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 general 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), expecting our Governor, State Representatives and State Senators to fix the unfunded liability problem in the Teachers’ Retirement System (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!

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**PERSONALLY SPEAKING . . .**

**PENSION SECURITY: Are You Interested?**

Members Can be a Factor

Fall is just around the corner. At the moment, we are dealing with the “dog days” of summer in Kentucky and some quality time with our families and friends. However, for our local RTA presidents, state Legislative Committee members, Executive Council members, office staff and members, this a busy and valuable time to prepare for the coming November 4 general elections and the upcoming 2015 General Assembly.

KRTA members are either meeting or preparing to meet with legislative candidates before the November 4 general elections. Our members are educating candidates about our retirement security concerns, especially the Kentucky Teachers’ Retirement System’s (KTRS) unfunded liability and how to deal with it during the 2015 legislative session.

I receive weekly reports from the National Association of State Retirement Administrators (NASRA) that details actions throughout the nation regarding state pensions, including legislation, litigation, studies, reports and conflicts.

The future of public pensions in the United States is being contested now. In the last three (3) years, 45 states have taken action to change their state retirement plans. Defined Benefit Group Retirement Plans (KTRS) have been eliminated for new employees and replaced by 401(k)s, employee and retiree costs in state health plans have raised and employer (state) payments into their pension funds have been skipped—which causes unfunded liabilities in pension funds.

Recently, state pension retirees in Detroit—including retired teachers, had their monthly pension checks cut 5% by a bankruptcy court! If anyone thinks that your pension and/or future pension could never be cut in Kentucky—think again! The security of our pensions requires your active participation in the political process.

(Continued on page 11)

**PREPARE FOR THE FUTURE**

I appreciate the opportunity to serve as your KRTA President for the 2014-2015 year and what a distinct honor it is to represent all of you. Each state president chooses a theme for his/her term of office. My theme for the year is . . .

Prepare for the Future—How can you contribute?

Serve  Grow  Promote

First, I would like to discuss Serve. The educators before us served and did it well. That is history. We benefit from it. The future depends on you and me and what we choose to do. At this time it is unknown. The present is a “gift.” What do we want to do with it?

I would like to suggest we “join hands” and march forward with one idea in mind. If each of us do a little, we will accomplish a lot.

Our forefathers saw the great need for teachers to be rewarded in their retirement years for the meager salaries they received. N. O. Kimbler devoted his life bringing the Kentucky Teachers’ Retirement System to fruition. If you and I believe this tradition deserves continuing, we must use our words and actions to support our leaders.

The future is here! Now we have to step up to the plate and get the ball rolling.

We have 62 retirees over 100 years of age.
We have 233 retirees 95-99 years old.
We have 707 retirees 90-94 years old.
We have 4,295 retirees 80-89 years old.

We are living longer! We each have a professional obligation/responsibility to see that the quality of life for our elderly seniors is a pleasant journey.

I would like to express the importance of remembering our elderly, especially the shut-ins. We must continue to be very diligent in our work on membership. Keep in mind we have to replace the ones we lose by death before we can add new numbers. Finally, we do not want to hide our light under a bushel, but we must be aggressive in promoting our good works and contributions.

Second, I would like to address Grow. One of the many ways to accomplish our goal is to work on numbers. I am referring to Membership. If each of us recruited one new member, where would we be. We can get excited just thinking about it!

Do you have a “white card” in your pocket? That’s an automatic dues deduction card. Always keep one handy to recruit new members.

Simply said, we can turn heads if we are 30,000 members strong. Perhaps we need to reach out and ask our active teachers to join us. They can become associated with ...
A message from Liberty Mutual Insurance

By Dennis Goebel, Vice President
Liberty Mutual Insurance Company

Valuable Earthquake Safety Tips

By Michael Rudeen

Many earthquakes come without warning, but simple preparation can help you ride it out. Check with the National Earthquake Information Center (NEIC) and local emergency services agencies to determine if you live in an earthquake-prone area. Then, take these steps to protect yourself:

- **Brace your heater.** It might be advisable to brace your water heater or heating and cooling units to help keep them from toppling. Materials such as plumber's tape or electrical metal tubing are commonly used for bracing.

- **Store food and water.** Maintaining supplies of food and water is wise. A general rule of thumb for clean drinking water requirements is one gallon per person per day. Stock nonperishable foods that will last your family at least three days—and choose nutritious foods that do not require heat to eat safely, like energy bars.

- **Compile a household safety kit.** A household safety kit can also keep you safe. This should include an emergency first aid kit, a seven-day supply of medications, batteries, a flashlight, a multipurpose tool, and cash.

- **Keep informed.** The NEIC offers a feature called Earthquake Notification Service, or ENS, which notifies you by text message or email of earthquake activity. Additionally, you can download smartphone apps, such as the Earthquake Notification App offered by the American Red Cross. These also provide information on the chance of substantial aftershocks.

