

RTA News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

VOLUME XLIX, NUMBER 3

LOUISVILLE, KENTUCKY

MARCH 2015

Coming May 2015: Primary Elections!

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.

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 election. Every KRTA member needs to know how candidates for governor will address retired educators' needs if elected.

Prior to the November 2015 general election, KRTA will be asking each gubernatorial candidate to respond to questions about how he/she will address these critical issues. The questions and the candidates' answers will appear in the September 2015 issue of the KRTA News.

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2015 Convention Speakers



Jim Miller



Steve Flairty



Dr. Stephen Boyd

Jim Miller serves as a consultant to the Ohio Public Employee's Retirement System, the Coalition to Preserve Retirement Security based in Washington, D.C., and is associated with Lussier, Gregor, Vienna and Associates, Inc. based in Alexandria, VA. Prior to this he was the Director of Governmental Relations for the State Teachers' Retirement System of Ohio. He has many years of experience in working with public pension issues at both the federal and state levels.

These issues have included legislation pertaining to pension reform, alternative retirement options,

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Kentucky Gubernatorial Candidates

2015

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Kentucky Retired Teachers Association

News
 A QUARTERLY PUBLICATION

7505 Bardstown Road
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PERSONALLY SPEAKING . . .



Bob Wagoner

Executive Director

KTRS: THE BATTLE CONTINUES

To paraphrase Mark Twain, “The reports of our demise have been greatly exaggerated.” The same could be said of the retirement program for Kentucky’s educators—the Kentucky Teachers’ Retirement System (KTRS).

Despite repeated statements, half-truths and so-called studies from those who oppose public pensions for career educators, KTRS continues to exist and provide pensions and healthcare for the Commonwealth’s retired career educators.

KTRS is a defined benefit (DB) plan. As the 78 million Baby Boomers in the U.S. move from their working years into retirement, retirement security becomes an increasingly important topic for our entire society. Over the past 35 years or so, private sector employers have increasingly been terminating their KTRS-like DB pension plans and replacing them with defined contribution (DC) plans like 401(k)s. This effectively shifts the risks and responsibilities of providing a secure retirement future from corporations to individual employees.

A recent national study indicated that the average 401(k) balance in the U.S. was only \$5,000, and it only increased to \$25,000 for those over age 55. As we are beginning to see all around the nation, this shift to “do-it-yourself” retirement is a massive failure resulting in millions of Americans entering their later years woefully financially unprepared.

Since Kentucky’s career educators participate in a DB Plan (KTRS), they do not have the same worries. Their KTRS benefits are well administered and, most importantly, are payable for their lifetimes. Unlike so many of our generational peers in the private sector, Kentucky’s retired teachers will not outlive their retirement savings.

We face a hostile political climate. This fact becomes increasingly important in today’s political climate. As more and more private sector employees come to realize they have inadequate financial security in retirement, they cast an envious eye toward DB plan participants. Unfortunately, politicians often respond to this

(Continued on page 3)

Social Security News & Pension Watch

Social Security News

On November 13, 2014, U.S. Representative Kevin Brady (R-Texas) and Richard Neal (D-Massachusetts) introduced the Equal Treatment of Public Servants Act (HR 5697). This act would permanently repeal the current Windfall Elimination Provision (WEP) and replace it with a new and fairer formula that treats public servants like the rest of American workers.

In his letter asking support from his colleagues in the U.S. House of Representatives, Representative Brady cited the 1.3 million firefighters, police officers, teachers and other public servants who earn both a Social Security Benefit and a state public pension (like our pension through KTRS). He pointed out in the case of these public servants, their Social Security benefit is subject to the WEP, which may reduce their Social Security checks by as much as \$408 per month.

This bill would guarantee that public servants would receive the Social Security benefit they earned. Their Social Security benefit would no longer be figured using the arbitrary WEP formula but would be based on each worker’s real life Social Security contributions and work history just like everyone else.

No action was taken on HR 5697 during the December 2014 “lame duck” session of the 113th Congress. Representatives Brady and Neal now plan to reintroduce their bill early in the 114th Congress which began in January 2015.

We will keep you informed on the progress of this bill in the coming months.

Pension News

An update on one of the most quoted pension research studies, A Better Bang for the Buck, was released in December 2014. It was co-authored by William (Flick) Forna, president of Pension Trustees Advisors (PTA) and Nari Rhee, Policy Specialist at the Institute for Research on Labor and Employment/Center for Labor Research and Education at the University of California at Berkeley.

The National Institute on Retirement Security (NIRS) released the study. The study confirms that defined benefit (DB) pensions still remain economically efficient. It covers the three key features of DB plans that enable them to deliver competitive retirement income at lower costs than defined contribution (DC) plans. Here is a summary.

The report entitled, Still a Better Bang for the Buck: An Update on the Economic Efficiencies of DB Pensions, updates a 2008 NIRS study with similar findings. This

(Continued on page 5)

PRESIDENT’S MESSAGE . . .

It is Now 2015—2014 is History!

Accomplishments for 2014 include:

- The Letter Writing Campaign was well received.
- Membership and Pre-Retirement had another successful year, surpassing our goal in December, earlier than usual. Membership continues to grow, as of today there are 30,195. Hurray!
- Fall Workshops—All 14 District had attendance and participation that was above average and 119 counties were represented.
- Volunteer Hours Program
- Relay for Life had great participation.
- Community Projects increased with exceptional member involvement.
- School Back Pack Drive was successful.
- Food Drives increased.
- Several other positive events were undertaken by our local, district and state members.



Faye Shehan, President

“Promote” is included in this year’s theme.

We have done this on local, district and state levels and done it well.

Accomplishments were published through local newspaper articles, word of mouth, Facebook, Twitter, KRTA’S web page and other venues.

Legislation

One of the most important issues at hand is to promote and protect pensions and healthcare benefits for Kentucky’s teachers. There was an impressive attendance by KRTA members at the Interim Joint Committee on the Teachers’ Pension Refinancing Plan in Frankfort on November 19, 2014. Legislators seemed impressed with the turnout at the meeting. Speaker of the House Greg Stumbo made several supportive statements. A special *thank you* to all who attended and gave support!

Serve—Educators before us laid a solid foundation from which we are now benefiting.

