Four Key Facts About Public Pensions in Kentucky

By Jason Bailey

As Kentucky legislators consider changes that could cut pension benefits for nurses, social workers, police officers and other public sector workers, they should keep in mind four important facts.

1. Public sector workers in Kentucky are undercompensated compared to their private sector counterparts.

Before making more cuts to public employee benefits, lawmakers should take into account the already modest compensation levels of public workers in the state. A report we published shows that public workers in Kentucky receive 12.8 percent less in total compensation (wages + benefits) on an annual basis and 9.2 percent less on an hourly basis than comparable workers in the private sector.1 The report makes an apples-to-apples comparison that controls for differences—such as levels of education and experience—between the two workforces.

(Continued on page 6)
PERSONALLY SPEAKING . . .

Help for Hard Times

From the Past

A few years ago I ran across an interesting article in one of the state’s major newspapers. The article was about a group formed in 1944 called “The Committee for Kentucky.” This organization was one of the first and most successful public interest groups that have worked to lift our state from the bottom of various national rankings of social and economic progress. Here are some of the issues that caught my attention.

- In the early 1940s one in four native Kentuckians had left the state for jobs elsewhere.
- One in three Kentucky children received no education.
- Seven of eight never graduated from high school.
- Kentucky had the nation’s second highest illiteracy rate.
- Poverty and ill health were rampant.

One of the committee’s observations was, “Somehow Kentuckians diverted to politics the social energy which should have gone into improving business, developing industry and extending educational and welfare services.” Now, sixty-nine years later does any of this sound familiar? Kentucky has made a lot of progress since the 1940s, but other states have made more. We remain near the bottom of many national rankings of social and economic progress, despite nearly seven decades of good work by many public interest groups.

For the Present

Our country is working to survive the current economic crisis dubbed the “Greatest Recession” since the “Great Depression.” Have you ever been exhilarated when something turns out “better than you could have imagined?”

Over my years at KRTA, I have had this experience time and time again. I attribute it to the synergy that is created when everyone involved in a project gives his or her best, and when it all comes together, the outcome is amazing!

(Please note: This text continues on page 7 of this issue.)

Social Security News & Pension Watch

Fairness

In early January, the 113th session of the United States Congress was convened. Once again KRTA with other state RTAs is continuing the work for repealing the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) penalties. Whether you contributed to Social Security during your “summer” job or expect to receive benefits from your spouse’s contribution, you need to be aware that the WEP/GPO penalties unfairly target teachers.

If you paid into Social Security, the WEP will take your KTRS pension into consideration and use a “special formula” to determine your Social Security benefit. This “special formula” will reduce your benefit. Go to http://www.socialsecurity.gov/pubs/10045.html to read the Social Security Administration’s “Information Sheet” on the WEP and how it will impact your benefit.

If your spouse paid into Social Security, the GPO will take your KTRS pension into consideration and use a “special formula” to determine your Social Security spousal benefit. This “special formula” will reduce your benefit. Go to http://www.socialsecurity.gov/pubs/10007.html to read the Social Security Administration’s “Information Sheet” on the GPO and how it will impact your benefit.

Other pensions do not result in reduced Social Security benefits so why should teachers be penalized? Social Security fairness should be a part of any discussion about solvency. How can you help? By writing letters and/or sending 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.

Fairness

As I reflect on the fall KRTA workshops conducted in our fourteen districts, I am appreciative of the contributions of so many volunteers on the team and for all the arrangements provided by each district. The attendance and participation were strong indicators of our supportive statewide membership. I trust that each attendee was as energized as your workshop team members.

As I write this message, the January/February general legislative session is beginning. We owe much to our staff and members who lobby and influence our legislators toward the protection of our system. Although our KTRS defined benefit pension program was exempt from discussion by the pension reform committee, we must stay alert and be in contact with our legislators to maintain and protect such programs.

You have recently been notified by telephone from the state membership co-chairs about reaching our goal of 29,013. Hopefully, we will have been successful in this attempt. If we all participate in our membership drive, we can meet and exceed this goal. I carry the ADD (white) membership cards with me at all times and have been successful in recruiting inactive members and also in converting some cash members to become automatic dues signees.

Again, I wish to thank all of you who have assumed a leadership position at the local, district and/or state level. We could not function without your support and the volunteer hours you give to this organization.

Dr. James H. Frank
2012-13 KRTA President

Leadership & Membership

The opportunity to serve as your KRTA president continues to be a very rewarding experience. It is exciting to visit across the state and to witness the dedicated members who volunteer so many hours to our association and other ventures. I have attended several of the KRTA state committee meetings and find it reassuring to watch these members work to maintain the benefits we all receive from their efforts.

I hope that everyone had a great holiday season with an enjoyable Christmas and that all are looking forward to another productive KRTA year. Our annual state meeting in April is on the horizon, and I feel certain that you can look forward to many informative and rewarding programs.

After reading journals and newsletters from other state retired teacher organizations, I am reinforced by how fortunate we are in Kentucky. Our KRTA and KTRS are efficient in their operations and we benefit from both. We have great staffs in each organization, and we need to thank them for their productivity and efficiency.

As I write this message, the January/February general legislative session is beginning. We owe much to our staff and members who lobby and influence our legislators toward the protection of our system. Although our KTRS defined benefit pension program was exempt from discussion by the pension reform committee, we must stay alert and be in contact with our legislators to maintain and protect such programs.

You have recently been notified by telephone from the state membership co-chairs about reaching our goal of 29,013. Hopefully, we will have been successful in this attempt. If we all participate in our membership drive, we can meet and exceed this goal. I carry the ADD (white) membership cards with me at all times and have been successful in recruiting inactive members and also in converting some cash members to become automatic dues signees.

Again, I wish to thank all of you who have assumed a leadership position at the local, district and/or state level. We could not function without your support and the volunteer hours you give to this organization.

James H. Frank
2012-13 KRTA President

Social Security News & Pension Watch

Fairness

In early January, the 113th session of the United States Congress was convened. Once again KRTA with other state RTAs is continuing the work for repealing the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) penalties. Whether you contributed to Social Security during your “summer” job or expect to receive benefits from your spouse’s contribution, you need to be aware that the WEP/GPO penalties unfairly target teachers.

If you paid into Social Security, the WEP will take your KTRS pension into consideration and use a “special formula” to determine your Social Security benefit. This “special formula” will reduce your benefit. Go to http://www.socialsecurity.gov/pubs/10045.html to read the Social Security Administration’s “Information Sheet” on the WEP and how it will impact your benefit.

If your spouse paid into Social Security, the GPO will take your KTRS pension into consideration and use a “special formula” to determine your Social Security spousal benefit. This “special formula” will reduce your benefit. Go to http://www.socialsecurity.gov/pubs/10007.html to read the Social Security Administration’s “Information Sheet” on the GPO and how it will impact your benefit.

Other pensions do not result in reduced Social Security benefits so why should teachers be penalized? Social Security fairness should be a part of any discussion about solvency. How can you help? By writing letters and/or sending 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.

