Delegate Assembly Elects New Officers for 2014-15

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."

(Continued on page 12)
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.

The year’s budget for KTRS is $5.6 billion, an increase of $114 million from last year. The state continues to fund the KTRS employer share at 22 percent. Medicaid employer contributions for the KTRS Plan B staff are assumed by the state. The state participation rate for active KTRS members is 10 percent.

Effects of GPO with Living Spouse
Mary’s Potential Social Security: $800 x 1/2 = $400
KTRS Pension Calculated for GPO: $1,200 x 2/3 = $800
Total Monthly Social Security: $400 - $800 = No benefit

Effect of GPO upon Death
Mary’s Potential Social Security Survivor (Death) Benefit: $400
KTRS Pension Calculated for GPO: $1,200 x 2/3 = $800
Total Monthly Social Security: $400 - $800 = 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)

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 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 Nick Nolan 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 teachers are still a strong, viable influence within the community.

(Continued on page 12)
**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 know 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.

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.

---

**Teddy Love**

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."
Spotlight on KRTA Member

Allen J. Schuler
Bullitt County RTA

Why I Joined KRTA

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 strangulate 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 watchdogs? Well, 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.”
CALL TO ORDER
The meeting was called to order by KRTA Vice-President Patsy Rainey. Ernie Tosper 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 them to 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
Central Ky. East - Thelma Blair
Central Ky. West - Laura Gray
Northern - Bert Baldwin
First - Buddy Rushing
Second - Harold Wilson
Third - Romana Johnson
Fourth - Bill Kelley
Fifth - Shirley Sills
Mid Cumberland - Shirley Dick Wolf
Upper Cumberland - Jim Connor
Upper Ky. River - Charlotte Ditty
Big Sandy - Darrell Clark
Eastern - Ann Porter

KRTS 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

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.

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 Humanas 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 of one 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.

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.

Membership & Pre-Retirement

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 for 2014-2015, including goals and incentives was 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.

4. 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 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:

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

Legislators have commented that they thought the passage of HB 540 took care of all 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.

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/8RcKY4iu6M to view Angela reading her essay at the KRTA Convention.
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.

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.

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 international mission trip in 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 Reality

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 our 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.
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 associates 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 nice 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)
Local Recognition

Gold

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

Gold = 45
Silver = 25
Bronze = 24

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

Top Hat Awards

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

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 authographed University of Kentucky basketball.

Betty Hester, Membership Co-chair
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.

(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.
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 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.

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

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 Introversion they will:
- Use pauses in giving information or answering questions
- Utilize silence for several seconds before you 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
Volunteer of the Year
Nominees

<table>
<thead>
<tr>
<th>Nominee</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kathryn Mowery</td>
<td>Calloway County RTA</td>
</tr>
<tr>
<td>Leslie Carlisle</td>
<td>Daviess Co-Owensboro RTA</td>
</tr>
<tr>
<td>Dr. Martha Jenkins</td>
<td>Warren County RTA</td>
</tr>
<tr>
<td>Maxideen Pruitt</td>
<td>Green County RTA</td>
</tr>
<tr>
<td>Teresa (Terry) Byerly</td>
<td>Bullitt County RTA</td>
</tr>
<tr>
<td>Betsy Holton</td>
<td>Jefferson</td>
</tr>
<tr>
<td>Jean Derickson</td>
<td>Central KY East</td>
</tr>
<tr>
<td>Joyce Trivette</td>
<td>Central KY West</td>
</tr>
<tr>
<td>Ken Cundiff</td>
<td>Fayette County RTA</td>
</tr>
<tr>
<td>John &amp; Jo Ann Brill</td>
<td>Casey County RTA</td>
</tr>
<tr>
<td>Agnes Marcum</td>
<td>Grant County RTA</td>
</tr>
<tr>
<td>No Nominee</td>
<td>Upper KY River</td>
</tr>
<tr>
<td>Nelson Gulliet</td>
<td>Big Sandy</td>
</tr>
<tr>
<td>Lola Thomas</td>
<td>Johnson County RTA</td>
</tr>
<tr>
<td></td>
<td>Menifee County RTA</td>
</tr>
</tbody>
</table>

(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.

Teresa’s future goal is to write an anti-violence book. Her work, 96 of them with youth. Among her activities:

- 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 counsels a well-known local newscaster about domestic violence in his family.

