November General Elections
Who Will Support Us?

KRTA continues to work tirelessly to ensure retired educators' needs are met. Retired educator issues require your attention in the November 2012 general election and 2013 General Assembly. You need to know the position of all candidates in your community running for the General Assembly in the November 2012 general election concerning retired educators' needs.

Prior to the November 2012 general election, KRTA members must become very knowledgeable about each candidate's position concerning these issues: (1) Keeping KTRS as a defined benefit group retirement plan and (2) Making no changes to KTRS' governance structure.

It is important for KRTA members to know that the association is bipartisan and will not endorse any candidates.

In your community, be mindful of each House of Representative or Senate candidate's platform. Keep informed about these candidates through the public media, town meetings, and other opportunities to get to know them.

Make your vote count on November 6!

KRTA Membership
2012-2013
1-for-1 Campaign

What DRIVES you? — to Participate in KRTA

- developing your professional network
- increasing knowledge of new issues
- participating in varied leadership opportunities
- taking advantage of free and discounted services afforded a large group

What DRIVES you? — to Recruit

- Many are DRIVEN by the opportunity to expand the network.
- Others are DRIVEN by the opportunity to help their local association.
- Everyone is DRIVEN by the spectacular recruitment incentives.

We hope you will be DRIVEN to participate! See page 3 for details

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KRTA: Why?
The question is often asked: Do we need the Kentucky Retired Teachers Association (KRTA)? The answer is yes! KRTA is the only organization in the state whose sole purpose is to improve the welfare of Kentucky's retired educators. It is a professional organization with a membership approaching 29,000 working together to help guarantee financial security for retired educators during retirement. There are hundreds of volunteers giving their time and talents to ensure that retirees have a better economic, social and professional life during their retirement years.

Does KRTA have a significant meaning to you? Should there be a close relationship between every retired educator and KRTA? KRTA is vitally important to each retired educator in Kentucky. Without KRTA many of the quality of life improvements for retired educators over the past years would not exist.

In the coming year KRTA is going to move forward with some important concerns. I request that you become knowledgeable of each and pledge your commitment, cooperation, and support to your local, district and state RTA.

Membership
The strength of KRTA is its membership. There are approximately 40,400 retired educators in Kentucky. Approximately 70 percent of these are KRTA members. Where is the other 30%? Our membership goal for 2012 is 29,013. Can this goal be reached? Yes! With some extra effort from each of us, it can become a reality.

The right and best first question we must ask ourselves is not how we recruit new members? Is it how do we attract members? The key to gaining and retaining new members must begin not by worrying about our methods of recruiting but rather with the quality of our programs and services.

Do you know a retiree who is not a KRTA member? If so, you need to contact that person and sell them on the importance and advantages of belonging. The

Social Security News & Pension Watch
How Social Security Penalties Hurt Public School Educators

Educators are often hurt by what are called “public servant penalties” in Social Security—the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). This article’s focus is the WEP penalty.

**Background**
Originally, the Social Security system excluded state and local government employees from coverage. Thus, the Kentucky Teachers' Retirement System (KTRS) was established by the Kentucky General Assembly in 1938 to provide retirement benefits for Kentucky’s public school teachers.

However, many Kentucky Retired Teacher Association (KRTA) members are eligible for Social Security benefits because they had other employment that was covered by Social Security or by being married to a Social Security recipient.

**WEP: The Rationale**
Social Security is intended to provide a greater level of income replacement for poorer members of society. The formula could not differentiate between those who worked in low-paying jobs their entire career and those who appeared in have received low pay because they worked for many years in jobs not covered by Social Security. Congress believed that the non-Social Security pension benefit would be an adequate retirement even if the earned Social Security benefit was cut.

**WEP: The Formula**
The typical Social Security benefit is figured by a three-step formula. The first step provides 90 percent of the first $656 of average monthly earnings; the second step provides 32 percent and the next $3,046, and the final step provides 15 percent of the remaining earnings.

For a retired teacher, the benefit is figured on a modified formula. Instead of 90 percent of the first $656, the benefit is calculated on 40 percent of those earnings—a reduction of 50 percent. The WEP affects those educators who have worked in the KTRS system and in Social Security covered employment. For someone who has 20 years or less in Social Security jobs, the WEP reduces the Social Security benefit by 50 percent.

**WEP: The Reality**
Teaching is not a highly-paid profession and imposition of the WEP formula results

(Continue on page 11)
Seniors Choice Group
Retiree Health Plan

What an exciting time for the KRTA members spouses with a choice for their Seniors Choice Group Retiree Health Plan.

WHAT IS SENIORS CHOICE?

Seniors Choice, the best Group Retiree Medical plan on the market today! Although Seniors Choice is not a Medicare Supplement, it has some similarities, such as, picking up benefits where Medicare leaves off. This product was created over 20 years ago to help find solutions to the escalating group retiree and employee medical costs. This special program was created with the best interest of the member in mind. No physician's network or network of hospitals -- members have the freedom to choose any physician or hospital that accepts Medicare Patients. Seniors Choice has many options available to choose from.

