

RTA News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

VOLUME XLVIII, NUMBER 1

LOUISVILLE, KENTUCKY

SEPTEMBER 2013

Meet Your 2013-2014 KRTA Officers



L to R: Past-President Dr. Jim Frank
Vice-President Patsy Rainey
President-Elect Faye Shehan
President Carolyn Falin

2013-2014 Membership Campaign: Competition and Awards

The race has already begun and the deadline for ADD (Automatic Dues Deduction) cards is November 4. What this means for local associations is a monetary award to be used as each association wants . . . for example, to pay for lunches, a field trip for members, or retirement gifts for new retirees. It's up to you!

Obtain "Telling the Story"/ "Who Cares?" (pink sheets) and an ADD card from your president or membership chair. Select an inactive retiree from the local/county list and share the KRTA story. Ask that person to sign the card, write your name and local association name on the back of the card, and mail it to the KRTA office. Leave the rest to us.

In June 2014, local associations will be awarded \$5 for each new ADD member they have recruited. Make your plans to spend the awards.

In order for KTRS to deduct dues from annuity payments in November, ADD cards must be received by November 4. After that date, a \$20 check must accompany the ADD card for membership year 2013-2014. The campaign will end on January 17, 2014.

The "Yes We Did" Awards will be presented at the 2014 Convention in April. They will be awarded to the local and district associations who reach or surpass the goal set for them by the KRTA Membership Committee. The "Top Hat" Awards will be presented to the local and district associations for the top gains in membership. The Virginia Shaw Award will be presented this year for districts who reach 80% in membership. Of course, the M. L. Archer Awards are still being given to locals who reach 90% or more.

The membership goal for this year is 29,514. You can see there's a big job ahead for us to reach both those

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Kentucky Retired Teachers Association

News
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 /KentuckyRetiredTeachersAssociation



PERSONALLY SPEAKING . . .



Bob Wagoner

Executive Director

Membership: It Is Everything!

It might be a hyperbole to say that “membership is everything,” but...well...membership really is EVERYTHING!

Think about it. Where would we be without membership? Nowhere, that's where. Nada. Kaput. Hasta la vista, baby.

Everything we do would disappear without a strong membership base. Our millions-of-dollars-worth of volunteerism and community service would dry up. Our strong voice in the General Assembly to protect our pensions and healthcare would stop. We would not be able to fund scholarships to Kentucky's 16 Community & Technical Colleges.

In short, we would be in deep you-know-what without membership. KRTA's 29,000 plus membership provides us with the people power and money to implement our goals. It is—literally—the life's blood of a totally-member-driven association like ours.

This is why KRTA is emphasizing the need for you to become more aggressive in recruiting and retaining new members. All local RTAs need to brainstorm about how to reach this year's goal of 29,514 members. Stop saying, “We have tried that before and it did not work.” Let's wipe the blackboard clean and try some new ideas.

Leadership:

It has been brought to my attention that one of our local RTAs lost an individual serving in a leadership position due to excessive criticism of what the person's role was as an active educator. I would like to remind everyone that KRTA welcomes leaders from all quarters of its membership. KRTA encourages all of its members to volunteer their leadership skills to the benefit of our locals, districts, and state association.

As with all volunteer associations, KRTA benefits most when all of its members feel welcome to participate and do so as they see fit. We should shed the view that we are defined by our former roles within our schools, and instead view each other

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Social Security News & Pension Watch

GPO/WEP:

In my 62 years of life and my 40 years of service in Kentucky Public Education, I have been shown time and time again that “Honesty is the Best Policy.” It is my intent to be honest with you regarding the Social Security offsets called WEP and GPO. The repeal of these offsets, which are so very unfair to the educators of Kentucky, is the top federal priority of KRTA. Let it be known that KRTA has been and will forever be working hard to obtain justice for those retired educators who have also EARNED Social Security benefits and are being penalized for their hard work.

Honestly, given the economic situation in Washington D.C.; and with talks of cutting Social Security COLAs and benefits, dealing with the national debt, funding wars in foreign countries, the estimated cost of \$96 BILLION for the WEP-GPO repeal to the Social Security System—need I continue? The possibility of repealing the WEP and the GPO is very slim. In fact, this national situation puts our pensions and pension system at risk because many are pushing Mandatory Social Security on ALL new hires in the United States. Yes, this includes Kentucky teachers. This would mean much less money for KTRS because of what would be required to go to Social Security. Honestly, Mandatory Social Security is one of the worse things that could happen to retired teachers in Kentucky.

I receive a lot of correspondence from KRTA members wanting something done about WEP-GPO offsets. KRTA will not give up. I hope you will not either. Please write your U.S. Representative and two U.S. Senators and tell them you expect something to be done about the injustice of the WEP and GPO offset provisions of Social Security.

The following is from the National Council on Teacher Retirement's (NCTR) 2012 report. Remember, knowledge is power! During the 112th Congress, HR 1332, the Social Security Fairness Act, which would repeal the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP), was introduced in the House of Representatives on April 1, 2011, by Congressmen Howard Berman (D-CA) and Howard “Buck” McKeon (R-CA). The Senate version of the legislation, SB 2010, was introduced on December 16, 2011, by Senators John Kerry (D-MA) and Susan Collins (R-ME).

The GPO applies only when the Social Security (SS) benefits are received by a spouse or widow(er); generally, under this provision, any SS benefit may be reduced by two-

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PRESIDENT'S MESSAGE . . .

The Vital Links

KRTA was established over 50+ years ago with one major goal—to protect the welfare of Kentucky's retired teachers. Since that time, KRTA continues to support the efforts of preserving and protecting the pensions and health benefits which KTRS has been able to secure for current and future retirees.

The Vital Link—Communication

Past presidents have focused on themes critical for the growth of KRTA. (1) Communication with chapters and committees, (2) Membership goals and impacts, (3) Promoting and supporting the work of KTRS through strong legislative advocacy (4) Volunteerism through community service, and (5) strengthening local, district and state leadership roles. Those themes support this year's theme: The Vital Links—Communication and Individual Responsibility. The foundation of KRTA was established on a strong governance structure providing for communication from the state association to the executive council, to district presidents and committee co-chairs and district associations, and continuing through to the local leadership and individual members. Our state, district and local leadership have a great



Carolyn Falin
2013-14 KRTA President

responsibility in keeping this vital link connected to the local associations and individual members. By correspondence, emails, meetings, newsletters and presentations, our 29,000+ members are well-informed about the issues important to Kentucky's retired teachers.

The Vital Link—Individual Responsibility

This vital link of communication continues to promote growth and sustainability for the Kentucky Retired Teachers Association. Now we as individual members must take the responsibility for communicating not just to those who are currently enjoying the benefits provided for today's retired teachers. The current political, social and economic climate makes it extremely important for us to communicate with groups outside the KTRS/KRTA framework. In order to preserve our pensions and benefits, it is important that we communicate with active teachers, business and civic leaders and local and state government leaders.