- **Stay inside.** If you’re inside and feel the ground shaking, stay inside. Crawl under a table or desk for protection from falling objects. Remain in this position until the quake stops. Then follow a prepared evacuation plan. If in doubt, head to an open space away from falling debris.

To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call 888-504-0156 ext. 51690 or visit www.libertymutual.com/krta.

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**Come Travel With Us!**

**Air, Land, Sea Travel!**

By Tom Perryman

Traveling is one of the most satisfying adventures out there! We are Air, Land, Sea Travel LLC and we have worked to create a most varied and interesting list of outstanding travel opportunities. We love partnering with KRTA and arranging all these great trips. Since we are retired teachers with dozens of excursions to our credit and enjoyment, we think we know what you want—quality and the best possible price—and that is our total focus. There are literally no trips to any destination we are unable to handle! Here are some of our favorite packages we’ve arranged for the coming months: Gaylord Hotel & RitzCarlton Christmas show set for December 1 and 2 of this year. It’s a short but fun time in Tennessee enjoying not only the famous Rockettes show but a Holly Jolly Town Square craft show. We are escorted by motor coach from Louisville, prices from $339 (double) and a modest deposit will hold it.

How about Christmas in the Smokies? We have arranged a nice trip to Pigeon Forge November 17-19—that’s two nights, 3 days—with breakfast each morning and two dinner shows. They will be The Dixie Stampede and the Smith Family Dinner Show, as well as admission to the Titanic Museum and a delicious Apple Barn Restaurant lunch. All this is just $379 (Double) with a deposit of just $100.

For Europe—This is one of the finest available packages anywhere. It is Image Tours Heart of Europe Circle Tour April 22 and April 29, 2015. This is a delightful 15-day motor coach tour of Germany, Austria, Italy, Switzerland, France, Belgium and Holland! Priced from Louisville, with air, tax, Superior Tourist Class and First Class Hotel stays, with 22 meals, transportation, escort, tips, and hotel baggage handling from $3490 per person. (IF BOOKED BY SEPTEMBER 30, 2014). Insurance is $199 per person. The balance is due February 1, 2015. There is also availability on IMAGES 12-day “TREASURES OF ITALY TOUR”, $3890 per person double and the 16-day “WORLD WAR II MEMORIAL TOUR OF EUROPE”, $4540 per person double (IF BOOKED BY SEPTEMBER 30, 2014). Those of you who enjoy the warm waters of the South, we’ll sail on the Mississippi River from Memphis to New Orleans March 20 and June 22—prices from $1599 per person double, plus taxes, port charges and insurance.

Your deposit will hold your trip for you. Call for information and put down a deposit on your reservation while there's still room! Let us make 2014-2015 the most exciting time of your life with a memorable trip you’ll cherish forever!

Call Carol at 502-873-5610/502-594-3874 or Anita at 502-262-2555.
Temporary Job Opportunities: Assessment Administrators

We are seeking motivated individuals who are committed to excellence and are experienced in working with primary and secondary school students. Westat is recruiting for the 2015 National Assessment of Educational Progress, also known as NAEP or The Nation’s Report Card, for the National Center for Education Statistics, recruiting for the 2015 National Assessment of Educational Progress, also known as NAEP or The Nation’s Report Card, for the National Center for Education Statistics, which is part of the U.S. Department of Education. The position involves conducting assessment sessions with 4th-, 8th-, and 12th-grade students in participating schools across the country. Each session lasts approximately 90 minutes and involves about 30 students. You will work on a team but will conduct some sessions alone. This opportunity is ideal for retired educators.

Your duties will include:
- Preparing assessment materials and assessment locations,
- Checking student attendance,
- Reading directions aloud to the students from a prepared script,
- Monitoring the sessions,
- Answering student questions using prepared guidelines,
- Collecting completed assessment materials, and
- Preparing completed materials for shipping.

Westat provides complete paid training for all job responsibilities, paid time and mileage reimbursement for local driving to and from schools, weekly paychecks with direct deposit available, and opportunities for advancement based on performance.

Qualified applicants must:
- Have a high school diploma or GED
- Be willing to complete background check requirements, including an FBI fingerprint check
- Have access to broadband internet connection and personal, private email account
- Have a valid (current) driver’s license that is not under suspension and regular access to an insured, reliable vehicle in order to travel to and from schools,
- Have the ability to lift a box weighing 15 pounds and carry it up the stairs with or without a reasonable accommodation,
- Be available to work 20 to 30 hours a week, during school hours from January 26 to March 6, 2015, and
- Complete three required components of training, including an online course to be completed independently, a web-based video conference, and a half-day in-person meeting during January 2015.

The following criteria are preferred:
- Prior experience working in an educational setting or working with children
- Prior experience working in a team environment
- Excellent verbal and written communication skills
- Ability to work cooperatively as part of a team
- Ability to multi-task in a fast pace environment
- Willingness to travel overnight, if necessary

This opportunity is a part-time, temporary position with limited benefits. To apply for this position, click the link to our Online Application. Search for your state, find the NAEP Assessment Administrator position and select the “apply to job” button. Online applications will be accepted beginning in May 2014.
For more information e-mail NAEPrecruit@westat.com or call 1-888-237-8036.
It wasn’t her first choice as a profession, but as an educator, Helen Moore would set the bar for those who have followed her as a teacher in Crittenden County. Having spent all of her 42 years as a public educator in Crittenden County and touching thousands of young lives, Moore set that bar pretty high.

