Volunteer Initiatives Announced

Dr. Jim Frank announced at the annual KRTA Convention in Louisville that KRTA and AARP-KY would co-sponsor two new Community Service Projects in 2011—“The School Supplies Drive” and “Yes, We Can Feed Kentucky.”

Local KRTA presidents should have received grant applications in late April for the “School Supplies Drive.” In order to qualify for the $50 grant (deadline is June 1, 2011), it is requested that locals match or exceed the grant amount in school supplies delivered to your district Family Resource Center prior to August 1, 2011. KRTA/ AARP-KY placards will be furnished to be placed in each grocery bag/sack (Wal-Mart/Kroger/etc.) filled with supplies.

The second initiative is the “Yes, We Can Feed Kentucky” canned food drive. It is suggested that a label with your local RTA name be attached to each can delivered to the appropriate organization (Needline, etc.) in your community by December 13, 2011.

Community service points will be awarded to locals for each of these projects on the 2012 Local Recognition Form.

Donna Mader KRTA Volunteer of the Year

This year’s Volunteer of the Year is also known as “Pop Tab Queen of Campbell County Retired Teachers Association.” Donna got this title by being responsible for donating approximately one million pop tabs from beverage cans to the Ronald McDonald House.

Donna’s volunteer work is not limited to pop tabs. She is also a mentor at an elementary school, serves on her church council, volunteers at the library and for the Symphony Orchestra, cooks in a soup kitchen and is an active member of several organizations including Daughters of the American Revolution and Delta Kappa Gamma. But there’s still more . . . she also performs with a lawn chair marching drill team in a yearly parade.

Certified Master Gardener and does volunteer work in public gardens? Of course! As a member of Charlie’s Angels, which is a support group for service men and women of Charlie Company 101st Air Bourne Division of the U.S. Army, Donna works in several capacities. She participates in organized activities on AARP Make A Difference Day by being responsible for donating approximately one million pop tabs from beverage cans to the Ronald McDonald House.

(Continued on page 15)
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 those devoted members who helped make this possible.

I have the highest regard for the work of the KRTA staff. Betty, Brenda, Carla, Charlotte, Janie and Mary all strive diligently each day they are in the office to provide exceptional service to our members. Most folks do not realize that all except Carla are employed on a part time basis, but they all deliver full time effort in meeting our members' needs.

The number of members utilizing our many benefits continued to grow again this year. People accessing our website showed steady growth. During the 2011 General Assembly, the number of members signing up for our "weekly legislative update" email blasts designed to keep members informed about the legislature's activities grew substantially.

This year we provided N.O. Kimbler scholarships valued at $1,350 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.

The 2011 Regular General Assembly and the March Special Session ended without any harm done to retired teachers or KTRS. Retired teachers are scheduled to receive a 1.5% COLA effective July 1, 2011.

KRTA continues to work on these Social Security issues: Mandatory Coverage, Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). To date no WEP or GPO repeal bills have been filed in the 112th Congress. It is anticipated, however, that companion WEP and GPO repeal

A Message from Your President—Celebrate Your Retirement!

Where has the time gone? This is my final column as president of KRTA and I don't know where to begin. So many exciting things have happened this past year and I've had the opportunity to meet many wonderful retired teachers and renew acquaintances with colleagues of years past. Meeting with local and district RTAs throughout the Commonwealth has truly been a most rewarding experience.

What an exciting convention this year at our new location! It was great to see our members having a good time and also accomplishing the business of the association. Thanks for your many kind comments about the Men's Choir singing on Monday night. They truly love singing for you. Opening night is a time to have some fun and that we did! There were one hundred and ninety-nine door prizes this year with many hand made items, gift baskets, gift cards and bags full of surprises. Thanks to all who contributed the door prizes. It was a great evening of Celebrating Your Retirement!

The next day our feet were back down on the ground as one of our speakers, Jim Miller, a consultant to the Ohio Public Retirement System, and our own Legislative Co-chairs discussed the threats to pensions across the nation and in our Commonwealth. While we are in solid financial shape, we must always remain vigilant because change could occur quickly at either the state or national level which could be detrimental to our retirement system.

Congratulations to the local and district associations who received their well deserved membership recognitions. Goals were met and our membership is still growing—well done!

Congratulations to Donna Mader who is the 2011 Volunteer of the Year from Northern Kentucky. She serves in many different ways as did last year's winner, June Rice. What a difficult task it is for the committee to make a decision with so many outstanding candidates. It is wonderful to see how many of our retired teachers have the spirit of giving. Over 496,336 hours of volunteer service were performed by our members last year. The estimated value of this service is over $8.6M. Perhaps Dr. Ethel Percy Andrus, founder of NRTA and AARP, said it best—"we learn the inner secret of happiness when we learn to direct our inner
Talking Renter’s Insurance to Your Kids

You’ve been your children’s source for insurance for 18 years or longer. But now they’re moving into their own apartments and should probably get insurance for themselves. But insurance isn’t exactly a burning issue in the minds of young adults—even those who have lived on their own for a while. So if you want your kids to be properly insured, take the lead and explain the benefits in terms they can understand.

Help them make an inventory of their belongings.

Young adults often mistakenly believe that they do not own personal property worth insuring. True, they may not yet be collecting antiques or fine art, but in this high tech era, remind them that they own a computer and printer, smart phone, iPod, high definition or plasma TV, and digital camera—not forgetting a closet full of designer clothes, a box of jewelry, or sporting goods. Show them how the value of their belongings adds up, that replacing them would be a huge financial burden if they were stolen, and that for as little as $20 a month, the cost of renter’s insurance is a bargain given the level of protection and sense of security it provides.

Educate them about what a landlord’s insurance covers—or doesn’t.

Apartment dwellers often live with the false belief that, if an apartment building suffers fire damage, they are covered by the landlord’s insurance. But the truth is that only the building is protected—not their personal belongings. The same rule applies to theft, as well.

Review the protection benefits that will appeal to their “on-the-go” lifestyle.

Explain to your kids that renter’s insurance doesn’t stop when they leave their apartments, and that their personal property is also covered in their car, on vacation in a hotel room, and when they move to a new place.

Give them examples of when they’d be happy they had Personal Liability coverage.

Liberty Mutual renter’s insurance also covers your kids if they accidentally damage someone else's property or accidentally cause an injury. If they don’t think that will happen, ask them how they would pay for damage to a neighbor’s furniture and rug if their bathtub overflowed and water seeped into the apartment below. Or if a repairman slipped and fell on their recently waxed kitchen floor and sued them for his broken ankle.

With these convincing arguments, your kids will thank you for making them see the benefits of renters insurance far outweigh the expense.

To learn more about Liberty Mutual renter’s insurance or get a free, no-obligation quote, please contact your local sales representative.

Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.

For more information, please call David Farmer at 1-800-292-2073 or visit www.libertymutual.com/epktra.

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

Life insurance can play an important role in estate planning. Purchasing life insurance with a single premium can help ensure the greatest amount of your estate passes to your intended heirs and not Uncle Sam, more so than if the funds were alternatively placed in an annuity, CD or money market account.

If you meet any of the following criteria, you may want to schedule a no obligation review of your life insurance needs—a free service North American Life Plans provides to KRTA members.

1. Do you have money you hope to pass on to loved ones?
2. Do you have a deferred annuity from which you do not plan to take withdrawals or annuitize?
3. Do you have money in various savings vehicles (CD’s, annuities, money market accounts) that is not needed for income?
4. Do you own a life insurance policy that is not performing as expected?

In addition, if you have an annuity, CD or money market account, ask yourself the following questions:

1. Is my money safe—with GUARANTEES?
2. Can I avoid the probate process?
3. Are my interest earnings tax-deferred?
4. Does my current savings vehicle have a guaranteed death benefit?
5. Does my current savings vehicle provide benefits if I am confined in a nursing home or become terminally ill?
6. And most importantly, does it have an INCOME TAX-FREE death benefit?

