Beginning on August 26, 2011, in Jefferson County, the KRTA traveling team visited all 14 districts presenting topics that are vital to all teacher retirees. Eastern District was the site of the last workshop on September 23, 2011. President Cook’s theme for this year, as well as the Fall Workshops, focuses on the importance of volunteering. Membership is certainly the lifeblood of the organization. Our numbers send out a message to legislators that the objectives of KRTA are strongly supported. The individuals who step forward and accept the leadership positions at the state, district and local levels are volunteers drawn from our continually growing membership. Volunteers step up each year to accept program challenges established by their local and civic organizations. How many historical societies, Meals on Wheels, sesquicentennial committees, Relay for Life groups, Neighborhood Watch groups, Boy Scout Troops, Cub Scout Troops, Girl Scout Troops, Sunday School classes, Church choirs, to name a few, would be non-existent without our volunteers? One of President Cook’s efforts is to educate KRTA members of the importance of the N. O. Kimbler Scholarship Fund.

N. O. Kimbler was born in Greenup County, Kentucky. He started teaching in 1912 in a two-room country school and rose to become State President of KEA in 1938. He saw the great need for Kentucky teachers to be rewarded in their retirement years for the meager salaries they received and devoted his life to bringing the Kentucky Teachers’ Retirement System to fruition.

His experience included five years of teaching in Alabama, two years of service in WWI, two years as a High School Principal. (Continued on page 3)
the information on the website, www.krta.org, it is obvious that this Association is working on topics and issues that affect you, either directly or indirectly in retirement.

In this difficult economic environment, we must be ready to defend and protect the benefits promised to Kentucky's retired and active educators. We understand that at times the Governor and the General Assembly have difficult choices to make. However, we must make it clear that the decisions must not be on the backs of the persons who have given their time and talents to the state and earned a retirement (which they contributed to while working) and health benefits as a part of their total compensation for that service.

Under Attack
Once we were part of a much needed, honored and respected profession – now, it seems, if you are to believe the new breed of politicians, we are the problem, not the solution. According to many of them, our pensions are too generous and our health insurance benefits are undeserved. To hear them, we and other public employees are the financial ruination of the nation's local, state and federal governments.

The new breed of politicians want us to forget the fact that speculative investors, Hedge funds and our banks with their exotic financial pyramid investment schemes actually collapsed the world and national economy which in turn has led to budget problems at the national, state and local levels.

At the federal level, public pension funds are under attack by those who are "concerned about the need for taxpayer bailouts because pension benefits are not (Continued on page 10)
Staying Sharp—Brain Health and Engaging Your Brain

Second in a series of guest articles by Mary Sorensen

In Article One, Keep Your Brain Sharp, you read the phrase “use it or lose it.”

But, the question is, “How can you use it effectively? Exactly HOW do you engage your brain? Long story—short—KEEP STIMULATING YOUR BRAIN—KEEP LEARNING!! Based on their understanding of the brain, neuroscientists suggest you choose activities that fit the following criteria:

• They should teach you something new. The brain is a learning machine. To keep the machine working at high capacity, you must continually develop new skills.

• They should be challenging.

• Activities must command your complete attention to fully exercise the brain.

• They should be rewarding. Rewards stimulate the brain and lead to improved learning and memory.

• They should be novel or surprising. New, positive, and surprising experiences exercise the brain machinery at a high level.

It might seem hard to find activities that meet all of these criteria; however, TRY learning to play a musical instrument, a new card game, or Scrabble; doing crossword puzzles or Sudoku; starting a new exercise program; learning a new language; participating in a discussion group; starting a new hobby, such as crafts, painting, biking or bird watching; volunteering; staying informed about what’s going on in the world; Reading. Reading. Reading!

Simply interacting with others on a regular basis will help YOU as the brain is sociable and collaborative. I read recently, in the “Scientific American Mind” (September/October 2009 issue) that studies show the mental benefits of social activity, networking, and keeping connected are significant. “The more socially integrated and active you are, the less memory loss will occur.”

If you continue to learn and challenge yourself, your brain continues to grow, literally. An active brain produces new connections between nerve cells that allow cells to communicate with one another. . . . remember, Michael Merzenich from the University of California, “the aging brain continues to have remarkable ability to grow, adapt, and change patterns of connections even as it ages.” You may actually ENHANCE your brain’s ABILITY and POWER!

Keeping your mind sharp and memory loss at bay as you age isn’t just about keeping your mind in shape, though that’s a major component. You must also make healthy choices that keep the rest of your body in shape, as well.

• Exercise increases blood flow to all parts of your body, including your brain, and might promote cell growth there. Pick an activity you ENJOY. Exercise for 30 minutes AT LEAST THREE days a week.

• Proper nutrition will also boost thinking, learning, and memory. Be sure to eat a diet rich in fruits and vegetables. Many of these contain antioxidants—substances that protect and nourish brain cells. Also antioxidants may help prevent cholesterol from damaging the lining of your arteries and slowing blood flow to your brain.

• Moderate alcohol use is a must for the brain. Drink alcohol in moderation, if at all. People who drink heavily for years can experience permanent brain damage due to poor nutrition.

• Stop smoking! You can add memory loss to the long list of health problems that come from smoking. Smokers may have twice the risk of getting Alzheimer’s disease as do people who have never smoked.

• Manage your stress. I was amazed to learn that long-term stress has the power to actually damage your neurons; perhaps, kill them. When you’re stressed, your brain releases hormones that can damage your brain if you’re exposed to them for days at a time. Moreover, chronic stress can make you feel depressed or anxious—feelings that can interfere with the way your brain processes memories. You must look for long-term stress solutions!

With all of the above said—it IS important to remember, that aging is NOT a process of decline. Many of our gifts and abilities— including wisdom and problem solving—IMPROVE AS WE AGE!

KEEP LEARNING—STAY SHARP.

Our third and fourth columns will cover, “Can YOU Increase Your Brain Power?” And “Connect to Your Brain’s Power.”

(Continued from “Fall Workshops” page 1)

School Principal in Henderson County, and eighteen years as Superintendent of Henderson County Schools. He helped draft the state’s first Teacher Retirement Act of 1938 for which no funds were provided until 1940. He was hired as Executive Secretary of KTRS in 1940 and worked tirelessly to improve the system until his retirement in 1957.

Background.

Looking toward the future and knowing of Mr. Kimbler’s desire for every deserving Kentucky youth to receive a college education, the N. O. Kimbler Memorial Scholarship Fund was established by a group of retired educators in Western Kentucky. In 1982 KRTA became responsible for managing the Fund. A committee of five KRTA members is responsible for overseeing and administering the Fund.

Guidelines. The Fund guidelines provide for the 16 Community Colleges of Kentucky to identify students who show promise of becoming excellent teachers. To encourage selected students to pursue that honored profession, they are awarded a scholarship of $1,400 per year to help pay the expenses incurred for their education toward that goal.

One scholarship is awarded to each of the public Community and Technical Colleges in Kentucky. Each college determines the recipient.

Contributions. Your generosity will help increase the principal of the Fund so that these scholarships may be increased as college expenses increase. Your gift will be an expression of your belief in the value of education and in the importance of strengthening and perpetuating the quality of our profession.
Are You Taking Unneeded Required Minimum Distributions From Your Retirement Account?

Required Minimum Distributions (RMDs) are minimum amounts that a retirement plan account owner must withdraw annually starting with the year that he or she reaches 70 1/2 years of age or, if later, the year in which he or she retires. Account owners are responsible for taking the correct amount of RMDs on time every year from their account, and they face stiff penalties if they fail to do so.

If you are fortunate enough to have sufficient income from other assets and don’t need the RMDs to pay for living expenses, it’s important for you to find the best way to efficiently utilize these payments.

Purchasing a life insurance policy with your after-tax RMD money may be a good solution for you as it could provide your beneficiaries with a death benefit that avoids probate and is income tax free. You still have access to your remaining IRA funds should you need it, and the balance of the IRA can also be passed to your beneficiaries.

This option is ideal if you are:

- Over the age of 70 1/2
- Not currently using your RMDs for living expenses
- Earmarking your IRA for beneficiaries
- Interested in offsetting tax liability for your beneficiaries
- interested in preserving/maximizing your legacy
- Currently placing your unneeded RMDs back into another taxable savings vehicle (for example: a CD or mutual fund)

If you are currently taking unneeded RMDs and passing these assets to the next generation, a charity, or other beneficiaries in a tax-free manner is of interest to you, please contact North American Life Plans. We are the agency endorsed by the Kentucky Retired Teachers Association to assist you with your life insurance needs. Our toll-free number is 888-362-1214, or you may visit www.krtabenefits.com.

Hearing Loss Linked to Dementia

Seniors with high levels of hearing loss are significantly more likely to develop dementia over time than those who retain their hearing, according to a recent study reported in The Hearing Journal. The study was conducted by Johns Hopkins University and the National Institute on Aging.

639 people were tested between 1990 and 1994. While about a quarter of the volunteers had some hearing loss at the start of the study, none had dementia. Researchers took other dementia risk factors into account, including diabetes, high blood pressure, age, sex, and race. Participants with hearing loss at the beginning of the study were significantly more likely to develop dementia by the end. Compared with volunteers with normal hearing, those with mild, moderate, and severe hearing loss had twofold, threefold, and fivefold (respectively) the risk of developing dementia over time. Thus the risk of developing dementia seems to increase with the severity of the hearing loss. For participants over 60, more than one-third of the risk was associated with hearing loss. The risk of developing Alzheimer’s disease also increased with hearing loss. For every 10 decibels of hearing loss, the extra risk increased by 20 percent.