I am more confident today than ever before that Kentucky has one of **the** best if not the best Retirement System. That did not happen by luck but lots of hard work and planning from those before us. The Future depends on our actions and what we do today. I urge you to keep in contact with your Legislators.

(Continued on page 4)

KRTA PARTNERS . . .



Springtime Outdoor Safety and Maintenance Tips

Dennis Goebel, Vice President
Liberty Mutual Insurance

Before we can fully enjoy spring time, we may first need to clean up some of the damage caused by winter. You can prepare for the upcoming season with these spring home maintenance tips.

- **Lawn**—Once the danger of frost has passed, rake your grass and give it the first fertilization of the season. It will really spruce up your landscape.
- **Flowers**—If last year's flowers are long gone, plant early spring annuals. Or if your flower bed contains perennials, add mulch and fertilizer, which will encourage the plants to come back to life.
- **Trees**—Signs that trees require pruning include crossing, dead, or decayed branches or limbs. Perform simple pruning cuts yourself, but leave climbing trees and more extensive cutting to a certified arborist.
- **Siding and Roofing**—Check your siding and roofing for loose materials, chipped paint, and rot. Look for areas where caulking has weathered away, such as around the chimney. Call a roofing expert when necessary.
- **Deep Cracks**—Cracks in sidewalks and driveways can pose tripping hazards. Seal the cracks with concrete or mortar.
- **Standing Water**—Drain any areas where water collects and attracts mosquitoes or causes a backup.
- **Outdoor Home Lighting**—If you discover lighting that is not working despite changing light bulbs and checking the fuse box, you may have a short in the line caused by moisture, which will require the expertise of an electrician.

Complete these pre-spring home and lawn maintenance tasks, and your house will be as ready as you are for the pleasant days ahead.

To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call David Farmer at 502-429-4504 ext. 51690 or visit libertymutual.com/krta.

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David Farmer

KRTA Member Benefit

Book any 2015 Collette Tour and SAVE \$100 per couple and then automatically SAVE \$100 per couple from 2015 to 2025 on all your Collette Tours

Book early to receive additional Early Booking discount from Collette

Collette has tours to any place in the world.

We are featuring Australia, Cuba, & the Rose Bowl Parade.

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Email: pullen5222@bellsouth.net

(Cont'd. from "KTRS: The Battle Continues" on page 2)

"pension envy" not by trying to reinstate DB coverage for those who do not have it, but instead by increasingly taking it from those who do.

Around the country over the past several years, we have seen numerous legislative attempts to terminate existing DB plans for teachers and others and replace them with DC schemes. Not only would a switch like this harm the financial security of Kentucky's educators, it would change education in other ways as well. Despite rhetoric to the contrary, retirement benefits to Kentucky educators are not a gratuity or a welfare payment. Instead, KTRS benefits are the deferred compensation of the teachers who participate in the plan.

During their working careers, Kentucky's teachers are contributing 13.75% of their total compensation toward the cost of their KTRS benefit. The state of Kentucky's statutorily required match is 13.105%. These monies are then invested to fund the benefits, which we were promised and earned during our working careers. In addition, it is important to note the Commonwealth's motivation in providing and funding KTRS benefits for teachers. Quite simply, KTRS is a critical tool for school districts in Kentucky to attract and retain the best people possible to educate our children. It really is that simple.

Imagine a school district that did not offer such a plan. Using a step-grade pay scale, Kentucky's school districts effectively "invest" in their educators who continue in the profession, as well as those who attain additional education. A DB retirement plan like KTRS protects that investment by discouraging quality teachers from leaving the district or profession mid-career, as well as providing an exit with dignity when their working careers conclude.

The quality of educators has been shown time and time again to be one of the most important factors in the quality of education provided to students. While high employee turnover may be a positive to a widget manufacturer or big box retailer, it most definitely is not in the education community. A quality DB plan like KTRS is an important tool for school districts to retain those experienced educators and protect the "investment" they have made in those educators.

Where are the attacks on DB plans

coming from and why? There have always been conflicts with firms and individuals who would like to prosper financially by controlling the DB assets themselves: they want your money to control, invest or have invested. While these attacks will continue, they are easy to understand and defend against.

However, the more recent attacks on teacher retirement security are much more insidious. The newer attacks are more driven by politics and philosophy than economics. Simply put, many of these groups do not believe that DB plans should even exist. Instead, they propose that everyone take charge, control and invest their own retirement assets.

While such ideas can be emotionally attractive, they erase the economies of scale of well-administered DB plans and bring rising costs to participants. But more importantly, they eliminate the risk sharing that is inherent in DB plans. The pooling of investment and mortality risk is a key feature of well-designed plans like KTRS and simply cannot be duplicated by individuals.

KTRS members have the stability of a lifetime benefit after a career of service that is delivered professionally and cost effectively. These features would be lost in a DC plan just as they have been for many private sector employees.

I expect these attacks on public employee retirement will continue in Kentucky and even intensify as they have done in other states. You will see well-funded opposition from sources like the Manhattan Institute, the Pew Foundation, the National Council on Teacher Quality, all supported by funding from the Laura & John Arnold Foundation. Additionally, biased "research" from sources like Missouri's Show-Me Institute and proposals from groups like the American Legislative Exchange Council (ALEC) will continue to appear.

I would urge you to carefully review any proposal you see from groups like these. Despite their claims to the contrary, their "solutions" will usually result in less retirement for Kentucky's educators and ultimately poorer schools for our grandchildren.

KRTA FINANCE & INVESTMENT LINE

1-800-927-0030

Henry Hensley & Associates, Inc.
Raymond James Financial Services

(Cont'd. from "President's Message" on page 2)

A great big thank you to all of you for your support and work in your communities and for KRTA!

The lives of Kentucky citizens are enriched due to our retired teachers. We are trusting 2015 will see additional goals reached or exceeded as we continue to serve, grow and promote KRTA.

2015

Legislation:

In the December issue of the *KRTA News*, I asked you to please put at the top of your list Teachers' Pension Refinancing Plan (a plan to use monies already budgeted for teachers' pensions to improve the actuarial soundness of KTRS). I hope you will continue to keep it top priority.

House Bill 4 (HB4) by Greg Stumbo may be the answer to funding our KTRS Pension Fund. It is too early to say which direction this will go. It is a beginning in the right direction, but it is up to us to make sure Legislators know we are 30,000+ members strong, not including our active educators, and we are watching closely. Be sure to call (or email) a message for your legislator. The contact number is 1-800-372-7181. I cannot over emphasize the importance of these calls and emails. It is up to us to follow HB4 and give our persistent support.