Active teachers and administrators are a vital link to the continued growth of KRTA. Many of our active teachers are unaware of the impact pension reform would have on their future retirement decisions and pension benefits. Individual members of local retired teachers associations should use all available local media to keep

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KRTA PARTNERS . . .



Buying Your First Condo?

By: Melanie Foley
Executive Vice President

If your idea of home excludes chores like shoveling snow or mowing the lawn, then a condo might be the type of home that best fits your lifestyle. A good choice for first-time home buyers and empty-nesters wishing to downsize, a condo is typically cheaper and more compact than a single-family house, and can often include amenities such as a swimming pool, fitness center, and concierge. Condos also come with their own set of unique issues not encountered when buying a house. The following advice may help you navigate those issues and ensure that your condo purchase is one you can really afford—and later won't regret.

1) LOCATION: Where do you want to live?

Location, location, location—no other factor will have a greater impact on real estate prices—and, most likely, on your quality of life. Do you prefer the city or suburbs? Do you need to be close to schools, shopping, or restaurants? How will you commute to work and how long will it take? Think hard about how the condo's location and associated costs will suit your preferred lifestyle—without leaving you too “house poor” to enjoy it. Also think hard about how long you plan to stay at that location. Ideally, you should live in your condo at least a couple of years to recoup your closing and moving costs.

2) PROPERTY: What can you live with—and without?

Condos come in many configurations: duplex, triple-decker, townhouse, high rise—your choice will determine the number and proximity of your neighbors. How much space do you need? If you're starting a family, make sure the square footage gives you room to grow. And what about amenities, such as central air, covered parking, personal storage units, and a private balcony? Determine if the extra costs are worth the convenience. If you're not interested in a pool or fitness center, you should understand that the condo's price will include their use whether or not you ever swim or work out.

3) FINANCING: What can you afford?

Although it's a good idea to attend open houses to get a sense of what's “out there,” once you are determined to buy, get pre-approved for a mortgage before looking any further. There's no point in wasting time visiting properties beyond your ability to finance them. After deciding on an appropriate down payment, meet with a mortgage broker, who will calculate a monthly payment within your means based on your income, expenses, investments, savings and debt. It's also important to make sure that, in addition to your mortgage, you can comfortably afford your condo association dues, maintenance fees, utilities, taxes, costs for moving and storage, new furniture and appliances, and finally, closing costs, which usually are about 2% of the total cost of your condo.

4) CONDO ASSOCIATION: Can you live with these people?

Unique to condo ownership and often a deal breaker, the condo association can make your life easier—or in the worst case scenario, a living hell. Members of the condo association are not only your neighbors, they also write the bylaws that add restrictions to what you can do with your property and contribute to the fund that helps maintain the property's structure, amenities, and grounds. Ask to meet the current residents with whom you would be sharing a common wall or who live on the floor above you so that you can gauge how their lifestyles might translate into noise levels (e.g., crying babies, post-college partiers, musicians-in-training). Ask for copies of the bylaws and minutes from the last few condo association meetings to see if the residents are unreasonable in their restrictions, constantly fighting, or griping about recurring problems. Who wants to live in a hostile environment or on property that is poorly managed? Finally, find out the size of the condo association's reserve funds. The smaller the reserve, the greater the chance that you'll be billed more frequently for unexpected maintenance and emergency repairs.

5) INSURANCE: Are your property and personal belongings properly protected?

Get a copy of the certificate of insurance, which is a summary of the condo association's policy. Make sure it has a building-ordinance clause, which means that the policy will cover the cost of bringing the building up to code. Also make sure you understand exactly what the condo association policy covers and what you are responsible for. Then, purchase a condo insurance policy of your own that protects all of your personal belongings and your property not covered by the association policy. If you are unfamiliar with condo insurance, take the certificate of insurance to a licensed insurance agent who will help you get the personal coverage that you need.

Liberty Mutual offers quality condo insurance you can depend on, including coverage for your property, personal belongings, and personal liability. For more information and a free quote on home or condo insurance from Liberty Mutual, call 800-524-9400 or visit www.LibertyMutual.com/krta.

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How A Free Life Insurance Review Could Save You Money By North American Life Plans, LLC



From the grocery store to the gas station, it seems like everything is more expensive nowadays. Rising prices hit retirees on fixed incomes particularly hard, but there is one area in which you may be able to save money.

Because we're living longer, life insurance is one of the few things that has gotten less expensive over the last several years. If you have an older policy, we may be able to get you more coverage and better cash value for your premium dollars. You may also qualify for a lower premium if your health has improved since you purchased coverage.

If the tax implications of such a move are a concern, we may be able to do a replacement transaction called a “1035 Exchange.” Per Section 1035 of the U.S. tax code, you can exchange an insurance policy that you own for a new life insurance policy insuring the same person without paying tax on the investment gains earned on the original contract.

Also, an updated life insurance policy may have more desirable features or benefits, such as a long-term care rider, which would allow you to access your death benefit to fund long-term care services while you are still alive.

North American Life Plans is the endorsed life insurance provider of the Kentucky Retired Teachers Association. We will shop more than 40 different insurance companies to get the right coverage at the best rate for your individual needs. Even if you have health problems, we may be able to help you.

Take advantage of this important, and potentially money-saving, member benefit today. For a free, no obligation review of your life insurance needs, please call toll-free 1-888-362-1214 between 9:30 a.m. and 6 p.m. Eastern Time.

(Continued from “Membership Campaign”
page 1)

who have been cash members and those who have never joined. Will you have a part in reaching that goal and getting a nice reward for your local?

Membership Co-Chairs

Betty Hester
Debby Murrell
Ernie Trosper



Young Works in Progress

Of math, and music, and writing,
of reading, and science, and gym,
of history and reciting,
of verbs and synonyms,
of all the things from any book,
we teach for life's exams,
the course on teaching common sense,
is still greatest in demand.

An excerpt from *The 8 O'Clock Bell*
by Neil Brewer

Websites for Seniors

The Internet is no longer the domain of the young. In fact, America's seniors are turning to computer use more than ever before for everything from keeping in touch with family, to making new friends, to keeping up with the latest news about senior health, travel, events and more. If the senior in your life is not among the 53% of U.S. seniors 65 and over who go online, here are some interesting sites geared especially to the senior demographic that you can introduce to help him or her become one of the new Silver Surfers. There is much for older adults to reap and sow in cyber world. There are places to learn, to have fun, to share and are ready to explore right from the comfort of home.

