Proposal to Shore Up KTRS Won’t Add to State Debt, Officials Say

The state legislature will convene in a short, odd-year session in January, and officials who are trying to shore up the Kentucky Teachers’ Retirement System hope lawmakers will consider an option for a partial fix to reduce the system’s unfunded liability.

That’s because their proposed refinancing plan involving a pension obligation bond will be fueled only by existing dollars. However, the option being offered by KTRS will “almost certainly” require amendment of the 2014-16 budget, for which a super-majority vote—three-fifths, or 60 percent—of lawmakers is needed, said Beau Barnes, KTRS’ deputy executive secretary of operations and general counsel.

This “does make it more difficult for passage,” said KSBA Associate Executive Director David Baird, who is among the KSBA representatives who have met with KTRS leaders to discuss the proposal. “However, because KTRS is not asking for more money—just bonding authority—there is no effect to the budget.”

(Continued on page 4)
PERSONALLY SPEAKING…

Greed. Fear. Ignorance.

These three sentiments describe the fierce attacks on public employee defined benefit group retirement plans like the Kentucky Teachers’ Retirement System (KTRS). There is skepticism that these threats may harm existing public pensioners. Certainly, advocates for the elimination of traditional retirement plans like KTRS want you to believe that their efforts are not designed to hurt current retirees and will impact active or future employees only. The same advocates want you to believe that current and future employees want and even are demanding these reforms.

Please know that these attempts to obfuscate this issue are false. Any and all work designed to alter and destroy public employee defined benefit group retirement plans for active and future public employees will impact their retirement security and destabilize the existing plans for all current retirees.

The Kentucky Retired Teachers Association (KRTA) is not an alarmist organization. We are alarmed, however, that this effort has grown with such magnitude and is gaining favor among some public service representatives. The individuals and organizations who want to eliminate traditional retirement plans like KTRS are working hard to find like-minded legislative leaders in the Kentucky General Assembly.

WHY THE ATTACK, WHY IN KENTUCKY?

There are organizations that want to capitalize on national and world struggles, blaming this adversity on the funding of public employee defined benefit group retirement plans. Some believe the benefits provided by traditional retirement plans like KTRS are unfair.

Citing the private sector as their best example, these traditional plan opponents

(Continued on page 5)

PRESIDENT’S MESSAGE…

The future is here—what can I do?

We have traveled across the beautiful bluegrass state of Kentucky covering fourteen districts (119 counties) in a four-week time span encompassing 2,618 miles. I have seen parts of Kentucky I never knew existed. I am more aware that we live in one of the finest and most beautiful states in the union.

We have the “best” people on the face of the earth; I have shaken hands and hugged many of them. Some who come to mind are: Mattie Jo Smith, 96 years old, Marshall County, First District; Barbara Patrick, 87 years old, Big Sandy District; Ben Browning, 88 years old, Marion Co., and his wife Anna Browning, 87 years old, Nelson County, Fourth District; Jean Jones, 88 years old, Northern Kentucky District; and Bert Baldwin, Northern Kentucky District President. At 80, she may well be the oldest district president. Our organization is so blessed to have these spunky seniors who chose to dress up and march out in attendance to show their support and commitment for their KRTA District Workshops. Our oldest member receiving a monthly KTRS check is 108 years old; yes, we are living longer!

The ‘Theme for the 2014-15 year is “The Future is here--What can I do? SERVE-GROW--PROMOTE.” The Local, District and State officers and members have served at all levels and done it well. The Workshops are completed with a great deal of success. We had record-breaking attendance in all 14 Districts, and 115 Locals had representation, which were excellent results. Thank you District Presidents, Local Presidents, Co-Chairs, contact members and all who helped set up the workshops. All of your dedicated work and service is greatly appreciated.

The Kenton County RTA, under the reign of J. B. Losey, continues to break records in attendance with 71 members at the workshop. A BIG “Thanks” goes to Audrey Wayland for the enormous outpour of members. Audrey was in charge of inviting for her county and the other six counties bringing the attendance number well over 100 for Northern Kentucky’s District Workshop.

I would like to thank and brag on Executive Director Dr. Robert Wagoner, Deputy Executive Director Janie Caslowe, Technical Assistant Betty Hester and KRTA News Editor Brenda Meredith, on all of their ground work and supervision that allowed the workshops to run smoothly, including “promoting” the events on Facebook for each District Workshop as well as on KRTA’s website. The registration table run by Mary Wagoner and helpers, Karen Gilbert, Mary Hines, and Doris Tucker, was wonderfully executed and they had fun in the process. We must not forget to thank our office staff: Carla Hahn and Charlotte Lindley, who kept us operating and doing business as usual.

The Workshop agenda covered the following topics: Health & Insurance Committee chaired by Carolyn Falin and Don Pace; Legislative Committee chaired by...
Seniors Choice Group Retiree Health Plan

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

Choice—What does it really mean?

In this discussion we will examine the Choice for the medical plan provision of the Seniors Choice Group Retiree Plan.

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

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

Let’s look at some examples. We will use an individual in the age range of 66 to 69. From the information above we will use 5 different deductible choices and how the premiums differ to fit in the budget. The choices we will explore are: $0, $150, $500, $1500 and $4,000 deductibles and the monthly premiums. The $0 deductible is $194.96, $150 deductible is $173.84, $500 deductible is $145.50, $1500 deductible is $90.60 and the $4000 deductible $38.81. Recommendation is to use a minimum deductible of $150 or higher.

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 80% or a difference in monthly premium of $156.15 or annual premium of $1,873.80. 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 for 2015.

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

F. Randall Childers, Jr., CFC
Phone: (502) 643-8739
Email: randall_childers@me.com
Visit the KRTA Web site: www.KRTA.org and click on Seniors Choice or visit Seniors Choice Health Plan web site: www.seniorschoiceplan.com

Keeping Your Car Battery Healthy

By Richard Rowe

Whether you’re taking a family road trip or just running an errand at the store, a reliable car battery is imperative. Here are some tips for a healthier, better-performing car battery.

- Maintain proper battery temperature. All batteries work best and live longest at about 68°F. Intense heat and overcharging are the two primary culprits for shortened battery life. If a battery gets hot because of overcharging or bad storage, it will lose power. The heat can also cause battery fluid to evaporate. Conversely, if it gets too cold, the acid may not conduct electricity. Both temperature conditions may result in the battery not functioning properly.

- Conserve your battery’s power. Modern cars use a tremendous amount of electrical power. The engine’s actuators, ignition system, powerful projector headlights, electric fans, the fuel pump, electric power steering, entertainment systems, and heated seats all drain electrical energy. The less you use these electrical accessories, the easier it is for your battery to maintain a full charge.

