The day you retired your priorities changed. Concerns about salaries and class size, etc. became worries of the past. Your concerns shifted to your monthly pension checks, COLAs, health insurance, etc. In the legislature it is hard to make a difference as a lone voice, but together we can make a huge impact!

KRTA is working hard to ensure that the needs of retired educators are met. Retired educator issues will require your attention in the upcoming primary elections. Every KRTA member needs to know how candidates for State Representative and State Senator in their community will address retired educators’ needs if elected.

KRTA is bi-partisan. We do not endorse candidates. We work hard to educate members 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 (KTRS).

Gary L. Harbin has served as the Executive Secretary of the Kentucky Teachers’ Retirement System (KTRS) since December 2000 and was Chief Deputy Executive Secretary from 1999 until assuming duties as Executive Secretary. Prior to coming with the System in 1999, he was Chief Financial Officer of two nationwide companies, and prior to that, a partner in a regional CPA firm for twenty years in Frankfort, Kentucky. While partner in the CPA firm, he was in charge of the audit of KTRS and other public plans for nineteen years, giving him over thirty years of experience with public pension plans.
The "good news," his proposal contained the funding necessary for the state to meet its biennial budget proposal, it contained both "good news" and "bad news" for those who will support us.

Remember KRTA is bi-partisan. We do not endorse candidates. We work hard to educate KRTA members 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 (KTRS).

You must become very knowledgeable about each candidate's position concerning these issues: (1) Fixing the unfunded liability problem in the Teachers' Retirement System (KTRS), (2) Keeping KTRS as a defined benefit group retirement plan and (3) Making no changes to the governance structure of KTRS.

KTRS' Unfunded Liability

As you know the FY2014-16 biennial budget is going to be difficult and lawmakers will have tough decisions to make. When Governor Beshear rolled out his FY2014-16 biennial budget proposal, it contained both "good news" and "bad news" for retired teachers.

The "good news," his proposal contained the funding necessary for the state to meet its budget, it also contained funding for KTRS. The Vital Links

I am writing this article during the bitter, record-cold days of January. As you read this, take time to reflect on the activities of January, February and March and review the ways local associations and individual members used the "Vital Links" of communication and individual responsibility to promote and protect pension and healthcare benefits for Kentucky's teachers.

The Membership Committee worked hard and in January we surpassed our 2014 goal of 29,514 members. Most local associations met the December 31 deadline for completing the school supply and food drives. This was such a great opportunity to communicate the goals of KRTA to our local schools and communities.

The December 2013 issue of KRTA News featured an article which discussed the points to remember when communicating with your local legislators. (1) Keep KTRS as a Defined Benefit program (2) Keep present Governance Structure of KTRS intact (3) Keep KTRS fiscally sound (4) Inform new legislators of the impact of HB540 in the 20110 session. Did the district and local leaders and individual members review these points and use them to effectively communicate with local legislators to keep them informed of our issues?

The KRTA Executive Council met December 2, 2013, and approved Dr. Wagone's recommendation that the services of Impact Government Relations be employed to provide lobbying and other governmental relations services for the Kentucky Retired Teachers Association during the 2014 Kentucky General Assembly. It was felt that this would provide a balance to our primary professional advocate, Clyde Caudill, and others who volunteer their personal time to assist our Legislative Committee Co-Chairs, Don Hines and Ray Roundtree, in monitoring the legislative actions that impact retired teachers.

KRTA was well represented at Interim Joint Committee meetings in September and November where Gary Harbin, Executive Secretary of KTRS, was asked to testify. Many teachers from across the Commonwealth volunteered their time to attend these meetings. On January 15, Dr. Wagoner, Gary Harbin, Brent McKim, President of the Jefferson County Teachers Association, and your KRTA State President met with Pam Platt and Debby Yetter, Editorial Directors of the Courier-Journal. We were given an opportunity to "Tell Our Story" and to submit an op-ed piece to the newspaper which was scheduled to be included in the January 26 issue of the Courier.
Data is collected in the United States and is aimed at determining whether hearing loss and falling are connected. Frank Lin, MD, PhD, at Johns Hopkins, and his colleague Luigi Ferrucci, MD, PhD, of the National Institute on Aging, used data from the National Health and Nutrition Examination Survey. The National Health and Nutrition Examination Survey is a 2004 cycle of the National Health and Nutrition Examination Survey. During those years, 2,017 participants ages 40 to 69 had their hearing tested and were interviewed. To determine whether hearing loss and falling are connected, Frank林, MD, PhD, at Johns Hopkins, and his colleague Luigi Ferrucci, MD, PhD, of the National Institute on Aging, used data from the National Health and Nutrition Examination Survey. The National Health and Nutrition Examination Survey is a 2004 cycle of the National Health and Nutrition Examination Survey. During those years, 2,017 participants ages 40 to 69 had their hearing tested and were interviewed.

To determine whether hearing loss and falling are connected, Frank Lin, MD, PhD, at Johns Hopkins, and his colleague Luigi Ferrucci, MD, PhD, of the National Institute on Aging, used data from the National Health and Nutrition Examination Survey. The National Health and Nutrition Examination Survey is a 2004 cycle of the National Health and Nutrition Examination Survey. During those years, 2,017 participants ages 40 to 69 had their hearing tested and were interviewed.
Night driving poses some special challenges and surprises. In fact, according to the National Safety Council (NSC), night driving accounts for three times as many traffic-related deaths as driving during the day. Recognizing hazards specific to night driving can help keep you and others safe. Here are some important night driving tips:

- **Get plenty of rest.** Some studies estimate that 15 to 33 percent of fatal crashes involve drowsy drivers. With drowsy-driving accidents, fatalities and injuries are more likely to occur than in crashes where the driver is alert. If you’re tired, try to find a place to safely stop and get some rest.

- **Time to react.** Drivers should provide at least three seconds of leeway for cars in front of them at night—and more during inclement weather. You should also scan the road ahead for potential danger. In neighborhoods, bicyclists or children might run into the road, and on the highway, cars in front of you can make sudden stops.

- **Teen education.** Research shows that a 16-to-19 year-old being involved in a fatal crash is four times higher at night than during the day. You will be powerless to stop a nursing assistant who’s been known to relieve their own despair by withholding your children’s pain medication and making trips to muffle the repeated pleas to go back to bed. Who will feed them from that food tray that sits out of their reach? It will return to the kitchen untouched because the nursing home is too short-staffed to help.

