Fall Workshop Review

Each fall KRTA officers and committee chairpersons, KTRS staff members, and business partners put together a most informative workshop that is presented at each of the 14 districts.

This is a huge endeavor that begins the third week in August and ends the third week in September. It's like Willie Nelson's song...

I can't wait to get on the road again.
On the road again
Goin' places that I've never been.
Seein' things that I may never see again
And I can't wait to get on the road again.
On the road again -
Like a band of gypsies we go down the highway
We're the best of friends.
Insisting that the world keep turning our way...

We can't insist that the world keep turning our way; however, with the continued hard work of KRTA members we can make a difference to help keep things going our way!

Members in leadership positions attend the workshops and share what they learn with the local association members. We were fortunate to have the expertise of Jane Gilbert, Becky Niece, and Debbi Newman all from Kentucky Teachers' Retirement System.

Jane Gilbert discussed both the 2014 MEHP (Medicare Eligible Health Plan) and KEHP (Kentucky Employees Health Plan). Highlights were:

The MEHP (Age 65 and over) will not have re-enrollment for 2014. Those participating will receive a new Humana card and Express Scripts card. There will be a move to a High Performance Formulary for 2014 with the third tier drug coinsurance (brand non-preferred) costing 50% at both retail and mail order. All tier three brand medications have alternatives in either tier one or tier two. An appeal can be filed if generic or alternative isn't clinically effective.

There are twenty-four most common drugs with copayment change. No diseases that require specialty drugs are on the new tier three copays (i.e. cancer, MS, etc.). The three most common medications with copayment changes are those for stomach acid/ulcer, high blood pressure and high cholesterol. Diabetic supplies can be filed with Humana and some with Express Scripts—contact the KY Rx Coalition for answers (1-855-218-5979). Don't forget that some retail generic discount programs ($4, $10, free) are available at large chain pharmacies.

(Continued on page 7)

Effective January 1, 2014, North American Life becomes our third-party administrator for KRTA's Long-Term Care Insurance. Call 1-888-362-1214
PERSONALLY SPEAKING . . .

Bob Wagoner
Executive Director

2014: The Challenges

Some things never change and I am glad! Daily we are reminded that teachers not only educate our children, but continually look out for their health and welfare. Certainly over the past 18 months, we have had all too many instances where it has become evident that educators and school support staff set a high priority on caring for their charges. Faced by the most daunting circumstances—from natural disasters to criminal acts—time and again, we have witnessed these dedicated individuals go above and beyond the typical classroom and campus responsibilities.

Just 12 months ago, the mass shooting at Sandy Hook Elementary School in Newtown, Connecticut, ended the life of six-year old Ana Grace. A remarkable essay by Ana Grace’s mother, Nelba Marquez-Greene, was published online by Education Week on September 6, 2013. In “A Sandy Hook Parent’s Letter to Teachers,” Ms. Marquez-Greene reflects on the day itself and its aftereffects on her family. But the focus of her profound piece was to credit, thank and encourage—those at Sandy Hook, as well as everywhere.

“When you Google ‘hero,’” she writes, “there should be a picture of a principal, a school lunch worker, a custodian, a reading specialist, a teacher or a bus monitor. Real heroes do not wear capes. They work in America’s schools.” I could not agree more!

Destroying Public Pensions

The Russian word, zavist, roughly translated, means envy of the meanest, most black-hearted kind. In his 2003 book, Envy, scholar and critic Joseph Epstein relates a joke of the sort that Russians tell on themselves that perfectly captures the meaning of zavist:

“An Englishwoman, a Frenchman and a Russian are each given a single wish by one of those genies whose almost relentless habit is to pop out of bottles, The Englishwoman says that a friend of hers has a charming cottage in the Cotswolds, the Frenchman asks to design the best 401(k) plan about the scary roller-coaster ride of the last six years. Scores of other countries have elaborate retirement systems, and some of them avoid the biggest pitfalls of America’s retirement system. If they do, it’s because they know the system faces the threat of a huge shortfall. For one-third of America’s retirees, 90 percent of their retirement income comes from Social Security. Annual benefits average a modest $15,000 for an individual. And just ask any participant in a 401(k) plan about the scary roller-coaster ride of the last six years. Scores of other countries have elaborate retirement systems, and some of them avoid the biggest pitfalls of America’s retirement system.

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

WEP/GPO Update. The Social Security Fairness Act has been introduced in both the House of Representatives and the United States Senate. The House legislation, H.R. 1795, is sponsored by Representative Rodney Davis (R-Illinois) and original co-sponsor Representative Adam Schiff (D-California). The bill continues KRTA’s bipartisan effort to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). In the U.S. Senate, S. 896 has been introduced by Senator Mark Begich (D-Alaska) and co-sponsored by Senators Susan Collins (R-Maine) and Dean Heller (R-Nevada).

H.R. 1795 already has 93 co-sponsors and S. 896 has 14 co-sponsors. KRTA requests all members to write their own Representative to urge that they co-sponsor H.R. 1795. Your Representative needs to support Social Security Fairness through repeal of the WEP and GPO that deny earned and paid-for Social Security Benefits.

For information on H.R. 1795 and S. 896, please go the Library of Congress website, http://thomas.loc.gov/home/thomas.php and search on bill number. The co-sponsors are listed in the bill information; please send a thank-you postcard if your Representative has co-sponsored.

Also, please sign the Social Security Fairness petition to repeal the WEP and GPO. The petition can be found at http://petition2congress.com/9223/repeal-wegpo-penalities-protect-earned-social-security-benefits.

In addition to writing your Representative, KRTA hopes that every member will send a postcard to Senator McConnell and a separate postcard to Senator Paul. Please urge them to co-sponsor S. 896 and to fight for WEP and GPO repeal.

The WEP and GPO cuts to earned Social Security are a tax on Kentucky’s retired public school teachers and public safety workers.

How They Do it Elsewhere. From the New York Times... Fifty-eight percent of American workers are not even in a pension or 401(k) plan. The Social Security system faces the threat of a huge shortfall. For one-third of America’s retirees, 90 percent of their retirement income comes from Social Security. Annual benefits average a modest $15,000 for an individual. And just ask any participant in a 401(k) plan about the scary roller-coaster ride of the last six years. Scores of other countries have elaborate retirement systems, and some of them avoid the biggest pitfalls of America’s retirement system.

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

The Vital Links

Fall has given away to winter and the KRTA traveling team has completed 14 district workshops held across Kentucky during late August and September. Hats off to all of the great district presidents and contact members who helped in setting up the workshops at state parks, church community rooms, country clubs, and senior citizens centers. The hosts were all so gracious and the lunches and snacks provided kept us all fully satisfied until we reached our next destination.

As usual, the workshop agendas covered topics on membership, legislative issues, health and insurance and AARP connections. Presentations given by KTRS staff members focused on the success of our KTRS pension system and the updates and changes to retiree health plans. House and Senate legislators took time to visit and to address the groups. As expected, some expressed very positive attitudes concerning protecting and sustaining retired teachers’ benefits. Others spoke on unrelated topics and evaded the issues that are most important to retired teachers.

Our 2013-2014 Theme of Communication and Individual Responsibility was woven throughout the workshop presentations and at times, some of our legislator guests picked up on the theme and encouraged the attendees to maintain close contact and communicate our issues to the general assembly in a clear, concise manner, but not in a threatening manner. They confirmed that communication is a vital link between retired teachers and the general assembly.

In the weeks following the workshops, I attended several local association meetings, and it was gratifying to see that district and local leaders had brought back to their members the spirit of communication and individual responsibility and were working hard on Telling Our Story. Supplies had been distributed and community food drives were in progress. Materials for the AARP Grandparent of the Year Essay contest had been distributed to fifth grade teachers. Membership committees were reaching out to new retirees, and at one local, eight white cards were signed in one meeting. There was a lot of interest in the changes and updates to the KEHP and MEHP health care benefits. Local committees were developing activities to promote the second annual “Retired Teachers Week” during the week of October 21-27. I am confident this same level of activity was taking place throughout the Commonwealth in district and local retired teachers’ association meetings.

The Vital Links

Carolyn Falin
2013-14 KRTA President
Parking Lot Safety
By Melanie Foley, Executive Vice President
Liberty Mutual

Parking lots—they can be as open as the plains of the Midwest or as bumper-to-bumper as a city street during rush hour. Although they may not be the most hazardous places to drive, parking lots can be more unpredictable than anywhere else you travel.

Drivers seem to suspend their good judgment when looking for a parking space. Some consider the Stop and Yield signs as optional because parking lots are on private property and not subject to traffic laws; others ignore the traffic lanes to cut diagonally across the lot.

So it’s not surprising that parking lots are home to frequent accidents. Although most mishaps cause fender benders or minor dings, if collisions occur at higher speeds or involve small children, more serious consequences could ensue.

To help keep you and others safe while driving in parking lots, we’ve got some tips for you and, especially, any teen drivers in your family:

- Be aware: Don’t distract yourself as you exit the parking space. Make sure that all bags and packages are secure, children are in car seats, seat belts are on, and that lights or windshield wipers are operating before you shift into gear.
- Back out gradually: Give oncoming drivers enough time to see you. If possible, pull into a space so that you can exit moving forward or park in areas with fewer cars.
- Drive slowly: Give yourself plenty of time to react to any possible hazard. Check your rearview mirrors constantly, as a car could be coming from any direction at any time.
- Look out for children: They could suddenly run in front of you from behind a row of parked vehicles.
- Give pedestrians in crosswalks the right of way: It’s not just a courtesy, it’s the law.