(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 legislators to let them know they were getting emails from our members. We also used mass emails to keep our members informed during the legislative sessions. 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 roomate 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.”
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 commitment 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 Thornton, 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 Trosper, 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 Tripplet) 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.

Patry Young, Chair
Don R. Miller
Tara 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.
Thanks to our Business Partners for Participating in the Convention!

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

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

Kentucky Teachers’ Retirement System

Kentucky Teachers’ Retirement System

AARP Kentucky
Leon Morrow
Joyce Plumb
Rachel Fautz

Hear In America

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

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

KRTA LEGALINE
1.800.232.1090
Buckman & Farriss PSC  Shepherdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO
Hank Hensley  1.800.927.0030

DELTA DENTAL INSURANCE
1.866.480.4872

AVESIS KRTA VISION PLAN
Enrollment 1.800.466.5182 ~ Provider Questions 1.800.421.9347
www.avesis.com

BAY ALARM MEDICAL
For Information 1.877.522.9633  www.bayalarmmedical.com/ktra

FIRST CHOICE PROTECTION
Home Protection—Authorized ADT Dealer
Burglary—Fire Carbon—Monoxide—Closed Circuit TV
For Information 502.709.5645  www.1stchoiceprotection.com

AUTOMOBILE & HOMEOWNERS INSURANCE
Liberty Mutual Insurance Company
1.888.504.0156 ext. 51690
502.429.4504 ext. 51690

HEARING INSTRUMENT PLAN—HEAR IN AMERICA
1.800.286.6149

KY TEACHERS’ RETIREMENT SYSTEM
1.800.618.1687 or www.ktrs.ky.gov

COMMONWEALTH CREDIT UNION
1.800.228.6420 or www.ccuky.org

COMFORT KEEPERS
1.877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE
1.866.886.6831 or www.seniorcarelouisville.net

NORTH AMERICAN LIFE PLANS including LifeLock
1.888.362.1214 or www.krtabenefits.com

TRAVEL
Air Land Sea Travel LLC. 502.873-5610 or 502.594-3874
Bluegrass Tours 1.800.755.6956 or 1.859.252.5744