- Safely jump-start your battery. Jump-starting a car can be dangerous if done incorrectly. Most batteries are easily accessible from under the hood, but some cars have their batteries buried deep in the engine compartment or in the trunk. Before attempting to jump-start your vehicle, refer to your owner’s manual and carefully follow its instructions. Do not perform this procedure if you do not feel comfortable doing so—contact a professional.

If you have Liberty Mutual’s 24-Hour Roadside Assistance, you can call 1-800-426-9898. To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call 888-504-0156 ext. 51690 or visit www.libertymutual.com/kra.
With the implementation of changes by the Governmental Accounting Standards Board, the teachers' retirement system's unfunded liability is growing from $13.9 billion to about $22 billion, or from 51.9 percent funded to 42.38 percent.

The 2014-16 state budget directed that as debt service is retired on three outstanding bonds, that money would be maintained in future budgets to help the KTRS pension fund. By the time the bonds are paid off in 2024, that would amount to $116 million annually.

“ar this is much appreciated, but is far less than what is needed,” Barnes said. The option being proposed by KTRS would take that money, and other revenue streams that are already in the budget for the pension fund, and convert them as debt service on a new, 30-year, $3.3 billion bond issue that would cover the additional funding needed to provide the full annual required contribution to the pension fund for seven years.

Barnes said the primary reason additional funding is needed to payoff the unfunded liability is the flat 13-year investment market that affected all investors.

Failure to address the problem will create what Barnes calls “negative compounding,” in which the unfunded liability continues to grow, the funded status declines and the sum needed to make the fund actuarially sound increases dramatically.

As it is, just to meet the current monthly retirement payroll, KTRS will have to sell some of its assets this year. That, in turn, leaves less money to invest.

Baird called the pension obligation bond plan “a sound and workable solution.” The association’s board of directors will be asked to endorse it as part of its 2015 legislative platform.

Tom Shelton, chairman of the KTRS Board, believes this option “is the right thing to do.”

“We want to make sure we work toward having a pension fund that’s actuarially sound and when this amount of money is owed to the system, it puts us in a precarious situation for the future. So we’d like to see this happen and to make sure we receive the required annual contribution from here on out as well so we don’t end up back in this situation,” said Shelton, who also is superintendent of Fayette County Schools.

Shelton said he knows lawmakers are hesitant to take on additional debt, “but I don’t see it as additional debt because they already owe the debt—they owe it to the teachers and the members of the teachers’ retirement system, so it’s really just restructuring the debt and allowing the system to take advantage of the funds to maintain a better financial status while making that commitment for members of the system.”

Meetings are continuing among KTRS staff and lawmakers and their staff on finding a long-term funding solution. Barnes described the meetings as “very positive.”

Shelton said a long-term solution could rest with an idea being discussed by the Council for Better Education, which he heads. The group is researching a new funding model for education, he said, and is looking at funding the pension, as well as health and life insurance benefits, as part of the cost of education. Those benefits now are allocated separately from the basic state funding formula.

“It can’t be seen as a separate item even though it’s managed at the state level. It has to be seen as a part of the cost of doing business for education because our pension benefits that retirees receive are really just deferred compensation that they didn’t earn while they were teaching and retirement is just a reward for a life of service in teaching.” Shelton said.

This article was written by Madelynn Coldiron and appeared in Kentucky School Advocate, October 2014.

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

Pensionomics 2014 includes a business and a retiree profile to demonstrate the importance of pensions to retirees, businesses in the economy and government coffers. The study also calculates that for 2012:

- Nearly $477 billion in pension benefits were paid to 24 million retired Americans, including:
  - $228.5 billion paid to some 9 million retired employees of state and local governments and their beneficiaries (typically surviving spouse);
  - $70.7 billion paid to some 2.5 million federal government retirees and beneficiaries; and
- $175.6 billion paid to some 12.7 million private sector retirees and beneficiaries.

Expenditures made out of those payments collectively supported:

- 6.2 million American jobs that paid nearly $107 billion in labor income;
- $943 billion in total economic output nationwide;
- $55 billion in value added (GDP); and
- $135 billion in federal, state and local tax revenue.

Pension expenditures have large multiplier effects:

- Each dollar paid out in pension benefits supported $1.98 in total economic output nationally; and
- Each taxpayer dollar contributed to state and local pensions supported $8.06 in total output nationally.

This represents the leverage afforded by robust long-term investment returns and shared funding responsibility by employers and employees.

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

Spotlight on KRTA Member
Frank Hatfield
KRTA Executive Director Emeritus
Bullitt County RTA

On Saturday, October 18, 2014, Frank Hatfield was honored at the unveiling of the new name of Bullitt County Board of Education Central Office. The Bullitt County Public School Board unanimously agreed that the central office should now be known as the Frank R. Hatfield Administrative Center.

Mr. Hatfield spent 21 years as superintendent of the Bullitt County Public School System from 1966-1987. During the mid 1970’s Bullitt County Schools experienced such rapid growth that it gained national recognition. The district built all three of the current high schools, the technical center, two middle schools and five elementary schools. Under his watch the district was able to implement a special needs program.

He was the founding president of the Kentucky Council for Better Education (1984-1987).

Mr. Hatfield preceded Dr. Bob Wagoner as Executive Director of Kentucky Retired Teachers Association from 1987-2002.

[Image 374x718 to 736x882]

[Image 563x49 to 731x109]
KRTA NEWS
DECEMBER 2014

Governor Beshear Signs HJR 19

On Monday, October 20, 2014, flanked by more than a dozen legislators and retired teachers, Gov. Steve Beshear ceremonially signed a bill to honor retired teachers in Kentucky.

House Joint Resolution 19, sponsored by Rep. Rick Nelson, of Middlesboro, declares the state's support for its tens of thousands of retired teachers, and names the third week of October as “Kentucky Retired Teachers’ Appreciation Week” in Kentucky.

“I’m married to a former teacher, so I understand that once you’re a teacher, you’re always a teacher, even if you’ve retired,” said Gov. Beshear. “We are fortunate that our retired teachers continue to support our communities through volunteer work and mentoring new educators. We thank these teachers for their years of work in our classrooms and in our communities.”

“I appreciate our retired teachers for making our communities a better place, and even though they’re retired, they still do just that on a regular basis,” said Rep. Nelson. “This resolution honors them for their years they have devoted to educating Kentuckians all over this great Commonwealth.”

