

KRTA News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

VOLUME XLVIII, NUMBER 4

LOUISVILLE, KENTUCKY

JUNE 2014

Delegate Assembly Elects New Officers for 2014-15

KRTA Honors Volunteer of the Year



Cathy Gullet—Vice President; Patsy Rainey—President Elect; Faye Shehan—President; Carolyn Falin—Past President



Teresa Byerly
Bullitt County RTA

People volunteer their time and energies for many reasons. Teachers, in particular, seem to possess an altruistic vein running through them that prompts many to continue to serve their communities even after their professional careers are over. In the case of our Volunteer of the Year, Teresa Byerly, her activism is deeply personal. Since 2010 Teresa has immersed herself in promoting the awareness and prevention of domestic violence. That social ill hit home for her and her family in a most painful way when her sister Karen was severely beaten and fatally shot by her husband. Teresa's sister became one of the far too many victims of violence committed by a supposed "loved one."

Though grief stricken, Teresa decided that the best way to deal with her sadness was to get involved, to do her best to stop other families from going through what she and her family has. She went to work; she studied domestic violence to determine what signs are present in a controlling relationship—signs that may be missed as she and her family had missed them—in order to help prevent more women and teenagers from becoming victims of domestic violence. In her words, "I work with women who are trying to leave an abusive relationship. I also work with families of victims of domestic-violence crimes. At the time (of my sister's death) I felt that nobody knew how I felt because I didn't know anybody who had had a murder in their family. I am a published writer and keynote speaker on abusive relationships. I have also confronted an abuser face-to-face in a parking lot. My work is on an almost daily basis."

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Kentucky Retired Teachers Association

News
 A QUARTERLY PUBLICATION

7505 Bardstown Road
 Louisville, Kentucky 40291-3234



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NEW! Exclusive KRTA Member Pricing
24/7 Medical Alert Systems See page 4

PERSONALLY SPEAKING . . .



Bob Wagoner

Executive Director

Convention Report

In 2013-14 our membership grew for the 26th consecutive year! First, I want to report that we reached our 2013-14 goal of 29,514 members. The total membership of 29,552 is an increase of 523 over last year. Our continued growth is noteworthy because many

state retired teacher associations continue looking for ways to reduce their losses rather than increase their numbers. Never underestimate the value of volunteers. KRTA is strong because retired educators (volunteers) have been building a robust association for 57 years. Remember, Noah's Ark was built by volunteers; the Titanic, by professionals.

I have the highest regard for the work of the KRTA staff. Betty, Brenda, Carla, Charlotte, Emily, Janie and Mary strive diligently each day to provide exceptional service to our members. Again, this year we have added new benefits for our members. People accessing our website remains steady. During the recent legislative session, our use of email to keep members informed continued to increase.

This year we provided N.O. Kimbler scholarships valued at \$1,500 each to all 16 public community and technical colleges in Kentucky. We continue to receive letters of appreciation from both the recipients and the colleges.

As you know, the FY2014-16 state biennial budget contains both "good news" and "bad news" for retired teachers. The "good news" is the budget contains funding for the state to meet its "Shared Responsibility" obligation to the KTRS Medical Insurance fund and the employer match for active teachers to the KTRS Pension fund. The "bad news" is the governor and the General Assembly took a total pass on fixing the unfunded liability problem in the Teachers' Retirement System.

KRTA continues to work on these Social Security issues: Mandatory Coverage, Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). Currently, discussions on all of these Social Security issues have stalled and receded off of the "radar screen."

We must continue to be vigilant in our opposition to Mandatory Social Security

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Social Security News & Pension Watch

How Social Security Penalties Hurt Public School Educators

Educators are often hurt by what are called "public servant penalties" in Social Security—the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). This article's focus is the GPO penalty.

Background

Originally, the Social Security system excluded state and local government employees from coverage. Thus, the Kentucky Teachers' Retirement System (KTRS) was established by the Kentucky General Assembly in 1938 to provide retirement benefits for Kentucky's public school teachers. Many Kentucky Retired Teacher Association (KRTA) members, however, are eligible for Social Security benefits by being married to a Social Security recipient.

GPO: The Rationale

The GPO, which passed in 1977, was imposed to stop highly paid federal civil servants from being able to double-dip into Social Security and other pensions.

GPO: The Formula

The GPO deprives retired educators of their spousal and survivor benefits under Social Security. Typically, spouses of Social Security recipients receive half of the amount of their partner's benefit even if they do not qualify for Social Security on their own. Under the GPO, that amount is reduced by two-thirds of the amount of a KTRS pension.

For example, John collects a Social Security benefit of \$800 a month. His wife Mary is a retired school teacher drawing a KTRS pension of \$1,200 a month.

Effects of GPO with Living Spouse

Mary's Potential Social Security: $\$800 \times 1/2 = \400

KTRS Pension Calculated for GPO: $\$1,200 \times 2/3 = \800

Total Monthly Social Security: $\$400 - \$800 = \text{No benefit}$

Effect of GPO upon Death

Mary's Potential Social Security Survivor (Death) Benefit: \$400

KTRS Pension Calculated for GPO: $\$1,200 \times 2/3 = \800

Total Monthly Social Security: $\$400 - \$800 = \text{No benefit}$

(Note: If there is no Social Security benefit, the surviving spouse also could be required to pay for Medicare Part B.)

(Continued on page 7)

PRESIDENT'S MESSAGE . . .

The Vital Links

NOBODY IS A WHOLE CHAIN, EACH ONE IS A LINK. BUT TAKE AWAY ONE LINK AND THE CHAIN IS BROKEN. (*Bedside Blessings*—Charles R. Swindoll)

KRTA kicked off the 2013-2014 year on July 7 with a meeting of district presidents and committee co-chairs. The theme for the year was "Telling our Story through Communication—The Vital Link." The challenge was to communicate with active teachers and administrators, business and community leaders and local and state government leaders. District presidents are to be commended for the leadership demonstrated to strengthen that vital link between KRTA and the local associations. Throughout the year, *We did tell our story!*

Local association members connected with active teachers and administrators by participating in KRTA-sponsored community service projects. Members conducted school supply drives for family resource centers and classrooms. By the end of December, 5,607 bags of school supplies were donated to local schools. Association members communicated with active teachers about promoting writing in the classroom through participation in the AARP Grandparents Essay Contest for all 5th grade students. The participation this year was outstanding. Whenever possible, active teachers and



Carolyn Falin
2013-14 KRTA President

administrators were kept informed of the impact proposed legislative actions would have on active and retired teachers.

At the April 21 District Presidents Meeting, district presidents reported on local association activities that "*Told Our Story*" to business and community leaders. Local associations conducted community food drives. KRTA members donated 21,089 food items to local community food banks or school backpack programs. Members logged 964,691 hours of volunteer service in their communities with an estimated monetary value of over \$19.1 million. With service such as this, how can the business and community members not know "Our Story?"

Association members promoted KRTA Retired Teachers Week October 21 through October 27 through news announcements, signing proclamations, and conducting special activities in the local school which informed community members of what KRTA was all about. During the 2014 General Assembly, Representative Rick Nelson was successful in having House Joint Resolution 19 passed to permanently designate the third week of October as Kentucky Retired Teachers Week making this week a continuing reminder to business and community members that retired teaches are still a strong, viable influence within the community.

(Continued on page 12)

KRTA PARTNERS . . .



Life Plans, LLC™

Lifespan vs. Healthspan: A New Way Of Thinking About Aging & Long-Term Care

Longevity seems to be the buzzword of the day. Everyone is looking for the latest and greatest medicines, treatments and services that promise to extend his/her life. While we are fortunate to live in a time of great advances on this front, the end of our lifespan will always be an unavoidable fact of life.

The more challenging and costly problem to our nation and our families is that more than half of us will face a premature end of our healthspan. You see while our lifespan refers to the number of years lived, our healthspan is the number of years lived in a healthy, active state.

To illustrate, let's say Person A lives 80 happy and healthy years and passes away peacefully in their sleep. Person B also enjoys 80 years, but then they are diagnosed with Alzheimer's and live their remaining years heavily dependent on others for their care. Person A's healthspan lasted right up until the end of their lifespan, whereas Person B's did not—and if Person B is like most Americans, they failed to plan for this event.

Consider all the arrangements we make in preparation for the end of our lifespan: life insurance, writing a will, sharing final wishes with loved ones, buying a burial plot and even pre-paying for our funeral. But what steps do we take to plan ahead for the end of our healthspan?

The one thing healthspans and lifespans have in common is that none of us ever knows how long either will last. What we do know is the bigger the gap between the end of our healthspan and the end of our lifespan, the greater the burden our care puts on loved ones.