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 $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 Retiree Medical Plan the KRTA Members Spouses 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 enrollment information, contact F. Randall Childers, Jr., CFC. Phone: (502) 643-8739 Email: randall_childers@me.com. Visit the KRTA Web site: www.krta.org and click on Seniors Choice in the Member Benefits section or visit www.seniorschoiceplan.com.
shared in a piece of the solution by investing a little more now to receive substantial returns later.

calls upon each party (active teachers, retired teachers, school districts, and the state) to

Shared Responsibility

Under Shared Responsibility, active members will have medical benefits available when they retire. As is clearly evident, without medical benefits, retirement security is uncertain. The likely outcome would be that teachers would need to work much longer (closer to age 65) to make up for the loss of this benefit. Shared Responsibility means teachers will be able to retire at a time of their choice, with greater retirement security.

Shared Responsibility calls upon each party (active teachers, retired teachers, school districts, and the state) to share in a piece of the solution by investing a little more now to receive substantial returns later.

What does this mean?

- **Active contributing members** will contribute an additional ½ of 1% of salary on a pre-tax basis to the Medical Insurance Fund. This will be gradually increased to an additional 3% over a six-year period. The total contribution will be 3.75% on July 1, 2015.

- **Retirees under age 65**, regardless of retirement date, who receive medical benefits through the KEHP, will contribute an additional amount to the Medical Insurance Fund effective July 1, 2010. This amount is based on the standard Medicare Part B premium that is currently paid by retirees age 65 and over.

- **Retirees age 65 and over** will see no change in their health insurance premium as they already pay $110 or more per month for Medicare Part B.

- **Employers**: Employers contribute to the KTRS retiree medical insurance fund. This rate will phase from .25% to 3.0% over six years.

- **State**: The State of Kentucky will pay the net health care cost of all new KTRS retirees as of July 1, 2010.

Who is a Teacher?

From a school principal's speech at a graduation.

He said, “Doctor wants his child to become a doctor. Engineer wants his child to become an engineer. Businessman wants his ward to become CEO. But a teacher also wants his child to become one of them! Nobody wants to become a teacher BY CHOICE.” Very sad but that’s the truth.

The dinner guests were sitting around the table discussing life. One man, a CEO, decided to explain the problem with education. He argued, “What’s a kid going to learn from someone who decided his best option in life was to become a teacher?”

To stress his point he said to another guest: “You’re a teacher, Bonnie. Be honest. What do you make?”

Teacher Bonnie, who had a reputation for honesty and frankness replied, “You want to know what I make? (She paused for a second, then began.)

“Well, I make kids work harder than they ever thought they could. I make a C+ feel like the Congressional Medal of Honor winner. I make kids sit through 40 minutes of class time when their parents can’t make them sit for 5 minutes without an I Pod, Game Cube or movie rental.

You want to know what I made? She paused again and looked at each and every person at the table. I make kids wonder. I make them question. I make them apologize and mean it. I make them have respect and take responsibility for their actions. I teach them how to write and then I make them write. Keyboarding isn't everything. I make them read, read, read. I make them show all their work in math. They use their God given brain, not the man-made calculator. I make my students from other countries learn everything they need to know about English while preserving their unique cultural identity. I make my classroom a place where all my students feel safe.

Finally, I make them understand that if they use the gifts they were given, work hard, and follow their hearts, they can succeed in life.

Bonnie paused one last time and then continued. Then, when people try to judge me by what I make, with me knowing money isn’t everything, I can hold my head up high and pay no attention because they are ignorant. You want to know what I make?

I MAKE A DIFFERENCE IN ALL YOUR LIVES, EDUCATING KIDS AND PREPARING THEM TO BECOME CEO’s, DOCTORS AND ENGINEERS.

What do you make Mr. CEO? His jaw dropped; he went silent.
Fall Workshops 2013
Introduction: “Vital Links”
President Carolyn Falin

President Falin’s message to all workshop attendees was that communication is the key for growth and sustainability in preserving and protecting pensions and health care benefits for Kentucky’s teachers. The missions and goals of KRTA provide that vital link. KRTA provides:

- State-level meetings
- Workshops
- Correspondence
- Emails
- Website
- Social Media
- District & Local Presentations

KRTA District leadership and committee chairs (Membership, Legislative, and Health & Insurance) are the vital links for local leadership. The KRTA district and local leadership are the links to the local and state government leaders and the business and community leaders.

Tell our story to active educators!

We can stay in touch with them in many ways. Some suggestions are:

- Volunteer to serve as liaisons to local schools and district offices to reach out to active teachers.
- Place copies of state and local newsletters in faculty lounges and reception areas.
- Ask school district personnel to forward copies of newsletters to all district staff.
- Set up displays on opening and closing days and in-service days.
- Request space in school districts’ newsletters to promote Kentucky Retired Teachers.

Tell our story to business and civic leaders!

Some suggestions to keep the link alive are:

- Serve as chairman of the KRTA-sponsored community service projects and Grandparent of the Year Essay contest. Encourage individual members to take part.
- Participate in the local Volunteer of the Year program at district and local level.
- Encourage and assist local associations in completing and submitting the Local Association Recognition Program form.
- Use all available media to publicize the activities of your district and local associations.
- Ensure government leaders know the economic impact of retiree pensions on the local economy:
  1. Each dollar invested in KTRS brings a return of $4.64 to the local economy.
  2. The total spending in Kentucky in 2009 by public sector retirees was $3.5 billion.
  3. Federal, state and local tax revenues generated by spending of public pension income is approximately $510 million annually.
  4. Kentucky state and local government retirees created 29,270 jobs from pension income spending.
  5. Teachers do not receive social security benefits.

Health, Insurance & Wellness
Co-Chairs Carolyn Falin & Don Pace

The health, insurance, and wellness benefits offered by membership in KRTA are certainly something to celebrate! Don described these to the workshop attendees, emphasizing that all pertinent information could be found on The FACT Sheet (green sheet) in the workshop packet and available from the KRTA office.

- North American Life Plans
  - Life Insurance
  - LifeLock (Id Theft Protection)
- Liberty Mutual
  - Auto Insurance—Save 15%
  - Home Insurance—Save 5% (additional discount for security system)
- Avesis Vision Plan
- Delta Dental Plans
- HEAR in America
- Comfort Keepers (Senior Care Resource & Solution)
- Home Instead (Senior Care)
- Long Term Care Insurance

Emphasis was placed on the “Letter of Non-Forfeiture” that a policyholder should request if he wants to discontinue the policy. “Don't just stop payment; one can recoup services equal to what has been paid if proper forms are completed.”

- Bay Alarm Medical
  “Professionally-trained operators provide medical & emergency response that’s second to none.”

These benefits are provided by KRTA for members’ good health and safety. Thanks, Carolyn and Don, for keeping members up to date.

The KRTA office will be closed December 23 until January 2.
KRTA and AARP Working Together
Neal Tucker, AARP/KRTA Liaison

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

- Retirement Security
- Grandparent Essay Contest
- National Day of Service—September 11
- School Supply Drive
- Create the Good
- You’ve Earned a Say!
- Drive to End Hunger/Yes, We Can Feed Kentucky

Grandparent Essay Contest
- Honors the role of grandparents
- Brings attention to number of students being reared by grandparents
- Educates principals and teachers about the challenges of these students and grandparents.
- Gains community service credit for participation.
- Open to all 5th grade public school students

Deadlines:
- School winners December 15, 2013
- County winners January 31, 2014
- District winners March 1, 2014
- State winner will be announced at the KRTA Convention in April.
- Visit www.aarp.org/grandparents for more information or call 1-888-687-2277

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

School Supply Drive/Drive to End Hunger/Yes, We Can Feed Kentucky!
Many Retired Teacher Associations are collecting school supplies each year to help schools make sure each child has supplies. Locals are collecting canned goods to help end hunger. These are great opportunities for your group to make a difference.

Volunteer Opportunities, Speakers, and More
Website: www.aarp.org/ky Email: aarpky@aarp.org Phone: 1-866-295-7275

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

Membership Committee Members

- Ann Yarbrough  First District
- Bob Hoagland  Second District
- Carolyn Edwards  Third District
- Margaret Head Sims  Fourth District
- Shirley Sills  Fifth District
- Karen Gilbert  Central KY East District
- Betty Dozier  Central KY West District
- Faye Shehan  Northern District
- Jane Dalton  Middle Cumberland
- Jim Connor  Upper Cumberland
- Beaulah Smith  Upper KY River District
- Willis Hawes  Big Sandy District
- Edwin Cook III  Eastern District
- Co-Chairs Betty Hester, Debby Murrell, and Ernie Trosper

Membership
GrowthCYCLE

Telling the Story
Betty Hester, Debby Murrell, & Ernie Trosper

The new membership year beginning July 1 every year means it’s time to recycle our activities to reach the newly retired teachers, those who were cash members last year, and those who have never joined. That’s where the work of local associations begins . . . again!

The first step is Awareness. Unfortunately, KRTA is the best kept secret in the state. When prospective members first discover KRTA, most are receptive to the idea of someone looking out for their needs. But someone must take on the responsibility of “telling the story.”