- **Headlight know-how.** When faced with another vehicle’s high beams, keep your eyes on the right edge of the road to guide you. Adjust your rearview mirror to avoid the glare from high beams from the vehicles behind you. And don’t use high beams with oncoming traffic or when behind another vehicle.

As parents, we worry about our children’s future. We believe that giving them a good start is the best bet we have for a positive outcome, so we work each day toward that end. We envision them happily married and with beautiful children whom we’ll adore, and we imagine our job will be done. If only it were that simple. What if, after all that planning, your adult child, your old adult child, ends up in a nursing home? What if that home is just like many of our nursing homes today? Statistically, 70 percent of people over age 65 will need long-term care in their lifetimes, leaving us with the reality that our children might well be tomorrow’s nursing-home residents. Here’s more reality. You will be powerless to stop a nursing assistant from slapping them because their limb contracts leave them difficult to dress. You won’t be there to stop that assistant from shoving a dirty glove into their mouths to muffle the repeated pleas to go back to bed. Who will feed them from that food tray that sits out of their reach? It will return to the kitchen untouched because the nursing home is too short-staffed to help with “feeders” or give them a sip of water.

Many of today’s nursing homes are controlled by greedy business executives whose main objective is pleasing their investors. They are rewarded with generous salaries and bonuses for staff slashing and underpaid caregivers who’ve been known to relieve their own despair by withholding your children’s pain medication and taking it themselves.

Eighty percent of the industry’s payments come from public funds, Medicare and Medicaid, and we are not getting our money’s worth.

Health and Human Services reported that Medicare paid $5.1 billion for substandard nursing home care in 2009. Benign consequences of substandard care have taught this industry that it’s more profitable to provide shoddy care and pay an occasional fine than it is to hire and train staff to provide good care. Sequestration cuts are further weakening the bite of regulatory agencies that view themselves as in “partnership” with the very industry they’re charged with watching. Fines are measly, inconsistently collected and do not act as deterrents.

Silence and inaction are daily reminders that our public doesn’t want to think about old people suffering neglect and abuse in nursing homes. Even associations with “aging” and “health care” in their titles don’t want to cross the nursing-home threshold. The realities of life and death in nursing homes are too dark, and our human nature surrenders to more pleasant matters.

Accounts of abuse are as neglected as the victims themselves, and reform advocates are repeatedly reminded they can’t force people to care. There are no children or puppies or kittens to rescue in these stories. They are old people who can no longer protect and defend themselves.

Advocates are nothing more than average citizens who have come to understand that the way we treat our institutionalized elderly is nothing short of a crime against humanity.

Sadly, the number of people willing to push back against this powerful profit-motivated industry remains consistently low. This is why true reform and good care remain out of our grasp. We simply need more people to care and to be counted. If you believe that nursing homes are not good enough for a child of yours, we need your help. You simply need to commit to act and be counted, because the consequences of inaction are the unthinkable.

Jan Scherrer, of Versailles, is a speech pathologist with experience in geriatric and nursing home care. She is a board member of Kentuckians for Nursing Home Reform.
KRTA Endorses North American Life Plans For Long-Term Care

As of January 1, 2014, North American Life Plans has taken over the administration and servicing of the KRTA Long-Term Care Insurance Program.

With this transition, KRTA members can expect a comprehensive range of Long-Term Care solutions, quality service and planning guidance from familiar faces with many years of experience in Long-Term Care.

North American Life Plans has been KRTA's endorsed provider of Life Insurance and LifeLock Identity Theft Protection for the past six years, so many of you already know our representatives who will be available to advise you on your existing Long-Term Care coverage and/or to review new planning options.

Some of the insurance companies we work with for Long-Term Care include: Genworth, Guaranty Income Life, John Hancock, Life Insurance Company of the Southwest, Lincoln Financial, MedAmerica, Mutual of Omaha, Nationwide and Transamerica.

Because we work with so many companies, we can shop your individual needs for the best plan at the best price. Depending on your plan selection, member and spousal discounts may be available, and even if you have some health issues, some simple planning now may help preserve your assets later.

You've worked hard to build a financially secure future for your family by investing for retirement and insuring against loss of your property, health and life. But if you require Long-Term Care at some point, all that planning could be at risk. Don't overlook this important protection.

To take advantage of this KRTA member benefit, please call North American Life Plans' home office 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 solution just for you.

Let’s Travel the World With Air Land Sea Travel!

By Tom Perryman

Growing up, we all have enjoyed movies filmed all over the world, and we daily hear all those exotic names of far flung places we've dreamed of visiting. From the time we were children, we have wondered how it would be to see in person those wonderful places that only a few years ago were difficult and costly to visit. That has all changed! You can be standing in front of the Eiffel Tower in only a few hours after leaving Kentucky. Travel to distant lands is one of the most desired and satisfying experiences available. Retired teachers all over the country have become seasoned visitors over their years of retirement to Scotland, England, Germany, Ireland, Italy and dozens of historic places we've all looked forward to seeing.

Air Land Sea Travel is a travel agency created and owned by a Retired Kentucky Teacher. This agency has become so enthusiastic about helping retired teachers, that it is now a Co-business partner of KRTA! Carol Pullen, a retired teacher in Louisville has many years experience in booking travel all over the globe, and she is anxious for you to find out how easy it is to depend on her for arranging your travel any place you have a desire to visit. Assisting Carol is another retired Louisville teacher with many years experience in travel, Anita Perryman. When you travel to another country, you always want to know what to expect, and when you deal with seasoned travel veterans like Carol and Anita, you're going to receive their valuable insight. They know the various packages available and will seek to find just what you're looking for, and at the right price! Since they deal with dozens of travel companies, they can help you select the best one for your budget and destination preferences. Image Tours is one company they deal with and it offers a dozen or so European vacations that include just about everything you need for the trip, including air and hotel arrangements, guided tours and special events. They plan for you to have fun with you not having to do anything except enjoy the experience.

Check the KRTA website: www.krta.org for destinations, departure dates, and prices. The bottom line, folks, is that retired teachers themselves, this travel agency will work hard to find exactly what you want. If you aren't sure where you want to go, they will suggest some really outstanding trips that only seasoned travelers know about. As retired teachers, who better to serve you? Sure they offer travel within the U.S. if you prefer motor coach tours to the Southwest, or New England or anywhere else Air Land Sea Travel LLC can assist you in finding what you want and with the best price available.

Call Carol or Anita at (502) 873-5610 or email: pullen5222@bellsouth.net.

