KRTA Members’ Volunteer Efforts
Reap Big Benefits—$10,241,135

President Ed Cook and President Elect Dr. Jim Frank proudly display a facsimile check made payable to the Commonwealth of Kentucky for $10,241,135. This represents 577,269 volunteer hours; 13,363 food items; and 2,821 bags of school supplies donated in 2011 by KRTA members. This information is from reports submitted by local RTAs. How many members might not have reported his/her volunteer efforts? Track your hours and report them in 2012!

Additionally, retired teachers in Kentucky are responsible for pumping $1.7 billion in annuities back into their local economies. This represents 577,269 volunteer hours which is equivalent to 225 people working a 40-hour week. Calculating wages at only $15 per hour, the payroll for this group would be $135,000. These ten individuals all deserve recognition for their service to their families and communities. This year’s winner not only supported her local community but also reached out to other communities, states and countries.

KRTA 2012 Volunteer of the Year

The Volunteer of the Year Award was presented to Mrs. Edith Gary, a member of the Butler County RTA. She started a quilter’s/sewing group who averages making over 250 quilts a year. The quilts are presented to the Kentucky State Police to give to accident victims and for children placed in foster care. Quilts have been given to local churches, the Pediatric Oncology Department at the Medical Center in Bowling Green, the Barren River Area Safe Space, tornado victims in Kentucky and as far away as Joplin, Missouri and Mississippi. The quilts have also made it to Haiti to earthquake victims as well as Iraq and Afghanistan. In addition to quilts, the group makes examination gowns for the Advocacy Center for Abuse.

This year ten districts submitted entries for the award. Ten individuals logged approximately 9,000 hours of volunteer service through churches, Sunday school, Bible school, children’s church, and food pantries. They supported their local community clubs and organizations such as Mason, Relay for Life, Toys for Children, Kiwanis and AARP. They took part in fund raising activities, disaster relief activities and other worthy causes. The 9,000 volunteer hours is equivalent to 225 people working a 40-hour week. Calculating wages at only $15 per hour, the payroll for this group would be $135,000. These ten individuals all deserve recognition for their service to their families and communities. This year’s winner not only supported her local community but also reached out to other communities, states and countries.
Convention Report

The action has been fast and furious during the past twelve months! First, I want to report that our association grew for the 24th consecutive year. Again in 2011 our membership growth remained strong. The total membership of 28,484 is an increase of 459 over last year. Although we fell 16 members short of our goal of 28,500, our continued growth is noteworthy because many state retired teacher associations continue looking for ways to reduce their losses rather than increase their numbers. Congratulations to all our devoted members who helped make this possible.

The work of the KRTA staff continues to amaze me. Betty, Brenda, Carla, Charlotte, and Janie work extremely hard to provide exceptional service to our members. The number of members utilizing our many benefits continued to grow again this year. People accessing our website showed steady growth. During the 2012 General Assembly, the number of members signing up for our “weekly legislative update” email blasts designed to keep members informed about the legislature’s activities grew substantially.

This year we provided N.O. Kimbler scholarships valued at $1,400 each to all 16 Kentucky public community and technical colleges. We continue to receive letters of appreciation from both the recipients and the colleges.

The 2012 Regular General Assembly ended well for retired teachers. The 2012-14 Biennial Budget contains the necessary funding for both the KTRS pension and medical insurance funds. Retired teachers are scheduled to receive a 1.5% COLA effective July 1, 2012.

KRTA continues to work on these Social Security issues: Mandatory Coverage, Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). In the 112th Congress, WEP and GPO repeal bills have been filed in both the House and the Senate.

(Continued on page 10)

Social Security News & Pension Watch

10 Myths about Social Security

The repeal of the GPO/WEP is projected to cost $8-10 billion a year. It sounds like a lot if you don’t realize that this amount is less than 2 percent of the Social Security Old Age and Survivor’s Insurance annual benefit payments. Here are the myths:

1. Social Security costs are escalating out of control. No. Costs are projected to rise from roughly five to six percent of GDP before leveling off.

2. Americans aren’t willing to pay for benefits. Wrong again. Americans across political and demographic lines support paying Social Security taxes. They also prefer raising taxes over cutting benefits to close the projected shortfall. The most popular option is raising taxes on earnings above $106,800. Americans prefer to close the gap on the revenue side even if asked to pay more themselves.

3. Our children and grandchildren will drown in debt if we don’t cut the social safety net. No, future generations will drown in debt—their own or the federal government’s if we don’t address health care cost inflation. Cutting Medicare or Medicaid benefits pushes costs onto the private sector. And there’s no reason to lump S.S. in with other programs since it’s funded through dedicated taxes and prohibited by law from borrowing.

4. The Baby Boomers will sink us. No, we saw them coming. S.S. began building up a trust fund in the 1980s in anticipation of the Boomer retirement. The trust fund will keep growing for another decade to around $3.7 trillion. That will last through the peak Boomer retirement years.

5. We’re living longer, so we need to work longer. No, only some of us are living longer, and many are working longer. Gains in life expectancy have been concentrated among people with higher incomes and more education, especially men. Meanwhile, the labor force participation of older workers is close to the postwar peak.

6. We just need to save more for retirement. That’s a reason to expand Social Security, not shrink it. The average household has a retirement income deficit of $90,000, a conservative measure of how far behind they are in saving and accumulating benefits for retirement—and that’s without further cuts to S.S. Retirement insecurity is increasing due to earlier S.S. cuts and the shift from secure pensions to do-it-yourself retirement accounts. (If anything, budget hawks should look to trim 401(k) tax breaks, two-thirds of which go to taxpayers in the top fifth of the income distribution and have little impact on saving).

(Continued on page 17)

Volunteers—KRTA’s Foundation

KENTUCKY TEACHER. How proud I am to have been and continue to be a teacher in Kentucky. I recently attended the Eastern Conference of the National Retired Teachers Association in Chicago, Illinois with Dr. Bob Wagoner. There were Presidents, Executive Directors and RTA representatives (approximately 18) from Illinois, Indiana, Iowa, Michigan, Minnesota, North Dakota, South Dakota, and Nebraska. During the meeting each spoke of his/her state teacher pension and health programs. I began to feel embarrassed that I would finally have to speak of both programs in Kentucky. Embarrassed that I would have to share the truly teacher supportive programs that have evolved over the years as a result of KRTA,

KTRS, and state legislators working together to provide for the improved welfare of Kentucky retired teachers. I spoke of our health program, now a result of HB 540, Shared Responsibility, and how KTRS, under the leadership of Gary Harbin, KTRS Executive Secretary, has professionally managed our investments to ensure the continued success of our Defined Benefit Program.

Take time to say thank you to your legislators. Let them know that you are aware of their voting practices and that they are respected for the service they provide to their electorate. Remind them that you are a retired Kentucky teacher who appreciates their efforts to provide funding to continue our health and pension programs. Remind them that you spend your pension in their districts as well as the state of Kentucky.

The 55th Annual Convention of KRTA was a truly wonderful event. I want to thank all who had a hand in the planning, preparation and execution of the President’s Reception on Monday afternoon. I enjoyed meeting and greeting many Kentucky retired teachers that I have served and will continue to serve throughout my years of retirement. Those who stayed and attended our evening banquet enjoyed a wonderful meal, beautiful music by the Southeast Christian Church Men’s Choir with Past-President Melanie Woods, Director, in addition to Dave Stahl & Fred Helm. Additionally 240 retired teachers departed from the dinner with a door prize donated by one of our many retired teachers associations across the state of Kentucky.

Congratulations to all who made a concentrated effort recruiting new KRTA members. We did not make our goal of 28,500 but fell short by 16 members. The good news is we were making an effort to reach our goal. The great news is that we
Leaving a Legacy by Pre-Planning Your Final Arrangements

By North American Life Plans, LLC

Thinking about your final arrangements can be difficult, but with thoughtful planning today, you can relieve loved ones of worry and burden later.