With nearly 1,500 new retirees since the beginning of summer, the challenge is still before us.

We’ve learned that word-of-mouth is the best Recruitment tool we have. The membership pink sheets and the green FACT Sheet have a wealth of information available for use in this step. Emphasis is placed on encouraging all members to recruit at least one new member—by mail, by e-mail, or by “reMEMBERing” old friends over coffee.

When new members feel they belong, Engagement has begun. Lunch, a special gift, and a warm introductory welcome will make them want to return. When they don’t show for a meeting, a call or e-mail is appreciated.

When lapsing members decide to stay, make it easier on all concerned by getting the Automatic Dues Deduction card signed. The Renewal process then becomes automatic each November with no loss of benefits/opportunities offered by KRTA.

Reinstates former members by learning their reason for leaving and telling the story again. As we grow older, we find that changing needs draw us back to the organization that can provide those needs. Maybe it’s a need for discounted dental or vision coverage or the realization that long term care insurance might be needed some day. Doing what works best for each local association will bring results every time.

Workshop attendees learned of a new incentive for recruiting new members. Signed ADD (white) cards with the recruiter’s name and county on the back will mean dollars for the local county association treasury. In June KRTA will pay $5 to the local association for each card received this year with the proper recruitment notation on the back. It can mean a special time of celebration for the local.

Goals set by the Membership Committee each year allow for the “Yes We Did” and “Top Hat” Awards. A category added to the Local Recognition Form provides an opportunity for ten additional points for each of the two categories for which the local association qualified. In addition, the Virginia Shaw Award will be awarded to districts that reach 80% membership (instead of 85%).

The challenge to reach the goal of 29,500 members is still before us. The deadline is January 17. Everyone needs to understand the legislative concerns that face us in 2014. Will you help by “telling the story”?

- Think you’re safe from “pension envy” in the community & legislative venue?
- Don’t get too comfortable as the 2014 General Assembly meets.
- Your annuity was promised you when you began teaching at a stake. You will probably continue to draw the annuity you now have (at least for a while).
- However, if some legislators get their way, newly hired teachers will begin their careers under a Defined Contribution Plan (such as, a 401k) rather than the current Defined Benefit Plan.
- If that happens, how will you be affected? Active teacher contributions of over 10% will not be there to continue to fund retirees’ annuities.
- Join KRTA and support efforts to educate Legislators. Many of them are unaware that KTRS members do not pay into Social Security. Call or write your legislators and tell them our pension system does not need reforming.
Legislative Co-Chairs
Ray Roundtree & Don Hines

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 47,050 retired teachers, beneficiaries and survivors receive annuity payments each month.
- Over $1.59 billion in annuity payments are distributed yearly providing a significant positive economic impact on all of Kentucky’s local communities.
- Ninety percent of KTRS retirees live in Kentucky.
- Historically, approximately 70 percent of the retirement allowance distributed annually comes from KTRS’ diverse, conservative investment earnings.

2014-15 Legislative Program

I. SUPPORT LEGISLATION THAT WOULD IMPROVE THE ACTUARIAL SOUNDNESS OF KTRS.

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 54.5 percent. Since the industry standard is 80 percent, steps need to be taken (i.e., Pension Obligation Bonds) to improve KTRS’ funding level.

II. KEEP THE GOVERNANCE OF KTRS AS IT IS PRESENTLY CONSTITUTED.

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.

III. MAINTAIN KTRS AS A DEFINED BENEFIT GROUP RETIREMENT PLAN FOR ALL KENTUCKY PUBLIC SCHOOL TEACHERS.

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.

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

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.

V. OPPOSE EFFORTS TO TAKE FUDICIARY DECISIONS AWAY FROM THE KTRS BOARD OF TRUSTEES.

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.

VI. OPPOSE STATE TAX REFORM LEGISLATION THAT UNFAIRLY BURDENS KENTUCKY’S PRIVATE AND PUBLIC SECTOR RETIREES.

Cutting retirement income by raising the amount of a defined contribution plan (DC) would be unfair to current and future retirement system members.

VII. PROMOTE FULL FUNDING OF KTRS AND MAINTAIN THE MEDICAL INSURANCE FUND.

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

KTRS is the safety net for K-12 teachers. Ninety-six percent of KTRS members cannot participate in Social Security. KTRS must be funded to secure this safety net for teachers.

S Y S T E M S T A T I S T I C S

(Continued from "Fall Workshop. . " page 1)

Vaccine/ Flu Season
Where should vaccine claims be submitted? Humana (medical plan)
OR Express Scripts (prescription plan)?

Shingles Vaccine

KYRx Coalition (presented by Debi Newman and Becky Niece) F i e l d o f M e m b e r s h i p.

As of December 2012, there were 59,750 teachers eligible to retire (27+ years). There are presently 140,250 members of KTRS. That includes Contributing Members; Inactives; and 47,050 Retired, Beneficiaries, and Survivors. During June and July of 2013, there were 1,354 new retirees. (Over 5,000 retirees are over 80 years of age, including 60 who are over 100—one of the reasons we should be thankful for the defined benefit plan).

Impact. The sole reason KTRS exists is to provide monthly checks for its 48,214 retirees and their beneficiaries and survivors. This means $136.9 million goes into the state economy. The positive impact—for school districts, for members, and for state and local economies—cannot be overemphasized. KTRS distributes hundreds of millions of dollars annually.

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

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

KTRS is the safety net for K-12 teachers. Ninety-six percent of KTRS members cannot participate in Social Security. KTRS must be funded to secure this safety net for teachers.

S Y S T E M S T A T I S T I C S

(Continued on page 8)
The pre-funded Retirement Benefit Fund is at 54.5% and the pre-funded Medical Benefit Fund is at 9.4%—the latter transitioning to Pre-funded as of July 1, 2010.

**UPDATE ON INVESTMENT PERFORMANCE**

**KTRS Returns for Fiscal Year Ended June 30, 2013.**

<table>
<thead>
<tr>
<th>Year</th>
<th>Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>14.1%</td>
</tr>
<tr>
<td>3 year</td>
<td>12.4%</td>
</tr>
<tr>
<td>30 year</td>
<td>8.3%</td>
</tr>
</tbody>
</table>

Over the last 5 years KTRS returns have been in the “TOP 7%” of public pension plans in the nation.

**UPDATE ON INVESTMENT GOVERNANCE**

The KTRS Board of Trustees consists of nine members—Arthur Green, Hollis Gritton, Ronald L. Sanders, Dr. Jay Morgan, Laura Zimmerman, Ruth Ann Sweazy, Dr. Tom Shelton, the Chief State School Officer (Dr. Terry Holliday) and the Kentucky State Treasurer (Todd Hollenbach).

**FOR YOUR RETIREMENT SECURITY**

*The Inviolable Contract protects your KTRS Pension*

*Shared Responsibility (see page 4) protects your Medical Benefit.*

Retired teachers have a significant economic impact on every county in the state.

**KRTA Districts**

In Millions of Dollars

<table>
<thead>
<tr>
<th>Region</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northern</td>
<td>$150,000</td>
</tr>
<tr>
<td>Central</td>
<td>$110,000</td>
</tr>
<tr>
<td>Southern</td>
<td>$80,000</td>
</tr>
</tbody>
</table>

SilverSneakers (free gym membership) is for MEHP members only. There are three easy ways to enroll in SilverSneakers:

1. **SilverSneakers at a participating location.** As a member you'll receive a basic membership and access to nearly 10,000 participating locations. To get started, visit www.silversneakers.com and that you keep your contact information current in KHRIS.

2. **SilversSneakers Online:** We make it easy for you to be part of an online group that is secure and fun. At www.silversneakers.com/member, we provide comprehensive, easy-to-use wellness resources for eligible members. Once you’ve signed up, you will have access to all the features including:
   - Nutrition, fitness, and health improvement plans and trackers
   - Health-related articles and recipes
   - Virtual exercise video demonstrations
   - Streaming video of SilverSneakers classes
   - Advice from experts in exercise, nutrition, lifeskills, and much more

3. **SilverSneakers Steps.** After registering as a Steps member on www.silversneakers.com/member you'll receive a kit with tools to help you get fit, including resistance bands, an exercise DVD and “how-to” material. Call 1-888-423-4632 (TTY: 711) to find out if your health plan offers SilverSneakers Steps.

SilverSneakers at a participating location. The SilverSneakers Online provides comprehensive, easy-to-use wellness resources for eligible members. The SilverSneakers Steps offers a kit with tools to help you get fit.

**THE INVOLVABLE CONTRACT**

The Involutionable Contract protects your KTRS pension benefit. Each year, you’ll be required to complete the Health Assessment that must be taken between January 1 and May 1, 2014, and that you keep your contact information current in KHRIS.

Two of the four new health plans are Living Well Plans and require a LivingWell promise. The promise is the HumanaVitality Health Assessment that must be taken between January 1 and May 1, 2014, and that you keep your contact information current in KHRIS.

HumanaVitality is an actuarial based wellness program that can provide both tangible and intangible benefits to the Kentucky Employees’ Health Plan (KEHP), the employers’ bottom line and to members’ health. Effectively designed and managed wellness programs, like HumanaVitality, have been shown to reduce employee health care costs, increase productivity, reduce work days lost due to illness and injury, reduce workers compensation and disability claims, improve employee morale and increase employee retention.