If you answered NO to any of these questions, call me today at 888-362-1214 to schedule a free, no obligation review of your life insurance needs.

North American Life Plans is proud to be endorsed by the Kentucky Retired Teachers Association, and I look forward to helping you take advantage of this important member benefit.

If we find you should be utilizing a life insurance policy to minimize your tax burden, I’ll shop all the major carriers to get you the right plan for your individual needs! Call me today at 888-362-1214.

(Continued from Celebrate Your Retirement on page 2)

drives, our interest and our attention to something outside ourselves.” I’m sure that all our volunteers would attest to the fact that volunteering is truly a rewarding experience. If you are not a volunteer, please consider getting involved.

As I leave office I want to remind you that although you have many reasons to Celebrate Your Retirement, there are two things that should be foremost in your mind: (1) KTRS is one of the best teacher retirement systems in the country with an outstanding performance record and a very knowledgeable staff; and (2) KRTA, with a wonderful staff, Executive Council, committee chairs and members, and a membership who knows how to serve, has been the voice for retired teachers for the past 54 years. What an outstanding support system for retired teachers!

It has been an honor to serve as your president. What an unforgettable journey! Thanks for giving me memories that will be cherished for the rest of my life. Don’t forget to—Celebrate Your Retirement!
KRTA members who bought the **Future Care II** Long Term Care insurance policy in 1992 and 1993 were eligible for nursing home benefits if they:

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

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

Likewise, the KRTA Future Care group policy with Life Investors that was approved in December of 1996 did not require that any of the above mentioned benefit triggers be met before qualifying for nursing home confinement benefits. Only a Plan of Care from a physician would be required.

Please note that this only applies to nursing home confinement. In addition, because all three plans were approved prior to January 1, 1997, they were “grandfathered” and are considered tax-qualified plans. (6/29/2009)

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**“KRTA’s Got Talent”**

**WIN $500**

National Health Administrators (NHA) is looking for a few talented people who are looking to start a second career helping KRTA members plan for their future Long Term Care needs. And we could use your help finding those individuals. If you hire the person(s) you refer to us we will pay you a **$500 prize**.

Here is the type of person and the talent that we are looking for:

- An excellent communicator who is honest, trustworthy and respected: a strong “people” person
- Previous sales experience can be helpful but is not necessary.
- Interested in supplementing their retirement income, willing to invest in their new career and work at least 20 hours a week

**Do you know such people? Are you such a person?**

**Here’s what to do:**
1. Email the name of the person(s) you are referring to Brooke@nha.net.
2. Please urge the person(s) you are referring to email us at Brooke@nha.net.
3. Be sure to have them include contact information and a brief biographical statement.
4. Note: We will only contact individuals who contact us expressing interest.

**Contest prize and drawing:**
If we hire an individual who you have referred to us we will send you a check for $500.

*If more than one person, your name will go into a drawing with not more than three other individuals for the $500 grand prize. Your odds of winning will never be greater than 1:4.*

**Time Line:**
The hiring process can take several months, so this contest may run through the summer of 2011. A person will be deemed “hired” after they sign a contract with NHA and complete all training requirements. There will be no prize if NHA is unable to find and hire a suitable candidate.

Note: Although KRTA membership is preferred, it is not required.

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**Filing a Long Term Care Claim: Getting Started**

*National Health Administrators*

*Joseph P. Blanchette, CLTC*

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

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

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

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

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**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 (Continued on page 18)

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**Long Term Care Insurance Did You Know?**

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

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

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

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

Please note that this only applies to nursing home confinement. In addition, because all three plans were approved prior to January 1, 1997, they were “grandfathered” and are considered tax-qualified plans. (6/29/2009)
Seniors Reap the Benefits of Volunteering

Sarah Short, MSW
Comfort Keepers® Franchise Owner in Somerset

In-home care providers help senior citizens continue living independently in their own homes, assisting them with the routine tasks of homemaking and personal care. That frees up more time for seniors to do the things they enjoy. More seniors are directing their interests and talents to volunteer opportunities. They are discovering great fulfillment and purpose in helping others.

At the same time, they are helping themselves. According to a study presented May 2, 2009, at the American Geriatrics Society annual meeting in Chicago, retirees over 65 who volunteer are living to an older age compared to their peers who do not volunteer.

The study, conducted at the University of California, San Francisco, and the San Francisco Veterans Administration Medical Center, included 6,360 retirees who were enrolled in the Health and Retirement Study in 2002. The average age of the study subjects was 78.

Although the study did not examine the reasons for the health benefits of volunteering, other studies have. The Corporation for National and Community Service compiled findings of 30 such studies in a report, The Health Benefits of Volunteering: A Review of Recent Research.

The study found that volunteers have a better social network as they get out and interact with others. Volunteers benefited from less stress because of increased social engagement. Volunteering leads to a more active lifestyle-both physically and mentally-which reduces risk of chronic conditions, such as heart disease and depression.

"An active lifestyle also helps boost the body's immune system, protecting against infection and illness," says Kym Clark, RN, Manager of Comfort Keepers Client Care Services.

Volunteering also builds self-confidence, self-worth and self-identity and proves to seniors and others that they still have much to offer.

More than 26 million senior citizens in the U.S. have already discovered the rewards of volunteering, from tutoring students to serving food in a soup kitchen, running a church rummage sale, recruiting donors for a blood drive or helping with a fund-raising campaign.

In addition to providing seniors the time to volunteer, in-home caregivers can transport seniors to volunteer sites. And for those who have difficulty getting out, volunteer organizations offer opportunities that seniors can do at home. These include knitting blankets for a fund-raising sale or to give to nursing home residents, cooking meals for church members who have just returned home from the hospital, or stuffing envelopes for a mailing.

Schools, nonprofit organizations, churches, hospitals, nursing homes, animal shelters and even businesses all welcome volunteer help and value seniors' experience. "The opportunities are practically endless," says Sarah Short, Owner of Comfort Keepers in Somerset.

With so many ways to give to others and receive health benefits in return, it is time for seniors to find out how an in-home caregiver can help them find the time to volunteer.

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

Strategies Designed to Meet Your Financial Goals

Close your eyes and visualize your dream vacation or the shiny new car that you've always dreamed of having. Sure, looks great! Unfortunately, for many of us the planning stops right there. With a little planning and discipline the likelihood of achieving our goals can be dramatically improved. Consider implementing one, if not all, of the strategies listed below to improve your financial picture.

✔ Write down your financial goals and objectives and include deadlines. This will help you stay focused.

✔ Use credit cards as little as possible. Financing your lifestyle with credit cards is a trap. Reach for your checkbook instead.

✔ Pay off your credit cards each month. With the new minimum payment requirements of around 5%, consumers will get out of debt quicker. For example, on a $2,000 credit card bill at 18% interest, paying the former 2% minimum will still leave you paying 30 years from now. The interest will cost you over $5,000 on the $2,000 charge. By making the new 5% minimum payment, you will finish up in about 7 years and the interest will be roughly $811.

✔ Spend a little, but save a little more. As your debts are paid off, save the "extra" cash each month. Many people are tempted to overspend with the "extra" cash.

✔ Keep a savings balance of at least 6 months of expenses. This cash cushion can be used when emergencies do arise instead of charging on credit cards.

✔ Manage taxes early in the year and look for deductions, credits and deferral of income to reduce your tax bill. The savings on taxes can be used for other goals.

✔ Go for steady, consistent, long-term growth in your investment. By the time you read about a "hot tip" it's usually cold.

✔ Protect your valuables and income earning potential with appropriate insurance policies including mortgage, life, and disability policies.

✔ Invest for retirement. At best, Social Security will cover only a fraction of the money you will need for retirement. Talk to your financial advisor about preparing for a comfortable retirement.

✔ Create an estate plan. Many people think you must be super wealthy to do estate planning which is not true. Avoiding probate and passing assets to heirs estate tax free, may be the main goals.

