KRTA Fall Workshops Coming to Your District

Beginning August 28 in Jefferson County, state, local and district officers, as well as representatives from KTRS and our business partners, will present a workshop in each of our 14 districts across the state. On page 14 you will find a schedule of the date and location of the workshop in your area.

These workshops are especially beneficial for those in leadership roles or would like to become leaders in local associations. Questions are answered about the benefits of being a KRTA member, health insurance benefits, working efficiently within your local organization and many other concerns of retired teachers.

A contact person is designated in each district if you have questions about attending.

Gubernatorial Candidates Answer KRTA’s Questions

How do candidates for Kentucky Governor stand on issues important to retired teachers?

In order to better inform the membership, KRTA asked the candidates for the race for Governor of Kentucky to express their views on certain issues important to retired educators. Questions and their responses begin on page 4.
PERSONALLY SPEAKING  .  .  .


Bob Wagoner
Executive Director

Way back in the fall of 2002, I had only been the KRTA executive director for less than three (3) months. Bobby Humes was one of our Legislative Committee Co-Chairs at the time. He was speaking at a Fall Workshop when I first heard him utter words that have stuck with me ever since. He said, “Our legislators do not always read the things that are important to us, and they do not always hear the things we say, but they ALWAYS count! They count the potential votes that we represent.”

It was true then and it is true today. Legislators count! That means they know the number of potential voters available in the KRTA membership.

In the spring of 2014 I heard Ray Roundtree, who is one of our current Legislative Committee Co-Chairs, speaking at a local RTA meeting. Ray recalled trying to educate a state legislator concerning a retired teacher issue that we considered important. The legislator asked him how many retired teachers he was talking about. Mr. Roundtree answered that there were 45,000+ retired teachers in Kentucky. “No,” said the legislator, “How many retired teachers does your association represent?” KRTA had about 29,500 members at the time. Big difference. Ray recalled the legislator said something like “Then you are not speaking for 45,000+ retired teachers, just a portion of them.” The legislator counts.

It is imperative that we increase our membership NOW! How we do that is a huge problem because it requires effort. It requires planning, phone calls, invitations, and personal contacts (face to face) at the local RTA level. It must be a commitment by each member.

“Every one bring one.” It may well cost some money. But is our association worth the effort? Is our representation at the state and federal level through our legislative efforts worth the effort? Is our working relationship with KTRS worth the effort? Are our relationships with other Kentucky education groups worth the effort? Is our membership worth the effort? Is our working relationship with KTRS worth the effort?

PRESIDENT’S MESSAGE  .  .  .

Patsy K. Rainey

Dear Fellow Educators

Thank you for your selfless dedication to society through your profession as an educator. For years, you had a positive influence on our youth as you taught your subjects and demonstrated a genuine interest in each of your many students. Without thought, you were caring, compassionate, fostering, and giving toward your students. You also developed a bond with your colleagues as all of you worked toward the goal of meeting the needs of your students so they could be successful scholars and develop into competent and responsible adults. You respected everyone's dignity. For those of you in the administrative level of education, you had the monumental job of overseeing the management of all programs. Ultimately, you are to be commended for the successes of your staff, students, and programs. All educators' mantra has been to respect all people's dignity.

As retirees, you continue to demonstrate the same excellent traits of caring and giving to society through volunteerism and consumerism. Over the past year, Kentucky's retired educators donated one million volunteer hours valued at $19.1 million. As consumers, our retirees spent $1.59 billion of their annuity back into businesses in the communities across the state.

PENSION Watch News

The National Institute on Retirement Security (NIRS) recently released a series of case studies on three (3) states that switched from defined benefit (DB) pension plans to defined contribution (DC) 401(k)-type individual accounts. The three states are: Alaska, Michigan and West Virginia. Each state has experienced higher costs.

Alaska

Legislation was enacted in 2005 that moved all employees hired after July 1, 2006, into DC accounts. At the time, the state faced a combined unfunded liability of $5.7 billion in its two DB pension plans and retiree health care trust. The unfunded liability was the result of the state’s failure to adequately fund pensions over time, stock market declines and actuarial errors.

Social Security News

Details on HR 711:

- It will permanently eliminate the current Windfall Elimination Provision (WEP) formula and implement a more fair calculation of Social Security benefits for public employees whose public pension fund is not coordinated with Social Security (such as KTRS).