The Kentucky Retired Teachers Association (KRTA) estimates that there are about 43,000 retired teachers in Kentucky. If each teacher worked in a school 27 years, that’s more than a million classroom years’ experience.

Retired teachers provided more than 964,000 volunteer hours in their communities last year, including collecting 28,000 items for local food banks and 5,600 bags of school supplies.

2015 Kentucky General Assembly

The Kentucky Legislature is preparing for the 2015 legislative session that officially begins on Tuesday, January 6.

KRTA watches the legislative process carefully each year, ready to act if our pension and health care are threatened. We must anticipate the worst of times while we hope for the best. Through our advocacy efforts, we will provide a strong voice of what current retired teachers believe concerning retirement issues.

Politicians at the federal, state and local levels control our economic environment. This is an incontrovertible fact. We cannot expect others to expend the time and energy to become knowledgeable on our issues and then do the hard work to keep the legislators and governor educated on our issues. We must do it. You must do it.

Your assignment is to ask your state representative and senator to support the “Teachers’ Pension Refinancing Plan” proposal developed by KTRS.

Working together, we all play a part in keeping KRTA on the job. KRTA exists to fight for the 48,000+ retired educators in Kentucky. It also exists to fight for a whole new generation of active educators who have yet to retire. Be ready to step onto the playing field when your number is called. We need all of our members in the game.

Stay Connected with KRTA
Let us know if your email address changes!
Notify us at info@krta.org.
Fall Workshops 2014

Introduction: “Prepare for the Future”

President Faye Shehan

President Shehan’s message to all workshop attendees was that the future is here! How can you contribute to prepare for the future? There are three key ways:

SERVE
* Educators before us laid a solid foundation that we are benefiting from now.
* The FUTURE depends on our actions TODAY.
If we ALL join hands, what could we ACCOMPLISH?

GROW
* Membership—Currently KTRS has:
  • 4,295 retirees who are 80-89 years of age
  • 707 who are ages 90-94
  • 233 who are ages 95-99
  • And 62 who are over 100 years of age
* If each of us recruits ONE new KRTA member, what could we accomplish?
* Superintendents share common goals with retired teachers—we can work together.
* By working through the superintendents in each school district, we can communicate our message to all active teachers most effectively.

PROMOTE
* Share our pride with out communities
* Contribute by participating in:
  • Volunteer Hour Program
  • Relay for Life
  • Community Projects
  • School Back Pack Drive
  • Food Drives?
* Publicize our accomplishments thru:
  • Local Newspapers
  • Word of Mouth
  • Facebook & Twitter
  • TV
  • Radio
  • Magazine Articles

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
  • Long Term Care Insurance
  • LifeLock (Id Theft Protection)
  • Life Insurance
√ Liberty Mutual
  • Auto Insurance—Save 15%
  • Home Insurance—Save 5%
√ Avesis Vision Plan
√ Delta Dental Plans
√ HEAR in America
√ Comfort Keepers (Senior Care Resource & Solution)
√ Home Instead (Senior Care)
√ Bay Alarm Medical
√ First Choice Protection Home Security System
√ Air, Land, Sea Travel
√ KRTA and AARP Working Together

Cebert Gilbert, AARP/KRTA Liaison

Cebert 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
- Financial Security
- Caregiving/Prepare to Care
- Drive to End Hunger/Yes, We Can Feed Kentucky
- Fraud Watch Network

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, 2014
  County winners January 31, 2015
  District winners March 1, 2015
- State winner will be announced at the KRTA Convention in April 2015.
- Visit www.aarp.org/grandparents for more information or call 1-888-687-2277

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

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

Workshop Registration Volunteers

Always there to greet the workshop participants, get them registered and on their way!

Our volunteers are truly appreciated!

Standing L-R: Dorris Tucker Karen Gilbert

Seated L-R: Mary Hines Mary Wagoner
SYSTEM STATISTICS (presented by Dora Moore, Debi Newman, or Becky Niece)

Field of Membership. As of December 2013, there were 58,967 active educators, 14,991 of which were eligible to retire (27+ years). There are presently 141,520 members of KTRS. That includes 74,551 Contributing Members; 18,506 Inactives; and 48,463 Retired, Beneficiaries, and Survivors. During June and July of 2014, there were 1,269 new retirees. (Over 5,337 retirees are over 80 years of age, including 30 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 48,463 retirees and their beneficiaries and survivors. This means $144 million goes into the state economy each month. 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—what amounts over the last three years to $335 million or 3,375 jobs at $40,000 each. In most counties, the school district is the largest employer.

Actuarial Status. The pre-funded Retirement Benefit Fund is at 51.9% and the pre-funded Medical Benefit Fund is at 11.7%—the latter transitioning to Pre-funded as of July 1, 2010.

UPDATE ON INVESTMENT PERFORMANCE

KTRS Returns

Fiscal Year Ended June 30, 2014.

1-Year 3-Year 5-Year 10-Year 20-Year
18.1% 11.3% 13.7% 7.2% 8.2%

The market value of assets currently stands at a little over $18.5 billion.

UPDATE ON INVESTMENT GOVERNANCE

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

RECENT BOARD ACCOMPLISHMENTS

- Return to work made actuarially sound.
- Air-Time costs made actuarially sound.
- COLAs are funded.
- Placement agents avoided.
- Pre-funding of medical benefits $5 billion.
- Partnered with University of Kentucky & University of Louisville to purchase retiree medical prescriptions—saving $11 million annually.
- Investment Committee structure generates top investment performance.
- Low administrative & investment costs.
- For 75 years the independent Board of Trustees has successfully upheld its obligations to members, the education community, and the taxpayers of the commonwealth of Kentucky.
- The Board has done so in a cost effective way while avoiding pitfalls that other retirement systems have experienced.

FUNDING SOLUTION

To work cooperatively with the General Assembly, to develop a long-term funding plan for the KTRS Pension Fund.

The short-term funding challenges are an economy that is improving, but still struggling, finite revenue, and challenging budgets. KTRS has been asked to develop a short-term funding plan given these current budgetary challenges.

One option is to re-purpose monies already budgeted to KTRS to issue a bond. This plan gives time for Kentucky's economy to improve, revenue to grow and for the Commonwealth to develop a long-term funding plan.

The benefit of bonding is that a bond could be issued at a much lower rate than the 7.5% at which the teachers' pension liability grows. Currently we have historically low interest rates. It's like refinancing your home. A bond would pay the full ARC (annual required contribution by the employer). A bond would improve the funded ratio up to 63% and it would reduce the amount of funding needed in future years.