Your Financial Advisor, CPA and Attorney will be able to assist in reaching all of these goals. As the saying goes, "those that fail to plan, plan to fail." It's never too late to begin taking a look at your financial picture and get on board with a real plan for you and your family's future.

Good Investing to you all!

This material was prepared by Raymond James for use by Henry Hensley.

KRTA Finance and Investment Line
1-800- 927-0030

Want to receive the latest KRTA updates?
Please keep your e-mail address updated.
Notify us at info@krta.org
District Presidents' 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 6, August 22, December 5, and April 23. 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 $12 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. Dora Moore 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, KRTA 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

Don Sparks - First
Willadean Carter - Third
Debby Murrell - Fifth
Gerald Preston - Big Sandy
Ellie Thompson - Central Ky West
Titus Exum - Jefferson
Bert Baldwin - Northern

Committee Terms Expiring

Legislative Committee members with terms expiring are Central KY East, Big Sandy, Fourth, Northern, Second, Middle Cumberland, and First Districts. In the Membership & Pre-Retirement Committee members with terms expiring are Jefferson, Fifth, Eastern, Northern, First and Fourth Districts. On the Health & Insurance Committee terms expiring are Eastern, Northern, Central KY East, Middle Cumberland and Second Districts. Replacements or continuations should have been reported to the KRTA office by the time you receive this publication.

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 7) were given.

Other Business

Dr. Wagoner reminded the group to pay attention to what’s happening at the Federal level concerning pensions, Social Security, and Medicare.

Executive Council Meeting

The Executive Council joined the Presidents’ meeting for lunch and to hear the state committee reports. Business was conducted by KRTA President Melanie Wood. Members for the new term from each district will be as follows:

First - Sally Duford Foley
Second - Joe Westerfield
Third - Jim Huckleberry
Fourth - Margaret Sims
Fifth - Karen Travis
Jefferson - Joyce Cecil
Northern - June Grooms
Eastern - Ann Porter
Big Sandy - Cathy Gullet
Upper Ky. River - Rebecca Bell
Up. Cumberland - Paul Falin
Mid. Cumberland - Tom Mathews
Cen. Ky. East - Vivian Maruc
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,” “Standing for Kentucky,” “Create the Good,” and the “Grandparent Essay Contest.” We are celebrating tens years of AARP in Kentucky.

NRTA Update

Rebecca Villarreal, NRTA Senior Program Analyst, told us it was a privilege working with retired educators. She spoke about “Replacement Planning vs. Succession Planning.” Replacement planning simply replaces whoever is needed for a job. Succession planning is a long-term investment plan. She said there is no success without a good successor who will delegate, recruit lists of potential leaders, mentor, and use “Human Brain Dominance” when choosing new people for positions.

Other Business

The Council approved the following: funds for a summer intern; funds for the Bourgard Fund Asset Plan; the ASRTE contribution; the Treasurer’s report; and the final 2011 Fall Workshop schedule.

The Council reviewed the following: the Executive Director’s Report; the Southpointe Project Update (concerning relocation of the KRTA office); and the 2012 Convention schedule (currently set for April 24).
Committee Reports

Health, Wellness and Insurance
Carolyn Falin and Don Pace reviewed the yellow Health Care Benefits Guide which contains important information for those under 65 and those over 65. They encouraged the over 65 members to utilize both the Silver Sneakers Program and Curves. She informed everyone that Active Health Management is voluntary. They 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
Ernie Trosper reported we are celebrating after surpassing the goal of 27,500 and reaching 28,025 this membership year. The “Yes We Did” awards were presented at the opening dinner on Monday night to 46 local and 4 district associations. Ten local and two district associations received the “Top Hat” awards for greatest percentage gains. Debby presented the “Hopp to It” award (a 1/2-lb. chocolate bunny) to CKW District for having the 28,001 member to join.

During the General Session, 90 gold, silver, and bronze awards were presented to local associations and 14 gold, silver, and bronze awards, to district associations. Thirty-five Archer Awards were presented for 90 percent or above membership in KRTA, including 8 with 100 percent.

Debby introduced the pink sheets and explained the contest for sponsors of new ADD cards. Their names will be entered in a drawing for an all-expense paid trip to the 2012 KRTA Convention. She encouraged the locals to use the pink sheets for promotional purposes—with a brief itemized list of benefits and some new and different ways to explain KRTA.

The Membership Committee will meet at KRTA on May 23 to plan the strategies for the upcoming membership year. Debby told us that 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.

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 for retired teachers? Get on board and hop along with us!”

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 emphasized the importance of maintaining both full funding of KTRS and the current governance of KTRS. He reminded us to keep working with our legislative representatives and maintain good communication with them. Ray reminded the group of two items in the Legislative Program:
1. Over $1.6 billion in annuity and medical payments are distributed yearly.
2. Many people that the Legislature system. But 70 percent of that money comes from earnings.

He emphasized that he’s never seen a time when ‘a cloud is growing’ any worse: “Until the national economy picks up, we are not going to have the earnings improve a whole lot in the retirement system. Secondly, there seems to be a growing backlash against public retirees. Thirdly, there’s a great movement afoot to reduce federal government and that will trickle down into state government. Lastly, public opinion polls tell us: People don’t want to pay anymore taxes.”

Two issues at the national level:
Mandatory social security is back on the front burner. We are going to hear more and more about it. Another issue concerns the unfunded liability and the level being set at 4 percent. It appears we will have to get more involved in communicating with federal legislators.

Two critical issues: DBPlan and governance of the retirement system
Ray Roundtree continued, “We’ve had challenges, but rarely have the federal and state issues come together. I would hope that we will continue to work closely with state legislators and get ready for a broader job.” Two issues: (1) We hope that the economy will continue to grow. (2) We’re hopeful that the other retirement system will get their issues resolved, because it causes problems for us when people think we’re the same.”
Evening Dinner

President Wood’s District (Jefferson) held a reception in her honor on Monday afternoon. Everyone enjoyed the cake and other goodies. The reception gave everyone the opportunity to visit with the president and thank her for a job well done during the past year.

In addition to serving as KRTA president, she was a recipient of the 2010 Kentucky Governor’s Awards in the Arts. According to Wood, “Just as there can be no music without learning, no education is complete without music.”

Once again the Convention Opening Dinner on April 18 was successful and exciting!

Over 300 people enjoyed fun, food, fellowship and the chance to take home one of the 199 fabulous door prizes that were donated by our local RTAs. Without the donations from local associations, all of this would not have been possible. Perhaps your local’s door prize was a gift certificate, cash, a surprise gift, or an item depicting your corner of Kentucky. Many door prizes this year were handcrafted by KRTA members. Each and every item certainly added to the fun of this event.

Jefferson District members served as the Hospitality Committee that coordinates the fun event. Those members are Chairman Fonrose Wortham, Joyce Cecil, Jim Hicks, Marianne Humphries, and Shannon Royal. We appreciate the work they do to make this event a success.

Betty Hester, membership co-chair, announces the 4 districts and 45 local associations receiving the “Yes We Did” Awards for reaching their membership goals.

It was a pleasure again this year to have President Melanie Wood showcase the Master’s Men from Southeast Christian Church. Their accompanist was Mary Helen Vaughn. They organized in 1980 with twelve members and have grown to 100 voices. They sing praise and patriotic concerts throughout the community, state, and surrounding states. In addition, they have made four mission trips to Cuba to work with churches and sing with the Cuban National Choir. Thank you, Melanie, for sharing your gift with us!

Connie Wiggs, Central KY West District, accepts the 1/2-lb. chocolate bunny for the district having the 28,001 member to join KRTA. The “Hop To It Award” is presented by Debby Murrell (our resident Energizer Bunny).

Joyce Cecil & Fonrose Wortham coordinate the door prizes.

KRTA President-elect, Ed Cook, enjoys the dinner with fellow Eastern District members.

Food, door prizes and friends were abundant!

