KRTA Members’ Volunteer Efforts
Reap Big Benefits—$12,398,410

President Jim Frank and Vice President Faye Shehan proudly display a facsimile check made payable to the Commonwealth of Kentucky for $12,398,410. This represents 689,593 volunteer hours, 22,004 food items; and 2,087 bags of school supplies donated in 2012 by KRTA members. This information is from reports submitted by local RTAs. This is an increase from 2011 by $2,157,275. Just imagine how many members might not have reported his/her volunteer efforts! Track your hours and report them in 2013!

KRTA 2012 Volunteer of the Year
Willis Haws

The Martin County Retired Teachers Association nominated Willis Haws for the 2012 KRTA Volunteer of the Year award. Willis is one of the most energetic and giving people with whom you could ever come in contact. His caring and giving goes beyond something that can be measured in hours, months or years.

To understand what makes Willis so exceptional, it’s only fair that one piece of information is disclosed about him. Everything he does, he does from the confines of a wheelchair. In 1951, he was bitten by a cat and was given rabies injections. The shots were seen as experimental at that time. In October of that year, he was walking through his house and he fell. From that point forward, he was never able to walk again without the use of crutches. He has had to use a wheelchair over the last few years, but he continues with his volunteerism. As hard as this may seem to believe, he will tell you that it is the best thing that ever happened to him. He often says without this accident he would have never met his late wife, Shirley, and that his life would have gone in an entirely different direction. It made him realize the importance of education as well a close relationship with God.

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(Continued on page 14)
I am extremely pleased with the work of the KRTA staff. 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 2013 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 $1,500 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 2013 Regular General Assembly ended with no unpleasant surprises 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, 2013.

During the 2013 legislative session, the General Assembly did approve a pension overhaul provision that affects the Kentucky Retirement Systems (KRS). It creates a new “cash balance” plan for future hires. The provision does not eliminate COLAs, but requires prefunding. It appears that current KRS retirees and active employees are not affected by the switch over to the new-style plan.

KRTA continues to work on these Social Security issues: Mandatory Coverage, Windfall Elimination Provision (WEP) and the Government Pension Offset.

CONVENTION REPORT

We reached our 2012-13 membership goal of 29,013! The total membership of 29,029 is an increase of 545 over last year. This marks the 25th consecutive year of membership growth. This is noteworthy because many state retired teacher associations across the country continue looking for ways to reduce their losses rather than increase their numbers. Congratulations to all our devoted members who helped make this possible.

In February I had the opportunity to visit Frankfort during the legislative assembly. We enjoyed dinner and a nice visit with Don and Mary Hines that first evening. The next morning Don drove me to the capitol annex for a breakfast meeting with our KRTA legislative representatives. Following that Ray Roundtree joined me for scheduled meetings with First District Senator Stan Humphreys and Fifth District Representative Kenny Imes. We expressed our concerns for KTRS and KRTA and felt very good about the discussions with both legislators. Later that day Dr. Wagener, Frank Hatfield, Don Hines, Ray Roundtree, Allen Schuler and I met with Gary Harbin and Robert Barnes at the KTRS headquarters to discuss retired teacher issues of concern for this year. We have excellent staff leadership for both of our organizations as they continue to stress our needs and forward our agendas. Ray Roundtree and Don Hines co-chair the KRTA Legislative committee and we do appreciate their time and energy spent in relaying important information to our membership and all who assist with this important function for our teacher welfare.

No one is certain what health insurance changes will occur in the future, but we are fortunate to have Jane Gilbert providing us with the best information available from her KTRS office. Our state co-chairs, Don Pace and Carolyn Falin, keep our membership updated on a regular basis; and we appreciate their service and all others who participate on the state and local levels.

We met our membership goal for this year and a special thank you to the KRTA chairs, Debby Murrell, Betty Hester and Ernie Treper, for their continuing leadership and dedication for this achievement. A special congratulations to all the membership.

(Continued on page 19)
Pool Safety
Melanie Foley, Executive Vice President
Liberty Mutual Insurance

Did you know that year nearly 300 children younger than five drown in swimming pools every year? Your greatest assurance for water safety is adopting and practicing as many safety measures as possible for your pool and the area around it. Even one can make a difference—and save a life.

1. Practice supervision. Never take your eyes off children in the water—even for a minute. Always designate a “pool watcher.”

2. Install barriers. In most states, swimming pools qualify as an “attractive nuisance,” which refers to a safety hazard that children find appealing while lacking the experience to know the dangers it may pose. Owners of swimming pools are therefore expected to take reasonable steps to restrict pool access to children or otherwise be held liable for their injuries. The U.S. Consumer Product Safety Commission (CPSC) strongly recommends that all residential pools have a four-foot barrier, such as a fence with self-closing and self-latching gates. If your house is the fourth side of a barrier, secure doors with alarms that prevent children from wandering into the pool area.

3. Avoid entrapments. Do not play or swim near drains or suction outlets. Suction from a pool’s drain can be so powerful it can trap an adult underwater. A pool with a broken, loose or missing drain cover should be closed immediately until it can be repaired by a licensed professional. Report drain entrapments by calling the CPSC hotline at 800-638-2772.

4. Practice diving safety. Post “No Diving” signs clearly on all above-ground pools, which are not designed for diving. Never dive off the side of an in-ground pool, especially at the shallow end. Dive only off a diving board that has been installed by a professional.

5. Learn and practice life-saving skills. Teach your children how to swim. Learn CPR so you can help save a life in case of a water emergency. Practice your skills regularly and rehearse emergency drills to keep water safety top of mind.

6. Keep private information to yourself. Never respond to phone calls or emails asking to confirm your Social Security number or account numbers. Don’t leave PIN numbers, passwords or other personal information around for others to see. Be discreet when discussing confidential information in public, including cell phone conversations.

7. Stop prescreened credit mailings. Call toll-free 1-888-5-OPTOUT (1-888-567-8688) to get off mailing lists for credit offers. Your Social Security number will be required. This keeps thieves from intercepting and accepting the offers in your name.

8. Lock and shred. Keep your billing and banking statements and other personal records locked up. Shred or destroy all documents containing confidential information before you throw them away, even those with just your name and address.

9. Guard your Social Security number. Don’t carry your Social Security card, military ID, Medicare, or other cards that have your Social Security number on them unless you are going somewhere where you will need them. Only provide your Social Security number when there is a legitimate need to do so.

10. Practice mail security. Use a public mailbox rather than your home mailbox to send bill payments and other mail containing sensitive information. Pick your mail up promptly and ask the post office to hold it while you’re away.

LifeLock helps proactively safeguard your credit, your finances and your good name. If identity thieves steal your personal information, they could take out a mortgage, commit tax fraud, open new credit accounts and a whole lot more. LifeLock backs their service with a $1 million total service guarantee. In the event your identity is stolen while you are a LifeLock member, LifeLock will spend up to $1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help recover your identity. LifeLock is available through your KRTA membership for only $8.99/month for individuals and $14.99/month for couples. To receive this special pricing, you must sign up through North American Life Plans at 1-888-362-1214.

CALL FOR NOMINATIONS
Governor Louie B. Nunn Kentucky Teacher Hall of Fame
Nominations are now being accepted for the 2014 class of inductees into the Louie B. Nunn Kentucky Teacher Hall of Fame.

The deadline is July 15, 2013.

Please refer to the following URL for information about the Hall of Fame and to obtain the nomination form:

http://www.wku.edu/kythf/

Inquiries and/or additional information may also be directed to Ms. Tammy Spinks, College of Education and Behavioral Sciences, Western Kentucky University, 1906 College Heights Blvd., #11030, Bowling Green, KY 42101-1030 or tammy.spinks@wku.edu (270-745-4664).
Bonds, Interest Rates, and the Impact of Inflation

The inflation/interest rate cycle at a glance
- When prices rise, bondholders worry that the interest they’re paid won’t buy as much.
- To control inflation, the Fed may raise interest rates to get investors to purchase bonds.
- When interest rates go up, borrowing costs rise. Economic growth and spending tend to slow.
- With less demand for goods and services, inflation levels off or falls. Bond investors worry less about the buying power of future interest payments. They may accept lower interest rates on bonds, and prices of older bonds with higher interest rates tend to rise.
- Interest rates in general fall, fueling economic growth and potentially new inflation.

There are two fundamental ways that you can profit from owning bonds: from inflation.

- Falling interest rates: good news, bad news
  Just the opposite happens when interest rates are falling. When rates are dropping, bonds issued today will typically pay a lower interest rate than similar bonds issued when rates were higher. Those older bonds with higher yields become more valuable to investors, who are willing to pay a higher price to get that greater income stream. As a result, prices for existing bonds with higher interest rates tend to rise.

Example: Jane buys a newly issued 10-year corporate bond that has a 4% coupon rate—that is, its annual payments equal 4% of the bond’s principal. Three years later, she wants to sell the bond. However, interest rates have risen; corporate bonds being issued now are paying interest rates of 6%. As a result, investors won’t pay Jane as much for her bond, since they could buy a newer bond that would pay them more interest. If interest rates later begin to fall, the value of Jane’s bond would rise again—especially if interest rates fall below 4%.

When interest rates begin to drop, it’s often because the Fed believes the economy has begun to slow. That may or may not be good for bonds. The good news: Bond prices may go up. However, a slowing economy also increases the chance that some borrowers may default on their bonds. Also, when interest rates fall, some bond issuers may redeem existing debt and issue new bonds at a lower interest rate, just as you might refinance a mortgage. If you plan to reinvest any of your bond income, it may be a challenge to generate the same amount of income without adjusting your investment strategy.

All bond investments are not alike
Inflation and interest rate changes don’t affect all bonds equally. Under normal conditions, short-term interest rates may feel the effects of any Fed action almost immediately, but longer-term bonds likely will see the greatest price changes.