The first step is to decide about how you want to be remembered. Funeral practices vary widely and are influenced by religious and cultural traditions, costs and personal preferences. Planning ahead allows you to choose the specific items you want and it spares you and your survivors the stress of making these decisions under the pressure of time and strong emotions.

Once you’ve made these decisions, be sure to tell your family about the plans you’ve made. Let them know where the documents are filed. If your family isn’t aware that you’ve made plans, your wishes may not be carried out.

A few more tips:

- Don’t designate your preferences in your will because a will often is not found or read until after the funeral.
- Avoid putting the only copy of your preferences in a safe deposit box. Your family may have to make arrangements on a weekend or holiday before the box can be opened.
- It’s a good idea to review and revise your decision every few years.
- Finally, at an average cost of $8,000 – $10,000, funerals rank among the most expensive purchases many consumers will ever make. If you’ve ever lost a loved one, you know funeral homes, cemeteries and other service providers expect to receive payment in full at the time of the funeral. This can be a hardship on loved ones if you haven’t planned ahead, so the second step is to set aside funds to cover your final arrangements.

There’s no time like the present to get started. For more information about the free, no obligation final arrangements planning service available to KRTA members, please call North American Life Plans at 1-888-362-1214 weekdays between 9:30 a.m. and 6:00 p.m. Eastern Time.

Hearing Loss Linked to Risk of Falling

By Dan Schuermeyer

A recent study at Johns Hopkins University, cited in the Hearing Review, suggests that having hearing loss triples the risk of falls for people in their 40s and later. The findings are regardless of whether the hearing loss is moderate or severe. Fall-related injuries account for billions of dollars annually in the U.S. The findings could help researchers develop new ways to prevent falls.

Drs. Frank Lin and Luigi Ferrucci, of the National Institute on Aging, used data from 2001 to 2004. Participants in the study, ages 40 to 69, answered questions concerning any history of falling. Their hearing was tested during the study. Even people with a mild hearing loss were nearly three times more likely to fall than those without loss. Each additional increment of severity of loss dramatically increased the chances of falling. The findings held true when researchers accounted for factors such as age, sex, race, cardiovascular disease and inner ear function.

Dr. Lin said that one possible explanation is that people who can’t hear well may not have good awareness of their surroundings, making tripping and falling more likely. Another cause may be “cognitive load,” in which the brain is overwhelmed with demands on its limited resources. Dr. Lin said, “Gait and balance are things most people take for granted, but they are actually very cognitively demanding. If hearing loss imposes a cognitive load, there may be fewer cognitive resources to help with maintaining balance and gait.”

Driving Green to Conserve Fuel and Protect the Environment

With gasoline prices still high and perhaps on the rise, as well as increasing reports about the impact of greenhouse gases on the environment, now is the time to rethink how you typically maintain and operate your vehicles. Try following these tips to increase your fuel efficiency:

Driving

- Consider a hybrid car that uses less gas, creates less pollution, and gets better mileage.
- Avoid idling for more than 30 seconds. Save gas by turning off your engine.
- Eliminate excess weight from your trunk and luggage racks.
- Use air conditioning conservatively to consume less fuel and decrease emissions.
- Avoid “jackrabbit” stops and starts that can dramatically reduce mileage on the highway and in the city.

Maintenance

- Follow the recommendations for fuel octane in your manual and only use higher octane gas if it’s recommended.
- Use “energy-conserving” motor oil that contains friction-reducing additives to improve fuel economy. Conform to the manufacturer’s recommendation when changing oil.
- Keep your tires properly inflated to save 2-3% in fuel economy. Tires can lose one pound of pressure per month.
- Follow a preventative maintenance schedule according to your manual’s guidelines to enhance engine performance.

For more information, please visit us at www.libertymutual.com/krta.

For a free hearing screening and information concerning the Hear In America plan for KRTA, call (800) 286-6149

Who’s watching your Pension Fund?

Your pension watchdog since 1957

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The potential return from any investment can generally be linked to the amount of risk the investor is willing to assume. Finding that balance between the return you desire and the risk you can handle has never been easy. What makes this problem even trickier is that your financial goals—and thus your risk tolerance—invariably change throughout your life. Therefore, the investment that was right for your goals of yesterday may not be so appropriate today.

It is a good idea to review your investments periodically with risk tolerance in mind. If you heed the advice of your financial advisor, you probably already review your account statements on a regular basis to monitor performance and change any investments whose time has passed. Take some extra time when doing this to screen your investments for inappropriate levels of risk.

Most people identify risk management with safety of principal. This is true to an extent—a dollar locked in a safety deposit box for 10 years will most likely be worth a dollar when it is taken out.

Of course, that dollar is not likely to have as much purchasing power in 10 years as it does today. In other words, locking your money away exposes it to inflation risk. What you gained in stability, you lost in buying power.

Like that dollar in the box, some investments are also exposed to inflation risk. There are many other types of risk as well, which apply to different securities. The following are some of the types of investment risk you should keep in mind.

- Market risk - the possibility that an investment may lose its value when traded in the financial markets.
- Credit risk - the possibility that the issuer of an investment (a corporate bond, for example) may not live up to its financial obligations and cause you to lose your invested capital or not receive expected interest payments.
- Interest rate risk - the risk that, if interest rates rise, the price (value) of an investor's bond holdings and certain stocks will decline.
- Reinvestment risk - the possibility that interest rates will fall as a fixed-income investment matures and cause you to be unable to reinvest matured assets at an attractive rate of return.
- Liquidity risk - the risk that you will be unable to liquidate an asset (such as real estate, collectibles or thinly traded stocks) when you want and at the price you want.

While the variety of risks is substantial, you should not let risk management intimidate you. People participate in the financial markets because the rewards have often enough outweighed the risks. By carefully assessing all the risks an investment offers and periodically reviewing the holdings in your portfolio with your financial advisor in consideration with your risk tolerance, you should be able to find a level of risk that is appropriate for meeting your investment goals.

This material was prepared by Raymond James.
KTRA Vice-President Carolyn Falin conducted the District Presidents’ meeting on Monday morning prior to the convention.

Dr. Wagoner reviewed the Fall Workshop schedule for 2012 (see Page 17) and discussed the 2011 Fall Workshop Financial Report.

The KTRS Trustee Election in May was discussed. It was emphasized that all members should support the incumbent trustee Tom Shelton.

The attendees discussed some of the difficulties of collecting dues from the locals in each district. Dr. Wagoner reminded them that all districts receive a $450 stipend from KRTA.

**District President's Responsibilities**

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

**District Leadership Meetings**

Emphasis was placed on the purpose of the leadership meetings; that is, to follow the Council meetings so that information from the Council can be shared with local associations. There will be a district presidents’ meeting on July 9, 2012, at the KRTA office to concentrate on district planning, organization, and leadership training and to finalize district meetings for 2012-2013. The Council meetings will be June 4, August 20, December 3, and April 22. District presidents should continue to encourage locals to send their president, president-elect, and the insurance, legislative, and membership chairs to the four district leadership meetings.

- Arrange for lunch for the meetings.
- District presidents were reminded to send the Reimbursement Request to the KRTA office after each of the four leadership meetings. KRTA will pay $12 per local leader who attends the meetings (up to five). Each district will be allocated $300 for expenses.