Microsoft Guide For Aging Computer Users - This helpful site gives the reader tips on how to make the computer experience more comfortable as they age. It deals with screen resolution, text size, color, speech recognition and shortcuts among other things. The easy-to-use format guides seniors to maximize, customize and personalize their computer. A simple click brings them to a step-by-step instruction page. <http://www.microsoft.com/enable/aging/tips.aspx>

LoveToKnow Seniors - This site covers everything for the savvy senior crowd. You can browse through the hairstyles for silver hair, find senior discounts on flights, or read expert advice about estate and financial planning. They welcome original poems about retirement and senior living. **LoveToKnow Seniors** is a positive website. They celebrate the joy of this stage of life as well as provide useful information. You can find health advice or learn new crafts, even check out their expert interviews. <http://seniors.lovetoknow.com>

Eons - Eons is a social network site geared toward baby boomers and up. Besides the online community, they offer a variety of groups and encourage members to start their own. Eons has games and puzzles including what they call "brain games." It's a friendly place that includes conversations about books and movies, computers and technology, blogs and videos. There is even an available Eons' singles category for those who are looking to meet up. <https://www.facebook.com/EonsInc>

Elder Treks - For the adventurous older adult, **Elder Treks** makes dreams come true. They specialize in exotic destination travel. Some of these include wildlife safaris in Africa, hiking trips in the Rockies and other mountain ranges, expeditions to the Arctic and cultural trips to Asia. The website itself is easy to use and exciting making you want to pack your bags right away. **Elder Treks** offers several different activity levels to facilitate your travel experience. <http://www.eldertreks.com/index.php>

Grandma Betty - **GrandmaBetty.com** offers over 1000 information sources for seniors and baby boomers. It is a launching point for just about anything a senior could be interested in. There are links for everything from grandparenting to golf to consumer products to investing, to name a few. You can also find blogs, humor, stories, crafts and coupons. You will want to take your time here and check it out. <http://grandmabetty.com/index.php>

Senior Law - Though based in New York, this site created by attorneys includes a wealth of information for all seniors. This comprehensive site covers senior law as no other does. Taxes, wills, estate planning, elder abuse and Medicare are discussed in easy to understand language. **Senior Law** provides a page that features links to state-specific senior law offices and attorneys. It is definitely worth bookmarking. <http://www.seniorlaw.com/senior.htm>

Geezer Guff - This hilarious website finds the humor in growing old. Their articles and blogs are both irreverent and informative. They tackle the subjects of money, health and politics with wry observation. They are feisty and sarcastic. Geezer Guff is what a senior-oriented blog should be and is well worth the visit. <http://geezerguff.com/>

SeniorCupid - **SeniorCupid** is a great community for mature singles. Not just a dating site, **Senior Cupid** offers forums, blogs and chats for friendship and networking.



Sarah A. Short, MSW
Owner/General Manager
Comfort Keepers
110 Richie Lane, Suite D
Somerset, KY 42503
606.676.9888
www.comfortkeepers.com

They also provide a link for making your own greeting cards. **Senior Cupid** takes the awkward out of dating for seniors. It smooths the way for reaching out to people who share common interests. It's free to post a profile and personal ad. <http://www.seniorcupid.com/>

Grandparents' Web - Grandparents' Web is dedicated to the "unconditional love of grandparents everywhere." There's a lot of stuff on this site including articles, links, newsletters and an advice column. It celebrates grandparenting from gardening together to school lessons. There are many quotes and much general banter for those who take their role as a grandparent actively and seriously. <http://www.cyberparent.com/gran/>

50plusfun.com - Discover fun activities. The **50plusFun** site is a portal to information about many kinds of fun and healthful diversions for seniors—the arts, dancing, hobbies, games, sports, etc. <http://www.50plusfun.com>

Festival Finder - Find a music festival. More than 2500 music festivals in North America are covered at the **Festival Finder** Web site—everything from Bluegrass to classical. <http://www.FestivalFinder.com>

Bartleby.com - Read classic literature. Plays, poetry, and novels from Aeschylus to Agatha Christie are available to all. Also reference works on famous quotations and English usage, encyclopedias and a thesaurus. <http://www.Bartleby.com>

Golf.com - Brush up on your golf. The web site is the most popular on the internet for golf news plus help in finding local golf courses, buying equipment, obtaining instruction and more. <http://www.Golf.com>

American Contract Bridge League - Play bridge online. Or learn about bridge and play against other real players online via the website at <http://www.acbl.org>.

ChessClub.com - If chess is your senior's game, there are always thousands of players from around the world—ranging in ability from beginners to the world's strongest Grandmasters at <http://www.ChessClub.com>.

Listen to radio stations and read newspapers from around the world. Find newspapers via <http://www.Newslink.org> and radio stations via <http://www.Radio-Locator.com>. **OTRCAT.com** offers vast resources about nostalgic radio shows.

CBS Radio Mystery Theater - Enjoy all 1,399 episodes of old time radio free! Stream or download old radio shows

in MP3 format or copy radio shows to CD. Great for big fans of Radio Mystery Theater. Offers shows from the golden age of radio for free. <http://www.cbsrmt.com>

Vintage Television and radio shows - For classic TV shows, cartoons and movie shorts, visit [LikeTelevision.com](http://www.LikeTelevision.com). For classic radio go to [Old-Time.com](http://www.Old-Time.com) (high speed Internet connection recommended)

Genealogy.Com - Learn about your senior's family tree. Find a huge database and many people with similar interests willing to help you. <http://www.Genealogy.com>.

Finding a Senior Citizen Online Community - There are many online communities for people over age 55. Each will have its own flavor and pace. Some online communities thrive on support; some on a specific topic or hobby like exercise, boating, golf, and other activities; and still others on humor. To find a community that best suits you, try out a variety of sites. The following are some great places to start.

SeniorNet.com - **SeniorNet** RoundTable Discussions covers all kinds of topics in their chats and best of all has great online tips and tricks—perfect for anyone new to a senior citizen online community.

Yahoo Groups - Another helpful resource for finding like-minded seniors is at **Yahoo Groups**. They have plenty of senior groups available to join, from specific interests such as bird watching to groups by region, like Florida seniors. The only downside to Yahoo is that you have to read through group's descriptions, sometimes many, before finding your perfect group. It can be worth your time if you find the perfect place, though.

The ThirdAge - **The ThirdAge** is an all-inclusive site for seniors. You can join a senior citizen online community; learn about health, news, relationships, money, beauty, fun, senior activities, and more. Plus, take fun quizzes and classes. Everything is geared towards seniors and it's a great site to explore.

Seniorsite.com - Another site like **ThirdAge** is **Seniorsite.com**. Take a look at both.

A word of caution. Seniors who didn't grow up using computers might be scared off by stories of online fraud, scams and identity theft. Internet safety doesn't have to be a big deal for seniors. So here's one more site that can help with safety.

Dummies.com - Look for the cheat

(Continued on page 14)

Guest Columnist . . .



**Allen Schuler, President
Bullitt County RTA**

KTRS: Now the Last Plan Standing

On Capitol Hill in Frankfort, our KTRS pension is now the “last plan standing.”

You may have heard that during the latest session of the General Assembly, our legislators managed a last minute reform of the Kentucky Employee Retirement System (KERS). The House and the Senate passed bills that “saved” the system and the tax payers from an impending fiscal Armageddon, a \$33 billion shortfall in the system created by, among other causes, the legislature’s failure to make good for years on its full actuarially required contribution to the pension fund (sound familiar?). Surely, you heard the sound

of our legislators patting themselves on their collective backs for reaching this bipartisan agreement. (I received multi-page letters from my representative and senator both ballyhooing their efforts).