While the reason behind the link remains unknown, investigators believe a common pathology may underlie both. It may be that the strain of decoding sounds over the years may overwhelm the brains of hearing loss patients, leaving them at higher risk of dementia. Investigators also suggest that hearing loss could lead to dementia by making individuals more socially isolated, which is a known risk factor for various cognitive disorders, including dementia. Says Dr. Frank Lin of Johns Hopkins, “Researchers have looked at what affects hearing loss, but few have looked at how hearing loss affects cognitive brain function. There hasn’t been much crosstalk between otologists and geriatricians, so it’s been unclear whether hearing loss and dementia are related.”

For a free hearing screening and other hearing benefits call Hear In America (800) 286-6149

5 Tips to Prevent Home Heating Fires

When it’s time to turn up the heat in your home this winter to battle the icy cold, follow these simple tips to prevent the chance of fire:

1. Hire a professional to inspect and clean your furnace. Maintaining your furnace and ensuring that it’s operating properly and efficiently will save you money and keep you free from worry.

2. Open your windows when you first turn on your furnace. Choose a warm day to let your furnace burn off the dust and dirt that have collected on its heating element. A residual odor is not harmful, but if the furnace rumbles or produces black smoke, call 911 and evacuate the premises.

3. Clean your chimney. Before you cozy up to the fireplace, open the flue and check for obstructions that can cause a build-up of harmful carbon monoxide. Hire a chimney sweep to inspect for creosote, a substance that gradually builds up as wood burns and can ignite in the chimney flue.

4. Use electric heaters sparingly. Don’t let a space heater run for hours on end. Turn it off at night or when you vacate a room. Move bedding, clothing and other flammable items at least three feet away from the heater. And never leave children and pets unattended near a space heater.

5. Handle propane-powered equipment carefully. Follow the manufacturer’s instructions, store cylinders outside, and call 911 if you smell a strong odor of gas.

To learn more about Liberty Mutual auto and home insurance or get a free, no-obligation quote, please contact your representative at 1.888.824.6955 ext. 51690 (in KY) 1.800.835.0894 ext. 51690 (outside KY). Please mention Client No. 8815 when you call or visit www.LibertyMutual.com Liberty Mutual Group. All rights reserved.

Kentucky Teachers’ Retirement System Pre-Retirement Seminars

Register on-line at http://ktrs.ky.gov

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Recent Reports Point to Long Term Care Solution
By Joseph P. Blanchette, CLTC National Health Administrators

Debt and Deficits Are Taking Their Toll On Seniors.

The retirement plans and dreams of most Americans have been turned upside down lately as savings and pensions have been severely undermined by the extended economic downturn now entering its fourth year. Making matters even worse, health insurance costs keep rising while alarming government deficits are forcing state and federal leaders to modify future Medicare provisions and cut Medicaid benefits. Understandably, these severe financial developments have heightened anxiety levels among baby boomers and those already in retirement. Reality is finally setting in about long term care and its harmful impact on families and retirement security.

Baby Boomers Are Very Concerned About Long Term Care

A 2010 AARP survey has exposed what many of those who are retired and nearing retirement have been thinking. Not surprisingly, of the 11 concerns listed, the 2 greatest financial concerns about retirement are:

- Retirement income may not keep up with inflation.
- Not having enough money to pay for an extended long term care need at home or a nursing home. Almost 80 percent of respondents expressed concern about paying for their long term care.

Similar surveys done in 2010 by AgeWave/Harris Interactive asked respondents 1) what their greatest concerns were about having a long term illness and 2) why long term care planning should be an integral part of one's retirement strategy. The response?

- Over half worry about burdening their children.
- More than half worry about coping with the emotional strain of caregiving.
- Forty-five percent worry about their spouse's quality of life and financial security.
- Almost half worry about the high costs of caregiving.
- One quarter want to avoid a nursing home stay.

Ironically, only 10 percent are worried about dying. Rather, people are concerned about the risks and consequences associated with living a long life!

Are “Boomers” Gambling With Their Retirement?

Despite these harsh realities and concerns about long term care, many Baby Boomers and retired educators may be gambling with their retirement security and the well-being of their families. Some mistakenly believe that government will pay for their long term care. But Medicare does not pay for extended care, and the government welfare program for the poor, Medicaid, faces likely funding and benefit cuts to stave off insolvency. Others hope they will have enough money to pay for long term care from their retirement savings. Too few, however, have actually calculated the true cost of spending money set aside for retirement income on extended caregiving expenses. And some hope they will never need long term care services. They may be right. But what if they do need extended care? What is their plan?

There Is A Better Way.

For most middle income and upper income individuals, Long Term Care insurance offers an affordable way to protect income, assets and families from the physical and emotional burdens caused by long term care. Interest in Long Term Care insurance (LTCI) is on the rise. The number of new policyholders jumped by a remarkable 16% in 2010 as retirement investments lost their value and government kept sending messages that most Americans need to plan for their own care. The State of Kentucky is encouraging LTC insurance with generous tax incentives and the new Kentucky Partnership Long Term Care plans.

The Time To Act Is Now.

After the long term care industry and policyholders struggled with rate increases over the past decade, experts consider today's newer plans to be priced more realistically as most comply with pricing guidelines set by the National Association of Insurance Commissioners. KRTA offers members a menu of high quality Long Term Care insurance plans with carriers considered leaders in the industry. Qualifying for coverage and your premium levels are linked to your age and health status. Waiting will never help.

Long Term Care Protection Gives Peace of Mind

Long Term Care insurance is not for everyone. Some can't afford it. Others cannot qualify for coverage for medical reasons. But planning for one's future long term care needs is an essential retirement planning strategy for everyone.

Would you rather have this protection and not need it . . . Or need it and not have it?

Find out if Long Term Care insurance makes sense for you.

Call 1-866-899-5796 now to speak with a KRTA Long Term Care planning specialist, National Health Administrators (NHA)

Changes in the Legaline

At the August 22, 2011 Executive Council meeting, Eric Farris of Buckman and Farris PSC gave the Council an update on the status of the KRTA Legaline service. Mr. Farris noted that since the Legaline’s inception, KRTA’s membership has doubled and the service’s utilization has more than doubled. As the discussion unfolded, it became apparent the Legaline service has become “a victim of its own success” and needed to be restructured.

President Cook with the approval of the Executive Council appointed an Ad Hoc Committee to meet with Mr. Farris to develop options for the Executive Council’s consideration. Committee members were Joyce Cecil, Frank Hatfield, Tom Mathews, Ann Porter and Margaret Sims. Mr. Hatfield served as the committee’s chair.

The Ad Hoc Committee presented it findings and recommendations to the Executive Council during a called special Executive Council meeting on October 18, 2011. The Executive Council approved the committee’s recommendations for restructuring the Legaline service. The changes outlined below are effective January 1, 2012.

The KRTA Legaline: A Unique Member Service

Exclusive to KRTA members and spouses only, you may e-mail the firm of Buckman & Farris PSC at any time or call during normal business hours and request certain advice or documents at a reduced price compared to most legal services in Kentucky.

Services Available at No Charge

Simple legal advice sought by email and phone consultations of limited duration can be handled at no cost to members and spouses. Often, the answer is to refer the KRTA member to a competent attorney near the member’s home and every effort will be made to accomplish that when the issue exceeds the capacity or expertise of the Legaline service.

Matters Excluded

The Legaline cannot undertake matters of a complicated nature or which involve the KRTA, its employees, members or contractors. There can be no assistance provided to members who already have legal counsel on the matter at hand. Also, no costs, filing fees, damage awards or expenses of any kind are covered.

Reduced Fee Services Available

Simple Wills $50 each
Intra-family Deeds $50 each
Living Wills $50 each
Powers of Attorney $50 each

Letters, phone calls, (beyond original contact), and document review $125/hour

Procedure for Legaline

You may contact the KRTA Legaline by email: Legaline@buckmanfarrislaw.com or by phone: 1-800-232-1092

When a call or e-mail is received, the information is sent to the appropriate attorney/paralegal for response. Every effort will be made to respond promptly; however, if no attorney is available, please allow up to five business days for a response.

How a Bill Becomes a Law

- Introduced in Senate/House
- Assigned to standing committee
- Reported out of committee to full chamber
- Passed or defeated by roll call vote
- When passes, goes to other “house” Same procedure followed
- Passes both houses, ordered “enrolled”
- Goes to Governor for signature
**KRTA/AARP-KY Community Service Projects**

"Yes, we can feed Kentucky!"

"Yes, we can give our children adequate school supplies!"

These were the resounding words of KRTA members in answer to our 2011-2012 Community Service Projects requests.

KRTA offered a $50 grant to any local retired teacher association that would match it with $50 for school supplies to be donated. An overwhelming 67 local Associations responded to the call. A complete list of those participating can be found on page 20.

As Dr. Frank gave the report of his local association’s involvement, he emphasized the high cost of the school supplies donated.

The "KRTA/AARP-KY Yes, We Can Feed Kentucky” project’s purpose is to encourage RTA locals and AARP-KY chapters to collect food items for their local food banks. Participation will be measured by the “number of food items delivered to a local food bank.” We are not specifying the type of food or the organization which receives the donations locally.

**Time line for “Yes, We Can Feed Kentucky”**

May 1 - December 31, 2011

To be listed on 2012 Local Recognition Form for State Convention

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**KRTA and AARP Working Together 2011-2012**

Neal Tucker, AARP/KRTA Liaison

Neal encouraged everyone to join AARP and also become a member of NRTA by checking the NRTA box on the AARP membership form. By doing so, retired teachers are supporting the partnership of KRTA and AARP who work together on issues with which they agree:

- Retirement Security
- Grandparent Essay Contest
- National Day of Service
- Create the Good
- Presentations by AARP Specialists
- School Supply Drive
- Drive to End Hunger/Yes, We Can Feed Kentucky!

AARP’s story began when our founder, Dr. Ethel Percy Andrus, launched the National Retired Teachers Association in 1947.