You know how important it is to deal with professionals who know the business, and we're sure you will truly enjoy the experiences these people create for you.

Plan on updating the doctor by sharing any symptoms, giving information about your medications, and describing your routine of taking the medications. Your doctor might want to change your routine. Be sure to stick to the point, you only have a short time to spend at your appointment.

Make good use of your time and your doctors by doing the following:

**Be honest.** The doctor can suggest the best treatment only if you let the doctor know what is really going on. Don't tell the doctor what you think they want to know.

**Decide what questions or concerns are most important.** Have a list of questions, pick three or four questions from your list of concerns you want to know about.

**Stick to the point,** for instance, give the doctor a brief description of the symptom. Write notes when it started, how long, what you were doing when it started. How often it happens, if it is getting better or worse, pain 1 to 10. What makes it better/worse, comes and goes—constant.

Remember the doctor may not be able to answer all of your questions. They might refer you to a specialist or have you come back for another appointment. If they tell you your symptoms are “part of aging,” it might be time to look for another doctor.

References: You The Smart Patient, by Michael F. Roizen, M.D., and Mehmet C. Oz, M.D. with the Joint Commission the Patient’s safety champion. Talking With Your Doctor by National Institute on Aging put out by the National Institutes of Health and Human Services
Prior to the May 2014 primary elections, you must become very knowledgeable about each candidate’s position concerning these issues: (1) Fixing the unfunded liability problem in the Teachers’ Retirement System (KTRS), (2) Keeping KTRS as a defined benefit group retirement plan and (3) Making no changes to the governance structure of KTRS.

It is vital that you know each State Representative candidate and State Senator candidate’s position on our issues running for election in your community. Keep informed about their positions on our issues through the public media, attending town meetings, meeting with them individually and any other opportunity that presents itself to get to know them. Your vote will be critical to keeping our pensions and health care safe and secure.

In the world of elections, if you don’t vote you don’t count. Let your voice be heard, count yourself among the largest retired teacher association in Kentucky at 29,500+ and growing!

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 that the Governor took a total pass on fixing the unfunded liability problem in the Teachers’ Retirement System (KTRS).

An article in the Wednesday, January 22, issue of the Lexington Herald-Leader reported that when asked why he rejected a plea from the Kentucky Teachers’ Retirement System (KTRS) for $800 million more to strengthen the teachers’ pension fund, the Governor responded, “The short answer is, we don’t have any extra money to infuse into that system at this time.”

It is now up to us to convince the General Assembly to fix the unfunded liability problem in the Teachers’ Retirement System (KTRS) that Governor Beshear ignored.

**Grassroots Efforts**

KRTA needs you to stay or get involved! We use grassroots advocacy to raise the level of awareness of legislators and the general public on issues of importance to our members. Please watch your email Inbox, especially from January to mid-April! Watch for emails from “KRTA—Call to Action.” These emails are especially important because they require action on your part.

KRTA members are the reason for our past success and will be the deciding factor in our future success! If you do not receive our emails, please provide the office with your email address by calling 1-800-551-7979 and giving your email address to either Carla or Charlotte.

**Membership**

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.

Critical to our mission of protecting the welfare of retired teachers is continuing to expand our membership. There is strength in numbers. KRTA is on a roll! Our 2013-14 official membership is 29,552. This is an increase of 523 members over our 2012-13 count. Congratulations to all of our volunteers who worked so hard to continue our long history of continued growth. Every current KRTA member can recruit a new KRTA member!

I want you to know that representing retirees of the greatest of all professions in this era of public servant vilification by so many is truly an honor.

(Continued from “KRTA: The Challenge” on pg 2)

KRTA News

March 2014

(Continued from “Social Security” on pg 2)

**WEP/GPO Update**

As you know, 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 Representatives it is HR 1795 and in the Senate it is S 896.

KRTA supports both of these bills. They both repeal the unfair and hurtful provisions of Social Security that negatively affect many Kentucky educators. These are earned benefits through hard work. Please write your Kentucky U.S. Representative and both Kentucky U.S. Senators asking them to support and to sign on to these two (2) bills. Repeal the WEP and GPO!

To date, Kentucky Representatives Thomas Massie, Ed Whitfield and John Yarmuth have signed on as co-sponsors of HR 1795. Andy Barr, Brett Guthrie, and Hal Rogers have not. Also, neither Senator Mitch McConnell nor Senator Rand Paul has signed on as co-sponsors of S 896.

Listed below is the contact information for all of Kentucky’s federal legislators.

<table>
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<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Fax</th>
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You can also contact these federal legislators through a link on our website (www.KRTA.org). Regular updates concerning Social Security and Pension issues will appear in each issue of the KRTA News. Look for them!

**Shout Out to KRTA Members—Our Kids Can’t Wait!**

*It is vital that we continue delivering this united and urgent message to our leaders:*

1. Restore funding for basic schools funding formula to 2008-09 levels;
2. Restore financial support for textbooks, preschool, safe school programs, teachers’ professional learning and tutoring to 2007-08 levels; and
3. Provide funding for technology to increase capacity and speed so students can connect to the instructional tools they need.

**Our Kids Can’t Wait!**
Dr. Wagoner contacted KRTA members asking that they call the governor’s office on December 7 to leave the message about including funds in his budget for retiree pensions. Did you as an individual respond to that request? In the Governor’s January 7 State of the Commonwealth message, it was good to hear him say that raises for teachers would be a priority but he did not mention providing funding to shore up teachers’ pension fund. The Governor and legislators continued to tout the success of the 2013 legislative session and the work of reorganizing state retiree pensions. Governor Beshear presented his 2014 Budget to the General Assembly on Tuesday, January 21. He kept his promise to the Kentucky Retirement System but again did not mention retired teachers. Did you as an individual member watch that presentation and communicate with your local legislators about budget items that impacted Kentucky’s teachers?

Throughout the session, Dr. Wagoner provides a very important service for KRTA members by emailing weekly legislative updates that kept us informed of the happenings in Frankfort. As local leaders, did you review these updates and communicate the points of interest to your members? Did your members accept their individual responsibility and communicate “Our Story” with active teachers, business and community leaders and local legislators about impending legislation that would impact Kentucky’s active and retired teachers?