So, what did SB 2 and HB 440, the reform bills in question, accomplish? Senate Bill 2 essentially created a “hybrid” or “cash balance” plan for KERS which moved all new hires into 401(k) plans while leaving current employees and retirees in their current defined benefits plan (note that “hybrid” and “cash balance” both sound more “good-for-you” than a “defined contribution” plan since the information is out that moving folks into 401(k)s may not be the best way to go when it comes to providing for one’s retirement). House Bill 440 ostensibly created a “revenue stream” for funding this change by generating a \$100 million or so in new revenue while at the same time being a “revenue neutral” bill (how is that possible? Note that “revenue stream” is a euphemism for “tax,” a four-letter word in political lexicon). Where do these millions come from? Well, \$30 million will come from the federal government thanks to some “fiscal cliff” dealings, money that would have come to the state regardless; \$33.2 million will come from minor changes to the tax code (including a new Internet sales tax); \$32.5 million will come from the lowering of the individual tax credit on your state tax forms from \$20 to \$10 per person; and \$34 million will be transferred from the state road fund, which isn’t exactly overfunded in the first place as you may have noticed if you’ve traveled on some of our state roads lately.

But, HB 440 does have perks for regular folks in it, too. For example, if you’re looking to buy a new car this year, you’re in luck since you could receive up to a \$700 break on your sales tax. Thank the Kentucky Automobile Dealers Association PAC for that. The KADA PAC contributed over \$30,000 to the campaign funds of roughly ninety legislators in both parties. If our roads are allowed to deteriorate due to a lack of funds for upkeep, hey, we’ll all need new cars soon anyway.

Why, you may ask, does this matter to us? After all, our pension plan was not on the “reform” chopping block this year, just the one for those “other guys.” It matters because, as I said above, our pension plan—KTRS—is now the last plan standing. Jim Miller, who recently spoke at the KRTA Annual Convention, pointed out that public pension plans across the country are under attack, an attack both well-organized and well-funded. The goal of the assault is to replace defined benefit plans, as KTRS remains, with defined contribution plans that per force include individual 401(k)s. Two of the many groups orchestrating this attack are the Chamber of Commerce and the Pew Foundation. Does it come as a surprise to know that during the 2012 General Assembly the Kentucky Chamber of Commerce was the second largest lobbyist in Frankfort, spending \$300,407 asserting their views, an amount that does not include their campaign contributions to individual legislators? Does it surprise you to recall that the Pew Center for States issued a report in June 2012 pointing to Kentucky as among the worst states in the nation in terms of pension shortfalls?

“Reform” drums began banging early for our legislators to “do something” during their latest session about this short fall in the Kentucky pension systems. For example, in July 2012, the Courier-Journal ran the following headline: “Pensions, state debt cost rising.” Articles and op eds continued throughout the year: in August, “Pension changes split KY workers, agencies;” in September, “GOP pledges pension changes;” in November, the legislative Task Force of Kentucky Public Pension Plans released its report calling for changing to a “hybrid” pension approach; in January 2013, before the legislative session opened, the CJ ran two articles by two Louisville Metro Council members both describing the state’s current pension systems as “unsustainable” and calling for a switch to defined contribution, i.e., 401(k) plans; and so on. In most cases, even though KTRS was not the object of pension “reform” this year, “teachers” were included when an article or op ed occurred.

So, how has the KERS reform worked out so far? It’s early, but the sound of back-slapping has faded. The ink was barely dry on the Governor’s signature when Seven Counties Services, the state’s largest mental health agency, filed for Chapter 11 bankruptcy, stating that “exorbitant state pension costs”—the new law would require them to put 40% of their payroll towards retirement by July 1, 2015—would put them out of business. The same contribution rate will be required of twelve other regional community mental health centers throughout the state. Those twelve will be watching to see what happens with Seven County’s challenge to the pension reform law. As will the rest of the state. What might happen to KERS if all of those agencies ultimately opt out of the state’s pension plan? Such an event could end up costing as much or more money than the state neglected to put into the system in the first place.

All of which bespeaks our need as retired teachers to remain aware and vigilant of what’s going on. Certainly, our defined benefits plan provides us with a good retirement and the economic security that comes with it. But. When you’re the “last plan standing” on Capitol Hill in Frankfort, you’re either a shining beacon for others to aspire to, or else an easy target for those with “pension envy.” Just be aware: we have been sighted.

*As you get older, don’t slow down;
speed up. There’s less time left.”*

-Malcom Forbes

(Continued from “Vital Links” page 2)

them informed of the current political climate toward proposed changes in the Kentucky Retired Teachers System.

Local business and civic leaders are being influenced by state groups calling for public pension reform. The influence of these groups was evident during the 2013 Legislative session. The Kentucky Chamber of Commerce praised the bipartisan plan led by Governor Beshear, Senate President Robert Stivers and Speaker Greg Stumbo for passing the pension reform bill for the Kentucky Employees Pension system. While pension reform has not yet been introduced for Kentucky Teachers, conversation is taking place on the sidelines that such efforts would be a victory for taxpayers and the business community.

Most community members have limited insight into the economic impact of the Kentucky Teachers Retirement System on the local economy. They rely on information provided through mass media to frame their opinions. Individual retirees must educate themselves in order to support KRTA state, district and local leadership in communicating relevant information to our community members and government leaders. How well informed are you (as an individual retiree) on the economic impact of pensions on the local economy? Have you worked with district and local leadership to communicate with local and state government officials?

What would KRTA be today without the network of Fall workshops and meetings with council members, district and local leadership, committee members, and presentations to individual members. During the past months, I have met with the district presidents and state committee co-chairs and the Executive Council. During the time of this publication, I will be addressing local and district leadership at the Fall Workshops being held across the state. Hearing presentations from KTRS and our committee co-chairs reminds me that *Communication and Individual Responsibility are the Vital Links that promote the growth and sustainability of KRTA.*

Are you as an individual member contributing to the growth of KRTA by fully participating in the activities of the Association? Are you as an individual retired teacher communicating with active teachers, business and civic leaders and local and state government officials? Are you reminding them . . .

“Teaching is a profession that makes all other professions possible.”



IN CASE YOU DIDN'T SEE IT...

Excerpts from an article
in *The Richmond Register*
by Gina Noe, Extension Agent
May 14, 2013
Elder abuse

RICHMOND - Elder abuse refers to any intentional, unintentional or negligent act by a caregiver or any other person that causes harm or a serious risk of harm to a vulnerable adult.

Abuse includes physical, sexual and emotional abuse, neglect, exploitation, abandonment and self-neglect.

Each year hundreds of thousands of older persons are abused, neglected and exploited.

Those who fall victim to abuse are often older, frail and vulnerable.

They cannot help themselves and depend on others to meet their most basic needs.

Abusers of older adults are both women and men, and may be family members, friends or even "trusted others."