Fairness

As I reflect on the fall KRTA workshops conducted in our fourteen districts, I am appreciative of the contributions of so many volunteers on the team and for all the arrangements provided by each district. The attendance and participation were strong indicators of our supportive statewide membership. I trust that each attendee was as energized as your workshop team members.

As I write this message, the January/February general legislative session is beginning. We owe much to our staff and members who lobby and influence our legislators toward the protection of our system. Although our KTRS defined benefit pension program was exempt from discussion by the pension reform committee, we must stay alert and be in contact with our legislators to maintain and protect such programs.

You have recently been notified by telephone from the state membership co-chairs about reaching our goal of 29,013. Hopefully, we will have been successful in this attempt. If we all participate in our membership drive, we can meet and exceed this goal. I carry the ADD (white) membership cards with me at all times and have been successful in recruiting inactive members and also in converting some cash members to become automatic dues signees.

Again, I wish to thank all of you who have assumed a leadership position at the local, district and/or state level. We could not function without your support and the volunteer hours you give to this organization.

James H. Frank
2012-13 KRTA President

Leadership & Membership

The opportunity to serve as your KRTA president continues to be a very rewarding experience. It is exciting to visit across the state and to witness the dedicated members who volunteer so many hours to our association and other ventures. I have attended several of the KRTA state committee meetings and find it reassuring to watch these members work to maintain the benefits we all receive from their efforts.

I hope that everyone had a great holiday season with an enjoyable Christmas and that all are looking forward to another productive KRTA year. Our annual state meeting in April is on the horizon, and I feel certain that you can look forward to many informative and rewarding programs.

After reading journals and newsletters from other state retired teacher organizations, I am reinforced by how fortunate we are in Kentucky. Our KRTA and KTRS are efficient in their operations and we benefit from both. We have great staffs in each organization, and we need to thank them for their productivity and efficiency.
Seniors Choice Group
Retiree Health Plan

What an exciting time for the KRTA members’ spouses and domestic partners with a choice for their Seniors Choice Group Retiree Health Plan!

Choice—What does it really mean?
In this discussion we will examine the Choice for the medical plan provision of the Seniors Choice Group Retiree Plan.

Many individuals have budgets they must work within. The Seniors Choice allows the individual to choose which deductible that meets their budget. Many plans look at the market as ‘one size fits all’ in their approach in providing a plan. The Seniors Choice Plan recognizes that ‘one size does not fit all.’

You have a Choice in selecting the coverage which best meets your current situation. There are 12 deductible options for the Seniors Choice Group Retiree Health Plan, ranging from a $0 deductible to a $4,000 deductible. The Medical Plan coverage is the same, the only difference is your choice of the deductible.

Let’s look at some examples. We will use an individual in the age range of 66 to 69. From the information above we will use 5 different deductible choices and how the premiums differ to fit in the budget. The choices we will explore are: $0, $150, $500, $1500 and $4,000 deductibles and the monthly premiums. The $0 deductible is $186.84, $150 deductible is $167.68, $500 deductible is $141.97, $1500 deductible is $92.18 and the $4000 deductible is $45.20.

The differences shown have a range to fit your budget. This is a personal decision each individual must weigh. The difference in premium between the $0 deductible and the $4000 deductible is 76% or a difference in monthly premium of $141.64 or annual premium of $1,699.68. This is significant.

Remember the Seniors Choice Group Retiree Health Plan has No physician’s network or network of hospitals—members have the freedom to choose any physician or hospital that accepts Medicare Patients.

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

To be eligible for the Seniors Choice Group Medical Plan the KRTA Members Spouses or Domestic Partners must be at least 65 years old and enrolled in Medicare Parts A and B.

A common question asked:

- Q: Is there ever a time that a health statement is required for enrollment?
- A: No. Seniors Choice is always guaranteed issue.

Now is the time to enroll and take advantage of the Seniors Choice Group Retiree Health Plan.

Should you or your local association like a presentation or more information or to enroll in Seniors Choice contact:

Visit the KRTA Web site: www.KRTA.org and click on Seniors Choice or visit Seniors Choice Health Plan web site: www.seniorschoiceplan.com

F. Randall Childers, Jr., CFC
Phone: (502) 643-8739
Email: randall_childers@me.com

Hospital to Home:
The Importance of Transitional Care

After a long or even a short hospital stay, anyone appreciates the value of sleeping in one’s own bed. No one to wake you during the night, no more poky, prods or beeps and buzzes. Just you—snuggled up under your own covers within the familiar sights and smells of home.

As wonderful as that sounds, there are a few things to consider regarding transitioning from a hospital back into the home. For many seniors, this process may be complicated depending on their circumstances.

Seniors are of special concern during this phase, especially those who suffer medical conditions and are required to take different medications at varying times of the day. “Sending someone from a care facility such as a hospital, where around-the-clock monitoring is prevalent, to an environment where little or no interaction occurs requires advance planning to ensure the transition is smooth and safe,” says Sarah Short, Owner of Comfort Keepers in Somerset/London.

Some things to consider include:

- The mobility of the senior
- Safety
- Medical conditions that may need monitoring
- Administration of medicine(s)
- Future appointments with health care providers
- Nutrition

Attention needs to be given to the mobility of the person going home. Challenges in that area should be addressed and solved before less-mobile seniors arrive home. Ensure walkways in the home are clear. Remove trip hazards such as rugs. Rearrange extension cords so they are not a hazard. Handrails in the bathroom can prevent falls.

Seniors recuperating from an illness may need assistance identifying symptoms in the days and weeks after coming home from the hospital. Ask friends and relatives to take turns visiting the senior each day to ensure the senior’s health is on the rise and not declining.

Proper administration of medications is essential for seniors required to take them even for a short period of time. Sometimes, if multiple medicines are needed, seniors may need help remembering time schedules. If personal help is unavailable, make the senior a daily calendar with each hour depicted. Pill dispensers can be used for this purpose, as well, and are the best option for ultimate safety to keep medications organized and aid in preventing accidental overdose.

Often after returning home from a hospital stay, visits to health care providers are scheduled to monitor the progress of those on the mend. Help seniors remember these appointments by penciling them in your own calendar. Call seniors with friendly reminders. Accompanying them to these scheduled visits further ensures these obligations are met and can also help keep you in the loop regarding any new medical care regimens that may be directed.

Seniors returning home from a hospital stay may be on a limited diet. Even if they are not, preparing and eating dinner for themselves may seem overwhelming at first. Help out by grocery shopping or preparing easy-to-heat meals which seniors can make with little or no fuss. Maintaining balanced nutrition is critical for seniors, but can be especially important for those who have had recent health issues.

Following the above tips can help pave the way to a positive transition from hospital to home. “Successful transitions help eliminate returns to the hospital which are common when transitions are not well planned,” says Short. If you are unable to assist a senior in need, now might be the time to hire a home health care provider, such as Comfort Keepers. Comfort Keepers’ attend to seniors in need on a full- or part-time basis performing such duties as cooking, light cleaning, running errands and simply by providing company to keep the senior’s spirits up.

About Comfort Keepers
With over 650 independently owned and operated locations, Comfort Keepers is a leader in in-home senior care to promote independent living. Services include companionship, meal preparation, light housekeeping, grocery shopping, 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.