Music by Dave Stahl & Fred Helms.
Feeding the Mind and Body: Volunteering for Busy Members

As Rebecca Villarreal captivated the audience, she began by saying, “There is one volunteer—she was perhaps one of the busiest—who inspires me to get up in the morning, get dressed, feed my beautiful four-year-old, Jacob Luke, then hug my husband and son goodbye, board the Chicago L train and go to work every day. Who is this amazing volunteer, you ask? She is Dr. Ethel Percy Andrus.”

Andrus is NRTA’s founder—the first female high school principal in California. After nearly 30 years in the school system, Dr. Andrus retired in 1944, at age 60, to care for her ailing mother. She joined the California Retired Teachers Association and served as a volunteer on the retired teachers’ welfare committee. Through that work, Dr. Andrus saw first-hand the deplorable living conditions of the retired teachers in her state.

In fact, as many of you may know, she discovered one of her former colleagues reduced to living in a chicken coop—with no electricity or running water. Dr. Andrus listened to this woman’s story and learned that the woman’s savings and long-held plans for a comfortable retirement had been ravished by the Depression. The only place the woman could afford to live on her $40 monthly pension was the chicken coop.

That experience was the tipping point that led Dr. Andrus to focus the rest of her life on working for the pursuit of a better life for retirees. Dr. Andrus intended to change attitudes—both among older people themselves and within the culture at large. And she was completely focused on service and education.

One of Villarreal’s favorite quotes by Dr. Andrus is: “What I spent, is gone; what I kept, I lost; but what I gave away will be mine forever.”

Reporting your community service work is not patting yourselves on the back. Reporting your community service is a vital way to retain and recruit members for KRTA. It’s an important strategy in your legislative efforts.

Volunteering is part of telling KRTAs story. Just imagine if KRTA members who make up THE BODY, THE MIND of your association—just imagine if you harnessed your collective energies around a particular cause or causes.

For instance, School Supplies for needy students in Kentucky. How many of you worked in the schools and saw children without the proper supplies? Missing pencils? No notebooks?

Last year, volunteers from 44 states and territories harnessed their energies to collect and deliver school supplies and related donations to the country’s children in their communities. Forty states depended on the efforts of retired educators and school personnel like KRTA members.

This project fell under an AARP FLEXIBLE volunteering initiative called “Create The Good.” Create the Good is an idea which has existed for many years in Kentucky. It hinges on your Collective Acts of Kindness. Whether 5 minutes, 5 hours or 5 days, the idea is that you can make an impact in the community. As you think about recruiting more Baby Boomers into KRTA, consider this:

Research tells us that Baby Boomers are interested in five things as they approach the last third of their lives. They want:

- Personal growth, re-careering and re-invention
- Fitness and health

(Continued on page 15)
Local Recognition

90 Awards
Gold, Silver & Bronze
### District Recognition Awards

#### Gold
- Central Kentucky East
- First
- Second
- Fourth
- Cumberland
- Upper Kentucky River

#### Bronze
- Big Sandy
- Central Kentucky West
- Eastern
- Fifth
- Jefferson
- Northern
- Third
- Upper Cumberland

No Silver earned

### Local Recognition Awards

#### Gold
- Breathitt
- Butler
- Carlisle
- Christian
- Crittenden
- Daviess
- Fleming
- Fulton
- Hancock
- Hart
- Knott
- Lincoln
- Mason
- McCracken/Paducah
- McCreary
- Metcalfe
- Middleboro
- Monroe
- Montgomery
- Nelson
- Owen
- Powell

#### Silver
- Adair
- Barren/Glasgow
- Bell
- Boyle
- Caldwell
- Campbell
- Casey
- Clark
- Clinton
- Edmondson
- Estill
- E’town/Hardin/Larue
- Gallatin
- Garrard
- Grant
- Graves/Mayfield
- Grayson
- Greenup

#### Bronze
- Adair
- Barren/Glasgow
- Bell
- Boyle
- Caldwell
- Campbell
- Casey
- Clark
- Clinton
- Edmondson
- Estill
- E’town/Hardin/Larue
- Gallatin
- Garrard
- Grant
- Graves/Mayfield
- Grayson
- Greenup

### M. L. Archer Awards

- CARLISLE 100.00%
- CARROLL 100.00%
- CRITTENDEN 100.00%
- HANCOCK 100.00%
- METCALFE 100.00%
- MONROE 100.00%
- OWEN 100.00%
- POWELL 100.00%
- ROWAN 100.00%
- RUSSELL 100.00%
- TRIMBLE 100.00%
- WAYNE 100.00%
- GARRARD 100.00%
- HART 96.20%
- TRIMBLE 96.20%
- MONTGOMERY 95.60%
- NELSON 95.60%
- MARTIN 95.00%
- CASEY 94.70%
- MIDDLESBORO 94.60%
- GALLATIN 94.10%
- OHIO 93.30%
- FLEMING 93.00%
- LETCHER 93.00%
- LINCOLN 92.90%
- WASHINGTON 92.80%
- KNOTT 92.70%
- BRACKEN 92.00%
- BUTLER 91.60%
- ADAIR 90.10%

None earned

### Virginia Shaw Award

None earned
Statewide Essay Contest Winner Announced
Grandparent of the Year Honored

Taylor County Elementary School 5th Grader selected from thousands of entries, honors grandmother and retired educator.

On April 19, 2011, AARP Kentucky with the Kentucky Retired Teachers Association (KRTA) presented their 9th Annual “AARP Kentucky Grandparent of the Year” award to 11-year-old Elizabeth Rogers for her winning essay about her grandmother, Diane Rogers, (a retired educator) from Campbellsville, KY.

Selected from thousands of entries across 247 schools in 88 Kentucky counties, Elizabeth Rogers is the winner of the 2011 AARP/KRTA Grandparent of the Year Essay Contest. A student at Taylor County Elementary, she focused her essay on how grandparents help children to “grow roots,” thrive and learn life’s important lessons. Her grandmother’s strength and willingness to share her life experience inspired her and she says her grandmother is helping her become a “stronger and happier person.”

Penny Gaskins teaches Elizabeth’s 5th grade class and had encouraged all her students to write about their grandparents. Elizabeth says she enjoys writing and always enjoys talking about what she has learned from her grandmother. The annual contest challenges 5th graders to think about and write about their relationships with their grandparents. AARP and KRTA’s shared history and mission have made the contest a success for the past nine years. “AARP/KRTA Grandparent of the Year” essay entries are judged based on grammar, form, neatness; creativity, expression and characteristics of the grandparent. Local KRTA members and AARP KY volunteers serve as panelists reviewing and selecting the final essay.

Elizabeth’s family traveled to Louisville to receive the award and was joined by Taylor County Elementary Principal Brian Clifford. KRTA President Melanie Wood and AARP/KRTA Liaison Neal Tucker presented Elizabeth’s award before an audience of hundreds of retired educators. Elizabeth’s essay and a video will be available online at AARP KY’s website: www.aarp.org/ky. Other final entries were:

<table>
<thead>
<tr>
<th>Contestant</th>
<th>County</th>
<th>District</th>
<th>Grandparent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sarah Beth Keefer</td>
<td>Caldwell</td>
<td>First</td>
<td>Jerry Wayne Yates</td>
</tr>
<tr>
<td>Eden Cook</td>
<td>McLean</td>
<td>Second</td>
<td>Sherlene Cook</td>
</tr>
<tr>
<td>Dominick Lewis</td>
<td>Monroe</td>
<td>Third</td>
<td>Rita Lewis</td>
</tr>
<tr>
<td>Elizabeth Rogers</td>
<td>Taylor</td>
<td>Fourth</td>
<td>Diane Rogers</td>
</tr>
<tr>
<td>Livia Thompson</td>
<td>Shelby</td>
<td>Fifth</td>
<td>Ralph Palacios</td>
</tr>
<tr>
<td>No Entry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tyler Maddox</td>
<td>Garrard</td>
<td>Central Ky East</td>
<td>Papa Bill</td>
</tr>
<tr>
<td>Chelsea Taylor Moore</td>
<td>Mercer</td>
<td>Central Ky West</td>
<td>Papaw</td>
</tr>
<tr>
<td>Kembree Eaves</td>
<td>Casey</td>
<td>Mid Cumberland</td>
<td>Cleophas Stone</td>
</tr>
<tr>
<td>Kaitlyn Wills</td>
<td>Bracken</td>
<td>Northern Ky</td>
<td>Dale Cooper</td>
</tr>
<tr>
<td>Zachery Marggard</td>
<td>Bell</td>
<td>Upper Cumberland</td>
<td>Sonya Cole</td>
</tr>
<tr>
<td>Jamie E. Slone</td>
<td>Knott</td>
<td>Upper Ky River</td>
<td>Deb Slone</td>
</tr>
<tr>
<td>Jacob Keaton Sturgeon</td>
<td>Pike</td>
<td>Big Sandy</td>
<td>Irene Sturgeon</td>
</tr>
<tr>
<td>Skylar Emmons</td>
<td>Mason</td>
<td>Eastern</td>
<td>Nancy Emmons</td>
</tr>
</tbody>
</table>