Healthy living is all about the choices you make. Drive or walk to the coffee shop? Pizza or salad for lunch? Couch or health club? It’s not always easy. HumanaVitality rewards its members for making healthy choices and striving to achieve wellness goals — with rewards like brand name merchandise, hotel stays, and more.

No matter your stage in life or health, HumanaVitality has something to offer everyone:

- **Cost:** Your Time and effort!
- **Requirements:** A computer and your participation!
- **What’s In It For:** You saving your money by living healthier and shopping!
- **Gym Discounts:** Search by your zip code to see who is participating!

Here’s how you get started:

1. Go to the Livingwell.ky.gov website
2. Register
3. Take your Health Assessment

SilverSneakers (free gym membership) is for MEHP members only. There are three easy ways to enroll in SilverSneakers:

1. SilverSneakers at a participating location. As a member you’ll receive a basic membership and access to nearly 10,000 participating locations. To get started, visit www.silversneakers.com and that you keep your contact information current in KHRIS.

2. SilversSneakers Online: We make it easy for you to be part of an online group that is secure and fun. At www.silversneakers.com/member, we provide comprehensive, easy-to-use wellness resources for eligible members. Once you’ve signed up, you will have access to all the features including:
   - Nutrition, fitness, and health improvement plans and trackers
   - Health-related articles and recipes
   - Virtual exercise video demonstrations
   - Streaming video of SilverSneakers classes
   - Advice from experts in exercise, nutrition, lifeskills, and much more

3. SilverSneakers Steps. After registering as a Steps member on www.silversneakers.com/member you’ll receive a kit with tools to help you get fit, including resistance bands, an exercise DVD and “how-to” material. Call 1-888-423-4632 (TTY: 711) to find out if your health plan offers SilverSneakers Steps.

The SilverSneakers Fitness Program provides a kit with tools to help you get fit, including resistance bands, an exercise DVD and “how-to” material.
Thanks to Legislators Participating in the Workshops!

Rep. Kenny Imes
District 5

Rep. John Tilley
District 8

Rep. Wilson Stone
District 22

Rep. Rick Rand
District 47

Rep. Bart Rowland
District 53

Rep. Kim King
District 55

Rep. James Kay
District 56

Rep. Sal Santoro
District 60

Rep. Ryan Quarles
District 62

Rep. Diane St. Onge
District 63

Rep. Joe Fischer
District 68

Rep. Adam Koenig
District 69

Rep. Mike Denham
District 70

Rep. Sannie Overley
District 72

Rep. Ruth A. Palumbo
District 76

Rep. Tom McKee
District 78

Sen. Julian Carroll
District 7

Sen. John Schickel
District 11

Sen. Damon Thayer
District 17

Sen. Paul Hornback
District 20

Sen. Tom Buford
District 22

Sen. Ernie Harris
District 26

Sen. Brandon Smith
District 30

To find out who your legislators are call
502-564-3490

Commonwealth of Kentucky Homepage
http://ky.gov/
Kentucky Legislature
(Who’s My Legislator)
http://www.lrc.ky.gov/legislators.htm
U. S. Congressmembers
http://www.contactingthecongress.org/

KRTA's Three Major Legislative Issues

“THESE ARE CRITICAL!”

A. Keep KTRS as a Defined Benefit Program
B. Keep KTRS Governance Structure
C. Keep KTRS Fiscally Sound
Thanks to our Business Partners Participating in the Workshops!

Healthy Living is Now More Than Its Own Reward with **Humana Vitality**

North American Life Plans

FINANCE & INVESTMENT LINE

Henry Hensley
### 2014 KY General Assembly...

#### KRTA Guide

**2014 Legislative Session**
Steve Beshear, Governor
Jerry Abramson, Lt. Governor

---

#### Senate Constitutional Officers

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Robert Stivers</td>
</tr>
<tr>
<td>President Pro Tem</td>
<td>Katie Kratz Stine</td>
</tr>
</tbody>
</table>

#### Party Leaders

**Democrats**

- **Floor Leader**: R. J. Palmer
- **Caucus Chairman**: Johnny Ray Turner
- **Whip**: Jerry Rhoads

**Republicans**

- **Floor Leader**: Damon Thayer
- **Caucus Chairman**: Daniel Seum
- **Whip**: Brandon Smith

#### Appropriations and Revenue

**Chair**

- Bob Leeper (D)
- David P. Givens (R)

**Vice Chair**

- Ray S. Jones II (D)
- Alice Forgy Kerr (R)
- Christian McDaniel (R)
- Gerald A. Neal (D)
- Robert Stivers II (R)
- Robin L. Webb (D)

- John Carney (R)
- Leslie Combs (D)
- Jesse Crenshaw (D)
- Ron Crimm (D)
- Robert R. Damron (D)
- Mike Denham (D)
- Myron Dossett (R)
- Kelly Flood (D)
- Jim Glenn (D)
- Richard Henderson (D)
- Martha Jane King (D)
- Jimmie Lee (D)
- Reginald Meeks (D)

#### Banking and Insurance

**Chair**

- Tom Buford (R)
- Jared Carpenter (R)

**Vice Chair**

- Dorsey Ridley (D)
- Albert Robinson (R)
- Dan “Malano” Seum (R)
- Brandon Smith (R)

- Marie Rader (R)
- Jody Richards (D)
- Steven Rudy (R)
- Sal Santoro (R)
- Rita Smart (D)
- John Will Stacy (D)
- Jim Stewart III (R)
- Tommy Turner (R)
- David Watkins (D)
- Jim Wayne (D)
- Susan Westrom (D)
- Addia Wuchner (R)
- Jill York (R)

#### Education

**Chair**

- Mike Wilson (D)
- David P. Givens (R)

**Vice Chair**

- Walter Blevins Jr. (D)
- Joe Bowen (R)
- James T. Keene (R)
- Kentucky State University (D)

- David Meade (R)
- Adam Koenig (R)
- John Tilley (D)

- Julie Raque Adams (R)
- Johnny Bell (D)
- Dwight D. Butler (R)
- Robert R. Damron (D)
- Joseph M. Fischer (R)
- Jim Gooch Jr. (D)
- Mike Harmon (R)
- Dennis Horlander (D)
- Thomas Kerr (R)
- Adam Koenig (R)
- David Meade (R)

- Regina Bunch (R)
- Hubert Collins (D)
- Leslie Combs (D)
- Jim DeCesare (R)
- Jeffery Donohoe (D)
- Mary Lou Marzian (D)
- Donna Mayfield (R)
- Reginald Meeks (D)
- Rick G. Nelson (D)
- Ruth Ann Palumbo (D)

---

**NOTE**

Senate Officers and/or Committee Chairs are subject to change when the Session begins.
"House of Representatives" Continued from Page 11

C.B. Embry Jr. (R)  Kelly Flood (D)
Jim Glenn (D)  Richard Heath (R)
James Kay (D)  Brian Linder (R)

Marie Radar (R)  Jody Richards (D)
Bart Rowland (R)  Rita Smart (D)
Ben Waid (R)  David Watkins (D)
Addia Wuchner (R)

HEALTH AND WELFARE

Bob M. DeWeese (R)  Joni L. Jenkins (D)
Mary Lou Marzian (D)  Tim Moore (R)
Darryl T. Owens (D)

Ruth Ann Palumbo (D)  Ben Waid (R)
Russell Webber (R)  Susan Westrom (D)

STATE GOVERNMENT

Brent Yonts (D), Chair
Jim Glenn (D), Vice Chair
Derrick Graham (D), Vice Chair
Kenny Imes (R), Vice Chair
Steven Rudy (R), Vice Chair
Johnny Bell (D)  Kevin D. Bratcher (R)
John Carney (R)  Leslie Combs (D)
Will Coursey (D)  James Kay (D)
Martha Jane King (D)  Jimmie Lee (D)
David Meade (R)  Brad Montell (R)
Tanya Pullin (D)

Jody Richards (D)  Tom Riner (D)
Sal Santoro (R)  Kevin Sinnette (D)
Diane St. Onge (R)  John Will Stacy (D)
Tommy Thompson (D)  John Tilley (D)
Tommy Turner (R)  Ken Upchurch (R)
Gerald Watkins (D)  Jim Wayne (D)

David Givens (9)  PO Box 12
Greensburg, KY 42743
(Alex) 502-564-8100 Ext. 624

Sara Beth Gregory (16)
PO Box 1835
Monticello, KY 42633
(Alex) 502-564-8100 Ext. 673
(Home) 606-348-9767

Denise Harper Angel
2521 Ransdell AV
Louisville KY 40204
(Alex) 502-564-8100 Ext. 633
(Home) 502-452-9130

Ernie Harris (26)
PO Box 1073
Crestwood, KY 40014
(Alex) 502-564-8100 Ext. 605
(Home) 502-241-8307

Jimmie Higdon (14)
344 North Spalding
Louisville KY 40033
(Alex) 502-564-8100 Ext. 623
(Work) 270-692-3881

Paul R. Hornback (20)
6102 Cropper Rd.
Shelbyville, KY 40065
(Alex) 502-564-8100 Ext. 648
(Hom) 502-461-9005

Stan Humphries (1)
763 Sinking Fork Rd.
Cadiz, KY 40011
(Alex) 502-564-8100 Ext. 870
(Hom) 270-522-0195