Again, let's use the example of Person B. The years following their diagnosis may have looked something like this: Their spouse tried to care for them at first. When the burden became too much, they brought in a home health aide to help out part time. As their once-sharp mind deteriorated further, they eventually required around-the-clock care and had to go into a facility, spending down their hard-earned assets.

Think of long-term care insurance as being to our healthspan what life insurance is to our lifespan. Life insurance is said to be for the ones left behind, but that's also one of the top reasons people cite for purchasing long-term care insurance—to protect their loved ones from the financial, physical and emotional burden of their care.

No doubt we would all like to be like Person A and have our healthspan be as long as our lifespan. Unfortunately, for a majority of us that won't be the case. Given the fact that 40% of the 13 million Americans currently receiving long-term care are between the ages of 18 and 64, it's never too early to get prepared.



**Jeff Johnson, State Manager
North American Life Plans**

North American Life Plans is the endorsed provider of the KRTA Long-Term Care Insurance Program. We'll shop the top companies to find you the best plan at the best price for your individual needs. Depending on your plan selection, member and spousal discounts may be available. If you have health issues and can't qualify for coverage, we may be able to offer some alternate planning solutions.

To take advantage of this KRTA member benefit, please call North American Life Plans' toll-free at 1-888-362-1214 weekdays between 9:30 am and 6:00 pm Eastern. We will

direct your request to a representative nearest to you who can review your needs and concerns and create a customized plan just for you.



Let's Travel With Air Land Sea Travel!

As the warm breezes of spring slowly arrive in Kentucky, our thoughts turn to special things to do and places to go this summer and fall. Air Land Sea Travel LLC has created a number of outstanding trips for KRTA members to consider. Carol Pullen, owner of the agency, and Anita

Perryman are both long time friends and travel professionals as well as being retired teachers. They have selected vacation destinations they know you'll love! There is practically no end to the possibilities of where to go and enjoy such well planned, reasonably priced vacations.

Carol and Anita were pleased to meet so many of you at the KRTA Convention in Louisville on April 22. They mentioned a few of the trips they're holding and heard from many of you about places you're interested in seeing. Congratulation to Bill Kelley of Elizabethtown who won the Air Land Sea Travel special drawing for 50,000 Marriott Reward Points.

Some of the trips that Carol and Anita are excited about include:

- Norwegian Cruise Lines, seven-night cruise to Alaska, round trip from Seattle, with stops in Ketchikan, Juneau, Skagway and Victoria, BC. This is on the beautiful Norwegian Jewel, sailing on September 6, 2014.
- Pride of America has an August 23, 2014, departure from Honolulu with stops in Maui and the Big Island Kauai—you can't beat tropical paradise. You need to book soon, however, since space is limited and is on a first-come, first-served basis.
- The 15-day tour of Germany, Austria, Italy, Switzerland, France, Belgium and Holland includes air, most meals, escort and baggage handling at terrific prices—and your hotel is Superior Tourist Class and First Class.
- Closer to home there's the Gaylord Hotel & Rockettes Christmas Show Package. It's one night on December 1, which includes accommodations at the Gaylord Opryland Resort and a ticket to City Christmas Spectacular starring the world famous Rockettes. Also included is admission to the ice exhibit and Holly Jolly Town Square Craft, Antique and Art show.
- If you enjoy the holidays a little earlier, consider the three-day, two-night trip to the Great Smoky Mountains where you will be staying at the award winning Clarion Inn in Pigeon Forge. That's two nights with breakfast each morning and two entertaining dinner shows, "The Dixie Stampede" and "The Smith Family Dinner." This trip takes place November 17-19, 2014.

Call for information and put down a deposit on your reservation while there's still room! We don't have the space in today's article for all the trips and cruises we offer, so let us know what interests you and we probably have a brochure for that destination we can send you. We welcome your questions. Let us make 2014 the most exciting year of your life with a memorable trip you'll cherish forever!

Call Carol at 502-873-5610/502-594-3874 or Anita at 502-262-2555.

Teddy Love



**Madge Cockerham
Lee County RTA**

Lee County RTA was proud to donate for the door prizes this special bear that was made by Madge Cockerham. Linda Ratti of Jefferson County was the lucky person taking the bear home. Mrs. Cockerham enclosed this note with the bear:

"This bear was made by Madge Cockerham in March 2014. It was made from a quilt I made when I was 9 years old. As you know I didn't quilt it but my Mother did. The white blocks were made out of five pound sugar blocks (bags) which had to be bleached to get rid of the colored writing on them. I didn't do a very good job on this one as I am 85 years old and have Parkinson's Disease. I hope you take this into consideration and that you will enjoy my special bear. The pattern calls him "Teddy Love."



Each year, one-third of U.S. adults age 65 or older will experience a fall. These falls lead to 2.2 million yearly visits to the emergency room, with a quarter of these visits resulting in hospitalization.

When a senior falls, a timely medical response can dramatically affect the outcome. Seniors who receive medical attention within the first hour of their fall have a much better chance of recovery.

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

70% of seniors will fall this year.

Statistics show us that it's not a question of "if" but "when." Among older adults, falls are the leading cause of injury deaths in the United States.

89% of falls happen out of reach from a phone.

Most falls happen in areas that don't have a phone nearby. These areas include bathrooms and stairs.

97% of fall victims may permanently lose their independence.

17 Hours. That's the average time it takes for a fallen senior, living alone, to get help after an emergency. Most will require long-term hospitalization or care.

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

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

**www.bayalarmmedical.com/krtar or
call us toll-free at 1-877-522-9633.**



Protect Your Family From Radon

by **Becky Karush**

Radon is a colorless, odorless gas that can seep into any type of building, including your home. According to the Environmental Protection Agency, it's the leading cause of lung cancer among nonsmokers. Fortunately, it's easy to detect radon—and protect your family from it.

Here is important information about dealing with radon.

Why is it harmful? Radioactive particles are released with the natural decay of uranium found in nearly all soil, as well as rock and water. When inhaled, these particles can cause lung cancer. A radon level above 4 picocuries per liter (pCi/L) of air is considered dangerous. About 0.4 pCi/L of radon is typically found outdoors.

How does it get inside buildings? Radon migrates through soil and enters buildings through cracks in the foundation, basement

floor, and walls; openings around sump pumps, drains, pipes, and wires; joints in construction materials; and crawl spaces. As radon seeps into your home, it can build up in the enclosed living space, increasing in concentration.

Where can you find a radon test? Low-cost do-it-yourself test kits can be purchased at your local hardware store or online. If you prefer to use a qualified tester, your state radon office can provide you with a list.

How do you fix the problem? If you discover a dangerously high radon level, a qualified contractor can help you find a solution. A mitigation system, which pulls the gas from the house and vents it outside, is an effective solution.

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/krtar. Coverage underwritten and provided by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA 02116. ©2014 Liberty Mutual Insurance

Spotlight on KRTA Member

Allen J. Schuler Bullitt County RTA

Why I Joined KRTA



**Allen J. Schuler, President
Bullitt County RTA**

Once upon a time, as the retirement seminar I attended was wrapping up, an energetic lady appeared and began talking about a retirement organization I'd never heard of. Retired teachers organized? Who knew? However, having absorbed so much information before her presentation, most of what she said went in one ear and out the other.

She said something about "KRTA." Or was that KTRS again? It didn't matter. I could sign a white card and, voila, everything would be taken care of. Twenty bucks a year? It couldn't hurt. So, I signed.

Good thing. I started receiving KRTA News and became informed as to how not being a member could, indeed, hurt. It seems that retired teachers do need an organization.

Generally, in the midst of our careers, we are too busy to think much about retirement. Retirement is "out there" somewhere for another time, but the financial aspects of it were set. Supposedly. I know that before I retired I couldn't tell a defined benefit plan from a defined contribution plan. Both were "defined;" they must both be good, right?

No. Not right. KTRS's defined benefit retirement plan is eminently superior to any 401(k) defined contribution plan in terms of financial security. Yet, in spite of that superiority, there has been an assault on defined benefits plans in both the private sector—only 17% of the Fortune 100 companies currently offer one—and now the public sector; witness the "reform" our state legislature perpetrated on KERS last year.

So, why am I a KRTA member? An active member? Easy. Our state legislators afford me plenty of motivation. Grade their collective work. For example, this year our representatives managed to reach a budget compromise that did not include any tax reform that might generate desperately needed revenue. The budget did, however, include more tax breaks that could amount to \$29 million less revenue a year once they are fully implemented. In effect, our representatives continue to strangle the financial life out of our state like a bittersweet vine choking a tree. Additionally, this year once again, our political representatives did nothing to address the \$800 million dollar shortfall in our pension plan, a shortfall created in part by their failure to meet their funding responsibilities in years past.

As retirees, our largest and most reliable financial "nest egg" is kept in that KTRS "basket" in Frankfort, a basket overseen by our General Assembly.