Many of the KRTA member's spouses are located throughout the United States and want a true access to the physicians, hospitals and facilities without the worry if these entities are in a "network." Seniors Choice acceptance is based on the physicians, hospitals and facilities accepting Medicare and not an insurance company network where physicians, hospitals and facilities may not accept the coverage due to the network from the insurance company.

Seniors Choice as the name implies provides those who participate a selection of the coverage which best meets their current needs. This choice is for medical coverage and prescription coverage. A participant may choose just medical, prescription or both.

Medical Coverage Options

The medical coverage provides a choice of twelve (12) different deductibles ranging from a $0 deductible to a $4,000 deductible to meet the current needs of the individual. The choice is yours. Each year starting January 1 the participant can change their deductible to meet their current needs. What this means is when your situation changes, you can change your selection in the Seniors Choice Group Retiree Health Plan to meet your new situation.

Prescription Drug Plan Options

The prescription drug plan under Part D allows the participant to choose the plan that bests meets their current situation with three different choices. The choices allow the participant to choose the plan that best meets current situation and allows the participant to choose the best plan to keep their overall costs down. Each year on January 1 you as the participant can change the prescription drug plan to meet your current situation and needs.

What are the eligibility guidelines for participation Eligible participants include:

a. KRTA Members Spouses at least 65 years old and enrolled in Medicare Parts A and B.

b. Current and surviving spouses or domestic partners at least 65 years old enrolled in Medicare Parts A and B. An affidavit of Domestic Partnership is required to be submitted with the enrollment application for those enrollees adding a domestic partner.

c. KRTA Members Spouses not eligible for Medicaid.

d. KRTA Members Spouses who are not confined to a Hospital or Skilled Nursing Home on the effective date of coverage. If a retiree/employee or dependent spouse is confined to such a facility on the effective date of coverage, coverage will be delayed until the first day of the month that follows the date of release from the facility.

Eligible participants may enroll in a plan at plan inception, within 30 days of retirement, upon age-in to Medicare or when terminating from another plan or during the annual open enrollment period.

How are my premium rates based?

Monthly premium rates will be based on the rating area of the sponsoring entity, not on the location of the individual plan participants. The rates are based on the KRTA Office in Kentucky. Thus, there are not different rates if you live in Florida, California or another state. Your rate is based on your age and the choice made for participation in the Seniors Choice medical plan and/ or Prescription plan.

Some common Questions & Answers

Q: Is there ever a time that a health statement is required for enrollment?

A: No. Seniors Choice is always guaranteed issue.

Q: When can a member make a change to their current Seniors Choice plan?

A: Another unique feature about the program is that each year all groups renew on January 1st, no matter when you started the program. At renewal each employer, member and agent will receive a renewal notice. Then, if an employer or member wants to make a change they can. If a higher benefit level plan has been made available by the employer, the member can buy up with no health statements or underwriting.

For more information or to enroll in Seniors Choice contact:

F. Randall Childers, Jr., CFC
Phone: (502) 643-8739
Email: randall_childers@me.com
Visit the Seniors Choice Health Plan web site: www.seniorschoiceplan.com

Congratulations 1-for-1 Campaign Winners
June—Bert Baldwin
July—Darrell Clark

Don't miss your chance to be a winner of a $50 Visa card. Get your name in the drawing by recruiting new KRTA members.
“A Business-Like Arrangement”

A Message from
KTRS Executive Secretary
Gary L. Harbin, CPA

In more than 70 years of operations, KTRS has always provided retirement security to Kentucky’s teachers and the good value for taxpayers. However, some in the media have characterized teachers’ retirement annuities as being unduly burdensome on taxpayers and little more than expensive gifts and handouts. History proves that these characterizations are simply wrong.

Rather than being a gratuity, retirement annuities are actually part of the compensation earned by teachers during their working years. Furthermore, teachers actually participate in funding their retirement. On every payday during their careers, teachers make mandatory contributions to KTRS that are matched during their working years. The destitute teachers were dependent upon the charity of local school boards and often literally worked until relieved of their duties by death.

The Solution

The 1936 report by the University of Kentucky recommended establishing a teachers’ retirement system as a solution to this problem. The report emphasized that a teacher retirement system is not a ‘gratuity or charity,’ instead it is “a business-like arrangement whereby both the public and teachers make investments which return large dividends.” In essence, the report described a mechanism to defer small portions of compensation earned during teachers’ careers, professionally invest those small amounts over long periods of time, and thereby achieve retirement security and protection from dependency. The report noted that a retirement system protects society by helping to assure the orderly replacement of teachers choosing to retire after a specified period or retiring because of disability.

Following the 1936 report, the Kentucky General Assembly took action in 1938 to establish the Kentucky Teachers’ Retirement System. Thereafter, KTRS began operations on July 1, 1940.