Sarah A. Short, MSW
Owner/General Manager
Comfort Keepers
110 Richie Lane, Suite D
Somerset, KY 42503
606.676.9888
www.comfortkeepers.com
Each year, one-third of U.S. adults age 65 or older will experience a fall. These falls lead to 2.2 million yearly visits to the emergency room, with a quarter of these visits resulting in hospitalization. When a senior falls, a timely medical response can dramatically affect the outcome. Seniors who receive medical attention within the first hour of their fall have a much better chance of recovery.

According to one recent study of senior fall injuries, 62% of elderly victims who don't receive help within an hour won't be able to live independently after hospitalization. 90% of seniors who aren't helped within 6 hours will have to live in a nursing home. The average cost of a fall injury is $19,000 per incident. See below for a few more alarming statistics.

70% of seniors will fall this year
Statistics show us that it's not a question of “if” but “when.” Among older adults, falls are the leading cause of injury deaths in the United States.

89% of falls happen out of reach from a phone.
Most falls happen in areas that don't have a phone nearby. These areas include bathrooms and stairs.

97% of fall victims may permanently lose their independence.
17 Hours. That's the average time it takes for a fallen senior, living alone, to get help after an emergency. Most will require long-term hospitalization or care.

It's no wonder that a lot of people worry about getting help if something happens to them away from a phone. Whether it's a senior with limited mobility or a loved one that's concerned about a family member, it's always good to be prepared.

A very popular option is a 24/7 personal emergency response system (also known as a medical alert or medical alarm). This system allows a user to push a button, then be connected to an emergency dispatcher who can determine what sort of help is needed and contact the right people including family, friends, neighbors, and if necessary, local 911 services.

For more information, visit our website at www.bayalarmedical.com/krt or call us toll-free at 1-877-522-9633.

Bay Alarm Medical
Brown & Brown INSURANCE
13101 Magisterial Dr
Suite 200
Louisville, KY 40223
502.814.0647 (P)
jwelage@bblouisville.com

Who's watching your Pension Fund?

Your pension watchdog since 1957

Are you prepared?

Few people are prepared for the expenses that occur when diagnosed with a critical illness. The financial impact can be significant because the survival rates from critical illness are high.

Your recovery from a critical illness could trigger expenses such as home health care, rehabilitation therapies, alternative treatments, home refitting, and the list goes on.

Consider this story from Doug, a cancer survivor.

“I contacted my doctor and the events unfolded quickly – tests, cancer diagnosis, an operation, and chemotherapy. Thankfully, I best cancer. In addition, I did not have to face the financial stress common to many critical illness survivors. My critical illness policy provided extra money so that I could travel to a larger city for treatment, and covered the cost of in-home assistance during my recovery.”

What can you expect?

Critical Illness insurance provides you with a lump-sum cash payment when diagnosed with a covered illness. The program offered to KRTA members by Humana provides you with cash benefit when you are diagnosed with a covered condition—you will receive a separate $10,000 benefit for each category.

KRTA Members can receive up to $30,000 from Critical Illness Plan.

The covered conditions are:

Category 1: Heart attack, transplant, stroke
Category 2: Internal cancer or malignant melanoma
Category 3: Transplant (other than heart), end-stage renal failure, loss of sight, speech or hearing, coma, severe burns, permanent paralysis due to an accident, occupational HIV

Critical Illness insurance is an affordable way to protect your way of life, and your hard-earned savings. It frees you from financial stress so you can focus on what’s important—getting better.

Be prepared. Call 866.629.4531 for further information today. Plan details available at www.krta.org under membership benefits. Also view the NEW online video tutorial.

Defined Benefit May Make A Comeback in Alaska

The unfunded liability of Alaska's public employee pension fund had grown alarmingly high and the state switched the system to a defined contribution (DC) plan for all new employees in 2006. The switch to the 401(k) style DC plan was controversial (Alaska was the first state to switch entirely to a DC plan) and public employee advocates have fought it ever since.

The thinking now is that the DC plan is not working because it most likely will result in insufficient resources for retired employees and the unfunded liability continues to rise. Consequently, Alaskan public employees may soon be able to have an option of a traditional Defined Benefit (DB) plan or the DC plan. For more information log on to: www.businessinsurance.com/article/20120131/NEWS
Home Safety: 5 Steps to Greater Security

You spend a lot of time in your home. And most likely, you spent a lot of money to get it. So practicing home safety is essential to protect you, your family and your property. Take these five steps and you're on your way to a safer, more secure home. (Read more)

1. **Practice fire safety.** Place smoke detectors throughout your home, test them each month, and re-install batteries twice a year. Plan an escape route from each room and hold fire drills both night and day. Discard electrical appliances with worn cords or that overheat. Learn how to extinguish cooking fires.

2. **Make your home “fall-proof.”** Use a step stool to reach high cabinets. Illuminate porches, hallways and stairways. Repair cracks and remove ice and snow in walkways. Install rubber mats or safety strips in bathtubs and showers. Repair loose carpeting.

3. **Prepare for emergencies.** If your location is susceptible to wildfires, floods, earthquakes, hail or windstorms, research safety information with detailed instructions on preparing your home in advance, assembling an emergency kit, and planning an evacuation.

4. **Test for carbon monoxide.** You can’t smell it, and that’s the problem. CO can have fatal consequences if it goes undetected, so it’s best to install CO alarms around your home as you would smoke detectors.

5. **Prevent burglaries during vacations.** Suspend mail and newspaper delivery, lock doors and windows, install motion detector lights, set light timers in a few rooms and, if affordable, purchase a home security system.

Liberty Mutual is a responsible company that delivers expert advice and caring service. For more information, please call **David Farmer** at: 502-429-4504 or visit [www.libertymutual.com/ktra](http://www.libertymutual.com/ktra).

Reprinted with permission from Liberty Mutual. ©2011 Liberty Mutual Group. All rights reserved.

**Did You Know?**

- KRTA has increased in membership by 545 members since January of 2012.
- There are 118 KRTA local associations across Kentucky.
- The largest KRTA local association is Jefferson County with 5,539 retired educators.
- Warren County retirees have increased their membership the most this year with 32 new members for a total of 742.
- Central Kentucky East District retirees have increased their membership the most this year with 60 new members for a total of 1783.
- KRTA began with 130 members in 1957.
- In its 56th year, KRTA now has 29,029 members.

Liberty Mutual offers free life insurance reviews to members of the Kentucky Retired Teachers Association. To receive this special pricing, you must sign up through North American Life Plans at 1-888-362-1214.

To schedule this, you may call our office toll-free at 1-888-362-1214 weekdays between 9:30 am and 6:00 pm Eastern, or you may contact directly one of our representatives in Kentucky.
While public employees’ benefits tend to be better than those in the private sector, their wages are far worse, resulting in somewhat lower overall compensation. Most public employees also haven’t received raises in recent years, and the legislature has already cut their retirement and health benefits. Further cuts that widen the gap between the public and private sectors will threaten Kentucky’s ability to attract the qualified public workforce needed to carry out critical public services.