Moore, 95, was one of three individuals inducted into the 2014 Class of Crittenden County Distinguished Alumni. Joining her in induction was David Newcomb, who had a successful career as an engineer, and C.S. “Clem” Nunn, an attorney, judge and politician who was honored posthumously. “I am surprised at this honor, really surprised,” Moore said. “I wouldn’t have ever thought of such a thing.”

In fact, this is the second community honor Moore has received in the last six months as recognition of her decades as a teacher and her civic mindedness and dedication to the community over the years. In December, she was chosen as grand marshal of the annual Marion Christmas parade. She humbly calls herself “unworthy” of such recognition. “I’ll just say this is for all the other teachers who haven’t been recognized,” she said, shrugging off the spotlight.

In the four years since the first class of Distinguished Alumni were inducted in 2011, Moore sets herself apart as the only living person to be entered into the hall of fame who left an indelible mark on the world right here in Crittenden County. In fact, she has spent her entire life in Marion, save the time she spent away earning her college education.

She was raised as an only child after her older sister died of influenza just months after Moore was born. As a teen at Marton High School, Moore dreamed of becoming an attorney like others in her family. But upon her graduation from the school in 1936, there were few women practicing law. Her family’s humble earnings in the midst of The Great Depression also prevented her from pursuing the costly and lengthy college education necessary to become an attorney.

“I just kind of fell into it,” Moore said of her career in teaching. “I really wanted to be a lawyer, but back then you could get a teaching certificate if you went to college for two years, so that’s what I did.” After graduation from high school, Moore went off to then—Western Kentucky State Teachers College in Bowling Green to earn her teaching certificate. “We were just beginning to get over that terrible Depression and there wasn’t any money for anything extra at all,” she explained. “I often wondered how my parents sent me for two years.” She would later go on to receive her degree from Western.

Moore began her teaching career in Crittenden County in the late 1930s at rural county schools, teaching first through eighth grade. She began at Sisco Chapel School and later taught at Brown School. But after three years she was assigned to Fohs Hall to teach first grade. She would spend 39 years in the same role before retiring in 1980.

“She went out on top, said Moore’s close friend and fellow former first-grade teacher, Phyllis Sykes. “To last as long at teaching, as she did, Moore said there are some intangibles a teacher must have. “Patience,” she said. “You have to have patience; that is the first thing. And you have to enjoy the children you are teaching.”

She easily recalls unruly pupils, overwhelming class sizes, students sneaking away from campus and other incidents, all of which call for a certain amount of tolerance. But through it all, across her four-plus decades of teaching, Moore was able to influence thousands of young minds with her patience and love.

“I hope so, in a good way,” she said of the mark she left on students as she sat on the porch of her North College Street home she has lived in since 1941. “In first grade, you don’t realize you influence them that much.”

In fact, many of her students would go on to become teachers themselves. And Moore, always happy to help out her fellow teachers, took several of them under her wing. “Beginning teachers need a lot of help,” she said. In fact, Moore said her early years were the toughest of her career. Another tough period was during the Second World War, when supplies were diverted to the war effort and were hard to come by. Despite the setbacks during that period, she still managed to give her Fohs Hall students what they needed to move forward.

“They still learned to read and write and do some arithmetic,” she said proudly.

While Moore still remembers most of the faces of her former students, because of varying class sizes over the years, she has no idea how many people she may have taught.

“It would be hard to tell because after the war—World War II—was over and the Baby Boomers started coming, I enrolled as many as over 50 during one year. So it would be hard for me to tell how many I have taught.”

Instructing a classroom of more than four dozen first-graders was a daunting task for a young teacher. So it didn’t take long for Moore to call for help from her board of education. “I went to the school board and told them they had to get another teacher,” she said. Her plea was successful.

In fact, Moore did not shy away from doing what she thought was right for her students and fellow teachers. On more than one occasion, she stood in opposition of a superintendent as a show of solidarity for her counterparts in the classroom.

Would Moore change her life’s work if she could go back in time? “Oh, of course, not,” she said. Though she first missed teaching after retirement, she has grown content to simply watch the children get off the buses in the afternoon.

Over the years, Moore has found ways to keep herself busy in the community that she has called home her entire life. She has been involved in Crittenden County Historical Society, having served a period as president; she has been a member of the Business and Professional Women of Marion; she has been an an member of the Order of the Eastern Star for more than 70 years; and she has for more than 87 years been an active member of Marion United Methodist Church, where she has taught Sunday School and has been a Superintendent of Sunday School; and she has held every office in the local United Methodist Women’s Organization.

—Courtesy of The Crittenden Press Marion, Ky.