The importance of the funding is that most teachers do not participate in Social Security and a Federal law offset will, in almost every case, eliminate their ability to receive a Social Security survivor benefit from their spouse's account. Fifty-two percent of retirees younger than age 80 are single and eighty-five percent of retirees age 80 and above are single.

KEY FUNDING POINTS

- Amount of additional funding needed from State for FY 15/16 to fund the ARC is $386 million and $487 million respectively.
- The additional funding was not available in the recently passed budget.
- Without a plan to fund the ARC, accounting rules for 2014 will result in an increase in the unfunded liability from $13.9 billion to $21.9 billion.
- This unfunded liability will be required to be reported on the Commonwealth financial statements for 2015.
- The State is committed to meeting its obligation to teachers.
- There is positive news. The State's contributions—though short of the amount needed—have increased since 2008:
  - August 2010—$465 million bond to repay retirement fund.
  - February 2011—$268 million bond to fund state's portion of Shared Responsibility.
  - March 2013—$152 million bond to fund state's portion of Shared Responsibility.
  - July 2013—$38 million appropriated from general fund to fund Shared Responsibility.
  - Budget for FY 15/16—Included $50 million and $61 million to fund Shared Responsibility.

RETRIEVE HEALTH CARE. We are fortunate that Jane Gilbert and her staff were able to present this portion at all workshop locations. She explained the steps toward "Shared Responsibility."

- The Board, as fiduciary, directs actuary to provide options
- Protect pension plan and the security of its members
- Education community develops solution from options
- Shared Responsibility plan becomes HB 540
- Legislature & Governor approve HB 540
- Implements plan of shared responsibility funding developed by Kentucky's education community
- Establishes technical provisions necessary to comply with IRS code
- Preserves medical benefit into the future for today's active teachers
- Protects retirees under age 65 from paying full cost for health care and over 65 from paying more for health care
- Allows teachers to retire in normal fashion saving districts $200 - $350 million per year and the state $26 - $46 million per year
- Reduces request from general fund this biennium by $61 million
- Reduces the unfunded liability by $2.8 billion

If this HB 540 had not passed we would not have a long-term solution to fund retiree health care. The medical benefit for retired teachers under age 65 would have gone away and teachers upon retiring would have to pay the full cost of health care (in addition to the Medicare Part B premium at age 65). 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.

Retirees under age 65, regardless of retirement date, who receive medical benefits through the Kentucky Employees' Health Plan, began contributing 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.

Earlier this year KTRS issued two Requests for Proposals (RFPs) for the KTRS Medicare Eligible Health Plan (MEHP) for calendar year 2015. The first was for a Medicare Part D Prescription Drug Plan. The second RFP was for an insured Medicare Advantage (medical only) plan. The RFPs were written to help ensure that the existing MEHP plan designs, out-of-pocket costs and physician, hospital and pharmacy access would not materially change. Conducting an RFP every 3-5 years is an industry best practice that helps keep vendors motivated and helps ensure that KTRS is getting the most competitive pricing and innovative solutions.

AGE 65 AND OVER ONLY. The KTRS MEHP Part D Prescription Drug Plan bid was awarded once again to Express Scripts for 2015. Remaining with Express Scripts allows KTRS to continue as a member of the Know Your Rx Coalition with access to 6 pharmacists and the ability to leverage the Coalition for future drug pricing.
The KTRS MEHP Medicare Advantage plan was awarded to UnitedHealthcare (UHC) for 2015. UHC is a nationally-recognized company with offices in Louisville and Lexington that employs 700 UHC employees. In addition, UHC will provide a full-time UHC employee to be located in the KTRS Frankfort office. UHC will provide the same benefits at a significant savings in premium to KTRS. KTRS projects to save $13 million in 2015 compared to 2014 with a guaranteed, not-to-exceed premium for 2016 and 2017. Saving money will help sustain the Medical Insurance Fund and, as a result, will allow KTRS to continue to provide meaningful health insurance for retired teachers. Also, for 2015, the MEHP premium will be reduced from $290 per month to $250 per month.

The UnitedHealthcare Medicare Advantage plan will become effective January 1, 2015. Similar to the current Medicare Advantage plan, it will be a national, passive Preferred Provider Organization (PPO) plan. What does not change:

- No medical provider network required. Visit any provider that accepts Medicare and agrees to bill UHC.
- No change in co-payments, some co-payments reduced.
- No change in deductible.
- No change in coinsurance.
- No change in out-of-pocket annual maximum.
- Participants are still in the Medicare program.
- Participants will still have the same Medicare rights and protections.
- No change in plan design elements.

What are the enhancements for 2015?

- For covered spouses and retirees not eligible for the full KTRS contribution, the monthly MEHP premium will be reduced from $290 to $250.
- Coverage for a routine hearing exam every 12 months at a $0 copay.
- A $500 hearing aid allowance every 36 months (This benefit can coordinate with KRTA’s Hear in America Program).
- Some routine podiatry coverage.
- HiHealthInnovations Hearing Aids Discounts.
- Member Rewards Program.
- HouseCalls (in home assessment program).
- Solutions for Caregivers (provides care planning and care coordination services designed to relieve some of the burden and stress of caregiving and supports the overall well-being of the person receiving care).
- My Path to Health.
- $125 Outpatient Surgery Co-payment removed.
- $250 Inpatient Hospital Co-payment reduced to $200, but now applied at every admittance.
- KTRS On-site UHC Retiree Advocate to answer calls and meet face to face with KTRS visitors.
- QuitPower.

What will change for 2015?

You will receive a new UnitedHealthcare Medical Card in late December 2014 to replace your existing Humana card effective January 1, 2015.

For those currently participating in the KTRS MEHP, you will be automatically enrolled for January 1, 2015. You will not have to complete a paper application.

If you are turning age 65 in the future and you are currently covered through the Kentucky Employees’ Health Plan, you will receive a KTRS MEHP enrollment packet that must be completed and submitted to KTRS approximately 30 days before turning 65.

If you are a retiree and wish to enroll during open enrollment for the effective date of January 1, 2015, please request an MEHP open enrollment form before October 15 and December 7. Spouses are only eligible to enroll with a KTRS qualifying event. A list of qualifying events can be obtained at www.ktrs.ky.gov.

Know Your Rx Coalition Pharm-Assist

In addition to purchasing power, Know Your Rx Coalition offers member institutions clinical resources to help further manage Rx spend.

- Free counseling service via live pharmacists.
- Identification of lower cost prescription alternatives.
- Contacting physician to facilitate seeking authorization for lower cost alternative therapies.
- Liaison for retirees/physicians for issues with Rx benefit including prior authorization, step therapy, and other programs.
- Educational resources for retirees – adverse effects, drug interactions and general medication information.