Retirement Security for the Long-Term

For some perspective on how far we have come since the 1930s, let’s take a look at KTRS’s operations from July 1, 1985 through June 30, 2011. During this 26-year period, KTRS paid benefits totaling $16.4 billion. During this same period of time, the investments of teachers’ retirement monies earned $16.3 billion (truly remarkable considering stock market investment returns over the last ten years have averaged zero). KTRS’s pre-funded retirement benefits program truly exemplifies the idea set forth in the 1936 report that investing a small portion of teachers’ salaries over their careers will return large dividends for retirement security.

Since 1940, KTRS has provided low-cost, high-quality retirement security for the teachers of Kentucky whether financial markets were tranquil or volatile, on the rise or falling. Although there has been considerable turmoil in the global financial system over the last seventy years, KTRS’s retirement program has always performed as “a business-like arrangement” for the teachers of Kentucky and the public they serve.

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**Defined-Benefit vs. Defined- Contribution**

**What are the Differences?**

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<th>Defined-Benefit (DB) with KTRS</th>
<th>Defined- Contribution (DC)</th>
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<tbody>
<tr>
<td>Retirement Benefit</td>
<td>Formula = Final Average Salary x Yrs Service x Multiplier</td>
<td>Depends on amount contributed plus investment performance both during career and into retirement</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Disability, Survivor, and Life Insurance are provided</td>
<td>Usually no additional benefits</td>
</tr>
<tr>
<td>Benefit Increases</td>
<td>Cost of Living increases</td>
<td>No increase is built in</td>
</tr>
<tr>
<td>Benefits Reductions</td>
<td>No reduction in benefit</td>
<td>May reduce with market downturn</td>
</tr>
<tr>
<td>Benefit Ending</td>
<td>Guaranteed Retirement Benefit for Life</td>
<td>Benefit may not last for your lifetime</td>
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**Expecting a Rate Increase? Stay Calm. You Have Options.**

Joseph P. Blanchette, CLTC, National Health Administrators

We are all used to getting rate increases for most insurance policies that we own. The most noticeable increases are for health insurance plans, which often increase by double digits annually. Retirees with Medicare (Part B) and Medicare Supplement policies also experience yearly increases in premiums as well as deductibles. No one likes to pay more, but most everything goes up in price over time. Long Term Care insurance (LTCi) also has experienced rate increases as of late. Most of the larger insurance carriers, like John Hancock, Genworth and Metlife, have only had one modest increase in over two decades. Unfortunately, other companies, like Transamerica (formerly Life Investors Insurance Company of America), have had several sizable increases over a short span of time on their policies purchased prior to 2003. These rate increases place significant burdens on those who purchased policies ten or fifteen years ago that they thought they could afford, and especially those who purchased plans with so-called “unlimited” benefits. These unlimited benefit plans are bearing the brunt of the rate increases.

**What Should You Do?**

Many retirees are understandably concerned about their ability to keep their LTCi coverage; their income is growing more slowly during retirement, yet the cost for most everything is increasing, including their LTC insurance. But they have some alternatives that will allow them to keep your coverage and also reduce your premiums. One thing you should consider is reducing your policy premiums by “downgrading” or reducing the benefit somewhat. There are several ways to do this. The four most common options are:

1. reduce the available dollars for your daily benefit (i.e., from $150/day to $120/day, etc.);
2. reduce the minimum number of years your benefit will last (i.e., from a “unlimited” benefit period to 4-years, etc.);
3. increase your Elimination Period (i.e., from 60 days to 100 days, etc.); or
4. switch to a lesser inflation rider (i.e., from “5% compound” to “5% simple.”)

**Which one should I choose?**

Obviously, there is no “one size fits all” recommendation; everyone is different. Of these choices, however, the first option to consider would be reducing the benefit period, especially if you have an “unlimited” benefit. Here’s why this is a logical choice. With each year, insurance carriers continue to gather claims data and now have a better understanding of these claims patterns. Independent actuarial companies have also done detailed analysis. Here is a summary of their findings: Well over ninety percent of all closed Long Term Care claims did not exceed five years in duration. In fact, the vast majority did not exceed three years. Thus, while an unlimited benefit period would be the best of all worlds, if affordability becomes an issue, a lesser benefit period would likely protect most of us most of the time from catastrophic loss due to an extended Long Term Care need. If at all possible, maintain your current daily benefit and inflation rider.

**Look before you leap!**

Dropping your Long Term Care policy should be the very last thing you consider doing. You have been paying premiums for many years and are getting closer to the time when you are most likely to need protection. This is not the time to go without coverage if a less costly alternative is available. You can call Transamerica Customer Service at 1-866-311-2048 or 1-800-325-5823 and ask them to price a less costly plan design for you. If you need additional guidance, you can call us at National Health Administrators for assistance: 1-866-899-5796.
Benefits Of A LifeLock Identity Theft Protection Membership

LifePlans, LLC™ LifeLock, the leader in identity theft protection, is available through your KRTA membership for only $8.99/month for individuals and $14.99/month for couples.¹ To receive this special pricing, you must sign up through North American Life Plans at 1-888-362-1214.

LifeLock helps protect your personal information using a combination of data surveillance techniques and outstanding member service, 24 hours a day, seven days a week, 365 days a year.