Our work during these last three months reminds me of the Cooperative Learning strategies we used in our classrooms. Students were assigned to work in peer groups to accomplish a shared or common goal. The goal was reached through interdependence among all group members. Each member was responsible for the outcome. Each group member was held accountable for his or her work. Individual accountability helped to avoid members’ “hitchhiking” on other group members’ work and accomplishments. At the end of the project, group members were asked to use a rubric and rate the work of the group and themselves as individuals. Our Cooperative Learning Project for 2013-2014 is “Tell Our Story.”

When you complete your reflection and score your rubric, each of you should be able to say Yes to all points and be rated a Distinguished member of KRTA in communication and individual accountability. We need to continue to recognize our individual responsibilities and to communicate with those groups who can help make a difference for Kentucky’s teachers. Individual members of the Kentucky Retired Teachers Association can be the loudest voice in Kentucky when we Tell Our Story about how we must preserve and protect the pension and healthcare benefits of Kentucky’s active and retired teachers.

In 2014 the standard Medicare Part B monthly premium remains at $104.90.

(Continued from “Convention Speakers” page 9)

Andrew Thomas has been an attorney since 1987 and is presently Deputy Prosecutor in Domestic Violence for Vigo County in Indiana.

As the Executive Director of Indiana Retired Teachers Association in 2008-2012, he successfully lobbied the Indiana General Assembly for retired teacher pension benefits totaling $68 million in annual payments and $206.8 million in long term pension benefits to Indiana Retired Teachers. He managed the Indiana Retired Teachers Association (assets of $2.4 million) and the Indiana Retired Teachers Foundation (assets of $240,000).

Prior to his position with Indiana Retired Teacher Association, Mr. Thomas served as the Deputy Attorney General of Indiana and the Deputy Prosecutor in Delaware County, Indiana.

As State Representative in the Indiana General Assembly he authored, co-authored, sponsored, or co-sponsored 114 bills which became Indiana law.

During 1994-2006 he served as adjunct professor at Indiana State University and Ivy Tech Community College.

In addition to his legal and political career, Mr. Thomas is an active member of several community organizations and enjoys travel. He has traveled to all 50 states, England, France, Germany, Russia, Kyrgyzstan, Kazakhstan, St. Barts, Bahamas, Cayman Islands and Canada.

When I decided to retire, friends gave me advice and suggestions about what to do with all of the new-found free time. However, some of these same retired educator friends let me know that I did not have a choice about joining KRTA. The message was loud and clear: you will join and you will become active. Thus began a relationship that helps define me today. I am a card-carrying advocate for the only organization in Kentucky that really cares about my well-being as a retired educator.

As I learned about the history, structure and work of KRTA, I became clearly convinced that working in this organization is a worthwhile endeavor. Local and district meetings and conventions became part of my routine—and I learned. Encouragement and support from friends eventually lead me to the position of KRTA president. Traveling across the state and meeting so many wonderful dedicated retirees reinforced my belief that KRTA is unique.

KRTA is an organization of men and women whose shared classroom experiences band members together like no other group. The first time a retiree attends a meeting, he or she finds a friendly atmosphere; there are no strangers. If for no other reason, the camaraderie is worth the membership fee. But on the practical side, there are more substantial reasons for me to retain my ties with KRTA.

Membership in KRTA permits me to join 29,000 other retirees so that we can speak with one voice. That is powerful. Over and over again, the effectiveness of this one voice has been demonstrated. That united presence assures me that people listen when we speak. That combined strength must be evidenced as we insist that KTRS be allowed to continue with its current governance structure and to continue to function as a defined benefits group retirement plan. Keeping KTRS fiscally sound is the concern of each and every educator in Kentucky.

My good sense tells me that I cannot accomplish these goals alone; but with a unified effort, we can be heard.

A very personal reason for membership in KRTA comes from a sense of gratitude to those who have paved the way for my retirement benefits. Ethel Percy Andrus founded NRTA in 1947 to gain benefits to those who have paved the way for my retirement benefits. Ethel Percy Andrus founded NRTA in 1947 to gain benefits for retired teachers. In our own history, from 1957 to this day, men and women have served KRTA unselfishly to insure that we have “the good life” of retirement. I believe that we have the obligation to “pay it forward.”

www.facebook.com/KentuckyRetiredTeachersAssociation

If you would like to stay informed via our Facebook page, please go to www.facebook.com/KentuckyRetiredTeachersAssociation. Click on the “Like” button at the top right of the page.
Each attendee (member or guest) is required to pay the $31 registration fee. The fee covers all activities including the Opening Night Dinner and Convention Luncheon.

Please register _____ members/guests for the convention. My check #_____ in the amount of $_______ is enclosed. (Attach a separate list of names to receive packets for multiple orders).

Name of Person Placing Order

______________________________________________________________________
Street and Number

City     State        Zip

( ) Phone Number					County Affiliation

Registrations must reach the KRTA office by April 4. Registration packets may be picked up in the KRTA registration area on April 21 or 22. Make checks payable to KRTA and mail this registration form with attachments/payment to:

KRTA
Carla Hahn
7505 Bardstown Road
Louisville, KY 40291-3234

I want to attend the Leadership Workshop on Monday, April 21.
Directions to Holiday Inn Hurstbourne

From I-65 Southbound (from Indianapolis)
Exit 15c North—Hurstbourne Parkway
Entrance to hotel is on right, beside Thornton’s Gas Station

From I-71 Southbound (From Cincinnati)
- 1-65 North to I-265 East to I-64 West
- Exit 15—Hurstbourne Parkway
- Turn right at traffic light
- Entrance to Hotel is on right, beside Thornton’s Gas Station

From I-64 Westbound (From Lexington)
- From I-264 Eastbound
- Turn right at traffic light
- Entrance to Hotel is on right, beside Thornton’s Gas Station

From I-64 Eastbound (From St. Louis)
- From I-65 Southbound (from Indianapolis)
- Exit 15 North—Hurstbourne Parkway
- Turn right at traffic light
- Entrance to Hotel is on right, beside Thornton’s Gas Station

From I-65 Northbound (From Nashville)
- Exit 15c North—Hurstbourne Parkway
- Entrance to Hotel is on right, beside Thornton’s Gas Station

From I-264 Eastbound
- (From Louisville International Airport)
- 1-265 East—Watterson Expressway to I-64 West
- Exit 15c North—Hurstbourne Parkway
- Entrance to Hotel is on right, beside Thornton’s Gas Station

(Continued from “Convention Speakers” page 1)

During his tenure as Executive Secretary of KTRS, Mr. Harbin has been recognized for implementing significant advancements in the governance and operations of the retirement system. In 2010, Mr. Harbin lead a coalition that developed a plan to prefund retiree health benefits through the “shared responsibility” of retired members, active teachers, employers, and the state. The historic solution eliminated $3.3 billion in future taxpayer responsibility for providing medical benefits for retired teachers. Mr. Harbin has also developed strategies for returning to work following retirement in an actuarially sound manner, re-organized the system’s Investment Committee to include nationally recognized investment experts, implemented a web-based trustee education program, established an internal audit program, and established a call center and imaging system for member records. Currently, Mr. Harbin is overseeing the replacement of KTRS’s legacy computer systems with a web-based system that will incorporate the highest standards in customer service and operational efficiency.