Call at Rx Coalition at 1-855-218-5979.

Edumedics—Our Solution

We offer face-to-face clinical guidance and support to help you manage your current health conditions.

If you have diabetes and/or high blood pressure and high cholesterol, we can provide the guidance you need to help you achieve a more enjoyable lifestyle. You will have personal, one-on-one clinical visits with a knowledgeable and friendly Edumedics Nurse Practitioner who will guide you to better health. Call Edumedics for more information 1-855-210-8514.

AGE UNDER 65 ONLY. By now you have either elected or waived your Kentucky Employees’ Health Plan insurance coverage. The KEHP will have new medical and prescription vendors for plan year 2015. The medical vendor will be Anthem Blue Cross Blue Shield (Anthem) and the prescription vendor will be CVS Caremark.

KEHP remains a self-insured plan with benefits designed in-house. We recently issued a request for proposal (RFP) as the contracts with our current vendors were due to expire December 31, 2014. The process resulted in no changes with two vendor partners and a change with others. We will continue to have Humana Vitality as our wellness vendor, and Compass SmartShopper as our transparency vendor.

Listed below are our new vendors effective January 1, 2015.

Anthem Blue Cross Blue Shield (Anthem)

is the medical plan administrator. Anthem has operated in Kentucky for more than 75 years, and is the largest carrier in the Commonwealth. Anthem offers an even bigger network of providers, excellent service and technology, and significant opportunities to help hold down costs.

CVS/caremark is the pharmacy benefits manager. The CVS/caremark network includes more than 67,000 pharmacies nationwide, including chain pharmacies and 20,000 independent pharmacies. It is important to know that you do not have to use a CVS pharmacy and may continue to use your existing retail, grocery store, and independent pharmacy if they participate in the CVS/caremark network of pharmacies.

WageWorks is the administrator for Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs). They will also provide COBRA administration services. WageWorks makes benefits programs easier to understand and use so that everyone can take advantage of pre-tax savings and focus on what matters most. They currently work with more than 29,000 employers to help more than 3.2 million people save money.

LivingWell Promise. More than 137,000 KEHP planholders took the HumanaVitality Health Assessment (HA) as part of their 2014 LivingWell Promise and learned more about their health status. This is a huge achievement for the plan and our members. To continue our focus on wellness and healthy lifestyles, the LivingWell Promise for 2015 will include the option of an HA, like last year, or a Vitality Check (biometric screening). If you elect a LivingWell plan in 2015, you must complete one of the following from January 1, 2015 through May 1, 2015:

Take the HumanaVitality HA or Complete a Vitality Check (biometric screening)

Out-of-pocket Maximums. The LivingWell PPO and the Standard PPO plan options have a pharmacy out-of-pocket maximum as well as a medical out-of-pocket maximum. Your pharmacy costs are capped where previously your pharmacy co-pays were continued to be your responsibility, even if you had met your medical out-of-pocket maximum.

FSA Carryover. For the first time, up to $500 of your Healthcare FSA funds remaining in your account at the end of the 2014 calendar year will carry over to the 2015 plan year. You should carefully plan the amount to contribute. Anything over $500 remaining at the end of the plan year run-out period will be forfeited.

Waiver HRA Eligibility Changes. Per Federal law, for 2015, employees who are eligible to waive KEHP health insurance coverage and choose a Waiver General Purpose HRA may do so only if the employee has other group health plan coverage that provides minimum value and the employee declares, in writing, that the employee has such other coverage. Members who have coverage through an individual policy purchased through kyent or have governmental plans such as TRICARE, Medicare or Medicaid are no longer eligible for the Waiver General Purpose HRA. These members may be eligible for the Waiver Dental/Vision ONLY HRA, or may elect a health plan.

Allergy Injection and Mental Health Co-pays Reduced. In the LivingWell PPO plan option, the allergy injection co-pay is reduced to a $15 co-pay and the mental health visit has been reduced to a $25 co-pay.

Prescription Formulary. With the transition to CVS/caremark, there will be some minor changes to the prescription drug formulary. You can review the formulary on line at kehp.ky.gov.
Legislative Co-Chairs
Ray Roundtree & Don Hines

Legal text:

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

1. Retired teachers are not covered by Social Security. There is no financial safety net for Kentucky’s retired teachers.
2. 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.
3. Approximately 47,050 retired teachers, beneficiaries and survivors receive annuity payments each month.
4. Over $144 million in annuity payments are distributed monthly providing a significant positive economic impact on all of Kentucky’s local communities.

Historically, approximately 70 percent of the retirement allowance distributed annually comes from KTRS’ diverse, conservative investment earnings.

Legislative Areas of Major Emphasis
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.

Where do we go legislatively from this day forward? The key is, “one on one” work with legislators. Always find out who is running for House/Senate in your district. Meet with current legislators and legislative candidates. Seek their support on our issues that affect retired educators.

Continue to “tell the story” during these opportunities. Make use of Pink Sheet, Green FACT Sheet, Cash Enrollment Form, and ADD Card. Have someone in charge of recruitment activities. One method works for some retirees; another method, other retirees.

Keep the Governance of KTRS as it is presently constituted. The elected Board of Trustees, serving 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.

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.

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, as is maintaining the medical insurance fund per HB 540 passed by the 2010 General Assembly “(Shared Responsibility). Legislation requirements is essential to the financial well being of our members. KTRS members are meeting their Shared Responsibility (HB 540) obligations.

Where do we go legislatively from this day forward? The key is, “one on one” work with legislators. Always find out who is running for House/Senate in your district. Meet with current legislators and legislative candidates. Seek their support on our major issues and find out what questions or concerns they have and get back to them with a response.

Keep informed as to the political landscape of public pensions at both the State and National levels through KRTA publications, KTRS publications, and the news media. “Pension Envy” is abundant.

Memberships Co-Chairs
Betty Hester, Debby Murrell & Ernie Trosper

Legal text:

According to the Membership Committee, the “Right Way” to grow membership is through awareness, recruitment, engagement and renewal. We need to keep telling this story:

- KRTA is the only organization in the state that has as its main purpose to look out for the welfare of retired educators. Members KNOW where to go for answers to retiree questions and concerns.
- KRTA members REAP the benefits of belonging to a retiree group.
- KRTA TRACKS and advocates for the issues that affect retired educators.
- Membership ADDS the security of a well-deserved lifestyle to each of its members.