KRTA Annual State Conference:

April 20-21, 2015, at the Holiday Inn Hurstbourne Lane, Louisville, Kentucky.

I hope you are making plans to attend the conference. You will enjoy an evening of fun, fellowship, a delicious dinner and 200 or more door prizes. The chances are you will go home a "winner." There is an evening of entertainment presented by past President Melanie Wood showcasing The Master's Men. The Dave Stahl Duo will follow. The next morning we have educational meetings, informative speakers, awards, business partners handing out goodies and Cracker Barrel door prizes. Another delicious meal, music and more. If you have never attended, you don't know what you are missing.

Keep in mind that springtime is a wonderful opportunity for us to send a card, candy, or flowers to our home-bound retired teachers. A visit would even be better.

Looking forward to seeing you at our State Conference. By the way, the Holiday Inn has implemented a new *No Pets Allowed* policy. Drive safely.

Finding Happiness in Retirement

Be Open and Receptive. Change your attitude and you'll change your life.

Plan Physical and Mental Activities. A busy mind is a happy mind.

Laugh and Have a Fun Time. Don't take yourself so seriously.

Don't Be Too Introverted. Share your burdens with those who love you.

Pursue Stimulating Activities. Figure out the things that you enjoy doing and do more of them.

Brush Up Your Knowledge. An educated mind is a happy mind.

Spend Quality Time With Loved Ones. Plan lunch dates or throw a party for family and friends.

Remember That Little Things Mean a Lot. Do something nice for someone.

Fulfill Your Dreams. Reinvent those dreams you shelved for a career.

Maintain a Positive Attitude. Maintain a youthful attitude. Take up a hobby. Get out there and enjoy retirement. Don't expect others to keep you busy.

(Continued from "Coming May 2015" page 1)

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. The governor's position concerning our needs is always critical.

Prior to the May 2015 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 KTRS' governance structure.

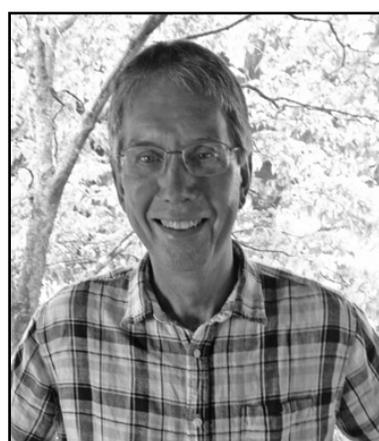
It is vital that you know each governor candidate's position on our issues running for election. Keep informed about their positions on our issues through the public media, attending town meetings, meeting with them individually and any other opportunity that presents itself to get to know them. Your 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 30,000+ and growing!

Spotlight on KRTA Member

Jimmy Robinson

Why I'm a Member of KRTA



Jimmy Robinson

After a few years of thinking about retirement, I finally reached that magical age of 55 with 30 years of experience and so I was ready for that next phase of my life. With my wife and several friends and colleagues already retired and involved in something called the KRTA, I was invited to come to their potluck lunch as a new retiree. I met several retirees that I had grown up with and many that had been a big part of my professional as well as personal life. As many of them had become active as officers and leaders in the organization, I soon was asked to be involved in the leadership as well. I began to actually listen to what was being said and began to understand how important being a

part of this organization was for my financial well-being in retirement. Over time I learned how ill-informed our legislators were about KTRS and realized that KRTA played an important role in lobbying for all teachers regarding issues of importance to retirees.

Since that beginning about eight years ago, I have served locally as a committee member, committee chair, vice president and president of our local organization. Now I am in my second term as Central Kentucky East District Representative on the state KRTA Executive Council. I have begun to realize the importance of keeping our retirees and active teachers well informed in regards to KTRS and all the pension issues that have become so important to us all.

Of course the biggest plus of belonging to KRTA is knowing that we have power in numbers and that we have hard working retirees who lobby for us and all teachers. As long as we can be dedicated to keeping ourselves informed and not satisfied to sit on the sidelines, we can make a difference. KRTA plays a vital role as an advocate for not only retired teachers but active teachers as well. We have become important in keeping the state and local communities well-informed in regard to pertinent issues involving retired teachers which in turn affects the local economy. As a member of KRTA, I feel that my vocation as a teacher has come full circle and that I can stand up and be counted—which is what I tried to instill in my students and faculty as a teacher and administrator.

Jimmy Robinson retired from teaching in 2006 having been a teacher, assistant principal and principal at McNabb Middle School in Montgomery County for 30 years. He lives in Mt. Sterling with his wife, Debby, who retired from teaching with 25 years teaching experience. Both are active members of KRTA as well as the Montgomery County Retired Teachers Association.

Commonwealth of Kentucky Homepage

<http://ky.gov/>

Kentucky Legislature
(Who's My Legislator)

<http://www.lrc.ky.gov/legislators.htm>

U. S. Congressmembers

<http://www.contactingthecongress.org/>

IRENE M. ERSKINE: A FRIEND, LEADER AND SERVANT

Submitted by Don Ritter, Warren County RTA Vice President and Newsletter Editor



Irene M. Erskine

For those of us who know Irene Erskine, we recognize that the picture on the left reveals the same Irene we used to see at WCRTA meetings where we would see her get things done with a big smile on her face (the picture on the right shows Irene at one of her many Retired Teacher functions). Now she has slowed down a little as she finds herself in a wheelchair, the result of a broken leg.

Visiting Irene to interview her for this article, our conversation began with her

service to her country—two years in the U.S. Navy (1945-1947)—an appropriate place to start; her entire life has been about service to others. It was toward the end of World War II. Irene had graduated from high school a semester early. Feeling the patriotism that was so common during that period in history, she enlisted in the Navy to be a WAVE (Women Accepted for Volunteer Emergency Service). It was a tradition in her family; she had a brother and a sister who also enlisted in the Navy. “We were a Navy family,” she said, and you could see the well-deserved pride in her eyes as she spoke those words. Her military service took her to San Francisco where she was stationed when the war ended.