KRTA Legaline

1-800-232-1090

Exclusive to KRTA members and spouses only, you may email Rebecca Murrell at any time or call during normal business hours and request certain advice or documents at a reduced price compared to most legal services in Kentucky.

Services Available At No Charge

Simple legal advice sought by email and phone consultations of limited duration can be handled at no cost to members and spouses. Often, the answer is to refer the member to a competent attorney near the member’s home and every effort will be made to accomplish that when the issue exceeds the capacity or expertise of the Legaline service.

Matters Excluded

The Legaline cannot undertake matters of a complicated nature or which involve the KRTA, its employees, members or contractors. There can be no assistance provided to members who already have legal counsel. Also, no costs, filing fees, damage awards or expenses of any kind are covered.

Reduced Fee Services Available

Simple Wills, Intra-family Deeds, Living Wills and Powers of Attorney are $50 each. Letters, phone calls, and document review beyond initial call are $125 per hour.

Although many of these documents may be found for free or at reduced cost on the internet, there is no assurance that they are accurate. Utilizing this low cost benefit of membership for the preparation of these very important documents will ensure that your questions are answered and that these documents will be properly tailored to your needs.

Procedure for Legaline

You may contact the KRTA Legaline by email at kylawrm@gmail.com or by phone: 800-232-1090. Every effort will be made to respond to all calls or emails within 48 hours. If no attorney is available at the time of your call, please allow up to five business days for a response. Please note that email inquiries can often be quicker than phone calls.
N. O. Kimbler (1895-1960)  
Founder of KTRS  

BIOGRAPHY  

N. O. Kimbler was born in Greenup County, Kentucky. He started teaching in 1912 in a two-room country school and rose to become State President of KEA in 1938. He saw the great need for Kentucky teachers to be rewarded in their retirement years for the meager salaries they received and devoted his life to bringing the Kentucky Teachers’ Retirement System to fruition.

His experience included five years of teaching in Alabama, two years of service in WW I, two years as a High School Principal in Henderson County, and eighteen years as Superintendent of Henderson County Schools. He helped draft the state’s first Teacher Retirement Act of 1938 for which no funds were provided until 1940. He was hired as Executive Secretary of KTRS in 1940 and worked tirelessly to improve the system until his retirement in 1957.

THE KIMBLER FUND  

Background. Looking toward the future and knowing of Mr. Kimbler’s desire for every deserving Kentucky youth to receive a college education, the N. O. Kimbler Memorial Scholarship Fund was established by a group of retired educators in Western Kentucky. In 1982 KRTA became responsible for managing the Fund. A committee of five KRTA members is responsible for overseeing and administering the Fund.

Guidelines. The Fund guidelines provide for the Community Colleges of Kentucky to identify students who show promise of becoming excellent teachers. To encourage selected students to pursue that honored profession, they are awarded a scholarship of $1,550 per year to help pay the expenses incurred for their education toward that goal. One scholarship is awarded to each of the public Community and Technical Colleges in Kentucky. Each college determines the recipient.

Contributions. Your generosity will help increase the principal of the Fund so that these scholarships may be increased as college expenses increase. Your gift will be an expression of your belief in the value of education and in the importance of strengthening and perpetuating the quality of our profession.

KRTA SUPPORT  

In addition to the interest earned on the investments of the N. O. Kimbler Fund, the Kentucky Retired Teachers Association contributes annual earnings from the Association’s investments toward paying the cost of the scholarships. The Kentucky Retired Teachers Association is a professional organization with a membership approaching 30,000 working together to help guarantee the financial security of retired educators.

PURPOSES  

1. To promote the economic, social, and professional interests of retired teachers.
2. To act on behalf of retired teachers 10 matters involving their needs.
3. To afford opportunity for the expression and interchange of opinions on matters of special interest to all retired teachers.
4. To aid and support worthy legislation and community efforts to improve public education.
5. To work with national and other state professional organizations in promoting membership, cooperating in legislative efforts and helping in national and state problems.

COMMUNITY & TECHNICAL COLLEGES PARTICIPATING  

Elizabethtown—Elizabethtown, Fort Knox  
Gateway—Covington, Edgewood, Highland Heights  
Hazard—Hazard, Jackson, Hindman, Hyden  
Henderson—Henderson  
Hopkinsville—Hopkinsville, Fort Campbell  
Jefferson—Louisville, Carrollton, Shelbyville  
Madisonville—Madisonville, Central City  
Maysville—Maysville, Cynthiana, Morehead  
Owensboro—Owensboro  
Somerset—Somerset, London  
Southeast—Cumberland, Middlesboro, Pineville, Harlan, Whitesburg  
West Kentucky—Paducah  

CURRENT N. O. KIMBLER FUND COMMITTEE:  

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We’re fighting for you! And every other educator . . .
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Dues are only $20 for an entire year.