There are consequences concerning not paying attention:
1. Paying attention is the most effective deterrent to crime.
2. By simply paying attention to your food and eating it slowly, you can cut 67 calories from each dinner and 7 lbs in a year.
3. American households have an estimated $10 billion in spare change stashed in jars and piggy banks according to Coinstar, maker of coin counting products.
4. Nearly $5 billion in gift cards—about 6 percent of the amount spent will go unused this year according to Tower Group.
5. Multitasking drivers are 3 times more likely to be involved in an auto crash as more attentive drivers who don’t dawd on make up, eat breakfast, shave, or chat on cell phones. (National Traffic Safety Administration)
6. Travelers leave their mobile device chargers in hotels. One hotel in Vegas, for example, recently had 5 bins containing more than 400 chargers.

Additional hints for developing skills to help you be in the present are:

Pay attention to the words we use
Use of language helps us pay attention. The most important words you speak are the words you speak to yourself when you are by yourself. Be specific. Don’t yell, Help—people don’t know what to do. Instead, tell them exactly what you want. “Call 911!” is a good one. Use Mantras: write it down/do it now/don’t tell everything you know/never mess with a happy baby. If you make messages concise, your audience will pay better attention. John F. Kennedy’s inaugural speech was 14 minutes in length. Edward Everett delivered a 2-hour speech at Gettysburg—no one remembers him. The only reason we listen is because we know we get to talk next.

Don’t substitute technology for people.

Ask questions
A person who talks a lot dominates a conversation, but the person who asks questions controls the conversation. We pay better attention when we listen to asked questions. Franklin D. Roosevelt would mischievously say, “I murdered my mother in law this morning” just to see if people were paying attention to what he said. The only reason we listen is because we know we get to talk next.

We don’t know until we ask. Ask if you pay cash, do you get a discount. Do you have coupons? Is this item on sale?

Embrace the day
Have fun—wave at school bus. Be a lifelong learner—learn to dance, learn to speak Spanish

Do things you are passionate about
Get out of your comfort zone. Be the 89-year-old lady who rides a roller coaster.
CALL TO ORDER
The Delegate Assembly of the Kentucky Retired Teachers Association was called to order by President Melanie Wood on Tuesday, April 19, 2011, at 2:15 p.m. in the Grand Ballroom of the Holiday Inn Hurstbourne Hotel, Louisville, Kentucky.

MINUTES OF LAST MEETING
Minutes of the April 20, 2010, Delegate Assembly were approved as presented.

STANDING COMMITTEE REPORTS
A. Membership & Re-Retirement
(See page 7)
B. Health and Insurance—Don Pace & Carolyn Falin (See page 7)
C. Legislation—Bobby Humes & Ray Roundtree (See page 7). The 2012 KTRA Legislative Program was adopted.

RESOLUTIONS COMMITTEE REPORT
Dr. Wagoner thanked the Resolutions Committee consisting of Roberta Fugate, Emma Lou Isaac, and Donald Miller and presented the resolutions of the 2011 Delegate Assembly.

NOMINATING COMMITTEE REPORT
Cebert Gilbert, Jr. thanked the nominating committee consisting of Billy Triplett, Neal Tucker, Tara Parker, Patsy Young, and himself. The committee presented the following slate:
President: Edwin Cook; President-Elect: Jim Frank;
Vice-Pres.: Carolyn Falin

ELECTION OF OFFICERS FOR 2011-2012
President Wood asked if there were any other nominations from the floor. There were none. After a motion by Cebert Gilbert, Jr. and second by Danny Pressnell, the slate of officers was accepted. President Wood called for a vote and the slate was elected unanimously.

EXECUTIVE DIRECTOR/TREASURER’S REPORT
Dr. Wagoner reported that KRTA has no capital debts. All KRTA has are operating expenses. Net assets have grown. This is our 23rd consecutive year with an increase in membership.

Dr. Wagoner reviewed the upcoming KTRS Trustee election. Kentucky is one of the few states that is able to elect trustees to their retirement system.

Dr. Wagoner encouraged us to be conscious of three important issues as we move forward this year: Social Security (GPO, WEP, mandated), health insurance, and pension reform.

He issued a reminder to check out the KRTA website, newspaper, and to keep KRTA updated on members’ email addresses.

RECOGNITION OF OUT-GOING PRESIDENT
President-Elect Edwin Cook thanked and presented President Wood with a plaque commemorating her year of service as KRTA president.

ADJOURNMENT
President Wood adjourned the General Assembly at 3:22 p.m. The 2012 Convention will be held on Tuesday, April 24.
RESOLUTIONS
KRTA DELEGATE ASSEMBLY
APRIL 19, 2011

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 Holiday Inn-Hurstbourne Hotel, Louisville, Kentucky, April 19, 2011, 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 the exceptional efficiency she has demonstrated in performing the expanding duties of her position.
5. We sincerely thank the KRTA Staff: Carla Hahn, Betty Hester, Charlotte Lindley, Brenda Meredith and Mary Wagoner. Their unsurpassed patience and competence has kept Kentucky’s retired teachers well informed. We appreciate their going the extra mile for all retirees.
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 2011 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, Melanie Wood, who has served KRTA with enthusiasm and dedication, we extend special thanks. President Wood’s energetic approach to performance of activities that are needed to “Celebrate Retirement” has deepened our appreciation for our present position in life. She has served us well.
9. We compliment our immediate Past President, Cebert Gilbert, Jr., who led the successful march to “Unite and Win” which energized many members of our organization. His ever vigilant approach to the task of service to members of KRTA is commendable. Cebert continues to be an excellent ambassador of retired teachers.
10. We extend our appreciation to the Executive Council in promoting the general welfare of all KRTA members: Rebecca Bell, Joyce Cecil, Paul Falin, Sally Duford Foley, June Grooms, Cathy Gullet, Jim Huckleberry, Vivian Marcum, Tom Mathews, Ann Porter, Margaret Sims, Karen Travis, Joe Westerfield and Perry Watson. Their service and willingness to work toward solutions for the growing challenges that lie ahead are deeply appreciated.
11. We commend Carolyn Falin and Don Pace, 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. Our heartfelt gratitude is extended to Irene Erskine for her years of service given to the Insurance Committee.
12. We extend our gratitude to Neal Tucker, who continues to serve as AARP/KRTA Specialist for Kentucky, in providing retirees with current information from AARP, encouraging participation in the Grandparent Essay Contest, and always answering the call when there is a need regarding the Kentucky retired teachers.
13. We congratulate Betty Hester, Debby Murrell, and Ernie Troper, Co-Chairs of the Membership/Pre-Retirement Committee, in their continued tireless efforts to increase membership, which currently numbers 28,025 with 22,253 using automatic dues deduction. We appreciate their unsurpassed determination and untiring enthusiasm. We salute the 45 local and 4 district associations that met or exceeded the goals set by the Membership Committee.
14. We commend the participating local and district retired teachers’ associations for their endless volunteer services which include programs that benefit our youth, assistance to the aging, volunteering in local schools, and numerous other community programs.
15. We extend our sympathy to the professional and personal families of AARP-KY staff member, Cheryl Martin. Her unwavering dedication to the Grandparent Essay Contest will be missed.
16. We extend appreciation to the Nominating Committee (Cebert Gilbert, Jr., Chair; Patsy Young, Tara Parker, Billy Triplett, and Neal Tucker) for excellent leadership shown in selecting outstanding officer candidates.
17. We congratulate the 35 local retired teachers’ associations with achievement of at least 90 percent membership in KRTA (including 8 with 100 percent) to win the M. L. Archer award.
18. We memorialize our 732 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.
19. We extend a special thank you to those who assisted in making last night’s opening dinner and this meeting a success. We offer special thanks to all members of the Reception and Registration Committees.
20. We express our thanks to the local and district officers for their untiring efforts in the growth and cohesive operations of KRTA.