The National Institute on Aging and Administration on Aging recommends watching for these possible signs of abuse, neglect or mistreatment:

Bruises, pressure marks, broken bones, abrasions and burns may be signs of abuse, neglect or mistreatment.

Unexplained withdrawal from normal activities, sudden change in alertness or unusual depression may indicate emotional abuse.

Sudden financial losses may be the result of exploitation.

Bedsore, unattended medical needs, poor hygiene and unusual, unexplained weight loss might be signs of neglect.

Behavior such as belittling, threats and other uses of power and control by spouses or other adults may signify verbal or emotional abuse.

Strained or tense relationships and frequent arguments between a caregiver and the older person can suggest mistreatment, either by the caregiver or the person receiving the care.

Unfortunately, abuse takes place in all

kinds of care environments—from one's own home to a nursing home or hospital. Sometimes other residents in a care facility cause abuse. Abuse, however, is often suffered in silence.

If the older adult you care about is living in a long-term care facility, the facility must take steps to prevent AND report abuse. But by being alert, you can help too.

If you notice changes in an older adult's personality, behavior or habits, you should question what is going on and report your suspicions.

If you suspect that someone is being abused, you should:

- * Call 911 or the local police for immediate help if there is immediate danger.

- * Contact the Kentucky Cabinet for Health and Family Services 24 hour toll free hotline (800) 752-6200 (calls can be made anonymously).

If you suspect nursing home abuse, call your long-term care ombudsman.

If you have been the victim of abuse, exploitation or neglect, you are not alone. There are people who care and who can help.

Tell your doctor, a friend or a family member you trust.

Call the Eldercare Locator help line immediately. You can reach the Eldercare Locator by telephone at (800) 677-1116. Specially trained operators will refer you to a local agency that can help. The Eldercare Locator is open Monday through Friday, 9 a.m. to 8 p.m. Eastern Time.

Kentuckians for Nursing Home Reform invite you to connect with us now on FACEBOOK.

You will be able to access all kinds of information about nursing home reform, news and commentary about national efforts. . .And what's going on in Kentucky, like the item above.

Don't forget—more than 23,000 people in nursing homes in Kentucky need us. They are Kentucky's "Forgotten People."

2013 Check Mailing/Direct Deposit

September 27

October 29

November 27

December 27

Does KTRS have your current address?

(Continued from "Membership" page 2)

simply as "Retired Teachers" who all have something of value to contribute. In the way, we will develop and encourage the most competent leaders.

Under Attack:

This year marks the 225th anniversary of the end of the very first Constitutional Convention. At that time our framers were trying to assure a future free of tyranny and corrupt politics, while creating a checks and balances system they believed would guarantee freedom from disenfranchisement and a court system that allowed justice for all, even the most destitute and uneducated. Unfortunately, 225 years later, we find ourselves back in the 1700s, but this time America has created its own wicked kingdom that oppresses the poor, denies access to justice and protects the wealthy.

The battle over what America will become will not end today, tomorrow or anytime soon. Until people matter more than money, a person's rights matter more than individual desires and freedom and justice matters more than political power, we will be in a fight.

I continually meet retired teachers who are complacent. I know retired teachers with good pensions who continue to scoff at the idea of pension threats. But those committed to KRTA and our mission know otherwise. KRTA's voice makes a difference and our vigilance is critical.

The late summer and early fall months can be long and hot (especially in Kentucky), and many people may not find it easy to focus on the coming Kentucky legislative session in January 2014. This is a great time to catch legislators in their home districts. These legislators need to know more about KRTA's issues and concerns long before they ever go to Frankfort for the next legislative session.

It is up to you to get legislators talking about how to help retired teachers—particularly if a legislator is thinking about drafting legislation favorable to retired teachers or if your legislator(s) serve on various committees that are studying issues impacting KTRS or retired teachers.

The late summer and early fall months before the next legislative session are important. As you think about how you can contribute to the effort, consider this as a possible plan of action. Call or visit your representative and senator. A simple telephone call or a personal visit is a great way to focus your legislator's attention on retired teacher issues.

Economic realities are hitting retired teachers hard. All of us are feeling the financial pressure of increased costs and

lower buying power. There is a clear and present danger currently impacting your retirement system (KTRS) and pension income.

Much has been said and printed recently about how KTRS and your benefits are "unsustainable." Some politicians have referred to your retirement system as a "PONZI" scheme and described it as "unsustainable." This is completely false.

Much of the negative public education legislation making its way through numerous state legislatures is designed to change schools by reducing and /or privatizing teacher pensions. School choice, vouchers, elimination of tenure, elimination of Reduction in Force guidelines, and promotion of Defined Contribution 401k plans for teachers. Low paid teachers and parental choice are the goals of these efforts.

KRTA is a service and action association working for you in the Kentucky General Assembly. Please take the time during these long and hot summer months to talk to your representative and senator about doing what is right for all retired teachers—fund KTRS.

Thank you for your commitment and dedication to KRTA. With your support, KRTA will continue to be the leading voice for retired teachers in the Kentucky General Assembly.

**KENTUCKY'S
Everyday Heroes**

3

STEVE FLAIRTY
FOREWORD BY ERIC FRUGE

ORDINARY
PEOPLE DOING
EXTRAORDINARY THINGS...

Another inspirational selection of "everyday hero" profiles around Kentucky. Steve Flairty's third volume continues to mine the rich foundation of people who make the state so special—nineteen stories sure to inspire all who call the Bluegrass home.

Cost \$14 postpaid, signed by author if requested

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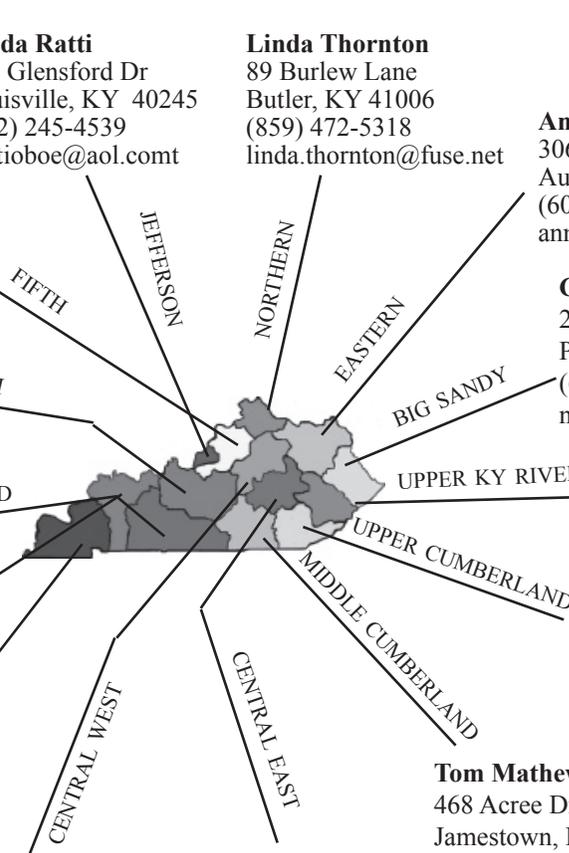
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I always wondered
why somebody
didn't do something
about that.
Then I realized I
was somebody.
--Lily Tomlin



Spotlight on KRTA Member

Gustaf B. Swanson

Why I Belong to the Kentucky Retired Teachers Association

Gustaf B. Swanson

When I was working I served as President of the Hancock County Education Association for six years and was very active in KEA and other professional organizations. When I retired I really didn't know there was a Retired Teachers Association. No one asked me to join until about a year later. I was playing cards with some retired teachers and they invited me to go to a Retired Teachers meeting.