Dr. Ethel Percy Andrus founded NRTA: AARP’s Educator Community (then known as the National Retired Teacher’s Association) in 1947 to address the economic challenges and health insurance needs of educators in retirement. She was motivated by finding a retired teacher living in a chicken coop. The benefits she was able to provide retired teachers became so popular that non-educators sought the same member benefits. Therefore, eleven years later, in 1958, Dr. Andrus reached out to a broader audience by founding AARP (then known as the American Association of Retired Persons). NRTA and AARP shared many goals and collaborated in the development of countless programs and advocacy initiatives. Today, we’re still working together to help members and families right here at home in Kentucky.

In 2012, we’ll celebrate another milestone together with NRTA’s 65th Anniversary.

**Grandparent Essay Contest**

- Honors the role of grandparents
- Open to all 5th grade public school students
- Deadlines: School winners December 15
- County winners January 31
- District winners March 1
- State winner will be announced April 19 at the KRTA Convention.
- Visit www.aarp.org/grandparents for more information or call 1-888-687-2277

**Health Care Reform Law One Year Later**

AARP has trained Health Care Reform Law volunteers available to speak (at no charge) to local groups. Contact Tihisha Rawlins at 1-866-295-7275 or trawlins@aarp.org. Publications are available at no charge upon request. More information is on-line at www.aarp.org/getthefacts.

**Create the Good**

The AARP emphasis this year is on creating the good—“it’s about helping others, whether you have five minutes or five hours.” For more information, go to www.aarp.org/CreateTheGood.

**Volunteer Opportunities, Speakers, and More**

Website: www.aarp.org/ky

Email: kyaarp@aarp.org

Phone: 1-888-687-2277

Neal ended his presentation at each workshop by thanking RTA Presidents for their support of AARP Kentucky and our joint community service efforts.

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**Step it up**

Because we know you’re unique, SilverSneakers® offers many different ways to get the activity you need to stay healthy and independent. It’s never been easier to take control of your health with the SilverSneakers® Fitness Program!
Membership 2011

Going for the GOLD

Betty Hester, Debby Murrell, & Ernie Trosper

Membership Committee Co-Chairs

Article contributed by Betty Hester

It’s a new membership year, but the story is the same: Building membership in KRTA is supporting future retirees as well as current retired educators. That’s the story Debby, Ernie and Betty tried to convey as they presented to retired teachers around the state in August and September. Parts of the story remained the same; emphasis on the “why” preceded their presentation when representatives from the Kentucky Teachers' Retirement System presented their story. New ideas on the “how” unfolded as the morning sessions proceeded. Local and district association workshop attendees were encouraged to RECRUIT new members, then ENGAGE them, to better RETAIN them as members. “Use of the Local Presidents’ Handbook was strongly recommended.”

RECRUIT

1. Devise a plan: Incorporate activities for local, district, and state; tie them together. Locals and districts are not separate entities in their purpose; they are the local affiliates of the bigger picture—KRTA. “Suggested help—pp. 4-6, “Planning Your Year Checklist” and p. 29, “Membership Solicitation Letters”

Overcome objections by informing recruits of the basic facts about KRTA. With empathy, help them understand the importance of the needed support of all retired educators. And … the truth is membership in KRTA is equal to less than 5.5 cents a day or $1.67 a month!

2. Involve more members: “It takes a village.” Workshop participants were encouraged to put volunteers to work and give a ‘motivational push’ to members who will help if asked. “Suggested help—pp. 26-27, “Responsibilities of Membership Committee”

Tell a Friend … It’s as easy as A-B-C!

Ask local or district members to participate in a contest: How many ADD (white) cards can each one get? Offer prizes. At the same time, by labeling each white card on the back with the sponsor’s name, they will be entered in a drawing at the KRTA office for an all-expense paid trip for two to the 2012 KRTA Convention.

3. Use materials that show benefits: Choose a few pieces that best suit the recruitment effort. Don’t overwhelm the recruit with papers. “Suggested help—pp. 53-67, “Recruitment Materials”

ENGAGE

4. Establish an Involvement Committee: When current recruitment efforts don’t seem to be working, perhaps some new techniques will. Workshop participants were encouraged to establish a new committee to pique the interest of the membership and perhaps put some new life into the association. There are activities that no one seems to be doing; for instance, (a) check on members who cannot attend meetings, (b) thoroughly highlight one or two benefits of belonging at each meeting, (c) recognize members for their contributions to the association or community, or (d) identify leadership candidates and build a positive attitude toward the association.


6. Make new retirees feel at home: Provide nametags for all members; provide a special nametag for new members so that everyone will recognize them. Look for and greet them.

7. Thank new members & volunteers: Send thank you notes for joining or volunteering. RETAIN

8. Make recognition a tradition: There are two forms of currency that we pay our members—Recognition & Tradition. Look for any opportunity to recognize any member's contributions. Create a tradition in your association & recognize those who uphold that tradition.

9. Make contact with 1st-year members: Identify at least four specific contacts to make with first-year members that are above and beyond the normal. The normal contacts of e-mail, phone call, letter from the president, and special newsletter are great. Go beyond that, for instance, with a special listing in the local newspaper.

Focus hard on the first renewal: Send a special certificate of thanks. The first two years of membership produce the most results.

11. Actively engage new members: The best way to retain members is to actively engage them. If they start missing meetings, give them a call to find out why before it becomes a chronic situation.

12. Involve the membership in retention efforts (suggested activity): Divide your membership into groups, for instance; 10 or 15 retirees—or each group could represent the school or office from which they retired. Each group is responsible for their “team”—to see to each ones needs, to provide transportation, and/or to secure their membership each year, both locally and state. When it’s time to contact new retirees, each team is responsible for their own school or office. Strive to get all ADD cards for each team; make it a contest.

Automatic Dues Deduction cards for the current year were due in the KRTA office by November 4. Forms with $20 checks are due by January 14 to count for this membership year. ADD cards with those CASH members can be held and activated for dues deduction next November.

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

Health ~ Insurance ~ Wellness

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

KRTA Endorsed Dental Plans. Delta Dental offers three plans from which KRTA members can choose. Members may enroll anytime. The premium year is April 1- March 31 and the premium will be pro-rated. Visit www.deltadentalky.com for rates and an enrollment form.

Avesis Vision Plan allows enrollment at anytime and includes many providers for your service in addition to Sam’s and Wal-Mart. Effective January 1, 2012, there will be a rate increase. For enrollment forms call 1-800-466-5182 or for provider questions call 1-800-828-9341.

KRTA’s Hearing Instrument Plan is offered by HEAR in AMERICA. They offer a free annual hearing screening for you and your immediate family and have a full line of high-quality hearing instruments available. Call 1-800-286-6149 or visit the web at www.hearinamerica.com.

Long-Term Care Insurance. KRTA’s partner National Health Administrators serves as the consultant and third-party administrator and works with three providers—John Hancock, Prudential, and Genworth. This makes it possible to tailor a policy suitable for each individual. For information call 1-866-899-5796.

Senior Care. Two partnerships providing senior care in different parts of the state, Comfort Keepers (1-877-257-KRTA) and Home Instead (1-866-886-6831), are now available at preferred rates for KRTA members. Services offered include personal care, meal preparation, errand services, respite and relief for families, conversation and companionship, and light housekeeping and laundry service.

North American Life Plans offers Life Insurance and LifeLock Identity Theft Protection. LifeLock is the newest benefit to KRTA’s long list of discounted services. It is the #1 provider of protection against identity...
Kentucky Teachers’ Retirement System

**INTRODUCTION**

Kentucky Teachers’ Retirement System staff members traveled with the Fall Workshop team and presented in each district. Workshop attendees received the latest news concerning their retirement system, insurance and legislative issues. Jane Gilbert was on hand to explain the state of the insurance fund while Elaine Rall, Debi Newman, and Becky Niece updated issues with KTRS investment performance and governance. KTRS Executive Secretary Gary Harbin joined the team in Jefferson County.

**Defined Benefit Plan (instead of a defined contribution plan).** Contributions from the active teacher plus the employer match lasts six years. After that, the retiree’s annuity is paid from investments. Due to the outstanding investment practices of KTRS, retirees will draw their annuity for the remainder of their lives. The number of members over 100 years old is still drawing annuities increases each year.

The national atmosphere of pension plans is putting our Defined Benefit Plan under attack. We can call it “Pension Envy.” While many folks have had their pension plans go awry, ours has not. Therefore, we have become the envy of others. It has worked successfully for us for 70 years and with our positive financial investment record, it should not be changed to a Defined Contribution plan.

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

**Field of Membership.** As of December 2010, there were 59,531 active educators, 15,199 of which were eligible to retire (27+ years). There are presently 137,701 members of KTRS. That includes 75,698 Contributing Members; 17,763 Inactives; and 44,279 Retired, Beneficiaries, and Survivors. During June and July of 2011, there were 1,139 new retirees. (Over 5,100 retirees are over 80 years of age, including 46 who are over 100—one of the reasons we should be thankful for the defined benefit plan).

**Impact.** The sole reason KTRS exists is to provide monthly checks for its 44,279 retirees and their beneficiaries and survivors. This means $117 million goes into the state economy. The positive impact—for school districts, for members, and for state and local economies—cannot be overemphasized. KTRS distributes hundreds of millions of dollars annually—what amounts over the last three years to 6,675 jobs at $40,000 each. In most counties, the school district is the largest employer.

**Actuarial Status.** The pre-funded Retirement Benefit Fund is at 61% and the pre-funded Medical Benefit Fund is at 7.5%—the latter transitioning to Pre-funded as of July 1, 2010.

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

**KTRS Returns for Fiscal Year Ended June 30, 2011.** Preliminary return for FY 2010/2011 is 21.4% and the market value of assets currently stands at $15.2 billion.