**Pre-Retirement Seminars**

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

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

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

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

**District Presidents 2012-2013**

- David Foley - First
- Pat McKinney - Second
- Willadean Carter - Third
- Donald Skaggs - Fourth
- Debby Murrell - Fifth
- Titus Exum - Jefferson
- Betty Glovak - Central KY East
- Ellie Thompson - Central KY West
- Jane Dalton - Mid Cumberland
- Bert Baldwin - Northern
- Jean Smith - Upper Cumberland
- Charlotte Ditty - Upper KY River
- Gerald Preston - Big Sandy
- Ann Porter - Eastern

**Committee Terms Expiring**

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

**Local President's Handbook**

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

**State Committee Reports**

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

**Other Business**

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

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

**Executive Council Meeting**

- First - Sally Duford Foley
- Third - Anna Sturgeon
- Fifth - Charlotte Nedros
- Northern - June Grooms
- Big Sandy - Cathy Gullet
- Up. Cumberland - Paul Falin
- Cen. KY East - James Robinson
- Second - Joe Westerfield
- Fourth - Judy Hahn
- Jefferson - Linda Ratti
- Eastern - Ann Porter
- Upper KY River - LeAnn Mullins
- Mid. Cumberland - Tom Mathews
- Cen. KY West - Connie Wiggs

**AARP/KRTA Specialist’s Report**

Neal Tucker, past KRTA president and current AARP/KRTA Specialist said during the legislative session and afterwards, KY AARP continues to work to restore services for the older. There were $6.9 m. in budget cuts to aging services from 2007-2011. In Kentucky the elder makes up 13% of the state's population. Some big issues are elder abuse, lack of adequate food, loss of home, adequate medical care, and having to raise grandchildren. Are you missing out on benefits? Older American are missing out on more than $20 b. worth of benefits each year. The National Council on Aging (NCOA) and the National Association of Area Agencies on Aging aims to help older adults learn about two easily accessed resources that can connect them to needed support: Benefits Check UP (benefitscheckup.org) and Eldercare Locator (800-677-1116 or eldercare.gov). Two years after its passage, The Affordable Care Act is in the hands of the Supreme court. Despite debates, many parts are already in effect. AARP focuses on helping members and the public understand the law's provisions.

**NRTA Update**

Dara Dann brought greetings from NRTA. She works with legislative issues as an advocate. Some resources NRTA has available are the NRTA Pension Toolkit,
Legislative

Bobby Humes emphasized the importance of maintaining both full funding of KTRS and the current governance of KTRS. He reminded us to keep working with our legislative representatives and maintain good communication with them. Three of the four legislators who are educators are not running again. He recommended that we retired teachers try to set up some format to do interviews with those people who are running. Make them understand that we are totally dependent on the funds we receive from KTRS. In some cases, we will know who they are after interviews with those people who are running.

Ray recognized the people who help from time to time in Frankfort: Doug Cole, Jim Hanks, Robert Lee, Gene Mosely, and Guy Strong. He reminded us that we are the key because legislators listen to their constituents. Another dimension in which we are involved concerns Social Security issues; Two members contact Washington legislators. They are Don Hines and Cooper Whitt. He reiterated Gary Harbin’s comments about raises—we will receive the 1 1/2% increase in July and work will continue for other increases in the coming years. State legislators have passed a joint resolution to study retirement systems. HB 300 has a number of implications for KTRS Trustees. It applies to both retirement systems (teachers and state). It has to do with Board of Trustees term limits. They would not be able to serve again when their term ends. We will have considerable turnover in the next few years. This means extra, extensive training for Board members. Lobbyists feel that piece of legislation was not necessary.

Retired Teachers Are Under Scrutiny. Why? Because (1) We are the only "state" retiree group getting an increase and active teachers are not getting an increase. (2) Private pensioners are taking cuts. Let’s be cautious and "not crow about it." There is nationwide chaos in public pensions. Those affected by these cuts in pension and healthcare aren’t going to be sympathetic to those who have good benefits.

Leadership Role You Need to Take:

We need to have some mechanism to thank legislators for what they’ve done for retired teachers. Emphasize to your locals how important it is to invite them to come to your meetings. Some locals award certificates of appreciation or an engraved plaque.

Health, Wellness and Insurance

Carolyn Falin and Don Pace reviewed the yellow Health Care Benefits Guide which contains important information for those under 65 and those over 65. The Cooper-Clayton Smoking Cessation Program is available as well as Nicotine Replacement Therapy. Humana Vitality offers a reward system for healthy living. They encouraged the over 65 members to utilize the Silver Sneakers Program.

They also reminded us to encourage others to review the necessary steps when turning 65. These steps can be found in KTRS newsletters. If you need assistance, call KTRS.

Ernie Trosper reported that we fell 16 members short of our goal this year. We did, however, gain 459 new members, reaching 28,484 this membership year. The "Yes We Did" awards were presented at the opening dinner on Monday night to 49 local and 1 district associations. Ten local and two district associations received the "Top Hat" awards for greatest percentage gains.

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

Ernie and Debby introduced the pink sheets and explained the 1-for-1 Campaign contest for sponsors of new ADD cards. They are asking every KRTA member to recruit one retiree from the inactive list by asking them to sign an ADD card and write their (the sponsor’s) name on the back. For every recruit the sponsor’s name will be entered in a drawing for a $50 Visa card. Local associations will be awarded $50 for every 10 new ADD members recruited during the 1-for-1 Campaign. They encouraged the locals to use the pink sheets for promotional purposes. The pink sheet contains a brief itemized list of benefits and some new and different ways to explain KRTA. The 1-for-1 Campaign begins June 1, 2012, and ends January 18, 2013. To be deducted from annuity payments in November 2012, ADD cards must be received in the KRTA office by November 5. After November 5, $20 must accompany the ADD card.

Every convention attendee was given a button that said, "KRTA members get it!" Members GET STARTED; GET CONNECTED; GET INVOLVED; and GET RETIREMENT SECURITY.

The Membership Committee will meet at KRTA on May 14, 2012, to plan the strategies for the upcoming membership year. Debby emphasized utilizing the ADD (white cards) with her enthusiastic, "Have White Cards, Will 'Travel'" taking them with you wherever you go along with the Green Sheet which outlines member benefits.

Member Benefits

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

It was a pleasure again this year to have Past President Melanie Wood showcase the Master’s Men from Southeast Christian Church. Their accompanist was Mary Helen Vaughn. The Master’s Men are a talented, dedicated, fun-loving group of individuals who sing for joy from a repertoire that includes hymn arrangements, spirituals, contemporary Christian music, plus classical, traditional, popular and patriotic selections.

For us they performed arrangements of *When the Saints Go Marching In*; *This Land is Your Land*; *Oh Shenandoah*; *This is My Country*; and selected *Songs of the Civil War*.

From the first rehearsal of 12 members in January 1980, through the growth to over 100 members, the desire of the Master’s Men has been to sing praises to the glory of God. This is done by singing for the weekend services and special events at Southeast Christian Church and also throughout the community.

In October of 2002, the Master’s Men made their first international mission trip to the island of Cuba. It was there God opened the door for the Master’s Men to perform with the Cuban National Choir and witness openly on the communist island through Christian music. Subsequent trips were made in 2004, 2006 and 2008 with each trip helping to open additional doors to Christ in the Cuban Community.

As a result of preparing for these mission trips, the Master’s Men now sing in both English and Spanish, which has also helped to open doors in the Spanish community at home in Louisville.

Whatever the setting, country or occasion, the Master’s Men follow the Psalmist’s inspiration: “Let everything that has breath praise the Lord.” Psalm 150:6 NIV

President’s Reception

In keeping with the tradition, the president’s district honored him with an afternoon reception. Thanks to Eastern District for giving everyone the opportunity to honor President Cook.

You could feel the buzz in the air as you entered the Grand Ballroom for the opening activities on April 23 at Hurstbourne Holiday Inn in Louisville. It was just the beginning of a fun and productive convention. It seemed that everyone there was “Living the Dream.” Over 300 people enjoyed fun, food, fellowship and the chance to take home one of the 240 fabulous door prizes that were donated by our local RTAs. Without the donations from local associations, all of this would not have been possible. Perhaps your local’s door prize was a gift certificate, cash, a country ham, a handmade quilt or afghans, or an item depicting your corner of Kentucky. Many door prizes this year were handcrafted by KRTA members. Each and every item certainly added to the fun of this event.

Jefferson District members served as the Hospitality Committee that coordinated the fun event. Those members are Chairperson Joyce Cecil, Marianne Humphries, Rick Tatum, Debbie Utz, and Fonrose Wortham. We appreciate the work they do to make this event a success.