- The new formula will give full credit to a future retiree for the years they paid into Social Security and address the issues that originally led to the creation of the WEP. Additionally, the formula will be fair to employees working in dual-covered systems (such as non-covered public pension fund and other private sector work).

- Future retirees under this new formula will see the WEP’s impact cut in half.

- For those already retired, Social Security benefits will be recalculated and many retirees will realize Social Security increases as high as 36%.

On February 4, 2015, HR 711 was referred to the House Committee on Ways and Means. This legislation can make a real impact on more than a million retired public workers (including retired teachers) in Kentucky and around the nation.

KENTUCKY TEACHERS’ RETIREMENT SYSTEM PRE-RETIREMENT SEMINARS

Register on-line at http://ktrs.ky.gov

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KRTA PARTNERS

Liberty Mutual
Insurance

Easy Ways to Save on Energy Costs This Winter
From Dennis Goebel, Vice President, Liberty Mutual Insurance

Cranking the heat in winter can make it hard to keep energy costs down. Try these quick tips and save on your home energy bills next winter:

- Use the sun. During the daytime, open curtains and blinds on the south side of your home to let in natural heat from sunlight. Retain the warmth by pulling the blinds and curtains before the sun goes down.
- Replace furnace filters. At the beginning of each heating season, replace furnace filters. If the season is particularly cold and the heater runs often, check the filter midway through the winter, too.
- Add insulation. Insulating your attic and crawlspaces can make a significant impact on the heat conservation abilities of your home. Insulating these spaces helps prevent the exchange of indoor and outdoor air.
- Seal windows and doors. Caulk around the edges of windows, and install weather stripping in the cracks and crevices around that are not in use, including television sets, computers, microwaves, video game systems, and cell phone chargers. Additionally, make sure your refrigerator is running efficiently by ensuring that the seals on the doors are fitted and there are no leaks. You should also clean your fridge's condenser coils every six months.

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.

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

It’s Not Your Mother’s Long-Term Care Insurance

When the need for long-term care arises, Americans have two choices: informal (unpaid) care provided by family and friends or professional (paid) care.

The problem with option one is caregiving is a serious physical, financial and emotional commitment that most people prefer not to put on loved ones.

The problem with option two is long-term care services are not cheap. Paying out-of-pocket can derail your financial plan and leave little, or nothing, for a surviving spouse and other heirs.

Many Americans mistakenly believe Medicare will cover their long-term care costs. However, the government’s own guidebook states specifically “Medicare and most health insurance plans, including Medicare Supplement Insurance (Medigap) policies, don’t pay for this type of care.” (Medicare & You, 2015, pg. 63)

Another public program, Medicaid, is the primary payer for institutional and community-based long-term care in our country. In 2013, Medicaid outlays for these services totaled just over $123 billion. (The Henry J. Kaiser Family Foundation, www.kff.org) However, Medicaid was designed to be the main health insurance program for persons with low income—not to act as a national long-term-care-financing tool. In an effort to alleviate the strain on federal and state budgets, qualifying for Medicaid has become increasingly difficult in recent years as many of the loopholes some people used in the past to avoid paying their long-term care expenses have been closed.

Private long-term care insurance has been the best solution for many Americans for more than 30 years. In the early days of the industry, long-term care policies were primarily nursing home only and were designed to take over when Medicare rehabilitation ran out. They bear little resemblance to the comprehensive, customizable policies we have in 2015.

In fact, today there are a variety of strategies to help protect against the high cost of an extended care situation. They all have their advantages and disadvantages of course, so choosing the right solution depends on an individual’s personal situation and financial goals.

Even if you have some health problems, a KRTA Long-Term Care Insurance Program representative can advise you of your planning options. To request a no-obligation, confidential review, please call 1-888-362-1214 or 502-553-7630.

Come See The World With Air Land Sea Travel

2014 was a year of firsts for the Shewmaker household. My husband Dennis and I booked the seven countries 15-Day Heart of Europe Circle Tour with Image Tours. This was a dream come true. Being a student of European history in high school and college, I had only dreamed of what these countries and towns could possibly be like. The pages of history came alive as we visited and toured each country. From the transatlantic flight, to the tour bus, to the hotel accommodations, to the traditional meals, everything was luxurious. Our travel agent, Carol Pullen, who wanted us to have a successful trip, answered all our questions and made suggestions for first timers. Our tour guide, Sara, was well informed and made the trip educational and fun and was always there when we needed her. On the tour, we did have one medical emergency; rest assured, Sara was able to handle it with ease. Our two bus drivers were courteous, well trained, and knowledgeable of the customs of the countries and were always helpful.