**Changes in Asset Allocation** is also a significant factor. The biggest change since 2000 is in international stocks—from 0.0% to 15.1%. Since 2007 large cap stocks are down, mid cap stocks are up and small cap stocks remain the same. A balanced portfolio means diversified assets for long-term success.

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

The KTRS Board of Trustees consists of nine members—Barbara G. Sterrett, Robert Conley, Ronald L. Sanders, Charles Ludwig, Laura Zimmerman, Ruth Ann Sweazy, Dr. Tom Shelton, the Chief State School Office (Dr. Terry Holliday) and the Kentucky State Treasurer (Todd Hollenbach).

**PATHWAY PROJECT**

Very simply this system will provide the backbone of KTRS services to its members as they each travel their own path. The new system will open up a host of new website interactive opportunities between members and KTRS, and will allow members to directly access and transact in their retirement accounts. On June 20, 2011, the Board of Trustees took action to approve the actual building and installation of the Pathway System. Work began in August 2011 and will take approximately 4 years to complete.

**LEGISLATION.**

Bond Issue #1: The KTRS Pension Fund received $465.4 million from a bond issued by the Commonwealth in August 2010. These bond proceeds paid for the balance due from the Commonwealth for amounts used to pay retiree health care since 2004.

Bond Issue #2: The KTRS Medical Insurance Fund received $268,000,000 in early 2011 from an additional bond issued by the Commonwealth to fund its portion of retiree health care for FY 2010-11 and FY 2011-12.

**RETIREE HEALTH CARE.** We are fortunate that Jane Gilbert was able to present this portion at all workshop locations. She explained the Steps Toward “Shared Responsibility.”

- The Board, as fiduciary, directs actuality to provide options
- Protect pension plan and the security of its members
- Education community develops solution from options
- Shared Responsibility plan becomes HB 540
- Legislation & Governor approve HB 540
- Implements plan of shared responsibility funding developed by Kentucky’s education community
- Establishes technical provisions necessary to comply with IRS code
- Preserves medical benefit into the future for today’s active teachers
- Protects retirees under age 65 from paying full cost for health care and over 65 from paying more for health care
- Allows teachers to retire in normal fashion saving districts $200 - $350 million per year and the state $26 - $46 million per year
- Reduces request from general fund this biennium by $61 million
- Reduces the unfunded liability by $2.8 billion

If this HB 540 had not passed we would not have a long-term solution to fund retiree health care. The medical benefit for retired teachers under age 65 would have gone away and teachers upon retiring would have to pay the full cost of health care, currently $7,068 per year (in addition to the Medicare Part B premium at age 65). Under Shared Responsibility, active members will have medical benefits available when they retire. As is clearly evident, without medical benefits, retirement security is uncertain. The likely outcome would be that teachers would need to work much longer (closer to age 65) to make up for the loss of this benefit. Shared Responsibility means teachers will be able to retire at a time of their choice, with greater retirement security.

Retirees under age 65, regardless of retirement date, who receive medical benefits through the Kentucky Employees’ Health Plan, began contributing an additional amount to the Medical Insurance Fund effective July 1, 2010. This amount is based on the standard Medicare Part B premium that is currently paid by retirees age 65 and over.

Effective July 1, 2010: Employers began contributing to the KTRS retiree medical insurance fund. Employer's contribution rate will phase from .25% to 3.0% over the next six years. The State of Kentucky will pay the net healthcare cost of all new KTRS retirees.

**Next Step 1**

Spear-header by U of K and managed by Express Scripts.
- Leveraging greater prescription purchasing power
- Deeper drug discounts
- Dedicated U of K Pharmacist assigned to KTRS and available by phone: Field prescription questions and help find lower-cost generic equivalent or alternative drugs
- Under 65 retirees & active teachers already have Express Scripts administering their drug plan

Here's what this change means for you:
1. New drug ID cards issued before January
2. No substantial changes to the existing KTRS MEHP drug plan design

(Continued on page 9)
Humana/ SilverSneakers Update
Presented by various Humana Representatives

Retirees Age 65 and Over: Medicare Eligible Health Plan (MEHP)

MEHP Open Enrollment for Plan Year 2011 will be October 15 through December 7

— You may continue to use any Provider who accepts Medicare and agrees to bill Humana.

— You will need to continue Medicare coverage and pay the Part B premium to Social Security.

SilverSneakers

About one-third of the MEHP members belong to SilverSneakers, a “value-added benefit” (free). Visit www.silversneakers.com for nutrition programs, exercises, and other helps.

SilverSneakers Steps (for members without convenient access to a location) includes the following:

• A Personal Exercise Tracker
• A special welcome gift
• An activity planner & tracking logs
• Invitations to participate in themed reporting contests
• Quarterly newsletters

KTRS & Humana Website
www.ktrs.ky.gov 1-800-618-1687

www.humana.com
MEHP 1-866-396-8810
KEHP 1-877-597-7474

MyHumana.com

Log in and create your own webpage account. It includes an 18-month summary of your activity, including doctors, hospitals, other information.

Humana Medicare Nurses offer help for

Legislative Co-Chairs Bobby Humes & Ray Roundtree & Don Hines, 5th District Chair

A Year of Major Accomplishments

◆ KTRS governance kept intact
◆ System kept actuarially sound
◆ Medical insurance funding resolved (HB540)
◆ Annuity funds borrowed to pay for medical insurance repaid to the system (HB531)
◆ A 1 1/2% cola for each year of the budget
◆ KTRS remains a strong defined benefit program

The first and last items above are the most important in the list. We need to continue to remind legislators that we need to continue the “match” . . . and that last one will be one of the major issues in the future.

2012—A Critical Year Legislatively “We must be prepared!”

✓ Keep our pension program as a defined benefit program.
✓ Keep governance of KTRS as is; i.e., elected trustees.
✓ Maintain full funding for our retirement program.
✓ Continue to work closely with our legislators on retirement issues.

2012 Legislative Program is on page 12 of this publication.

It is important that each of us educate our retirees and our legislators on the following important facts:

☐ Retired teachers are not covered by Social Security. There is no financial safety net for Kentucky’s retired teachers.
☐ KTRS was established in 1938 because Kentucky’s retired teachers were not permitted by the Social Security Administration (SSA) to participate in the Social Security program.
☐ Approximately 44,000 retired teachers, beneficiaries and survivors receive annuity payments each month.
☐ Over $1.6 billion in annuity and medical payments are distributed yearly providing a significant positive economic impact on all of Kentucky’s local communities.
☐ Historically, approximately 70% of the retirement allowance distributed annually comes from KTRS’ investment earnings.

Ray says the main thing is to “stay abreast of national issues; they may come to Kentucky,” especially public pension issues.

Continue to work closely with legislators, thanking them by recognizing them at local meetings. Also, continue to thank Gary Harbin, Executive Secretary of KTRS, his staff, and the Board of Trustees. “They work hard for us,” says Bobby.
any of your health problems—just ask:
✓ Acute Episodic Case Management
✓ Humana Cares Complex Case Management
✓ Field and Home-Based Clinical Management
✓ On-site Review Nurse

A major portion of the Humana presentations was spent emphasizing **STEP IT UP.**

Ken Shulz’s crazy antics always get our attention. This year at Carter Caves (Eastern District workshop), Ken wore the bat hat sold at the gift shop.

His challenge to all of us this year was, “Go to health!” Doctors and hospitals are not just to cure us, but to prevent us from getting sick. A number of tests and health screenings will be free this year. Ken said
✓ Can you be healthiER?
✓ Can you be happiER?
✓ Can you be more activiER?

He says he’d rather add an ER (to active) than ride in an ambulance to the ER. This is why it is important to **STEP IT UP.** Healthcare isn’t always about shots and needles—it’s about prevention.

(Continued from “Humana” page 9)

(Continued from “Personally Speaking” pg 2)

sustainable.” At the state and local levels, many public pension funds are facing challenges in obtaining adequate contribution rates because of serious budget deficits. Public pension funds also seem to be under attack by some in the academic community. The press seems to pile on story after story about extravagant benefits.

Most information used to attack public pension funds is not representative of the industry as a whole, nor does it paint a fair picture. Most information is taken out of context or generated from analyses using extreme assumptions that are neither practical nor reasonable. Although we face an uphill battle in dealing with attacks on public pension funds, it is “time to stand up and be counted.” Listen closely to what our elected federal and state legislators are saying about us. Support those who support us and work to replace those who attack us and disrespect our profession and our contributions.

**Final Thoughts**

Working on your behalf these past 10 years has been a most rewarding and humbling experience and one that I could not have envisioned when I began in 2002. As 2011 draws to a close, I leave you with the words that John Wooden, former UCLA basketball coach, shared with others on numerous occasions. I hope this message will have some relevancy in your continued “good work” in KRTA.

1. Be true to yourself
2. Help others
3. Make each day a masterpiece and yourself better
4. Make friendship a fine art
5. Drink deeply from good books
6. Build a shelter against a rainy day
7. Give thanks for our blessings everyday

Alicia DeMoss & Jeri Evans
SilverSneakers

Joey Payne & Jill Nochren
Express Scripts

Debby Murrell & Ken Shulz

Alicia DeMoss & Jeri Evans
SilverSneakers

Leeann Uebel, Courtney DeLong, Jane Gilbert & Tami McMichael
Kentucky Teachers’ Retirement System

Kim Gossman
Silver Sneakers

Becky Kloos
Express Scripts

Julie Rogers, Elaine Rall & Ashley Briscoe
Kentucky Teachers’ Retirement System

Becky Niece
KTRS

Debi Newman
KTRS
2012 KY GENERAL ASSEMBLY...