Membership applications online at www.krta.org or call 800-551-7979

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<th>DISTRICT &amp; LOCAL PRESIDENTS</th>
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<td>Ruth Gray</td>
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<td>Princeton, KY 42445</td>
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provisions. As reported in the March issue of the KRTA News, there are repeal bills filed in both chambers of Congress. In the U.S. House of Representatives 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 WEP offset. Perhaps when the economy turns around and/or 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.

Pension Watch

In early June the National Institute on Retirement Security (NIRS) submitted a letter to The Washington Post correcting distorted facts about pensions provided to educators in a recent opinion piece.

Opinion Piece Distorts the Facts about Defined Benefit Pension Provided to Educators

June 2, 2014

Letters to the Editor
The Washington Post

It's unfortunate that the opinion piece, “The hidden penalty on teachers,” distorts the facts about defined benefit (DB) pensions provided to educators.

Pensions for public school teachers provide meaningful lifetime income after teachers spend 20, 25 or more years educating children. Moreover, teachers in Maryland who choose to leave before their pension benefits vest are eligible to receive a refund of their member contributions, currently seven percent of pay plus five percent compounded interest. That guaranteed return will be hard to come by and can serve as an excellent foundation to their personal retirement savings if they roll their pension money into an individual retirement account. What's more, education professionals who choose to take time away from teaching—perhaps to raise a family—can return within four years to a secure pension that has continued to accrue interest.

The authors also fail to understand that pensions are important retention tools. In the teaching profession, experienced teachers mean higher quality outcomes for students. Like other professions, teacher turnover typically is higher during the early years. For example, in Maryland about 14 percent of first-year teachers decide teaching may not be the right fit for them.

Education literature indicates that teachers with five or more years of experience are the most productive. Once teachers reach their peak performance, retention is critical because loss of mid-career educators causes school productivity to drop. Retention tools like pensions play a critical role in encouraging experienced teachers to stay on the job.

A Towers Watson survey finds nearly three-fourths of workers under age 40 report that a pension is an important reason to stay with their employer. National Center on Educational Statistics data indicates more than one-fifth of teachers have more than 20 years of experience. Moreover, Department of Labor statistics demonstrate that public sector female workers are twice as likely to have a long tenure (25 or more years) than similar females in the private sector.

While nine out of 10 teachers are in a pension, more than one-third of private sector employees do not even have access to any retirement plan. Among workers ages 25 to 35, the Urban Institute finds that only 37 percent have a 401(k) account, and unfortunately young account holders cashed out roughly one-third of aggregate value held in their 401(k) accounts, usually upon a job change.

To ensure the Maryland teacher pension remained financially sound, the state had to make tough decisions that required shared responsibility by increasing employee vesting periods and contributions. To mischaracterize those reforms as a penalty that puts young teachers in a worse retirement position than colleagues in the private sector is misleading and ignores reality.

Diane Oakley
Executive Director
National Institute on Retirement Security

What Happens to Your KTRS Insurance Upon Turning 65?

Are you currently on KTRS insurance?

If yes, you will receive a “Turning 65 Information Packet” explaining the KTRS Medicare Eligible Health Plan (MEHP) which is comprised of a Medicare Advantage PPO Plan and a Medicare Part D Prescription Drug Plan.

The “Turning 65 Information Packet” informs you to contact the Social Security office three months before your birth month to enroll in Medicare Parts A and B so you will be eligible for the KTRS MEHP enrollment. You must complete the MEHP Enrollment Form by copying your Medicare Health Insurance CLAIM NUMBER from your Medicare Card. Submit the enrollment form to KTRS prior to the first day of your birth month. KTRS sends this information to the insurance companies, who sends it to Medicare to approve your enrollment. Benefit booklet and ID Cards are sent to you upon enrollment.

After your coverage begins you will receive an Evidence of Coverage from the current insurance carrier and Express Scripts. If your MEHP enrollment form is submitted to KTRS in a timely manner and Medicare approves your enrollment, you should receive ID cards before your coverage is effective.

Please note that Medicare rules will not allow you to be enrolled in two Medicare Advantage plans or two Medicare Part D prescription drug plans at the same time. If you enroll in either, outside of KTRS, your KTRS coverage will be terminated.

If you are currently covered by a Family, Couple, or Parent Plus Plan, you will have to read and complete other forms if required. To obtain additional information about enrolling in Medicare, contact Social Security at 1-800-772-1213, Medicare at 1-800-633-4227, or www.medicare.gov on the web.

If you have any other questions, please contact KTRS at 1-800-618-1687. You may fax your complete paperwork to 502-573-0199.
members. Goals we are working on are goals that will affect them in the future. Maybe a start will be to ask our local Superintendents. See if they have an interest in joining us to preserve the future, after all it is “their” future we are talking about.

Third, I would like to address Promote. I take great pride in promoting our Association, The Kentucky Retired Teachers Association is “the only organization in the state that has as its main purpose to look out for the welfare of retired educators.” KRTA is not affiliated with any other organization, political or otherwise. The strength of the state association is evident in 14 districts and 118 local associations. The process of becoming president has provided me an insight that makes me more appreciative of KRTA’s mission and many services to our membership.