ORDER FORM

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

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

---

2014 FALL WORKSHOPS

<table>
<thead>
<tr>
<th>DISTRICT</th>
<th>DATE</th>
<th>PLACE</th>
<th>CONTACT PERSON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jefferson County</td>
<td>Fri. Aug 22</td>
<td>U of L Alumni Club</td>
<td>Titus Exum</td>
</tr>
<tr>
<td></td>
<td>10:00 AM (ET)</td>
<td>Louisville</td>
<td>2806 Spring Bud Court</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Louisville, KY 40220-3542</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>502-499-5615</td>
</tr>
<tr>
<td>Central Ky East</td>
<td>Mon. Aug 25</td>
<td>Natural Bridge State Pk.</td>
<td>Thelma Blair</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (ET)</td>
<td>Slade</td>
<td>1560 Peytona Well Road</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Stanford, KY 40849-9316</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>606-669-0870</td>
</tr>
<tr>
<td>Central Ky West</td>
<td>Tues. Aug 26</td>
<td>Thomas &amp; King Conf. Ctr.</td>
<td>Laura Gray</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (ET)</td>
<td>Georgetown</td>
<td>PO Box 3098</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Midway, KY 40347</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>859-846-6652</td>
</tr>
<tr>
<td>Northern</td>
<td>Wed. Aug 27</td>
<td>Triple Crown C’try Club</td>
<td>Bert Baldwin</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (ET)</td>
<td>Union</td>
<td>34 Sidney Drive</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Independence, KY 41051-9291</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>859-356-9437</td>
</tr>
<tr>
<td>Fifth</td>
<td>Thurs. Aug 28</td>
<td>Aquatic Center</td>
<td>Shirley Sills</td>
</tr>
<tr>
<td></td>
<td>9:15 AM (ET)</td>
<td>Buckner</td>
<td>2121 Heait Lane</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Smithfield, KY 40068</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>502-845-7290</td>
</tr>
<tr>
<td>First</td>
<td>Mon. Sep 8</td>
<td>Kenlake State Park</td>
<td>Buddy Rushing</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (CT)</td>
<td>Hardin</td>
<td>245 Rushing Road</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Paducah, KY 42001-6154</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>270-554-3726</td>
</tr>
<tr>
<td>Second</td>
<td>Tues. Sep 8</td>
<td>Moonlite Bar-B-Q</td>
<td>Harold Wilson</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (CT)</td>
<td>2840 W. Parrish Ave.</td>
<td>2362 Georgia Lane</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Owensboro</td>
<td>Owensboro, KY 42303-2035</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>270-684-9807</td>
</tr>
<tr>
<td>Third</td>
<td>Wed. Sep 10</td>
<td>Barren River State Park</td>
<td>Romanza Johnson</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (CT)</td>
<td>Lucas</td>
<td>3341 Cemetery Road</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Bowling Green, KY 42103</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>270-842-3416</td>
</tr>
<tr>
<td>Fourth</td>
<td>Thurs. Sep 11</td>
<td>Rough River State Park</td>
<td>Bill Kelley</td>
</tr>
<tr>
<td></td>
<td>9:30 AM (CT)</td>
<td>Falls of Rough</td>
<td>904 Dogwood Drive</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Elizabethtown, KY 42701-2147</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>270-737-7742</td>
</tr>
<tr>
<td>Middle Cumberland</td>
<td>Mon. Sep 15</td>
<td>Dale Hollow State Park</td>
<td>Shirley Dick Wolf</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (CT)</td>
<td>Burkesville</td>
<td>216 Pogue Drive</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Somerset, KY 42503-4158</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>606-875-3321</td>
</tr>
<tr>
<td>Upper Cumberland</td>
<td>Tues. Sep 16</td>
<td>Pine Mountain State Park</td>
<td>Mary Susan Hale</td>
</tr>
<tr>
<td></td>
<td>8:30 AM (ET)</td>
<td>Pineville</td>
<td>1203 Gloucester Avenue</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Middlesboro, KY 40695-2210</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>606-248-6680</td>
</tr>
<tr>
<td>Upper Ky River</td>
<td>Wed. Sep 17</td>
<td>Buckhorn State Park</td>
<td>Charlotte Ditty</td>
</tr>
<tr>
<td></td>
<td>8:30 AM (ET)</td>
<td>Buckhorn</td>
<td>111 State Drive</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Jackson, KY 41339-9650</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>606-666-5253</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>Thurs. Sep 18</td>
<td>Jenny Wiley State Park</td>
<td>Darrell Clark</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (ET)</td>
<td>Prestonsburg</td>
<td>577 Collins Creek</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Warfield, KY 41267-9303</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>606-395-6222</td>
</tr>
<tr>
<td>Eastern</td>
<td>Fri. Sep 19</td>
<td>Carter Caves State Park</td>
<td>Ann Porter</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (ET)</td>
<td>Olive Hill</td>
<td>3065 Augusta Dover Road</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Augusta, KY 41002-9001</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>606-584-2510</td>
</tr>
</tbody>
</table>

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)
Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH 2014

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

BARREN
Peggy McDowell

BELL
Maude Good
Anida Souleyret
Blanche Spade

BOONE
Kenneth Clore
Druclila Davidson
Gladyes Parker

BOURBON
Steve Marcum

BOYD
Linda Allen
Michael Chapman
Larry Lowe
Steven McDavid
Kitty Shaw

BOYLES
Kenneth Wall
Frances Woods

BRECKINRIDGE
Andrew Diersing
Clyde Rold

BULLITT
BELL Clark
Hannah Price

BUTLER
Carlton Jackson

CALLOWAY
Elizabeth Hendon
Norman Lane

CAMPBELL
Barbara Augsback
Harold Barton
Lillian Braham
Ellen Herald
Evans Jones

CARROLL
Mary Broberg

CARTER
John Hartig
Ronald Morgan

CASEY
Leonard Davis
Dimple McAnelly
John Murphy

CHRISTIAN
Marion Adams
Barbara Sivley

CLARK
Ruby Bays
Robert Campbell

DAVIES
Martha Crisp
Cordelia Harmon
Ruth Nuckols
Thomas Turner

EDMUNSON
Raymond Peger

EUK
Mary Bradford
Marjoe Levan

FAYETTE
Virginia Buckner
Nancy Cantrell
Romeo Carrier
Charles Cassem
Brenda Erwin
Samuel Fife

GORDON
Viriginia French

GRAYSON
David Baker

HARDIN
Russell Gibson
Margie Whittaker

HARLAN
Drucilla Jordan
Mildred Lovins
Louise Marlowe
Mac Martin
Anita Mason
Evelyn Mulkif
James Mitchell
Bonnie Ruschell
Joyce Southgate