Mr. Harbin serves as Past-President of the National Council on Teacher Retirement and is President of the Public Sector Health Care Roundtable, headquartered in Washington, DC.

Mr. Harbin is a 1972 graduate of the University of Kentucky, earning a Bachelor of Science degree in Accounting. He was admitted to practice as a Certified Public Accountant in 1975.

Anne Murray works with people who want to discover how personality impacts communication and how communication impacts success. She develops communication skills by training people and organizations to effectively recognize and improve personal and professional relationships. Affectionately known as the “FUN SPEAKER,” Anne Murray connects with her audiences to entertain, inform, and inspire. She is known for her ability to deliver her unconventional wisdom with engaging style and respect. Her customized presentations are lauded for her charismatic presence, irrepressible humor and extraordinary insight into human behavior. Her credibility as a professional speaker originates with her degrees in psychology, counseling, and interpersonal communication.

As a child, Anne knew she was different. She later learned that this difference was actually a giftedness for empathy, creativity, playfulness, and spontaneity. These qualities often got her in trouble in the Real World, but served her well in succeeding. As a professional speaker, Anne is rewarded for all those qualities which can be misunderstood by the workplace organization. She offers her audiences creative thinking, receptivity and unconventional wisdom for reaching their full potential. They generally don’t realize how much they have learned until sometime the following week because her sessions are so much fun.

Her credibility as a professional speaker originates with her:
- Degrees in psychology, counseling and communication
- President of the Kentucky Speakers Association
- Showcase Speaker for Kentucky at National Speakers Association convention
- Certified type trainer by the Association of Psychological Type
- Former university executive and teacher of interpersonal and organizational communication
- Columnist for Today’s Woman in Louisville, Kentucky
- Leader on Loan for the American Association of University Women
- Former state president of the Kentucky Association of Women Deans, Administrators and Counselors and the College Personnel Association of Kentucky
- Named Citizen of the Year of Western Kentucky University by Associated Students
- Member of Phi Eta Sigma, Golden Key, and Omicron Delta Kappa honor societies.

(Continued on page 13)
AROUND THE STATE . . .

The Adair County RTA was pleased to honor new retirees on December 10, 2013. Each new retiree gave a brief summary of her teaching career. They were treated to lunch at William T’s at The Pines, received a goody bag and many congratulations.

L to R: Judy Reliford - 29 years, Kim Goodin - 29 years, Georgann Flowers - 32 years and Bobbie Coomer, President

Bluegrass RTA met at Spindletop Hall in Lexington on December 11 for their Christmas luncheon meeting.

Choir members from Lafayette High School performed their Christmas program for those in attendance.

L-R: Billye Jean Stigall, Virginia Goes, Ernest Trosper, Sharon Thompson.

Edmonson County RTA had a successful Food Drive!

There were more than 100 in attendance at the December 10 luncheon meeting of the Kenton County RTA. They met at the Gardens of Park Hills in Kenton County when Robert Wagner gave a presentation on his new book, THE BEVERLY HILLS SUPPER CLUB, THE TRUE STORY BEHIND KENTUCKY’S WORST TRADEGY.

L to R: Bert Baldwin, Northern KY RTA President, Robert Wagner, author and J.B. Losey, Kenton County RTA President

The Paducah/McCracken RTA recently contributed $147 each to the Flash Resource Center, which serves the Lone Oak Intermediate School and Lone Oak Middle School and the Morgan Resource Center. In addition school supplies were donated to each of the centers from items collected during the September meeting of retired teachers.

Buddy Rushing presents a check for $147 to Principal Matt Dobson for the Resource Center that serves Lone Oak Middle and Lone Oak Intermediate School

Pike County RTA presented 266 food items used in the Food Back Pack Project at Blackberry Elementary School. In addition they delivered 20 bags of school supplies to Phelps High School.

Adults L to R: Mary Alice Hunt, Eugena Whitt and Emily Yates.

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Adults L to R: Mary Alice Hunt, Eugena Whitt and Emily Yates.

Third District RTA

Romanza Johnson, District President, recently visited the officers and chairs of the Monroe Co. RTA. After their luncheon, Romanza was taken on a tour of Monroe County’s Boyd School, the one-room school that was a major restoration project of the group. As luck and fate would have it, Marie Smith, a former student of Boyd School, and stepson Richard Smith stopped by while the group was at the facility.

Pictured are: (l to r) Lynn Strode, MCRTA Health & Insurance Chair; Debbie Copas, MCRTA Reporter; Nancy Moss, MCRTA Treasurer; Willadean Carter, MCRTA Membership Chair and immediate past president of Third District; Marie Smith; Richard Smith, and Romanza Johnson
The Nelson Co. RTA collected food for the needy during its annual Food Drive. The food was delivered to the Holy Cross Food Bank. Accepting the donation from NCRTA Representative Margaret Head Sims (r) is Iris June Medley (l).

These items went to Ludlow School System.

Kenton County RTA collected $95 cash and 536 items.
Pictured left to right are: Kathleen Wiley, Ursula Smith, Wanda Vitatoe, June Grooms and Sue Swain.

The Northern District Meeting was held at The Highlands Country Club December 12, 2013. The meeting was called to order by President Bert Baldwin. A holiday luncheon was enjoyed following the business meeting.

Steve Campbell, Kathy Cole, Reva Raider, Faye Daniel, Pattie Roberts, Shirley Tuttle, pictured left to right standing, gathered around Woodford County Judge-executive John Coyle, left, and James Tuttle, president of the Woodford County Retired Teachers Association, who proclaimed October 21 to 27 as Retired Teachers Week. (Photo by Bob Vlach)

When Glyna Lile contacted Ms. Debbie Fowler, Instructional Specialist, and former high school principal, about the process for getting a Coca-Cola banner made, she got big results! Ms. Fowler got the ball rolling to get Coca-Cola banners installed proclaiming “Kentucky Retired Teachers Week” in three prominent locations: the courthouse yard, Hart County High School, and the Hart County Schools Central Office. Thanks to Hart County Retired Teachers Association!