Also, a bond mutual fund may be affected somewhat differently than an individual bond. For example, a bond fund’s manager may be able to alter the fund’s holdings to minimize the impact of rate changes. Your financial professional may do something similar if you hold individual bonds.

Focus on your goals, not on interest rates alone
Though it’s useful to understand generally how bond prices are influenced by interest rates and inflation, it probably doesn’t make sense to obsess over what the Fed’s next decision will be. Interest rate cycles tend to occur over months and even years. Also, the relationship between interest rates, inflation, and bond prices is complex, and can be affected by factors other than the ones outlined here.

Your bond investments need to be tailored to your individual financial goals, and take into account your other investments. A financial professional can help you design your portfolio to accommodate changing economic circumstances.
Help Seniors Prepare Their Homes for Summer

Summer months can become exceedingly hot for many but especially for seniors. Every summer, the news reports stories of seniors facing life-threatening conditions, and in some cases, even death, due to effects of high temperatures. While it is widely known that seniors should take care when venturing outdoors during sweltering hot days, it is also important for seniors to know they can become overheated in their own homes.

As seniors age, their bodies become less able to regulate internal temperatures. Sometimes medications they take can contribute to this condition. As a result, you may find that seniors wear sweaters because they feel chilly when, in fact, they should not be cold at all. Other seniors may opt to leave air conditioners off for the same reason. In summer months, this type of behavior can cause seniors to become overheated in their own homes.

It is vitally important for seniors to be aware of the dangers of becoming overheated. One place to start is by helping seniors prepare their homes for the summer months, especially if they live in areas where temperatures become extreme.

Emergency Preparedness

When seniors live home alone, it is important for them to be prepared for emergencies. During sweltering summers, some states initiate rolling blackouts in order to keep power grids from overheating. Sometimes air conditioners simply break, or electricity can go out for other reasons. In these instances, it is important for seniors to be prepared to keep cool until the situation is rectified. Freezing small bottles of water during the summer is a good idea. If the power goes out, removing them for drinking when they thaw can keep seniors cool. It is also a good idea to wet a few washcloths and keep them in the freezer; if there is a power outage, these can be placed on the back of the neck to help keep seniors cool. Storing extra bottled water is crucial to maintain proper hydration during an emergency.

If seniors do not have family or friends close by, it may be a good idea to hire a company such as Comfort Keepers® to check on them to ensure safety during the summer months. Comfort Keepers can check the temperature levels and ventilation inside homes, as well as help perform daily tasks around the house to keep seniors cool.

Incidental transportation, laundry, recreational activities, personal care and technology products. To locate a Comfort Keepers in your area go to www.comfortkeepers.com or call 1-877-257-KRTA (5782.) Each office is independently owned and operated.

References


Welcome Back Molly!

When you call the KRTA office this summer, you will be greeted by Molly Turner. Molly has worked in an intern position at the KRTA office for the past three years during the summer and whenever she had a break from college. She recently graduated from Cedarville University in Cedarville, Ohio, with a Bachelors of Science in Pharmaceutical Sciences. This fall she will start her second year of Pharmacy School and will graduate with a Doctorate of Pharmacy in 2016.

When we asked Molly why she liked working at KRTA she replied, “Because everyone is happy and it’s a fun place.”
CALL TO ORDER
The meeting was called to order by KRTA Vice-President Faye Shehan. Debby Murrell offered the invocation and led the Pledge of Allegiance.

2013 CONVENTION PROGRAM
Dr. Wagoner reviewed the program and the seating arrangement for the General Session on Tuesday.

2012-2013 DISTRICT PRESIDENTS' REPORTS
Each district president talked about their year's activities. Dr. Wagoner asked them to turn in a written copy of the report.

EXECUTIVE COUNCIL TERMS EXPIRING June 30, 2013
District presidents were instructed to have districts re-elect the same person or someone else to fill those Council positions expiring June 30. Please notify the KRTA office by May 15. Newly elected members will be invited to attend the June 4 meeting of the Executive Council. Members with terms expiring are:

First - Sally Duford Foley
Northern - June Grooms

KRTA COMMITTEE TERMS EXPIRING June 30, 2013
Dr. Wagoner needs to know committee members continuing or leaving by May 15.

FALL WORKSHOP SCHEDULE
A. Locations
All of the locations will remain the same for the 2013 Fall Workshops except for one change. Second District will be held in Hopkinsville. Other changes should be reported to the KRTA office as soon as possible.

Let Dr. Wagoner know about your district's desires concerning:
(1) Do you want your workshop to begin at 8:30 or 9:00 a.m.?
(2) Do you want to hold your district meeting before or after lunch?

B. Contact Persons

| Jefferson Co. - Titus Exum | Third - Romanza Johnson |
| Central Ky. East - Betty Glovak | Fourth - Donald Skaggs |
| Central Ky. West - Laura Gray | Mid Cumberland - Jane Dalton |
| Northern - Bert Baldwin | Upper Cumberland - Jim Connor |
| Fifth - Shirley Sills | Upper Ky. River - Charlotte Ditty |
| First - Jim Wallace | Big Sandy - Gerald Preston |
| Second - Pat McKinney | Eastern - Ann Porter |

KTRS PRE-RETIREMENT SEMINARS
Dr. Wagoner reviewed the upcoming seminars and asked each district president to go to the one in their area.

UPDATE DISTRICT PRESIDENTS FOR 2013-2014
Dr. Wagoner informed district presidents to report the 2013-14 district president by May 15.

OTHER BUSINESS
- President Jim Frank's reception at 3:30-5:00 in the Atrium
- Annual Convention dinner for everyone at 6:15 in the Grand Ballroom

The Executive Council joined the Presidents' meeting for lunch and to hear the state committee reports. Business was conducted by KRTA President Jim Frank.

STATE COMMITTEE AND OTHER REPORTS
A. AARP-KY Update by Patrice Blanchard

Patrice stopped in to express her thanks to KRTA for three initiatives in which we participated with them—you are “critical to AARP-Ky's success.” She announced their name change from AARP of last ten years to “An Ally for Real Possibilities.” You can view information about them at lifereimagined.org.

B. Critical Illness/Medical Alert Programs Update by Jason Weilage of Brown & Brown Insurance
1. Jason announced the termination of the Critical Illness Program offer due to lack of interest. Only two responses were received. Humana required five to begin the program.
2. The Delta Dental Program had a 12 percent increase in members joining in 2012-13.
3. The Vision Program was not as popular as the dental.
4. Pet Insurance will be offered if there is interest. We will look at it at a later date.

C. KTRS Insurance Update by Jane Gilbert, KTRS

Jane Gilbert did an outstanding job explaining the status of our insurance/prescription drug programs.

1. MEHP
   a. Enrollment for 2014 will be required.
   b. KTRS, with the guidance of the KY Rx Coalition, is exploring a move to a high-performance formulary. This will put the third tier or brand non-preferred drugs in a cost category of 50% at both retail and home delivery.
   The Coalition will work with members to find alternatives to the higher-priced third tier drugs.
   c. Some patents are expiring, opening the way to generic prices for Diovan (2013) and Nexium & Celebrex (2014).
   d. This will help KTRS reduce the overall drug costs without compromising quality.
   e. Remember: The Coalition will work with your doctor to find a generic that will work for you and at a lower cost. Speak to a live pharmacist by calling 1-855-218-5979.

2. MEHP & KEHP
   a. Effective July 1, 2013, re-employed retirees will be terminated from the active health insurance at the end of the month in which employment occurs.
   b. The retiree remains financially responsible for the retiree portion of their premium.

3. KEHP
   a. There is a high likelihood of total re-enrollment for 2014 (Active & Retired)
   b. Changes to the PPO structure are expected.
   c. Open enrollment: Beginning around the end of September 2013.
   Dr. Wagoner encouraged members to vote when ballots are sent from KTRS in May. Seeking the retired position are Charles Ludwig and Arthur Green; the active position, Mike Ross and Dr. Jay Morgan. Dr. Wagoner will send letters to the membership about this.

Reporters interviewing a 104-year-old woman: “And what do you think is the best thing about being 104?” She simply replied, “No peer pressure.”
Committee Reports

Health, Wellness and Insurance

Carolyn Falin reviewed the yellow Health Care Benefits Guide which contains important information for those under 65 and those over 65. Humana Vitality offers a reward system for healthy living. They encouraged the over 65 members to utilize the Silver Sneakers Program. She informed everyone that Active Health Management is voluntary. They also reminded us to encourage others to review the necessary steps when turning 65. These steps can be found in KTRS newsletters. If you need assistance, call KTRS.

Remember that Carolyn and Don are available to attend your RTA meetings.

Membership & Pre-Retirement

Debby Murrell reminded district presidents to solicit help from their membership people to assist with pre-retirement seminars in their areas. The meetings conducted by KTRS average about 75 future retirees. A smaller, more concise packet of materials is being used for solicitation of new members at the seminars.

Ernie summarized the membership accomplishments to be presented at the opening dinner:

1. The goal of 29,013 was met and surpassed in December with 29,029 members. The district and local associations who “went over the top” were presented the “Hop to It” Award.

2. The “Yes We Did” Awards were presented to the 33 locals who met the percentage goal set last April by the Membership Committee. In addition, this year the top 10 locals and top 7 districts were honored with the “Top Hat” Awards for members gained.

3. The newest local association of KRTA—EKURA—was recognized. The Eastern Ky. University organized since convention last year and earned the “Yes We Did” Award.

The Membership Committee will meet on May 20, 2013, to plan the membership program for 2013-2014, including goals and incentives and suggestions for use of the pink and green sheets.

Legislative

Ray Roundtree gave a concise report on the pension situation:

1. Contributing Issues: The Stock Market has been “flat” for 10 years. There is greater reluctance to tax increases. Kentucky is becoming more conservative. There’s lower level income and more poverty.