2. A shift to a defined contribution or hybrid plan for new workers wouldn’t reduce the unfunded liability.

Past bills have proposed moving new workers to a 401k-type defined contribution plan, and the legislature’s Task Force on Kentucky Public Pensions recommended a cash balance option that is a hybrid between a defined contribution and defined benefit plan. Such proposals shift more risk to workers and are usually designed in ways that will reduce final benefit levels, especially for long-term employees. However, they don’t save the state money or do anything to lessen the major problem Kentucky faces—the unfunded liability in the existing pension system. According to materials presented to the task force, the normal employer pension cost for new employees under the existing defined benefit pension plan (after cuts were made in 2008) is only four percent of payroll. That is exactly the same employer cost as the cash balance plan proposed by the consultants and recommended by the task force. If the state does its part in making required contributions and paying for any cost of living adjustments—and if the state’s investment return assumptions are met, which historically is the case over the long term—a cash balance plan is no cheaper than the existing plan.

What’s more, consultants told the task force that even completely eliminating retirement benefits for new workers would barely make a dent in the existing unfunded liability. The liability is a debt the state legally owes existing workers and retirees, who made their contributions on time to the system every year as required by law. The state avoided its responsibility to pay the full required contribution to the system in 13 of the last 20 years. It also approved cost of living adjustments without allocating the resources to pay for them and created retirement incentives to move experienced workers off the public payroll. While those decisions helped to balance the budget at the time, they merely shifted costs forward to future years. The legislature should focus the conversation on revenue options that allow the state to make the full required contribution every year, which will limit the impact of the liability on other parts of the budget.

3. Public pension benefits are an unnoticed but important contributor to the Kentucky economy.

Public pension benefits are not generous—the average state non-hazardous retiree receives only $20,508 a year. Yet the benefits help not just those workers, but the entire Kentucky economy. Currently, 88,041 retirees of the Kentucky Retirement System (KRS) live in Kentucky and receive $1.5 billion annually in benefits. Ninety-four percent of KRS retirees live in the state, and they reside across all 120 counties. The local impact is substantial—for example, KRS injects $269 million annually into the Jefferson County economy, $30 million into Pulaski County and $10 million into Graves County.

A good portion of that money is spent locally in stores, restaurants and doctors’ offices. The National Institute on Retirement Security estimates that each dollar in pension benefits supports $1.24 in additional economic activity. They estimate a total annual economic impact in Kentucky from state and local public pension funds of $3.5 billion.

4. Traditional defined benefit plans are highly efficient and effective retirement vehicles if political leaders manage them responsibly.

Defined benefit pension plans, if managed properly, are very efficient and effective methods of generating adequate retirement benefits at little cost. In Kentucky, 68 percent of the money that goes into an employee’s retirement check comes from investment returns that the system generates. Twelve percent comes from employee contributions and only 20 percent—or one in five dollars—comes from what the employer pays in.

Defined benefit plans work well because they create large investment pools, which limit administrative costs for an individual by spreading them over many employees. By using professional investment managers, they are able to generate much higher returns than individuals can realize in 401k-type defined contribution accounts. And by spreading risk among many workers, they address the problems those relying on 401k’s face of potentially running out of money before they die or over-saving for retirement. For these reasons, as the National Institute on Retirement Security reports, the cost to provide the same level of retirement income is 46 percent less in a defined benefit plan than in a 401k-style defined contribution plan.

Defined benefit plans also increase retention of skilled and experienced employees and reduce turnover costs compared to plans that encourage more mobility.

Despite two recessions in the past decade, most defined benefit pension systems around the country are doing fine financially and will be adequately funded once the economy returns to full strength. Only a few states, like Kentucky and Illinois, face more substantial gaps in the funding levels of their pension systems. Overwhelmingly, these states did not make the annual required contributions and observe good fiscal management of their systems.

With proper financial discipline, traditional pension plans are a highly successful way to generate adequate and secure retirement. In fact, some states are looking at ways to expand access to their state retirement systems to workers in the private sector—such as those working at small businesses. Those plans would allow workers to gain access to more secure retirement options and take advantage of professional investment management and the pooling of some risk and administrative costs.

Discussion of pension reform should take into account the growing problem of retirement security in Kentucky and the nation. We face an emerging crisis due to the erosion of traditional retirement plans, the move to inferior 401k’s and the inadequacy of relying on Social Security benefits alone. The legislature’s decisions should protect the modest pension benefits of public workers as the first step of a broader strategy to increase retirement security for all Kentuckians.

The Kentucky Center for Economic Policy is a non-profit, non-partisan initiative that conducts research, analysis and education on important policy issues facing the Commonwealth. Launched in 2011, the Center is a project of the Mountain Association for Community Economic Development (MACED). For more information, please visit KCEP’s website at www.kypolicy.org.


Jason Bailey is Director of the Kentucky Center for Economic Policy (KCEP) and Research and Policy Director of the Mountain Association for Community Economic Development (MACED). Since 1998 he has worked as a researcher addressing economic development and economic security issues in the Commonwealth. Jason is a member of the National Advisory Board of the Rural Policy Research Institute. He has a master’s in public administration with a specialization in public finance from New York University and a bachelor’s degree from Carson-Newman College.
(Continued from “Help for Hard Times” page 2)

**Unintended Consequences**

The first time I heard the phrase “unintended consequences” it was used to explain why a legislative action went awry. There was no harm intended at the outset, but the proposal had just not been looked at from all angles…or had it?

Now, when I hear the phrase “unintended consequences” I immediately become skeptical. It may be impossible to predict the outcomes because there are so many variables—but the question I ask myself now is, “Did someone really know the negative impact of a decision and make it anyway?”

As it relates to legislative action concerning any of Kentucky's public employee retirement systems (e.g., KRS, CERS or KTRS), I suppose we can always estimate some of the outcomes, but predicting them and actually living with the results are two very different things. Thus, constant vigilance of the legislative process is required of us to prevent “unintended consequences” from happening to KTRS.

**The Fight for KTRS**

For 2013 there are serious issues before us. The past year has witnessed one attack after another on Kentucky's public employee pension plans. The constant drumbeat of negativity that feeds the media is not a fair representation of public employee pension plans such as the Kentucky Retirement Systems (KRS), the County Employees Retirement System (CERS), or Kentucky Teachers' Retirement System (KTRS). This biased media coverage is a “broad brush” that does not acknowledge that public employee pension plans like KTRS are well run and use resources efficiently.

Kentucky's retired teachers have spent a lifetime serving others and deserve economic security in their senior years. The vast majority work long careers, have never failed to make contributions to KTRS, and need the promised retirement annuities and health care to maintain the standard of living they had as active teachers.

For almost 56 years, KRTA has defended the defined benefit plan provided by KTRS. Defined benefit plans are the mainstay of public employee retirement systems. When properly funded over a lifetime of work, defined benefit plans provide a guaranteed steady stream of income for public service retirees like Kentucky's retired teachers.

The future of this country depends upon the economic vitality of all its citizens. Dealing with an aging population brings generational challenges. And now, more than ever, we need to guarantee an economic safety net to keep our seniors out of poverty.