KRTA GUIDE

2012 Legislative Session
Steve Beshear, Governor
Jerry Abramson, Lt. Governor

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President Pro Tem ...................................... Katie Kratz Stine

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Caucus Chairman ................................. Johnny Ray Turner
Whip ....................................................... Jerry Rhoads

Republicans

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Caucus Chairman ................................. Alice Forgy Kerr
Whip ....................................................... Dan Seum

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

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Ernie Harris (R)
Alice Forgy Kerr (R)
Vernie McGaha (R)
Brandon Smith (R)
Danny Ford (R)

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Julie Denton (R) Vice Chair

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

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Alice Forgy Kerr (R)
Jared Carpenter (R)
Jack Westwood (R)
Jim Higdon (R)
Mike Wilson (R)

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David Givens (R) Vice Chair

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Alice Forgy Kerr (R)
Jared Carpenter (R)
Joe Bowen (R)
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John Schickel (R) Vice Chair

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

Whip ....................................................... Jerry Rhoads

Floor Leader ............................................. Johnny Ray Turner
Caucus Chairman ................................. Johnny Ray Turner
Whip ....................................................... Jerry Rhoads

Republicans

Floor Leader ............................................. Jeffery Hoover
Caucus Chairman ................................. Robert Damron
Whip ....................................................... Rocky Adkins

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Bob DeWeese (R) Vice Chair
Dwight Butler (R) Vice Chair
Fred Nessler (D) Vice Chair
Arnold Simpson (D) Vice Chair
Brent Yonts (D) Vice Chair

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Speaker Pro Tem ...................................... David L. Williams

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James Comer, Jr. (R) Vice Chair
Will Coursey (D) Vice Chair
Ron Crimm (R) Vice Chair
Mike Denham (D) Vice Chair
Brent Houseman (R) Vice Chair
Steve Riggs (D) Vice Chair
Kevin Sinnette (D) Vice Chair

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John “Bam” Carney (R) Vice Chair
Ted Edmonds (D) Vice Chair
Charles Miller (D) Vice Chair
Tom Riner (D) Vice Chair
Kent Stevens (D) Vice Chair
Wilson Stone (D) Vice Chair

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Legislative Calendar: 1-800-633-9650

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TYY Message Line: 1-800-896-0305
En Español: 1-800-840-6574

Speaker .................................................. Steve Beshear
Speaker Pro Tem ...................................... E. A. W. Forrest

House of Representatives

Constitutional Officers

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

PARTY LEADERS

Democrats

Floor Leader ............................................. Rocky Adkins
Caucus Chairman ................................. Robert Damron
Whip ....................................................... Tommy Thompson

Republicans

Floor Leader ............................................. Jeffery Hoover
Caucus Chairman ................................. Robert Damron
Whip ....................................................... Tommy Thompson

NOTE

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

*Continued from Page 11*

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<th>Name</th>
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### STATE GOVERNOR

- **Mike Cherry (D)** Chair
  - Jim Glenn (D) Vice Chair
  - Derrick Graham (D) Vice Chair
  - Lonnie Napier (R) Vice Chair
  - Carl Rollyson (D) Vice Chair
  - Steve Ruby (R) Vice Chair

### General Assembly Names and Addresses

#### SENATE

<table>
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<td>Hubert Collins (97)</td>
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- **Dwanye Burch (R)**
- **Jody Richards (R)**
- **David Watkins (R)**
- **Donna Mayhew (R)**
- **Ryan Quares (R)**
- **Ben Waide (R)**

- **Tom Jensen (21)**
- **Paul R. Hornback (20)**
- **Brandon Smith (30)**

- **344 North Spalding**
- **6102 Cropper Rd.**
- **350 Kentucky Blvd.**

- **LBN 4003**
- **Shelbyville, KY 40065**
- **Hazard, KY 41701**

- **(LRC) 502-564-8100**
- **(LRC) 502-564-8100**
- **(LRC) 502-564-8100**

- **(Work) 270-692-3881**
- **(Home) 606-887-8845**
- **(Home) 606-346-4526**

- **(Home) 859-252-1500**
- **(Home) 859-781-5311**
- **(Home) 859-597-2793**

- **3274 Gondola Dr.**
- **Paducah, KY 42003**
- **Manchester, KY 40962**

- **(LRC) 502-564-8100**
- **(LRC) 502-564-8100**
- **(LRC) 502-564-8100**

- **(Home) 270-554-2771**
- **(Home) 606-598-8575**
- **(Home) 606-377-6962**

- **502-564-8100**
- **502-564-8100**
- **502-564-8100**

- **(Home) 502-776-1222**
- **(Home) 502-434-6154**
- **(Home) 502-454-4002**

- **502-564-8100**
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- **502-564-8100**
- **502-564-8100**

- **4030 Hidden Creek Dr.**
- **350 Kentucky Blvd.**
- **1500 Glenclaire Rd.**

- **(Home) 270-282-4500**
- **(Home) 270-781-7326**
- **(Home) 270-759-5751**
ITEM I: KEEP THE GOVERNANCE OF KTRS AS IT IS PRESENTLY CONSTITUTED.

COMMENT: The Board of Trustees acting as a semi-independent state agency has a record of seventy-two (72) years of successful management that is unsurpassed in state government. 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: 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: MAINTAIN KTRS AS A DEFINED BENEFIT GROUP RETIREMENT PLAN.

COMMENT: Unlike a Defined Contribution (DC) Individual Savings account even with a Social Security safety net, a retiree cannot outlive his/her pension under a Defined Benefit (DB) Group Retirement plan. Since Kentucky’s retired teachers do not have a Social Security safety net, it is vital that our DB group retirement plan continue. Also, research shows that administrative costs are much higher for DC plans than for DB plans.

ITEM IV: PROMOTE FULL FUNDING OF KTRS AND MAINTAIN THE MEDICAL INSURANCE FUND.

COMMENT: Full funding in a timely manner is required to keep the annuity fund in sound fiscal condition. Maintaining the medical insurance fund per HB 540 requirements is essential to the financial well being of our members. HB 540 is a shared responsibility approach to funding.

ITEM V: OPPOSE ANY EFFORT TO NOT APPROPRIATE NECESSARY FUNDS OR BORROW RETIREMENT SYSTEM FUNDS.

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 VI: COUNTER EFFORTS TO TAKE FIDUCIARY DECISIONS AWAY FORM THE KTRS BOARD OF TRUSTEES.

COMMENT: The Board of Trustees (a majority whom are elected by the active and retired teachers) employs experienced, competent investment consultants to advise them on all matters pertaining to investments and its fiduciary responsibilities.

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

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

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

COMMENT: During the past three (3) years, the Kentucky Department of Insurance (KDOI) has permitted huge rate increases (i.e. 111%) 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. Copies of requests for other insurance rate increases are forwarded to the Attorney General’s office when filed with the KDOI.

ITEM IX: SUPPORT AN INCREASE IN THE AMOUNTS PAID TO SURVIVORS OF ACTIVE CONTRIBUTING MEMBERS AND DISABILITY RETIREEs.

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

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

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

ITEM XI: 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, home and community-based health and living services, and long-term care regulations benefit our members.
Recruit, Retain and Engage are key words that were introduced during our Fall Workshops by our Membership Co-Chairpersons. We need to Recruit, from the many retirees who are not members of KRTA, into our organization. We need to Retain current members and Engage all in meaningful activities that will further foster their eagerness in forwarding KRTA’s purpose of serving the needs of Kentucky’s retired teachers.

Humana introduced and challenged us to begin walking. Debbie Murrel wrote these words to be sung to the tune ‘When Johnny Comes Marching Home’:

When KRTA goes walking,
Hoorah! Hoorah!
When KRTA goes walking,
Hoorah! Hoorah!
Humana will Shout!(pause)
The Doctors won't Pout.(pause)
We’ll get fit as we walk all about,
and we’ll all be
Living a Happy and Healthy Life!

Reminder: Ovarian Cancer and Prostate exams are provided free during the year to those who qualify. Please call the Markey Cancer Center, U.K. Hospital, at 800.766.8279 to learn of the planned dates.

On a personal note, I wish each of you a Merry Christmas! Many of you at Christmas will receive your wants and needs as always. There will also be many who will receive nothing more than the words or the bag of candy and a piece of fruit. I hope and pray for all of you that Christmas will be very special and you will share it with your many family members and friends. Lottie and I do pray that our son will be home from Iraq, before Christmas, as announced by President Obama.

My email address is edwincookiii@yahoo.com Please share with me your Christmas wishes.
Thanks, Legislators, for participating in the Workshops!

Rep. Mike Harmon (54)  
Rep. Melvin Henley (5)  
Rep. Fred Nessler (2)  
Rep. Steve Rudy (1)  
Rep. Royce Adams (61)  
Rep. Tanya Pullin (98)  
Rep. Jon Short (92)  
Rep. Terry Mills (24)  
Rep. Tom McKee (78)  
Rep. Adam Koenig (69)  
Rep. Addia Wuchner (66)  
Rep. Alecia Webb-Edgington (63)  
Rep. Brent Housman (3)  
Rep. Jill York (96)  
Rep. Rick Nelson (87)  
Rep. Joe Fischer (68)  
Rep. James Comer (53)  
Pat Wooten for Congressman Hal Rogers  
Rep. Wilson Stone (22)  
Sen. Jim Higdon (14)  
Sen. Tom Buford (22)  
Sen. Damon Thayer (17)  
Sen. Robin Webb (18)  
Sen. Walter Blevins (27)  

Contact Info  
From Your Retirement System  
**KEHP (Retirees under age 65)**  
Humana: 1.877.597.7474  
Express Scripts: 1.866.413.8164  
MyHumana.com  
• View your medical claims  
• Look up healthcare providers  
• Review plan description  
• Order replacement card  
**MEHP (Retirees over age 65)**  
Humana: 1.866.396.8810  
Medco: 1.800.551.8060  
MyHumana.com (same as KEHP)  
www.medco.com  
• View your prescription record  
• Order prescriptions — 90-day supply  

KTRS: Frankfort, Kentucky  
1.800.618.1687 (Toll free)  
502.848.8500 (Local)  
www.ktrs.ky.gov  

KRTA: Louisville, Kentucky  
1.800.551.7979  
502.231.5802  
www.krta.org  
info@krta.org
Supplies Over Seas (SOS) is an international humanitarian aid organization that partners with hospitals and other organizations to recover usable surplus medical supplies and equipment. With volunteer help, the supplies and equipment are redistributed to the poor and underserved worldwide. Supplies Over Seas meets critical healthcare needs in developing countries around the world through the recovery and redistribution of surplus medical supplies and equipment. SOS partners with Louisville area hospitals and other organizations to recover tons of surplus that would otherwise end up in the landfill.