The officers of the Monroe County RTA met with the local Judge-executive for signing of a proclamation to designate “Retired Teachers Week” in Monroe County. Pictured with Tommy Willett, Monroe County Judge-executive are (l to r): Debra Walden, MCRTA Secretary; Ginger Holcomb, MCRTA President; and Nancy Moss, MCRTA Treasurer.
Retired educators from Woodford County and across Kentucky were celebrated for their many contributions to communities in Kentucky during Retired Teachers Week, October 21 to 27.

In a proclamation signed by Judge-executive John Coyle and James D. Tuttle, president of the Woodford County Retired Teachers Association, retired teachers were recognized for devoting their careers to the education and training of countless youth and their service in diverse leadership roles.

The Woodford County Retired Teachers Association was formed on January 6, 2000, and held its first meeting on September 28, 2000, in Midway. The organization’s members help and support retired teachers, promote the cause of education of youth in civic, social, and moral advancement, and promote government legislation to effect changes needed for the youth and elderly in Kentucky.

The Kentucky Retired Teachers Association was established in 1957. Last year, its members donated more than 700,000 hours, valued at $12.6 million.

Two KRTA Members Among 2014 Inductions into Kentucky Teacher Hall of Fame

Members of the seventh class of the Gov. Louie B. Nunn Kentucky Teacher Hall of Fame have been selected.

The three chosen by the statewide selection committee are Golda Pensol Walbert, Debra Burgess and Cynthia S. Wooden. The 2014 induction ceremony is scheduled for February 6 at the State Capitol in Frankfort.

The Kentucky Teacher Hall of Fame was created in 2000 through a gift by former Gov. Nunn, who hoped to recognize the vital role that primary and secondary teachers in Kentucky play in the education of young people and the positive impact education has on the state’s economy. WKU was selected as the home of the Kentucky Teacher Hall of Fame because of its more than 100-year history in teacher education.

Golda Pensol Walbert, KRTA member. A native of Rockcastle County, Golda P. Walbert began her teaching career at Rockcastle County Schools in 1943. Walbert taught at Rockcastle County Schools from 1943 to 1952. She taught in various one-room schools and found herself assuming the roles of custodian, cook, nurse and teacher. From 1952 to 1954 she taught at Harlan County Public School and Barren County Schools from 1954 to 1989.

She received her associate degree from Lees Junior College, bachelor's degree in Education in 1946 from Eastern Kentucky University and master's degree in Educational Administration in 1950 from EKU.

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Her awards include the Outstanding Alumnus Award from Eastern Kentucky University, Glasgow-Barren County Chamber of Commerce Athena Award, Barren County Schools Hall of Distinguished Alumni, and the Kentucky Unbridled Spirit Award in 2007.

In 2012 the WKU-Glasgow Samothrace Club announced the establishment of the Golda Pensol Walbert Scholarship to honor Walbert’s love of knowledge and bettering the lives of others. Lisa Simpson, President of the WKU-Glasgow Samothrace Club, commented: “Not only did she become a teacher, but she became so much more. She became an advocate for her students, the teachers that she would lead, and many others trying to reach their dreams.”

Debra Burgess, KRTA Member. A native of San Antonio, Texas, Debra Burgess began her teaching career at Murray (Ky.) High School as a Spanish and Latin teacher.

Burgess taught Spanish and Latin at Murray High School from 1980 to 2012 and French in 2012. She was an adjunct instructor from 2011 to present at Murray State University.

She received her bachelor's degree in French and a Spanish minor in 1974 and her master's degree in Spanish (major) and French (minor) from North Texas State University in 1979. Burgess earned a Teaching Certificate in Spanish and French from Murray State University in 1979. In 1985, she received a Teaching Certificate in Latin from the University of Kentucky and in 1994 she received her Rank I from Murray State University.

Her awards include Murray Kiwanis Club Teacher of the Year in 1985 and 2004, Murray State University—Kentucky Outstanding High School Teacher in 2004, Ashland Outstanding Kentucky Teacher—Top 26 finalist in 2006, and Murray Outstanding Teacher of the Year in 2008. Ted Brown, a parent of a former Burgess’ student, said: “Ms. Burgess pushes her students to realize their potential, never settling for just ‘good enough,’ and I and many other parents are very grateful that she taught our children the importance and value of always giving one’s best.”

Cynthia S. Wooden. A native of Lubbock, Texas, Cynthia S. Wooden began her teaching career in 1979 in Amarillo, Texas, and continues to teach at Kenton County Schools.


She earned her bachelor’s degree in Elementary Education from Texas Tech University (1976-1978).

Wooden received her Rank II in 1987 and Rank I in 2001 from Northern Kentucky University.

Her awards include the Golden Apple Award in 2006, Kentucky Colonel in 2012, National Board Certified Teacher—Middle Childhood Generalist, Academic coach at River Ridge Elementary School from 2001-2005, and presented “Make It So. Engaged!” at the KEA TALK Conference in 2013. According to Missy Hicks, “Cindy’s content leadership experiences and love of learning establish her as an excellent teacher and significant contributor to her school and community, locally and abroad.”

KRTA Member Helen Moore Selected as Grand Marshal

For Helen Moore, it was a pleasant surprise to learn she was selected as grand marshal of the 2013 Marion Christmas Parade.

Moore, a retired school teacher who spent 42 years in education, is revered for her hard work and dedication in the classroom as well as her civic mindedness and devotion to Marion and Crittenden Counties. She is a member and past president of the historical society and was instrumental in procuring the log cabin display that now sits behind the Ben E. Clement Mineral Museum.

Moore celebrated her 95th birthday the day after Christmas.

She began her teaching career in the late 1930’s at Sisco Chapel School, earning a little more than $50 a month. Later she taught at Brown School before being assigned to teach at Fohs Hall. She retired in 1980.
Members of Kentucky Retired Teachers Association (KRTA), representing nearly 30,000 retired teachers across the state, traveled to the Capitol to attend an IJC State Government Committee meeting on November 20, 2013. Gary Harbin, Executive Secretary of Kentucky Teachers Retirement System (KTRS), addressed the committee about the concerns of KTRS.