We need to make our community leaders and our legislators aware of the many ways our members contribute to the community and state; such as:
- Volunteer hours
- Relay for life
- Community projects
- School back packs
- Food drives

We need to publicize these accomplishments through local newspapers, word of mouth, Facebook, friends, TV, radio, and magazine articles.

We can be proud of being a member of KRTA. Much is being accomplished for our retirees as we serve and work together for the common good and interest of each member. However, we continue to face some great challenges. We must be prepared to put forth the effort it takes to preserve the benefits we now have.

We are so blessed to have Dr. Wagoner and his excellent staff to provide us with the expertise and organizational skills to keep us informed and operating efficiently. We have been fortunate to have the experience and guidance of Frank Hatfield for many years.

We would like to thank Gary Harbin and his dedicated staff for going the extra mile for KTRS. Last but not least, where would we be without our board of trustees to watch over our annuity checks?

As you are reading this issue of the KRTA News, I will be traveling across the Commonwealth with the workshop team meeting with 14 districts and 118 local counties in attendance. I look forward to working with fellow retirees in each district.

I am open to any suggestions to improve our organization; and if you would like for me to come to your local or district meeting, please contact me at Faye@shehanpools.com or (859) 802-2304.

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**Taking Care of Ourselves**

**Bereavement—A Common Life Experience**

*By Nancy Strain, Unit 22 Sno-Isle*

I don't know why I agreed to take on this difficult topic, but in a weak moment, I did. A Merriam Webster definition of bereavement is: a period of mourning after a loss, especially after the death of a family member or friend. Put another way, It IS the process of letting go of a loved one who has died.

Put another way, it is the process of letting go of a loved one who has died. Reality begins to return, but we are not ready. An intense emotion surfaces and anger emerges. Why did this happen? Why my wife, mom, grandmother, friend, etc.? Our anger is aimed at any number of sources: inanimate objects, complete strangers, a family member, the hospital, the doctor, etc.

When I was 18, my dad died suddenly of a heart attack. Thus, I was angry with myself for not telling him I loved him the night before. My mom should have watched his diet more and not used so much salt in her cooking. His doctor should have recognized shortness of breath for angina. As you can see, this state may take some time. Seek professional help if you need it, or if a loved one needs it.

**ANGER**

Anger is another stage. Reality begins to return, but we are not ready. An intense emotion surfaces and anger emerges. Why did this happen? Why my wife, mom, grandmother, friend, etc.? Our anger is aimed at any number of sources: inanimate objects, complete strangers, a family member, the hospital, the doctor, etc.

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**BARGAINING**

Bargaining comes next. We feel vulnerable and want to regain control. So here come the “what ifs”:
- If only we had forced the doctor to take more tests
- If only we had gotten a second opinion from a more qualified doctor
- If only we had been kinder and more understanding to her

**DEPRESSION**

Two types of depression are associated with grieving. One looks at the practical implications related to the death. Sadness and regret are the main feelings. One begins to worry about the costs, the burial, and what to do about a service. The major decision makers may not realize that they’ve neglected some close family members, like children, a spouse, etc. This is a good time for reassurance or praise.

The second type of depression is more subtle and often more private. It is our quiet preparation to separate and tell our loved one the news. Sometimes all one needs is a big hug. It took me quite a while to get over my dad’s death. I felt cheated out of time to plan for his funeral and to get over my dad’s death. I felt cheated out of time to plan for his funeral and to get over my dad’s death.

The survivor will be dealing with the stages of grief in their own way. The survivors will be readjusting to a world without the loved one. New relationships need to be formed. The emotional energy given to the deceased, can eventually be directed to other people and activities.

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**Membership News**

**Recruitment Incentives**

Your local association will receive $5 for every new ADD card received during the campaign. (Proper notation on the back is required.)

**June 1 – January 16**

Add cards must be in by November 7 to be deducted from the Nov. 2014 annuity checks. After Nov. 7, a $20 check must accompany each ADD card.

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**Taking Care of Ourselves**

**Bereavement—A Common Life Experience**

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The survivor will be dealing with the stages of grief in their own way. The survivors will be readjusting to a world without the loved one. New relationships need to be formed. The emotional energy given to the deceased, can eventually be directed to other people and activities. The Journal (Washington State School Retirees’ Assn.) July, August, September 2014
AROUND THE STATE . . .

Bluegrass RTA

2014 Officers l to r: Harold Wilson—President, Scotty Parsons—President Elect, Judy Hughes—Vice President, Larry Carter—Treasurer, Elaine Neely—Health/Insurance, Neal Tucker—Membership, Pat McKinney—Past President, not pictured is Beverly Phelan—Secretary.

Pulaski County RTA

New Officers l to r: Margaret Mauney—President, Shirley Wolf—Past President Jeanette Alexander—Vice President Deana Wahlam—Secretary Treasurer—Naomi Judy

Fleming County RTA

Josie Thompson, a fifth grade student at Ward Elementary School, was selected as the Fleming County winner in the 2013-2014 Grandparent of the Year essay contest sponsored by AARP Kentucky and the Kentucky Retired Teachers Association.