To be sure, we can't match the lobbying dollars tossed around by AT&T, the Chamber of Commerce and others; however, we are 29,000-plus educated, vocal, and voting constituents. Thus, we maintain a strong "teacher voice" that we may use to protect our interests, because you never know what the legislature might dream up.

And just who watches our legislative watchmen? We'd best. Given everything at stake in each legislative session, not only for our retirement system but for our state, I can't understand any retired teacher not being a KRTA member. After all, we need "the voice."



Kentucky Retired Teachers Association

CONVENTION 2014 . . .

April 21 Pre-Convention Meetings

District Presidents' Meeting

CALL TO ORDER

The meeting was called to order by KRTA Vice-President Patsy Rainey. Ernie Trospen offered the invocation and Faye Shehan led the Pledge of Allegiance.

2014 CONVENTION PROGRAM

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

2013-2014 DISTRICT PRESIDENTS' REPORTS

Each district president talked about their year's activities. Dr. Wagoner asked they turn in a written copy of the report.

EXECUTIVE COUNCIL TERMS EXPIRING June 30, 2014

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

Second - Joe Westerfield Mid Cumberland - Tom Mathews
Upper Cumberland - Paul Falin Eastern - Ann Porter

KRTA COMMITTEE TERMS EXPIRING June 30, 2014

Dr. Wagoner needs to know committee members continuing or leaving by May 15.

FALL WORKSHOP SCHEDULE

A. Locations

All of the locations will remain the same for the 2014 Fall Workshops except for one change. Second District will be held in Owensboro. Other changes should be reported to the KRTA office as soon as possible.

Let Dr. Wagoner know about your district's desires concerning:

- (1) Do you want your workshop to begin at 8:30 or 9:00 a.m.?
- (2) Do you want to hold your district meeting before or after lunch?

B. Contact Persons

Jefferson Co. - Titus Exum	Fourth - Bill Kelley
Central Ky. East - Thelma Blair	Fifth - Shirley Sills
Central Ky. West - Laura Gray	Mid Cumberland - Shirley Dick Wolf
Northern - Bert Baldwin	Upper Cumberland - Jim Connor
First - Buddy Rushing	Upper Ky. River - Charlotte Ditty
Second - Harold Wilson	Big Sandy - Darrell Clark
Third - Romanza Johnson	Eastern - Ann Porter

KTRS PRE-RETIREMENT SEMINARS

Dr. Wagoner reviewed the upcoming seminars and asked each district president to go to the one in their area.

UPDATE DISTRICT PRESIDENTS FOR 2014-2015

Dr. Wagoner informed district presidents to report the 2014-15 district president by May 15.

OTHER BUSINESS

- President Carolyn Falin's reception at 3:30-4:30 in the Atrium
- Annual Convention dinner for everyone at 6:15 in the Grand Ballroom

Executive Council Meeting

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

STATE COMMITTEE AND OTHER REPORTS

A. KTRS Insurance Update by Jane Gilbert, KTRS

MEHP (Medicare Eligible Health Plan—65 & Over)

KY Rx Coalition Pharm-Assist Offering: In addition to purchasing power, KYRx Coalition offers member institutions clinical resources to help further manage Rx spending. It offers counseling service via live pharmacists who assist in the identification of lower cost prescription alternatives, contacting your physician to facilitate seeking authorization for lower cost alternative therapies, act as liaison for retirees/physicians for issues with Rx benefits related to Step Tx, PA, and other programs. They act as an educational resource for the retiree assisting in adverse effects, drug interactions and general medication information. There are six pharmacists to help you with the 2014 Medicare High Performance Formulary 3rd Tier drugs at 50% coinsurance. Speak to a live pharmacist by calling 1-855-218-5979.



**Jane C. Gilbert, Director
Retiree Health Care**

Edumedics—A Leader in Disease Management. Edumedics offers 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, they 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. The out-of-pocket cost for the visits to you is minimal, as the services are considered professional visits, and are subject to the 4% coinsurance (on average, less than \$10) and deductible. Call Edumedics for more information 1-855-210-8514.

Silver Sneakers. Staying in shape and feeling good are important at any age. That's why most of Humana's Medicare plans include the SilverSneakers Fitness Program—at no extra cost. So what are you waiting for? Sign up today and see how much fun exercise can be! Choose your workout style. There are two ways you can get fit when you're a SilverSneakers member. If there's a partner health club near you, take advantage and join. With nearly 10,000 partner health clubs, it won't be hard to find one. Even better—you'll be able to take your membership with you wherever you go. Which means you can work out close to home or on the go. Partner health clubs offer plenty of programs designed to get you in your best shape ever. Use the club's fitness equipment—from cardio to free weights. Take a SilverSneakers fitness class, taught by certified instructors who have your needs in mind. Meet new friends, learn new things, and get involved at health fairs and social events.

KEHP (KY Employees Health Plan—Under 65)

Health care benefits for Kentucky Retired Teachers are provided by the Kentucky Employees' Health Plan (KEHP) through the Commonwealth of Kentucky, Personnel Cabinet, Department of Employee Insurance (DEI). The KEHP is a self-insured plan contracted with Humana (for medical) and Express Scripts, Inc. (for pharmacy) to administer all claims. Benefits and monthly insurance premiums are based on plan choice, level of coverage and tobacco use of retiree and/or dependents. The KTRS may pay a portion of the retiree's premium based on years of retirement service and entry date. The choice of plans include Standard CDHP (Consumer Driven Health Plan), Standard PPO, LivingWell CDHP and LivingWell PPO.

The prescription drug plan covers a 30-day supply from allowable retail pharmacies or a 90-day supply at participating retail pharmacies or through Express Scripts Mail Order Pharmacy.

Compass Choice Reward where the choice is yours! **Shop** for any of the 25 medical procedures and diagnostic tests showing costs and distance such as mammograms, MRIs and colonoscopies. **Choose** in-network facilities from Humana. The doctor may have admitting privileges at more than one facility. **Get Rewarded** because Compass shares the savings and sends an incentive check to your home from \$15-\$500 depending on the choice.

Committee Reports

Health, Wellness and Insurance

The Co-chairs Carolyn Falin and Don Pace are available to attend your RTA meetings to present the latest information.

The yellow Health Care Benefits Guide contains important information for those under 65 and those over 65. Humana Vitality offers a reward system for healthy living. They encouraged the over 65 members to utilize the Silver Sneakers Program. Active Health Management is voluntary.

They also reminded us to encourage others to review the necessary steps when turning 65. These steps can be found in KTRS newsletters. If you need assistance, call KTRS.



Co-Chair Don Pace

Membership & Pre-Retirement



Membership Co-Chairs L to R: Betty Hester, Debby Murrell, Ernie Trospen

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

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

1. The goal of 29,514 was met and surpassed by the January 23, 2014, deadline with 29,552 members. The district and local associations who “went over the top” were presented the “Hop to It” Award. The “Hop to It” Award was created by Debby Murrell. Debby is pictured below with the chocolate bunny she awarded.



2. The “Yes We Did” Award was presented to the 37 locals who met the percentage goal set last April by the Membership Committee. In addition, this year the top 12 locals and top 5 districts were honored with the “Top Hat” Award for members gained.

3. The Automatic Dues Deduction plan is utilized by 23,538 members. We encourage the ADD be used by everyone. It saves money and time for the KRTA office and the KRTA member.

The Membership Committee will meet on May 19, 2014, to plan the membership program for 2014-2015, including goals and incentives and suggestions for use of the pink and green sheets.

Legislative

Don Hines and Ray Roundtree gave a concise report on the pension situation:

The good news is that we received full funding for all our current needs. The bad news is there was no additional funding.

It seems legislators felt their obligations had already made a commitment to funding elementary and secondary education. Some say the state is over-bonded. Lastly, the package was presented too late.

When Dr. Wagoner asked you to help contact legislators about finding additional money for KTRS, you did a fantastic job. You buried Frankfort in green slips! However, it seems that some members did some creative writing with some misinformation. Put only on the green slip what we ask you to share—don't send out erroneous information! That can be counterproductive to our cause.

Legislators have commented that they thought the passage of HB 540 took care of **all** of our needs. They didn't realize that it took care of just our medical insurance needs, but not our annuity needs. Additionally some thought KTRS was “fixed” when they worked on KRS. However, we think legislators now have a better understanding of our needs.

Things we need to do when working on improving funding are:

- invite legislators to local meetings to see, meet and get to know their voters.
- develop long-range strategies
- bring together other groups (active teachers) to work on KTRS concerns.
- work more with the leadership in the House/Senate on a year round basis.

Ray recognized the people who help from time to time in Frankfort: Doug Cole, Allen Schuler, Gene Mosely, and Guy Strong. He reminded us that we are the key because **legislators listen to their constituents**.