(2012 Legislative Program continued from page 13)

ITEM IX: SUPPORT THE 2012 LEGISLATIVE PRIORITIES OF THE AARP/NRTA STATE LEGISLATIVE COMMITTEE AND/OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.

COMMENT: Supporting issues of particular interest to retired teachers such as predatory lending, increased home and community-based health and living services, and long-term care regulations benefit our members.
(Cont’d from “Villarreal” on page 9)

Entertainment and leisure
Advice for life events, such as caregiving, major illness, grown children
A strong feeling of purpose and wanting to make a difference.

Today there are more Baby Boomers involved in flexible volunteer efforts than in formal volunteer roles. Create the Good connects them to a wide range of opportunities to serve in their communities.

Take a moment to look at the free tools and resources available at www.CreateTheGood.org. You’ll see a searchable database where people can find and post opportunities to serve. You’ll see Do-It-Yourself Kits that have become very effective instruments for involvement—for people who want to help a neighbor or enlist a group to help many people.

These toolkits cover a great range of activities—from weatherizing homes to helping a friend or relative prepare a list of medication to bring to the doctor for review of potential interactions.

When you think about feeding the Mind and Body, School Supplies can be a route to feeding the young minds of Kentucky—but what about feeding the body/bodies of all ages? We all know that a full stomach leads to better functioning in school and in life. Did you know that today, hunger threatens 13.4% of Kentuckians and 5.40% of seniors at risk. Overall, the state ranks 20th nationally for at-risk seniors.

KRTA members have another chance to set the standard in collaboration by helping those struggling to put food on the table in these tough economic times. You can start efforts, and many of you I’m sure already do this, to alleviate hunger locally. Your statewide support will help in our larger national “Drive To End Hunger Campaign” with Jeff Gordon, AARP and AARP Foundation to solve the problem of senior hunger in America.

KRTA Units across the state can take on the challenge of helping change this with the “Yes, We Can Feed Kentucky” collections in 2011.

You can reduce the risk of hunger by mobilizing volunteers, collecting donations and helping process collected food items.

Remember, too, as you help tell the story of KRTA, that there are national awards programs by AARP and NRTA which can also help tell the story of KRTA’s success. You might consider nominating a fellow retired teacher volunteer for the AARP Andrus Award. Nominations are due on June 1. You can learn more from AARP Kentucky or at www.aarp.org.

As you promote volunteering within KRTA, consider this: research also shows incredible health benefits for volunteering. The Corporation for National and Community Service reported:

1. Older volunteers are most likely to receive greater health benefits from volunteering.
2. Volunteering leads to greater life satisfaction.
3. Evidence suggests the possibility that the best way to prevent poor health in the future is to volunteer.
4. Individuals who volunteer live longer.
5. State volunteer rates are strongly connected with the physical health of the states’ population.

Together we can keep expanding, enlisting more people to serve, and building stronger communities.

(Cont’d from “Convention 2010” on page 2)

bills will be filed in both the House of Representatives and the Senate in the near future.

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 Trustees’ Nominating Committee nominated the incumbent “Lay Trustee,” Ronald Sanders (Hodgenville) for another term. Mr. Sanders provided excellent service to both active and retired teachers during his tenure on the Board of Trustees and deserves our support. John David King (Harbourville) was also nominated as a candidate for the “Lay Trustee” position.

Ruth Ann Sweazy (Taylorsville) was nominated for another term for the “Active Teacher Trustee” position. Ms. Sweazy has provided excellent service to both active and retired teachers during her tenure on the Board of Trustees and deserves our support. Mike Ross (Maysville) was also nominated as a candidate for the ‘Active Teacher Trustee’ position.

In November 2011 Kentucky will elect a governor. Each of us must work hard to see that whoever occupies the governor’s office is committed to keeping KTRS as a “defined benefit group retirement plan.” It is imperative that every one of us knows each candidate’s position on KTRS.

Politicians at the federal, state and local levels control our economic environment. This is an incontrovertible fact. We cannot expect others to expend the time and energy to do the hard work of keeping the governor candidates educated on our issues. We must do it. You must do it!

As we move forward, three (3) issues that will impact future teacher retirees and us are mandated social security, maintaining KTRS as a “defined benefit group retirement plan” and keeping the governance of KTRS as it is presently constituted. 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.

Thanks to Our Convention Registration Team

Behind the scenes working hard to make sure our participants are registered, these ladies can usually be found at every convention.

L to R: Mary Wagoner, Karen Gilbert, Linda Humes, Margaret Hatfield, Dorris Tucker

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<tr>
<th>From Your Retirement System</th>
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<tbody>
<tr>
<td><strong>Don't forget</strong> The SilverSneakers Program</td>
</tr>
<tr>
<td><strong>FREE</strong> access to MEHP retirees at participating facilities</td>
</tr>
<tr>
<td>For retirees over age 65</td>
</tr>
<tr>
<td>Check the website for details &amp; find a facility in your area: <strong><a href="http://www.silversneakers.com">www.silversneakers.com</a></strong></td>
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</tbody>
</table>
Convention goers had an opportunity to meet with our business partners. We appreciate the participation of the those who were available in the Vendor Exhibit Hall.

Cindy Block and Stephen Tobin
Commonwealth Credit Union

Kay Goldberg
Ripe for Retirement

Rachel Fautz and Jane Hartman
AARP Kentucky

“Doctor Ken” and the Humana Insurance Team

Adam Pruitt
Home Instead

Marvin Kinch
National Health Administrators

Mike Johnson
Medco

Kevin Williams & Sarah Short
Comfort Keepers

Dan Schuemeyer
Hear In America

Rebecca Craig
Hensley Associates

KRTA members love the goodies our vendors brought for them!

L to R: Beth Roark, Richard Williams & Keith Hazelbaker
North American Life Plans
Webster County RTA

The Webster County Retired Teachers met on Monday, April 11 in the Fellowship Hall of Slover Baptist Church. Sixteen members and three guests were present. Guests were KRTA President Melanie Wood, Shannon Royal, and Vicki Shadrick. Lunch was catered by Kafie McDowell and Helen Perryman and served by Kafie McDowell.

Guest Vicki Shadrick spoke about her duties with the Webster County Cooperative Extension Service.

Guest speaker Melanie Wood, the KRTA President, spoke on “Celebrate Your Retirement,” her theme for the year. She outlined the general status of the Kentucky Teachers’ Retirement System, and praised the passage of HB540 in the last legislative session, saying that it represented a good compromise benefitting all educational interests.

The next meeting will be June 13 at the home of WCRTA President Paulett Yarbrough. Lunch will be potluck.

Sue Shouse won the door prize, supplied by Geraldine Stone, hostess for the April meeting.

Muhlenberg County RTA

Employees at the Muhlenberg County Opportunity Center enjoyed a Valentine party hosted by the Muhlenberg County RTA. Present were 35 employees plus some supervisors and the director. Those who were in attendance enjoyed a variety of goodies including hot dogs, cup cakes, and several kinds of candies and cookies. Both the guests and the hosts had a delightful time.