2. “Public Pension Envy” is all around us. We’re outnumbered 94 to 6 on public opinion.

3. The answer is not 401k programs! They are very healthy for stockbrokers . . . who are the major contributors to legislators!

4. KTRS has taken some very positive steps:
   a. Passage of HB540
   b. Return to Work Provisions; KTRS has been out front on parameters.
   c. Kentucky Statutes spell out funding levels about contributions to KTRS.

5. Continue to emphasize to Legislators:
   a. We are not covered by Social Security.
   b. Point out the above positive steps KTRS has taken
   c. Emphasize the issue of governance structure—keep as is.
   d. Push for full funding.

Don Hines reviewed some of the activities of the 2013 General Assembly:

1. SB2 does not apply to KTRS. It broke the state retirees’ inviolable contract. “It appears that retired teachers are next.”

2. SB144 didn’t even get introduced in the Senate. Retired teachers called and the bill was pulled.

3. SB88 - Telecommunications land line bill was defeated—thanks to the leadership of AARP.

4. SB9 - LTC; defeated

5. SB10 - Debt bill; defeated

6. We will be watching the impact of the Affordable Health Care Bill.

7. Tax Reform got no attention this session.

8. READ ALL NEWSPAPER ARTICLES ABOUT RETIREMENT SYSTEMS.

9. Kentucky Chamber of Commerce is trying to kill Defined Benefit Plans.

10. Federal Issues
   a. Continue to work to ensure that 401k doesn’t get passed.
   b. GPO
   c. WEP
   d. PEPTA (Public Employee Pension Transparency Act); will be refiled.

Don brought attention to two new concerns in the 2014 Legislative Program—#1 & #6 (on page 13)

Ray recognized the people who help from time to time in Frankfort: Doug Cole, Don Hines, Cooper Whitt, 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.

Bobby Hume retired from the Legislative Committee as of June 30, 2012. Bobby served for 20 years and was faithful in presence in Frankfort. His knowledge and skills will be missed.

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.
In keeping with the tradition, the president’s district honored him with an afternoon reception. Thanks to his District (District 1) for giving everyone the opportunity to honor President Frank. The reception was held at 3:30 on Monday afternoon. Everyone enjoyed cake and punch as well as the opportunity to chat with new and old friends.

The Grand Ballroom was the setting for the opening activities on April 22 at Hurstbourne Holiday Inn in Louisville. After a delicious dinner the “Top Hat” and “Hop to It” awards were announced by Betty Hester and Debby Murrell. Over 300 people enjoyed fun, food, fellowship and the chance to take home one of the over 20 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.

President Elect Carolyn Falin thanks President Frank for a job well done during 2012-13.

KRTA 2012-2013 President Dr. Jim Frank and wife Norma

KRTA Staff Carla Hahn makes sure the reception goes smoothly—just as she does at the office!

Standing are Former KRTA Presidents Tara Parker (2006-07) and Billy Triplett (2008-09) Seated is Herb Parker

Katherine Mayne (McCracken Co.) stands with 95-year-old Mattie Jo Smith (Marshall Co.) who served as treasurer for 20 years for First District

Membership Co-Chair Debby Murrell is wearing her bunny rabbit glasses (whiskers and all) and holding up a chocolate bunny. Debby is also known as the “Energizer Bunny” because of her enthusiasm. Isn’t she perfect to be the one to give the “Hop To It” award!

Above Diane Fowler and Katherine Brown, both from Ballard Co., enjoy the President’s Reception.

At right are Kaye Boyd, Treasurer of McCracken Co. and Bettie Stoll, Secretary of 1st District from McCracken Co.

Pictured above is Charlotte Lindley, KRTA Receptionist, with Janet Mason of Grant Co. Janet was the winner of the KRTA basket.

Pictured at left is Betty Hester, Membership Co-chair, announcing the 33 local associations that received the “Yes We Did!” Awards for reaching their membership goals and the “Top Hat” Awards for number of members gained.

Pictured at left is Betty Hester, Membership Co-chair, announcing the 33 local associations that received the “Yes We Did!” Awards for reaching their membership goals and the “Top Hat” Awards for number of members gained.
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 Roger Sekell. 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. They performed arrangements of Deep River, Columbia the Gem of the Ocean, Soon-A-Will Be Done, WW II Medley, and God Bless the USA just to name a few.

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

Huh?? What? Trouble Hearing? Hearing Aid in a Drawer?

You’re Invited!

HEARING LOSS ASSOCIATION OF AMERICA – KENTUCKY CHAPTERS

with partners

KENTUCKY COMMISSION ON THE
DEAF AND HARD OF HEARING

are officially inviting all to the
HLAA-KY 2013 Regional Conference
July 19-20, 2013
Louisville Marriott Downtown

Hear More! A World of Resources, a two day conference where you will share beneficial information and the latest in assistive technology. Come experience an intensive learning event as we seek to raise awareness of hearing loss issues in our communities.

The conference is designed for people who have a hearing loss, for those who live and work with them and for the professionals who help them. You will be able to attend five workshops from a variety of sessions each day. In addition to informative exhibits and demonstrations, there will be free gifts and valuable prizes. All Friday & Saturday registrations include a banquet followed with entertainment by Kathy Buckley, comedienne, actress, and one of the country’s leading motivational speakers.

All events and workshops will take place in the Louisville Marriott Downtown and are communication accessible with the use of CART and Interpreters. Special conference room and parking rates are available at the Marriott. For the workshop schedule, registration form and conference details visit www.hlaa-ky.org.

Morning General Assembly

Following the opening ceremonies and the Awards program, William E. Ellis and Jim Miller spoke to the delegation.

Bill Ellis is a retired Foundation Professor of History from Eastern Kentucky University, 1999. He taught for four years at Harrodsburg and Shelby County high schools, three years at Lees Junior College, and twenty-nine years at EKU. He is the author of over thirty journal articles and six books of history and biography, including the most recent, A History of Education in Kentucky. He is a former Fulbright scholar to New Zealand in 1989. He has written a column for Kentucky Monthly magazine for over ten years and is currently working on a book about Kentucky humor.

Mr. Ellis said Kentucky needs to keep kids in school longer—especially men. There is nothing pushing the University of Kentucky to become better. We don’t have a Vanderbilt or a Duke to push public education. People seem to be migrating out of Kentucky taking with them school dollars. Teachers push their kids into higher education, but the average home does not value it. Many of our students live in broken homes where there is no push. Kentucky needs to develop a culture of education. There is no substitute for a good teachers. We need to reward good teachers and develop a mentoring program for those teachers who are not good or effective teachers.

He recommended a book by Tom Clark, Agrarian Kentucky, that would be of interest to all of us. According to Clark the early 1930’s teachers made $30-$50 a month. In 1950 only one-half of the white students and one-fourth of the black students graduated from high school in the nation. The percentages were lower than that in Kentucky. Those statistics did improve after desegregation.

We don’t stress physical education like we need to stress it. We need to improve the health of our kids and be more mindful of the foods they eat. Year-round schools are suggested because schools stand vacant a few months. Living on farms is not an issue any more. Most kids don’t live on farms so the school calendar does not have to take farming obligations into consideration.

Another thing we need to improve upon is technology. It has deteriorated in poor school districts. You can do a lot with distance education. KET is one of the best in the nation. Some special interest courses are being offered free.

We need to stress foreign languages in this country. Many of our grandkids are going to be working in foreign countries. In fact, we need to improve all areas of education to get more to graduate. Those kids going to college should be getting out sooner. The trend has become one of increasing the amount of time it takes to graduate from college. The typical college student changes majors at least three times.

Ellis says teaching is a calling and we need to keep legislators and others apprised of this fact.

Jim Miller serves as a consultant to the Ohio Public Employees’ Retirement System of Ohio, the Coalition to Preserve Retirement Security based in Washington, D.C., and is associated with Lussier, Gregor, Vienna and Associates, Inc. based in Alexandria, VA. Prior to this he was the former Director of Governmental Relations for the State Teachers’ Retirement System of Ohio. He has many years of experience in working with public pension issues at both the federal and state levels.

Mr. Miller spoke about two areas—the
political climate at both state and federal levels and the federal issues affecting public plans.

By and large all public pension funds are in good shape. Only a few around the country are in trouble financially. There is terrific pressure to replace Defined Benefits with Defined Contributions. Pension directors like Gary Harbin are facing challenges they have never before faced. Most people do not have retirements as good as state employees and the public has become envious.

Most teachers did not get into education because they thought they would get filthy rich, but they did expect a good retirement.

The good news is that mandatory Social Security is not on the table, but the bad news is it is close. In 1935 Kentucky teachers were banned from Social Security by Federal law just like 49 other states. If new hires were brought into the Social Security system, it would cost an additional $1.5 billion. Legislatively GPO and WEP are dead on arrival.

Some good news for us is that the technology part of healthcare is working well. For the last ten years each December they have had to cut doctors' payments from Medicare. A lot of doctors have dropped out of being Medicare providers. An ever-growing problem is the stealing of identities of dead children under 16.

Washington is now grappling with immigration reform, gun control, gay marriage, and the budget—expect it to be ugly once the debt ceiling debate really gets going. Speaker Boehner is under heavy pressure from the far right to not capitulate on the budget, to reduce spending and refuel the role of government in our lives. All in all, we are facing our largest challenges since World War II.

The Nunes Bill or H.R. 1628 (Public Employee Transparency Act also known as PEPTA) contends that public plans need more transparency, are greatly underfunded, are not adequately reporting their assets and liabilities, pose a threat for a federal bailout and establishes for the first time in history that public plans will be reporting to the Federal government. There are no Kentucky or Ohio cosponsors of this bill.