Retired Teachers Are Under Scrutiny: Why? Because private pensioners are taking cuts. Let's be cautious and “not crow about our benefits.” There is nationwide chaos in public pensions. Those affected by these cuts in pension and healthcare aren't going to be sympathetic to those who have good benefits.

Leadership Role You Need to Take: We need to have some mechanism to thank legislators for what they've done for retired teachers. Emphasize to your locals how important it is to invite them to come to your meetings. Some locals award certificates of appreciation or an engraved plaque. The 2014-15 Legislative Program can be seen on page 11.

Grandparent Essay

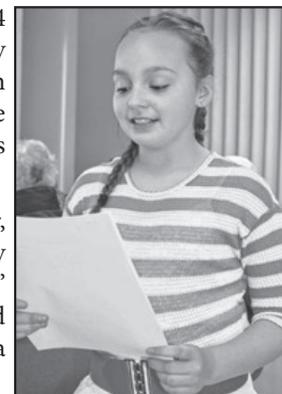
On April 22, 2014, Angel Wynn received top honors in the 2014 Grandparent of the Year essay contest sponsored by Kentucky Retired Teachers Association and AARP Kentucky. Ms. Wynn and her grandmother, Luada Wynn, received their awards at the Annual “AARP Kentucky Grandparent of the Year” ceremonies in Louisville.

The Black Mountain Elementary School student's grandmother, Luada Wynn, was the subject of her winning essay, “Why My Grandparent Should be the AARP Grandparent of the Year.” According to Angel, “My Grandma... is a great cook, a hard worker and a really kind and amazing person... My Grandma and Pap have raised me like I was their own child.”

Angel's essay was selected from thousands of student entries across 216 schools in 87 Kentucky counties. Angel received a \$100 award and special plaque and Mrs. Wynn received a commemorative award from AARP. Beth Howard, Angel's fifth grade teacher received \$150 for school supplies. Follow this link <http://youtube/8RcKY4jtu6M> to view Angela reading her essay at the KRTA Convention.



Don Hines above
Ray Roundtree below



Angel Wynn

President's Reception

In keeping with the tradition, the president's district honored her with an afternoon reception. Thanks to the Upper Cumberland District for giving everyone the opportunity to honor President Falin. The reception was held at 3:30 on Monday afternoon and members lingered to socialize until 5:30.

Everyone enjoyed cake and punch as well as the opportunity to chat with new and old friends.



Above: Paul and Carolyn Falin enjoy the President's Reception. Below: Faye Shehan thanks President Falin for a job well done.



Upper Cumberland members serve at the President's Reception.



It was a pleasure again this year to have Past President Melanie Wood showcase the Master's Men from Southeast Christian Church. The Master's Men are a talented, dedicated, fun-loving group of individuals who sing for joy from a repertoire that includes

hymn arrangements, spirituals, contemporary Christian music, plus classical, traditional, popular and patriotic selections.

From the first rehearsal of 12 members in January 1980, through the growth to over 100 members, the desire of the Master's Men has been to sing praises to the glory of God. This is done by singing for the weekend services and special events at Southeast Christian Church and also throughout the community.

In October of 2002, the Master's Men made their first international mission trip to the island of Cuba. It was there God opened the door for the Master's Men to perform with the Cuban National Choir and witness openly on the communist island through Christian music. Subsequent trips were made in 2004, 2006 and 2008 with each trip helping to open additional doors to Christ in the Cuban community.

As a result of preparing for these mission trips, the Master's Men now sing in both English and Spanish, which has also helped to open doors in the Spanish community at home in Louisville.

Whatever the setting, country or occasion, the Master's Men follow the Psalmist's inspiration: "Let everything that has breath praise the Lord". Psalm 150:6 NIV

(Continued from "Social Security News and Pension Watch" on page 2)

Even in cases where a total offset has not occurred, any increase in the teacher's pension results in a recalculation of the offset, reducing the Social Security benefit.

The GPO penalizes the public worker, such as a teacher, not the spouse. If the retired teacher has a survivor's benefit on his/her pension, the spouse receives the full amount plus any Social Security to which either party is initially eligible.

GPO: The Realty

The GPO hits hardest those who have provided lifetime careers of public service often for comparatively lower salaries and pension. The GPO also discourages both individuals and spouses who have earned Social Security benefits from entering into KTRS-covered employment because of the double penalty of the WEP and GPO.

WEP/GPO Update

KRTA continues to work for the repeal of the WEP/GPO penalties. We have joined other retired educators on a nationwide scale in renewing the importance of this issue with the current administration. A national website that can keep you informed on the latest actions concerning this issue is www.ssfairness.com. You may wish to visit this site and sign up for updates.

Our volunteer advocates for federal issues continue representing KRTA on this matter. They are hard at work maintaining contact with the congressional offices of all of Kentucky's federal delegation. The association will continue working with other like organizations to seek action on these unfair Social Security provisions. There are two (2) pieces of legislation in the 113th Congress to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) Social Security penalties. In the House of Representative it is HR 1795 and in the Senate it is S 896.

Washington, D.C. continues to be in disarray. Currently, both the U.S. House of Representatives and the U.S. Senate are very unfriendly to the idea of repealing the GPO offset. Perhaps as the economy continues to improve and after the 2014 elections, the political climate in both chambers of Congress will be friendlier. The repeal of WEP and GPO is estimated to cost \$10B per year more to Social Security. Thus, a robust economy is very important to getting this done.

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

Monday Evening Dinner & Reception

The Grand Ballroom was the setting for the opening activities on April 22 at Hurstbourne Holiday Inn in Louisville. After a delicious dinner the "Top Hat" and "Hop to It" awards were announced by Betty Hester and Debby Murrell. Over 300 people enjoyed fun, food, fellowship and the chance to take home one of the over 200 fabulous door prizes that were donated by our local RTAs. Without the donations from local associations, all of this would not have been possible. Perhaps your local's door prize was a gift certificate, cash, a country ham, a handmade quilt or afghans, or an item depicting your corner of Kentucky. Many door prizes this year were handcrafted by KRTA members. Each and every item certainly added to the fun of this event.

Approximately 20 of these donations became the highlights of the Silent Auction to raise money for the N. O. Kimbler Scholarship fund. This was the first Silent Auction and was a huge success with a total of \$1,144. A special thank you to Charlotte and David Lindley for overseeing the auction. Charlotte and Janie Caslowe deserve recognition for coming up with this idea!

Jefferson District members served as the Hospitality Committee that coordinated the fun event. Those members are Chairperson Joyce Cecil, Marianne Humphries, Rick Tatum, Debbie Utz, and Fonrose Wortham. We appreciate the work they do to make this event a success.



Jefferson District served as host for the event. Jefferson members arrange the door prizes and make last minute preparations to begin the reception.

Pictured are L to R: Joyce Cecil, Marianne Humphries, Fonrose Wortham

Morning General Assembly



Andy Thomas

Surviving in a Hostile Political Environment

Since Mr. Thomas is the former Executive Director of Indiana Retired Teachers Association, he had a wealth of experience to bring to the podium. He reminded all of us how fortunate we are to have our very capable and dedicated executive director, Dr. Bob Wagoner.

Mr. Thomas made comparisons of the similar demographics, politics, retired teachers, and teacher retirement fund unfunded liability in Kentucky and Indiana. The national trend has been to change public pension systems to individual pension systems. Although we already know some of the issues we are facing, Mr. Thomas gave us some guidelines for surviving in this hostile political environment.

Build membership. Membership is changing. Some of the newly retired teachers don't like to attend meetings. They like to sit at home with their computers. As long as they are members, if they don't attend local meetings that's OK. We all have talents. Maybe they can organize sending emails and letters to legislators.

Keep your grass roots organization. As I understand it, in Kentucky about 70% of your retired teachers are members of the Kentucky Retired Teachers Association. In Indiana, about 1/2 of the retired teachers are members of the Indiana Retired Teachers Association. The strength of your retired teachers association is important because it shows the legislators that you have the ability to organize.

Increase member benefits. You already have some great association member benefits. The more association members you have, the more opportunity there is for group discounts. I have talked with Dr. Wagoner about this. In Indiana, group discounts for Verizon Wireless and AT&T are helpful tools when recruiting new members. Travel agencies will give your association a percentage of the profits from travels with your members.

Keep informed of the issues. Attend KRTA meetings and discuss the issues. Read newsletters (see the [KRTA News](#)—it's a great newsletter). Read internet news from the KRTA and the KTRS websites.