This year two new partners have joined the effort—Saint Joseph Health System and Owensboro Medical Health System, and together have hospitals across Kentucky. Supplies Over Seas is the only medical surplus recovery organization in Kentucky and the surrounding region. Since its founding in 1994 it has sent life-saving shipments to 91 countries like Haiti and Ghana.

Haiti. Recovery from the devastating earthquake continues with help from SOS. A shipment of beds means hospital patients will not have to sleep on the floor. A shipment of surgical supplies and equipment meant this little girl’s life could be saved, even though she lost a leg.

Haitian women have the highest rate of cervical cancer in the world. In partnership with the Women’s Global Cancer Alliance, a Louisville physician has used supplies and equipment from SOS to set up three clinics around the country to diagnose and treat the disease. A simple treatment results in a 100% cure. These women are waiting to be seen at St. Basil’s Clinic in Gonaives. More than 1,000 women so far have received this lifesaving treatment at the first clinic in Gros Morne.

Ghana. The Tamale Teaching Hospital serves 1.3 million people in Tamale, a Louisville Sister City. The hospital had fallen into disrepair after years of neglect. Last year SOS and several other organizations partnered to begin sending shipments of urgently needed supplies and equipment. Doctors from the University of Louisville also began a training program for Ghanaian doctors, to improve healthcare and encourage them to remain and practice in Tamale.

We are reaching out to the KY Retired Teachers Association to see if any members would join us in our quest to deliver health and hope worldwide. We currently are in need of several folks who would be available to drive our 15’ box truck to local hospitals to collect medical supplies and equipment. These drivers do not need a CDL, only pass a DOT medical exam. These drivers are vital to the operation of our organization. We also have a need for volunteers to help sort the medical supplies in preparation for shipping to those in need around the world.

For more information about SOS please go to www.suppliesoverseas.org.

If there are folks who would be interested in these volunteer opportunities, please contact us at mary.lidtke@suppliesoverseas.org or 502-736-6360.

KRTA District Presidents

Don Sparks
First District

Joe Hicklin
Second District

Willadean Carter
Third District

Margaret Sims
Fourth District

Debby Murrell
Fifth District

Gerald Preston
Big Sandy

Danny Presnell
Central KY East

Ellie Thompson
Central KY West

Ed Cook for Ann Porter
Eastern

Titus Exum
Jefferson

Wayne Ryan
Middle Cumberland

Bert Baldwin
Northern District

Billie Jean McDade
Upper Cumberland

Judy Spencer
Upper KY River
The following account of activities of KRTA during the period 1956-1995 was prepared by M. L. Archer (with the assistance of Dr. Marvin Dodson, Ted Crosthwait, the KRTA staff and others) in 1996. KRTA activities for the period 1995-2002 were summarized by Frank Hatfield (with the help of his wife Margaret) in 2004. Their accounts remain intact as they represent the state of KRTA as it was at the time of their writing.

1956-1995

The Kentucky Teachers' Retirement System Law was passed in 1938 and funded in 1940. The Law specified that the active teachers would contribute to the fund and the State would match their contributions. The Law also stipulated that an additional appropriation would be made by the State to fund contributions not made by those who taught before 1940. This was a sizable fund and the Law stipulated that it be paid over a 30 year period. Several years went by and several administrations failed to make the necessary appropriations. This plus several other concerns prompted a few interested individuals to decide that retired teachers in Kentucky needed a voice to represent them. They spread the word around that we were being neglected. Some concerns were:

1. The “over match” was being neglected.
2. Nothing was being appropriated for cost of living increases.
3. Health problems were becoming more apparent without adequate insurance to cover medical costs.
4. It became apparent that other problems could occur and that we needed representation.

A group of prominent educators met at the KEA building in Louisville, Kentucky, and discussed the possibility of creating an organization to be called the “Kentucky Retired Teachers Association.” It would have as its sole purpose the welfare of retired teachers. Dr. Marvin Dodson was the Executive Secretary of KEA and gave it his and KEA’s blessing as they organized in 1957 and the First District was the leader in getting locals established in the various counties.

In the beginning there were 12 districts established and it seems the First District was the leader in getting membership. I can understand why after meeting Dolly Gillihan from Ledbetter, Kentucky, in Livingston County. She visited every county in the district and knew several retired teachers in each county. The First District has been number one in membership since the beginning and is still number one today. Getting the other districts and counties organized was more difficult since there was a great deal of apathy in some counties toward organizing locals.

The Legislative Committee was formed to represent KRTA in the Legislature. This was headed by Mr. W. S. Milburn from the Louisville schools. He was hampered by the lack of local organized support but it was a start.

You can look forward to more history in the coming issues.

Fixing A New Generation Gap

Let’s raise a cheer as the first of the baby boom generation—the healthiest, best-educated and wealthiest in the nation’s history—have turned 65.

Celebrate their vitality, and especially their variety—a generation that spans the Beatles and Springsteen, that crusaded to end a war and stop the spread of nukes, that powered an explosion of new technology, fueled the feminist revolution and joined the battle for civil rights. But recognize the challenges boomers face.

This is a generation that has saved too little, eaten too much, borrowed beyond its means. This trifecta puts our health care system, our economy and the well-being of our children and our parents at risk. We can choose one of two paths. One sets off generational conflict, requiring us to choose sides in future policy and budget battles: education vs. Social Security, children’s health vs. Medicare, popular tax cuts vs. tax policy enabling people to work longer. At its extreme is the ugly confrontation forecast in satirist Christopher Buckley’s 2007 novel, Boomsday. In the book, Cassandra Devine, a trendy 29-year-old PR whiz, touts a way to ease boomers’ pressure on Medicare and Social Security. Give boomers incentives, she suggests—free Botox and no estate tax, for starters—if they agree to commit suicide at age 70. “Voluntary transitioning,” she calls it, and it eventually inspires a presidential campaign. That in turn ignites fiery opposition from the religious right. And from boomers upset by demonstrations that block golf courses in their retirement communities.

Consider another path. The arrival of boomers at 65 in this grim economic time highlights the importance of generations to one another. No single generation caused the problems, nor can one solve them. A recent report by the think tank Generations United asserts that most Americans get it: “It’s not a fight. It’s a family!”

That is the kitchen-table reality that American households, long before policymakers, have already discovered. A leading real estate firm reported that more and more home buyers in 2010 were looking for multi-generation homes.

The proper path as the 21st century evolves should be obvious. “Good policies—Social Security, public education and affordable health care—do not impact one generation at the expense of the others,” the Generations United report concluded. “We must look at generations as interdependent. We need to make budget decisions while considering all government spending, but not by framing a false policy distinction between policies for the young versus policies for the old.”

More important, finding the proper path requires something missing in Washington for years—an adult conversation. That’s a tall order as the nation faces gigantic budget deficits and a mix of government services and obligations that are out of whack and out of date. But adult conversation, recognizing both a shared responsibility and the need for shared sacrifice, is a start.

In another tough era, Herbert Hoover postponed the day of reckoning: “Blessed are the young, for they shall inherit the national debt,” he famously said. It’s not an appropriate answer today.

Boomers, and the generations before and after—we’re all in this together. -Jim Toedtman, Editor

Remembering the “Pink Lady”

Mrs. Virginia Shaw passed away quietly on November 3, 2011, in her home in Alabama. She was interred at Crab Orchard, Kentucky.

Mrs. Shaw was diligent in her untiring work for KRTA. Her contributions were many, however, she was best known for her work on the Membership Committee. She developed the legendary pink sheet and was fondly referred to as the “Pink Lady.”

Mrs. Shaw was an inspiration to her students, friends, co-workers, and local retired teacher associations across the state.

This article is a reprint from AARP Bulletin January-February 2011 Vol. 52 No. 1.
Christmas at the Gas Station

This story was submitted by a KRTA member. It carries the message of the season and is better than any greeting card.

The old man sat in his gas station on a cold Christmas Eve. He hadn’t been anywhere in years since his wife had passed away. It was just another day to him. He didn’t hate Christmas, just couldn’t find a reason to celebrate. He was sitting there looking at the snow that had been falling for the last hour and wondering what it was all about when the door opened and a homeless man stepped through.

Instead of throwing the man out, Old George as he was known by his customers, told the man to come and sit by the heater and warm up. “Thank you, but I don’t mean to intrude;” said the stranger, “I see you’re busy; I’ll just go.”

“Not without something hot in your belly,” George said. He turned and opened a wide mouth Thermos and handed it to the stranger. “It ain’t much, but it’s hot and tasty—stewed—made it myself. When you’re done, there’s coffee and it’s fresh.”

Just at that moment he heard the “ding” of the driveway bell. “Excuse me, be right back,” George said. There in the driveway was an old ’53 Chevy. Steam was rolling out of the front. The driver was panicked. “Mister, can you help me!” said the driver, with a deep Spanish accent. “My wife is with child and my car is broken.” George opened the hood. It was bad. The block looked cracked from the cold, the car was dead. “You ain’t going in this thing,” George said as he turned away.