Irene Erskine was born in Kokomo, Indiana—a Hoosier. Her father worked for a Harley-Davidson motorcycle business, and her mother worked in a factory to help with the war effort. In high school Irene, whose graduation class would have been approximately 200, played saxophone and was on the swim team. A few years later her family moved to Rochester, Indiana.

Following her separation from active duty with the Navy, she attended Indiana University for one year at the Kokomo campus beginning work in her major fields of physical education and the sciences. But then fate took over as it almost always does. She encountered a young man named Jim who she assisted because he needed help finding a boat at Nyona Lake near Rochester. They eventually married and lived in various locations including Chicago where she worked so he could complete his degree. They moved to Bowling Green, KY, where he was a chiropractor and they never left. They were married 54 years when Jim passed away in 2000. They have three children, eight grandchildren and two great-grandchildren.

Settling down in Bowling Green, Irene attended Western Kentucky University, earning a bachelor's degree and a master's degree. Later having been recognized as a National Science Foundation Scholar recipient, she did post graduate work at Evansville University and Peabody College in Nashville.

Irene's first teaching position was at Bowling Green High School where she taught for four years. Then she was given an opportunity to teach at Western Kentucky University and Western became her professional home for 32 years until her retirement in 1985. She was assigned to the Biology Department, and she taught Anatomy-Physiology to nursing and para-medical students. Her reputation was that of a tough, demanding and fair teacher who loved her students. As her students began to recognize and understand her as a demanding teacher, they realized she was helping them develop knowledge and skills essential to their future endeavors and they came to love and appreciate her. That appreciation was apparent as she served as faculty advisor to the Epsilon Delta Chapter of Alpha Delta Pi Sorority which led to her being the recipient of an Outstanding Advisor Award for her work with those students.

Not one to be satisfied with an idle life in retirement, Irene gradually began to be active in many activities and causes. She and Jim were active in Scottish Society Development International. They had a tent at the Glasgow, KY Highland Games where they went every year, kilts and all, and she was on the planning committee for that event. Irene was on the Bowling Green Public Library Board of Trustees, serving as Treasurer, Vice Chairman and Chairman; she organized Friends of the Library. She was a member of HANDS (Housing Assistance and Development Services, Inc.), serving as president. She was a member of the Bowling Green Area Microcomputer User Group. Irene volunteered for her church in many

capacities that included working with children.

Irene was recognized many times, receiving awards for her work with Candy Stripe Volunteers which she organized in 1951. In 1959-1960 she was recognized as the Kentucky Outstanding Biology Teacher of the Year.



We retired teachers know her best for her contributions to the causes of retired teachers through the Retired Teacher Association organization at the local, district and state levels. In addition to the many local, district and state committees on which she served, Irene also served as president of the Warren County Retired Teachers Association, the Third District Retired Teachers Association and she was president of the Kentucky Retired Teachers Association (2004-2005). Irene was and continues to be highly respected by retired teachers all over the state of Kentucky. Irene was knowledgeable in the field of insurance and helped retired teachers receive long term care insurance. Irene's knowledge and understanding of insurance was useful as she served on the state insurance committee and kept retired teachers up to date regarding health and other insurance matters that affected them.

It is in honor of our mentor and friend that we recognize Irene Erskine for her many contributions and her service to others. We especially want to recognize her many contributions to her fellow retired teachers throughout Kentucky who frequently ask about her and who continue to appreciate her so much for what she has done. Thank you, Irene.



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

(Cont'd. from “Social Security and Pensions Watch” on page 2)

new report finds that DB pension plans are a far more cost-efficient means of providing retirement income as compared to individual DC accounts. The study calculates that the economic efficiencies embedded in DB pensions enable these retirement plans to deliver the same retirement income at a 48% lower cost than 401(k)-type DC accounts.

The new analysis from NIRS finds that there are three (3) unique drivers of the cost savings. More specifically, DB pensions:

- Pool the longevity risks of large numbers of individuals to provide Americans with stable income that will not run out in retirement. Said another way, pensions only have to save for the average life expectancy of a group of individuals. Absent a group retirement plan, individuals must save enough on their own should they be among the half of retirees who will live longer than the average life expectancy. ***This DB pension longevity risk pooling feature generates a 10% cost savings.***

- DB pensions are “ageless” and therefore can perpetually maintain an optimally balanced investment portfolio. In contrast, a typical individual investor must down shift investments over time to a lower risk portfolio of cash and bonds, sacrificing higher investment returns from stocks. ***This DB pension balanced portfolio feature generates an 11% cost savings.***

- DB pensions achieve higher investment returns as compared to individual investors because they have lower fees and are managed by investment professionals. ***This lower fees and higher returns DB pension feature generates a 27% cost savings.***

This new comparison of DB and DC plan costs take into account recent developments in the retirement benefits landscape with regard to fees, investment strategies and annuities. It also builds an “apples to apples” comparison through a uniform set of demographic and economic assumptions. The complete study can be found at www.nirsonline.org.

Regular updates concerning Social Security and Pension issues appear in each issue of the [KRTA News](http://www.krta.org). Look for them.

CONVENTION 2015

APRIL 20-21

Holiday Inn 1325 S. Hurstbourne Pky.
Louisville, KY 40222

Reaching Extraordinary Goals



Membership = 30,000+



KRTA CONVENTION 2015 - REGISTRATION FORM
HOLIDAY INN HURSTBOURNE - Louisville, Kentucky
\$32 Registration Fee

REGISTRATION: Each attendee (member or guest) is required to pay the 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 3. Registration packets may be picked up in the KRTA registration area on April 20 or 21. 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 20.

PRE-CONVENTION ACTIVITIES

MONDAY, APRIL 20

Registration

9:00 a.m. - 6:00 p.m.

ASHFORD

District Presidents' Meeting

9:30 a.m. - 1:45 p.m.

CHURCHILL

District Presidents & Executive Council Luncheon 11:30 a.m.

KEENELAND

Executive Council Meeting

11:15 a.m. - 2:30 p.m.

CHURCHILL

Leadership Workshop

2:00 p.m. - 3:00 p.m.

CLAIBORNE

N. O. Kimbler Committee

2:45 p.m.

CHURCHILL

President's Reception

3:30 p.m. - 4:30 p.m.

ATRIUM

N. O. Kimbler Silent Auction

5:00 p.m. - 7:00 p.m.

ATRIUM

Opening Dinner

Doors open at 6:00 p.m.
Dinner begins at 6:15 p.m.