Following are four points of protection you will receive as a member of LifeLock:

1. Monitoring Your Identity
   Once your enrollment in LifeLock® is complete, LifeLock begins monitoring for threats against your identity within its network. LifeLock also contacts the major credit bureaus on your behalf and helps remove your name from mailing lists for preapproved credit offers.

2. Scanning for Identity Threats
   LifeLock protection includes a comprehensive, proprietary method of scanning for identity threats, which looks for new credit and non-credit applications and address changes. LifeLock also searches known criminal websites for illegal selling of your personal information.

3. Responding to Identity Theft
   LifeLock will alert you by e-mail, phone or text message if it detects that your personal information may have been used—meaning you will hear from LifeLock only when necessary. Your LifeLock membership also includes stolen or lost wallet remediation services to help cancel and replace the contents of your wallet.² LifeLock will help you contact your financial institutions and complete the necessary paperwork you need to get your life back in order.

4. Tracking Your Credit Score
   LifeLock’s Credit Score Manager™ provides important safeguards for monitoring and helping you maintain your credit score. More than just free annual credit reports³, LifeLock monitors all three major credit bureaus daily and will notify you of any changes in your credit report.

Finally, your enrollment in LifeLock includes a $1 Million Total Service Guarantee. If you become a victim of identity theft while you are a LifeLock member due to a failure in LifeLock’s service, LifeLock will spend up to $1 million to hire experts, lawyers, investigators, consultants and whatever else it takes to help your recovery.³ A dedicated remediation specialist will personally assist you every step of the way in the recovery process.

¹ Not available to Florida residents.
² Not all transactions are covered and scope may vary.
³ Pictures, cash, and cash equivalents are excluded. Member is responsible for all applicable fees charged by document issuing companies to replace lost or stolen documents.

Play It Safe - Get Extra Coverage with a Personal Liability Protection (PLP) Policy

Every day, we hear about neighbors suing neighbors, accident victims suing those responsible, and people filing lawsuits for libel, slander and countless other reasons. But you can protect your assets or future earnings from substantial legal claims against you with a personal liability protection—or umbrella—policy, which will pick up where home, auto and watercraft policies leave off. A PLP policy is an extra layer of protection against lawsuits stemming from a catastrophic accident or loss—whether someone slips on your front step or has a run-in with your car. And if your auto policy includes children under the age of 25 (the age group most likely to be involved in car accidents), a PLP policy will offer a big dose of peace of mind.

PLP policies provide additional coverage for things not included in your home and auto insurance—such as false arrest, defamation and wrongful eviction. If you already have auto and home insurance from the same carrier, you likely won’t need big bucks to add this expanded coverage. For instance, the countrywide average annual premium for a $1 million Liberty Mutual PLP policy is approximately $432 or just $36 a month.*

Additional coverage may be purchased for any recreational vehicle you own or operate, such as a snow mobile, golf cart or ATV. And a Liberty Mutual PLP policy also provides higher limits for bodily injury and property damage on your auto and home policies. Check with your insurer to see what type of additional liability coverage they offer.

Liberty Mutual is a responsible company that delivers expert advice and caring service. For more information, please call 800.524.9400 or visit www.libertymutual.com.

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*Based on a 2010 sample of average Personal Liability Protection premium

Long Term Care Insurance Did You Know?

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

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

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

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

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

By Leigh Snell, Federal Relations Director
National Council on Teacher Retirement

The 18th-Century satirist Jonathan Swift begins his famous essay, “A Modest Proposal,” by documenting the dire state of the Irish poor. Then, much to the shock of his readers, Swift proposes that these beggars could solve their economic woes if they would only consider selling their children as food to “persons of quality and fortune.”

The average American facing retirement is in an equally dire state, with the majority woefully ill-prepared. For example, almost half of all private-sector workers do not even have access to employer-provided retirement savings plans, and of those who do, the median household headed by a person aged 60 to 62 with a 401(k) account has less than one-quarter of what is needed in that account to maintain the household’s standard of living in retirement, according to data compiled by the Federal Reserve and analyzed by the Center for Retirement Research at Boston College.

Consequently, many older American workers (age 50 and over) now say they expect to never retire, according to the nonpartisan Employee Benefit Research Institute (EBRI). Furthermore, in addition to postponing retirement, many people are “moving to cheaper housing, buying less-expensive food, cutting back on travel, taking bigger risks with their investments and making other sacrifices they never imagined,” according to The Wall Street Journal (2/19/11).

The solution to this problem—as proposed by some academics and politicians—is as shocking as Swift’s: Americans should essentially sell out friends and neighbors who teach their children, bus them to and from school, repair the roads over which they travel, prepare their lunches, guard them as they cross busy highways, and protect them from drug dealers and worse. Instead of demanding better retirement security for themselves, Americans in the private sector should impose their precarious situation on public sector workers, according to the modest proposals made by Andrew G. Biggs and Jason Richwine, in their opinion piece, “Why Public Pensions Are So Rich” (The Wall Street Journal, 1/4/12); and, most recently, by US Senator Orrin Hatch (R-UT), whose January 2012 Finance Committee report, “State and Local Government Defined Benefit Pension Plans: The Pension Debt Crisis that Threatens America,” claims that defined benefit plans are “Inappropriate” for State and local governments.