Ray S. Jones II (31)
P O Drawer 3850
Pikeville, KY 41502
(Alex) 502-564-8100 Ext. 681
(Work) 606-432-5777

Alice Forgy Kerr (12)
3274 Gondola Dr.
Lexington, KY 40513
(Alex) 502-564-8100 Ext. 625
(Hom) 859-223-3274

Bob Leeper (2)
229 South Friendship Rd.
Paducah, KY 42003
(Alex) 502-564-8100 Ext. 712
(Hom) 270-554-2771

Christian McDaniel (23)
PO Box 15231
Latonia, KY 41015
(Alex) 502-564-8100 Ext. 615

Morgan McFarer (19)
2290 Winston AV
Louisville, KY 40205
(Alex) 502-564-8100 Ext. 621
(Hom) 502-589-2780

General Assembly

Names and Addresses

SENATE

Walter Blevins, Jr. (27)  115 Hill N Dale
Morehead, KY 40351
(Annex) 502-564-8100 Ext. 793
(Home) 606-743-1212
(Work) 606-743-1200

Joe Bowen (8)
2031 Fieldcrest Dr.
Owensboro, KY 42301
(Annex) 502-564-8100 Ext. 662
(Home) 270-685-1859

Tom Buford (22)
409 W Maple St.
Nicholasville, KY 40356
(Annex) 502-564-8100 Ext. 610
(Home) 859-885-0606

Jared Carpenter (34)
PO Box 100
Berea, KY 40403
(Annex) 502-564-8100 Ext. 730
(Home) 859-623-7199

Julian M. Carroll (7)
702 Capitol Ave
Annex Room 229
Frankfort, KY 40601
(Alex) 502-564-8100 Ext. 651

Perry B. Clark (37)
5716 New Cut Rd
Louisville, KY 40214
(Alex) 502-564-8100 Ext. 715
(Home) 502-366-1247

Julie Denton (36)
1708 Golden Leaf Way
Louisville, KY 40245
(Alex) 502-564-8100 Ext. 646
(Home) 502-489-9058

Carroll Gibson (5)
P O Box 506
Leitchfield, KY 42755
(Alex) 502-564-8100 Ext. 644
(Home) 270-230-5866

Chris Girdler (15)
PO Box 395
Somerset, KY 42502
(Alex) 502-564-8100 Ext. 656

Johnny Bell (23)
108 North Green St.
Glasgow, KY 42141
(Annex) 502-564-8100 Ext. 668
(Home) 270-988-4171

Robert Benvenuti III
2384 Abbeywood Rd.
Lexington, KY 40515
(Annex) 502-564-8100 Ext. 628
(Home) 859-421-1464

Kevin Bratcher (29)
10215 Landwood Dr.
Louisville, KY 40291
(Home) 502-231-3311
(Annex) 502-564-8100 Ext. 680

Regina Bunch (82)
179 Mountain St.
Williamsburg, KY 40769
(Home) 606-549-3439
(Annex) 502-564-8100 Ext. 683

Robin L. Webb (18)
404 W Main St.
Grayson, KY 41143
(Annex) 502-564-8100 Ext 676
(Home) 606-474-5380

Whitney Westerfield (3)
PO Box 1107
Hopkinsville, KY 42241
(Annex) 502-564-8100 Ext. 622

Mike Wilson (32)
702 Capitol AV
Frankfort, KY 40601
(Annex) 502-564-8100 Ext. 717

Vacant Senate Seat (13)

HOUSE

Julie Raque Adams (32)
213 South Lyndon Ln.
Louisville, KY 40222
(Annex) 502-564-8100 Ext. 682
(Home) 502-744-9264

Rocky Adkins (99)
PO Box 688
Sandy Hook, KY 41171
(Annex) 502-564-5565
(Home) 606-738-4242

Lynn Bechler
2359 Brown Mines Rd.
Marion, KY 42064
(Annex) 502-564-8100 Ext. 665
(Home) 270-988-4171

Johnny Bell (23)
108 North Green St.
Glasgow, KY 42141
(Annex) 502-564-8100 Ext. 668
(Home) 270-590-0110

Robert Benvenuti III
2384 Abbeywood Rd.
Lexington, KY 40515
(Annex) 502-564-8100 Ext. 628
(Home) 859-421-1464

Kevin Bratcher (29)
10215 Landwood Dr.
Louisville, KY 40291
(Home) 502-231-3311
(Annex) 502-564-8100 Ext. 680

Regina Bunch (82)
179 Mountain St.
Williamsburg, KY 40769
(Home) 606-549-3439
(Annex) 502-564-8100 Ext. 683

Vacant Senate Seat (13)
KRTA Member Participation:
Contacting Your Legislators

It is important that KRTA members help keep their legislators informed. Legislators need to know your thinking on those issues upon which decisions will be made, and the facts on which such thinking and conclusions are based. As a KRTA member, you can help insure good legislation concerning retired teacher issues on state and national levels by communicating with your elected representatives at the proper time.

Personal contacts can be a meaningful way to influence a legislator.

**Points to remember when approaching an elected official:**

1. **Build a relationship** with your state elected officials and their aides; this takes time (attend fund raisers, town meetings, etc.)

2. **Be brief and be prepared**—take the time to read all available background material

3. **Know the issues**—pros and cons

4. **Be honest**—the primary goal of your visit is to express your concern over a particular bill or issue

5. **Be polite and specific** (we all need to agree to disagree) it is generally advisable not to get into arguments; don't demand a commitment before the facts are in

6. **Be constructive**—give reasons for your position, explain how the issue would affect you, your family, or profession, or the effect on your community, on our state; if you want to suggest amendments to a bill that has been introduced, it is important that you have:
   a) a clear idea of what you want to be included or deleted;
   b) the reasons to justify the proposed change; and
   c) good, strong facts to back up your position before you contact your legislator.

7. **Limit handouts** unless you are asked for more information—do not “overkill,” stick to the issues that you came to discuss; don’t wander into other issues

8. **Work with staff**—No legislator can be an expert on everything.

9. **Praise past efforts and listen** to their issues without interrupting—they often have input from many resources to which you may not have access

10. **Follow up a visit with a note** thanking them for their time and for listening to your point of view

11. **Thank your legislator(s) for his/her vote.**
More Business Partners Participating in the Workshops!

Presidents of the 14 KRTA Districts
have adopted in one way or another. The origins of this group of conserva
tive goals include dispensing with Defined Benefit Group Retirement Plans similar to
KTRS and changing them to Defined Contribution Individual Savings
Accounts (i.e., 401(k)s).

On a national level, the strong suggestion is that a 401(k) be adopted as a
solution to any Defined Benefit Group Retirement Plan in financial straits, or
in fact any public pension system (e.g., KTRS). This likely begins with the
American Legislative Exchange Council (ALEC), America’s for Prosperity, the
Pew Charitable Trust and the John and Laura Arnold Foundation.

The strategy that seems to be in place is to discredit the present Defined
Benefit Group Retirement Plan by using crisis talk (real, contrived, enhanced or misunderstood), placing blame on a problem may be real,
contrived, enhanced or misunderstood and coming up with a solution which
seems to be a 401(k). The “crisis talk” can be proliferated by media publicity,
commercials, etc. The “crisis” is usually over the Unfunded Actuarial Liability
(UAL).

For example, the KTRS Board of Trustees has established the earning goal for
KTRS investments at 7.5%. On average, the return on KTRS investments has
exceeded this level of return.

In many states the groups previously mentioned are demanding that the
earning goals of public employee pension plans be lowered. If this
happens the UAL would be elevated and the “crisis talk” would be on! The one
constant that is present within all states that have pension financial problems
is that their pension plans have been
undere funded over time. There would
be no real crisis if these Defined Benefit
Group Retirement Plans were properly
funded.

On September 26, 2013, KTRS Executive Secretary Gary Harbin told lawmakers on
a budget subcommittee that the state has not increased the contribution rate
for teacher pensions since 2008 and that the system has only 54% of money
needed to pay long-term benefits.

Mr. Harbin informed the budget subcommittee that the state is in a
position where the longer it puts it off, the worse it is for the state and the
worse it is for taxpayers. The *Louisville Courier-Journal* reported the next day
that House Budget Chairman Rick Rand, D- Bedford, cast doubt on the $400M
budget request, calling it “unrealistic” and saying it is unlikely “we are going to
be able to do anything major to it in the short term.”

In further testimony before the budget subcommittee, Mr. Harbin noted that
96% of Kentucky’s retired teachers are not allowed to participate in Social
Security. He also said that KTRS has more than 140,000 members, and that
teacher pensions provide an economic benefit to the Louisville area equivalent
to the University of Louisville. Mr. Harbin reminded lawmakers that
KTRS is a very low-cost way to provide retirement security to teachers.

It is so easy to be discouraged and pessimistic these days. We have
challenges in Frankfort and Washington, DC and we seem so powerless when we
stand by ourselves. Our first reaction is, “there is not really much I can do by
myself, so why try?” This is the reason we must stick together. People in
Frankfort will listen when we all speak with one voice. I think that we must,
and do, speak together when it comes to our pension and health care.

So what do we do? I suggest we look at these challenges in this way. In
the business world, there are three distinct
groups who may sometimes be at odds with each other. These are the owners,
the employees and the shareholders.