GRAND BALLROOM

CONVENTION SCHEDULE

TUESDAY, APRIL 21

Registration

8:00 a.m. - 11:00 a.m.

ASHFORD

Coffee & Donuts

7:30 a.m. - 10:15 a.m.

ATRIUM

Business Partner Exhibits

7:30 a.m. - 12:30 p.m.

ELLIS

Morning Session

9:00 a.m. - 11:50 a.m.

GRAND BALLROOM

Luncheon

11:50 a.m. - 1:00 p.m.

ATRIUM

Afternoon Session

1:00 p.m. - 2:00 p.m.

GRAND BALLROOM

Delegate Assembly

2:15 p.m. - 3:30 p.m.

GRAND BALLROOM

- ✓ The convention is open to all registered KRTA members.
- ✓ The number of delegates to the Delegate Assembly is based on the local's KRTA state membership.
- ✓ Registration deadline is **April 3**.
- ✓ Room reservations must be made by **March 29** (\$95.50 room rate includes breakfast for 2). **NO PETS ALLOWED**. Call **502-426-2600** and mention code **RTE**
- ✓ Registration badge will be required for admission to all convention activities.

Convention Activities

Silent Auction

Opening Night Dinner

Standing Committee Reports

Resolutions Committee Report

Election of 2015-2016 Officers

Luncheon

Membership & Unit Activities

Local & District Recognition

KRTA/AARP Grandparent Essay Contest Winner

Door Prizes

Entertainment

KRTA Partner Exhibits



Hope to see you at the Convention!

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)

I-71 South to I-265 South—Gene Snyder Expressway to I-64 West
Exit 15—Hurstbourne Parkway
Turn right at traffic light—Hotel is on right
Entrance to Hotel is on right, beside Thornton's Gas Station

From I-64 Westbound (From Lexington)

I-64 East
Exit 15—Hurstbourne Parkway
Turn right at traffic light
Entrance to Hotel is on right, beside Thornton's Gas Station

From I-64 Eastbound (From St. Louis)

I-64 East
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)

I-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-264 Eastbound

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

(Continued from "Convention Speakers" page 1)

including defined contribution plans, health benefits, board independence, investments, IRS statues, benefit enhancements, social security reform, SEC issues, and other areas relative to public pension policies.

Prior to joining STRS in January 1987, he served as Director of the Division of Educational Services in the Ohio Department of Education. As part of his responsibilities, he served as the Department's Washington representative for more than 20 years where he worked on a wide variety of budget and policy issues. His division was responsible for administrating federally funded education programs in Ohio. Included was the Adult Literacy Program for which he was inducted into the International Adult Education Hall of Fame for recognition of his leadership in building the literacy program in Ohio and nationally.

In addition to his administrative experience at the Ohio Department of Education, he has served as an English and Social Studies teacher, high school basketball coach, and high school principal. He was also an adjunct professor at the Ohio State University for several years where he taught a graduate course titled "The Politics of Education." His undergraduate and graduate degrees are from Miami University, Oxford, Ohio. He also served in the U.S. Air Force during the Berlin crisis.

Campbell County High and ECU grad **Steve Flairty** left what he calls "a great teaching job" in 2003 after serving 28 years, mostly as a fourth grade teacher, in the Clark and Fayette County school systems. The reason, he said, was to "expand my classroom" via the pursuit of a writing career.

The Lexington resident has now authored five books in the *Kentucky's Everyday Heroes* series, along with a bio of KET's *Kentucky Afield* host, Tim Farmer. He also works as a senior correspondent for *Kentucky Monthly* and columnist for Kyforward.com, and has done numerous speaking engagements throughout the state. When time permits, he enjoys substitute teaching with Jessamine County Schools.

Flairty believes that we, as retired teachers, can use our unique professional skills and experiences to help show others the way—long after we mark our last report card and watch the last school bus depart. His talk, "Doing What Others Say is Impossible... One More Time," will focus on positive examples of special Kentuckians in all walks

of life. Through sharing their inspirational stories, he hopes to challenge each of us to expand our service and courageously overcome our own personal challenges.

Dr. Steve Boyd has been involved in the study and practice of communication all his adult life. At age 26, he won the Toastmasters International Speech Contest. He completed the Ph.D. degree in Speech Communication from the University of Illinois at age 27.

He is currently Professor Emeritus of Speech Communication in the College of Informatics at Northern Kentucky University, where he received the "Outstanding Professor of the Year" award. His articles on motivation and communication-related topics have appeared in various magazines and journals, and his four books on public speaking have sold over 30,000 copies. His most popular books are [From Dull to Dynamic: Transforming Your Presentations](#) and [ATTENTION: The Art of Holding Your Audience in the Palm of Your Hand](#).

His interest in communication skills and personal development has taken him beyond the classroom. He is a popular after-dinner speaker and keynoter for meetings and conventions. His website is www.sboyd.com.

Steve conducts seminars and workshops for businesses and associations whose people want to speak and listen more effectively to improve personal and professional productivity. In addition to his sales and corporate communication training, Steve coached a National Champion in the American Legion High School Oratorical Contest.

2015 COMMITTEES

Resolutions Committee

Nominating Committee

Reception Committee

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AROUND THE STATE ...

Adair County RTA



New retirees were honored at the ACRTA meeting in December. They shared memories of their teaching careers. Each was presented a gift and was a luncheon guest. L to R: Retirees Terry Harvey, Helen Sparks, Donna Sandusky and ACRTA President Bobbie Coomer

Big Sandy District



After their December meeting, members of the Big Sandy Retired Teachers enjoyed their Christmas luncheon at the Jenny Wiley State Park Lodge.

Boyd County RTA



Members of the Boyd County Retired Teachers Association are shown with the 427 pairs of socks they collected in December to present to The Dressing Room. During the year they have also presented 216 pounds of food to River Cities Harvest and 134 cleaning items and toiletries to Clean Start.

Central KY West District



CKW President-elect Parthenia Wells introduces OLLIE representatives Lee Etherington and Sonny Ray, speakers at the December 16, 2014, CKW meeting.

Caldwell County RTA



Entertainment for the December meeting of the CCRTA was provided by two first grade classes from the Caldwell County Primary School under the direction of music teacher Kara Smith

Estill County RTA

ECRTA held a food drive October 3, 2014, at Sav-A-Lot to support the local food bank. Thanks to all that helped to make the drive a success. *The Estill County Tribune* published an article covering the event.