Miller made it clear that:
1. We can't be any more transparent than we are already.
2. We are not underfunded—most plans across the country are very stable.
3. The government wants plans to use risk free assumed rates of return.
4. They want finance to report to the government. They want projections for 60 years.
5. No pension plan has ever asked for a bailout.

What this bill really is is a blatant attempt to descredit Defined Benefit plans and replace them with Defined Contribution plans largely controlled by outside vendors.

Even if it passes the House, which is very doubtful, it will die in the Senate.

What can you do to help preserve the good public pension plans that we have?
Keep doing what you have been doing and educate your fellow stakeholders groups. Be prepared to stay in combat for your pension.

Gary Griesser returned this year. If you were at the 2006 convention, you will remember Gary's inspirational presentation. Gary brings a varied background to our state as he has been soloist for Billy Graham Evangelistic Association, music director and soloist for Gideons International Convention, keynote speaker for hundreds of state and national conventions, speaker and soloist for hundreds of churches, coordinated construction of 13 schools and 2 churches. He has two wonderful children and seven grandchildren.

Gary began his presentation with humor:
There was a 103 year old man dying and his grandson asked him to share his secret for long life. The old man said, “I put a pinch of gunpowder on my cereal every morning.” The grandson lived to be 107 and his obituary read, “He had 6 children, 12 grandchildren, 27 great grandchildren and he left a 35 foot hole where the crematorium used to be.”

Gary told several heart-warming stores about soldiers who had given their lives or limbs to preserve our freedom. Then he asked that the audience members stand if they had immediate family members who served in each branch of the military as he sang the theme song for the Army, Navy, Coast Guard, Air Force and Marines.

He talked about Oklahoma City where 168 people died; Columbine in Littleton, Colorado where 13 died and 23 were wounded; and the World Trade Center where 2,726 people died and thousands were hurt. All over the world people lined up to give blood, money and prayers. Concerned people pulled together to heal from these tragedies. Gary believes there is still reason to have hope for America.

He sang several inspirational songs like Proud to be an American, God Bless America, America, God Bless the USA and the Battle Hymn of the Republic.

We were reminded that as we sat in the comfort of our convention hall, people in Afghanistan, Korea, Iraq, Boston, and Texas are in pain. We should remember the strength of America when faced with adversity—America becomes stronger when under duress. The audience joined Gary in singing God Bless America.

At the foothills of the Himalya Mountains lies Kohima. There is a memorial for the 1st and 2nd Divisions. The epitaph reads, “He had 6 children, 12 grandchildren, 27 great grandchildren and he left a 35 foot hole where the crematorium used to be.”

Gary Griesser presented three songs:

**God Bless America**

*Strength of America when faced with adversity—America becomes stronger when under duress. The audience joined Gary in singing God Bless America.*

**When You Go Home Tell Them Of Us and Say, For Their Tomorrow, We Gave Our Today**

These ladies volunteer to do whatever needs to be done to get you registered and on your way. They also receive and tag all door prize donations. Mary Wagoner spends days preparing the registration packets prior to the convention. This year Joyce Cecil, Marianne Humphries, and Marilyn Puckett volunteered to help assemble registration packets.

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**10 Commandments of Membership**

A member

- is the most important person in any association.
- is a part of our association—not an outsider.
- is not a cold statistic—he/she is a flesh and blood human being with feelings and emotions like our own.
- is not dependent on us—we are dependent on he/she.
- is not an interruption of our work—he/she is the purpose of it.
- does us a favor when he/she calls—and we are doing him/her a favor by serving him/her.
- is the life blood of this and every other association.
- likes to associate with the progressive organization that supports the education community.
- is a person who brings us his/her wants—it is our job to fill those wants.
- is deserving of the courteous and attentive treatment we can give him/her.
Top Hat Awards

Top Hat Awards are given to the top ten locals and the top seven districts for their number of members gained over the previous membership year.

The Top Hat Awards are announced at the Reception the night before the Convention convenes. There is no picture available for the recipients of this award.

This award was created by the Membership Co-Chairs in 2011.

Ernie Trosper sings the National Anthem at the Morning General Assembly

Janie Caslowe, KRTA Deputy Executive Director, and Charlotte Lindley, KRTA Receptionist, at the President’s Reception

Summary
Gold = 39
Silver = 33
Bronze = 24

<table>
<thead>
<tr>
<th>County</th>
<th>Members Gained</th>
</tr>
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<tbody>
<tr>
<td>Warren</td>
<td>32</td>
</tr>
<tr>
<td>Kenton</td>
<td>28</td>
</tr>
<tr>
<td>Bullitt</td>
<td>22</td>
</tr>
<tr>
<td>Calloway</td>
<td>20</td>
</tr>
<tr>
<td>Daviess</td>
<td>20</td>
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<tr>
<td>Jefferson</td>
<td>19</td>
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<tr>
<td>Montgomery</td>
<td>18</td>
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<tr>
<td>Nelson</td>
<td>17</td>
</tr>
<tr>
<td>Lincoln</td>
<td>15</td>
</tr>
<tr>
<td>Muhlenberg</td>
<td>14</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>District</th>
<th>Members Gained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central KY East</td>
<td>60</td>
</tr>
<tr>
<td>Third</td>
<td>58</td>
</tr>
<tr>
<td>Second</td>
<td>51</td>
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<tr>
<td>Northern</td>
<td>47</td>
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<tr>
<td>First</td>
<td>36</td>
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<tr>
<td>Fifth</td>
<td>31</td>
</tr>
<tr>
<td>Fourth</td>
<td>30</td>
</tr>
</tbody>
</table>

Gold Award

Adair  
Ballard  
Bracken  
Breathitt  
Bullitt  
Butler  
Caldwell  
Calloway  
Campbell  
Carlisle  
Christian  
Crittenden  
Cumberland  
Daviess  
Fleming  
Fulton  
Gallatin  
Grant  
Hart  
Henderson

Silver Award

Lee  
Lincoln  
Martin  
Mason  
McCreary  
Metcalf  
Monroe  
Montgomery  
Nelson  
Owen  
Pendleton  
Powell  
Pulaski  
Simpson  
Trimble  
Union  
Wayne  
Webster  
Wolfe

Bronze Award

Barren  
Bath  
Breckinridge  
Casey  
Clark  
Edmonson  
Estill  
Floyd  
Franklin/Capital  
City  
Garrard  
Graves  
Grayson  
Green  
Hancock  
Hardin/Larue  
Hopkins  
Jackson  
Logan  
Lyon  
Madison  
Marshall  
Middlesboro  
Muhlenberg  
Nicholas/Robertson  
Ohio  
Owsley  
Pike  
Spencer  
Taylor  
Trigg  
Warren  
Whitley  
Woodford

Bluegrass/  
Bourbon/Fayette  
Boyd  
Boyle  
Carroll  
Carter  
Clinton  
EKU  
Greenup  
Harlan  
Harrison  
Jefferson  
Jessamine  
Johnson  
Kenton  
Knot  
Knox  
Laurel  
Letcher  
Marion  
Meade  
Paducah/  
McCracken  
Rowan  
Scott  
Washington
District Recognition

District Recognition Awards

<table>
<thead>
<tr>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>None</td>
<td>Third</td>
</tr>
<tr>
<td>Second</td>
<td>Fifth</td>
<td>Fourth</td>
</tr>
<tr>
<td>Fourth</td>
<td>Eastern</td>
<td>Big Sandy</td>
</tr>
<tr>
<td>Central Kentucky East</td>
<td>Central Kentucky West</td>
<td>Upper Kentucky River</td>
</tr>
<tr>
<td>Summary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gold = 6</td>
<td>Silver = 0</td>
<td>Bronze = 8</td>
</tr>
</tbody>
</table>

Gold, Silver and Bronze Awards

Each year the 119 local RTAs strive to grow in membership and participation in the community and in the program sponsored by KRTA. Points are earned 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. There were 38 recipients this year.

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 85% of those eligible. Mrs. Shaw served as Membership Committee chairperson for 17 years and was from the Middle Cumberland District. There was one recipient this year. Representing Middle Cumberland in the picture at the right is Jane Dalton, a member of the Wayne County Retired Teachers Association.
Award Winning Paducah  
5th Grader Honors  
Lexington “Grand-dad” 
Dr. C. B. Akins, Sr.

David Watkins, Jr. received top honors in the 2013 Grandparent of the Year essay contest sponsored by Kentucky Retired Teachers Association (KRTA) and AARP Kentucky. Mr. Watkins and his grandfather, Lexington Pastor Dr. C. B. Akins, Sr., received their awards at the 12th Annual “AARP Kentucky Grandparent of the Year” ceremonies in Louisville.

The McNabb Elementary School (Paducah) student’s grandfather, Dr. C. B. Akins, Sr. (Lexington) was the subject of his winning essay, “Why My Grandparent Should be the AARP Grandparent of the Year.” According to Watkins, “My Grand-dad is one special person… I look up to him as a role model.”

David’s essay was selected from thousands of student entries across 240 schools in Kentucky.

(Continued on page 14)

Not very many people get to eat breakfast with President Obama, but then again, you think my grandfather is one special person. That’s why the reason why my Grand-dad Should be AARP Kentucky Grandfather of the Year. He loves people to get an education. Some day I wish to go to an excellent college and be the best I can be. I know that would make my Grand-dad proud.

Let me tell you about him. His name is Dr. C. B. Akins Sr. I call him “Grand-dad.” He is a hard worker and I look up to him as a role model. He loves his family. He was born in Battle Springs, NC. He is the son of Robert and Mary Akins. He is one of six children. He is married to Rosalyn Akins. He has four children C.B. Akins, Jr., Alicia, Nesha and Ceceasha. He has four grandchildren Amber, Aryan, Devon, Jr., and he also has one granddaughter Layaiah.