In KTRA, the member is all of these
things. We own it, we must work to keep it (KTRA) and our retirement
system (KTRS) alive and to keep the shareholders (us) happy.

If we only act the role of shareholders and
do not ever get in there and work
like an owner or a line-worker, we are
guaranteeing that as a shareholder we
will not be happy. As we strive to reach our membership goal of 29,514 and to
maintain KTRS as a Defined Benefit Group Retirement Plan, consider what
you can do to contribute to both of these
goals. You will be glad you did!
TOGETHER...WE CAN HAVE CONTINUED SUCCESS

KRTA Legislative Committee

Co-Chairs Don Hines and Ray Roundtree

Aaron Beals  ................. 1  
Maude Teegarden  ................. N  
Rebecca Hudson-Brown  ....... 2  
Judith White  ................. MC  
Arthur Green  ................. 3  
Norma Profit  ................. UKR  
James Hanks  ................. 4  
Virgil Osborne  ................. BS  
David Nedros  ................. 5  
Robert Lindahl  ................. E  
Claude Purvis  .............. JEFF  
Frank R. Hatfield  .............. Ex-Officio  
Ellie Thompson  .............. CKW  
Member  
Steve Garrett  .............. CKE  
Bobby L. Humes  .............. Honorary  
Lifetime Member

Forgetful? Fix It!

6 Steps To A Stronger Memory

Learn something. Stimulating the brain helps it develop a resilience that allows us to fight off diseases like Alzheimer's, says Paul D. Hussman, Ph.D., an adjunct professor of neurological surgery at the University of Pittsburgh School of Medicine who has been working with AARP on its brain health program. "Age doesn't matter," he says. "We have the ability to shape our brains throughout our lives."

Walk with a friend. Gary Small, M.D., calls this a triple threat against Alzheimer's disease: It gives you a cardiovascular workout, stress-relieving social interaction and mentally stimulating conversation.

Sleep. Getting fewer than 6 hours of sleep a night can raise the risk of stroke, according to research presented at a 2012 Associated Professional Sleep Societies meeting.

Eat Right. More than half your plate should be filled with green vegetables. Get plenty of fish, nuts, and olive oil, and steer clear of refined carbs.

Challenge yourself. The number one memory complaint people have is that they're bad with names. Needs people to stop whining and realize they can do it! Memorize 3 names a day—such as those of an announcer on TV, a person in your company and a player on your favorite team.

Meditate. Reduced anxiety improves blood flow to the brain. A quick calm-down: Inhale for a count of 7, hold for a count of 7, exhale for a count of 7. Repeat 7 times.

For more information, see http://www.aarp.org/health/in-your-years/index.htm.

(Continued from "KRTA Legislative Committee" page 7)

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

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 have been disabled in the line of duty (i.e., Fred Capps Memorial Act) with fewer than 27 years of service.

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

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

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.

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.

Involvement in 2014 Legislative Races

As each member does his/her part to become involved in the 2014 legislative races this is the message we want to send:

1. Keep KTRS as a Defined Benefit Program.
2. Keep present Governance Structure of KTRS intact.
4. Make sure new legislators know about HB540 of 2010 session and understand the state's commitment.

We need to:

1. meet with Legislators, seeking their support for our 4 main issues.
2. find out what questions/concerns they have and get back to them with a response.
3. find out who is running for House/Senate in your district. (especially important after redistricting) Encourage persons to run, especially in open seats, who share our concerns. Keep abreast of the election process after the January 2014 filing deadline.
4. VOTE in the Primary 2014 General Election.
Spotlight on KRTA Member

Judy Polson
Why I Joined KRTA

I white-carded KRTA the year I retired and then my mother-in-law asked me to attend a meeting with her. That did it for me!

Peace of mind is the reason I belong to KRTA. My worry is certainly less because KRTA does so much to protect me and make my life of retirement better.

The KRTA staff is always there to help, assist, answer questions or direct in whatever way they can. I appreciate their friendly attitude of helpfulness. I know I can always pick up the phone. Peace of mind.

KRTA communicates with the members in such a complete, thorough way we are never without knowledge of what is going to be or what might be. All I have to do is read the KRTA News or call someone and that is a very minor effort on my part. Knowledge and peace of mind.

KRTA and wonderful time-delegating members watch, communicate, meet and talk to our Kentucky legislators to make sure the legislators know the needs of retired teachers. My, what a relief to know my interests are being watched over. A big peace of mind!

KRTA works to bring businesses into our lives that give us wonderful, needed services at nice discounts. We need those services and even if I don’t need all of them—others do. All of us are cared for. A little financial peace of mind?

I am an extrovert. I never really see a stranger. If I can see smile wrinkles on a face and a smile then as far as I am concerned that person is an acquaintance or friend. I will talk.

KRTA has made it possible for me to meet, talk to, work with and make friends with people I have come to dearly love and respect so much—not only for their dedication to local associations, but for their integrity and personalities. I have traveled and visited with retirees who inspire me and they don’t even know it. It was made possible because of my membership and involvement in KRTA. A true blessing that certainly adds to my social peace of mind.

I also know KRTA is beside KTRS all the way concerning my retirement’s financial needs. I greatly appreciate that knowledge and any thought that can ease our worry about our pension should give us a more peaceful day.

When I see the letters KRTA, I think about those people who in 1957 were so forward-thinking that they established KRTA to watch over and work for the welfare of retired teachers. How I wish I could have known them to tell them what they did for my life.

A dear friend recently left on life’s journey, but before doing so, he told me a pill he took cost hundreds of dollars. He was so grateful for the medical coverage and his pension. He also told me his $20 dues each year were the cheapest and best $20 he ever spent and he didn’t spend much.

Needless to say, our state dues are a miracle for us and it wouldn’t matter what they were, I’d still gladly pay for my peace of mind.

As you have read these words, you may think I am in a different world. I am not! I am so thankful for a career that ended with a group called KRTA. All of my worries and stress cannot be done away with but KRTA sure works on them. That is why I am a member of KRTA—PEACE OF MIND.

Judy Polson
Metcalf Co. RTA, President
Third District RTA, Secretary/Treasurer

A Message From the President of Woodford County RTA

Alexander Pope in his “Essay on Criticism” wrote:

“Be not the first by whom the new are tried nor yet the last to lay the old aside.”

I know that sounds a little off in its English but that IS what he wrote. We need to remember he was also a satirist. This is one of those phrases of English literature that has stuck with me from Kent Varden our teacher. Some things are better ignored.

It is so easy to be discouraged and pessimistic these days. We have challenges in Frankfort and challenges in Washington and we seem so powerless when we stand by ourselves. (I just had a word which I traditionally misspell changed twice, before my eyes. How disappointing.) There is not really much I can do by myself and one of my first responses is: ‘Why try?’ This is the reason we must stick together. Woodford County Retired Teachers number many more than 100, and we are just a small part of the entire Kentucky group. People in Frankfort, and maybe in Washington, listen when we all speak with one voice. I think that we must, and do, speak together when it comes to our pension and our health care. So we must remain informed. Read your KRTA newspaper. Come to our meetings. Then let our “representatives” hear from us. We might not all agree about everything but, speak out! Steven Wright said, “when everything is coming your way, you are on the wrong side of the road.”

Now, that’s all I have to say about that.

James Tuttle, President WCRTA

This article is a reprint, with permission, from THE WOODFORD COUNTY RETIRED TEACHERS ASSOCIATION NEWSLETTER, Vol. III, Issue, Fall 2013.

INTRODUCING THE ADVENTURES OF WILLY AND BONEY

This is the first book in a series written by Karen Parrent, retired Hopkins County teacher, and her sister Phyllis Ballev. Willy and Boney, two very spoiled Shih Tzu’s, have opposite personalities. Willy, ten years old and literally “King of the House” was a little jealous when Boney was adopted three years ago. Boney is a lovable mischievous little puppy but intimidated by Willy every step of the way. Snow-white in color, Willy is fastidious, never gets food in his whiskers, jumps over puddles to avoid getting his feet wet, and sometimes skips when he walks. Boney is a little overweight, clumsy, gobbles his food, and loves to splash through puddles. Even though Willy has a bossy I-told-you-so attitude, he will in the end help Boney out of his scrapes because after all they are brothers.

Books can be purchased at the author’s website: www.WillyandBoneyBooks.com

(Cont’d from “Humana Vitality” page 8)

1. Follow your goals to earn points
2. Go shopping!
3. Login or register for MyHumana to go to HumanaVitality today. Create your own webpage account. It includes an 18-month summary of your activity, including doctors, hospitals, other information.

1-866-307-2494 MEHP
1-877-597-7474 KEHP

“Out of the public school grows the greatness of a nation.”

Mark Twain 1835 - 1910
Breckinridge County RTA

The BCRTA held their July meeting at Rough River Dam SRP to welcome new retired teachers and encourage them to join the group. The group meets four times a year for a program and lunch.

The group heard a program on the benefits of the United Way for the county. The group will continue to financially support the Back Pack program in the schools which sends nourishing food home with students.

Owen County RTA

The members of OCRTA met on September 10, 2013, at the Clubhouse of Fairway Golf Course in Wheatley for a potluck dinner meeting. Members had a wonderful evening of time to socialize, plan for future events for their local association, and hear retired teacher and former band director for Owen County Schools, Marvin Ray Stewart, as he told stories of his days in the classroom. Some of the members were students of his “back when”.