Specifically, these gentlemen argue that the public sector’s model of retirement security-based on mandatory participation, shared employer-employee financing, benefit adequacy, pooled investment and longevity risks, and lifetime payouts—should be abandoned and replaced with 401(k)-style defined contribution plans or some other Federally-designed solution.

There is no good reason private-sector Americans should receive retirement benefits that are less reliable and less adequate than those of public employees. But the path to addressing this problem need not begin with the destruction of pension adequacy for governmental workers. The consequences, in terms of necessary public services and the cost of providing them, will be harmful to taxpayers, and will do nothing to help all Americans obtain the secure retirement they so desperately need.

Employee compensation, whether public or private, that does not help ensure adequate retirement security should not be seen as “fair market” compensation, but rather as a real invitation to poverty and economic ruin, as equally appalling as Jonathan Swift’s ironic invitation to cannibalism.

(Continued from “Social Security & Pension Watch” on page 2)

An Entire Week Celebrating You!
**Retired Teachers Week is October 15-21, 2012**

What does it mean to be a retired educator? If members were polled individually the answers would be as varied as the members’ interests. No matter what it means to you personally, collectively KRTA celebrates retired educators with Retired Teachers Week. October 15-21, 2012, will be the 1st annual Kentucky Retired Teachers Week (the celebration is designated as the third full week in October). We hope that local RTAs will plan special activities to celebrate and to build awareness in the organization.

Celebrations Ideas

Even if you’re too busy to volunteer in your local RTA on an ongoing basis, Retired Teachers Week is a great opportunity to help with a specific project. Check with your local leaders to find out what your local RTA is doing. Some suggested ideas are adopt a school; plant trees; donate books; host an event for current teachers; organize a special community service project; march in a local parade; and hang a banner across the main street in town.

**Volunteer Hours - How We “Count” What We Do**

Retired Teachers Week is the perfect time to talk about how retirees give back to their community. “Volunteer Hours” is a way to put a dollar amount to those efforts. The dollar value is computed using values from the Independent Sector website (www.independentsector.org). For example, an hour donated in 2010 is worth $17.65. Each year KRTA gathers volunteer hour data from local units so we can use that data in outreach efforts. Statewide last year KRTA members donated more than 609,000 hours, valued at $1.44 million.

Just think how impressive the numbers would be if more people reported their contributions! Any hours you spent helping others without pay count. Help us illustrate the true value of retired educators by keeping track of and reporting your hours to your local unit. In addition volunteer hours will give your RTA points toward Gold, Silver and Bronze awards at the Convention in April.

**WEP/GPO Update**

KRTA continues to work for the repeal of the WEP/GPO penalties. We have joined other retired educators on a nationwide scale in renewing the importance of this issue with the current administration. A national website that can keep you informed on the latest actions concerning this issue is www.ssfairness.com. You may wish to visit this site and sign up for updates.

Our volunteer advocates for federal issues continue representing KRTA on this matter. They are hard at work maintaining contact with the congressional offices of all of Kentucky’s federal delegation. The association will continue working with other like organizations to seek action on these unfair Social Security provisions. As reported in the March issue of the KRTA News, there are repeal bills filed in both chambers of Congress. In the U.S. House of Representatives it is HR 1332 and in the Senate it is S 2010.

Washington, D.C. continues to be in disarray. Currently, both the U.S. House of Representatives and the U.S. Senate are very unfriendly to the idea of repealing the WEP offset. Perhaps when the economy turns around and/or after the 2012 elections, the political climate in both chambers of Congress will be friendlier. The repeal of WEP and GPO is estimated to cost $10B per year more to Social Security. Thus, a robust economy is very important to getting this done.

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

This article has been reprinted with permission from the National Council on Teacher Retirement. It appeared in the First Quarter 2012 issue on page 2.
Eleven Ways to Help Yourself
Stay Sane in a Crazy Market

Keeping your cool can be hard to do when the market goes off the tracks, knowing why you originally made a specific investment can help you evaluate whether your reasons still hold, regardless of what the overall market is doing. Understanding how a specific holding fits in your portfolio also can help you consider whether a lower price might actually represent a buying opportunity.

And if you don’t understand why a security is in your portfolio, find out. That knowledge can be particularly important when the market goes south, especially if you’re considering replacing your current holding with another investment.

3. Remember that everything’s relative
Most of the variance in the returns of different portfolios can generally be attributed to their asset allocations. If you’ve got a well-diversified portfolio that includes multiple asset classes, it could be useful to compare its overall performance to relevant benchmarks. If you find that your investments are performing in line with those benchmarks, that realization might help you feel better about your overall strategy.

Even a diversified portfolio is no guarantee that you won’t suffer losses, of course. But diversification means that just because the S&P 500 might have dropped 10% or 20% doesn’t necessarily mean your overall portfolio is down by the same amount.