Build strong relationships with legislators. In Indiana, we recognized legislators who supported us. We had one key legislator whose sister retired as a teacher that year. We had our local association members talk with her. Legislators love to eat. If it is allowed, provide food to the group on those late night sessions. If you have a choice between finger foods and fried chicken and mashed potatoes, do the fried chicken meal. We used to have legislative luncheons across the street from the Statehouse. Maybe half the legislators attended. One year, we brought in all our association members from around the state. The legislature was having a difficult day and did not have lunch in time for our event. I decided then that we would have our legislative lunches in the Statehouse rotunda. That way on difficult days, the legislators could briefly come down and eat. Our legislative attendance increased a lot. If you have a rally, hold it within 30 days of an election. Legislators tend to say nicer things and make greater commitments with an election 2 weeks away.

Remain nonpartisan. I noticed in your last newsletter that it was mentioned that your association is nonpartisan. The Indiana Retired Teachers association has the same policy. Our association founders wisely recognized that the political pendulum swings back and forth. There is a trend that many elected officials are staying away from mentioning political parties. Voters are becoming more independent. They don't like to choose a political party in the Primary. Occasionally, you will see elected officials changing parties. Ronald Reagan was a democrat in 1945 but changed to the Republican party when he ran for governor of California in 1967.

Build strong relationships with legislative staff. When a legislator is not available, the staff can be very helpful.

(Continued on page 12)



Gary Harbin, KTRS
Executive Secretary

The State of Kentucky Teachers' Retirement System

We can describe Gary Harbin as a man who passionately works for us. He has no conflicts and reports on a daily basis to work for us and only us. He is the man who, along with our Board of Trustees, takes care of us and our annuities. For 75 years the independent Board of Trustees has successfully upheld its obligation to members, the education community, and the taxpayers of the Commonwealth.

The Board has done so in a cost effective way while avoiding pitfalls that other retirement systems have experienced.

Mr. Harbin explained that the KTRS investment costs and administrative costs are among the lowest in the nation for statewide pension plans. There are over 141,000 members with \$17.9 billion in assets. KTRS distributes over \$137 million monthly in retirement benefits to 48,000 members. Another 14,991 are eligible to retire.

Positive Impact of KTRS. For school districts we provide a benefit to attract and retain quality teachers. When teachers retire, this provides positions for new teachers and promotions for current teachers. When teachers retire, this reduces payroll costs as retiring teachers are replaced by new teachers. For members KTRS provides retirement security for those who have devoted their careers to teaching by providing a life-time retirement benefit determined by the members' length of service and salary and a medical benefit prefunded through shared responsibility. For the state KTRS has a significant economic impact in every county in Kentucky. After retirement 92% of KTRS retirees remain in Kentucky.

Our defined benefit plan is cost effective. It is managed professionally, has low administrative costs, and lowers longevity and market timing risks.

Top-Performing Public Pension Funds

Top-performing public pension funds

Ranked by one-year return as of June 30. For the full set of data, go to Ponline.com/publicfunds13.

Rank	Pension fund	Return	Benchmark	Out-performance (basis pts.)
1	Oklahoma Teachers	17.40%	14.40%	300
2	San Bernardino County	15.05%	8.20%	685
3	Stanislaus County	14.60%	11.53%	307
4	Missouri Local Government	14.50%	9.10%	540
5	Nashville & Davidson County	14.22%	10.99%	323
6	Minnesota Board	14.20%	12.90%	130
7	Dallas Employees	14.20%	13.10%	110
8	Kentucky Teachers	14.10%	12.90%	120
9	Louisiana Schools	14.01%	13.48%	53
10	CalSTRS	13.80%	13.30%	50
	Wilshire TUCS all public median	12.40%		

Source: Plan reports, Wilshire Associates' Trust Universe Comparison Service

Olsen, Kevin. "U.S. Equity, Credit Boost Public Plan Returns." *Pension and Investments* Sept. 16, 2013.

Our return for the fiscal year ended December 31, 2013 is 1-Year 19.7%; 3-Year 11.2%; 5-Year 13.4%; and 30-Year 8.9%.

The education community, General Assembly and the Governor came together in 2010 and resolved the funding (HB 540) for retiree health—eliminating \$5 billion in cost to taxpayers for retired teachers' health care.

The State's contributions, though short of the amount needed, have increased since 2008. The amount of additional funding needed from the State for FY 2015-16 is \$386 million and \$487 million respectively. The State has indicated that it will be unable to pay this additional funding.

Local Recognition



Gold Award



Silver Award



Bronze Award

Local Recognition Awards

Gold

- Adair
- Bracken
- Breathitt
- Bullitt
- Butler
- Caldwell
- Calloway
- Carlisle
- Casey
- Christian
- Clark
- Crittenden
- Cumberland
- Daviess
- Edmonson
- Fleming
- Fulton
- Gallatin
- Garrard
- Grant
- Green
- Hart
- Knott
- Lee
- Lincoln
- Logan
- Marshall
- Martin
- Mason
- Metcalfe
- Middlesboro
- Monroe
- Montgomery
- Nelson
- Nicholas/Robertson
- Owen
- Pendleton
- Powell
- Spencer
- Trimble
- Union
- Wayne
- Webster
- Wolfe
- Woodford

Silver

- Ballard
- Boyd
- Breckinridge
- Campbell
- Carroll
- EKU
- Estill
- Graves
- Hancock
- Hopkins
- Johnson
- Kenton
- Letcher
- Livingston
- Lyon
- Madison
- McCracken/Paducah
- McCreary
- Meade
- Ohio
- Pulaski
- Rowan
- Scott
- Todd
- Trigg

Bronze

- Barren/Glasgow
- Bluegrass
- Boone
- Carter
- Clinton
- E'town/Hardin/Larue
- Franklin/Capital City
- Grayson
- Greenup
- Harrison
- Hickman
- Jefferson
- Jessamine
- Knox
- Lewis
- Marion
- McLean
- Muhlenberg
- Owlsey
- Pike
- Taylor
- Warren
- Washington
- Whitley

Gold = 45

Silver = 25

Bronze = 24



Top Hat Awards



Betty Hester, Membership Co-chair, created the "Yes We Did" and "Top Hat" awards.

<u>County</u>	<u>Members Gained</u>
Woodford	54
Jefferson	43
Kenton	40
Boone	29
Oldham	23
Madison	22
Bluegrass	21
McCracken	19
Henderson	18
Bullitt	17
Scott	13
Shelby	13



Betty Hester, Membership Co-chair

Districts with Greatest Improvement

First	177
Central KY West	93
Northern	68
Central KY East	59
Fifth	50

The "Yes We Did" awards appeared in the March issue of KRTA News.

"Top Hat Award" is given to the top ten locals and the top five districts for their number of members gained over the previous memberships year and are presented at the dinner the night before the convention begins.



Clarence Gamble of Logan Co. RTA was a good sport at the Convention when his door prize was this hat!



Silent Auction



Our first Silent Auction to benefit the N.O. Kimbler Scholarship Fund was a great success! We made a total of \$1,144 thanks to the generosity of all who participated. Silent auction items were randomly selected from various door prizes contributed by locals. Items ranged from beautiful handmade gifts to an autographed University of Kentucky basketball.

District Recognition



District Recognition Award

Gold Silver Bronze

First Big Sandy	Fourth Fifth	Third Eastern
Second Middle Cumberland	Central KY East	Big Sandy
Upper Kentucky River	Central KY West	Upper Cumberland
	Northern	

Virginia Shaw Award

MIDDLE CUMBERLAND	84.8%	SECOND	82.4%
FIRST	82.4%	UPPER KY RIVER	80.0%

Gold, Silver and Bronze Awards

Each year the 118 local RTAs strive to grow in membership and participation in the community and in the program sponsored by KRTA. Points are earned based on the local associations' emphasis on these important areas:

- ★ Membership increases and percentage of potential members
- ★ Number of meetings held and the topics of those meetings
- ★ Contact with new retirees and honoring them at a meeting
- ★ Participation in the state convention
- ★ Contact with local legislators concerning current issues
- ★ Contribution to the community
- ★ Contribution of \$30 or more to the N. O. Kimbler Scholarship Fund
- ★ Standing committees in Health/Wellness & Insurance, Legislation, and Membership

Gold Seal = 425 Points Silver Seal = 375 Points Bronze Seal = 325 Points

M. L. Archer Award

In recognition of his contribution to the Association, the M. L. Archer Award was established. This award is given to top local associations with membership of at least 90% of those eligible. Mr. Archer served as Membership Committee chairman for 12 years.

Virginia Shaw Award

In honor of Virginia Shaw and her continued work with membership, the Shaw Award is awarded for Districts reaching the goal of 80% of those eligible. Mrs. Shaw served as Membership Committee chairperson for 17 years.