“But Mister, please help.” The door of the office closed behind George as he went inside. He went to the office wall and got the keys to his old truck, and went back outside. He walked around the building, opened the garage, started the truck and drove it around to where the couple was waiting. “Here, take my truck;” he said. “She ain’t the best thing you ever looked at, but she runs real good.”

George helped put the woman in the truck and watched as it sped off into the night. He turned and walked back inside the office. “Glad I gave ‘em the truck; their tires ain’t gonna get ‘em through the winter either.” He took the snow treads off of his old truck and put them on the front of his old truck.

As he was working, he heard shots being fired. He ran outside and beside a police car an officer lay on the cold ground. Bleeding from the left shoulder, the officer moaned, “Please help me.” George helped the officer inside as he remembered the training he had received in the Army as a medic. He knew the wound needed attention. “Pressure to stop the bleeding,” he thought. The uniform company had been there that morning and had left clean shop towels. He used those and duct tape to bind the wound. “Hey, they say duct tape can fix anything,” he said, trying to make the policeman feel at ease.

“Something for pain,” George thought. All he had was the pills he used for his back. “These ought to work.” He put some water in a cup and gave the policeman the pills. “You hang in there, I’m going to get you an ambulance.” The phone was dead. George handed the gun to the cop. “Son, this ain’t the answer. Now sit there and get warm and we’ll sort this thing out.”

The young man had stopped crying. He looked over to the cop. “Sorry I shot you. It just went off. I’m sorry officer.” “Shut up and drink your coffee,” the cop said.

George could hear the sounds of sirens outside. A police car and an ambulance skidded to a halt. Two cops came through the door, guns drawn. “Chuck! You ok?” one of the cops asked the wounded officer.

“Not bad for a guy who took a bullet. How did you find me?”

“GPS locator in the car. Best thing since sliced bread. Who did this?” the other cop asked as he approached the young man.

Chuck answered him, “I don’t know. The guy ran off into the dark. Just dropped his gun and ran.” George and the young man both looked puzzled at each other. “That guy work here?” the wounded cop continued.

“Yep,” George said, “just hired him this morning. Boy lost his job.”

The paramedics came in and loaded Chuck onto the stretcher. The young man leaned over the wound cop and whispered, “Why?”

Chuck just said, “Merry Christmas boy—and you too, George, and thanks for everything.”

“Well, looks like you got one doozy of a break there. That ought to solve some of your problems.”

George went into the back room and came out with a box. He pulled out a ring box. “Here you go, something for the little woman. I don’t think Martha would mind. She said it would come in handy some day.” The young man looked inside to see the biggest diamond ring he ever saw. “Can’t take this,” said the young man. “It means something to you.” And now it means something to you,” replied George. “I got my memories. That’s all I need.” George reached into the box again. An airplane, a car and a truck appeared next. They were toys that the oil company had left for him to sell. “Here’s something for that little man of yours.”

The young man began to cry again as he handed back the $150 that the old man had handed him earlier.

“Get to your problems.”

“Something for pain,” George thought. All he had was the pills he used for his back. “These ought to work.” He put some water in a cup and gave the policeman the pills. “You hang in there, I’m going to get you an ambulance.” The phone was dead. George handed the gun to the cop. “Son, this ain’t the answer. Now sit there and get warm and we’ll sort this thing out.”

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“GPS locator in the car. Best thing since sliced bread. Who did this?” the other cop asked as he approached the young man.
KRTA Members Donate School Supplies to Local Children in Need

Last year, AARP launched Create The Good, an exciting new initiative that is helping AARP members and older adults across the nation answer the call to service and make a difference in their communities. Create The Good expands on traditional ways to volunteer by connecting people with simple but meaningful activities, time-flexible opportunities, and a wide variety of areas of interest.

This summer, Create The Good encouraged AARP members and others to help children succeed in school by holding school supply drives in their communities.

With high unemployment and many families struggling to make ends meet, many parents are unable to provide the basic school supplies their children need to be effective. In addition, schools across the country are facing severe budget cuts and lack the funding to purchase necessary supplies.

KRTA offered $50 grants to local Retired Teacher Association to be used for the purchase of school supplies. The response by KRTA members was overwhelming. The following RTAs qualified for the $50 grant and donated school supplies to help give children the tools they need to succeed.

Ballard  Grant  Meade
Barren  Grant  Metcalfe
Blue Grass  Grant  Middlesboro
Bracken  Grant  Monro
Breathitt  Grant  Montgomery
Breckinridge  Grant  Muhlenberg
Bullitt  Grant  Nicholas/Robertson
Caldwell  Grant  Oldham
Calloway  Grant  Owen
Campbell  Grant  Owsley
Carlisle  Grant  Pendleton
Christian  Grant  Pike
Clark  Grant  Powell
Crittenden  Grant  Rowan
Daviess  Grant  Scott
Edmonson  Grant  Simpson
Elliott  Grant  Todd
Estill  Grant  Tramble
ETown, Hardin/Larue  Grant  Warren
Fleming  Grant  Webster
Fulton  Grant  Whitley
Garrard  Grant  Wolfe

(Continue from “Christmas at the Gas Station” page 19) leaders recognize that ‘pension reform’ mostly entails tweaking unrealistic pension funding formulas for newly-hired workers across the country — the path that meets with the least resistance from unions but also brings little near-term savings for taxpayers,” the article stated. “As a result, CEOs of businesses in the most profligate states are exploring the possibility of moving their companies elsewhere.”

NIRS executive director, Diane Oakley, wrote in a May 31 letter to the editor of Chief Executive, “that a recent study found that pension contributions account for only 3.8 percent of state and local spending and that leap to the conclusion that public pensions are the reason behind lagging competitiveness, increased outsourcing, and states’ budget challenges is absurd when in most states pensions represent a small portion of budgets.”

The article also fails to note, Ms. Oakley added in the letter, “that in most states, the majority of pension benefits are paid for with employee contributions and investment returns—not tax dollars.”

The letter also noted that much of the current pension funding problem resulted from the 2008-2009 financial crisis and market downturn and that many funds have recovered significantly since then, to the point that, even at the end of 2009, “public pensions in aggregate had pre-funded 80% of benefits not payable until decades in the future.”

“A retirement race to the bottom is bad public policy,” Ms. Oakley wrote. “When millions of private sector workers are unable to be self-sufficient in retirement, it’s inevitable that they will turn to governments or others to help put food on the table. That is precisely why state governments continue to provide modest pensions with an average monthly benefit of about $1,900. It’s unfortunate that CEO Magazine misrepresents the financial state of public pensions while failing to see the real looming crisis—that millions of older Americans are unable to be self-sufficient in retirement.”

In a report released in June, NIRS presented the findings of its study of six public plans that remain well-funded even after the recession and market downturn of recent years. It found that the plans had six fiscally conservative characteristics in common:

- Employer pension contributions that cover the full amount of the annual required contribution.
- Employee pension contributions.
- Benefit improvements, such as multiplier increases, that are actuarially valued before adoption and properly funded upon adoption.
- Cost of living adjustments (COLAs) that are granted responsibly, such as an ad hoc COLA that is amortized quickly, or an automatic COLA that is capped at a modest level.
- “Anti-spiking” measures that ensure actuarial integrity and transparency in pension benefit determination.
- Economic actuarial assumptions, including both the discount rate and inflation rate that can reasonably be expected to be achieved over the long term.

“Unfortunately, scant attention is focused on public pension plans that were structured in ways that enabled them to weather severe market turmoil,” NIRS Executive Director Diane Oakley said. “Separate from this study, data show that the vast majority of public pensions were well-funded going into the financial crisis, took a severe blow like all investors, and is recovering as the financial markets rebound. As such, we hope this new study serves to reframe pension policy debate on a productive, pragmatic examination of pension plans that remained strong even after a decade of unprecedented financial market ups and downs.”

The studied plans included the Delaware State Employees Pension Plan, the Idaho Public Employee Retirement Fund, the Illinois Municipal Retirement Fund, the New York State Teachers’ Retirement System, the North Carolina Teachers and State Employees Retirement System and the Teacher Retirement System of Texas.

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

**Monroe County RTA**

L to R: Willadean Carter, Third District Retired Teachers Association President; Nancy Moss, Monroe County RTA Treasurer; Jean Blazier, Monroe County Youth Services Resource Center Director; Linda Pitcock, Monroe County RTA President

**Paducah-McCracken County RTA**

L to R: Past President of Paducah-McCracken County RTA, Aaron Beals; Steve Bradley, Family Resource Director of McNabb Elementary of Paducah; Stephanie Reese, Family Resource Director of Lone Oak Area Schools; Kathy Mayne, Paducah-McCracken County RTA president. The Retired Teachers contributed $330 and at least 10 bags of school supplies. KRTA contributed $50.

**Taylor County RTA**

First day of school was fun for all ages. The Taylor County Retired Teachers Association met for lunch on the first day of school at the Bethel First Presbyterian Church Fellowship Hall. Over lunch, the members shared stories of funny and special moments from their active years of teaching. Somehow, this first day of school was considerably less stressful than those in the past.

**Edmonson County RTA**

Pictured above are Edmonson County RTA members and new retirees. New retirees were honored with a dinner at the Old School Barbeque Restaurant. The new retirees are Vivian D. Johnson, Markeeta V. Wood, Cindy Whittinghill and Dennis Long.

ECRTA delivered over $100 worth of school supplies to the 5/6th Center. It was part of the KRTA/AARP School Supply Drive Project. KRTA donated $50 toward their efforts.

**Whitley Area RTA**

The WARTA partnered with KRTA, AARP and the Corbin and Williamsburg Wal-Mart stores to provide school supplies to the Williamsburg Family Resource Center, Corbin Elementary After-School Program and Whitley North Elementary Resource Center.