4. Tell yourself that this too shall pass
The financial markets are historically cyclical. Even if you wish you had sold at what turned out to be a market peak, or regret having sat out a buying opportunity, you may well get another chance at some point. Even if you’re considering changes, a volatile market can be an inopportune time to turn your portfolio inside out. A well-thought-out asset allocation is still the basis of good investment planning.

5. Be willing to learn from your mistakes
Anyone can look good during bull markets; smart investors are produced by the inevitable rough patches. Even the best aren’t right all the time. If an earlier choice now seems rash, sometimes the best strategy is to take a tax loss, learn from the experience, and apply the lesson to future decisions. Expert help can prepare you and your portfolio to both weather and take advantage of the market’s ups and downs.

6. Consider playing defense
During volatile periods in the stock market, many investors reexamine their allocation to such defensive sectors as consumer staples or utilities (though like all stocks, those sectors involve their own risks, and are not necessarily immune from overall market movements). Dividends also can help cushion the impact of price swings. According to Standard and Poor’s, dividend income has represented roughly one-third of the monthly total return on the S&P 500 since 1926, ranging from a high of 53% during the 1940s to a low of 14% in the 1990s, when investors focused on growth.

7. Stay on course by continuing to save
Even if the value of your holdings fluctuates, regularly adding to an account designed for a long-term goal may cushion the emotional impact of market swings.

If losses are offset even in part by new savings, your bottom-line number might not be quite so discouraging.

If you’re using dollar-cost averaging—investing a specific amount regularly regardless of fluctuating price levels—you may be getting a bargain by buying when prices are down. However, dollar-cost averaging can’t guarantee a profit or protect against a loss. Also, consider your ability to continue purchases through market slumps; systematic investing doesn’t work if you stop when prices are down.

8. Use cash to help manage your mindset:
Cash can be the financial equivalent of taking deep breaths to relax. It can enhance your ability to make thoughtful decisions instead of impulsive ones. If you’ve established an appropriate asset allocation, you should have resources on hand to prevent having to sell stocks to meet ordinary expenses or, if you’ve used leverage, a margin call. Having a cash cushion coupled with a disciplined investing strategy can change your perspective on market volatility. Knowing that you’re positioned to take advantage of a downturn by picking up bargains may increase your ability to be patient.

9. Remember your road map
Solid asset allocation is the basis of sound investing. One of the reasons a diversified portfolio is so important is that strong performance of some investments may help offset poor performance by others. Even with an appropriate asset allocation, some parts of a portfolio may struggle at any given time. Timing the market can be challenging under the best of circumstances; wildly volatile markets can magnify the impact of making a wrong decision just as the market is about to move in an unexpected direction, either up or down. Make sure your asset allocation is appropriate before making drastic changes.

10. Look in the rear-view mirror
If you’re investing long-term, sometimes it helps to take a look back and see how far you’ve come. If your portfolio is down this year, it can be easy to forget any progress you may already have made over the years. Though past performance is no guarantee of future returns, of course, the stock market’s long-term direction has historically been up. With stocks, it’s important to remember that having an investing strategy is only half the battle; the other half is being able to stick to it. Even if you’re able to avoid losses by being out of the market, will you know when to get back in? If patience has helped you build a nest egg, it just might be useful now, too.

11. Take it easy
If you feel you need to make changes in your portfolio, there are ways to (Continued on page 14)
Bluegrass RTA

At the May 9 meeting of retired educators from Bourbon and Fayette Counties, Bluegrass Retired Teachers Association, UK College of Education Student Jamila Jackson thanked everyone for the $1,000 BGRTA Scholarship the organization awarded to her. She said, “I have always had a passion for teaching. It is so rewarding to watch children grow and develop with nurturing. I have seen this as my five children have gone through various stages of discovery. Sometimes, it takes many efforts to reach a goal, but the end result is worth it. I give much credit for my success as a college student to my mother, Barbara Meeks, who has always supported and encouraged me. My husband, Ronald, has helped me get through many challenging times during my studies and in juggling my schedule to balance family and school demands.”

Jane Kelton, BGRTA Scholarship Chair, noted in introducing Jamila that BGRTA considers the scholarship to be a valuable way for retired teachers to support and encourage teacher candidates in pursuing a career in teaching. Dr. Bob Wagoner, Ed D, Executive Director of Kentucky Retired Teachers Association, also congratulated Jamila. He expressed that she and other College of Education teacher candidates are the hope for the future in education. BGRTA President Patsy K. Rainey congratulated Jamila and asked her to keep the organization informed about her future endeavors.

Each year, individual BGRTA members donate to the scholarship fund to provide a $1,000 scholarship to a deserving UK College of Education student pursuing a career in education. The award is traditionally presented to the recipient at $1,000 scholarship to a deserving UK College of Education student pursuing a career in education.

Jamila and asked her to keep the organization informed about her future endeavors. BGRTA President Patsy K. Rainey congratulated Jamila. He expressed that she and other College of Education teacher candidates are the hope for the future in education. BGRTA President Patsy K. Rainey congratulated Jamila and asked her to keep the organization informed about her future endeavors.