Muhlenberg Co. Opportunity Center Valentine Party

(Continued from "Social Security and Pension Watch" on page 2)

that state and local pension plans have unfunded liabilities of “up to $3 trillion,”
that many plans have “understated liabilities and overstated asset growth rates and have employed methodologies that private sector plans are prohibited from using by Federal law,” and that several plans “are expected to fully exhaust their funds within ten years.”

The resolution would express as the sense of the House of Representatives that “the Federal Government should not bailout State and local government employee pension plans and other post-employment benefit plans; and State and local governments should immediately institute reforms to their employee pension plans, including replacing defined benefit plans with defined contribution plans.”

Recently, a coalition of public sector groups announced their opposition to proposed legislation that would require state and local pension plans to report funding information to the federal government.

The Public Employee Pension Transparency Act from Rep. Devin Nunes, R-Calif., asserts that there is “a lack of meaningful disclosure regarding the value of State or local government employee pension benefit plan assets and liabilities” that “poses a direct and serious threat to the financial stability of such plans and their sponsoring governments” and “constitutes a serious threat to the future economic health of the Nation.” The bill would require public pensions to file annual reports with the U.S. treasury secretary that contain details about their assets, liabilities and funding status using a prescribed methodology. Non-compliant states and localities would be denied federal tax benefits for their bonds. The bill also would prohibit federal bailouts of state and local pension plans.

The National Association of State Retirement Administrators (NASRA), the National Council on Teacher Retirement and seven other public sector groups on December 8, though, called the measure “inappropriate” and “unwarranted.”

“This legislation represents a fundamental lack of understanding regarding the strong accounting rules and strict legal constraints already in place that require open and transparent governmental financial reporting and processes,” the groups said in a statement. “The organizations urge Congress to oppose the legislation because it conflicts with existing governmental accounting standards, increases state and local government costs and undermines investor confidence in the municipal bond market.”

The supporting materials for the bill rely heavily on work by Joshua Rauh, an associate professor of finance at Northwestern University's Kellogg School of Management. Rauh released a study in May 2010 in which he concluded that either funding or benefit reforms will be needed to keep state pension plans from running out of money, and wrote that it is not unlikely that the federal government will have to bail out some funds.

NASRA has found his analysis to be flawed, and the coalition’s joint statement reiterated many of the earlier objections, pointing out that the “Government Accountability Office has found that public pensions on the whole are financially secure and positioned to meet their long-term pension obligations.” In addition, the groups stressed that, notwithstanding the specters raised by Nunes, states and localities are not seeking federal bailouts.

Regular updates concerning Social Security and Pension issues will appear in each issue of the KRTA News. Look for them.
Retired Teachers Know: 
You're Never Too Old To Learn!

In more than 170 communities across the U.S., the New Horizons International Music Association provides an opportunity for people aged 50+ to learn music for the first time or to return to it after many years’ absence.

Kentucky has one established group already, The Bluegrass State New Horizons Band (NHB) in Lexington, and we need more! The Lexington NHB, begun in September 2007 with ten members, now has 43 people coming together every Saturday morning to play for two hours. Check out their website: www.newhorizonslexkyband.org or their Facebook page: Lexington New Horizons Band.

Anyone with an interest in playing an instrument or returning to one they have not played for some time, is encouraged to get involved with a New Horizons Band group.

Contact Jim Stone (jastone@iglou.com) for more information on joining the Band group.

Free Driver Safety Course

AARP in partnership with the KRTA will offer a FREE Driver Safety classroom Course to members of the KRTA during the months of July and August 2011. Persons who take the course will qualify for an automobile insurance premium discount. To locate a course near you visit the website www.aarp.org/drivingcourse starting June 1. Contact the AARP Driver Safety Marketing Specialist Joyce Plumb @502-245-8955 or State Coordinator Leon Morrow @502-254-2684 if you have questions.

(Continued from “Filing A Long Term Claim” page 4)

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.

<table>
<thead>
<tr>
<th>DISTRICT</th>
<th>DATE</th>
<th>PLACE</th>
<th>CONTACT PERSON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Ky East</td>
<td>Mon. Aug 29</td>
<td>Natural Bridge State Pk. Slade</td>
<td>Danny Presnell 118 Armitage Dr. Richmond, KY 40475-8746 859-582-3602</td>
</tr>
<tr>
<td>Fifth</td>
<td>Thurs. Sep 1</td>
<td>Aquatic Center Buckner</td>
<td>Shirley Sills 2121 Heald Lane Smithfield, KY 40068 502-845-7290</td>
</tr>
<tr>
<td>First</td>
<td>Mon. Sep 12</td>
<td>Kenlake State Park Hardin</td>
<td>Kathleen Chipp 714 Chipp Rd. Smithfield, KY 42081-9441 270-928-2673</td>
</tr>
<tr>
<td>Second</td>
<td>Tues. Sep 13</td>
<td>First Chnstain Church Hopkinsville</td>
<td>Neil Ritzheimer 500 Fostom Chapel Rd. Hopkinsville, KY 42240-5370 270-885-5208</td>
</tr>
<tr>
<td>Fourth</td>
<td>Thurs. Sep 15</td>
<td>KY Home Country Club Bardstown</td>
<td>Margaret Sims 145 Cadleston Dr. Bardstown, KY 4004-2531 502-349-0055</td>
</tr>
<tr>
<td>Middle Cumberland</td>
<td>Mon. Sep 19</td>
<td>Dale Hollow State Park Burkesville</td>
<td>Wayne Ryan 2060 Grider Hill Dock Rd. Albany, KY 42602-7167 606-387-7480</td>
</tr>
<tr>
<td>Upper Ky River</td>
<td>Wed. Sep 21</td>
<td>Buckhorn State Park Buckhorn</td>
<td>Judy Spencer RR 3 Box 606 Bonneville, KY 41314-9436 606-593-5274</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>Thurs. Sep 22</td>
<td>Jenny Wiley State Park Prestonburg</td>
<td>Gerald Preston 133 Ins St. Paintsville, KY 41240-9303 606-789-5830</td>
</tr>
</tbody>
</table>

Registration begins at 8:30 AM local time except for Fourth District and Middle Cumberland which begins at 9:00 AM EST. Jefferson District begins at 9:30 AM EST.
FOR YOUR INFORMATION

KRTA OFFICE
1.800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)
info@krt.org (e-mail) www.krt.org (web site)

KRTA LEGALINE
1.800.232.1090
smoore@brlaw.com
Buckman, Farris & Rakes Shepherdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO
Hank Hensley 1.800.927.0030

NHA LONG-TERM CARE INSURANCE
1.866.899.5796

DELTA DENTAL INSURANCE
1.866.480.4872

AVESIS KRTA VISION PLAN
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1.800.430.2482 ext. 51666 (from outside Louisville)
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RIPE! for Retirement
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502.326.8962 or kav@RipeforRetirement.com

KY TEACHERS’ RETIREMENT SYSTEM
1.800.618.1687 or www.ktrs.org

COMMONWEALTH CREDIT UNION
1.800.228.6420 or www.ccuky.org

COMFORT KEEPERS
1.877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE
1.866.886.6831 or www.seniorcarelouisville.net

NORTH AMERICAN LIFE PLANS including LifeLock
1.888.362.1214 or khazelbaker@lifeplansllc.com
www.krtadiscountplans.com

TRAVEL
Bluegrass Tours 1.800.755.6956 or 1.859.252.5744

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

1. What is the only state with a one-syllable name?
2. Where would you find the nation’s only monument to an insect?
3. What is the only U. S. state that formed as a result of popular vote to separate from another state?
4. Who is the only president buried in Washington’s National Cathedral?
5. What Southern state is the only state with laws not based on British law?

ANSWERS

1. Maine
2. Enterprise, Alabama, which has a very dignified Greek-style monument to the boll weevil.
3. West Virginia, made up of the 26 Virginia counties that voted to leave Virginia when Virginia joined the Confederacy.
4. Woodrow Wilson
5. Louisiana, which (being French in heritage) has laws based on the Code Napoleon.