Music by Dave Stahl & Fred Helms

Door prizes and friends were abundant. Everyone enjoyed the dinner and reception!

Jefferson members arranged the door prizes and made last minute preparations to begin the reception. Pictured are L to R: Joyce Cecil, Marianne Humphries, and Fonrose Wortham. Jefferson District served as host for the event.

LeAnn Mullins, Knott County RTA, proudly displayed the afghan she won at the reception. This beautiful afghan was made by Betty Craft as a donation from Powell County RTA.

Frank and Margaret Hatfield were proud winners of two tickets for My Old Kentucky Dinner Train donated by Nelson County RTA.

We’re fighting for you! And every other educator . . .

Join us! Dues are only $20 for an entire year. Membership applications online at www.krta.org or call 800-551-7979

ATTACK ON PUBLIC PENSIONS
State and Nationwide Trends on State Pensions

Mrs. Dann was our first speaker of the day. She reminded us that NRTA is a division of AARP and is the nation’s largest organization serving the interests and needs of educators. NRTA work with a national network of affiliated state and local retired educator associations on issues of mutual interest.

There have been major changes in pensions legislation beginning in 2009. A total of 43 states have changed state retirement plans: ten in 2009; twenty-one in 2010; and thirty-two in 2011.

Since April 1, 2012, legislation has been passed and sent to the governors in NY (signed), VA and WY. Substantial plan changes are under consideration in AL, AK, KS, LA, OH, RI, SC, and WA.

In 2010: CA, CO, IA, MN, MS, VT and WY increased contribution requirements for active members. LA, MO and VA increased or imposed new contribution requirements on future members. UT will require contributions from new members in certain future circumstances. PA offered new members a choice of higher contributions with a lower benefit package.

In 2011 LA increased contribution requirements for current members of its statewide firefighters’ and municipal police plans.

In 2012 NY legislation created a new Tier VI for most state and local government employees and teachers. The new tier scales contributions to salary. VA legislation requires all local government employees to contribute 5% of salary to the retirement system, and local government to provide an offsetting 5% salary increase in FY 2013. “Offset” refers to provisions that employer contributions will be at least temporarily reduced by an amount equal to or similar to the increase in the required employee contribution. In NM and CO (for example) state agency budgets have been reduced to produce savings to the state General Funds because of higher state employee contributions.

In WI and NH, the state will reduce aid to local governments to reflect lower local government employer contributions that offset higher local government employee contributions.

The 2011 LA legislation is intended to show the increase in employer contributions from previous law, not to reduce contributions from the existing level, and will affect municipal employers, not the state government.

In 2010 only CO offset higher employee contributions with lower employer contributions. Increases affect at least one statewide plan for public employees or teachers, or both.

General trends have been to move the age of normal retirement to or closer to 65, and to provide higher minimum ages or lengthier service requirements for the use of the Rule of 80 or similar rules. MT allowed normal retirement at age 70 with no service requirement. Such changes usually apply to general state and local government employees and teachers. A few states (notably FL and MD) increased age and service requirements for normal retirement for public safety or “special risk” classes of employees.

The new Tier VI in NY increases the normal retirement age from 62 to 63, reduces the multiplier for calculating benefits, and changes the base for benefits from 3 highest years to 5 highest.

WY increased the normal retirement age for new hires from 60 with 4 years of service to 65/4. The Rule of 85 remains and it changes the base from 3 high to 5 high and reduced multipliers.

In 2010 UT closed its defined benefit (DB) plan for all state and local employees. As of July 1, 2011, UT offers new employees the choice of a defined contribution plan or a hybrid plan that includes a DB plan and a mandatory 401(k).

As of July 1, 2010, MI replaced its school employees’ DB plan with a hybrid plan.

(Continued on page 14)
Local Recognition

Local Recognition Awards

Gold
Adair     Lincoln
Ballard   McCrory
Barren    Marshall
Bracken   Martin
Breathitt Mason
Bullitt   Metcalfe
Butler    Middlesboro
Calloway  Monroe
Campbell  Montgomery
Crisle    Ohio
Christian Owren
Crittenden Owslay
Davies    Pendleton
Fleming   Powell
Grant     Pulaski
Grayson   Simpson
Green     Taylor
Hart      Union
Henderson Wayne
Henderson Webster
Hopkins   Wolfe
Johnson   Knott

Silver
Boyle     Breckinridge
Caldwell  Caldwell
Carter    Carter
Clark     Clark
Edmonson  Edmonson
Estill    Estill
E'town/Hardin/Larue Floyd
Franklin/Capital City
Fulton    Fulton
Gallatin  Gallatin
Garrard   Garrard
Graves    Graves
Hancock   Hancock
Jefferson  Jefferson
Jessamine Lee
Kenton    McCracken/Paducah
Kenton    Meade
Lee       Nelson
Nicholas/Robertson
Pike      Rowan
Scott     Scott
Shelby    Shelby
Trigg     Trigg
Woodford  Woodford

Bronze
Bluegrass/Bourbon/Fayette
Boyd
Clinton
Cumberland
Greenup
Harrison
Knox
Laurel
Logan
Lyon
McCLean
Madison
Muhlenberg
Spencer
Todd
Trimble
Warren
Whitley

Summary
Gold = 43
Silver = 29
Bronze = 18

Top Hat Awards
Robertson 15.2%
Edmonson 7.6%
Taylor 6.4%
Scott 5.1%
Woodford 4.7%
Calloway 4.4%
Nicholas 4.3%
Magoffin 4.1%
Nelson 4.1%
Bracken 3.9%

Top 10 Greatest Improvement
(over January 2011)

Districts with Greatest Improvement
Northern 1.6%
Big Sandy 0.7%

Betty Hester, Membership Co-chair, missed getting her picture made with her local, Bullitt County, when they received the Gold Award—we made her pose alone. Betty created the “Yes We Did” and “Top Hat” awards. The “Yes We Did” awards appeared in the March issue of KRTA News.
We must continue to be vigilant in our opposition to Mandatory Social Security Coverage which would force all future public employees to participate in Social Security. The attack on the retirement security of public employees (i.e., Kentucky retired teachers) continues to increase at an alarming rate. We must work hard to see that the individuals running for both active and retired teachers during his tenure on the Board of Trustees, along with his time and energy to do the hard work of maintaining KTRS as a “defined benefit group retirement plan,” and keeping the Governance of KTRS as it is presently constituted. As we continue to build on the excellent relationship we have with Gary Harbin, his staff, and the KTRS Board of Trustees, along with the respect KRTA enjoys with members of the General Assembly, we should be able to meet the challenges ahead.

Our association continues to grow and prosper. Much of the credit for this success belongs to the many dedicated volunteer leaders we have at the local, district, and state levels. I wish I could thank each of you personally. Since I cannot, please accept my written, “Thank you.” I could not be associated with a finer group than Kentucky’s Retired Teachers.

Gold, Silver and Bronze Awards

Each year the 118 local RTAs strive to grow in membership and participation in the community and in the program sponsored by KRTA. Points are awarded based on the local associations’ emphasis on these important areas:

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

Gold Seal = 425 Points Silver Seal = 375 Points Bronze Seal = 325 Points

M. L. Archer Award

In recognition of his contribution to the Association, the M. L. Archer Award was established. This award is given to top local associations with membership of at least 90% of those eligible. Mr. Archer served as Membership Committee chairman for 12 years.

Virginia Shaw Award

In honor of Virginia Shaw and her continued work with membership, the Shaw Award is awarded for Districts reaching the goal of 90% of those eligible. Mrs. Shaw served as Membership Committee chairperson for 17 years. There were no recipients this year.
Autumn Campbell of Monticello received the state’s top honors in the 2012 Grandparent of the Year essay contest sponsored by Kentucky Retired Teachers Association (KRTA) with AARP Kentucky. She is a 5th Grader from Wayne County. Ms. Campbell and her grandmother, Mrs. Donna Loukes, received their awards at the 10th Annual “AARP Kentucky Grandparent of the Year” ceremonies in Louisville. The Turner Intermediate School (Monticello) student’s grandmother was the subject of the winning essay “Why My Grandparent Should be the AARP Grandparent of the Year—Grams taught me to love again.”