There is opportunity all around us to build membership. Keep the names of new retirees sent to local presidents at the end of every month. Honor those retirees at a retirement reception/dinner. If possible solicit help from the superintendent’s office or the local board of education. Gain access to active teachers through faculty meetings. Support your district leadership at State Pre-Retirement Seminars. Use mail, email, social media (i.e., Facebook) phone, and personal contacts. One method works for some retirees; another method, other retirees.

KRTA MEMBERSHIP
LOCAL & DISTRICT RECOGNITION PROGRAMS

<table>
<thead>
<tr>
<th>Added Category:</th>
<th>Virginia Shaw Award (District Award)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Points each for qualification for the “Yes We Did” and “Top Hat” Awards</td>
<td>Changed threshold from 85% to 80%.</td>
</tr>
<tr>
<td>“Yes We Did” Award – To Local &amp; District Associations for reaching the goal set at the beginning of the membership year</td>
<td></td>
</tr>
<tr>
<td>“Top Hat” Award—To Local &amp; District Associations for number of members gained: Local—Top 10 Districts—Top 5</td>
<td></td>
</tr>
</tbody>
</table>
Thanks to Legislators Participating in the Workshops!

Rep. Lynn Bechler
District 4

Rep. Hubert Collins
District 97

Rep. Leslie Combs
District 94

Rep. Mike Denham
District 70

Rep. Joe Fischer
District 68

Rep. Chris Harris
District 93

Rep. James Kay
District 56

Rep. Tom Kerr
District 64

Rep. Kim King
District 55

Rep. Mary Lou Marzian
District 34

Rep. Tom McKee
District 78

Rep. Sannie Overley
District 72

Rep. Ryan Quarles
District 62

Rep. Bart Rowland
District 53

Rep. Jonathan Shell
District 36

Rep. Wilson Stone
District 22

Rep. Tommy Thompson
District 14

Rep. Addia Wuchner
District 66

Rep. Brett Yonts
District 15

District 96

Sen. Joe Bowen
District 8

Sen. Julian Carroll
District 7

Sen. Ray Jones II
District 30

Sen. John Schickel
District 11

Sen. Brandon Smith
District 30

Sen. Damon Thayer
District 17

Sen. Paul Hornback
District 20

Candidate for Senator
Jeff Parker District 2

Candidate for Representative
Ryan Schwartz District 36

Candidate for Representative
Scott Wamland District 26
Business Partners Participating in the Workshops!

- **Comfort Keepers**
  - Jean Khoury
  - Regina Davidson
  - Ray Pepin

- **AARP**
  - Scott Wegenast

- **FINANCE & INVESTMENT LINE**
  - Henry Hensley

- **North American Life Plans**
  - Steve Turpin & Jeff Johnson

- **Humana Vitality**
  - Tanya Broell
  - Cory Hisle

- **Air, Land Sea Travel**
  - Carol Pullen

- **CASA**
  - Vonna Ohlmann

- **Express Scripts**

- **Kentucky Coalition**
  - Lea Goggin, R.Ph.
  - Carrie Isaacs, Pharm.D.
  - Lucy Wells, R.Ph.
  - Allison Russell, R.Ph.

- **CASA**
  - Timmy Martin
  - Jeff Creech

- **Liberty Mutual Insurance**
  - Dave Farmer
More Business Partners Participating in the Workshops!

Presidents of the 14 KRTA Districts

FIRST DISTRICT
Buddy Rushing

SECOND DISTRICT
Harold Wilson

THIRD DISTRICT
Romanza Johnson

FOURTH DISTRICT
Bill Kelley

FIFTH DISTRICT
Allen Schuler

JEFFERSON
Titus Exum

CENTRAL KY EAST
Thelma Blair

CENTRAL KY WEST
District
Laura Gray

MIDDLE
CUMBERLAND
Shirley Dick Wolf

NORTHERN KY
DISTRICT
Bert Baldwin

UPPER
CUMBERLAND
Maggie Napier

UPPER KY RIVER
DISTRICT
Charlotte Ditty

BIG SANDY
DISTRICT
Darrell Clark

EASTERN DISTRICT
Ann Porter
AROUND THE STATE . . .

Bullitt County RTA

In September, the Bullitt County Retired Teachers Association collected and delivered school supplies to Principal Sheri Hamilton of Nichols Elementary School. Carolyn Dennison (left), president of BCRTA, and Janet Richardson (right), chairperson of the Community Services Committee of BCRTA, made the presentation.

Adair County RTA

The Adair County Retired Teachers Association was pleased to honor new retirees on September 16, 2014. Honored were: (L-R) Mary Hext, 37 years; Shirley Pfefferman, 38 years; Vickie Hill, 28 years; and Bobbie Coomer, ACRTA President. Honored, but not in picture was Terry Harvey. Each new retiree gave a brief summary of his/her teaching career. They were treated to lunch at William T’s at The Pines, received a gift and many “Congratulations.”

Campbell County RTA

The CCRTA selected Grant’s Lick Elementary School to be the recipient of its “School Supply Drive” project. On Friday, August 15, 2014, CCRTA president, Terry Lightfoot, presented art supplies purchased by the association to Grant’s Lick principal, Amity Kukla.

This is one of the many ways CCRTA members continue to support their schools and communities.

Casey County RTA

CCRTA was recently awarded a 2014-15 Kentucky Retired Teachers Association Community/School Services Projects Grant. In response, the local association gathered and donated $100 cash and a variety of school supplies such as colored pencils, paper, notebooks, binders, and crayons to be shared with students in need during the school year.

Pictured (L-R) are Tishana Cundiff, Casey County Retired Teachers Association president, with Shelly Wesley representing West Casey County Youth Service Center and Jennifer Godbey representing East Casey Youth Service Center as they accept these donations.

Knott County RTA

Knott County Retired Teachers collected and bagged school supplies. A total of 82 bags were given to Knott County teachers. Emphasis was given for first-year teachers, and remaining items were distributed to others.

Russellville/Logan County RTA

Judge Logan Chick and the Logan Co. Fiscal Court declared October 19-25 as RETIRED TEACHERS’ APPRECIATION WEEK in Russellville/Logan Co. A proclamation was presented to Jo Orange, president of the RLCRTA. Accepting the Proclamation from Judge Chick were retired teachers Bobbie Jean Burnett, Jo Orange, Jackie Powell, Mary Ann Downing, Dwight Cockrill, Sue Wood, and Nancy Wright.