Kentucky's teachers should be able to look forward to a time when they can retire. Kentucky has a prudent plan for teacher retirees, and to date the General Assembly, most of the time, has exhibited the needed perseverance. All that is lacking is the General Assembly's willingness to keep KTRS fiscally sound.

The 2013 General Assembly Regular Session is upon us. At the moment no serious threat to KTRS appears to exist. It is important, however, for us to engage with other entities like the Kentucky Public Pension Coalition (KPPC) and AARP-KY to protect all Kentucky public service retirees from reduction or elimination of promised pension benefits. Today's public service retirees and future retirees have paid into these systems and are counting on them.

**Letter Received from an N. O. Kimbler Scholarship Recipient**

Dear Mr. Wagoner,

I would like to send my appreciation for the honor of being selected for this prestigious award. I was, to be honest, surprised that I was selected. I am a humble person and being selected for such an award is slightly overwhelming for me. I feel that a lot is expected of me because of this. The recognition is truly gracious and I will not forget it. I'm glad to have any help to pursue my goal of becoming a teacher. It brightens my spirits that the help is coming from such an organization as yours. All I want is to make a difference in the lives of my students. I believe I can accomplish this and realize one of my many dreams. I'm honored that you believe in me as well. I can't say how grateful I am enough. I wish you well, and I will make sure to put the gesture to good use.

Sincerely,

Nathaniel Hardin
Leitchfield, Kentucky
Each attendee (member or guest) who participates in any of the convention activities is required to pay the $30 registration fee. The fee covers all activities including the Opening Night Dinner and Convention Luncheon.

KRTA CONVENTION 2013 - REGISTRATION FORM
HOLIDAY INN HURSTBOURNE - Louisville, Kentucky
$30 Registration Fee

REGISTRATION: Each attendee (member or guest) is required to pay the registration fee. The fee covers all activities including the Opening Night Dinner and Convention Luncheon.

Please register _____ members/guests for the convention. My check #_____ in the amount of $_______ is enclosed. (Attach a separate list of names to receive packets for multiple orders).

______________________________
Name of Person Placing Order

______________________________
Street and Number

______________________________
City State Zip

(____) ________________ County Affiliation

Registrations must reach the KRTA office by April 5. Registration packets may be picked up in the KRTA registration area on April 22 or 23. Make checks payable to KRTA and mail this registration form with attachments/payment to:

KRTA
Carla Hahn
7505 Bardstown Road
Louisville, KY 40291-3234

The convention is open to all registered KRTA members.
The number of delegates to the Delegate Assembly is based on the local’s KRTA state membership.
Registration deadline is April 5.
Room reservations must be made by March 31 ($90 room rate). Call 502-426-2600 and mention code RTZ.
Registration badge will be required for admission to all convention activities.

CONVENTION SCHEDULE

TUESDAY, APRIL 23

Registration
8:00 a.m. - 11:00 a.m.
ASHFORD

Coffee & Donuts
8:00 a.m. - 9:30 a.m.
ATRIUM

Business Partner Exhibits
8:00 a.m. - 12:30 p.m.
ELLIS

Morning Session
9:00 a.m. - 11:45 a.m.
GRAND BALLROOM

Luncheon
11:45 a.m. - 1:00 p.m.
ATRIUM

Afternoon Session
1:00 p.m. - 2:00 p.m.
GRAND BALLROOM

Delegate Assembly
2:15 p.m. - 3:30 p.m.
GRAND BALLROOM

Convention Activities
Opening Night Dinner
Standing Committee Reports
Resolutions Committee Report
Election of 2013-2014 Officers
Luncheon
Membership & Unit Activities
Local & District Recognition
KRTA/AARP Grandparent Essay Contest Winner
Door Prizes
Entertainment
KRTA Partner Exhibits

KRTA NEWS
MARCH 2013

PRE-CONVENTION ACTIVITIES

MONDAY, APRIL 22

Registration
9:30 a.m. - 6:00 p.m.
ASHFORD

District Presidents’ Meeting
10:15 a.m. - 1:15 p.m.
CHURCHILL

District Presidents &
Executive Council Luncheon
11:30 a.m.

Executive Council Meeting
11:15 a.m. - 2:30 p.m.
CHURCHILL

N. O. Kimber Committee
2:45 p.m.
CHURCHILL

Opening Dinner
Doors open at 6:00 p.m.
Dinner begins at 6:15 p.m.
GRAND BALLROOM

Everyone Please Attend the
President’s Reception
Monday, April 22
3:30 - 5:00 p.m.
ATRIUM
Hope to see you at the Convention!

Directions to Holiday Inn Hurstbourne

From I-65 Southbound (from Indianapolis)
Exit 15c North—Hurstbourne Parkway
Entrance to hotel is on right, beside Thornton’s Gas Station

From I-71 Southbound (From Cincinnati)
I-71 South to I-265 South—Gene Snyder Expressway to I-64 West
Exit 15—Hurstbourne Parkway
Turn right at traffic light—Hotel is on right
Entrance to Hotel is on right, beside Thornton’s Gas Station

From I-64 Westbound (From Lexington)
I-64 East
Exit 15—Hurstbourne Parkway
Turn right at traffic light
Entrance to Hotel is on right, beside Thornton’s Gas Station

From I-64 Eastbound (From St. Louis)
I-64 East
Exit 15 North—Hurstbourne Parkway
Turn right at traffic light
Entrance to Hotel is on right, beside Thornton’s Gas Station

From I-65 Northbound (From Nashville)
I-65 North to I-265 East to I-64 West
Entrance to Hotel is on right, beside Thornton’s Gas Station

From I-64 Eastbound (From Louisville International Airport)
I-264 East
Exit 15—Hurstbourne Parkway
Turn right at traffic light
Entrance to Hotel is on right, beside Thornton’s Gas Station

These issues have included legislation pertaining to pension reform, alternative retirement options, including defined contribution plans, health benefits, board independence, investments, IRS statues, benefit enhancements, social security reform, SEC issues, and other areas relative to public pension policies.

Prior to joining STRS of Ohio in January 1987, he served as Director of the Division of Educational Services in the Ohio Department of Education. As part of his responsibilities, he served as the Department’s Washington representative for more than 20 years where he worked on a wide variety of budget and policy issues. His division was responsible for administering federally funded education programs in Ohio. Included was the Adult Literacy Program for which he was inducted into the International Adult Education Hall of Fame for recognition of his leadership in building the literacy program in Ohio and nationally.

In addition to his administrative experience at the Ohio Department of Education, he has served as an English and Social Studies teacher, high school basketball coach, and high school principal. He was also an adjunct professor at the Ohio State University for several years where he taught a graduate course titled “The Politics of Education.” His undergraduate and graduate degrees are from Miami University, Oxford, Ohio. He also served in the U.S. Air Force during the Berlin crisis.

Gary Griesser is returning 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.