Not only is he a family man, my Grand-dad has a lot of educational degrees. He graduated from Carter Miss High School. The Defense Language Institute in Czechoslovakia University of Maryland Business College. At the University of Kentucky, he received his doctorate degree. Now you see why he pushes me to work hard in school.

He has a book titled, From Burden to Blessing.

I love my grand-dad the most because he is charming, loving and takes care of our family. I believe he deserves AARP Kentucky Grandparent of the Year. It is my wish that you grant him this honor.

DJ Watkins  
McNabb Elementary  
2100 Park Avenue  
Paducah, KY 42001

What children need most are the essentials that grandparents provide in abundance. They give unconditional love, kindness, patience, humor, comfort, lessons in life. And, most importantly, cookies. ~Rudolph Giuliani
so happy for David. He's a wonderful student. When I first read his essay, I knew it could win statewide," said Durham.

The 12th annual contest is intended to highlight the nurturing relationship between grandparents and their grandchildren. "The essay contest is just one important way to show 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 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 KRTAs' 119 locals facilitate the contest with the winner selected by a panel of AARP and KRTA representatives.

Watkins received a $100 award and special plaque. Mrs. Durham received a commemorative award from AARP. AARP Kentucky Executive Council Member Nelda Barnett, KRTA President and AARP/KRTA Liaison Neal Tucker presented the awards before an audience of hundreds of retired educators at their yearly convention at the Holiday Inn Hurstbourne in Louisville, Kentucky.


### District Winners of Grandparent Essay Contest

<table>
<thead>
<tr>
<th>Name</th>
<th>School</th>
<th>County</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>David Watkins</td>
<td>McNabb Elem.</td>
<td>McCracken</td>
<td>First</td>
</tr>
<tr>
<td>Brooklyn Winnecke</td>
<td>Country Heights Elem.</td>
<td>Daviess</td>
<td>Second</td>
</tr>
<tr>
<td>Dakota Wood</td>
<td>Gamaliel Elem.</td>
<td>Monroe</td>
<td>Third</td>
</tr>
<tr>
<td>Carissa Breeding</td>
<td>Morningside Elem.</td>
<td>Hardin</td>
<td>Fourth</td>
</tr>
<tr>
<td>Quincy Latkowski</td>
<td>Cedar Grove Elem.</td>
<td>Bullitt</td>
<td>Fifth</td>
</tr>
<tr>
<td>Meela Kopp</td>
<td>Dunn Elem.</td>
<td>Jefferson</td>
<td>Jefferson</td>
</tr>
<tr>
<td>Preston Durham</td>
<td>McKinney Elem.</td>
<td>Lincoln</td>
<td>Central Ky East</td>
</tr>
<tr>
<td>Emily Stone</td>
<td>Emma B. Ward Elem.</td>
<td>Anderson</td>
<td>Central Ky West</td>
</tr>
<tr>
<td>Emily Simpson</td>
<td>Pulaski Elem.</td>
<td>Pulaski</td>
<td>Mid Cumberland</td>
</tr>
<tr>
<td>Eli Haskell</td>
<td>Taylor Elem.</td>
<td>Bracken</td>
<td>Northern Ky</td>
</tr>
<tr>
<td>Koby Russell</td>
<td>Whitley East Elem.</td>
<td>Whitley</td>
<td>Upper Cumberland</td>
</tr>
<tr>
<td>Ashley Vanover</td>
<td>West Whitesburg Elem.</td>
<td>Letcher</td>
<td>Upper Ky River</td>
</tr>
<tr>
<td>Katelyn Howard</td>
<td>Salyersville Grade School</td>
<td>Magoffin</td>
<td>Big Sandy</td>
</tr>
<tr>
<td>Barrett Blevins</td>
<td>Russell McDowell Inter.</td>
<td>Greenup</td>
<td>Eastern</td>
</tr>
</tbody>
</table>

Willis has been an active member of the Warfield United Methodist Church for 50 years. His close walk with the Lord led him to join the Gideon's International in the early 1980's. He has spoken in literally hundreds of churches spreading the great works of the Gideons and raising thousands of dollars for the organization in the process. He spoke in several churches in 2012.

When he came back to Martin County after attending college, he made it a priority to mentor any young adult that loses the use of their legs. Having experienced the same feelings, he encourages them to believe in themselves when things aren't going the best for them. The things he teaches them and the example he sets for them, follows them for their whole lives.

One of the largest examples he sets is by being an active member in so many organizations that promote volunteerism. He received his 50 year Masonic pin in 2011. He became a Shriner in 1986 after his daughter was a patient at the Shriner's Hospital in Lexington.

A founding member of the Martin County Kiwanis Club, he has been the spearhead for the Martin County Kiwanis' Holiday Food Baskets for over 25 years. He coordinates fund-raising, orders the food to be given, and supervises the logistics of distribution. Each year the program awards everything needed for a Christmas meal, along with other canned goods and toys, to 400 families in need.

Willis has also been active in these organizations throughout the years:

- Inez Order of the Eastern Star
- Parent Teacher Association
- Lions Club
- Christian Appalachian Homes
- Dietrich Educational Trust Fund Advisory Commission
- Martin County Board of Health
- Martin County Senior Citizens
- Big Sandy Community Action Agency
- Mountain Mental Health Board
- Martin County Housing Board
- Martin County Water District #2, Commission
- Honorable Order of Kentucky Colonels
- Highland's Regional Medical Center Auxiliary (Over 800 hrs volunteered)

Willis has been an active member of the Kentucky Retired Teachers Association since 1991. During that time, he has been president of both the Martin County chapter and the Big Sandy District. Most in this area see Willis as the most knowledgeable person regarding the Kentucky Teachers' Retirement System, as well as KRTA. Since his 1991 retirement, he has missed very few KRTA meetings and often goes out of the area to speak to KRTA groups. He can often be found talking to other retired teachers about pending state legislation and its implications regarding the retired teachers’ system.

He is a willing volunteer who gives with all his heart to his community to make it a better place to live and work. It is wonderful to live in a place where you know when there is a need there will be people to help fill that need. Willis Haws is this kind of person. He gives more time in a month than many do in a lifetime. More than time, though, he gives his talent, his knowledge and his heart.
CALL TO ORDER
The Delegate Assembly of the Kentucky Retired Teachers Association was called to order by President Jim Frank on Tuesday, April 23, 2013, at 2:15 p.m. in the Grand Ballroom of the Holiday Inn Hurstbourne, Louisville, Kentucky.

MINUTES OF LAST MEETING
Minutes of the April 24, 2012, Delegate Assembly were approved as presented.

STANDING COMMITTEE REPORTS
A. Membership & Pre-Retirement (Debby Murrell & Ernie Trosper) See Page 7
B. Health and Insurance (Carolyn Falin & Don Pace) See Page 7
C. Legislation (Don Hines & Ray Roundtree) See Page 7

RESOLUTIONS COMMITTEE REPORT
Patsy Young presented the resolutions of the 2013 Delegate Assembly for approval. The resolutions can be seen on page 16.

ADOPTION OF RESOLUTIONS
The Delegate Assembly approved the Resolutions of the 2013 Delegate Assembly after a motion by Rebecca Brown and a second by Buddy Rushing.

NOMINATING COMMITTEE REPORT
The committee presented the following slate:
- President: Carolyn Falin
- President-Elect: Faye Shehan
- Vice-President: Patsy Rainey
- Past President: Jim Frank

ELECTION OF OFFICERS 2013-2014
President Frank asked if there were any other nominations from the floor. There were none. A motion was made by Aaron Beals and was seconded by Scotty Parsons to accept by acclamation the slate of officers. President Frank called for a vote and the slate was elected unanimously.

EXECUTIVE DIRECTOR AND TREASURER'S REPORT
Dr. Wagoner then reviewed his reports. KRTA is on firm fiscal ground. Dr. Wagoner encouraged members to stay vigilant about our retirement. We all need to do the work or we all lose. With no questions, Dr. Wagoner’s reports will be filed.

RECOGNITION OF OUT-GOING PRESIDENT
President-Elect Carolyn Falin thanked and presented President Frank with a plaque commemorating his year of service as KRTA president.

OTHER BUSINESS
None

ADJOURNMENT
President Frank adjourned the General Assembly at 3:16 p.m. The 2014 Convention will be held on Tuesday, April 22, 2014.

2014 LEGISLATIVE PROGRAM

INTRODUCTION
As KRTA members work to preserve the Kentucky Teachers’ Retirement System (KTRS) these points are important to consider:

- 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 435,500 retired teachers, beneficiaries and survivors receive annuity payments each month.
- Over $1.75 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’ diverse, conservative investment earnings.

ITEM I: SUPPORT LEGISLATION THAT WOULD IMPROVE THE ACTUARIAL SOUNDBNESS OF KTRS.
COMMENT: KTRS must be operated in a manner that assures earned benefits are paid in a timely manner. Both present and future retirees must be considered in any and all decisions relating to benefits to be paid, the funding of these benefits and the investment of the system’s resources. The KTRS Retirement Benefit Fund’s current funding level is 57.4 percent. Since the industry standard is 80 percent, steps need to be taken (i.e., Pension Obligation Bonds) to improve KTRS’ funding level.

ITEM II: KEEP THE GOVERNANCE OF KTRS AS IT IS PRESENTLY CONSTITUTED.
COMMENT: The Board of Trustees, acting as a semi-independent state agency, has a record of 74 years of successful management that is unsurpassed in state government. The present trustee election process has served the best interest of Kentucky’s public school teachers and retirees for many years with marked success.