Madison County RTA

In October guests addressed legislative topics. L-R standing: Legislative Chairperson Joyce Mosher, President Richard Bogard, KRTA President Faye A. Shehan seated: Candidate for State Representative Bonnie Hummel, Rep. Rita Smart, Candidate for State Senator Mike Cope, Rep. Donna Mayfield, Senator Jared Carpenter

Menifee County RTA

Pictured (L-R) are the 2014-2015 officers of the MCRTA: Charles Chandler, Health and Insurance Chairperson; Shelia Coffey, Secretary; Nancy Wells, Treasurer; Glenna Adams, Vice President and Membership Chairperson; James D. Trimble, Legislative Chairperson; Elaine Brown, President and President Elect

Monroe County RTA

At a recent meeting, the MCRTA collected items for the area schools backpack program. Since the association matched the grant, a check for $375 was donated recently to the local program. Pictured are (R-L): Ginger Holcomb, president and Dorothy Pare, treasurer presenting the check to Susan Turner (left) and Carolyn Emmert (center), of the Monroe Baptist Women’s Mission Union, the organization in charge at the local level.

Pike County RTA

In September PCRTA delivered binders and composition books to Shelby Valley High School. Pictured (L-R) are: Mary Alice Hunt, Jenna Robinson, Rachel Miller, Virgil Osborne, Fantasia Hall, Abigail Smallwood, Alexis Newsome and Shurella Hall, Shelby Valley Youth Services Center coordinator

Shelby County RTA

In September, the Shelby County Retired Teachers Association collected and delivered school supplies to local children.
MISCELLANEOUS INFO

YOU MIGHT WANT TO KNOW

N. O. KIMBLER MEMORIAL SCHOLARSHIP FUND INC.
Treasurer’s Report - June 30, 2014

<table>
<thead>
<tr>
<th>Community College</th>
<th>Recipient</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Ashland</td>
<td>Laken Houston</td>
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</tr>
<tr>
<td>Big Sandy</td>
<td>Ashley Arnett</td>
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</tr>
<tr>
<td>Bluegrass</td>
<td>Regina Thompson</td>
<td>1,500</td>
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<tr>
<td>Bowling Green</td>
<td>Kimberley D. Lohden</td>
<td>1,500</td>
</tr>
<tr>
<td>Elizabethtown</td>
<td>Nathaniel Hardin</td>
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</tr>
<tr>
<td>Gateway</td>
<td>Jacquelin K. Kline</td>
<td>1,500</td>
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<tr>
<td>Hazard</td>
<td>Dakota Sierra</td>
<td>1,500</td>
</tr>
<tr>
<td>Henderson</td>
<td>Elizabeth McLeod</td>
<td>1,500</td>
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<tr>
<td>Hopkinsville</td>
<td>Olivia Bloodworth</td>
<td>1,500</td>
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<tr>
<td>Jefferson</td>
<td>Karen Tillet</td>
<td>1,500</td>
</tr>
<tr>
<td>Madisonville</td>
<td>Callie Gates</td>
<td>1,500</td>
</tr>
<tr>
<td>Maysville</td>
<td>Angela Flannery</td>
<td>1,500</td>
</tr>
<tr>
<td>Owensboro</td>
<td>Megan Woodall</td>
<td>1,500</td>
</tr>
<tr>
<td>Somerset</td>
<td>Emily F. Forbes</td>
<td>1,500</td>
</tr>
<tr>
<td>Southeast</td>
<td>Anna Jo Creech</td>
<td>1,500</td>
</tr>
<tr>
<td>West Kentucky</td>
<td>Whitney Asprey</td>
<td>1,500</td>
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</table>

TOTAL $24,000.00

CURRENT INVESTMENTS

<table>
<thead>
<tr>
<th>C. D. Amount</th>
<th>Maturity Date</th>
<th>Interest Rate</th>
<th>Annual Earnings</th>
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<tbody>
<tr>
<td>$5,000.00</td>
<td>7/21/2014</td>
<td>.15%</td>
<td>$7.50</td>
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<tr>
<td>$15,000.00</td>
<td>7/22/2014</td>
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<table>
<thead>
<tr>
<th>Money Market</th>
<th>Institution</th>
<th>Interest Rate</th>
<th>Annual Earnings</th>
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<tr>
<td>$1,392.44</td>
<td>Raymond James</td>
<td>0.01%</td>
<td>$---</td>
</tr>
<tr>
<td>$10,870.10</td>
<td>PNC Bank</td>
<td>0.01%</td>
<td>4.97</td>
</tr>
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</table>

Estimated Earnings on $32,262.54 $162.47
Total Contributions (FY2014) $25,680.80
Received from KRTA (FY2014) (19,200.00)
Local/District/Individual Contributions (FY2014) $6,480.80
Interest Received (FY2014) 224.79
Total Contributions/Interest Received $6,705.59
KRTA Contributions (FY2014) 19,200.00
Beginning Balance - Jul 1, 2013 3,722.09
Total Funds Available (FY2014) $29,627.68
Scholarships Paid (FY2014) (24,000.00)
Contributions/Interest (FY2014) Used for Misc. Expenses (1,790.28)
Contributions (FY2012) Invested in Mutual Funds - Jun 2014 (1,000.00)
Fund Balance - Jun 30, 2014 $2,837.40
Contributions (FY2014) to be Invested in 2014-15 --
Contrib./Int. (FY2014) to be Used for 2014-15 Scholarships $2,837.40

Mutual Fund Investments (Cost) Current Value
$77,358.96 $129,542.30

Total Assets $164,642.24

Signed: Bob Wagener, Executive Director Date: November 1, 2014

Updates To September Issue of KRTA NEWS

Center Insert Pages 7-10
Jefferson District Executive Council
Linda Ratti
400 Glenford PL
Louisville, KY 40245
502.245.4539
rattioboe@aol.com

1st District Executive Council
David Foley
963 Crossland RD
Murray, KY 42071
270.759.2224
foleydavid26@yahoo.com

Jefferson District Executive Council
Ken Willis
452 Indian Creek Loop
Owensboro, KY 42303
270.684.3584
kenwillis0739@att.net

Big Sandy District Executive Council
Darrell Clark
577 Collins CRK
Warfield, KY 41267-9009
606.639.6222/606.626.7304
drclark1951@gmail.com

Franklin County President
Jean Anne Webb
204 Knollwood PL
Frankfort, KY 40601
502.875.2882/502.472.4597
JAWRet@aol.com

Shelby County President
Marie Wright
8431 Benson Pike
Bagdad, KY 40003-8042
502.487.0933
mwright@shelbybb.net

Clay County President
Ronnie R. Partin
963 Crossland RD
Warfield, KY 41267-9009
606.639.6222/606.626.7304
drclark1951@gmail.com

Kentucky Area President
Anita Goebel
2835 Ramsey RD
Mount Olivet, KY 40456
606.724.5080
606.584.1197
twonewknees@aol.com

Legislative Committee
Central KY West District
Ellie Thompson
962 Kentontown RD
Mount Olivet, KY 40164
606.724.5080
606.584.1197
twonewknees@aol.com

Happy Holidays
Dr. and Mrs. Bob Wagener
Janie Caslowe, Carla Hahn
Betty Hester, Charlotte Lindley
Brenda Meredith

All photographs must be electronic or originals.