William E. Ellis is retired Foundation Professor of History from Eastern Kentucky University, 1999. He is a graduate of Georgetown College (BA 1962, MA Ed. 1966), Eastern Kentucky University (MA in History 1967), and the University of Kentucky (Ph.D. in History, 1974). 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.
When KRTA members meet at the convention opening dinner on Monday, April 22, excitement about the culmination of a year's work will be high. It's a time for local associations to celebrate their accomplishments... and especially to look forward to receiving the "Yes We Did" award. Recognition will be given to 33 associations that reached the goals set by the KRTA Membership Committee last spring.

Again this year, successful efforts and unity were widespread—evidenced by increased calls to us for assistance and calls for lists and reports from the office. And it paid off in numbers! The membership goal (29,013) was reached and surpassed by 16 in mid-January. This was a 545 member gain over the 2011-12 membership year. Everyone who participated is to be commended.

Local associations to be honored are as follows:

**Yes We Did! Membership Awards**

<table>
<thead>
<tr>
<th>Association</th>
<th>Membership Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breathitt</td>
<td>Betty Hester</td>
</tr>
<tr>
<td>Bullitt</td>
<td>Debby Murrell</td>
</tr>
<tr>
<td>Calloway</td>
<td>Ernie Trosper</td>
</tr>
<tr>
<td>Carlisle</td>
<td>Madison</td>
</tr>
<tr>
<td>Carroll</td>
<td>Mason</td>
</tr>
<tr>
<td>Crittenden</td>
<td>Menifee</td>
</tr>
<tr>
<td>Clinton</td>
<td>Mercer</td>
</tr>
<tr>
<td>EKURA</td>
<td>Metcalfe*</td>
</tr>
<tr>
<td>Franklin</td>
<td>Monroe*</td>
</tr>
<tr>
<td>Gallatin*</td>
<td>Powell*</td>
</tr>
<tr>
<td>Hancock*</td>
<td>Simon*</td>
</tr>
<tr>
<td>Hart</td>
<td>Union</td>
</tr>
<tr>
<td>Hickman</td>
<td>Washington</td>
</tr>
<tr>
<td>Lewis</td>
<td>Webster</td>
</tr>
<tr>
<td>Lincoln</td>
<td></td>
</tr>
<tr>
<td>Montgomery</td>
<td></td>
</tr>
</tbody>
</table>

**KRTA MEMBERSHIP STATEWIDE BY DISTRICT**

<table>
<thead>
<tr>
<th>District</th>
<th>Potential Members</th>
<th>Members</th>
<th>%-Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Cumberland</td>
<td>1,563</td>
<td>1,335</td>
<td>85.41%</td>
</tr>
<tr>
<td>Second</td>
<td>2,481</td>
<td>2,052</td>
<td>82.71%</td>
</tr>
<tr>
<td>First</td>
<td>2,546</td>
<td>2,094</td>
<td>82.25%</td>
</tr>
<tr>
<td>Upper KY River</td>
<td>1,222</td>
<td>990</td>
<td>81.01%</td>
</tr>
<tr>
<td>Central KY East</td>
<td>2,252</td>
<td>1,783</td>
<td>79.17%</td>
</tr>
<tr>
<td>Fourth</td>
<td>2,404</td>
<td>1,901</td>
<td>79.08%</td>
</tr>
<tr>
<td>Fifth</td>
<td>2,269</td>
<td>1,760</td>
<td>77.57%</td>
</tr>
<tr>
<td>Eastern</td>
<td>2,306</td>
<td>1,741</td>
<td>75.50%</td>
</tr>
<tr>
<td>Northern</td>
<td>2,549</td>
<td>1,895</td>
<td>74.34%</td>
</tr>
<tr>
<td>Third</td>
<td>3,195</td>
<td>2,297</td>
<td>71.89%</td>
</tr>
<tr>
<td>Upper Cumberland</td>
<td>2,111</td>
<td>1,459</td>
<td>69.11%</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>1,751</td>
<td>1,208</td>
<td>68.99%</td>
</tr>
<tr>
<td>Central KY West</td>
<td>4,630</td>
<td>2,982</td>
<td>64.41%</td>
</tr>
<tr>
<td>Jefferson</td>
<td>5,538</td>
<td>3,320</td>
<td>59.95%</td>
</tr>
<tr>
<td>Out of State</td>
<td>3,902</td>
<td>1,873</td>
<td>48.00%</td>
</tr>
<tr>
<td>Associate</td>
<td>339</td>
<td>339</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>41,058</strong></td>
<td><strong>29,029</strong></td>
<td>70.70%</td>
</tr>
</tbody>
</table>

**Membership Type**

<table>
<thead>
<tr>
<th>Jan 25, 2012</th>
<th>Jan 23, 2013</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic Dues</td>
<td>22,679</td>
<td>23,008</td>
</tr>
<tr>
<td>Cash</td>
<td>5,804</td>
<td>6,020</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>28,484</strong></td>
<td><strong>29,029</strong></td>
</tr>
</tbody>
</table>

Percentage: 71.42% increase to 70.70% decrease -0.71%
Three people have been chosen to join the Governor Louie B. Nunn Kentucky Teacher Hall of Fame.

**Eloise Hadden**, who taught Home Economics for 33 years in Logan and Simpson counties, is a member of KRTA. Mrs. Hadden has served as KRTA Third District President. She taught at Auburn High School from 1954 to 1982, Logan County High School from 1982 to 1985, Logan County High School Homebound Teacher from 1985-87, and Martha Layne Collins Pilot Project Career Ladder in Franklin in 1987. Hadden, known as “Mrs. Auburn” for work in the Logan County community, wrote grants to start the Auburn Historical Society and Auburn Museum and led the effort to get 136 homes and buildings in Auburn listed on the National Register of Historic Places. She has served on the Auburn City Council and the Logan Tourism Commission.

Her awards and honors include Logan County’s “Teacher of the Year” and first runner up in the state competition in 1980, recipient of the 1995 Jefferson Award given by WBKO-TV and Daily News for public service and volunteer work in South Central Kentucky and WBKO’s “Hometown Hero” in 1999 for work with the Auburn Library and Museum. Hadden has received several awards from WKU’s Department of Family and Consumer Sciences.

The second KRTA member is Louisville native **Juanita Kennedy Park**. She began her 67-year teaching career in 1944 in Ohio County. At Rockport Elementary and High School she taught first through eighth grades until 1965. In 1965 she taught first-graders at Western Kentucky State College’s Training School. Park’s career continued in 1966 at Western Kentucky University’s Jones-Jaggers Laboratory School and then in WKU’s Teacher Education program where she supervised student teacher and conducted student teaching seminars until retiring in 2012.

Other awards include the KY Association of “Teacher Educators (KATE), Presidential Award in 1988, KY Federation of Business and Professional Woman’s Club “Young Careerist” Service Award in 1981, KY Federation of Business and Professional Woman’s Club President’s Decathlon Award in 1980 and KY Association of Supervision and Curriculum Development President Unit Award in 1978.

The third inductee, **Anne Padilla**, has not retired from teaching. Anne Padilla has taught English and composition for 50 years, including the past 27 at Bowling Green High School.

Induction took place on February 26, 2013, at the Capitol in Frankfort. The KY Teacher Hall of Fame was created in 2000 through a gift by former Governor Nunn, who hoped to recognize the vital role that teachers play in the education of young people. Western Kentucky University is the home of the KY Teacher Hall of Fame because of its more than 100-year history in teacher education.
Breathitt County RTA

On October 15, 2012, BCRTA delivered school supplies to the LBJ Family Resource Center.