Autumn’s essay was selected from thousands of student entries across 230 schools in 89 Kentucky counties. Turner Intermediate 5th grade teacher, Katie Raines, encouraged Autumn and her students to write about their grandparents. “I’m excited for Autumn, she’s a wonderful writer and deserves this award,” said Raines. Family Youth Resource Center Director Debbie Crowley provided Autumn with the editing process and shared with family and teachers. Autumn and Grams proudly displays their plaques as the spotlight was turned to “…tell her grandmother’s story to everyone.” When asked “why” she wrote the essay, Autumn said, “Grams taught me to love again and deserves this award.”

The annual contest highlights the nurturing relationship between grandparents and their grandchildren. “The essay contest is an important way to make the public more aware of how important grandparents are in the lives of children,” said AARP Kentucky’s KRTA volunteer liaison Neal Tucker of Morganfield.

AARP and KRTA share a long collaborative history in the state and continue to work together to grow the annual essay contest. Judging is based on grammar, form, neatness, creativity, expression and characteristics of the grandparent. Local volunteers from KRTA’s 118 Units facilitate the contest and the winner is selected by a panel of AARP and KRTA representatives.

Autumn received a $100 savings bond and special plaque and Mrs. Loukes received a commemorative award from AARP.

AARP Kentucky President James T. Kimbrough, KRTA President Edwin Cook and AARP/KRTA Liaison Neal Tucker presented the awards before an audience of hundreds of retired educators. See Autumn’s essay and video online at AARP KY’s website: www.aarp.org/ky and www.facebook.com/aarpkentucky.

Gary Montgomery shared the formula by which he lives: build the vision, create a positive atmosphere, and go beyond the obstacles by becoming a creative risk taker. That’s the simple “I CAN PLAY” formula. He said, “Teachers make kids think they can be better than they think they can be.”

**Build the Vision.** You have to make it real and live it each day. If you share it with others, you become accountable. People will ask how your dream is coming along and you stay aware of your goals. As a child Montgomery made it his goal to become a newscaster. He made a “camera” out of a box and an empty toilet paper roll. He would read the newspaper aloud while sitting in front of the “camera” as though he were broadcasting the evening news. His vision paid off and he was a successful sportscaster for three decades in Louisville, Kentucky at WDRB—Fox 41.

**Positive Atmosphere.** Positive self talk about your dream must be practiced. Surround yourself by positive people and positive places that relate to your dream. Very important is to stay focused on the results.

**Risk.** To accomplish your dream, you have to take risks. Face the negatives as they present themselves, expand your boundaries, and practice the difficult. What someone else might think cannot be important. Put yourself “out there” and be bold enough to believe in yourself. If you don’t believe in yourself, who will?

**The Noah Nines**

We always count on Ken to bring humor into his presentation when he brings news from Humana. We always count on him—and he never lets us down. His unpredictable antics leave us thinking that he can’t possibly top last year’s performance. This year his zany humor was based on good sound advice paralleled with the building of Noah’s ark.

According to Ken we all need to get healthy, but first we have to want to get healthy. If we take heed to what Noah did, we have the perfect guide to getting healthy. See if you can follow Ken’s logic.

1. The ark landed on a mountain top—ALWAYS SET YOUR GOALS HIGH.
2. Don’t miss the boat—you won’t make it to your destination.
3. We are all in the same boat—some need a little prompting. That’s why we have Humana Vitality and Silver Sneakers.
4. Plan ahead—Noah didn’t start building the boat after it started raining.
5. Get fit and stay fit—you never know what’s coming next or what may be asked of you.
6. Don’t listen to critics—imagine the ridicule Noah heard.
7. Speed isn’t important—the snails and the cheetahs both arrived at their destination at the same time.
8. When stressed, just float awhile—results are not always immediate.
9. You don’t have to be a professional to get results—had you rather have been on the ark or the Titanic?

If you take all this advice, what’s the end result? A strong healthy body like Ken’s and the admiration of Charlotte Lindley and Carla Hahn.

**Contestant** | **County** | **District**
---|---|---
Morgan Owens | Wolfe | Upper KY River
Cheyanne Crowe (Runner Up) | Wolfe | Upper KY River
Sydney Centrell | Rowan | Eastern
Kristi Mullins | Pike | Big Sandy
Alex Burchett | Grant | Northern KY
Andrew Turpin | Mercer | Central KY West
Nick Pidgorodetskiy | Montgomery | Central KY East
Madelyn Anderson | Jefferson | Jefferson
Caleb Spencer | Taylor | Fourth
Caeli Harp | Shelby | Fifth
Zack Knight | Muhlenberg | Third
Katson Otto | Christian | Second
Maya Robinson | McCracken | First
Karin Cook | Pike | Big Sandy

**Afternoon General Assembly**

Gary Montgomery

Humana

Ken Schulz

Humana
CALL TO ORDER
The Delegate Assembly of the Kentucky Retired Teachers Association was called to order by President Ed Cook on Tuesday, April 25, 2011, at 2:15 p.m. in the Grand Ballroom of the Holiday Inn Hurstbourne Hotel, Louisville, Kentucky.

MINUTES OF LAST MEETING
Minutes of the April 18, 2011, Delegate Assembly were approved as presented.

STANDING COMMITTEE REPORTS
A. Membership & Re-Retirement (See page 6)
B. Health, Wellness & Insurance—Don Pace & Carolyn Falin (See page 6)
C. Legislation—Bobby Humes & Ray Roundtree (See page 6)

RESOLUTIONS COMMITTEE REPORT
Dr. Wagoner thanked the Resolutions Committee, consisting of Patsy Young, Tara Parker, and Donald Miller, and presented the resolutions to the 2012 Delegate Assembly.

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

ELECTION OF OFFICERS FOR 2012-2013
President Cook asked if there were any other nominations from the floor. There were none. After a motion by Scott Parsons and second by Rick Tatum, the slate of officers was accepted. President Cook called for a vote and the slate was elected unanimously.

EXECUTIVE DIRECTOR/TREASURER’S REPORT
Dr. Wagoner reported that KRTA has no capital debts. All KRTA has are operating expenses. Net assets have grown. This is our 24th consecutive year with an increase in membership. Dr. Wagoner reviewed the upcoming KTRS Trustee election. Kentucky is one of the few states that is able to elect trustees to their retirement system.

Dr. Wagoner encouraged us to communicate with everyone, especially legislators, our concerns about keeping our Defined Benefit Plan in tact. It is important that we work to educate younger teachers that they will not be able to successfully retire if they lose the DB plan and have to go with a 401(k).

He announced that the Executive Council voted to approve the Eastern Kentucky University retiree group (EKURA) as a part of KRTA. He issued a reminder to check out the KRTA website, newspaper, and to keep KRTA updated on members’ email addresses.

RECOGNITION OF OUT-GOING PRESIDENT
President-Elect Jim Frank thanked and presented President Cook with a plaque commemorating his year of service as KRTA president and a facsimile check for the volunteer hours reported valued at $10,241,135

ADJOURNMENT
President Cook adjourned the General Assembly at 3:10 p.m. The 2013 Convention will be held on Tuesday, April 23, at the Holiday Inn Hurstbourne in Louisville, Kentucky.

2012 LEGISLATIVE PROGRAM

INTRODUCTION
• As KRTA works to preserve the Kentucky Teachers’ Retirement System (KTRS), these points are important to remember.
• 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 43,000 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 seventy (70) percent of the retirement allowance distributed annually comes from KTRS’ investment earnings.