Teacher Arrested in New York

A public school teacher was arrested today at John F. Kennedy International Airport as he attempted to board a flight while in possession of a ruler, a protractor, a compass, a slide-rule and a calculator. At a morning press conference, Attorney General Eric Holder said he believes the man is a member of the notorious Al-Gebra movement. He did not identify the man, who has been charged by the FBI with carrying weapons of math instruction.

‘Al-Gebra is a problem for us’, the Attorney General said. ‘They derive solutions by means and extremes, and sometimes go off on tangents in search of absolute values.’ They use secret code names like ‘X’ and ‘Y’ and refer to themselves as ‘unknowns’, but we have determined that they belong to a common denominator of the axis of medieval with coordinates in every country. As the Greek philanderer Isosceles used to say, ‘There are 3 sides to every triangle.’

Louisville Area Volunteer Opportunity

AARP Kentucky is looking for ten new volunteers to train on July 22-23 in Louisville as AARP Foundation Virtual Job Coaches (VJCs). VJC’s don’t have to have a counseling or HR background—we’ll provide training—but you will need to have basic computer skills and access to a computer at home.

If selected for the training and you live more than 45 miles from Louisville, AARP will pay your expenses to come to Louisville for the two-day training. This volunteer experience is very flexible. VJCs set the times/dates they will coach their clients and all coaching is done over the phone or via email. The expectation is that VJCs will spend one hour per week per client for 6 to 15 weeks (usual client takes 12 weeks for the program). VJCs must be willing to accept between two and ten clients at any one time but the number is totally at the VJC’s discretion.

Sign up as a Virtual Job Coach and you will help those age 50+ re-career and/or return to the workplace as part-time or seasonal employees! Celebrate, Connect, Listen to, and Inspire others by helping them find that age is not a barrier to achieving new goals and dreams.

If you are interested in learning more about this volunteer position, please contact Rita Morrow, VJC Volunteer Coordinator, at ritaaarpky@gmail.com, or Patrice Blanchard, AARP Associate State Director—Community Outreach, at pblanchard@aarp.org.
Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH 2011

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

ALLEN
Carl  Hood
ANDERSON
Calzie  Crossfield
BARREN
Ann  Barrickman
Juanita  Bayless
Dorothy  Bertram
Judith  Taylor
BATH
William  Kincaid
BELLS
Sherrid  Cornett
Mildred  Winkler
BOONE
Reva  Cornett
Pearl  Shearer
Keith  Wieland
BOURBON
Macie  Lawson
BOYD
Phyllis  Chalupa
Mae  Crace
Dorothy  Gute
Virginia  Stewart
BREATHTITT
Lizzie  Watts
CALLOWAY
John  Ray
Will  Steely
CAMPBELL
Ruby  Biedenharn
David  Clephane
Marjorie  Herald
CARTER
Iva  Jessie
Arline  Scott
Anna  Thomas
CASEY
Florence  Richards
CHRISTIAN
Donald  Breeden

CLARK
Virginia  Pasley
CLAY
Tony  Bowling
Virginia  Lewis
DAVIESS
Versie  Hill
Joyce  Johnson
ESTILL
Margaret  Richardson
FAYETTE
Betty  Buttermore
Helen  Carter
Ray  Hogg
Bertha  Johnson
Vivian  Jones
Gloria  Lehman
Barbara  Moody
Annabelle  Neal
Patricia  Pyor
Buford  Warren
Elizabeth  Withers
FLEMING
Maxine  Denton
FLOYD
Nannie  Hall
Richard  Howard
Charlene  Sexton
Irene  Tuttle
FRANKLIN
Sara  Brooks
Clifton  Rice
FULTON
Frank  Moore  Jr.
Dorothy  Vek
GARRARD
Mayme  Baker
Judith  Shearer
GRANT
Eugene  Bingham
GRAVES
John  Counts

GRAYSON
Gerald  Claypool
GREENUP
Wilma  Chapman
Minnie Mae  Hoflich
Garnet  Stafford
HARLAN
Robert  Beindick
Meskal  Hornbeck
Raymond  Vannatter
HART
Mary  Edwards
Louis  Gardner
HENRY
Margaret  Gauce
HOPKINS
Thelma  Gray
Dorothy  Henry
Loella  Lowery
JACKSON
Earl  Clemons
Christine  Hensley
JEFFERSON
Mary  Allen
Emogene  Barbour
Elizabeth  Bristow
Donald  Ensminger
Otis  Franklin
Harlee  Gant
Mabel  lee  Grinstead
Marcia  Henderson
Samuel  Henderson
Mary  Hudson
Martha  Jay
E  Jenkins
Helena  Johnson
Rosa  Jones-Clark
Mary  Lane
Dorothy  Lush
Faye  Miller
Shirley  Nettles
Clifford  O’Conner
John  Owen
Mary  Peef
Peggy  Pin
John  Ramsey
Ann  Redden-Roth
Jo  Scholz
Edwina  Skeeters
Mildred  Smith
Martha  Stiltz
James  Sweenam
Rose  Taylor
Alberta  Thornton
Ray  Trusty
James  Turner
Kenneth  Voteler
George  Yankey
Linda  Zachery

JOHNSON
Shirley  Chafin
KENTON
Lorine  Berg
Manuel  Spencer
Robert  Taylor
Sara  Wright
KNOTT
Ursula  Davidson
Burnis  Jacobs
Vernon  Smith
KNOX
Garry  Mills
LAUREL
Lillian  Davis
Janrose  Wilson
LAWRENCE
Elaine  Butler
Victoria  Holbrook
LESLEY
Nora  Morgan
Carl  Woods
LEITCHER
Reba  Wampler
LINCOLN
Velma  Elliott
LIVINGSTON
Earl  Devine
Lois  May
Angie  Sanders
LOGAN
Nora  Edwards
LYON
Diana  Jones
MADISON
Clarence  Collins
Wallace  Dixon
Howard  Harkins
Martha  Lunecoford
Crocker  Peoples
Roger  Prewitt
Betty  Ricks
Harry  Smiley
Anna  Stark
Allan  Stephens
Joy  Stone
MARRION
Opal  Green
MASON
Fred  Chumbler  Jr.
Ellen  Faul
MCCRACKEN
Ray  Brown
Trena  Caner
Jane  Waggoner
Sandra  Wallace
MIDDLEBRO
Oma  Greene
Juanita  Partin
MONTGOMERY
Christine  Spoonamore
MORGAN
Ora  Mynhier
Rufus  Wells
MUHLENBERG
Joyce  Whittinghill

NELSON
Bobby  Scroghan
NICHOLAS
Pemmiea  Dollins
OHIO
Virginia  Stenberg
OUT  OF  STATE
Cleta  Boggs
OWEN
Robert  Warren
PENDLETON
Ruth  Turley
PERRY
Ruth  Combs
Ruby  Duff
Andy  Smith
PIKE
Chesie  Cornette
Laura  Damron
Helen  Ratliff
POWELL
Sharon  Akers
Elise  Martin
PULASKI
Stephen  Chludzinski
Charles  Hall
ROCKCASTLE
Cleda  Southard
ROWAN
Grace  Amburgey
Hazel  Branner
Anna  Burford
Warren  Cooper
Avonelle  Dyer
Jack  Jones
George  Mays
RUSSELL
Faye  Hopper
SCOTT
Sarah  Hughlett
SHELBY
Paul  Heightchew
TAYLOR
Dorothy  Beard
Margaret  Netherland
UNION
Nancy  French
WARREN
Hoyt  Bowen
Edwin  Eterman
Robert  Fulton
Virgil  Hale
Doris  Hunt
Carl  Jordan
Madge  Simon
Nancy  Solley
James  Taylor
Howard  Zeigel
WAYNE
Lexe  Huffaker
WHITLEY
Marjorie  Gill
Earline  Prewitt
WOODFORD
Thelma  Kirk