4th District RTA

A Pre-Retirement Seminar was held in Fourth District during July.

Representing KRTA were Margaret Head Sims, 4th District Membership Chairperson, Debby Murrell, State Membership Co-Chairman, and Judy Hahn, 4th District Executive Council Member.

Second District RTA

Over 75 registrants attended the meeting at the RiverPark Center. Attendents came from Owensboro Independent, Bowling Green Independent, Western Kentucky University, Owensboro Community College, Rockcastle Indiana, the counties of Daviess, McLean, Muhlenburg, Henderson, Hancock, Webster, Union & Ohio. The meeting was conducted by Dora Moore and Debby Murrell.

Elizabethtown Hardin Larue RTA

At the beginning of this school year, a donation was presented to each of the three school systems in the local retired teachers association. At the September meeting EHLRTA also presented a scholarship to a student at Elizabethtown Community and Technical College who is majoring in education. EHRRTA members collect food items to be distributed to food centers in the area and for Feeding America’s Backpack Program, volunteer in school and community activities, serve on a variety of advisory boards and are valuable workers in local churches and communities.

Hart County RTA

Tuesday, September 10, 2013, Hart County Retired Teachers Association held their annual “Pot Luck Dinner” meeting at the Horse Cave Baptist Church. They were delighted to have Grandparent Essay contest winner, Leah Thomas, along with her Grandmother Sue, her parents and her teacher as guests.

HCRTA delivered school supplies to six elementary schools in August. They have also completed their N.O. Kimber Scholarship Fund and donation to KET. At this meeting there was a large number of items brought for the Feed KY Project. In November they will continue this project plus add the Back-Pack program and Christmas Angel Tree. They are 3 potential retirees away from 100% membership.
Third graders at Lincoln Elementary in Dayton, Ky. are ready for school with supplies donated by the Campbell County Retired Teachers Association in conjunction with Ky Retired Teachers' Association.

Edmonson County RTA

ECRTA met on Saturday, June 8 at 9:30 a.m. for a breakfast at the Brownsville Public Library. Gift bags were given to the new retirees, Tina Tunks and Nelda Woosley. Information and a poem were distributed. Other activities discussed included annual KRTA events.

Harlan County RTA

Members of the HCRTA pose with school supplies that were collected for area resource centers. During the year they have collected for Christ's Hands, nutritious snacks for the Backpack programs, personal care products for The Hope Center, and school supplies.

Adair County RTA

The Adair County Retired Teachers Association was pleased to honor new retirees on September 10, 2013. Each new retiree gave a brief summary of their teaching career. They were treated to lunch at William T's at The Pines, received a “goody” bag and many “Congratulations.” Pictured below are the new retirees honored. Their years of service are also listed.

Members may submit articles to be published in the March KRTA NEWS. The deadline is January 13, 2014. Pictures and articles should be emailed to brenda.meredith@krt.org
Green County RTA

What does it mean to be a retired educator? If members were polled individually the answers would be as varied as the members’ interests. The third full week of October has been designated as a week of celebration for retired educators.

This week of celebration is the perfect time to talk about how retirees give back to their community in the form of “Volunteer Hours”. Green County Retired Teachers gave 4,389 hours of service valued at $78,600 by the website www.independentsector.org for 2012. Churches, civic organizations, educational and political activities, youth workers, care-givers, household services, and mentors are just some of the ways teacher retirees give back to their community.

In recognition of our active educators, GCRTA randomly chose one teacher from each school to receive a book written by Mrs. Jayne Squires, one of our retired teachers.

Scott County RTA

Scott County Retired Teachers Association met on September 10, 2013, at Elkhorn Crossing Technical School in Georgetown, Ky. Co-president Parthenia Wells welcomed the group of family members of deceased members who died since January 2012 as well as 41 retired teachers to the meeting.

Included in the meeting was a memorial service as well as a reception for newly retired teachers. Wilma Privett led us in a moving candle ceremony to honor our deceased members. Ken Wright and Gary Pruitt introduced the new retirees to the group. Of course, there were humorous and serious stories for them to share.

Our program was given by energetic Debby Murrell from KTRS who reminds one of the “Energizer Bunny” that never runs down. She, with some assistance from Connie Wiggs, gave an entertaining talk that had people laughing about the importance of membership in KTRA and the white card.

Our community projects include a food drive, Grandparents Essay contest, collecting school supplies, and providing treats for active teachers in Scott County to promote the importance of our local chapter of retired teachers.

Dressed as a Kentucky pioneer, author Eddie Price, a lifelong native of Kentucky and former history teacher, shares an overview of his novel, Widder’s Landing—a historically accurate story of life, love and survival. In addition to the speaker, the local group of retired teachers (Daviess County-Owensboro RTA) enjoyed a meal at Moonlite and received an update on health insurance.

Pulaski County RTA

More than 60 retired Pulaski Co. educators attended the August meeting. Mr. Steve Butcher, Supt. of Pulaski County Schools, gave an update on the schools. Roy Chapman, PCRTA member, provided the entertainment. A complimentary lunch was provided for all present.

Third District RTA

Dakota Wood of Monroe County was this year’s Third District winner of the Grandparent Essay. He presented his essay at the Third District RTA luncheon about his grandmother Leola Wood. At the time of the contest, Dakota was a fifth grader at Gamaliel Elementary in Monroe County. Presenting Dakota his plaque and money are the past presidents of Third District RTA and Monroe County RTA respectively, Willadean Carter (l) and Linda Pitcock.

www.facebook.com/KentuckyRetiredTeachersAssociation

If you would like to stay informed via our Facebook page, please go to www.facebook.com/KentuckyRetiredTeachersAssociation. Click on the “Like” button at the top right of the page.
N. O. KIMBLER MEMORIAL SCHOLARSHIP FUND INC.
Treasurer’s Report
Scholarships Paid
July 1, 2012 - June 30, 2013

<table>
<thead>
<tr>
<th>Community College</th>
<th>Recipient</th>
<th>High School</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashland</td>
<td>Erica Browning</td>
<td>Russell</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>Hannah Hackworth</td>
<td>Prestonsburg</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Bluegrass</td>
<td>Elizabeth Muggard</td>
<td>Switzerland</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Bowling Green</td>
<td>Kimberly Lohden</td>
<td>Russellville</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Elizabethtown</td>
<td>Nathaniel Hardin</td>
<td>Grayson County</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Gateway</td>
<td>Tasha Bass</td>
<td>Boone County</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Hazard</td>
<td>No Recipient</td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>Henderson</td>
<td>Brandon R Boone</td>
<td>Henderson County</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Hopkinsville</td>
<td>Teresa Irisarry</td>
<td></td>
<td>1,500.00</td>
</tr>
<tr>
<td>Jefferson</td>
<td>Jill Keoppel</td>
<td>Blue Springs</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Madisonville</td>
<td>Cassandra Haley</td>
<td>Hopkins County Central</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Maysville</td>
<td>Elizabeth Livingood</td>
<td>Nicholas County</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Owensboro</td>
<td>Sasha Hodkins</td>
<td>Daviess County</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Somerset</td>
<td>Allison K Burton</td>
<td>Southwestern</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Southeast</td>
<td>Jill Lynn Jones</td>
<td>Harlan County</td>
<td>1,500.00</td>
</tr>
<tr>
<td>West Kentucky</td>
<td>Roy Henley</td>
<td></td>
<td>1,500.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
<td><strong>$ 22,500.00</strong></td>
</tr>
</tbody>
</table>

CURRENT INVESTMENTS

<table>
<thead>
<tr>
<th>C. D. Amount</th>
<th>Maturity Date</th>
<th>Interest Rate</th>
<th>Annual Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15,000.00</td>
<td>7/19/2013</td>
<td>0.50%</td>
<td>$75.00</td>
</tr>
<tr>
<td>15,000.00</td>
<td>7/21/2014</td>
<td>1.00%</td>
<td>150.00</td>
</tr>
</tbody>
</table>

Money Market

<table>
<thead>
<tr>
<th>Amount</th>
<th>Institution</th>
<th>Interest Rate</th>
<th>Annual Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,392.23</td>
<td>Raymond James</td>
<td>0.01%</td>
<td>$---</td>
</tr>
<tr>
<td>$10,861.86</td>
<td>PNC Bank</td>
<td>0.01%</td>
<td>$4.97</td>
</tr>
</tbody>
</table>

Estimated Earnings on $42,254.19 = $229.97
Total Contributions (FY2013) = $25,982.68
Received from KRTA (FY2013) = (18,500.00)
Local/District/Individual Contributions (FY2013) = $7,482.68
Interest Received (FY2013) = 180.33
Total Contributions/Interest Received (FY2013) = $7,663.01
KRTA Contributions (FY2013) = 18,500.00
Beginning Balance - Jul 1, 2012 = 2,075.36
Total Funds Available (FY2013) = $28,238.37
Scholarships Paid (FY2013) = ($22,500.00)
Contributions/Interest (FY2013) Used for Misc. Expenses (FY2013) = (1,016.28)
Contributions (FY2013) Invested in Mutual Funds - Jun 2013 = (1,000.00)

Fund Balance - Jun 30, 2013 = $3,722.09
Contributions (FY2013) to be Invested in 2013-14 = ---
Contrib./Int. (FY2013) to be Used for 2013-14 Scholarships = $3,722.09

Mutual Fund Investments (Cost) Current Value

<table>
<thead>
<tr>
<th>Amount</th>
<th>Current Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>$66,358.96</td>
<td>$94,067.46</td>
</tr>
</tbody>
</table>

Total Assets = $141,043.64

Signed: _____________________, Executive Director
Date: November 1, 2013

---

Romanza Johnson Receives Award

The South Central Kentuckian of the Year was awarded to Mrs. Romanza Johnson in May 2013 at a luncheon to celebrate philanthropy. The award is given to South Central Kentucky's notable leaders who best exemplify the qualities of leadership that ensure that the area continues to be a better place to live. Romanza Johnson was selected as the recipient of this year's award based on her individual contributions to the community, philanthropic causes and business leadership.