M. L. Archer



M. L. Archer Award

CARLISLE	100%	MCCREARY	98.0%
CARROLL	100%	MIDDLESBORO	96.9%
CRITTENDEN	100%	MARTIN	96.6%
GALLATIN	100%	WAYNE	96.5%
HANCOCK	100%	FULTON	95.8%
METCALFE	100%	WEBSTER	94.3%
MONROE	100%	FLEMING	94.1%
NELSON	100%	WOODFORD	93.9%
OWEN	100%	CASEY	93.0%
POWELL	100%	BRACKEN	92.7%
ROBERTSON	100%	HICKMAN	92.5%
WOLFE	100%	KNOTT	92.0%
MONTGOMERY	98.5%	MASON	92.0%
TRIMBLE	98.3%	OHIO	91.9%
GREEN	98.1%	GARRARD	91.5%
HART	98.1%	BREATHITT	91.4%
WASHINGTON	98.1%	LINCOLN	90.3%
HENRY	98.0%		

(Continued from "Executive Council" on page 5)

KEHP and MEHP

Humana Vitality is a wellness program that helps you:

- understand your current health status
- set goals to maintain or improve your current health status
- earn Vitality Points to keep you motivated

To get started go to www.humana.com and sign in using your MyHumana username and password or if you haven't already registered for MyHumana, choose "Register now as a new user." See where your health stands.

Take a short Health Assessment and discover your Vitality Age—is your body living younger or older than your actual age based on your lifestyle and habits?

Your lifestyle factors (diet, exercise and whether or not you smoke) and clinical factors (cholesterol and blood pressure) influence your health and determine your Vitality Age.

The Health Assessment is also the first step in completing the LivingWell Promise for those on the KEHP. Completion of the Health Assessment earns Vitality Points and/or Vitality Bucks. Vitality Bucks are only earned for certain preventive activities like Welcome to Medicare visit and Annual Wellness visit, flu shot, mammogram, prostate cancer screening, etc.

B. 2014 Trustees' Election

Dr. Wagoner encouraged members to vote when ballots are sent from KTRS in May. The incumbents are Hollis Gritton (lay member) and Laura Zimmerman (active teacher). They have both served us well and KRTA's practice is to support the incumbents. Dr. Wagoner will send letters to the membership about the candidates before ballots are sent.

Afternoon Assembly



Anne Murray

Our motivational speaker describes herself as one of those “communication crazy makers who gets paid to make grown people act nice.”

She captured the audience with her humorous stories and wit while presenting “Marketing & Selling to Introverts and Extroverts.”

She said we are hard-wired to be introverts or extroverts. When we are extending an invitation to a retired educator to attend one of our meetings or to join KRTA, we must approach that person with the understanding that a different part of the brain is activated depending on whether they are introverts or extroverts.

For some reason we think that leaders must be extroverts; however, introverts can be good leaders too. Introverts think before acting and this can be an advantage in a leadership position.

The introvert’s typical response when asked a question is, “Let me get back to you on that.” They are quiet and keep emotions inside. It wears them out to listen to the extroverts’ incessant talking and thinking out loud. Introverts have two or three good friends in a lifetime that they are very close to and tell everything.

Extroverts are external—they get energy from interactions. They not only must seek a thought in order to think, they must hear it in order to think it. Sometimes they don’t even listen to themselves. They are often regarded by others as obnoxious.

Introverts see extroverts as “giant blood-sucking leeches that suck the life out of you.” Extroverts see introverts as boring people who think they are better than others.

Ms. Murray provided each participant with a chart providing helpful information when approaching Extroverts and Introverts. This is a brief summary:

How to Connect with an Extrovert

- Do not assume we are superficial because we think best by speaking.
- We need time to speak in order to think.
- If it isn’t spoken, it isn’t real.
- We cannot not talk. Talk is energizing.
- We use “small talk” to connect.
- We naturally communicate dramatically expressing our emotions.
- Give us action, noise and interruption!
- When you don’t approach us we assume you are not interested in us.
- We see interruptions as part of the energy of the conversation, a good thing!
- We “plunge into” conversations, sometimes appearing intrusive/unduly curious.
- We admire the listening and reflecting skills of the Introvert.

How to Connect with an Introvert

- Do not assume we are aloof because we do not approach you.
- We need time to think in order to speak.
- We don’t need to speak each thought.
- Too much talk drains us of our energy.
- “Small talk” can be difficult for us.
- We are not without emotion; we prefer to keep our emotions private.
- Give us time, space and privacy!
- We are most comfortable when you initiate the conversation.
- Don’t interrupt us. EVER! We feel discounted by your interruptions.
- We prefer to observe before we participate or reveal information.
- We admire the initiating and speaking skills of the Extrovert.

When your prospect prefers Extroversion they will:

- Use rapid speech
- Think aloud by talking
- Repeat themselves
- Interrupt
- Speak with a loud voice
- Use dramatic, expressive gestures and facial expressions.
- Display a demeanor that is familiar and informal

When your prospect prefers Introversion they will:

- Use pauses in giving information or answering questions
- Utilize silence for several seconds in order to think before they speak
- Speak in a finished, polished sentence as opposed to run on information
- Restrict their expression of emotion
- Speak in a quiet voice
- Display a demeanor that is reserved, almost formal



2014-15 LEGISLATIVE PROGRAM

As KRTA members work to preserve the Kentucky Teachers’ Retirement System (KTRS) these points are important to remember.

- Retired teachers are not covered by Social Security. There is no financial safety net for Kentucky’s retired teachers.
- KTRS was established in 1938 because Kentucky’s retired teachers were not permitted by the Social Security Administration (SSA) to participate in the Social Security program.
- Approximately 47,050 retired teachers, beneficiaries and survivors receive annuity payments each month.
- Over \$1.59 billion in annuity and medical payments are distributed yearly providing a significant positive economic impact on all of Kentucky’s local communities. Ninety percent of KTRS retirees live in Kentucky.
- Historically, approximately 70 percent of the retirement allowance distributed annually comes from KTRS’ investment earnings.

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

RESULT: No bills were introduced during the 2014 session that specifically addressed this issue.

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

RESULT: No bills were introduced during the 2014 session that specifically addressed this issue.

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

RESULT: No bills were introduced during the 2014 session that specifically addressed this issue.

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

RESULT: The 2014-16 Biennial Budget contains the necessary funds for the medical insurance fund and the required state employer match for the state’s active teacher payroll for the pension fund. The additional funding requested by KTRS is not included in the 2014-16 Biennial Budget.

ITEM V: OPPOSE EFFORTS TO TAKE FIDUCIARY DECISIONS AWAY FROM THE KTRS BOARD OF TRUSTEES.

RESULT: No bills were introduced during the 2014 session that specifically addressed this issue.

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

RESULT: No bills were introduced during the 2014 session that specifically addressed this issue.

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

RESULT: No bills were introduced during the 2014 session that specifically addressed this issue.

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

RESULT: No bills were introduced during the 2014 session that specifically addressed this issue.

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

RESULT: KRTA continues to work with the Coalition to Preserve Retirement Security (CPRS) to stop all efforts to implement mandatory social security and repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

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

RESULT: KRTA supported AARP-KY’s and other groups’ efforts to defeat the AT&T bill and the Medical Review Panels bill during the 2014 session.

(Continued from "Volunteer ... Year" page 1)

Last year, 2013, Teresa put in 4-6 hours of volunteer work, 96 of them with youth. Among her activities:

- She's worked on grief counseling with a young man with whom she shares a unique bond in that they have both lost sisters to violence. (The young man's sister was killed in 1999, her senior year of high school. Recently, their uncle has been charged with the girl's murder).
- She's currently lobbying state representatives to establish a Bullitt County center for women who have no place to go after they leave an abusive relationship.
- She counsels, on a continuing basis, numerous families who have lost a family member to domestic violence.
- She participated in the "Run for Remembrance" to raise money for the Kentucky Victims of Homicide Memorial. Her sister's name is on the wall there.
- She has counseled a well-known local newscaster about domestic violence in his family.

It only takes reading the daily newspaper or the watching local television news to grasp the enormity of this problem. Rarely a week or day goes by without a report of domestic violence. While it's comforting to believe that such only happens to others, as Teresa well knows, violence can easily hit close to home.

Her work is important and, as she states, "ongoing and will never end." Teresa's future goal is to write an anti-bullying program to use with kids and youth outside the school setting, for example, with church youth groups. Hers is a cause requiring constant work and continuing education of the public, both of which Teresa does admirably.

-Submitted by Allen J. Schuler, President, Bullitt County Retired Teachers Association

(Continued from "Surviving in a Hostile Political Environment" page 8)

Be creative. In Indiana, we had a surplus. I suggested that the Teacher Retirement Fund receive a portion of the surplus. I suggested we sell some state assets to apply to the unfunded liability.

Be flexible. Legislators wanted to combine the boards of PERF and TRF. This saved administration costs and allowed for larger investment returns because there were larger funds to invest. The funds were kept separate, but I supported this move.