ITEM III: MAINTAIN KTRS AS A DEFINED BENEFIT GROUP RETIREMENT PLAN FOR ALL KENTUCKY PUBLIC SCHOOL TEACHERS.
COMMENT: A retiree cannot outlive his/her pension under a Defined Benefit (DB) Group Retirement plan, unlike a Defined Contribution (DC) Individual Savings account even with a Social Security safety net. Since Kentucky’s retired teachers do not have a Social Security safety net, it is vital that our DB group retirement plan continue. Also, research shows that DC plans are as much as 46 percent more costly than DB plans.

ITEM IV: PROMOTE FULL FUNDING OF KTRS AND MAINTAIN THE MEDICAL INSURANCE FUND.
COMMENT: Full funding in a timely manner is required to keep the annuity fund in sound fiscal condition. Maintaining the medical insurance fund per HB 540 (Shared Responsibility) requirements is essential to the financial well being of our members. KTRS members are meeting their Shared Responsibility (HB 540) obligations.

ITEM V: OPPOSE EFFORTS TO TAKE FUDICIAL DECISIONS AWAY FROM THE KTRS BOARD OF TRUSTEES.
COMMENT: The Board of Trustees (a majority of who are elected by active and retired teachers) employs experienced, competent investment consultants to advise them on all matters pertaining to investments and its fiduciary responsibilities.

ITEM VI: OPPOSE STATE TAX REFORM LEGISLATION THAT UNFAIRLY BURDENS KENTUCKY’S PRIVATE AND PUBLIC SECTOR RETIREES.
COMMENT: Cutting retirement income by raising the amount of retirement income (all income over $15,000) subject to state income tax, reducing tax exemptions and increasing tax rates on Social Security income is ill-timed and will unfairly burden (Continued on page 16)
RESOLUTIONS
KRTA DELEGATE ASSEMBLY
APRIL 23, 2013

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 23, 2013, 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; Ray Roundtree and Don Hines, Legislative Co-Chairs; Frank Hatfield, Executive Director Emeritus; Guy Strong, Gene Mosley, Doug Cole, and Cooper Whitt for their time and talent as volunteer legislative advocates on both the state and national levels. We would especially like to thank Bobby Humes who has served faithfully as Legislative Co-Chair for twenty years. Bobby retired from the Legislative Committee as of June 30, 2012, but has been named an honorary member. Bobby’s knowledge and skills will be missed.

3. We appreciate Janie Caslowe, 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 encourage Governor Steve Beshear and members of the 2014 General Assembly to pass legislation favorable to the needs of Kentucky retired teachers.

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

8. We compliment our President, Dr. Jim Frank, whose positive approach to serving members of KRTA is commendable. Jim is and will continue to be an excellent ambassador for retired teachers.

9. We extend gratitude to President-elect Carolyn Falin, Vice President Faye Shehan, and members of the Executive Council: Paul Falin, Sally Duford Foley, June Grooms, Cathy Gullet, Judith Hahn, Tom Mathews, LeAnn Mullins, Charlotte Nedros, Ann Porter, Linda Ratti, James Robinson, Anna Sturgeon, Joe Westerfield and Connie Wiggs for their leadership.

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

11. We extend our gratitude to Neal Tucker, 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 Troper, Co-Chairs of the Membership/Pre-Retirement Committee, in their continued tireless efforts to increase membership, which currently numbers 29,029 with 23,008 using automatic dues deduction. We appreciate their unsurpassed determination and uniring enthusiasm. We salute the 33 local associations that met or exceeded their goals to receive the “Yes We Did” Award.

13. We congratulate the 38 local retired teachers’ associations with achievement of at least 90 percent membership in KRTA (including 10 with 100 percent) to win the M. L. Archer Award.

14. We congratulate 1 district association with 85 percent membership in KRTA to receive the Virginia Shaw Award.

15. 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.

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

17. We extend appreciation to the Nominating Committee (Edwin Cook, III, Chair; Melanie Woods, Cebert Gilbert, Jr., Patsy Young, and Billy Tripplet) for their leadership shown in selecting outstanding officer candidates.

18. We remember the contributions of our 867 colleagues who have passed away this past year. They live on in our hearts and through the students they taught.

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.

Patsy Young, Chair
Don R. Miller
Tara Parker

Continued from page 15 Legislative Program
Kentucky’s current retirees, who have no time to pivot their retirement strategy.

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

COMMENT: During the past five (5) years, the Kentucky Office of Insurance (KDOI) has permitted huge rate increases (i.e., 111%) by long-term care insurance carriers. The increases are intolerable for individuals on fixed incomes. Unlike auto and homeowner policy holders, LTC policy holders do not have an option to change insurance companies. Copies of requests for other insurance proposed rate increases are forwarded to the Attorney General’s Office when filed with the KDOI.

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

COMMENT: Benefits paid to survivors of active teachers and disability retirees have not been increased for over eight years and have not kept pace with inflation. Special attention should be paid to the plight of teachers who become disabled in the line of duty (i.e., Fred Capps Memorial Act) with fewer than 27 years of service.

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

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

ITEM X: SUPPORT THE 2014 LEGISLATIVE PRIORITIES OF THE AARP/NRTA STATE LEGISLATIVE COMMITTEE AND/OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.

COMMENT: Supporting issues of particular interest to retired teachers such as predatory lending, increased home and community-based health and living services, and long-term care regulations benefits our members.
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!
Hello, fellow retirees. My name is Rossalene Mullins Cox and I spent all 31 years of my teaching career in Martin County, my home county. I was the art teacher at Sheldon Clark High School for 30 years prior to retiring in 2006. I loved teaching and I love retirement. In retirement, I read, travel, quilt and cherish family time. In retirement I have also lived one of my dreams; I was a contestant on WHEEL OF FORTUNE! Here’s my WHEEL story: Last April an opportunity presented itself, a chance to tryout for my favorite game-show, WHEEL OF FORTUNE (hereafter referred to as WOF). The Wheelmobile was coming to the Mardi Gras Casino at Cross Lanes, WV, only about an hour from where I live. Armed with signs I had printed, my friend, Tammy Wells Goble (a retired teacher as of May, 2012) and I joined the hundreds of other people at the audition. Hoping to at least get on TV, I had printed out one sign with the call letters of the local station, WSAZ, emphasized: Wheel Spinning is Amazing (no, we didn’t get on TV). The other two signs were puzzle categories, Tammy held a sign for the ‘same letter’ category: Pick me, Pretty Please and my sign was for the ‘place’ category: Pilgrim, Kentucky (my hometown). Each day of the two-day auditions consisted of three sessions. Each person had to fill out a small form with basic information, name, address, hobbies, etc. These were dropped into a small box close to the outdoor tent where the auditions were being held. Despite the chilly dampness of the day, the atmosphere inside the tent was electric. A stage was set up, complete with a facsimile of the wheel and puzzle board. Pat Sajak and Vanna White were there, too. Well, cardboard versions of them anyway! Traveling host Marty Lubin and Vanna’s stand-in, Tracey Wilson, along with WOF announcer and Huntington, WV native, Jim Thornton, made the auditions enjoyable.

Round 1 passed without either Tammy or I getting called to the stage. Back to the long line to fill out the form again. During round 2 Tammy and I whooped and hollered when my name was called! I raced to the stage where I was photographed and filled out and signed a different form. I was told that if I was selected for a second audition, I would receive notice via an email within six weeks.

While auditioning, onstage puzzle solving was secondary to exhibiting your personality. When it was my turn to talk with Marty I wasn’t intimidated by the large crowd; heck, I’d faced tougher groups in my classroom for more than thirty years! He asked me to explain my signs and then tell something about myself, which I did. I also told him that I used to tell my students that Pat Sajak was the only man I’d ever leave my husband for. Marty and the crowd laughed. He then asked if my husband was in the audience, I said that he was not but that he wouldn’t mind if Pat took me on a spin (sly allusion to the Wheel)! More laughter. Marty said, “Nice interview” and I left the stage feeling good about my chances of moving on to the next audition. We stayed for round 3 hoping to hear Tammy’s name called, too. Sadly, it was not.

June 1 I received the much anticipated email inviting me to audition number two on June 13. Back to the Mardi Gras Casino I went along with my youngest daughter, Lauren, and her husband, Kyle, to cheer me on. The ability to solve puzzles was very important in this tryout. A chart was drawn up containing the names of the approximately six dozen people who were there and where each was sitting (again, 3 sessions for each of the two days of auditions). As our names were randomly called, we stood, chose letters and attempted to solve a puzzle. This session was followed by a five minute written puzzle solving test. We were given a break while the tests were graded to determine who would continue auditioning. I was part of the three dozen or so selected to proceed. In groups of three, we introduced ourselves, pretended to spin the wheel and tried to solve puzzles. The WOF staff was amazingly decision was made based on the “additional benefits” received from that decision relative to its “additional cost.” If the benefit added was greater than or at least equal to its additional cost, it was in our “self interest” to proceed. So I ask you, “Where, other than KRTA, can you find such great value for just $20 a year!”

Since 1938, retired teachers in Kentucky have been blessed to have a strong ‘defined benefit’ Teachers Retirement System (KTRS). Further, the Kentucky Retired Teachers Association (KRTA) is the only organization in Kentucky that has as its main purpose the preservation of our current retirement plan with the many other benefits it makes available for retired educators.

Some of the very important items pursued by the KRTA are as follows:

1. maintain the current KTRS Board of Trustee structure and its Fiduciary decision making ability;
2. oppose any legislation that would endanger the actuarial soundness of KTRS including efforts to not appropriate needed funds and/or to borrow retirement system funds to offset shortfalls in other public pension funds and/or the general state budget; and
3. maintain adequate and accessible health insurance coverage and other discounted services available to retirees.

However, we should note, for the first time in 2012, employer sponsored defined-contribution plans were expected to surpass traditional pension plans. In Kentucky, as well as most other states, many of the public employee pension systems are in dire straits. But not so for the KTRS. If we wish to maintain a secure, strong teachers retirement system providing a lifetime retirement annuity and access to reasonable medical and prescription coverage to its members, then we must stand together through our 29,000 plus strong Kentucky Retired Teachers Association. There is strength in numbers.