After attending several local meetings, I attended a Second District meeting. I then realized that KRTA was the only organization working for the welfare of retired teachers, so I joined. I became President-Elect of the

Hancock County Retired Teachers Association and then President for four years. As President I attended the district meetings in Madisonville and then I became President-Elect at the district level, after which I served as President. I have been active in KRTA ever since and have enjoyed it. I have developed many friendships while meeting other local leaders and state leaders as well.

(Continued from "Social Security" page 2)

thirds of the amount of a government pension that the spouse or widow(er) is also receiving. The WEP affects how a SS retirement or disability benefit is determined for persons eligible for their own (not spousal) SS benefits when they also receive a pension from work not covered by Social Security. The formula used to figure the SS benefit amount is modified, and essentially provides for a smaller benefit.

HR 1332 had 170 cosponsors, of which 36 were added in 2012. The last cosponsor signed onto the bill in June 2012. The bill was referred to the House Ways and Means Committee, which has held no hearings on the legislation during the 112th Congress.

S. 2010 had 18 cosponsors, 17 of whom signed on in 2012. The last Senator cosponsor was added in July 2012. The bill was referred to the Senate Finance Committee, where no hearings were held during the 112th Congress.

GPO and WEP have been the subject of repeal efforts for the last several decades. However, support for a total repeal seems to be waning. For example, similar repeal legislation in the previous Congress (2009-2010), had 334 cosponsors in the House (HR 235) and 31 in the Senate (SB 484). The primary problem continues to be the cost of repeal. Based on recent estimates (2010), the total for both would be about \$96 billion combined.

An alternative approach to outright repeal would be to reform the formulas, and legislation to do so was also introduced in the 112th Congress. For example, Congressman Kevin Brady (R-TX) introduced HR 2797, the Public Servant Retirement Protection Act (PSRPA), on August 5, 2011. The bill would repeal the current WEP and establish a new formula which would be applied to individuals subject to the current WEP if the benefit under the new formula would be higher. However, the bill has just 8 cosponsors, only one of whom signed on in 2012. The Senate companion bill, S. 113, introduced by Senator Kay Bailey Hutchison (R-TX) on January 25, 2011, and cosponsored by Senator Patrick Leahy (D-VT), has picked up no other cosponsors.

The potential linkage of GPO/WEP repeal to mandatory Social Security as a means of paying for its cost continues to be a concern, and is one reason why, once again, repeal legislation in this area garners support but continues to go nowhere, as was the case in 2012. Absent major reform of Social Security, this is likely to remain to be the case, although the potential changes to entitlement programs as part of the overall response of Congress and the Obama Administration to the nation's economic problems could open up possibilities for reform in this area in 2013.

Mandatory Social Security:

Social Security covers about 94% of all workers in the United States, but about one-fourth of state and local government employees are not covered by Social Security. When Social Security reform efforts are seriously in play, they often include proposals to place newly-hired public employees in Social Security. However, there were no major reform proposals that received serious attention from the Congress in 2012, and so mandatory Social Security was also pretty much off the table as well.

In the past, mandatory Social Security coverage of newly hired state and local government workers was proposed in part to address Social Security funding needs. For example, it has been projected that doing so would close an estimated 8% to 9% of Social Security's projected average 75-year funding shortfall and extend Social Security trust fund solvency by 2 to 3 years.

However, when seriously considered in the past, the proposal has always eventually been abandoned as too disruptive and expensive, projected to cost states, localities and public workers an estimated \$53.5 billion in the first five years alone, based on a report for the Committee to Preserve Retirement Security (CPRS) prepared by The Segal Company in September of 2011. Indeed, it has always been assumed that mandatory Social Security would not be considered separate and apart from an overall discussion of needed changes to Social Security as a whole.

Now, however, this linkage appears to no longer be a given. In 2010, both the President's Deficit Commission (aka the Simpson-Bowles Commission) and the Domenici-Rivlin Budget Task Force proposed that all newly-hired employees of state and local governments after 2020 be covered under Social Security. Furthermore, the reasons for this had more to do with perceived threats to the

retirement security of public employees and the desire to avoid a federal bailout of public pension plans than it did with the solvency of Social Security.

For example, the Simpson-Bowles report argued that "Full coverage will simplify retirement planning and benefit coordination for workers who spend part of their career working in state and local governments," and will "ensure that all workers, regardless of employer, will retire with a secure and predictable benefit check."

The Domenici-Rivlin Task Force took a somewhat similar track, explaining that including these new government employees in Social Security would "provide better disability and survivor insurance protection for many workers who move between government employment and other jobs." According to the Task Force, "Over the long run, covering all of their employees under Social Security could help states and localities get their fiscal houses in order through transitioning to more sustainable pension programs."

Most recently, concerns have been raised with the possibility that mandatory Social Security, having been de-linked from overall Social Security reform, could present an attractive source of revenue as Congress struggles to address the fiscal cliff crisis and perhaps come up with a new "down payment on the deficit" in order to garner GOP support for an increase in the Federal debt limit.

For example, the Congressional Budget Office has estimated that mandatory Social Security for newly-hired public employees could increase net Federal revenues by \$24 billion over 5 years and \$96 billion over 10 years. These are very attractive sums when lawmakers are struggling to put a package deal together. Furthermore, if mandatory Social Security for all new public employees can be justified as a means of helping states and localities get their fiscal houses in order, providing them with more sustainable pension programs and helping to make a possible Federal bailout of public pensions less likely, then such a temptation might be irresistible.

Finally, while there are currently no vocal supporters of mandatory Social Security coverage for state and local government new hires pushing for such on Capitol Hill, the discussion of the need for entitlement reforms as part of deficit reduction may be creating a possible environment in which Social Security reform could finally be in the making in 2013.

AROUND THE STATE ...

Bluegrass RTA



Bluegrass Retired Teachers Association Officers for 2013-14

(L-R) Co-Presidents - Esther Noland & Joyce Trivette; Co Vice Presidents - Annette Johnson & Betty Adkins; Secretary - Virginia Cheek; Past President & Nominating Committee Chairperson - Patsy K. Rainey; Treasurer - Don Adams. Absent: President Elect - Ernest Trosper

On Wednesday, May 8, 2013, Bluegrass Retired Teachers Association (Bourbon & Fayette Counties) met at Bracktown Baptist Church in Lexington, Kentucky. Dr. Charisse Gillette, President of Lexington Theological Seminary, spoke about her journey to become the first woman and African American to serve in her position at LTS. Dr. Gillette credited her father's admonition that she can aspire for greatness. She always remembered his words of encouragement on her journey through her formal education and as she acquired work experience which led her to her current position. Mentors also played a significant role in helping Dr. Gillette in her quest to be president of an educational institution. She emphasized the importance of the many educators in her life and in the lives of her family members.