Retired educators attended the meeting to demonstrate that retired teachers are vitally interested in the fiscal health of their retirement system. They also showed their resolve in:

1. maintaining KTRS as a Defined Benefit Group Retirement Plan
2. keeping the current governance structure
3. keeping the commitment to the General Assembly in assuring the fiscal soundness of the pension fund.

During July and August members of Grant County RTA collected school supplies for all five schools in the county. There were well over 200 items including notebooks, filler paper, glue sticks, pencils, pens, markers and scissors.

In November they collected canned goods for the local Helping Hands Pantry. Over 100 cans of food were collected. GCRTA members are generous and can always be counted on to support local projects.

KRTA Stays Connected Via Email and Facebook

In every issue of your KRTA NEWS, the staff extends an invitation to join the KRTA Email Club and to “Like” our Facebook page. Many of you have accepted the invitation. As of January 28, about 5,300 individuals were signed up for the email. This is the most important communication tool utilized by KRTA to keep the membership informed. It is also the communication link to inform all of you about activities at the capitol when the legislature is in session regarding retirement legislation and other legislation that could impact your retirement or health insurance benefits.

Dr. Wagoner sends updates via email and Facebook every Friday. In addition when there is a “Call to Action,” you will be the first to know!

Helping Hands Donation

To help with the needs in the county, the Lewis County Retired Teachers Association recently gave money to the Helping Hands Foodbank in Tollesboro. George Calvert, the chairman of the Foodbank, accepted the check from Carol Campbell, the treasurer of the LCRTA. The money came through a grant from the KRTA since the local Association had collected food for the county previously. LCRTA also donated food to the Christian Community Center, the Vanceburg Baptist Church, and the Christ Open Bible Church.

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Members may submit articles to be published in the June KRTA News. The deadline is April 25, 2014. Pictures and articles should be emailed to brenda.meredith@krta.org
INSIDE SCOOP . . .

WHAT’S GOING ON AT KRTA

KENTUCKY RETIRED TEACHERS ASSOCIATION
STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS—MODIFIED CASH BASIS
Years Ended June 30, 2012 and 2013

2013 2012

<table>
<thead>
<tr>
<th>Net Assets End of Year</th>
<th>$1,212,311</th>
<th>$1,079,368</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Assets Beg. of Year</td>
<td>$1,079,368</td>
<td>$1,055,688</td>
</tr>
<tr>
<td>Increase in Net Assets</td>
<td>$132,943</td>
<td>18.98%</td>
</tr>
</tbody>
</table>

2013 2012

<table>
<thead>
<tr>
<th>Total Expenses</th>
<th>$567,277</th>
<th>81.02%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Percent to Revenue</td>
<td>567,277</td>
<td>81.02%</td>
</tr>
</tbody>
</table>

REVENUES

<table>
<thead>
<tr>
<th>Membership dues</th>
<th>$579,375</th>
<th>82.74%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>4,706</td>
<td>0.67%</td>
</tr>
<tr>
<td>Dividend income</td>
<td>13,216</td>
<td>1.89%</td>
</tr>
<tr>
<td>Other Income</td>
<td>33,923</td>
<td>4.84%</td>
</tr>
<tr>
<td>Net realized loss</td>
<td>-</td>
<td>0.00%</td>
</tr>
<tr>
<td>Net unrealized gain</td>
<td>69,000</td>
<td>9.85%</td>
</tr>
</tbody>
</table>

TOTAL REVENUE $700,220 100.00% $584,468 100.00%

EXPENSES

<table>
<thead>
<tr>
<th>Salaries</th>
<th>$176,536</th>
<th>25.21%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Convention</td>
<td>12,073</td>
<td>1.72%</td>
</tr>
<tr>
<td>Committee Expenses</td>
<td>34,882</td>
<td>4.98%</td>
</tr>
<tr>
<td>Contract Printing</td>
<td>6,875</td>
<td>0.98%</td>
</tr>
<tr>
<td>Depreciation</td>
<td>12,287</td>
<td>1.75%</td>
</tr>
<tr>
<td>District Expenses</td>
<td>10,400</td>
<td>1.49%</td>
</tr>
<tr>
<td>District Managers Meeting</td>
<td>12,675</td>
<td>1.81%</td>
</tr>
<tr>
<td>Donations</td>
<td>3,200</td>
<td>0.46%</td>
</tr>
<tr>
<td>Employee Benefits</td>
<td>22,596</td>
<td>3.23%</td>
</tr>
<tr>
<td>Fall Workshops</td>
<td>14,456</td>
<td>2.06%</td>
</tr>
<tr>
<td>Insurance</td>
<td>4,770</td>
<td>0.68%</td>
</tr>
<tr>
<td>KRTA News</td>
<td>62,509</td>
<td>8.93%</td>
</tr>
<tr>
<td>Legal Hotline Services</td>
<td>19,000</td>
<td>2.71%</td>
</tr>
<tr>
<td>Maintenance</td>
<td>22,269</td>
<td>3.18%</td>
</tr>
<tr>
<td>Materials and Supplies</td>
<td>11,167</td>
<td>1.59%</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>(2,000)</td>
<td>-0.29%</td>
</tr>
<tr>
<td>Payroll Taxes</td>
<td>15,127</td>
<td>2.16%</td>
</tr>
<tr>
<td>Postage</td>
<td>22,846</td>
<td>3.26%</td>
</tr>
<tr>
<td>Professional Fees</td>
<td>13,205</td>
<td>1.89%</td>
</tr>
<tr>
<td>Scholarships</td>
<td>18,450</td>
<td>2.63%</td>
</tr>
<tr>
<td>Retiree Recognition Reimb.</td>
<td>7,040</td>
<td>1.01%</td>
</tr>
<tr>
<td>Taxes and Licenses</td>
<td>2,869</td>
<td>0.41%</td>
</tr>
<tr>
<td>Telephone</td>
<td>56,741</td>
<td>8.10%</td>
</tr>
<tr>
<td>Travel</td>
<td>57,941</td>
<td>9.91%</td>
</tr>
<tr>
<td>Utilities</td>
<td>3,475</td>
<td>0.50%</td>
</tr>
</tbody>
</table>

TOTAL EXPENSES $567,277 81.02% $560,788 95.96%

Yes We Did! Membership Awards

Betty Hester, Debby Murrell, & Ernie Trosper

On Monday, April 21, KRTA association representatives will celebrate their accomplishments over the last year in the area of membership building. They are already looking forward to the possibility of receiving the “Yes We Did” award. Recognition will be given to 37 local associations and one district association that reached the goals set by the KRTA Membership Committee last spring.