ITEM I: KEEP THE GOVERNANCE OF KTRS AS IT IS PRESENTLY CONSTITUTED.
RESULT: No bills were introduced during the 2012 session that specifically addressed this issue.

ITEM II: OPPOSE ANY LEGISLATION THAT WOULD ENDANGER THE ACTUARIAL SOUNDNESS OF KTRS.
RESULT: No bills were introduced during the 2012 session that specifically addressed this issue.

ITEM III: MAINTAIN KTRS AS A DEFINED BENEFIT GROUP RETIREMENT PLAN.
RESULT: No bills were introduced during the 2012 session that specifically addressed this issue.

ITEM IV: PROMOTE FULL FUNDING OF KTRS AND MAINTAIN THE MEDICAL INSURANCE FUND.
RESULT: The 2012-14 Biennial Budget contains the necessary funds for both the KTRS pension fund and medical insurance fund.

ITEM V: OPPOSE ANY EFFORT TO NOT APPROPRIATE NEEDED FUNDS OR BORROW RETIREMENT SYSTEM FUNDS.
RESULT: No bills were introduced during the 2012 session that specifically addressed this issue.

ITEM VI: COUNTER EFFORTS TO TAKE FIDUCIARY DECISIONS AWAY FROM THE KTRS BOARD OF TRUSTEES.
RESULT: No bills were introduced during the 2012 session that specifically addressed this issue.

ITEM VII: MAINTAIN ADEQUATE AND ACCESSIBLE HEALTH INSURANCE COVERAGE FOR ALL RETIREES.
RESULT: The governor put the needed funding in the Executive Budget and both the House and Senate approved this provision with no changes. The state will meet its obligation to the “Shared Responsibility” long-term funding solution for retired teacher healthcare reached in the 2010 General Assembly.

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.
RESULT: No bills were introduced during the 2012 session that specifically addressed this issue.

ITEM IX: SUPPORT AN INCREASE IN THE AMOUNTS PAID TO
RESOLUTIONS
KRTA DELEGATE ASSEMBLY
APRIL 24, 2012

To All To Whom These Presents Shall Come:

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

WHEREAS, The Kentucky Retired Teachers Association, meeting in its Annual Convention at the Holiday Inn-Hurstbourne Hotel, Louisville, Kentucky, April 24, 2012, wishes to acknowledge certain persons for recognition and appreciation.

Now, Therefore, Be It Resolved That:

1. We sincerely appreciate our Executive Director, Dr. Robert Wagoner, whose professional leadership, commitment, and complete loyalty continue to direct the Association in achieving its goals. We further commend Dr. Wagoner for maintaining the quality of service that the association has always provided. His service in other organizations confirms his interest in and focus on local, state, and national concerns of all retired teachers.

2. We recognize Dr. Wagoner for his expertise as Legislative Agent; Bobby Humes and Ray Roundtree, Legislative Co-Chairs; Frank Hatfield, Executive Director Emeritus; Guy Strong, Gene Mosley, Don Hines, Doug Cole, and Cooper Whitt for their time and talent as volunteer legislative advocates on both the state and national levels.

3. We appreciate Janie Caslows, Deputy Executive Director, for the exceptional efficiency she has demonstrated in performing the expanding duties of her position.

4. We sincerely thank the KRTA Staff: Carla Hahn, Betty Hester, Charlotte Lindley, Brenda Meredith and Mary Wagoner. Their unsurpassed patience and competence has kept Kentucky’s retired teachers well informed. We appreciate their going the extra mile for all retirees.

5. We extend gratitude to Gary Harbin, Executive Secretary of the Kentucky Teachers' Retirement System, his staff, and the KTRS Board of Trustees for professional leadership in providing quality service to all Kentucky retired teachers. We appreciate their diligence in developing and promoting a legislative program that enhances benefits to all members.

6. We appreciate the efforts of Governor Steve Beshear and members of the 2012 General Assembly to pass legislation favorable to the needs of Kentucky retired teachers and urge their continued support.

7. To our President, Edwin Cook III, who has served KRTA with enthusiasm and dedication, we extend special thanks. President Cook’s promotion of volunteerism has created awareness of how valuable volunteer hours are to our communities.

8. We compliment our immediate Past President, Melanie Wood, whose “Celebrate Retirement” platform energized our members. Her positive approach to serving members of KRTA is commendable. Melanie continues to be an excellent ambassador for retired teachers.

9. We extend gratitude to Dr. Jim Franks, president-elect; Carolyn Cafin, vice-president; and members of the Executive Council: Joyce Cecil, Paul Cafin, Sally Duford Foley, June Grooms, Cathy Gullet, Tom Mathews, LeAnn Mullins, Charlotte Nedros, Ann Porter, James Robinson, Margaret Sims, Anna Sturgeon.

10. We commend Carolyn Cafin and Don Pace, Co-Chairs of the Health and Insurance Committee, who monitor our health and insurance needs and are cognitive evaluators of services and benefits. We appreciate their concern for the unique role our organization plays in working for the common good of our retired educators.

11. We extend our gratitude to Neal Tucker, who continues to serve as AARP/KRTA Specialist for Kentucky, who provides retirees with current information from AARP, encourages participation in the Grandparent Essay Contest, and always answers the call when there is a need regarding the Kentucky retirees.

12. We congratulate Betty Hester, Debby Murrell, and Ernie Trosper, Co-Chairs of the Membership/Pre-Retirement Committee, in their continued tireless efforts to increase membership, which currently numbers 28,484 with 2,679 using automatic dues deduction. We appreciate their unsurpassed determination and untiring enthusiasm. We salute the 49 local and 1 district associations that met or exceeded the goals set by the Membership Committee.

13. We congratulate the 35 local retired teachers’ associations with achievement of at least 90 percent membership in KRTA (including 8 with 100 percent) to win the M. L. Archer award.

14. We commend the participating local and district retired teachers’ associations for their volunteer services which include programs that benefit our youth, assistance to the aging, and numerous other community programs.

15. We express our thanks to the local and district officers and KRTA committee members for their untiring efforts for the membership.

16. We extend appreciation to the Nominating Committee (Melanie Woods, Chair; Cebert Gilbert, Jr., Patsy Young, Tara Parker, and Billy Triplet) for their leadership shown in selecting outstanding officer candidates.

17. We remember the contributions of our 772 colleagues who have passed away this past year. They live on in our hearts and through the students they taught.

18. We extend sympathy to the families of Juanita Singleton (KRTA president 1992-93), Virginia Shaw (KRTA president 1995-96), and Virginia Murrell (KRTA president 1982-83). We honor their leadership.

19. We extend a special thank you to those who assisted in making last night’s opening dinner and this meeting a success. We offer special thanks to all members of the Reception and Registration Committees.

( Legislative Program continued from pg. 12)
Job Opportunities with Body Recall

In light of the increasing number of "older workers" who have either lost their jobs or are in search of new opportunities, you should be made aware of this opportunity. Those who have recently graduated and have not found jobs should also consider this opportunity. This would be great for anyone interested in their own health and wellness while helping to educate and benefit others.

Body Recall is a national non-profit organization founded (in 1978) and headquartered in Berea, KY. For more than 30 years we’ve served as a pioneer in designing and teaching fitness and flexibility training programs for older adults, special needs populations, and youth. Our mission is: To offer all people a better quality of life through responsible movement that is pain-free and possible: to assist, inform, teach, and train people in the practice of lifetime fitness.

Our teachers come from a variety of backgrounds and disciplines and include retired teachers, professors, nurses, physical therapists, occupational therapists, as well as, others. Collectively they’ve helped thousands of individuals faced with a number of health issues ranging from Alzheimer’s, Parkinson’s, osteoporosis, arthritis, diabetes, heart disease, mental health, and stress, to insomnia, pre and post natal conditions, obesity, asthma and other pulmonary related diseases.

Body Recall’s focus is on natural movement that is simplistic, possible, and thorough. As a total body fitness program we address flexibility, strength, balance, circulation, core conditioning, and coordination.