Pictured L to R Front Row: LBJ Students Back Row: Resource Center Director Genevieve Swango, BCRTA President Karen Griffith and BCRTA member Barbara Deaton.

Crittenden County RTA

CCRTA recently gave $100 to the Starpack Backpack program. The program, facilitated by the Crittenden County School District, provides backpacks of nutritional meals and snacks home each Friday with numerous children in the school district. During the October meeting Linda Brown, former Crittenden County High School music and chorus teacher, was welcomed into the CCRTA.

A $400 scholarship was awarded to Emily Bruns of Marion from the First District Retired Teachers Association. Bruns is a freshman at Murray State University majoring in elementary education.

Pulaski County RTA

A crowd of about 50 retired educators attended the annual potluck at the December meeting of the PCRTA. After the business meeting the crowd was entertained by former Pulaski County Superintendent, Tim Eaton, who played his guitar and sang some Christmas carols and led the group in some songs.

Trimble County RTA

On Friday, December 7 at 6:00 p.m. the Trimble County Retired Teachers Association met at General Butler State Park, Carrollton, Kentucky for their annual Christmas get-together. The program was especially touching this year and reinforced that we, as retired teachers, are family. Several of our members who usually attend were sick or had sick family members, but we still had 25 in attendance.

We had a wonderful program, “Christmas—A Time of Friendship, Memories and Giving,” with Carl Rucker, delivering the Christmas Message and Jim Bishop, our storyteller reflecting on Special Christmas Memories. Christmas musical selections were presented by Melissa Burkhardt, TCMS teacher and Tanner Hammock, from Mt. Byrd Christian Church, Milton, Kentucky; they are two very talented young professionals. Frankie Sachleben concluded our program by highlighting “Christmas, the Giving Season” and how we continue to give of ourselves, as we have as educators, and the rewards that come from giving. Charlotte Vincent, our treasurer, collected $100 from our group which was delivered to the Trimble County Youth and Family Resource Center to purchase canned goods for the Christmas food baskets.

Kenton County RTA

Dave Shuffett from KET’S “Kentucky Life” TV Series spoke at the Kenton County RTA luncheon on December 11, 2012. Pictured here with KCRTA Vice President, Pat Workman of Independence, Dave answered questions about his current program, “Kentucky Life,” which is a travelog highlighting Kentucky’s history, heritage and natural beauty. He also announced that he will be co-hosting KET’s newest show, “Kentucky Collectables,” an antiques roadshow-type program which began production last May. He autographed KET bags for all. KCRTA enjoyed a record attendance of 127 at the Gardens of Park Hills luncheon.

Montgomery Co. RTA

The “Yes, We Can Feed Kentucky” project is well received. Ursula Smith and Marilyn Willenbrink are pictured receiving canned goods from KCRTA member, Ron Losey. The final count at the close of the day is 363 items plus a $20 cash donation.
The Northern Kentucky Retired Teachers District meeting was December 13, 2012, at Highlands Country Club, Ft. Thomas, Kentucky.

The luncheon/meeting was called to order by President Bert Baldwin. Following the business and reports, a Christmas luncheon was enjoyed by all.

As former educators Hancock County Retired Teachers know that many students come to school hungry and learning is more difficult when a child has not eaten. With this in mind HCRTA donated nine backpacks and nearly 200 items of food for the children of Hancock County.

In addition HCRTA gave $50 worth of food to the food pantries at the Hawesville Methodist Church and the Blackford Association.

The PHS Chorus entertains members of the Johnson County Retired Teachers during the December meeting singing Christmas carols.

The Nelson County Retired Teachers presented $100 of school supplies to the Village Family Resource and Youth Services Center in New Haven.

This donation was a joint venture of the Kentucky Retired Teachers Association and the Nelson County Retired Teachers. The Center was started in the late 1990s as a result of an educational grant written by Margaret Head Sims.

A "Dedicated Teacher" plaque is now being displayed at funeral and/or memorial services of local members of the Nelson County Retired Teachers Association.

Retired teachers in Nelson County bring in over $12 million dollars into the local economy each year. They represent the largest single volunteer sector in Nelson County. This plaque is a way of showing appreciation for the many years of dedicated service that the members of the Nelson County Retired Teachers have provided to the Nelson County community.

Shown here are Margaret Head Sims, President of the Nelson County Retired Teachers, Field Houghlin, Houghlin Funeral Home, and Judy Hahn, Treasurer of the Nelson County Retired Teachers and KRTA Executive Council Representative.
Rowan County RTA

Rowan County Retired Teachers are joining with Kentucky AARP and Kentucky Retired Teachers Association to help reduce hunger. As part of the national “Drive To End Hunger” campaign, food items are given to Gateway Helping Hands after each retired teachers meeting.

Rowan County Retired Teachers Association is giving the gift of education! What began as an endowment from Hazel Nollau, was later merged with the Jane Duncan Memorial Scholarship and became the Rowan County Retired Teachers Scholarship. With multiple challenges and an application for a “Bucks for Brains” matching grant, the scholarship has grown to almost $75,000 in two short years. The scholarship is administered through cooperative efforts between the Rowan County Retired Teachers Association and Morehead State University.

The first Hazel Hollau Award for a teacher education candidate and the first Jane Duncan Award have been given to two Rowan County Senior High School graduates who are now students at Morehead State University.

Morgan Hardin, recipient of the Jane Duncan Award, is a senior nursing student who plans to finish her program of studies in the spring of 2013. Morgan is the fifth generation family member to attend MSU. Morgan’s parents Wes and Michelle are MSU alumni, her grandparents Larry and Peggy Hargin, as well as her great grandmother Margena Hardin (all three Rowan County retired teachers) graduated from MSU, and her great great grandmother Ester Hook Ellington graduated from the Morehead Normal School.

Amanda Slone, recipient of the Hazel Nollau Award, is a sophomore teacher education student who plans to finish her program of studies after the 2015 fall semester. She is the daughter of Roy and Mary Slone of Elliottville and a 2011 graduate of Rowan County Senior High.

Monroe County RTA

Pictured is Dakota Wood, Monroe County’s Winner in the AARP Grandparent Essay Contest. He is a fifth grader at Gamaliel Elementary School. Dakota presented his essay for the retired teachers at their December meeting. His essay was about his grandmother Leola Wood.

The MCRTA chose a backpack program as part of the Feed Kentucky service project. At one of the association’s meeting, the members collected $116 to be used in the local backpack program. The program provides food to children over the weekend to ensure that they have food until they return to school on Monday. It takes approximately $100 to feed one child for the entire school year.

Rowan County Retired Teachers Association

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

All photographs must be electronic or originals.

The deadline for the June issue is April 14
LEARN YOUR ABC’S

Add the letters A, B, and C to the given word and then make anagram to get a longer word. More than one answer might be possible. An asterisk by the given word indicates your answer should be capitalized.