Johnson County RTA

The Johnson County Retired Teachers met Wednesday, June 20, 2012, for their quarterly meeting. During the June meeting the JCRTA honors those teachers who have died in the last year. Gerald Preston, current president of Big Sandy District, presides at the meeting.

Nelson County RTA

Ernie Trosper shown with Margaret Head Sims, President of the Nelson County Retired Teachers Association. Ernie was on hand to install the new officers for the coming year. Trosper is the co-chair of KRTAs Membership Committee.

Jefferson County RTA

Dr. Donna Hargens, Jefferson County Public Schools Superintendent and Titus Exum, Jefferson District RTA President

JCRTA held its Spring meeting at the University of Louisville Alumni Center. Dr. Donna Hargens was the guest speaker. Paige Sidebottom was the recipient of the $2000 scholarship awarded. Also in attendance was the winner of the grandparent essay, Madelyn Anderson of Wilkerson Elementary in Louisville, KY.

Part-Time Instructors Needed for Virtual School

We recently received communication from the Barren Academy of Virtual and Expanded Learning (BAVEL). This is a virtual school operated by the Barren County School District. The Kentucky Virtual High School is no longer in operation and BAVEL is helping to fill the void statewide. BAVEL leadership has contacted us regarding the recent posting for part-time instructors and has sought out KRTA for possible candidates. Dependent upon student enrollments, teachers may be hired throughout the school year to accommodate BAVEL’s potential growth. Interested parties can learn more by visiting www.bavel.org or by emailing phillipp.napier@barren.kyschools.us or melinda.owens@barren.kyschools.us

We Need Legislators Who Will:

1. Keep the governance of KTRS as it is presently constituted
2. Oppose any legislation that would endanger the actuarial soundness of KTRS
3. Maintain KTRS as a Defined Benefit group retirement plan
4. Promote full funding of KTRS and maintain the medical insurance fund
5. Oppose any effort to not appropriate needed funds or borrow retirement system funds
6. Counter efforts to take fiduciary decisions away from the KTRS board of trustees
7. Maintain adequate and accessible health insurance coverage for all retirees
8. 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
9. Support an increase in the amounts paid to survivors of active contributing members and disability retirees
10. Oppose efforts at the federal level to impose mandatory social security on members of KTRS
UPDATED 2012 FALL WORKSHOPS

<table>
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<td>Titus Exum,</td>
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<td>Louisville</td>
<td>2806 Spring Bud Court</td>
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<td>Natural Bridge State Pk.</td>
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<td>Thomas &amp; King Conf. Ctr.</td>
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<td>Aquatic Center</td>
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<td>KY Home Country Club</td>
<td>Margaret Sims,</td>
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<td>Bardstown</td>
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Registration begins at 8:00 AM local time except for Fourth, Middle Cumberland and Jefferson. Fourth begins at 8:30 ET, Middle Cumberland at 7:30 (CT) and Jefferson District at 9:30 AM (ET).

(Continued from “Eleven Ways…” page 12)

do so short of a total makeover. You could test the waters by redirecting a small percentage of one asset class into another. You could put any new money into investments you feel are well-positioned for the future but leave the rest as is. You could set a stop-loss order to prevent an investment from falling below a certain level, or have an informal threshold below which you will not allow an investment to fall before selling. Even if you need or want to adjust your portfolio during a period of turmoil, those changes can—and probably should—happen in gradual steps. Taking gradual steps is one way to spread your risk over time as well as over a variety of asset classes.

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Do You Own a Business?

Do you have a family member or friend who owns a business and has struggled with trying to provide employees with relevant benefits, but found it too costly? After retiring from thirty-one years in education as a classroom teacher and school administrator, Graham Wied began a second career as a benefits consultant specializing in small businesses with three to one hundred employees. One way in which he has helped owners to provide benefits to employees is through voluntary insurance products, such as disability, accident indemnity, cancer care and critical illness. Products such as these are needed and affordable when offered through payroll deduction with significantly discounted group rates. Voluntary insurance products are offered to employees at no cost to the business. If you are interested in learning more about voluntary insurance products or know a business owner or HR director who might be interested, contact Graham Wied at 502-727-9924 or email at grlewied@gmail.com.

2012 - 2013 Travel Opportunities through JCRTA

Dallas-Fort Worth Motorcoach Trip November 7-13, 2012

◊ 6 nights lodging including 4 consecutive nights in the Dallas area
◊ 10 meals: 6 breakfasts and 4 dinners
◊ Guided tours of Dallas
◊ Admission to the Sixth Floor Museum
◊ Admission to the Southfork Ranch, site of television show Dallas
◊ Guided tour of Fort Worth
◊ Visit the Fort Worth Stockyards
◊ Exclusive Diamond Tours Dinner Party and much more
◊ $549 per person, double occupancy
◊ Departure Executive Strike & Spare, 911 Phillips Lane, Louisville

Southern Caribbean Cruise February 25- March 8, 2012

◊ 13 days / 12 nights on Royal Carribbean Line on the Enchantment of the Seas
◊ Tortola, British Virgin Islands
◊ St. Johns, Antigua
◊ Philipsburg, St. Maarten
◊ Charlotte Amalie, St. Thomas
◊ San Juan, Puerto Rico
◊ Labadee, Haiti
◊ Depart and Return Baltimore, Maryland
◊ Rates include roundtrip airfare from Louisville, cruise, port charges, government fees, taxes, and transfers to/from ship. $1878 - 2,703
◊ Book early to get best cabin locations and preferred dining times.