L to R: Breonah Perkins, Assistant Coordinator; Tammy Stephens, Coordinator; Patty Bryant, Secretary; Paul Falin WARTA President

**Adair County RTA**

The ACRTA awarded BreAnna Cowan a $510 scholarship to Lindsey Wilson College. BreAnna is a junior majoring in Education. Lindsey Wilson holds a special place in the hearts of the ACRTA and provides ACRTA members an opportunity to demonstrate their love for education and pass on that passion to a future teacher.
Webster County RTA

The Webster County Retired Teachers Association met on August 8, with fifteen members and four guests present. Scholarship chair, Janice Gillaspie, introduced the winner of the 2011 WCRTA scholarship. The recipient, Mattea Meadows is a senior at Western Kentucky University and is planning to teach social studies or language arts.

The speaker for the meeting was Debbie Murrell, Membership Co-Chair of KRTA. She gave an inspirational talk with the topic of “Learn From the Past, Live in the Present, and Plan for the Future.” WCRTA made a donation to the N. O. Kimbler Scholarship Fund in her honor in appreciation for her visit.

Faye Melton, chair of the KRTA School Supply Drive, gave a report and Judy Hawkins volunteered to chair the committee for “Yes, We Can Feed Kentucky.”

(Continued from page 21)

Campbell County RTA

The Campbell County Retired Teachers Association delivered 20 bags of school supplies in Silver Grove Independent School system. Every student in grades 9-11 received one of CCRTA’s packet of school supplies.

Casey County RTA

Casey County fourth and fifth graders were invited to experience a bit of history with a trip to the Beech Bottom one room school compliments of the Friends of Education and Casey County retired teachers. Mr. Cecil Hatter, a retired teacher, who taught in a one room school, is shown fielding questions from an enthusiastic group of students from Liberty Elementary. The event was held on October 6, 7 and 12. Classes participated in either a morning or afternoon session presented by a retired teacher who taught or attended a one room school. They were treated with a sack lunch of sausage biscuit, apple, cookies and carrots funded by the Friends of Education. Retired teachers helped to put the lunches together and deliver them.

Breathitt County RTA

Rousseau Elementary Resource Center Director, Amber Sewell, (back left) and students accept school supplies that were delivered by BCRTA members Mary Lou Hamilton and Charlotte Ditty.

Submit information about your local RTA activities to brenda.meredith@krta.org

All photographs must be electronic or originals. We cannot use newspaper clippings. The deadline for the March issue is January 12.
**FOR YOUR INFORMATION**

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

**KRTA LEGALINE**
1.800.232.1090
legaline@buckmanfarrislaw.com
Buckman & Farris 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**
Enrollment 1.800.466.5182 ~ Provider Questions 1.800.828.9341
www.avesis.com

**AUTOMOBILE & HOMEOWNERS INSURANCE**
Liberty Mutual Insurance Company
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1.800.835.0894 ext. 51690 (outside Kentucky)
Please mention Client No. 8815 when you call

**HEARING INSTRUMENT PLAN—HEAR IN AMERICA**
1.800.286.6149

**RIPE! for Retirement**
502.326.8962 or kayg001@gmail.com

**KY TEACHERS’ RETIREMENT SYSTEM**
1.800.618.1687 or http://ktrs.ky.gov

**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.krtabenefits.com

**TRAVEL**
Bluegrass Tours 1.800.755.6956 or 1.859.252.5744

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**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

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**Quips, Quotes & Puzzles**

**The Train of Life**

_Some folks ride the train of life
Looking out the rear,
Watching miles of life roll by,
And marking every year._

_So if the ride gets bumpy,
While you are looking back,
Go up front, and you may find,
Your life has jumped the track._

_They sit in sad remembrance,
Of wasted days gone by,
And curse their life for what it was,
And hang their head and cry._

_It's all right to remember,
That's part of history,
But up front's where it's happening,
There's so much mystery._

_But I don't concern myself with that,
I took a different vent,
I look forward to what life holds,
And not what has been spent._

_The enjoyment of living,
Is not where we have been,
It's looking ever forward,
To another year and ten._

_So strap me to the engine,
As securely as I can be,
I want to be out on the front,
To see what I can see._

_It's searching all the byways,
Never should you refrain,
For if you want to live your life,
You gotta drive the train!_ ~author unknown~

_I want to feel the winds of change,
Blowing in my face,
I want to see what life unfolds,
As I move from place to place._

_I want to see what's coming up,
Not looking at the past,
Life's too short for yesterdays,
It moves along too fast._

---

**Places I’d Like To Go**

_I have been in many places, but I’ve never been in Cahoots. Apparently, you can’t go alone. You have to be in Cahoots with someone._

_I’ve also never been in Cognito. I hear no one recognizes you there._

_I have, however, been in Sane. They don’t have an airport; you have to be driven there. I have made several trips there, thanks to my friends, family and work._

_I would like to go to Conclusions, but you have to jump, and I’m not too much on physical activity anymore._

_I have also been in Doubt. That is a sad place to go, and I try not to visit there too often._

_I’ve been in Flexible, but only when it was very important to stand firm._

_Sometimes I’m in Capable, and I go there more often as I’m getting older._

_One of my favorite places to be is in Suspense! It really gets the adrenalin flowing and pumps up the old heart!_ At my age I need all the stimuli I can get!

Author Unknown
Deceased Retired Teachers
JULY, AUGUST, SEPTEMBER 2011

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

ADAIR
Faye Rowe

ANDERSON
Ruth Fentress

BARREN
Virginia C Fendell

Ray Withrow

BELL
Ray Reed

BOONE
Juanita Perrault

BOYD
Jeanetta Church

Mabel Greene

BRECKINRIDGE
Dailey Belcher

BOYD
Juanita Perrault

BOONE
Ray Reed

Roy Withrow

Virginia C Fendell

BARREN
Ruth Fentress

BREATHITT
Mabel Greene

Jeanetta Church

Russell D Weatherwax

Phillip Walker

Rivers Moss

Ophelia W Hill

CASEY
Garland Rigney

CHRISTIAN
Ophelia W Hill

Rivers Moss

Phillip Walker

Russell D Weatherwax

CLARK
Cloteen Allen

Jane Ramey

Evelyn Samuels

Dorothy Scott

CLAY
Amy Revis

CRITTENDEN
James E Carter

DAVISS
Gladys I Combs

Alice S Rogers

Lynnette Walker

Elinor Wilson

ESTILL
Paul Hughes

FAYETTE
Robert N Cocanougher

Annie Conner

Barbara Hardy

Carrie Jackson

Mary Moore

Ruby Patrick

Patricia Sumner

Marion E Uterhart

FLOYD
Draxie Newsome

FRANKLIN
Betty Bergmann

Shirley Clark

Jean Crosthwait

Geneva Hunt

Sarah Richardson

GARRARD
Martin McKay

GRAVES
Betty Kinser

GRAYSON
Marguerite W Wilson

GREENUP
Angela Adkins

Edna Haight

Geneva Walker

HARDIN
John W Atherton

Charles Campbell

Karen Holm

Betty Kirchner

HARLAN
Uarda Creech

Constance Ellison

Elizabeth Owens

Jimmy Roark

Martha Steele

HARRISON
Louisa Ammerman

HART
Jean S Jaggers

Ruth Williams

HENDERSON
Johnnie Gildon

Patricia Kavaunagh

Otis L Meeks

Susan Mueller

Carol F Smith

Charla Tompkins

HENRY
Roxie Bow

Albert L McCarthy

Jack D Purvis

HOPKINS
Mary Lou Earle

IonaTeague

Ruth Williams

JEFFERSON
Dorothy J Aiken

William J Aiken

Robert Baker

Marguerit Beatty

Emma Bennett

Laura Brito

Owen K Caster

Susan Clarke

Barbara E Crouch

Anna Lee Crumes

Lea T Dotson

Louise Eversole

Muriel Fleming

Wauneda Gruneisen

Georgia B Hannibal

Mary Inman

June Lamar

Irene Lunsford

Wanda Mason

George Matthews

Dora McGhee

Sally R Rhodes

Carol J Rose

Alice Smith

Martha Summers

John R Whiting

JESSAMINE
Jean Nicholson

JOHNSON
James Arnett

June Mills

KENTON
Evelyn G Ensor

Charlotte H Owen

KNOTT
Juanita Singleton

Gordon Sparkman

John Waddell

KNOX
Edwin Moore

LAUREL
Wilma Boggs

Katheryn Claiborne

Mossie Collett

Mary Mae Mardis

Ercel V Nolan

LAWRENCE
Rosemary Barcello

LESLEE
Estelle Wilson

LINCOLN
Zora Cornett

Agnes F Smith

LIVINGSTON
Kenneth T Hardin

LOGAN
Geraldine B Campbell

LYON
Eloda Crumbaugh

Elizabeth Riley

MADISON
James Alford

James E Baechtold

Robert E Bagby

James E Baechtold

Jimmie H Johnson

Thomas Keefe

Richard Shuntich

Jean J Taylor

MAGOFFIN
Edward Scott

MARION
Patricia Kirkland

MARTIN
Cynthia McIntyre

Brenda Napier

PIKE
Christine Dotson

Helen Jones

Irene Spence

Robert Withers

ROCKCASTLE
Pauline Eaton

ROWAN
Gary C Cox

Allen L Lake

SHELBY
Cynthia Perry

SIMPSON
Charles Atcher

John A Hughes

TAYLOR
Elizabeth Russell

UNION
Rosa Barnett

Lucy Willett

WARREN
Donald Bailey

George Downing

Patsy Gerard

Frederick Hensley

John Wassom

WAYNE
Lorene Davis

WHITLEY
Margaret Bennett

Ruth Parker

Bobby R Underwood

WOODFORD
Elizabeth Luckett

Grace Mims