1. or__________________ 18. tine__________________
2. us__________________ 19. seen__________________
3. in__________________ 20. such*
4. on__________________ 21. carat__________________
5. he__________________ 22. irate__________________
6. is__________________ 23. tarts__________________
7. tom__________________ 24. pinks__________________
8. her__________________ 25. stole__________________
9. one__________________ 26. stolen__________________
10. lot__________________ 27. raider__________________
11. only__________________ 28. loaner*
12. mare__________________ 29. retail__________________
13. mere__________________ 30. mascot__________________
14. ride__________________ 31. latino__________________
15. trek__________________ 32. droner__________________
16. tora__________________ 33. intense__________________
17. lean__________________ 34. ark*

This puzzle was created by Phil Latham, a retired math teacher from Muhlenberg County. The answers are on page 9.

Look what you get when you rearrange the letters:

- **PRESBYTERIAN:** BEST IN PRAYER
- **ASTRONOMER:** MOON STARER
- **DESPERATION:** A ROPE ENDS IT
- **THE EYES:** THEY SEE
- **GEORGE BUSH:** HE BUGS GORE
- **THE MORSE CODE:** HERE COME DOTS
- **DORMITORY:** DIRTY ROOM
- **SLOT MACHINES:** CASH LOST IN ME
- **ANIMOSITY:** IS NO AMITY

**ELECTION RESULTS:** LIES—LET’S RECOUNT
**SNOOZE ALARMS:** ALAS! NO MORE Z’S
**A DECIMAL POINT:** I’M A DOT IN PLACE
**THE EARTHQUAKES:** THAT QUEER SHAKE

and for the grand finale:
**MOTHER-IN-LAW:** WOMAN HITLER
Deceased Retired Teachers

OCTOBER, NOVEMBER, DECEMBER 2012

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

CARTER
Patricia Cline
Harlan Fleming
Beatrice Robinson
Robert Rollins
Freddie Sammons

CHRISTIAN
Lina C Wells

CLAY
Tula C Harper

DAVIES
Stuart Aldridge
Mary Crowder
Kenneth M Harrison
George Kyle
Phyllis Smith
Charles Williams

EKURA
Karyn Yates

FAYETTE
Allen C Brock Jr
Nina Cameron
Anne H Cobb
Elizabeth Coffman
Joan Davis
Lillian M Delaney
Patricia Edwards
Gerald Gilpin
Alice Harris
Elizabeth Jones
James Jones
Marybeth Moffat
Edwin Smathers
Louise Wieman
Joy Will
Billy Wise
Rosalynd Stewart
Louis Stout
Sue Litton

FLEMING
Michael Fille

FLOYD
Estill Hall
Effie Hobson
Forrest Music
Melvina Thomson

FRANKLIN
Berenece Buckner
Halcyone Holt
Jean Wright
Charlotte H Stagner
James L Sublett

GALLATIN
Emma Bowman

GRANT
Louis Meadows
Roger Saylor

GREEN
Wrenn Barton
Ruth W Tucker
Lorene Nicholson

GREENUP
Donald I Ray

HARDIN
Gertrude Copelin
Marjorie Hoskinson
Nelson Kelley
Martha S McDavitt

HARLAN
Genevieve Baker
Paul Noel
Jane Wilson

HARRISON
ospheine Northfleet

HENDERSON
William H Womack

HENRY
Paul Gaddie
Barbara Hammond
Charles Wallace

HOPKINS
Joan Belt
Ruth Purdy

JACKSON
Rosemary Branham
Colin Sparks

JEFFERSON
Dorothy Bing
Anne Black
Mary Brock
Maxie Clark
Clyde Copley
Geraldine Corey
Thomas B Cornwell
Judith Ecker
Adrienne Foster
Donald R Fuller
Sharon Garrison
Patricia Gilderbloom
Avil J Harris
Leonard Hartlof
Betty Holmes
Nancy Howey
Marguerit Keeling
Walter F Logan Jr
Sedalia M Lomax
William Long
Robert Magruder
John P Maloney
Vivian Marin
Mary Maupin
Mary McGraw
Mary Medley
Martin Ode
Rema Owen
Joann F Powell
Arthur Robb
Shannon Royal
Troy Schaaffner
Robert Schneider
Fred Schultz
James Scoggins
Sarah Sexter
Mary Sims
Marie B Sullivan
Lexie Taylor
Lena Warders
James Whitfield
Nellie Wood
John Young
Bette Youngman

JESSAMINE
Zeb Blankenship

JOHNSON
Wendell Bayes
William Duke

KENTON
Bernice Best
Ella Crow
Richard Douglas
Doravyn Duffy
Patricia Mertes
Martha Sparkman

KNOTT
June Conley
Fairie D Watts

KNOX
Mary Bingham

LARUE
Ruth M Blair
Martin Hilton
Joseph E Hoggard
Bessie Miller

LAUREL
Hubert Holbrook
Glady's Jones
Juanita Rush
David Stuart

LAWRENCE
Pearl Greer
Juanita Keeton

LETCHER
Mary Adams
Price Roberts
Lillian Wilson

LOGAN
Mary Heflin
Roy J Mosier
Howard Wren

MADISON
Lois Arthor
Marjorie Hylton
Mildred Seyrift
Carol Williams

MAGOFFIN
Ann Phipps

MARSHALL
Virginia Pinkley
Judith Smith
Margaret Rhodes

MASON
Henry T Jefferson

MCCracken
Jack McKinney
Jo S West
Charles Dunwoody

MCREARY
Judson Harmon
Mildred J Strunk
Wilma Strunk

MEADE
Anne Pepper

MERCER
Garnett Gibson

MIDDLESBORO
Lois Brooks

MUEHLENBERG
William Neatham

NELSON
Mildred Briney
Jean Bryan
Joann Collins
Rebecca Pash
Thomas Williams

OHIO
J Barnard
Ruby Sandefur

OLDHAM
Norma Marshall
Dallas Phillips

OWSLEY
Bonnie Wilson

PERRY
Willard Campbell
Leroy Martin
Margaret Miniard
Carol R Smith
Ruby Woods
Laura Smith

PIKE
Benny Dotson
Margaret Ellison
Betty Stanley
Elizabeth Hunt
Betty Tanner

POWELL
Marjorie Mastin
Audrey Moore

PULASKI
Mary Roy
Nellie Roy
Mary Silvers
Blanche White

ROCKCASTLE
Olive Whittaker

ROWAN
Sandy D Knipp
Bill Pierce
Audrey Taylor
Molly Templeton
James Osborne

RUSSELL
Charley D Dunbar

SCOTT
John Crigler
Doris Ford

SHELBY
J Thrildfeld
James Barton
Mary Joan Huling

SIMPSON
Mary Hughes

SPENCER
Betty Lake

TAYLOR
Clara Campbell

UNION
Patricia Lamb

WARREN
Marvin Bond
Elbert Cook
William A Floyd
Ward Hellstrom
Myrtle Hepler
Norma Mager
Martha Houchin
Edessa Thurmond

WHITLEY
Oda Catron
Lula C Underwood

WOODFORD
Dorothy Buffin
Ruth Miller
Phyllis Sweet