I will give an example of one town we explored in Germany. Rothenburg, a well-preserved city, is in the Bavarian area. The Roman emperor protected this town because of the important commodity salt, which was “white gold” to the people of the time. Wages were even paid in salt. With my German Bavarian heritage, I was anxious to visit my roots and was not disappointed. We met Ameliese Friese, a local artist, who was commissioned by the town to paint a map of Rothenburg. Dennis and I purchased a cuckoo clock from her quaint shop.

In this medieval town, visitors can explore the original wall that protected the town and is still intact along with the turrets from the 1300s. Another highlight of Rothenburg was our visit to St. James Church, which has magnificent stained glass windows dating back to 1330s. An unforgettable experience was viewing the town hall with a glockenspiel and a busy marketplace.

Dennis and I made pictures by the leaning house of Rothenburg featured in Chitty Chitty Bang Bang and several other famous movies. The house was fascinating to see. I have read that 85% of the people who travel choose someplace they have been. Why not select someplace you’ve always dreamed of visiting in 2015? For a worry-free tour of Europe that is well planned and very enjoyable, don’t delay. Book a trip now for a chance to see and enjoy Europe in 2015 -2016.

—Cheryl Branstetter Shewmaker

NOTE: Cheryl and Dennis have already booked their 2015 British Isles Tour. Also, please visit us on our NEW website www.travelairlandsea.com or call (502-873-5610) us about our featured 12 night Celebrity cruise to Northern Europe Scandinavia & Russia on May 14 & July 1, 2016 and our 12 night Princess Alaska cruise tour on May 11, 2016. Can’t think that far ahead? We have availability for 2015.
KRTA NEWS
SEPTEMBER 2015

ELECTION 2015 . . . K R T A Gubernatorial Questionnaire

Kentucky Retired Teachers Association Questionnaire and Responses

1. Retired and active teachers are deeply concerned about the KTRS funding shortfall that could have damaging impacts on the retirement security of retired teachers. As governor, will you include in the Executive Budget each biennium the funds needed to fully meet the State's statutory obligations and the recommendations of the system’s actuary that would put KTRS on a path to becoming and remaining actuarially sound? Please explain your response.

Conway: I am dedicated to honoring our commitment and standing by the pensions and retirement of Kentucky’s teachers. The most important thing we can do as we move forward to address Kentucky’s pension problems is to make the full payment recommended by the actuary each budget cycle. As Governor, I will work with both parties and groups like the Kentucky Retired Teachers Association to make sure that we do so.

Bevin: No response

2. The Kentucky Teachers’ Retirement System (KTRS) has a record of 76 years of successful management under the supervision of a Board of Trustees elected by the members. As governor, will you support continuing this form of governance of the Retirement System? Please explain your response.

Conway: I am committed to honoring our commitment to Kentucky’s teachers. That includes making sure that teachers continue to have a voice in how their pensions are managed by maintaining the current form of governance.

Bevin: No response

3. Unlike a Defined Contribution (DC) Individual Savings account (even with a Social Security "Safety Net") a retiree cannot outlive his/her pension under a Defined Benefit (DB) Group Retirement plan. Research shows that administrative costs are much higher for DC plans than for DB plans. As governor, will you support keeping KTRS as a Defined Benefit Group Retirement Plan? Please explain your response.

Conway: I support keeping the Kentucky Teachers' Retirement System as a Defined Benefit Group Retirement Plan. We must keep the promise we have made to Kentucky’s teachers and maintain this critical safety net.

Bevin: No response

4. Maintaining the KTRS medical insurance fund per HB 540 (passed in the 2010 Regular General Assembly) is essential to the financial well being of Kentucky’s retired teachers. As governor, will you provide the required funding of the KTRS medical insurance fund as stipulated in HB 540? Please explain your response.

Conway: I will work with both parties each budget cycle to make sure that the KTRS medical insurance fund has the necessary funding to support Kentucky’s retired teachers. H.B. 540 was a good example of a collaborative solution to an important problem that involved input from teachers, administrators and legislators. These are the kind of solutions I will look for as Governor as I work with groups like the Kentucky Retired Teachers Association to make our pension system healthy again.

Bevin: No response

5. The KTRS Board of Trustees employs experienced, competent investment consultants to advise them on all matters pertaining to investments and its fiduciary responsibilities. As governor, will you vigorously counter all efforts to take fiduciary decisions away from the KTRS Board of Trustees? Please explain your response.