At the meeting, members who passed away over the past year were honored in a tribute to them. After a candle lighting ceremony, Co-Vice Presidents Annette Johnson and Betty Adkins read the names of the deceased members. Several members spoke about the members whose names were read.

The Installation of Officers followed the Memorial Service. Past President Rainey presented certificates and flags to each officer and Past Vice President Coffey presented each officer a red rose.

Members may submit articles to be published in the December KRTA NEWS. The deadline is October 11, 2013.

Pictures and articles should be emailed to

brenda.meredith@krta.org



**Dr. Charisse Gillette, President
Lexington Theological Seminary**

Adair County RTA



L to R: Bobbie Higdon, Aunt; Fred Warren, LWC Student; Bobbie Coomer, ACRTA President; Rita Marshall, LWC Representative and Vice President of ACRTA

The Adair Co. Retired Teachers Association was pleased to present Fred Warren, Adair County resident, a \$500 scholarship to Lindsey Wilson College. Fred is a Lindsey Wilson College student pursuing a teaching degree in Secondary Math. Congratulations to a fine young man, who exhibits a strong desire to challenge and educate young minds in preparation for their future.

Lindsey Wilson College holds a special place in the hearts of the Adair County Retired Teachers.

Northern District RTA



L to R: Laurel Jane Gray, Eli Haskell, Mrs. Hay, Sharon Teegarden, Barbara Browning

The Northern District meeting was held June 13, 2013, at the Parkview Inn in Augusta, Ky. Vice President Lori Flerlage called the meeting to order. Following the business June Grooms was presented a KRTA pin for her service as our Executive Council Representative. Linda Thornton is our new Council Representative.

We were pleased to have as our guest the District Grandparent Essay winner, Eli Haskell, 5th grader at Taylor Elementary in Bracken County. Mrs. Hay, his grandmother, accompanied Eli to the luncheon.

Pulaski County RTA



L to R: Margaret Mauney, Shirley Dick Wolf and Priscilla Kinch

A memorial service was conducted at the recent PCRTA meeting to honor those teachers who have passed away since last June. Guest speakers at the meeting were Marshall Judy, Marvin Kinch and Gib Gosser.

Door prize winners were Estalene Hargis, Sandy Butler and Cheryl Brainard. The next PCRTA meeting will be August 27.



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Second District RTA



Past and present officers who attended the Convention in April in Louisville. All eight counties of Second District were represented. Thanks to all leaders and members of Christian, Daviess, Hancock, Henderson, Hopkins, McLean, Union, and Webster Counties who helped us win Gold and Top Hat awards. Way to go Second District!

Second District hosts the KTRS Pre-Retirement Seminar held in Hopkinsville, Kentucky, on May 1, 2013



Front row: Nell Ritzheimer, Christian Co.; Nancy Tankersly, Christian Co.; Rebecca Hudson Brown, Henderson Co; Ester Thomas, Henderson Co.
Back row: Debby Murrell, KRTA Membership Co-Chair, Ginger Simpson, Union Co.; Larry Carter, Christian Co.; Pat McKinney, 2nd District President from Henderson Co.

Middle Cumberland RTA

Middle Cumberland RTA expressed their appreciation to Vernie McGaha, retired Senator and educator, for his support of retired teachers and education during his years in the Kentucky Legislature.



L to R: Eunice Sayers, Pulaski Co.; Vernie McGaha, Russell Co.; and Jane Dalton, Wayne Co.

Nelson County RTA

At the regular spring meeting of the Nelson County Retired Teachers Association, Jane Gilbert from the Kentucky Teachers' Retirement System spoke on the changes to expect in our insurance benefits in the coming year.



Pictured from left to right: Mike Yaden, President-Elect; Margaret Head Sims, President; Peggy Horton, Legislative Chairperson; Judy Hahn, Treasurer; Libby Burr, Secretary; Jane Gilbert, KTRS.

Daviess County Owensboro RTA

The Daviess County-Owensboro Retired Teachers met June 10, 2013, at Owensboro Christian Church where they welcomed newly retired educators and honored deceased retirees from the past year with a memorial service. Brooklyn Winnecke, local and district winner of the AARP Grandparent Essay Contest, read her essay to the group. Dianne Colvin presented the DC-ORTA \$500 scholarship for future teachers to Katie Hayden. Jane Gilbert from the Kentucky Teacher's Retirement System spoke to the group and answered questions about possible changes to the Kentucky Retired Teacher's Health Care and Insurance. The group also installed the following officers for the new year: President Judy Hughes, President-elect Jean Chapman, Vice President Leslie Carlisle, Treasurer Kathy Williams and Secretary Elaine Williams.



Above L to R: Dianne Colvin, Elaine Williams, Katie Hayden



Brooklyn Winnecke, Grandparent Essay Winner



I to r: third row, Ken Willis, Suzanne Willis, Jean Chapman, Harold Wilson; second row, Pat Schmied, Judy Hughes, Beverly Phelan, Joe Westerfield, Elaine Downing; first row, Kathy Williams

Pictured are the delegates who attended the 2013 State Convention where DC-ORTA received the gold seal.

Jefferson County RTA



At the May 18, 2013, meeting Karen Glankler introduced this year's scholarship winner, Tori Wiggington. Tori is a graduate of Eastern High School.

Grandparent Essay Winner Meela Kopp



L to R: Patti Barron, principal at Dunn Elementary; Kim Slusher, 5th Grade teacher; Meela Kopp, essay winner; Weeraphorh Kopp, mother; Will Kopp, father; Lola Kopp, sister

Breathitt County RTA



Maria Bellamy, KRTA member from Breathitt County, is a volunteer at Central Kentucky Radio Eye and wants to share this information.

Radio Eye is a reading service for blind and print-disabled listeners. They broadcast 24/7. Live and recorded volunteers read daily and weekly newspapers, grocery store ads, books, and magazine articles. They have been doing this in the Lexington area for 22 years. Recently their broadcast expanded to include Louisville, and they are in the process of moving into Eastern Kentucky as well.

If you know someone whose vision is failing, this free service can help them keep up with local newspapers and other current information. Listeners who would like to receive radio reading service are required to complete an application form. Call 859-422-6390 or email info@radioeye.org for an application.

If your vision is still good, Radio Eye is a great volunteer opportunity, either to read or to help in the studio. For more information, go to www.radioeye.org.

(Continued from Websites . . . page 4)

sheet, 'Using the Internet Safely for Seniors For Dummies.'

Computers are improving daily life for seniors all over the world. Why not help your senior jump online today and give it a try?