If you are interested in learning more about teaching opportunities or participation in the program, please contact:

Jeff Rubin, Executive Director
P.O. Box 412
Berea, KY 40403
www.bodyrecall.org
jrubin@bodyrecall.org
859-986-2181

Thanks to Our Convention Registration Team

Hours are spent preparing the registration packets prior to the convention by Mary Wagoner. However, they still must be distributed at convention registration. These ladies volunteer to do whatever needs to be done to get you registered on your way. They also receive and tag all door prize donations.

From Your Retirement System

FREE access to MEHP retirees at participating facilities
For retirees over age 65
Check the website for details & find a facility in your area:
www.silversneakers.com

Don’t forget

Ernie Trosper sang the national anthem

...
Business Partners

Stephen Tobin and Cindy Block
Commonwealth Credit Union

Dave Farmer
Liberty Mutual Insurance

Marvin Kinch, John Mottsinger & Ken Norris
National Health Administrators

Becky Murrell
Legaline

Andi Hannah & Melissa Hester-Layton
Home Instead Senior Care

Jane Gilbert & Dora Moore
Kentucky Teachers' Retirement System

Tanya Broell, Jackie Force, Erica Hilliard & Susan Jury
Humana

Steve Turpin, Jeff Johnson, Shannon Ledbetter, Jim Curley & Keith Hazelbaker of North American Life Plans and Lifelock

Hank Henley
Finance & Investment Line

KRTA members take the opportunity to visit our business partners to see what discounts and services are available to them.

Thanks to our business partners for coming to the convention!
It seems that retired teachers have set some goals for themselves. Based on what we know about them, they want to Stay Sharp, Stay Financially Secure, and Stay Active. See how they are doing it!

## Staying Sharp . . .

### How Do You “Connect” to the Power of Your Brain?

The fourth 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 more important question addressed was, “HOW CAN YOU “USE IT” EFFECTIVELY? Exactly HOW do you engage your brain? In Article Two, we found that once we do succeed in engaging our Brains, we must KEEP STIMULATING them……we must KEEP LEARNING in order to “keep our brains sharp”!!

In Article Three, we considered, when it comes to “smarts,” what counts more: nature or nurture? More specifically, is our genetic ability to learn more valuable than what the common sense of life can teach us about living intelligently? The current research showed us that “at least 52% of our intelligence is based on our environment, so the brain is always changing, always learning something new,” says Frank Lawlis, PhD, a spokesman for American MENSA.

In Article Four, the last in our series of “Staying Sharp” articles, we will discuss……assuming you have “aged successfully to keep your brain HEALTHY and POWERFUL, just exactly WHAT do you DO to CONNECT to your BRAIN’S POWER?”

As we have previously discussed, studies have shown that people who tend to age “successfully,” share certain characteristics and activities that may help keep them sharp. Keeping your brain sharp…rests on four legs……

- Exercise
- Good (proper) Nutrition
- Brain Exercise…..new ways to “work the brain”
- Managing and lowering STRESS Levels

### Meet Mary

Mary Sorensen recently completed three years of extensive research on the brain and learning styles with a focus on older adult learning. She has been published in national education journals and has presented at more than 50 state, national, and international conferences. She holds bachelor’s and master’s degrees and is a Wisconsin Technical College System certification instructor. She has enjoyed a 45-year career in education, teaching in high schools and colleges. She retired as Associate Dean from Milwaukee Area Technical College and remains active as an online and certification instructor. Sorensen is a Wisconsin Retired Educators Association member and the current president of the Milwaukee Area Technical College Retirees Association, one of WREA’s 72 units.

### Just a Quick Review….How Do You Keep Your Brain and Mind Healthy, Sharp, and Powerful?

Physical activity is strongly linked with lifelong brain health. Aerobic exercise in particular seems to sharpen memory skills. You can maintain your sharp mind as you get older by making healthy choices that keep the rest of your body in top form. Research links physical activity with slower mental decline. Exercise increases blood flow to all parts of your body, including your brain, and might promote cell growth there. Exercise also makes your body in top form. Research links physical activity with slower mental decline. Exercise increases blood flow to all parts of your body, including your brain, and might promote cell growth there. Exercise also makes you feel more energetic and alert. The best part is that you can make it fun.

Pick an activity you enjoy, whether it's doing yard work or walking your dog.

Exercise for at least 30 minutes most days of the week.

Just as physical activity keeps your body strong, mental activity keeps your mind sharp and agile. Mental exercise……especially learning new things or pursuing activities that are intellectually stimulating……may strengthen brain cell networks and help preserve mental functions. One way to do this is to continually challenge yourself by learning new skills. If you continue to learn and challenge yourself, your brain continues, literally, to grow. An active brain produces new connections between nerve cells that allow cells to communicate with one another. These connections help your brain store and retrieve information more easily, no matter what your age.

Moreover, proper nutrition will definitely boost your thinking, learning, and memory. Eat a diet rich in fruits and vegetables. Many of these contain antioxidants — substances that protect and nourish brain cells. Antioxidants may help prevent cholesterol from damaging the lining of your arteries and slowing blood flow to your brain. In most cases, you’re far more likely to gain health benefits from eating whole foods than by taking supplements, in pill, capsule or other forms. EAT FOR BRAIN POWER!!!

YOUR BRAIN IS YOUR MOST POWERFUL MUSCLE, but what do you do if your brain/mind is working against all that has been suggested above?

- stay motivated every day.
- do not allow negative self-talk to “get you off track”
- believe that what you do makes a difference

Few of us realize how much we “beat ourselves up” mentally, setting ourselves up for failure before we even try. Researchers continue to find that our brains don’t behave in a predictable manner when it comes to good diet and exercise etc. etc. Consciously, we want to adopt healthier habits but our brains OFTEN lead us to do the opposite. If your brain is keeping you from achieving a brain healthy life style, it is time to try and realize enough is enough and to TAKE CONTROL OF YOUR BRAIN. Taking control is the best way for you to “connect to its power.” Allow your brain to master skills such as: developing a good eating and exercising plan, managing your stress, and challenging your brain to become a “life-long learner”!! Many, including your author, believe that getting in synch with your brain and its power, WILL make you healthier, happier, stronger, and more mentally alert!

Author’s Note: I have enjoyed immensely sharing “Staying Sharp” with you this past year. I have heard from quite a few WREA members thanking me for providing “common sense” brain saving advice. Many say that they have become concerned about their “Senior Moments.” If you would like to discuss anything further, I can be reached at sorensem@matc.edu. I do hope that we meet again . . .

### AARP Driver Safety Classes

AARP Driver Safety will have an Educator Appreciation Promotion during the months of July and August 2012. Classes will be offered to all retired educators for $5. This is a 55% reduction in the regular fee. The classes will be for ages 50 and older. Participants will learn defensive driving techniques, new traffic laws and rules of the road. They will also learn how to adjust their driving to age-related changes in vision, hearing and reaction time. There are no tests and no behind the wheel driving. This class is required to be eligible for a discount on auto insurance premiums. The class is $5 to all who worked in education, $12 to other AARP members and $14 to non members.

For more information or to reserve a seat in the class, visit the website aarp.org/drivingcourse or contact Leon Morrow at 502-254-2684.
7. Seniors are greedy. No, they’re striving to make ends meet. By any reasonable measure, seniors are worse off than working adults, so it makes sense to increase contributions rather than cut benefits. Older households have incomes roughly half those of working-age households. The “greedy geezer” myth rests on the fact that seniors have lower official poverty rates than children and working-age adults, though an improved measure that takes into account higher medical expenses for seniors shows that the three groups have similarly high poverty rates. In any case, cutting S.S. would increase poverty for all. Also, while older households typically have accumulated more savings than younger households, these savings are not enough to maintain their pre-retirement standard of living through retirement.