Breckinridge County RTA

These members of the Breckinridge County Retired Teachers Association enjoyed a great lunch buffet and an entertaining program. Present were, front row, from left: Sarah Wardrip, Imogene Ricketts, Joann Butler, Shirley Huffines, Mary Lois Roberts, Nancy Howell, David Hayes. Second row, from left: Susie Lucas, Brenda Ritson, Veronica Ent, Brenda Ledridge, Barbara Hayes, Paulette Curry. Third row, from left: Kent Sanders, Mike Brizius, Rebecca Pollock, Tabby DeHaven, and Margaret Haynes. A special guest (inset) was retired teacher, 100 year old, Helen Atkinson.

Kenton County RTA

The May 13 meeting of Kenton Co. RTA was held at the Gardens of Park Hills. The speaker was Dr. Geoffrey Mearns, the new president of Northern KY University. He introduced himself, gave a brief history of NKU and shared his vision for the future of the university. Pictured are Bert Baldwin, Northern KY RTA President, J. B. Losey, Kenton County RTA President, and Dr. Mearns.

Fleming County RTA

Members of the HCRTA pose with items collected for the area backpack program. They have also collected items for Christ’s Hands, The Hope Center and area resource centers throughout the year.

2014-15 Local officers installed by Past President Patsy K. Rainey l to r: Joyce Trivette, Past Co-President; Esther Noland, Past Co-President; Delores Boateng, President-Elect; Ernest Trosper, President; Virginia Cheek, Secretary; Don Adams, Treasurer; Annette Johnson, Co-President—Bourbon Co.; Betty Adkins, Co-President—Fayette Co.

Bluegrass RTA & Central KY West District RTA Grandparent of the Year Essay Winner was Abigale Clark. Bill Burden, from Paris, KY, was her chosen grandparent. Abigale is a 5th Grade student at Bourbon Central Elementary School. Kristy Forrest is her teacher.

Bluegrass RTA $1,000 Scholarship Recipient was Rachelle Hart, UK College of Education student. Rachelle commented, “I was inspired by my fifth grade teacher, Mrs. Robinson of London, KY, to believe in myself.” She added, “I am motivated and encouraged to become a teacher to make a positive impact on others.”

Jane C. Gilbert, KTRS Director of Retiree Health Care, was the keynote speaker at the Bluegrass RTA meeting held at First Baptist Church, Bracktown in Lexington, KY on May 14, 2014.

If you would like to stay informed via our Facebook page, please go to www.facebook.com/KentuckyRetiredTeachersAssociation. Click on the “Like” button.
An Entire Week Celebrating You!
Retired Teachers Week is October 19-25

What does it mean to be a retired educator? If members were polled individually the answers would be as varied as the members’ interests. No matter what it means to you personally, collectively KRTA celebrates retired educators with Retired Teachers Week. October 19-25, 2014, will be the 3rd annual Kentucky Retired Teachers Week (the celebration is designated as the third full week in October). We hope that local RTAs will plan special activities to celebrate and to build awareness in the organization.

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

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

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

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

(Continued from “Pension Security” page 2)
Help us help you. It is vital that you know each State Representative 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.

Greater Membership Equals Influence, Advocacy
KRTA is a volunteer association working exclusively for retired teachers by protecting our benefits through legislative advocacy and by assisting our members with leadership, insurance and other retirement issues. Legislation is both give and take. “The large print giveth and small print taketh away!” Our dedicated and knowledgeable legislative co-chairs (Ray Roundtree and Don Hines) working with all of our advocates do yeoman’s work “watching the small print” to maintain our earned benefits.

Membership is critical to KRTA’s longevity.
Think about it. Where would we be without membership? Nowhere, that’s where. Everything we do would disappear without a strong membership base. Our millions-of-dollars-worth of volunteerism and community service would dry up. Our strong voice in the General Assembly to protect our pensions and healthcare would stop. We would not be able to fund scholarships to Kentucky’s 16 Community & Technical Colleges.

Our membership volunteers across all 118 local RTAs are responsible for KRTA’s 29,000 plus members. Membership provides us with the people power and money to implement our goals. It is—literally—the lifeblood of a totally-member-driven association like ours. Without members we have no influence with legislators, no conduit for insurance advocacy and voice for retired teachers would become a whisper.

Nonpartisan vs. Partisan vs. Political
KRTA is a professional not-for-profit association organized under the provisions of Section 501(c) 6 of the Internal Revenue Code. In order to maintain our status, the association cannot endorse or monetarily support candidates for public office. Our lobbying efforts are limited to pieces of legislation directly affecting our members or KTRS.

KRTA members often say the association should not be partisan; we should remain true to our mantra of being a nonpartisan organization. Sometimes members are concerned that KRTA is too political. This is an effort to clarify the difference between the various terminologies:

• PARTISAN: Supporting a specific political party or ideology, including campaign support, candidate endorsements, or financial contributions. KRTA is not partisan.