Johnson County RTA

In the spirit of Christmas, during their December meeting the Johnson County Retired Teachers voted to help several Johnson County groups. Speakers for the meeting were Meghan Grace Ratliff, a 6th grader from W. R. Castle whose community problem solving project Pack A Snack provides back packs of food each weekend for needy families in the Johnson County School District . Paula Preston Meek represented Mountain Comprehensive Care's Home Place Clinic. Members brought items to donate to the clinic and voted to donate monetary amounts to Pack a Snack and the three food banks in the county. The donations to the food programs helps support the Kentucky Retired Teachers efforts to Feed Kentucky—a state AARP/KRTA project.



L to R: Mary Rose Bailey (JCRTA Secretary), Sue Williams (JCRTA Vice President), Meghan Ratliff – Pack a Snack Project, Paula Meek – Home Place Clinic, Connie Meek (JCRTA President) and Grayson Boyd (JCRTA Treasurer). Checks will also go to three Johnson County Food Banks.



JCRTA members' "Lend a Hand Project" helped the county's health department wrap hundreds of packages for their HANDS Program Christmas Party for children. Pictured L to R: Wendy Brown, Gerri Ailif, Patty McKenzie, Teresa O'Bryan, Marietta Music and Debbie Van Drew.



*for supporters
of
retired
teachers*

Kenton County RTA



The Kenton Co. Retired Teachers hosted Commissioner Heather Henry, newly appointed Commissioner on KY Veterans Affairs, at their December 9, 2014, meeting at the Gardens of Park Hills luncheon. 112 members and guests enjoyed her presentation on her reign as Miss America 2000, her challenges as a mother of 2 daughters and the wife of a doctor, as well as her heart for

U.S. Veterans. Pictured here are Faye Shehan (KRTA President), Commissioner Henry and J.B. Losey (President of KCRTA).

Pike County RTA

PCRTA members donated 84 food items to Pikeville Elementary Family Resource Center as part of a statewide initiative by KRTA and AARP to alleviate hunger locally. On December 3 Virgil Osborne, Hobart Dye and Mary Alice Hunt delivered the food items to Principal Robert Jones and Assistant Principal Joe Stone.

Shelby County RTA



This year we decided to spotlight retired teachers who have done other things after they retired. We call them "Recycled Teachers." They come to our meeting and tell about what they are doing. This picture is of Kathy Samples-Fenton and Maria Gordon who have written and published a children's book. The book is called The Animals Marched with Noah. Kathy, who taught middle school art, is the illustrator and Maria, who taught literacy in middle School, wrote the text. They spoke to our RTA about their experience writing and publishing the book. The book can be found on Amazon.

Monroe County RTA



Alaina Hawkins is the Grandparent Essay Contest winner for Monroe County. Her essay was written about her Papa Alan. She attends Gamaliel Elementary School where she is a fifth grader.

Alaina is shown presenting her essay at the December luncheon meeting of the Monroe County Retired Teachers' Association.

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.

Warren County RTA

"SCHOOL DAYS" SCHOLARSHIP RAFFLE WINNER

Submitted by Don Ritter, WCRTA Vice President and Newsletter Editor

As a result of leadership provided by Warren County Retired Teacher Association (WCRTA) president, Martha Jenkins, money was raised with a goal of making scholarships available to Western Kentucky University students accepted in the Teacher Education program. Raffle tickets were sold and the lucky ticket was drawn for the Donnie Firkins painting, "School Days." A special "thank you" to Martha for her selfless efforts in helping the WCRTA contribute to the education of a teacher. President Martha and other WCRTA members sold tickets at the state convention and at the Third District Retired Teachers meeting, as well as in the local organization. As a result of her leadership, \$315 was added to our scholarship fund.



Wesdie Lou Webb of Muhlenburg County was the lucky winner of the Raffle. The winning ticket was drawn at the May 9th meeting of the WCRTA.

Mr. Webb is a retired teacher/supervisor from the Muhlenburg County School System where he taught science, and he is the incoming president of the Muhlenburg County Retired Teachers Association. He is also retired from the Army and lives with his wife in Greenville, KY. He bought the winning ticket at a Third District Retired Teachers Meeting at Ryan's in Bowling Green. He said, "I tried to buy the picture when I bought the ticket." Congratulations, Mr. Webb.

Big Sandy District Members Assist At December Pre-Retirement Seminar



Cathy Gullett (Johnson Co.), KRTA Vice President; Mary Alice Hunt (Pike Co.) District Secretary/Treasurer; Sue Williams, (Johnson Co. Vice President); Dora Williams Moore, KTRS; Dan Branson (Floyd Co.) District Executive Council Member; Pat Branson (Floyd Co); Ruby Gail Clark (Martin Co.); Darrell Clark (Martin Co.) District President.



Submit information about your local RTA activities to brenda.meredith@krta.org

All photographs must be electronic or originals.