FOR RESERVATIONS OR MORE INFORMATION PLEASE CONTACT

MEL FOX or RUTH BOONE
502-425-1479 or 502-451-6430

Jefferson County Retired Teachers Association
FOR YOUR INFORMATION

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

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

KRTA FINANCE & INVESTMENT INFO
Hank Hensley 1.800.927.0030

NHA LONG-TERM CARE INSURANCE
1.866.899.5796

DELTA DENTAL INSURANCE
1.866.480.4872

AVESIS KRTA VISION PLAN
Enrollment 1.800.466.5182 ~ Provider Questions 1.800.828.9341
www.avesis.com

AUTOMOBILE & HOMEOWNERS INSURANCE
Liberty Mutual Insurance Company
425.8450, ext. 51666 (from Louisville)
1.800.430.2482 ext. 51666 (from outside Louisville)
Please mention Client No. 8815 when you call

HEARING INSTRUMENT PLAN—HEAR IN AMERICA
1.800.286.6149

KY TEACHERS’ RETIREMENT SYSTEM
1.800.618.1687 or www.ktrs.ky.gov

COMMONWEALTH CREDIT UNION
1.800.228.6420 or www.ccuky.org

COMFORT KEEVERS
1.877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE
1.866.886.6831 or www.seniorcarelouisville.net

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

TRAVEL
Bluegrass Tours 1.800.755.6956 or 1.859.252.5744

ORDER FORM
KRTA MEMBERSHIP PIN
Please send _____ pins @ $2.50 each to

Enclosed is the check in the amount of $_______.

Send completed Order Form to: KRTA
7503 Bardstown Road
Louisville, KY 40291-3234

QUIPS, QUOTES & PUZZLES

Funny Vocabulary

1. If an Eskimo’s actions divided his community would you say that he polarizes?
2. If a doctor listens to the radio while examining x-rays is he a radiologist?
3. Are the tourist guides at the Gateway Arch in St. Louis experts in archaeology?
4. If the owner of a vineyard gives thanks to God for a bountiful harvest of grapes does he believe in divine intervention?
5. If the nurses who cared for you at the hospital treated you very well did they show you medical hospitality?
6. If a zoo is trying to breed baby seals do they need an adult female that is resealable?
7. If a student tells his teacher that he objects to taking tests on religious grounds is he a protestant?
8. If someone likes to play pranks on his friends is he called a prankster and if someone likes to lob football passes to his friends would he be a lobster?
9. If a young woman in the 1960’s burned her bra as feminist protest would her action be considered combustible?
10. If all the teachers at a school joined a religious cult would they be a faculty?
11. If an older unmarried woman likes to play spin the bottle would she be a spinster?
12. Is the medical antidote for the snake bite of an asp an aspirin?
13. If you bet a friend that you can recite the entire classical Greek alphabet from alpha to omega is your wages an alphabet?
14. A nine-year-old child was told by her parents to be responsible and act like a grown-up. The child said she couldn’t act like an adult because the Ten Commandments tells you not to commit adultery.
15. Would you call a compulsive liar reliable?
16. If a high school biology teacher is known as a tough grader would you say that his class is biodegradable?
17. If an older man is lax about taking care of his intestinal health will he require a laxative?
18. If an elementary school student asked his parents if there was punctuation mark that only be used by parents would that be a parenthesis?
19. If you enjoyed a long, soothing soak in a bathtub on a Sunday night would you call that a Sabbath?
20. If you hire a lawn care company to spread peat moss in your yard and you ask it to do it again three weeks later do you want a repeat?
21. If a baseball historian did not include Babe Ruth on his list of all-time New York Yankee greats would his omission be ruthless?
22. If a Roman Catholic Sister is a good public speaker is that because she can enunciate very well?
23. If you want to learn about your family history and your next of kin are you interested in kinesiology?
24. If a worker sat in a factory all day inspecting finished products would you call his job performance satisfactory?

Thanks to Richard Raabe, a KRTA member from Kenton County, for contributing “Funny Vocabulary”

KRTA MEMBERSHIP PIN

REGISTRATION
PRE-RETIREMENT SEMINARS

| September 22, 2012 | October 27, 2012 |
| Holiday Inn University Plaza | Holiday Inn Hurstbourne Hotel |
| 1021 Wilkinson Trace | 1325 S. Hurstbourne Parkway |
| Bowling Green, KY 42103 | Louisville, KY 40222 |
Deceased Retired Teachers

APRIL, MAY, JUNE 2012

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

KRTA NEWS
SEPTEMBER 2012