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"Older Adults Going Social in Increasing Numbers", by reporter Chris Jansing, nbc news, new York, April 12, 2013, www.NBCnightlynews.com

"Top Senior Websites By Categories", Seniors, Boomers, Adults Over 50 Websites Directory

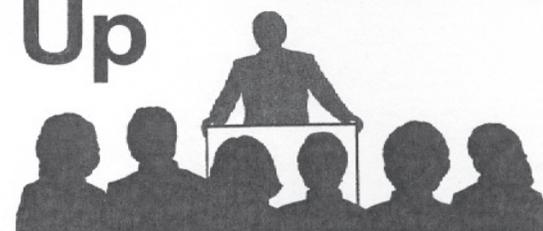
"Using the Internet Safely for Seniors For Dummies", by Nancy C. Muir and Linda Criddle, <http://www.dummies.com/how-to/content>

2013 FALL WORKSHOPS

DISTRICT	DATE	PLACE	CONTACT PERSON
Jefferson County	Fri. Aug 23 10:00 AM (ET)	U of L Alumni Club Louisville	Titus Exum 2806 Spring Bud Court Louisville, KY 40220-3542 502-499-5615
Central Ky East	Mon. Aug 26 9:00 AM (ET)	Natural Bridge State Pk. Slade	Betty Glovak PO Box 204 Brodhead, KY 40409-0214 606-758-8175
Central Ky West	Tues. Aug 27 9:00 AM (ET)	Thomas & King Conf. Ctr. Georgetown	Laura Gray PO Box 3098 Midway, KY 40347 859-846-5652
Northern	Wed. Aug 28 9:00 AM (ET)	Triple Crown C'try Club Union	Bert Baldwin 34 Sidney Drive Independence, KY 41051-9291 859-356-9437
Fifth	Thurs. Aug 29 9:15 AM (ET)	Aquatic Center Buckner	Shirley Sills 2121 Heatt Lane Smithfield, KY 40068 502-845-7290
First	Mon. Sep 9 9:00 AM (CT)	Kenlake State Park Hardin	Jim Wallace 318 Skyline Drive Cadiz KY 42211 270-522-6200
Second	Tues. Sep 10 9:00 AM (CT)	1st Presbyterian Church 303 East 9th Street Hopkinsville	Larry Carter 2895 Princeton Road Hopkinsville, KY 41231-0024 270-885-4514
Third	Wed. Sep 11 9:00 AM (CT)	Barren River State Park Lucas	Romanza Johnson 3341 Cemetery Road Bowling Green, KY 42103 270-842-3416
Fourth	Thurs. Sep 12 9:30 AM (ET)	Rough River State Park Falls of Rough	Donald Skaggs 1490 Smith Ridge Road Campbellsville, KY 42718 270-465-5833
Middle Cumberland	Mon. Sep 16 9:00 AM (CT)	Dale Hollow State Park Burkesville	Jane Dalton 443 Kendrick Avenue Monticello, KY 42633-1577 606-348-4825
Upper Cumberland	Tues. Sep 17 8:30 AM (ET)	Pine Mountain State Park Pineville	Jim Connor 605 Whitley Street London, KY 40741-2628 606-864-98956
Upper Ky River	Wed. Sep 18 8:30 AM (ET)	Buckhorn State Park Buckhorn	Charlotte Ditty 111 State Drive Jackson, KY 41339-9650 606-666-5253
Big Sandy	Thurs. Sep 19 9:00 AM (ET)	Jenny Wiley State Park Prestonsburg	Darrell Clark PO Box 24 Lovely, KY 41234-0024 606-395-6222
Eastern	Fri. Sep 20 9:00 AM (ET)	Carter Caves State Park Olive Hill	Ann Porter 3065 Augusta Dover Road Augusta, KY 41002-9001 606-584-2510

**All workshops start times are local time.
Registration begins 30 minutes prior to start time.**

Stand Up



and Be Heard!



Kentucky Retired Teachers Association

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

DELTA DENTAL INSURANCE

1.866.480.4872

AVESIS KRTA VISION PLAN

Enrollment 1.800.466.5182 ~ Provider Questions 1.800.828.9341
www.avesis.com

BAY ALARM MEDICAL

For Information 1.877.522.9633 www.bayalarmmedical.com/krta

HUMANA CRITICAL ILLNESS PLAN

Call 1.866.629.4531
www.krta.org then Membership Benefits

AUTOMOBILE & HOMEOWNERS INSURANCE

Liberty Mutual Insurance Company
 1.888.504.0156 ext. 51690
 502.429.4504 ext. 51690

HEARING INSTRUMENT PLAN—HEAR IN AMERICA

1.800.286.6149

KY TEACHERS' RETIREMENT SYSTEM

1.800.618.1687 or www.ktrs.ky.gov

COMMONWEALTH CREDIT UNION

1.800.228.6420 or www.ccuky.org

COMFORT KEEPERS

1.877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE

1.866.886.6831 or www.seniorcarelouisville.net

NORTH AMERICAN LIFE PLANS including LifeLock

1.888.362.1214 or 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

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 can 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 CEO's, 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.

Pamela Powell
 KRTA Member
 Madison County

An Entire Week Celebrating You!

Retired Teachers Week is October 21-27

What does it mean to be a retired educator? If members were polled individually the answers would be as varied as the members' interests. No matter what it means to you personally, collectively KRTA celebrates retired educators with Retired Teachers Week. October 21-27, 2013, will be the 2nd annual Kentucky Retired Teachers Week (the celebration is designated as the third full week in October). We hope that local RTA's will plan special activities to celebrate and to build awareness in the organization.

Celebrations Ideas

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

Volunteer Hours - How We "Count" What We Do

Retired Teachers Week is the perfect time to talk about how retirees give back to their community. "Volunteer Hours" is a way to put a dollar amount to those efforts. The dollar value is computed using values from the Independent Sector website (www.independentsector.org). For example, an hour donated in 2010 is worth \$17.65. Each year KRTA gathers volunteer hour data from local units so we can use that data in outreach efforts. Statewide last year KRTA members donated more than 689,593 hours, valued at \$12,398,410.

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

Report Your Activities to KRTA

Be sure to send your Retired Teachers Week activities and photos to the KRTA office. We would like to see any newspaper coverage you receive. Just ask your local newspaper to send the pictures and articles to: brenda.meredith@krta.org.

Deceased Retired Teachers

APRIL, MAY, JUNE 2013

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

ADAIR James C Holladay Marian Vance	CAMPBELL June Bridges Elizabeth Chavez Judith Perkins	FAYETTE Phyllis Allen David Bunnell Susie Cavanaugh Ted Cook Judith Day Glenn Fugate Helen F Lynch Mary J McClure Janice Melvin Mary Outland Irene Parker Frances Rice Charles Vonschlutter	HARLAN Acey Cornett Lydia Gaw	Reba Leader	Robert P Atkinson
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OFFICE HOURS
MON.- FRI. 8:30 AM - 4:00 PM

KRTA NEWS

(PUBLISHED QUARTERLY)
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