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.

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.

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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 111th 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 co-sponsors 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 with 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).

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 and www senate.gov. Be sure to send your message to both Senator Bunning and Senator McConnell.
Wishing You & Yours Well

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, 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. 

Outgoing President Billy 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 Ochsenschlager, 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)
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. Forgiving 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 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.

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,
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.

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.
- 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 Crosswell 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

**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.

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.

Membership

Betty Hester informed us that we topped our goal of 26,500 members in KRTA. She told us that 38 locals achieved 90% or higher membership, 10 locals achieved 100% membership, and one district, Middle Cumberland, achieved over 90% membership.

Locals and districts that surpassed their goal set by the membership committee will be recognized at the opening reception tonight with a “Yes We Did” award. Forty-three locals and two districts achieved this special award. Eight locals were within .2% of reaching their goal.

Debby 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.” Debby 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!”

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

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

Continued on page 12
Cebert Gilbert delivered a $20 gift certificate from Bell County to the Rushings.

Ernie Trosper put a smile on Carol McElheney’s face when he delivers her prize!

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 Food!

Great Singing!

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.

Wanda Stephens of Marshall County won the “Rest and Relax Basket” from Warren County” RTA.

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 McElheney’s face when he delivers her prize!

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!
The first week in June there will be a mock up in committee. These are the change in healthcare this year? not to play" in the pharmaceutical arena. The $64 question is will we see a into the marketplace sooner. At present there is something referred to as “pay HR 1427 and S 727 are concerned with moving biologic and generic medicines exist in the medical field. percent of all prescriptions are unnecessary and major communication problems at KTRS are members of the Kentucky Healthcare Roundtable. In the area of One of our most important benefits is healthcare. Jane Gilbert and Gary Harbin corporate governance, and the bonus issue. concerns on that agenda? Issues of concern for us are Federal regulations, 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. 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.

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 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.

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)
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
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

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

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

<table>
<thead>
<tr>
<th>County</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>MIDDLE CUMBERLAND</td>
<td>90.5%</td>
</tr>
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</table>
“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 two years. He 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 through 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 4th, 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 grandfather of the year this and every year!
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.

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.

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:

<table>
<thead>
<tr>
<th>Those That Do</th>
<th>Those That Don’t</th>
<th>Those That Won’t</th>
</tr>
</thead>
<tbody>
<tr>
<td>Go Go’s</td>
<td>Slow Go’s</td>
<td>No Go’s</td>
</tr>
<tr>
<td>Stop and smell the roses.</td>
<td>Like to smell the roses, but have no idea how to plant.</td>
<td>Get sick and tired—they’re a drain.</td>
</tr>
</tbody>
</table>

If you have a doubt about what to do—volunteer. Life is leased to us. We are finite beings. 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 Retiree 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...
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 form 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 Tripplett 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 Cebert 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 Tripplett 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: Cebert Gilbert
President-Elect: Melanie Wood
Vice-President: Ed Cook

ELECTION OF OFFICERS 2009-2010

President Tripplet 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 Tripplet 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 Cebert Gilbert presented President Tripplet with a plaque commemorating his year of service as KRTA president.

ADJOURNMENT

President Tripplet 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 Security...
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 elsewhere, requests that the following resolutions be considered by the Executive Council in 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: Gearldean 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 Trosper, 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 unflinching 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 1 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.
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.
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 committee, 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 to find the unit nearest you.

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**

<table>
<thead>
<tr>
<th>Month</th>
<th>Issue Date</th>
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<tr>
<td>June</td>
<td>26</td>
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<td>July</td>
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<td>November</td>
<td>25*</td>
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<tr>
<td>December</td>
<td>29</td>
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</tbody>
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*KRTA dues deduction*
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 done this 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.

**Preventing Financial Abuse**

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.

**Preparation for Future Care Needs**

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 one 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 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

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
dthom2@uky.edu
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 “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 and use the “Withholding Calculator.”

To obtain a Form W-4P, you may visit the KTRS web site at www.ktrs.ky.gov. From here select “retired members” then select “forms” in the box to the right.

(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 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. —

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 ripen, they are snipped off at the stem.)

6. Dwarf, dwell and dwindle.

7. Period, comma, colon, semicolon, dash, hyphen, apostrophe, question mark, exclamation point, quotation marks, brackets, parenthesis, braces, and ellipses.

8. Lettuce.

9. Shoes, socks, sandals, slippers, skis, skates, slings, skis, snowshoes, snowboards, socks, sandals, skates, slippers, skis, skates.

*KTRS provides the coffee. The district should provide for the coffee at other places.*
Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH 2009

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

IN MEMORIAM

ADAIR
Julia Bell
Effie S Heiskamp
Mildred Loy
Anders Ann
BALLARD
James Harper
Pauline Cola Eula B Steenbergen

BOONE
Jack Cornett
Nancy Daguer
Kenneth Mahoney
Catherine Richmond
Denise Savage

BOYD
Ernest Gouge
Stephen Kraiber
Rex Sloan Lavon

BREATHITT
Wade R McSwain
Christine Noble

BULLITT
Shelby J Allen
Larry R Hart

Caldwell
Roy Anderson Jr
Enid Sanders
Thomas E Simmons

CAMPBELL
Margot Yeager

CARLISLE
Hazel Gevoden

Carter
Arnold Edwards
Donald R Horton

CHRISTIAN
Marjorie Henderson
Mary Nevels
Ralph Staley

CLARK
Claus Sallee Jr
Viola Ferguson
Joe Groce

CLINTON
Mary Burns
Charlene Duke

EDMONSON
Virginia T Rich

ESTILL
Darrell Hughes

FIAYETTE
Patricia G Crawford
James Crutchie

FLOYD
Jetta S Currie
Herbert Christoff
Elsie Stephens
Howard Stuart

HENDERSON
William K Dawson Jr
Elaine J Alice

HOPKINS
Rachel Bryant
Chester E Cannon

JACKSON
Hiram Walker

JEFFERSON
Ann Brown
Ethel Charnold

JOHNSON
Marjorie Rivals
Mary Nevels

JOHNSON
John

KENTUCKY RETIRED TEACHERS ASSN.
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Louisville, KY 40291-3234
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1-800-551-7979
502-231-0686 (FAX)

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KRTA NEWS
JUNE 2009

OUT OF STATE
Out of state listings can be found listed in the county in which the deceased last taught.