Use technology. (1) Email. I worked 2 years with a nonprofit organization. We promoted certain technology issues. We used a company called CapWiz to email our legislators. On our webpage, there was a link to contact legislators by email. A copy of the email was saved. There were some days in which over 700 emails were sent to legislators. Then we printed out all the emails, organized them by legislative district and gave large books of emails to the legislators to let them we knew they were getting emails from our members. We also used mass emails to keep our members informed during the legislative sessions. When it was needed, I sent out 50,000 "call to action" emails. I would advise caution with these emails. Do not single out certain legislators by name in these mass emails. We all know that with a passionate email sent out in two minutes, you can make more enemies than friends. These enemies may come back to haunt you someday. My father taught me many years ago to wait overnight before a controversial letter was sent (if possible). (2) Facebook. This will continue to be more popular in the future. It's a great way to build morale with your members and a great way to keep your members informed of important issues. Most retired teachers are very computer savvy.

Be patient. It's a marathon, not a sprint.

Stay active. In 2008, I met the oldest person in the world—Edna Parker who was 114 years old. She was a roommate in a nursing home with the tallest woman in the world, but we'll save that story for another time. Edna was a retired teacher. By the way, teachers live longer than other professions. I asked her what the secret to living long. I asked her what she ate. I asked her for all the secrets of living long. She looked at me and said, "Honey, I eat whatever I want. I just stay active."

He ended by holding up a \$5 bill and saying, "Do you want this? If not, I'll put it in my pocket." He said, "If you want something, you need to go get it."

Volunteer of the Year Nominees

<u>Nominee</u>	<u>District</u>
Kathryn Mowery	First Calloway County RTA
Leslie Carlisle	Second Daviess Co-Owensboro RTA
Dr. Martha Jenkins	Third Warren County RTA
Maxideen Pruitt	Fourth Green County RTA
Teresa (Terry) Byerly	Fifth Bullitt County RTA
Betsy Holton	Jefferson Jefferson County RTA
Jean Derickson	Central KY East Powell County RTA
Joyce Trivette	Central KY West Fayette County RTA
Ken Cundiff	Middle Cumberland Casey County RTA
John & Jo Ann Brill	Northern KY Grant County RTA
Agnes Marcum	Upper Cumberland Middlesboro RTA
No Nominee	Upper KY River
Nelson Gullett	Big Sandy Johnson County RTA
Lola Thomas	Eastern Menifee County RTA

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Continued from "Vital Links" page 2

The Vital Link—Communication was certainly evident during the 2014 General Assembly. KRTA members were a vital presence at interim joint committee meetings in September and November. When called upon to contact Governor Beshear and our legislators, a virtual storm of green slips hit the legislators' desks. Dr. Wagoner and the legislative committee co-chairs communicated the outcomes of the weekly legislative sessions through emailed Legislative Updates and frequent conference calls. Approximately 30 legislative committee members, council members, committee co-chairs, district presidents and state officers and staff took part in these conference calls. These participants reported that they had frequent contact with their legislators, Chamber of Commerce members and other business and community leaders. The Governor's budget and the budget that came out of the General Assembly included all matching funds for retiree benefits for the next two years and the State's share of matching contributions for health care benefits.

We may be disappointed with the final outcome of the 2014-2016 budget, but members of the KTRS staff, KRTA staff and our legislative committee members were successful in laying the groundwork for the next budget. Our lobbyists took advantage of opportunities to meet with legislators and "Tell Our Story" about the impact retiree pensions and health care benefits has on the local economies and about why teachers do not have social security benefits to count on if our benefits are changed from defined benefits to defined contributions. Members are encouraged to take the next two years to "Tell Our Story" to all representatives and senators, especially the 2014 newly elected members. It can be a time of optimism for retired teachers. In his remarks made at the 2014 KRTA Convention, Mr. Gary Harbin stated, "This problem will be fixed."

My term of office is officially over June 30. So for me, it is the end of the line, end of my rope or end of the trail, whatever way we want to express "the end." Thank you for allowing me to serve as your president. It has been an honor. It has been one of the most rewarding and worthwhile years of my professional career. Special thanks go to my friend and husband, Paul Falin, for the support he has given me. I also am deeply appreciative of members of the Upper Cumberland Retired Teachers Association for the encouragement and support they have given to me. Also Faye Shehan, Patsy Rainey and Dr. Wagoner for helping me get through this year successfully. I urge each of you to step up with pride to a leadership position in the Kentucky Retired Teachers Association. Retired teachers are truly magnificent!! Thank you fellow members of KRTA for preserving that Vital Link and for "Telling Our Story!"



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JUNE 14-AUGUST 16, 2014

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My Old Kentucky Home State Park, Bardstow, KY



RESOLUTIONS
KRTA DELEGATE ASSEMBLY
APRIL 22, 2014

To All To Whom These Presents Shall Come:

WHEREAS, The Kentucky Retired Teachers Association, being the only organization in the State that has as its sole purpose the well-being of retired teachers in Kentucky and

WHEREAS, The Kentucky Retired Teachers Association, meeting in its Annual Convention at the Holiday Inn—Hurstbourne Hotel, Louisville, Kentucky, April 22, 2014, wishes to acknowledge certain persons for recognition and appreciation.

Now, Therefore, Be It Resolved That:

1. We sincerely appreciate our Executive Director, Dr. Robert Wagoner, whose professional leadership, commitment, and complete loyalty continue to direct the Association in achieving its goals. We further commend Dr. Wagoner for maintaining the quality of service that the association has always provided. His service in other organizations confirms his interest in and focus on local, state, and national concerns of all retired teachers.
2. We recognize Dr. Wagoner for his expertise as Legislative Agent; Ray Roundtree and Don Hines, Legislative Co-Chairs; Frank Hatfield, Executive Director Emeritus; Guy Strong, Gene Mosley, Doug Cole, and Cooper Whitt for their time and talent as volunteer legislative advocates on both the state and national levels.
3. We appreciate Janie Caslowe for the exceptional contributions she makes as the Deputy Executive Director and commend Brenda Meredith for outstanding performance as editor of KRTA NEWS. Furthermore, we thank Carla Hahn, Betty Hester, Charlotte Lindley, and Mary Wagoner for generous patience and admirable competence in keeping KRTA members well informed.
4. We extend gratitude to Gary Harbin, Executive Secretary of the Kentucky Teachers' Retirement System, his staff, and the KTRS Board of Trustees for professional leadership in providing quality service to all Kentucky retired teachers. We appreciate their diligence in developing and promoting a legislative program that enhances benefits to all members.
5. We encourage Governor Steve Beshear and members of the 2015 General Assembly to pass legislation favorable to the needs of Kentucky's retired teachers.
6. To our immediate Past President, Dr. Jim Frank, who has served KRTA with enthusiasm and dedication, we extend special thanks.
7. We compliment Carolyn Falin whose positive approach to serving members of KRTA is commendable.
8. We extend gratitude to President-elect, Faye Shehan, Vice President, Patsy Rainey, and members of the Executive Council: Paul Falin, David Foley, Linda Thorton, Cathy Gullet, Judith Hahn, Tom Mathews, LeAnn Mullins, Charlotte Nedros, Ann Porter, Linda Ratti, James Robinson, Anna Sturgeon, Joe Westerfield and Connie Wiggs for their leadership.
9. We commend Carolyn Falin and Don Pace, Co-Chairs of the Health and Insurance Committee, who monitor our health and insurance needs and are cognitive evaluators of services and benefits. We appreciate their concern for the unique role our organization plays in working for the common good of our retired educators.
10. We would like to extend our appreciation to Neal Tucker, AARP/KRTA Specialist for Kentucky, who provided retirees with information from AARP, encouraged participation in the Grandparent Essay Contest, and always answered the call when there was a need. Neal's presence in the position will be missed.
11. We congratulate Betty Hester, Debby Murrell, and Ernie Trospen, Co-Chairs of the Membership/Pre-Retirement Committee, in their continued tireless efforts to increase membership, which currently numbers 29,552 with 23,538 using automatic dues deduction. We appreciate their unsurpassed determination and untiring enthusiasm. We salute the 37 local associations that met or exceeded their goals to receive the "Yes We Did Award"

12. We congratulate the 35 local retired teachers' associations with achievement of at least 90 percent membership in KRTA (including 12 with 100 percent) to win the M. L. Archer Award.
13. We congratulate 4 district associations with 80 percent membership in KRTA to receive the Virginia Shaw Award.
14. We commend the participating local and district retired teachers' associations for their volunteer services which include programs that benefit our youth, assistance to the aging, and numerous other community programs.
15. We express our thanks to the local and district officers and KRTA committee members for their untiring efforts for the membership.
16. We extend appreciation to the Nominating Committee (Dr. Jim Frank, chair Edwin Cook, III, Melanie Wood, Cebert Gilbert, Jr., and Billy Triplett) for their leadership shown in selecting outstanding officer candidates.
17. We remember the contributions of our 578 colleagues who have passed away this past year. They live on in our hearts and through the students they taught.
18. We extend a special thank you to those who assisted in making last night's opening dinner and this meeting a success. We offer special thanks to all members of the Reception and Registration Committees.