8. Benefits are generous. No, they’re modest and shrinking. The average retirement benefit is $14,000 a year—less than a full-time minimum wage earner earns—and benefits constitute two-thirds of income for the average older beneficiary. For a medium earner retiring at 65, benefits replace 41 percent of pre-retirement earnings, down from 52 percent in 1981. This replacement rate is scheduled to drop in the next 15 years to a meager 36 percent.

9. Let’s cut benefits for people who don’t need them. No, proposed cuts would hurt the middle class now and the poor later. Because benefits for high earners are modest and wealthy retirees few, supposedly “progressive” plans actually go after middle-class benefits in order to yield significant cost savings. S.S.’s popularity rests on the fact that people earn the right to participate by working and contributing; the American Way. Moving from a universal social insurance program toward a need-based one would doom S.S. to the same fate as programs like Medicaid, which is being squeezed even as demand for it grows. A worse idea is cutting cost-of-living adjustments, which would have an impact on all beneficiaries, but especially the oldest old, who are also the poorest old.

10. Social Security won’t be there for us. Only if we fall for these arguments. S.S. can pay full promised benefits for another quarter-century. Even if nothing is done to shore up the system, S.S. can continue to pay three-fourths of promised benefits after the trust fund runs out. Though this would be far from ideal, it’s certainly no reason to preemptively cut benefits. Instead, we should devote a small portion of the economic growth projected over Social Security’s next 75 years to continuing to build economic security.

This article was written by Monique Morrissey on the Economic Policy Institute Website Blog (http://www.epi.org/blog/top-10-lies-about-social-security) For more information, go to ssfairness.com. Regular updates concerning Social Security and Pension issues will appear in each issue of the KRTA News. Look for them.

At the convention Dr. Wagoner recognized two of our KRTA members whose names appeared in recent publications. Libby Burr is being inducted into the 2012 Kentucky High School Athletic Association (KHSAA). Guy Strong was coach of Kentucky Wesleyan College when they won the 1966 National Champion NCAA Division II.

Libby Burr

Guy Strong
AROUND THE STATE . . .

Monroe County RTA

Monroe County’s AARP Grandparent Essay Winner is Ashley Hadley, fifth grader at Tompkinsville Elementary School. Those on hand for the presentation of her certificate included:

L to R: Linda Pitcock, MCRTA President; Ashley Hadley; Linda Dicken (Ashley’s grandmother for whom the essay was written); Willadean Carter, Third District RTA President & Chair of the MCRTA Essay Contest; and Jennifer Lankford, Family Resource Center Director at Tompkinsville Elementary who was in charge of the contest at the school level.

L to R: Neal Tucker, Jean Gish & Linda Knight

Submit information about your local RTA activities to brenda.meredith@khta.org. All photographs must be electronic or originals. We cannot use newspaper clippings. The deadline for the September issue is July 13.

Temporary Job Opportunities: Assessment Administrators

We are seeking motivated individuals, who are committed to excellence and are experienced in working with primary and secondary school students. Westat is recruiting for the 2013 National Assessment of Educational Progress, also known as NAEP or The Nation’s Report Card, for the National Center for Education Statistics, which is part of the U.S. Department of Education. The position involves conducting assessment sessions with 4th-, 8th-, and 12th-grade students in participating schools across the country. Each session lasts approximately 90 minutes, and involves about 30 students. You will work on a team but will conduct some sessions alone. This opportunity is ideal for retired educators.

Your duties will include:

- Preparing assessment materials and assessment locations,
- Checking student attendance,
- Reading directions aloud to the students from a prepared script,
- Monitoring the sessions,
- Answering student questions using prepared guidelines,
- Collecting completed assessment materials, and
- Preparing completed materials for shipping.

Westat provides complete paid training for all job responsibilities, paid time and mileage reimbursement for local driving to and from schools, weekly paychecks with direct deposit available, and opportunities for advancement based on performance.

Qualified applicants should:

- Be fluent in English (persons speaking fluent English and Spanish are encouraged to apply),
- Be detail-oriented,
- Have the ability to work effectively on a diverse team,
- Be able to work with students in a classroom setting,
- Be willing to submit fingerprints for a required FBI background check,
- Have the ability to lift a box weighing 15 pounds and carry it up the stairs with or without a reasonable accommodation,
- Have a valid (current) driver’s license that is not under suspension and regular access to an insured, reliable vehicle in order to travel to and from schools,
- Be available to work 20 to 30 hours a week, during daytime hours from January 28 to March 8, 2013, and
- Be available to attend a local one-day training between January 2 and January 25, 2013.

This opportunity is a part-time, temporary position with limited benefits. To apply for this position, visit our website at www.westat.com/CAREERS and select “Search Field Data Collection Jobs.” Search for your state, find the NAEP Assessment Administrator position and select the “apply to job” button. For more information e-mail NAEPrecruit@westat.com or call 1-888-237-8036.

Central KY West District Donates to Tornado Victims

Mary Martin from Central KY West District reported that they had their district meeting on March 8, 2012, and voted to donate $100 to both Morgan County (West Liberty) (Local President Mary Stewart) and Magoffin Co. (Local President Brenda Allen) for school supplies.

Ishmael Hopkins suggested they also take up a monetary collection from members at the meeting. They raised an additional $400 and are now donating $300 each to those two locals for school supplies.

The Union County Retired Teachers donated $505 to the Union County Happy Pack program in December. This program provides food for hungry children each weekend and meat boxes for their families 3 times a year. UCRTA also donated food items shown in this picture to Happy Pack. The school supplies shown were donated to the Morganfield Elementary School Family Resource Center. Both of these donations were collected at the December Christmas potluck meeting. Shown in the picture these retired teachers are all active volunteers of Union County Happy Pack. UCRTA President is Ginger Simpson.
FOR YOUR INFORMATION

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

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Quips, Quotes & Puzzles

Puns for Educated Minds

1. The fattest knight at King Arthur’s round table was Sir Cumference. He acquired his size from too much pi.
2. I thought I saw an eye doctor on an Alaskan island, but it turned out to be an optical Aleutian.
3. She was only a whiskey maker, but he loved her still.
4. A rubber band pistol was confiscated from algebra class, because it was a weapon of math disruption.
5. No matter how much you push the envelope, it’ll still be stationery.
6. A dog gave birth to puppies near the road and was cited for littering.
7. A grenade thrown into a kitchen in France would result in Linoleum Blownapart.
8. Two silk worms had a race. They ended up in a tie.
9. A hole has been found in the nudist camp wall. The police are looking into it.
10. Time flies like an arrow. Fruit flies like a banana.
11. Atheism is a non-prophet organization.
12. Two hats were hanging on a hat rack in the hallway. One hat said to the other: ‘You stay here; I’ll go on a head.’
13. I wondered why the baseball kept getting bigger. Then it hit me.
15. The midget fortune teller who escaped from prison was a small medium at large.
16. The soldier who survived mustard gas and pepper spray is now a seasoned veteran.
17. A backward poet writes inverse.
18. In a democracy it’s your vote that counts. In feudalism it’s your count that votes.
19. When cannibals ate a missionary, they got a taste of religion.
20. If you jumped off the bridge in Paris, you’d be in Seine.
21. A vulture boards an airplane, carrying two dead raccoons. The stewardess looks at him and says, ‘I’m sorry, sir, only one carrion allowed per passenger.’
22. Two fish swim into a concrete wall. One turns to the other and says ‘Dam!’
23. Two Eskimos sitting in a kayak were chilly, so they lit a fire in the craft. Unsurprisingly it sank, proving once again that you can’t have your kayak and heat it too.
24. Two hydrogen atoms meet. One says, ‘I’ve lost my electron.’ The other says ‘Are you sure?’ The first replies, ‘Yes, I’m positive.’
25. Did you hear about the Buddhist who refused Novocain during a root canal? His goal: transcend dental medication.
26. There was the person who sent ten puns to friends, with the hope that at least one of the puns would make them laugh. No pun in ten did.
27. Then there’s the one about the electron who went to the poles and volted.
Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH 2012

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