All of their efforts paid off in numbers! The membership goal (29,514) was reached in December. The membership count on January 23 was 29,552, a 523 member gain over the 2012-13 membership year. Everyone who participated is to be commended. Thank you!

Associations to be honored are as follows:

Northern District

Bell Elliott Kenton Oldham
Boyd Gallatin* Knott Owen*
Bullitt Grant Lawrence Owlsley
Caldwell Graves McLean Powell*
Carlisle* Green Menifee Trimbile
Carroll* Hancock* Metcalfe* Union
Crittenden* Hart Middleborough Wayne
Cumberland Henderson Monroe* Woodford
Edmonson Henry Nelson* Webster Wolfe*

Please keep your e-mail address updated. Notify us at info@krta.org

KRTA MEMBERSHIP
STATEWIDE BY DISTRICT
JANUARY 23, 2014

<table>
<thead>
<tr>
<th>DISTRICT</th>
<th>MEMBERS</th>
<th>MEMBERS</th>
<th>%-AGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Cumberland</td>
<td>1,622</td>
<td>1,375</td>
<td>84.8%</td>
</tr>
<tr>
<td>First</td>
<td>2,635</td>
<td>2,171</td>
<td>82.4%</td>
</tr>
<tr>
<td>Second</td>
<td>2,548</td>
<td>2,099</td>
<td>82.4%</td>
</tr>
<tr>
<td>Upper KY River</td>
<td>1,228</td>
<td>983</td>
<td>80.0%</td>
</tr>
<tr>
<td>Central KY East</td>
<td>2,356</td>
<td>1,842</td>
<td>78.2%</td>
</tr>
<tr>
<td>Fourth</td>
<td>2,476</td>
<td>1,925</td>
<td>77.7%</td>
</tr>
<tr>
<td>Fifth</td>
<td>2,331</td>
<td>1,810</td>
<td>77.6%</td>
</tr>
<tr>
<td>Eastern</td>
<td>2,316</td>
<td>1,748</td>
<td>75.5%</td>
</tr>
<tr>
<td>Northern</td>
<td>2,636</td>
<td>1,963</td>
<td>74.5%</td>
</tr>
<tr>
<td>Third</td>
<td>3,223</td>
<td>2,291</td>
<td>71.1%</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>1,738</td>
<td>1,205</td>
<td>69.3%</td>
</tr>
<tr>
<td>Upper Cumberland</td>
<td>2,156</td>
<td>1,480</td>
<td>68.6%</td>
</tr>
<tr>
<td>Central KY West</td>
<td>4,728</td>
<td>3,075</td>
<td>65.0%</td>
</tr>
<tr>
<td>Jefferson</td>
<td>5,681</td>
<td>3,363</td>
<td>59.2%</td>
</tr>
<tr>
<td>Out of State</td>
<td>4,728</td>
<td>3,075</td>
<td>65.0%</td>
</tr>
<tr>
<td>Associate</td>
<td>293</td>
<td>293</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

TOTALS 42,020 29,552 70.3%

MEMBERSHIP TYPE JAN 23, 2013 JAN 23, 2014 DIFFERENCE

<table>
<thead>
<tr>
<th>Membership Type</th>
<th>JAN 23, 2013</th>
<th>JAN 23, 2014</th>
<th>DIFFERENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic Dues</td>
<td>23,008</td>
<td>23,538</td>
<td>530</td>
</tr>
<tr>
<td>Cash</td>
<td>6,020</td>
<td>6,014</td>
<td>(6)</td>
</tr>
<tr>
<td>TOTALS</td>
<td>29,029</td>
<td>29,552</td>
<td>523</td>
</tr>
</tbody>
</table>

Percentage 71.0% 70.3% -0.7%

Executive Director: Date: 1/18/2013
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

For Your Information

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

KRTA LEGALINE
1.800.232.1090
Buckman & Farris 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 1.800.828.9341
www.avesis.com

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

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 khazellbaker@lifeplansllc.com
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

Quips, Quotes & Puzzles

The objective of these puzzles is to fill in the blanks reading left to right to form a six letter word. When all the blanks are filled in correctly, the two words you have formed reading vertically are names of Kentucky towns or cities. “*” means your left to right word is a proper name.

EXAMPLE:

_ __ IH __ST T __ R __ S T
_ __ OR __ F __ E __ R __ V __ O __ R
_ __ UT __ NG __ O __ U __ T __ I __ N __ G
_ __ EP __ NT __ R __ E __ P __ E __ N __ T
_ __ RA __ ER __ D __ R __ A __ W __ E __ R

HARTFORD and FAIRVIEW

1.     _ __ RA __ LY
_ __ IN __ RY
_ __ OT __ CE
_ __ UR __ ER
_ __ RA __ OR
_ __ EV __ LT
_ __ PE __ ER

2.     _ __ CA __ ED
_ __ OT __ NT
_ __ EF __ NE
_ __ NS __ EP
_ __ IA __ IN
_ __ AT __ ER
_ __ LU __ FY
_ __ MB __ BE
_ __ FF __ CT
_ __ UL __ ED
_ __ RE __ GE

3.     _ __ UF __ LE
_ __ BL __ NG
_ __ OA __ ED
_ __ XO __ IC
_ __ OC __ EY
_ __ BR __ AD
_ __ RE __ EL*

4.     _ __ AN __ OM
_ __ NS __ NE
_ __ AN __ ON
_ __ EA __ EN
_ __ AN __ AL
_ __ UT __ ET
_ __ AI __ ED
_ __ EF __ ND

5.     _ __ E __ KLY
_ __ G __ IER
_ __ A __ ING
_ __ O __ UND
_ __ B __ UND
_ __ A __ KEE*

6.     _ __ E __ LAR
_ __ Z __ NES
_ __ A __ GER
_ __ U __ GET
_ __ R __ NIC
_ __ I __ ETY

These puzzles were created by KRTA member Phil Latham, a retired math teacher from Muhlenberg County. Look for more of his puzzles in future editions of KRTA NEWS.
OCTOBER, NOVEMBER, DECEMBER 2013

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

ADAILR CO.
Margaret Clayton
ALLEN CO.
James Law
ANDERSON CO.
Gary Burton
BARREN CO.
Patricia Hazelp
BOONE CO.
Donald Carpenter
BOURBON CO.
Larry Newman
BRACKEN CO.
John Hardin
BREATHITT CO.
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