HENDERSON
Marion Hill
Charles Loeffer
Carol Wood

HENRY
Larry Lyons

HOPKINS
Desmond Hargis

JACKSON
Elsa Ramsey

JEFFERSON
Richard Alberg
Patricia Hall
Elias Barakat
Geneva Bell
Glionne Briner
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 Marcom
Emily Newberry
Dorothy Osse

BARBARA
Barbara Penn
Helen Sams
Elois Saylor
Thelma Soete
David Stewart
Marilyn Striepe
Chester Summerfield
Eugene Tinsley
A Ware
Jim Wells
Norma Wortham
Joseph Wrigley
Mary Yates

JESSAMINE
Carolyn Smith

JOHNSON
Walter Brugh

KENTON
Albert Fultz
Billy Grooms
Mary McGretick
James Mulligan
Tamina Smith
Marie Stammen
Ted Williams
Rita Wilson

KNOTT
Billy Coburn
Volene Stamper

KNOX
Paul Farris
Kathy Jackson
Linda Mills
Jewel Syme

LARUE
Freddie Wells

LAUREL
Ralph Campbell

LETCHER
Carol Adams
Joye Cassidy
Mary Polly

MADISON
Clayberta Gamble
Otis Johnson
Florencce Murray
Katie Saylor
Inex Shafer
Patricia Sline
Georgia Turpin
Lillian Williams

MAGOFFIN
Jack Allen

MARION
Audrey Rinehart
Shirley Wayne

MARSHALL
James Cothran
Helen Ghoenhe
Diane Skelton

MARTIN
Mary Stepp

MASON
Gerald Fulk

MC CRACKEN
Robbie Long
Margaret Mansfield
Priscilla Morris
Ada Thompson

MCCREARY
Carlos Lester
Bessie Lloyd
Norman Strunk

MENIFEE
Ellen Carter

MERCER
Phyllis Brown

Hickman Patrick

MONROE
Evie Conkin
Justyne Miller

MONTGOMERY
Pamela Fritts

MORGAN
Marvin Lykins

MUHLENBERG
Mary Gatton

Marjorie McDonal

NELSON
Marie Elmore

OAKS
Lexene Turner

Deborah Wilson

PERRY
Leslie Begley

PIKE
Howard Hall

Violet Runyon

Bobby Runyon

Susie Runyon

Ruth Stanley

PULASKI
John Baxter

James Clemons

Patrick White

ROWAN
David Collins

Leola Crosthwaite

Louise Hickman

Essie Payne

Kathryn Reed

Ruby Vencill

Joy Venters

Patricia Watts

KRTA OFFICE STAFF
Dr. Robert Wagoner
executive director

Janie Caslowe
deputy executive director
member services

Frank Hatfield
executive director emeritus

Carla Hahn, secretary

Charlotte Lindsey, Receptionist
Betty Hester, Consultant
Mary Wagoner, Special Projects

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

KRTA OFFICERS
Carolyn Ealin, president
Faye Shehan, president-elect
Patsy Rainey, vice-president
Jim Franke, past president

KRTA OFFICE STAFF
Dr. Robert Wagoner
executive director

Janie Caslowe
deputy executive director
member services

Frank Hatfield
executive director emeritus

Carla Hahn, secretary

Charlotte Lindsey, Receptionist
Betty Hester, Consultant
Mary Wagoner, Special Projects

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

KRTA OFFICERS
Carolyn Ealin, president
Faye Shehan, president-elect
Patsy Rainey, vice-president
Jim Franke, past president

KRTA OFFICE STAFF
Dr. Robert Wagoner
executive director

Janie Caslowe
deputy executive director
member services

Frank Hatfield
executive director emeritus

Carla Hahn, secretary

Charlotte Lindsey, Receptionist
Betty Hester, Consultant
Mary Wagoner, Special Projects

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

KRTA OFFICERS
Carolyn Ealin, president
Faye Shehan, president-elect
Patsy Rainey, vice-president
Jim Franke, past president

KRTA OFFICE STAFF
Dr. Robert Wagoner
executive director

Janie Caslowe
deputy executive director
member services

Frank Hatfield
executive director emeritus

Carla Hahn, secretary

Charlotte Lindsey, Receptionist
Betty Hester, Consultant
Mary Wagoner, Special Projects

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

KRTA OFFICERS
Carolyn Ealin, president
Faye Shehan, president-elect
Patsy Rainey, vice-president
Jim Franke, past president