At the 2012 Fall KRTA Workshop someone told the following story: “Who’s Job is it?” This is a story about four people named Everybody, Somebody, Anybody, and Nobody. There was an important job to be done that Anybody could have done which Everybody was sure Somebody would do but Nobody did. Thus, in the end, Everybody blamed Somebody when Nobody did what Anybody could have done and alas, “all was lost!” So that is why I am a member of the Kentucky Retired Teachers Association as well as my local retired teachers association. Where else could I get so much value for just $20 a year!

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
helpful. They advised us to smile, speak clearly and to have fun. Next several of us were called up for another simulated game and then we were finished for the day. If selected to move on, we would receive a letter in the mail within two weeks.

After two agonizing weeks and one day, I received my letter notifying me that I was a WOF contestant! It actually arrived on my wedding anniversary, best present ever (my husband said, “You’re lucky!”)! No packing of bags just yet, however. The letter said I would be notified, sometime within eighteen months, two weeks prior to the taping of my show.

On September 18 I received an email to come to the Sony studio in Culver City, CA for an October 4 taping. My family and I decided to make a vacation of it and began making our travel arrangements. Contestants are responsible for all expenses incurred but are given a discount on lodging and have the assurance that they will receive $1,000 even if they don’t solve a puzzle. WOF sent an information packet in the mail to assist in my preparations for the show.

Our excitement about going was severely tempered by my mother’s terminal illness, she had stomach cancer. At her insistence (she was always my biggest supporter in all of my endeavors), and despite the fact that my home was burglarized (said burglary was interrupted when the thieves woke us up so they only made off with my purse and laptop) on October 2, we decided to go to CA.

WOF allows each contestant to have tickets for four guests, eight people were accompanying me—my husband, Gary Wayne, my daughters, Tegan and Lauren, my sons-in-law, Joe and Kyle, my grandson, Knox, my brother-in-law, Larry Joe and his girlfriend, Janette. I asked for and received two extra tickets; being only three years old, my grandson was too young to be in the audience, so he and his dad planned on spending the day of the taping at the hotel, swimming and playing putt putt golf.

I am infamous for never being early but on the morning of the taping, I was downstairs well before the time to catch the shuttle from the hotel to the studio. Contestant coordinators greeted us there and gave us paperwork to fill out. Six shows were being taped that day (WOF only tapes about six days a month. Pat and Vanna change clothes between tapings). Eighteen contestants and two alternates were present in the green room. We were divided into groups of three with one of those three drawing for show order, I drew # 4 for my group, a good spot, I thought. It would allow me time to observe other tapings and maybe gain some valuable insights.

Sandwiches, fruits, snacks and beverages were provided and we were taken, two by two, to make-up to be made camera ready. As we nibbled, sipped and were as did my husband who has been called “Lucky” numerous times since the show aired. The show whizzed by. Fortunately, I got to keep both my name and my home: I solved one toss-up puzzle, two other puzzles, won a Ford Fiesta and went to the bonus round with a wild card!

After introducing my family, I spun the bonus wheel. I correctly solved the powdered, contestant coordinators coached us on how to do well on the show. Next we were taken into the studio and given a tour. THE Wheel, puzzle board, used letter board—so much to take in. The theme of our week was ‘Winter Expeditions’ so there was also a nice fireplace flanked by comfortable chairs on the set. We taped promos for our hometown TV stations, practiced spinning the wheel and were wished good luck by Vanna who passed through on her way to wardrobe.

While the other shows were being taped, we could stay in the green room and watch on TV or sit in a special contestant section in the audience.

After show three was taped, there was a break for lunch, sandwiches and pizza in the green room. Finally, it was time for show # 4, MY show! Wheel positions had been drawn earlier and I was in spot #1, right next to Pat! As I entered the studio I searched the audience for my family. My husband told me later that he didn’t think that you could have knocked the smile off of my face with a 2 x 4! I was pumped!

Playing WOF was all that I imagined it would be and more. I had told people that I wanted to solve at least one puzzle so I wouldn’t have to change my name and move away because of the shame. During the introductions, Pat asked me if I was married and I told him I was, to the luckiest man in the world. Pat appreciated the humor of my remark, puzzle, a phrase, THROWN FOR A LOOP (had I not solved it, that solution would have forever been a painful irony). A Ford Edge and $5,000 were added to my winnings, a total of $63,535! I was the oldest contestant there that day and the biggest winner of the day.

We did some touristy things, including visiting Santa Monica Pier and doing a bus tour of movie star homes, before returning home to Kentucky. Although we weren’t allowed to tell the outcome of the show prior to the air date of January 3, we told my mother. She died on October 9 and I miss her every day.

My daughters and husband arranged to have a viewing party, complete with a rotating WOF cake, popcorn and soft drinks, the night the show aired. We invited people to come watch with us at the Roy F. Collier Community Center in Inez. My grandson calls me ‘Big Mommy’ so it was Big Mommy on the big screen! About 125 people filled the theater. It was so much fun!

I have been inundated with good wishes on Facebook, featured on the front page of local papers, been the guest speaker at the Martin County RTA, the Big Sandy Area RTA, and Martin County Kiwanis. After my show taped, WOF asked me to blog about my experiences; I wrote two blogs which are now part of the blog archive on WOF’s official website (Rossalene C., Dec. 31 and Jan. 4).

Writing this article for KRTA NEWS may have stretched my fifteen minutes of fame as far as it can go! So far, people haven’t started running away when they see me, even though some have heard my story more than once or twice!

As of the writing of this piece, I still haven’t received my winnings. The show’s policy is that no prizes will be awarded until 120 days after the show airs, so sometime around the beginning of May I will receive my cash winnings. The Ford Edge is being built to my specifications and should also arrive around that same time. The Fiesta, however, will not arrive until June as the dealer is providing a 2014 model.

Life is for living and I still have dreams to live. The Martin County Board of Education gave me a rocking chair when I retired. I have found that it is the perfect spot for holding the decorative pillows from my bed each night.

(Continued from page 2 President’s Message)

award winners. KRTA membership is essential for us to provide retired teacher welfare and we need to continue our drive to gain those who have not joined. We are all members of this ongoing recruitment team.

The KRTA official governing body is the Executive Council and we appreciate those who serve with representation from each of the fourteen districts across the state. This council meets four times per year in addition to called meetings and necessary conference telephone decisions that require participation, discussions and explanations of key points.

I hope that you enjoyed the April state meeting as it brought us together for some great programs, presenters and sociable times. We were all impressed by William Ellis, Jim Miller, Gary Griesser, luncheon and dinner music of Dave Stahl and Fred Helm, door prizes, and the tremendous presentation from Melanie Wood directing “The Master’s Men Choir.”

Sincere congratulations to Willis Haws as “Volunteer of the Year” and to fifth grader, David Watkins, for his “Grandparent of the Year” winning tribute to his grandfather, Dr. C. B. Atkins. We appreciate the leadership of AARP-Kentucky and our KRTA liaison, Neal Tucker, for this recognition.

A special thank you to all who have made this year a most enjoyable and memorable time and continued success to the incoming officers: Carolyn Falin, Faye Shehan and Patsy Rainey.

(Continued from page 18… Spotlight)
(Continued from “Social Security” page 2)

You paid for a benefit that is being denied.

Senator Mitch McConnell
317 Russell Senate Office Building
Washington, D.C. 20510
Telephone: 202-224-2499
Fax: 202-224-4343

Representative Ed Whitfield
2184 Rayburn House Office Building
Washington, D.C. 20515
Telephone: 202-225-3115
Fax: 202-225-3547

Representative Brett Guthrie
308 Cannon House Office Building
Washington, D.C. 20515
Telephone: 202-225-3501
Fax: 202-225-3547

Representative John Yarmuth
403 Cannon House Office Building
Washington, D.C. 20515
Telephone: 202-225-5401
Fax: 202-225-5776

Representative Thomas Massie
314 Cannon House Office Building
Washington, D.C. 20515
Telephone: 202-225-3465
Fax: 202-225-0003

Representative Hal Rogers
2406 Rayburn House Office Building
Washington, D.C. 20515
Telephone: 202-225-4601
Fax: 202-225-0940

Representative Garland Barr
1432 Longworth House Office Building
Washington, D.C. 20515
Telephone: 202-225-4706
Fax: 202-225-2122

You can also contact these federal legislators through a link on our website (KRTA.org). Regular updates concerning Social Security and Pension issues will appear in each issue of the KRTA News. Look for them.

What can you do? Write letters and/or send postcards to your U.S. Representative and both U.S. Senators.

Suggestions for letters and/or postcards on WEP/GPO

• State how you are being hurt or may be hurt by the WEP and/or the GPO.
• You paid for a benefit that is being denied.
• Ask for the repeal of the WEP and/or GPO.

Here are some possible statements that may get you started:

I paid into Social Security and should have a fair return. I should not be penalized because I am a public employee.

My total pension is less because I moved from private employment to public employment. Please repeal these unfair provisions.

My spouse paid top dollars into Social Security and I am denied benefits because of the WEP and or GPO penalties. Please fix this broken system.

I moved from public employment to private employment. Because of the WEP, my total pension is less than if I had stayed in education.

I moved from private employment to public employment and because of WEP my total pension is less that if I had stayed in private employment.

My well-to-do neighbor receives Social Security and a company pension. There is no offset because he receives two pensions. Why should I be penalized because I taught school in Kentucky?
• Please repeal the GPO because of the drastic impact on widows and widowers who have their lives to public education in non-Social Security employment.

Listed below is the contact information for all of Kentucky’s federal legislators.