The deadline for the June issue is April 24

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, 2013 and 2014

	2014		2013	
	Total	Percent to Revenue	Total	Percent to Revenue
REVENUES				
Membership dues	\$595,105	78.52%	\$579,375	82.74%
Interest income	3,074	0.41%	4,706	0.67%
Dividend income	13,542	1.79%	13,216	1.89%
Capital Gains Distrib.	19,138	2.53%	-	0.00%
Other Income	24,533	3.24%	33,923	4.84%
Net realized loss on invest.	-	0.00%	-	0.00%
Net unrealized gain	102,487	13.52%	69,000	9.85%
TOTAL REVENUE	\$757,879	100.00%	\$700,220	100.00%
	Amount	Percent to Revenue	Amount	Percent to Revenue
EXPENSES				
Salaries	\$188,135	24.82%	\$176,536	25.21%
Annual Convention	12,188	1.61%	12,073	1.72%
Committee Expenses	48,583	5.75%	34,882	4.98%
Contract Printing	6,234	0.82%	6,875	0.98%
Depreciation	16,524	2.18%	12,287	1.75%
District Expenses	10,900	1.44%	10,400	1.49%
District Managers Meeting	15,643	2.06%	12,675	1.81%
Donations	820	0.11%	3,200	0.46%
Employee Benefits	23,115	3.05%	22,596	3.23%
Fall Workshops	14,030	1.85%	14,456	2.06%
Insurance	5,386	0.71%	4,770	0.68%
KRTA News	66,794	8.81%	62,509	8.93%
Legal Hotline Services	19,000	2.51%	19,000	2.71%
Maintenance	27,181	3.59%	22,269	3.18%
Materials and Supplies	12,497	1.65%	11,167	1.59%
Miscellaneous	-	0.00%	(2,000)	-0.29%
Payroll Taxes	16,967	2.24%	15,127	2.16%
Postage	29,809	3.93%	22,846	3.26%
Professional Fees	13,261	1.75%	13,205	1.89%
Scholarships	18,400	2.43%	18,450	2.63%
Retiree Recognition Reimb.	7,170	.95%	7,040	1.01%
Taxes and Licenses	2,874	0.38%	2,869	0.41%
Telephone	3,924	.52%	3,829	.55%
Travel	60,737	8.01%	56,741	8.10%
Utilities	4,056	0.54%	3,475	0.50%
TOTAL EXPENSES	\$619,228	81.72%	\$567,277	81.02%
Increase in Net Assets	\$138,651	18.28%	\$132,943	18.98%
Net Assets Beg. of Year	<u>\$1,212,311</u>		<u>\$1,079,368</u>	
Net Assets End of Year	<u>\$1,350,962</u>		<u>\$1,212,311</u>	

Executive Director: Bob Wagoner Date: 1/30/2015

Yes We Did! Membership Awards

Betty Hester, Debby Murrell, & Ernie Trosper

You did it again . . . and more! On Monday, April 20, KRTA will celebrate your accomplishments over the last year in the area of membership building. From the phone calls received at the office, I know many of you are looking forward to being among the winners of the "Yes We Did" award. Recognition will be given to the greatest number ever—45 local associations and one district association—that reached the goals set by the KRTA Membership Committee last spring.

Your efforts paid off in over-all numbers, too! The membership goal (30,015) was reached earlier this year—in December. The membership count on January 20 was 30,195, a 643-member gain over the 2013-14 membership year. Everyone who participated is to be commended. Thank you!

Associations to be honored are as follows:

Eastern District			
Adair	Green*	Lyon	Nicholas/Robertson
Breckinridge	Hancock*	Magoffin	Pendleton
Bullitt	Henderson	Marion	Powell*
Caldwell	Hopkins	Mason	Rowan
Carlisle*	Knott	Menifee	Taylor
Crittenden*	Lawrence	Metcalfe*	Trigg
Daviess	Lee*	Middlesboro	Union
Edmonson	Letcher	Montgomery	Washington
EKURA	Lincoln	Monroe*	Wayne
Grant	Livingston	Morgan	Woodford*
Grayson	Logan	Nelson*	Webster
			Whitley

*Reached 100% membership

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

KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 20, 2015

DISTRICT	POTENTIAL		% - AGE
	MEMBERS	MEMBERS	
Middle Cumberland	1,650	1,388	84.1%
Second	2,606	2,160	82.9%
First	2,696	2,212	82.0%
Upper KY River	1,241	981	79.0%
Central KY East	2,393	1,879	78.5%
Fourth	2,535	1,980	78.1%
Eastern	2,380	1,832	77.0%
Fifth	2,406	1,836	76.3%
Northern	2,724	2,016	74.0%
Third	3,297	2,338	70.9%
Big Sandy	1,733	1,197	69.1%
Upper Cumberland	2,204	1,515	68.7%
Central KY West	4,875	3,138	64.4%
Jefferson	5,846	3,432	58.7%
Out of State	4,180	1,991	47.6%
Associate	300	300	100.0%
TOTALS	43,066	30,195	70.1%
MEMBERSHIP TYPE	JAN 23, 2014	JAN 20, 2015	DIFFERENCE
Automatic Dues	23,538	24,120	582
Cash	6,014	6,075	61
TOTALS	29,552	30,195	643
Percentage	70.3%	70.1%	-0.2%

FOR YOUR INFORMATION

KRTA OFFICE

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

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1.800.232.1090
 kylawrm@gmail.com
 Rebecca Murrell Louisville, 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

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1.800.618.1687 or www.ktrs.ky.gov

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1.800.228.6420 or www.ccuky.org

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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



Quips, Quotes & Puzzles

Written by Regina Brett, 90 years old, of *The Plain Dealer*, Cleveland, Ohio.
 “To celebrate growing older, I once wrote the 45 lessons life taught me. It is the most requested column I’ve ever written. My odometer rolled over to 90 in August, so here is the column once more:

1. Life isn't fair, but it's still good.
2. When in doubt, just take the next small step.
3. Life is too short—enjoy it.
4. Your job won't take care of you when you are sick. Your friends and family will.
5. Pay off your credit cards every month.
6. You don't have to win every argument. Stay true to yourself.
7. Cry with someone. It's more healing than crying alone.
8. It's OK to get angry with God. He can take it.
9. Save for retirement starting with your first paycheck.
10. When it comes to chocolate, resistance is futile.
11. Make peace with your past so it won't screw up the present.
12. It's OK to let your children see you cry.
13. Don't compare your life to others. You have no idea what their journey is all about.
14. If a relationship has to be a secret, you shouldn't be in it.
15. Everything can change in the blink of an eye, but don't worry, God never blinks.
16. Take a deep breath. It calms the mind.
17. Get rid of anything that isn't useful. Clutter weighs you down in many ways.
18. Whatever doesn't kill you really does make you stronger.
19. It's never too late to be happy. But it's all up to you and no one else.
20. When it comes to going after what you love in life, don't take no for an answer.
21. Burn the candles, use the nice sheets, wear the fancy lingerie. Don't save it for a special occasion. Today is special.
22. Over prepare, then go with the flow.
23. Be eccentric now. Don't wait for old age to wear purple.
24. The most important sex organ is the brain.
25. No one is in charge of your happiness but you.
26. Frame every so-called disaster with these words 'In five years, will this matter?'
27. Always choose life.
28. Forgive
29. What other people think of you is none of your business.
30. Time heals almost everything. Give time time.
31. However good or bad a situation is, it will change.
32. Don't take yourself so seriously. No one else does.
33. Believe in miracles.
34. God loves you because of who God is, not because of anything you did or didn't do.
35. Don't audit life. Show up and make the most of it now.
36. Growing old beats the alternative of dying young.
37. Your children get only one childhood.
38. All that truly matters in the end is that you loved.
39. Get outside every day. Miracles are waiting everywhere.
40. If we all threw our problems in a pile and saw everyone else's, we'd grab ours back.
41. Envy is a waste of time. Accept what you already have, not what you need!
42. The best is yet to come. . .
43. No matter how you feel, get up, dress up and show up.
44. Yield.
45. Life isn't tied with a bow, but it's still a gift.