Mrs. Johnson received degrees in 1960 and 1968 from Western Kentucky University and serves as Third District President of Kentucky Retired Teachers Association.

Remembering Centenarian Hazel Arnett Steele

by Doris S. Frederick

My mother, Hazel Arnett Steele, was born September 21, 1912, and passed away on June 16, 2013, at the age of 100 years, 8 months, and 25 days. She was preceded in death by her parents, her husband, one son, and one great granddaughter. She is survived by two daughters, one son-in-law, one daughter-in-law, eleven grandchildren, nineteen great grandchildren, six great-great grandchildren, and one brother and sister-in-law.

She is one of the last of a generation of educators who got their education by walking, riding horseback, or taking the train in order to get to school. She began her college career in 1931 at Lees College in Jackson and completed her bachelor's degree from Morehead State College in 1962. She began her teaching career in 1932 in a one-room school and was a freshman English teacher at Morgan County High School when she retired in 1979 after 45 years in the classroom.

One of her former students who attended her visitation made the following comment: “When I was in the eighth grade she was the first teacher I ever had in school who made me try to do my very best because I didn’t want to disappoint her.” That is quite an epitaph.
FOR YOUR INFORMATION

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

KRTA LEGALINE
1.800.232.1090
Buckman & Farris PSC Shepherdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO
Hank Hensley 1.800.927.0030

NHA LONG-TERM CARE INSURANCE
1.866.899.5796

DELT A 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/krta

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 khazelbaker@lifeplansllc.com
www.krtabenefits.com

TRAVEL
Bluegrass Tours 1.800.755.6956 or 1.859.252.5744

ORDER FORM

KRTA MEMBERSHIP PIN
Please send _______ pins @ $2.50 each to
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
Enclosed is the check in the amount of $__________.

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

Quips, Quotes & Puzzles

This poem is being reprinted, with apologies to the author, because the last two lines were omitted in the September issue of KRTA News.

We Salute You

You organize, plan, grade, analyze, fantasize, and teach with all your might.
You face scarcity of funds.
You’re malleable, moldable and adapt to new trends.
You have a warm, soft heart, but a bladder made of steel.
You get mad, laugh, and cry all in the same day.
You can make posters magically stick to the walls with tape and spit.
You often perform custodial services if a student project has gone astray.
You sometimes come to school when you don’t feel well because planning for a sub can be a brain drain.
You break up fights and verbal altercations and have been known to use your body as a shield.
You counsel, advise, and confer with parents, surrogate and otherwise.
You smile, encourage, challenge, and fuss with one goal in mind — to teach students how to learn and prepare for the rigors of life.
Your monetary rewards are few, but your impact is unfathomable. Without you, there would be no doctors, lawyers, actors and CEOs, and most of all, no new teachers.
You are the true performer, and the classroom is your stage.
So to all of those who have passed away, retired, or currently teaching WE SALUTE YOU.

WE SALUTE YOU ALL!
Pamela Powell
KRTA Member
Madison County

The Train of Life

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

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

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

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

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

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

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

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

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

It's searching all the byways,
Never should you refrain,
For if you want to live your life,
You gotta drive the train!

~author unknown~
Deceased Retired Teachers

JULY, AUGUST, SEPTEMBER 2013

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

KRTA OFFICE STAFF

Dr. Robert Wagoner
executive director

Janie Caslowe
deputy executive director

Frank Hatfield
executive director emeritus

Carla Hahn, secretary
Charlotte Lindley, Receptionist
Betty Hester, Consultant
Mary Wagoner, Special Projects

KRTA NEWS
(published quarterly)
Brenda Meredith, editor
brenda.meredith@kcta.org

KRTA OFFICERS
Carolyn Falin, president
Faye Shehan, president-elect
Patsy Rainey, vice-president
Jim Frank, past president

KRTA NEWS OFFICE
502-231-5802
502-231-0686 (fax)
info@krtta.org (e-mail)
www.krtta.org (web site)

OFFICE HOURS
mon. - fri. 8:30 am - 4:00 pm

ADAIR
Cleo Shively

BALLARD
Edna E Webb

BARDEN
Mary Jones
Jack L Robinson
Christine Scott
Annetta Vibbert

BATH
Katherine Rogers
Charles Taylor

BOYD
Charles E Cummings
Mary Lacy
Mary Mavis
Marvin Meredith

BOYLE
Enola Arms

BREATHITT
Jane Goff
Ida Spicer

BRECKINRIDGE
Charles Mattingly

BUTLER
William Hampton

CALLOWAY
James Armbruster
Howard Crittenden
Charles E. Elderidge
Mary Lawson

CAMPBELL
Virginia Bohn

CASEY
Robert Payne

CHRISTIAN
Margaret Berry
Arthur Cotterill
Clyde Grace
Hobart Lutz
Fred U Sandefier
Marco Stergas

CLARK
Buford T Horton

CLAY
Judy Gregory

CRITTENDEN
Anna Collins
Nicky Winders

DAVIESS
Peggy Bivin
Thomas Kurz
Rosemary Mead

ELLIOTT
Karen Logan

ESTILL
Janice Miller

FAYETTE
Carroll Baker
Armilda Barnes
Howard Barnett
Ann Bronaugh
Clarice Brown
Jean Christensen
Ida Creech
Rebecca Epperson
Martha Hall
Bertie Harris
Janet Linkous
Elva Marcum
Judith Mattingly
Ethel McBrayer
Amy Reeves
Anna Stout
Roberta Walter

FLEMING
Emma Emmons
Carl Hall

FLOYD
Patricia Hogan
Larry Jarvis
Nancy Webb

FRANKLIN
Brian Gonnelly
Jane Johnson

GRAYSON
Betty Lessley

GREENUP
Dolores Grubb
Dixie Jones
Larry Jordan
Lucy Sperry

HANCOCK
Lula Demaree

HARDIN
Thomas L Franklin
Abraham Lane

HARRISON
Sylvia Fryman

HENDerson
Mary E Winchester

HOPKINS
Janice Higgins

HART
Eva Bogue

JESSAMINE
Eula McHatton

JOHNSON
Charles Combs
Susie Gray
Pauline Kelsey

KENTON
Rosemarie Baldwin
Gertrude Cole
Alma Debell
Richard Ellis
Ruby Fields
Lauras Hasenstab
Betty Schmitz
Elizabeth Shepherd
Gerald Snodgrass
Evelyn Wallace

KNOTT
Bertha Mullins
Glen Slone

KOX
Anna Brasel
Janet Cohonour
Corb Hembree

LESIE
Paul Bramble

LETCHER
Richard Adams
Lawrence Hale

LEWIS
Edith Biggs
Ann W Moore
Leland Roberts
Fred Smith

MADISON
Jane Boyd
David Gale
Ruth McCann
James Speller

MARION
Mary Evans

MARSHALL
Sandra Lyles
Jim Shelton

MARTIN
Norma Dempsey
Ovie Moore

MASON
Linda Leet

MCCrackEN
Lou Cherry
Norma Cloyd
William Hayden
Tommy Logan
Rubye Wood

MCCREARY
Nedra Woods

MCCREARY
Nedra Woods

MERCU
Eva Foster

METCALFE
Jack M Pedigo

MOhio
Alicia Bowman
Jean Chism
Hazel Steele

MUEHLENBERG
Margaret Arbuckle

OHIO
Agnes Foster

OLDHAM
Boyce Carter

OWEN
Dorothy Stewart

PERRY
Troy Fields

PIKE
Opal Blankenbaker
Lois Bogar
Joe Elswick
Margaret Friend
Cora Huffman
O Johnson
Carl Mims

PULASKI
William Adams
Mae Gardner
Marvin Warner

ROBERTSON
Marcella Adkins

ROCKCASTLE
Ruby Smith

ROWAN
Alan Baldwin
Herbert Berry
L Bradley Clough
Shirley Gish
Coleene Hampton
Joann Jones

RUSSELL
Atlee REXroat

SHELBY
Ann Riner
Laurel True

SIMPSON
Ann R Hardison

SPENCER
Judy Sparrow

TAYLOR
Oliver Crabtree
Margarett Durham
David E Gillespie

TODD
Juanita M Dickinson

TRIMBLE
Bernard Delph

UNION
Jane Pfingstong

WARREN
Mary Columbia
William Harrison
Anna Humes
Billy McKinnin
Henry C Morehead
Robert Panchyshyn
B C Wimpee

WAYNE
Georgia Ragan

WHITLEY
Horace Partin