Senator Mitch McConnell
317 Russell Senate Office Building
Washington, D.C. 20510
Telephone: 202-224-2499
Fax: 202-224-4343

2013 Check Mailing/Direct Deposit Schedule

June 27
July 29
August 29
September 27
October 29
November 27
December 27

Does KTRS have your current address? Titus Exum, Jefferson County President, joins the talented duo David Stahl (keyboard) and Fred Helm (saxaphone) to entertain us at the 2013 KRTA Convention
AROUND THE STATE . . .

Henderson County RTA

Hunger is not part of the American dream and the HCRTA took action to meet the local need to end hunger in Henderson with a special food drive. Each member donated food items or money which was collected at the December 7, 2012, meeting at First United Methodist Church. This project is a united effort with Kentucky Retired Teachers Association, AARP and the national “Drive to End Hunger Campaign” with Sprint Cup Champion, Jeff Gordon. The local food pantry representative came to the December meeting to pick up the canned goods and thanked the members for their efforts. HCRTA will be collecting more food items at their March 8, 2013, meeting at the First Christian Church at 10 a.m.

Breathitt County RTA

Madilyn Smoot, a fifth grader at Jackson City School, proudly read her county winning “Grandparent of the Year” essay about her grandfather, Ward Wireman, during the March 22, 2013, meeting at the Old Country Inn.

Madilyn explained in her essay why her grandfather is her “Grandparent of the Year” noting numerous qualities including caring, supportive, and being a close friend.

Pictured at the right is Madilyn Smoot with her grandfather, Ward Wireman.

Russellville/Logan County RTA

The Russellville/Logan County Retired Teachers Association sponsor a Member Care Project four times a year. Members bring items to each meeting. The summer project is snacks for the Summer Backpack program in Logan County. September items were school supplies which are distributed among all school resource centers.

In December the tables were filled with hundreds of toys for the Carrico Toy Drive. The March project fulfilled a need for the school resource centers for socks, underwear and school supplies. Thanks to the retired teachers, children in Logan County will have new socks, underwear, school supplies and toys. In addition, money was collected to help fund the cost of the GED test given at the Logan County Adult Education Center. RLCRTA contributes annually to the N. O. Kimbler Memorial Scholarship and to KET. The Grandparent Essay winner is honored each year at the July meeting. Also, newly retired teachers are invited as special guests to the July luncheon. Retired teachers give back to our community and make a difference in the lives of our youth.

Kenton County RTA

The Kenton County Retired Teachers Luncheon Meeting was held March 12, 2013. Mrs. Sandy Richter, with Home Instead Senior Care, gave a short presentation on being a care giver to senior citizens. WKRC-TV News Anchor John Lomax was the guest speaker. “Good Morning Cincinnati” news anchor.

Campbell County RTA

CCRTA gathered for a pizza party at the Ft. Thomas Public Library on April 2. Those attending were treated to pizza and soft drinks, followed by a presentation by Librarian, Beth Eifler. Beth gave an overview of many of the new services available to Library card holders. All learned some new ways to take advantage of our Library.

Daviess County-Owensboro RTA

Daviess County-Owensboro Retired Teachers Association met March 4, 2013. Suzanne Willis, Volunteer Hour chairperson, presented Frances Eckstein with a certificate for being named 2012 Volunteer of the Year with a total of 1,281 volunteer hours. Mrs. Willis also announced that for the year 2012, 81 members of DC-ORTA reported a total of 12,087.25 volunteer hours with 5,284.25 of those hours youth or education related. The value of the hours is approximately $210,000. Following lunch, the group was entertained by Kentucky Chautauqua reenactor Harland “Colonel” Sanders.

Russellville/Logan County RTA President, Clarence Gamble, stands beside the tables of children’s socks, underwear, and school supplies brought by retirees for distribution to school resource centers.

Healthy Living is Now More Than Its Own Reward with Humana Vitality
On March 13, 2013, fifty members of the Bluegrass Retired Teachers Association met at Clay’s Restaurant. The guest of honor was the school and county AARP/KRTA Bluegrass Retired Teachers Association Grandparent Essay Contest Winner, Curtland Greenlee.

Curtland composed the winning essay honoring his grandfather, James Greenlee. He said that his grandfather has a very good sense of humor and is generous, understanding, and comforting. He commented that he is like a warm coat. Lori Greenlee, Curtland’s mother, and Mark Offutt, Curtland’s other grandfather, also accompanied him to accept his award. Bluegrass Retired Teachers Association Co-Presidents Esther Noland and Joyce Trivette welcomed Curtland and his family and presented him with his Certificate of Award after the reading of the essay.

James Greenlee, the honoree, addressed the audience expressing his appreciation for being the honored grandparent; however, he pointed out that Mark Offutt, Curtland’s other grandfather, is equally important in Curtland’s life. Curtland composed his essay under the direction of his Fifth Grade Teacher, Christy Forrest, at Bourbon Central Elementary School. Mrs. Forrest’s students have been essay winners in previous years.

The American Association for Retired People, Kentucky Retired Teachers Association, and Bluegrass Retired Teachers Association sponsor the Grandparent Essay Contest each year to honor grandparents because of the important role they have in nurturing and supporting their grandchildren.

The Northern Kentucky District meeting was March 14, 2013, at Country Restaurant, in Dry Ridge, Kentucky. President Bert Baldwin announced the district’s nominee for Volunteer of the Year, Barbara Browning, Bracken County.

I always wondered why somebody didn’t do something about that. Then I realized I was somebody.

--Lily Tomlin

Emily Simpson, a fifth grader at Pulaski Elementary, was the recent winner of the AARP/KRTA Essay contest, sponsored by AARP and Kentucky Retired Teachers Association. Emily is among thousands of Kentucky fifth graders who participated in the 12th annual essay competition for 2012-2013. Emily was also the district winner and her essay was submitted to the state.

First Runner-Up was Kara Lewis from Meece Middle and Second Runner-Up was Sophia Salyers from Eubank Elementary.

The essay competition is a unique way to recognize the significant contributions that older Kentuckians make toward shaping the lives and values of youth across the Commonwealth.

Pictures are by Allen Branscum, PCRTA Publicity Chair.

Leanne Weddle, Volunteer Coordinator for Hospice and Rick Walker, Superintendent of Science Hill Schools, spoke to PCRTA at a recent meeting.

PCRTA has been spotlighting various retired teachers showcasing their many talents and hobbies. During the last two years they have featured retired teachers as authors, basket makers, jewelry makers, several types of artists and musicians. At a recent meeting artist Mike Rogers spoke to the group.
FOR YOUR INFORMATION

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

KRTA LEGALINE
1.800.232.1090
Buckman & Farris PSC Sheperdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO
Hank Hensley 1.800.927.0030

NHA LONG-TERM CARE INSURANCE
1.866.899.5796

DELA 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

BAY ALARM MEDICAL
For Information 1.877.522.9633 www.bayalarmmedical.com/ktra

HUMANA CRITICAL ILLNESS PLAN
Call 1.866.629.4531
www.ktra.org then Membership Benefits

AUTOMOBILE & HOMEOWNERS INSURANCE
Liberty Mutual Insurance Company
1.888.504.0156 ext. 51690
502.429.4504 ext. 51690

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 KEEPERS
1.877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE
1.866.886.6831 or www.seniorcarelouisville.net

NORTH AMERICAN LIFE PLANS including LifeLock
1.888.362.1214 or khazlbaker@lifeplanllc.com
www.krtabenefits.com

TRAVEL
Bluegrass Tours 1.800.755.6956 or 1.859.252.5744

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KRTA MEMBERSHIP PIN
Please send _______ pins @ $2.50 each to

_________________________________
_________________________________
_________________________________

Enclosed is the check in the amount of $__________.

Send completed Order Form to: KRTA
7505 Bardstown Road
Louisville, KY 40291-3234

KRTA NEWS
JUNE 2013

Quips, Quotes & Puzzles

What Would You Do?

Imagine that you had won the following prize in a contest:

Each morning your bank would deposit $86,400 in your private account for your use.

However, this prize has rules just as any game has certain rules.

The first set of rules would be:

• Everything that you didn’t spend during each day would be taken away from you.
• You may not simply transfer money into some other account.
• You may only spend it.
• Each morning upon awakening, the bank opens your account with another $86,400 for that day.

The second set of rules would be:

• The bank can end the game without warning; at any time it can say, “It’s over, the game is over!”
• It can close the account and you will not receive a new one.

What would you do?

You would buy anything and everything you wanted—not only for yourself, but for all people you love—right? You would even buy for people you don’t know because you couldn’t possibly spend it all on yourself—right? You would try to spend every cent and use it all—right?

Actually this game is reality!

Each of us is in possession of such a magical bank. We just can’t seem to see it.

The magical bank is time!

The rules are:

• Each morning we awaken to receive 86,400 seconds as a gift of life and when we go to sleep at night, any remaining time is not credited to us.
• What we haven’t lived up that day is forever lost. Yesterday is forever gone.
• Each morning the account is refilled; however the bank can dissolve your account at any time without warning.

So what will you do today and every day with your 86,400 seconds? Those seconds are worth so much more than the same amount in dollars. Think about that and always think of this:

Enjoy every second of your life.
Time races by so much quicker than you think.

A doctor, who had devoted his life to helping the underprivileged, lived over a liquor store in the poor section of a large city. In front of the liquor store was a sign reading Dr. Williams Is Upstairs. When he died he had no relatives and he left no money for his burial. He had never asked for payment from anyone he had ever treated. Friends and patients scraped enough money together to buy a coffin for the good doctor, but they had no money for a tombstone. It appeared that his grave was going to be unmarked until someone came up with a wonderful suggestion. They took the sign from in front of the liquor store and nailed it on top of a post over his grave. It made a lovely epitaph: Dr. Williams Is Upstairs.
Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH 2013

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

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