• NONPARTISAN: Not supporting any one political party or defined ideology over another, including not lending campaign support, not endorsing candidates, and not giving financial contributions. KRTA is nonpartisan.

• POLITICAL: Being involved with the political process, to achieve a desired result. This would include talking to legislators about protecting the KTRS pension plan. KRTA is political.

I have never been as excited about our association’s future as I am today. Yes, there are numerous challenges, yet the executive council and staff are ready and eager to embrace these challenges as opportunities. Therefore, let me say to you that it is indeed a great time to be a KRTA member!
Sneaky Signs of Heart Attack

Chest pressure—squeezing, fullness or pain (typically in the center of the chest and lasting more than a few minutes; discomfort may come and go).

Pain or discomfort in other areas of the upper body—including one or both arms, the back, neck, jaw, or stomach.

Shortness of breath—with or without chest discomfort.

Breaking out in a cold sweat

Nausea

Lightheadedness

If any of these symptoms are experienced, call 911.
Deceased Retired Teachers

APRIL, MAY, JUNE 2014

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

KRTA OFFICERS
Faye Shehan, president
Patsy Rainey, president-elect
Cathy Gullett, vice-president
Carolyn Falin, past president

KRTA OFFICE STAFF
Dr. Robert Wagoner, Executive Director
Janie Caslowe, Deputy Executive Director
Frank Hatfield, Executive Director Emeritus
Carla Hahn, Secretary
Charlotte Lindley, Receptionist
Betty Hester, Technical Assistant
Mary Wagoner, Special Events Coordinator

KRTA NEWS
(PUBLISHED QUARTERLY)
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OFFICE HOURS
MON.-FRI. 8:30 AM - 4:00 PM

KRTA NEWS
SEPTEMBER 2014

Deceased Retired Teachers

Karen Calhoun
CARTER
Larry Prichard
Kenneth Wilson
Humphrey Elliott
Hazel Hall
Forrest Stafford
Harry Dinsmore
William Lockhart
Edward Osborne
Ruth Parrish
Nina Sparks
Rodell McFall
Beatrice Brizendine
Emma Fuchs
Donald Netoskie
Nelda Lane
Eugene Egnew
Judith Levine
Mitchel Lilland
James Graves
Anne Hackney
Allene Kirkland
Melissa Linkes
Sue Miller
Vivyan Ponsetto
Maidie Sharpe
Sylvia Warfield-Ramse
Claude Asbury
Saundra Moore
Billie Osborne
Ruth Rainey
Sharon Sammons

FRANKLIN
Darlene Hulette
Marguerit Jurek
Myna Panemangalore
Venona Rogers
Hugh Spalding
Edgar Speer
Mary Strong
Howard Tripp
Mary Weaks
Oenal Carrier
Carollyn Keith
John Bennett
Marilee Abrams
Lois Dixon
Olave Hannah
Nona Atkinson
Aileen Benningfield
Helen Hines
Frances Ball
Eula Brock
Clarence Landis
Charlotte Nolan
Nancy Simpson
Sharon Cates
James Fields
Marie Fuller
Richmond Pearce
Ruby Perkins
Gladyss Trice
Frederick Abrams
Sue Adams
Mary Barrett
Nancy Bottger
Wilda Brown
Lee Carter
Mary Carter
Katherine Colburn
Eugene Cruikshank
Henry Edwards
Versa Gamblin
Mary Graves
Ruth Henriksen
Carolyn Hutchison
Kathleen Jordan
Margaret Kelsey
Onzell Kidd
Dorothy Lindsey
Milton Russman
Margaret Shaper
Marion Smith
Elizabeth Somers
Edwin Stroheker
James Tyler
Julia Wack
Zona Walker
Anne Wallace
Carol Watkins
Hughlynn Wilson
Susan Wilson
Paul Wortham
Carl Wright
Inez Owens
Luther Saffert
James Calloway
Judith Clements
Glenn Crittendon
Julian Fankhanel
John Heckman
Ruth Sparkman
Andy Wheeler
Regina Sizemore
Betty Smith
James Estep
Betty Horn
Laurel McCall

JEFFERSON
Lottie Gooch
Thomas Kirkpatrick
Leola Cox
Samuel Jackson
James Miller
Truett Ricks
Margaret Thuman
Joseph Smith
Elisa Ivy
Robert Jones
Joan Lee
Gilla Underwood
Martha Shirkilfe
Joseph Wonn
Joan Tackett
Inez Gooch
Willie Gettings
Denise Baker
Kenny Simpson
John Mitchin
Kathy Simon
James Herald
Mary Couch
Susan Coleman
Susan Edmonds
Mollie Reynolds
Evelyn West
Billie Williamson
Almond Bradley
Wendell Furlong
Rose Kidd
Leonard Sears
Faye Whiteford
David Hylbert
Rosemary Stokes
Barbara Tackett
Lois Shepherd
Jane Cottrell
Charles Gibson
Nancy Nagle
Glenda Rhea