Deceased Retired Teachers

OCTOBER, NOVEMBER, DECEMBER 2014

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

ADAIR CO Phillip Hadley Forrest Willett	CALDWELL CO Frances Hayes Paul Napier	FLOYD CO Eloise Hall Willis Newman	Cecil Bowling Thomas Carpenter	LINCOLN CO Earl Benton Phyllis Cooley	PIKE CO Margaret Belcher Loretta Brooks
ALLEN CO Darrel Lyles Pauline Murphy	CALLOWAY CO Wayne Bell Ruth Cole	Doris Robinson FRANKLIN CO Tommie Bennett	Mary Conner Alleyn Danhauer	LIVINGSTON CO Mona Carneal	Patricia McPeck Ralph Osborne
ANDERSON CO Larry Basham	Margaret Crawford Thomas Gray	Robert Jones Leon Meenach	Virginia Drosche Dian Elkins	LOGAN CO Thomas Lassiter	Sylphia Scarberry
BARREN CO Jill Bailey	CAMPBELL CO Patricia Rehfuss Charlotte Schneider	Edward Minter Randall Oliver	Mary Estes Jane Ford	MADISON CO Elda Crisp Robert Grise	POWELL CO Carol Howell William Orme
Alvin Barbee Mavis Marshall	Kenneth Wendel	Sylvia Six Francis Vittetow	John Frantz Fred Gissoni	Maureen Kelly Oleta Lawson	PULASKI CO Robert Brown Howard Minton
Terry McGlasson Elizabeth Peterson	CARTER CO Hazel Calhoun Mary Dunaway	FULTON CO Agnes Walker	Jean Heberle Hilda Jeffries	Jack Luy Byno Rhodes	Mary Thompson
BELL CO James Shackelford	CHRISTIAN CO Mary Satterwhite	GARRARD CO Raymond Woolsey	Harriet Korfhage Betty La	William Sexton Dorothy Smith	ROCKCASTLE CO Juanita Stanley
BOURBON CO Dixie Jasper	CLINTON CO Jerry Perdew	GRAVES CO Jerry Ainley Martha Anderson	Martha McClung Martha Menefee	Jimmy Wallace	ROWAN CO Russel Flippin
BOYD CO Nelle Dickison Imogene Martin	CRITTENDEN CO Thomas Hughes	GRAYSON CO Beverly Thomas	Helen Omara Stephanie Palaisa	MAGOFFIN CO Wayne Jenkins	SHELBY CO Marjorie Price James Whitaker
Susan Mullins Jo Willis	DAVISS CO Marsha Bivens Nelda Darrell	GREENUP CO Richard Barber	Louanna Peace Louis Peebles	MARION CO Sandra Owen	SPENCER CO Dorothy Stewart
BOYLE CO Joan Atkins Iras Young	Adrian Hayes Jack Hicks	HARDIN CO Charles Wise	James Perkins John Pittenger	MARSHALL CO Karen Barlow Mary Hiter	TAYLOR CO Margaret Alvey Elizabeth Burress
BREATHITT CO Robert Gabbard Charles Hardin	Betty Strode Michael Hesse	HARRISON CO Mary Bishop	Mary Proud Madison Pryor	Dorothy Lavender Janet McCrory	Margaret Collison
Bertha Noble	Dale Monsebroten	HENDERSON CO Rebecca Gibson	Vernon Pyles Edwin Reese	MASON CO Carol Georges	TRIGG CO Joy Champion Annette Skinner
BRECKINRIDGE CO Helen Atkinson James Buhel	FAYETTE CO Carol Graham-Yunker Patsy Hardin	HICKMAN CO Wayne Hurd	Patricia Robinson Dorothy Rohrer	Joy Cooper Brian Eller	WARREN CO James Feix Osburn Flener
Ralph Tucker	Omar Hart	HOPKINS CO Helen Grothem	Gary Schaffer Katheryn Scott	James Emerson Hermie Small	M Gabehart Vivian Glass
BULLITT CO Iona Adams Hilden Cornell	Cheryl Lefever Samuel Morris	Shirley Powell Judith Zander	Lyda Stokes Ann Stork	MCLEAN CO Barbara Beasley	James Grimm Randy Kimbrough
BUTLER CO Billie Clark Wilbur Drake	Nan Salling Ernestine Scalf	JEFFERSON CO Cyrilla Appling Mary Berger	Ruth Turnbull Janice Wehunt	MEADE CO Hazel Singleton	Charmaine Mosby Patrick Napier
Barbara Flener	FLEMING CO Mary McCormack	Sherry Biddle Corrie Booth	Kathleen Whelan Stuart Wilson	MERCER CO Charles Pinkston	Clarence Wolff
			Lucy Wise Kathleen York	METCALFE CO Rebecca Nunnally	WAYNE CO Joan Davis Mary Turner
			JESSAMINE CO Eva Cundiff Lorraine Hall	MORGAN CO Eleanor Holbrook	Herbert Wheat
			John Porter Mary Sloan	MUHLENBERG CO Bobby Key	WHITLEY CO Judy Angel Nancy Bird
			JOHNSON CO Bonnie Hager James Williams	NELSON CO Harold Miller	Geraldine Breeding Doris Canady
			KENTON CO Mary Volkering	OLDHAM CO Martin Burkhart James Randall	James Davis Diana Faulkner
			KNOTT CO Delmas Bolen	OWEN CO Carlton Anderson	Orie Perkins Burniedea Siler
			KNOX CO Michael Hubbard	PENDLETON CO Linda Hall Colleen Shields	
			LAUREL CO William Bruner Wilma Griffin	PERRY CO Sally Adams Charlene Halcomb	
			Flossie Slusher Ruby Sweet		
			LEE CO Jonas Hollon		



KRTA OFFICE STAFF

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