The deadline for the March issue is January 14
FOR YOUR INFORMATION

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

KRTA LEGALINE
1.800.232.1090
kylawrm@gmail.com
Rebecca Murrell ~ Louisville, Kentucky

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

MAJOR MOVIE TITLES OF THE 50S
1. "Jailhouse Rock" — 1956 by Elvis Presley
2. "Shane" — 1953
3. "Anatomy of a Murder" — 1959 by James Stewart
4. "Giant" — 1956 by Rock Hudson
5. "Sabrina" — 1954

TOP SONGS OF THE 60S
1. "Puppy Love" — 1960 by Paul Anka
2. "At Last" — 1960 by Etta James
4. "Palisades Park" — 1962 by Freddy Cannon
5. "Go Away Little Girl" — 1963 by Steve Lawrence

SINGERS OF THE TOP SONGS OF THE 60S
1. Paul Anka
2. Etta James
3. Ricky Nelson
4. Freddy Cannon
5. Steve Lawrence

Could You Be a Foster Parent?

Maryhurst Family Treatment Homes (FTH) provides therapeutic foster care for at-risk children, ages birth - 21 years. Treatment parents are trained to provide nurturing, trauma-informed care, and a team of professional foster care staff provide in-home support. In-home interventions and community supports assist the children with social skills and daily living activities.

The FTH treatment team includes Treatment Team Coordinators, Master’s level clinicians, Support Counselors, a Mockingbird Hub Parent, Foster Parent Supervisor, Foster Parent Recruiter and the Division Director.

We are on call 24 hours a day, seven days a week. For more information please contact Shamelika Devane or Paige McGuire.

Toll Free: 877-499-1570
fostercare@maryhurst.org

Compensation Provided!
Deceased Retired Teachers

JULY, AUGUST, SEPTEMBER 2014

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

ADAIR
Helen Stephens

BARREN
Rebecca Forrest
Sandra Gardner

BATH
Elizabeth Rice

BELLS
Doyle Swanner

BOONE
Watson Craft

BRECKINRIDGE
Charles Gordon
Georgia May
Charleen Tate

BOYD
Peggy Butcher
Billy Damron
Jean Woods

BOYLE
Philip Garland
James Ledford

BREATHITT
Alta Lindon

BRENNERIDGE
Clarence Akridge

BULLITT
Ralph Price

BUTLER
Ronald Tines

Caldwell
Oma Geihlhausen
Sybil Watson
Rachel Christopher
Marie Garrison
Charles Guthrie
Dan Harrell
Frances Matarazzo
William Miller
May Simmons

Campbell
Janet Dosch
Robert Gilreath
Blaine Lakes
John Obrien
Marian Ritter
Vivian Schar dt
Elma Trunell

Carroll
Elizabeth McFall

Carter
Clara Koze
Emma Royse

Casey
Mary Watson
June Wilcher

Christian
Rowena Everett
Mary Frances
Hazel Ray
Margaret Thomas

Clark
Marion Norton

Clint
Gladys Asbury
Katherine Polston

Davis
Jonelle Hutchens

Eku
Bennie Lane
Gladys Masagatani

Gayette
Virginia Chrisman
Sara Feller
Doris Hamilton
Amy King
Roslyn Lawson
Katheryn Loughrin
Melinda McKinley-Raffa
Estelle Murrell
James Peyton
John Renfro
Joan Robertson
Layla Sabie
Jean Silk
Metta Skaggs
Chalmer Vineyard

Fleming
Patsy Adams

Floyd
Cosetta Newsome
Carolyn Stumbo

Franklin
Marlene Ashby
James Brown
Oscarine Craddock
Patricia Crutcher
Ethel McLendon

Fulton
Rebecca Blasdel

Garrard
Gary Cole

Grant
Loretta Kelly

 Graves
Lynn Doores
Evelyn Shemwell

Green
Margaret Blakeman
Margie Caven

Greenup
David Wallenfelsz

Hardin
Nellie Conroe

Harrison
Earl Ball

Henry
Carol Kalbfleisch

Hopkins
Michael Crick
James Harris
Amzia Wheeler

Jackson
Allen Harrison

Jefferson
Marlene Bajandas
Edwina Baldon
Lillian Blackwell
Rhoda Blakeman
William Crosby
Mary Curry
Patricia Downs
Grace Edwards
Lewis Hammond
Virginia Hannum
Jeanette Hawkes
Mildred Hawkins
William Kercher
Marjorie Maddox
Donna Malone
Ethel Minnis
Hans Rau
Ruth Ruter
Kay Simons
Robert Spencer
Rodney Steele
Dilly Carol Thaxton
Clarese Thyree
Linda Wilcoxson

Johnson
Robert Withers

Kenton
Nedra David
Margo Huesing
Joseph Seavers
Peggy Warth

Knox
Vincenta Davis
M Evans
Rose Lewallen
Willa Shields

Laurel
Vada Clark
Coleman House
James McKnight

Lawrence
Joe Hewlett

Letcher
David Banks
Gary Johnson

Lincoln
Priscilla Kirkpatrick

Livingston
David Sta lions

Logan
Frances Cooper
Nancy Woodson

Madison
Carolyn Alford
A David Alligier
Thelma Delong
Richard Gentry
Donald Haney
Helen Jones
Robert Stebbins
Robert Taylor

Marion
Herman Rowlett

Marshall
Elizabeth Harrell
Keith Lambert

Martin
Loretta Hinkle

Mason
Douglas Bickers

McCracken
Patricia Harris

Meade
Mary Morrison

Menifee
Hiram Walters

Mercer
Julia Graham
Metcalf
Jennifer Bowman

Monroe
Mary Kerr
Jerome Taylor

Montgomery
Bobby Breeding
Beverly Malone

Muhlenberg
Thomas Bibb

Nelson
Joe Holcomb

Oldham
Larry Adler
Kathleen Carter
Mary Johnson

Owen
Betty White

Warren
Athalie Mulberry

Welles
Charles McQuinn