Patsy Young, Chair
Don R. Miller
Jara Parker

Continued from "Convention Report" page 2

Coverage which would force all future public employees to participate in Social Security. The attack on the retirement security of public employees (i.e., Kentucky retired teachers) continues to increase at an alarming rate. We continue to work at the national level with the Coalition to Preserve Retirement Security (CPRS).

In March the KTRS Trustees' Nominating Committee nominated the incumbent "Active Teacher Trustee" Laura Zimmerman (Lexington) for another term. Ms. Zimmerman has provided excellent service to both active and retired teachers during her tenure on the Board of Trustees and deserves our support. Michael Ross (Maysville) was also nominated as a candidate for the "Active Teacher Trustee" position.

Mr. Hollis Gritton (Union) was nominated for another term as a "Lay Trustee." Mr. Gritton has provided excellent service to both active and retired teachers during his tenure on the Board of Trustees and deserves our support. Carl Thomas (Louisville) was also nominated as a candidate for the "Lay Trustee" position.

In November 2014 Kentucky citizens will elect 100 Representatives to the House of Representatives and 19 Senators to the State Senate. Each of us must work hard to see that the individuals elected during the November election are committed to keeping KTRS as a "defined benefit group retirement plan." It is imperative that every one of us knows our Representative and Senator candidates' positions on KTRS.

Remember KRTA is bipartisan. We do not endorse candidates or contribute money to political campaigns. We work

hard encouraging KRTA members to educate themselves on the feelings and positions of candidates. That said, we can and should be quite partisan about issues that affect us. For example, expecting our Governor, State Representatives and State Senators to fix the unfunded liability problem in the Teachers' Retirement System.

As we move forward, four (4) issues that will impact future teacher retirees and us are improving the actuarial soundness of KTRS, maintaining KTRS as a "defined benefit group retirement plan," keeping the governance of KTRS as it is presently constituted and mandated social security. As we continue to build on the excellent relationship we have with Gary Harbin, his staff, and the KTRS Board of Trustees, along with the respect KRTA enjoys with members of the General Assembly, we should be able to meet the challenges ahead.

Our association continues to grow and prosper. Much of the credit for this success belongs to the many dedicated volunteer leaders we have at the local, district, and state levels. I wish I could thank each of you personally. Since I cannot, please accept my written, "Thank you." I could not be associated with a finer group than Kentucky's Retired Teachers.



If you would like to stay informed via our Facebook page, please go to www.facebook.com/KentuckyRetiredTeachersAssociation. Click on the "Like" button

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Front L to R: Jackie Foree, Patricia Swinney, Tanya Broell
Back L to R: Tammy Calvert (Silver Sneakers), Rick McHale, Patty Flynn, Deanna Boone, Brian Wilcher



L to R: Erin Azbell, Christine Wernert, and Christopher Maddox

Kentucky Teachers' Retirement System



Nazma Haq



Camille Burgess



Jane Gilbert

Hear In America



James Beams, Murphy Brock, and Bob Marshall
with Richard Williams in the background!



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2014 FALL WORKSHOPS

DISTRICT	DATE	PLACE	CONTACT PERSON
Jefferson County	Fri. Aug 22 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 25 9:00 AM (ET)	Natural Bridge State Pk. Slade	Thelma Blair 1560 Peytons Well Road Stanford, KY 40484-9316 606-669-0870
Central Ky West	Tues. Aug 26 9:00 AM (ET)	Thomas & King Conf. Ctr. Georgetown	Laura Gray PO Box 3098 Midway, KY 40347 859-846-5652
Northern	Wed. Aug 27 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 28 9:15 AM (ET)	Aquatic Center Buckner	Shirley Sills 2121 Hieatt Lane Smithfield, KY 40068 502-845-7290
First	Mon. Sep 8 9:00 AM (CT)	Kenlake State Park Hardin	Buddy Rushing 245 Rushing Road Paducah, KY 42001-6154 270-554-3726
Second	Tues. Sep 8 9:00 AM (CT)	Moonlite Bar-B-Q 2840 W. Parrish Ave. Owensboro	Harold Wilson 2362 Georgia Lane Owensboro, KY 42303-2035 270-684-9807
Third	Wed. Sep 10 9:00 AM (CT)	Barren River State Park Lucas	Romanza Johnson 3341 Cemetery Road Bowling Green, KY 42103 270-842-3416
Fourth	Thurs. Sep 11 9:30 AM (ET)	Rough River State Park Falls of Rough	Bill Kelley 904 Dogwood Drive Elizabethtown, KY 42701-2147 270-737-7742
Middle Cumberland	Mon. Sep 15 9:00 AM (CT)	Dale Hollow State Park Burkesville	Shirley Dick Wolf 216 Pogue Drive Somerset, KY 42503-4158 606-875-3321
Upper Cumberland	Tues. Sep 16 8:30 AM (ET)	Pine Mountain State Park Pineville	Mary Susan Hale 1203 Gloucester Avenue Middlesboro, KY 40965-2210 606-248-6660
Upper Ky River	Wed. Sep 17 8:30 AM (ET)	Buckhorn State Park Buckhorn	Charlotte Ditty 111 State Drive Jackson, KY 41339-9650 606-666-5253
Big Sandy	Thurs. Sep 18 9:00 AM (ET)	Jenny Wiley State Park Prestonsburg	Darrell Clark 577 Collins Creek Warfield, KY 41267-9303 606-395-6222
Eastern	Fri. Sep 19 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.**

Grandparent Essay Winner

L to R:
Beth Howard (Angel's
 5th grade teacher)
Luada Wynn
 (grandmother)
Angel Wynn
 (Essay Winner)
Cebert Gilbert (AARP)
Nelda Barnett (AARP)
Back Row:
Royce Wynn
 (grandfather)
Rachel Fautz (AARP)



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JANUARY, FEBRUARY, MARCH 2014

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BARREN

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Anida Souleyret
Blanche Spade**BOONE**Kenneth Clore
Drucilla Davidson
Gladys Parker**BOURBON**

Steve Marcum

BOYDLinda Allen
Micheal Chapman
Larry Lowe
Steven McDavid
Kitty Shaw**BOYLE**Kenneth Wall
Frances Woods**BRACKEN**

Dorothy Hay

BREATHITTAngelea Deaton
Eunice Scott
Wallace Smith**BRECKINRIDGE**

Andrew Diersing

Clyde Rold

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Ronald Morgan**CASEY**Leonard Davis
Dimple McAnelly
John Murphy**CHRISTIAN**Marion Adams
Barbara Sivley**CLARK**Ruby Bays
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Ruth Nuckols
Thomas Turner**EDMONSON**

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EKUMary Bradford
Marijo Levan**FAYETTE**Virginia Buckner
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Virginia French
Thelma Grammond
Eudell Hall

Drucella Jordan

Mildred Lovins

Louise Marlowe

Mae Martin

Anita Mason

Evelyn Midkiff

James Mitchell

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Edith Teesdale

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Mildred Skaggs

GREEN

Fanola Despain

Ulis Wood

GREENUP

Faye Sykes

HARDIN

Russell Gibson

Margie Whitaker

HARLAN

Shirley Bowman

Billie Cullivan

Jeannie Dixon

David Lewis

Lorraine Nolan

HARRISON

Helen Wiglesworth

HENDERSON

Marion Hill

Charles Loeffler

Carol Wood

HENRY

Larry Lyons

HOPKINS

Desmond Hargis

JACKSON

Elsa Ramsey

JEFFERSON

Richard Alberg

Patricia Ball

Elias Barakat

Geneva Bell

Glorene Bruner

Barbara Bush

Earl Collins

Dallas Craft

Julia Dale

Ann Downs

Fay Edwards

Marjorie Essig

Patricia Farris

Nelson Hamilton

James Hochstrasser

Helen Holditch

Audrey Hudson

Clennie Johns

Charles Kuhn

Dorothy Lewis

Norma Marcum

Emily Newberry

Dorothy Osse

Barbara Penn

Helen Sams

Eloise Saylor

Thelma Soete

Marvin Stewart

Margaret Striepe

Chester Summerfield

Eugene Tinsley

A Ware

Jim Wells

Norma Wortham

Joseph Wrigley

Mary Yates

JESSAMINE

Carolyn Smith

JOHNSON

Walter Brugh

KENTON

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KRTA NEWS

(PUBLISHED QUARTERLY)

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