 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**

Jon E. Nielsen: 1.866.899.5796 ~ 502.895.0616 ~ 502.777.5065

**HUMANA DENTAL INSURANCE**

New Applicants 1.866.927.7587

Current Members 1.800.342.5209

**AVESIS KRTA VISION PLAN**

Enrollment 1.800.466.5102 ~ 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**

1.866.904.0845 or 502.244.5378

**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.ccuky.org](http://www.ccuky.org)

**COMFORT KEEPERS**

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

**NORTH AMERICAN LIFE PLANS**

1.888.362.1214 or [khazelbaker@lifeplansllc.com](mailto:khazelbaker@lifeplansllc.com)

## ORDER FORM KRTA MEMBERSHIP PIN

Please send \_\_\_\_\_ pins @ \$2.50 each to

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

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

Send completed Order Form to:

**KRTA**  
 7505 Bardstown Road  
 Louisville, KY 40291-3234



# Quips, Quotes & Puzzles

This is a quiz for people who think they know everything! I found out in a hurry that I didn't. These are not trick questions. They are straight questions with straight answers.

1. Name the one sport in which neither the spectators nor the participants know the score or the leader until the contest ends.
2. What famous North American landmark is constantly moving backwards?
3. Of all vegetables only two can live to produce on their own for several growing seasons. All other vegetables must be replanted every year. What are the only two perennial vegetables?
4. What fruit has its seeds on the outside?
5. In many liquor stores you can buy pear brandy with a real pear inside the bottle. The pear is whole and ripe and the bottle is genuine; it hasn't been cut in any way. How did the pear get inside the bottle?
6. Only three words in the standard English language begin with the letters 'dw' and they are all common words. Name two of them.
7. There are 14 punctuation marks in English grammar. Can you name at least half of them?
8. Name the only vegetable or fruit that is never sold frozen, canned, processed, cooked or in any other form except fresh.
9. Name 6 or more things that you can wear on your feet beginning with the letter 'S.'

**Answers To Quiz:**

1. Boxing
2. Niagara Falls (The rim is worn down about two and a half feet each year because of the millions of gallons of water that rush over it every minute.)
3. Asparagus and rhubarb.
4. Strawberry.
5. It grew inside the bottle. (The bottles are placed over pear buds when they are small, and are wired in place on the tree. The bottle is left in place for the entire growing season. When the pears are ripe, they are snipped off at the stems.)
6. Dwarf, dwell and dwindle.
7. Period, comma, colon, semicolon, dash, hyphen, apostrophe, question mark, exclamation point, quotation marks, brackets, parentheses, braces, and ellipses.
8. Lettuce.
9. Shoes, socks, sandals, sneakers, slippers, skis, skates, snowshoes, stockings, stilts.

<b>REGISTRATION</b> 9:00 a.m. - 9:15 a.m.	<b>KENTUCKY TEACHERS' RETIREMENT SYSTEM</b>	<b>SEMINAR</b> 9:15 a.m. - 1:00 p.m.
<b>PRE-RETIREMENT SEMINAR SCHEDULE</b>		
June 20, 2009 <b>Barren River SRP*</b> 1149 State Park Road Lucas, KY 100 maximum	<b>*KTRS provides the coffee. The district should provide for the coffee at other places.</b>	

# Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH 2009

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

## IN MEMORIAM

<b>ADAIR</b>	<b>CHRISTIAN</b>	<b>FRANKLIN</b>	John Shepherd	<b>POWELL</b>
Julia Bell	Marjorie Henderson	Clarence E Rall	Carol Trimmell	Samuel Baker
Effie S Heskamp	Mary Lassiter	D Thompson	<b>KNOTT</b>	<b>PULASKI</b>
Mildred Jessee	Vada Nevels	Eula Vickery	Morton Combs	Gladys Conn
Julia Loy	Emma Owen	<b>GRAVES</b>	<b>KNOX</b>	Bess Hines
<b>ANDERSON</b>	Ralph Staley	George W Dowdy	Bertie Mills	Oliver G Lawless
Ann Whitt	<b>CLARK</b>	Boyd N Whitt	Mary E Williams	Virginia A Meece
<b>BALLARD</b>	Claude Sallee Jr	<b>GRAYSON</b>	<b>LAUREL</b>	Mildred Waddle
James Harper	<b>CLAY</b>	Billy Horrell	Mills	<b>ROCKCASTLE</b>
<b>BARREN</b>	Viola Ferguson	William Snodgrass	Stella Mills	Charles Baker
Pauline Cole	<b>CLINTON</b>	<b>GREENUP</b>	Virgie E Sawyers	Alberta Winstead
Eula B Steenbergen	Joe Groce	Peggy Brown	<b>LESLIE</b>	<b>ROWAN</b>
<b>BELL</b>	<b>DAVIESS</b>	Norma Calhoun	Clella Cook	Leona Rice
Jesse Jarvis	Mary Burns	Becky Coldiron	James Hayes	Margie L Roberts
Ada Lawson	Charlene Duke	John Picklesimer	<b>LETCHER</b>	Larry Stephenson
<b>BOONE</b>	<b>EDMONSON</b>	<b>HARDIN</b>	Benton Back	Don B Young Sr
Jack Cornett	Virginia T Rich	South	Opal M Belcher	<b>RUSSELL</b>
Nancy Dugger	<b>ESTILL</b>	Shirley Stinnett	Madeline R Cornett	Elma Meadows
Kenneth Mahoney	Darrell Hughes	Ernest G Thro	<b>LOGAN</b>	Mary Wolford
Catherine Richmond	<b>FAYETTE</b>	<b>HARLAN</b>	David Hale	<b>SCOTT</b>
Denise Savage	Patricia G Crawford	Fain	Emily H Sosh	Robert Halasek
Georgia White	James Crutchfield	<b>HARRISON</b>	<b>LYON</b>	Carole Sefcovic
<b>BOYD</b>	Jetta S Curry	Ruth Works	Mary Beck	Alma Turner
Ernest Gouge	Herwood C Hancock	<b>HENDERSON</b>	<b>MADISON</b>	<b>SHELBY</b>
Stephen Klaiber	Elizabeth Johnson	William K Dawson Jr	Allene Allen	Elizabeth Kesler
Rex Sloan	Robert Landrum	Elaine J Logan	Patricia Broaddus	Pearl J Petrey
Lavon Graham	Nervetta Lawrence	Alice Warren	Glenn Grigsby	<b>TODD</b>
<b>BREATHITT</b>	Jeanette Morrow	<b>HOPKINS</b>	Thomas E Kemp	Waldo Wolfe
Wade R McSwain	Walter Odum	Rachael Bryant	Lena Cannon	<b>TRIGG</b>
Christine Noble	Jane Roe	Chester E Cannon	Roy Duncan	Jerry Hensley
<b>BULLITT</b>	Laura Schuhmann	Mary Oates	Yennam Reddy	<b>UNION</b>
Shelby J Allen	Francesco Scorsone	<b>JACKSON</b>	Jo Ann Walker	Roger A Edmondson
Larry R Hart	Geraldine Spruel	Hiram Whitaker	Rose Warren	<b>WARREN</b>
<b>CALDWELL</b>	Elsie Stephens	<b>JEFFERSON</b>	Virgie S Young	Jeff Crisp Jr
Roy Anderson Jr	Howard Stewart	Norma Brown	<b>MARSHALL</b>	Eugene E Evans
Enid Sanders	Eloise Thornsberry	Edna K Burbank	Thomas F Levan	Sibyl E Fulton
Thomas E Simmons	Frances Walker	Marietta A Charmoli	<b>MARTIN</b>	Mary Harman
Sue Spann	<b>FLOYD</b>	Ethel Davis	Lillian Bowman	Mary Humphrey
<b>CAMPBELL</b>	Imogene Caldwell	Mary Deatrick	Peggy Kirk	Howard J Lowrey
Margot Yeager	Maggie Howell	Harvey J Dixon	<b>MCCRACKEN</b>	Sarah S Sutherland
<b>CARLISLE</b>	Thomas May	Ben Freeman	Lynn M Cherry	Neda S Thomas
Hazel Geveden	Marie C Mullins	Lawrence Gamble	Carolee Clark	Virginia Wade
<b>CARTER</b>	Gleason Slone	Frances Gilbert	Leslie Jones	Vernon White
Arnold Edwards	Shirley Vanderpool	Lucille R Haycraft	<b>MEADE</b>	<b>WASHINGTON</b>
Donald R Horton		James Hendon	George Helton	Margaret Griffey
		Carolyn Hulse	<b>METCALFE</b>	<b>WAYNE</b>
		Theresa Johnson	Bryan Muffett	Alberta Moore
		Opal Keach	<b>MIDDLESBORO</b>	<b>WEBSTER</b>
		Lily W Kruetzman	Maurine A Susong	Bill Hatley
		Kenneth Muller	<b>MORGAN</b>	<b>WHITLEY</b>
		John R Rhodes	Ina L Ratliff	Gladys T Bordes
		Harold Romanick	<b>MUHLBERG</b>	Opal B Faulkner
		Frank Schooler	Paul Batsel	Juanita P Harris
		Lutishia Sinton	Ila Hunt	<b>OUT OF STATE</b>
		Kathy Tharp	<b>OLDHAM</b>	Out of state listings can be found listed in the county in which the deceased last taught.
		Newman Walker	Ted L Akers	
		Jennifer Woods	Dolly Watson	
		<b>JESSAMINE</b>	<b>PERRY</b>	
		Emma Miller	Morell Compton	
		<b>JOHNSON</b>	<b>PIKE</b>	
		Josephine Whitaker	Eddie Bevins	
		<b>KENTON</b>	L Bevins	
		Howard Byers	June Compton	
		Marilyn A Davis	Bertha Hamilton	
		Donna Griffin	Della Johnson	
		Eupha Moore	Hobart Kinder	
		Jeanette Schmalz	Jeleanor Stewart	



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EXECUTIVE DIRECTOR EMERITUS

CARLA HAHN, SECRETARY

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**OFFICE HOURS**  
MON.- FRI. 8:30 AM - 4:00 PM

**KRTA NEWS**  
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BRENDA MEREDITH, EDITOR

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