Conway: I am committed to honoring the commitment Kentucky has made to its teachers. This includes making sure that our teachers continue to have a voice in how their pensions are invested by keeping fiduciary decisions in the hands of the KTRS Board of Trustees.

Bevin: No response

(Continued on page 5)
Since Matt Bevin did not respond to our questions, we are presenting his response to a question appearing in the Courier-Journal on May 19, 2015.

What do you plan to do to get control over the multi-billion dollar unfunded liabilities of the states’ retirement systems for teachers and public employees? 

**Bevin:** Kentucky has the third worst rate of pension funding in the nation.

As Governor, I will call for an immediate, outside and transparent audit of every single state retirement plan. All resulting information would be made available to the public. All new hires must be enrolled in a standard 401(k) type plan similar to those in the private sector, and we must examine all options for moving existing employees into the same plan.

I will refuse to take a taxpayer-funded pension and will seek to eliminate taxpayer-funded pension plans for all future elected officials in Kentucky.

For the complete transcript of this article see: http://www.courier-journal.com/story/news/politics/elections-2015/05/16/gubernatorial-candidates-travel-ky-final-days/27450697/

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**Brain Health**

P. Murali Doraiswamy, M.D.

Everyone can maximize his or her brain health. Living an active life—resisting the siren call of the couch and the remote control—is your best bet for staying sharp. Puzzles like the ones on page 15 are one way to keep those synapses firing properly. Here are ten more brain-strengthening activities:

**Walk and talk.** Find a walking partner, study a topic, and discuss it on your walks. You’ll get mental stimulation, physical exercise, and social connection—the key brain strengtheners.

**Vary your routine.** Try a different grocer. Join a new club. Novelty stimulates new neural connections.

**Get smart.** Be a lifelong learner, and don’t dabble. If you decide to study a language, sign up for as many classes as you can fit in your week.

**Play.** Pick games with several levels of difficulty, to master one by one. For quicker thinking, try to beat the clock.

**De-stress.** Meditation, yoga, a walk in the woods: focus your mind and relax. This may build clearer memories. Sleep. Your brain is active when you are asleep—it is processing all the events of the day. Skip the late show and give your brain time to work.

**Imagine.** Include creativity in your day. Paint, write a diary or novel, visit new websites, or build your own.

**Party.** Socialize and make new friends. Don’t be a loner—it can lull your brain into slowdown mode.

**Eat right.** A diet rich in fruits and veggies, whole grains, and fish will help keep oxygen flowing to the brain.

**Watch your numbers.** Work with your doctor to keep blood pressure, weight, blood sugar, and cholesterol in check.

Most important, shun gimmicks. No product can build extra brainpower instantly or effortlessly. But with challenging new habits, you can make your mind steadily sharper and stronger—and for the rest of your life.

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**Healthier Living: F. A. S. T. — Signs of Stroke**

by Loranda Evert-Garvin, Unit 34 Yakima County Washington State School Retirees Association

Most of us, in our advancing years, hold common concerns about our futures. We’ve lived, for the most part, wonderfully exciting lives, but there is still a little naggle that lurks in the back of our brain about how our final scene will unfold. Not much can be done to stop the inevitable, and spending time worrying is not effective. We are meant to live fully, but also, take care of health conditions that may have developed over the years. One of my greatest fears is that I will have a stroke, be unable to take care of myself, and then have to rely on others for my most basic needs. Strokes seem to run in my family along with pesky heart issues. So, it is reasonable for me to have deep concerns. I take prescribed medications and have an aspirin nearby, presuming I could be coherent enough to take one. I want to share with you how you can help someone, and maybe the best we can all hope for is that someone is near us if this event happens. A bystander, who believes a person is suffering a stroke, can use what the National Stroke Association calls the “F.A.S.T.” test, a set of simple questions and commands that are extremely significant. (See inset for description of F.A.S.T.). Most of us are aware of the common signs for stroke but there is new information about women sometimes reporting unique symptoms that can be mistaken for simple illnesses. Women have reported sudden feeling of face and limb pain, hiccups, nausea, chest pain, shortness of breath and palpitations. Hopefully some of the steps for identification are helpful, but I pray that you never have to use them or experience the symptoms. The truth is we have all had a loved one be debilitated by this misfortune with the possibility of facing a reoccurrence, and statistically there is the potential for our own experience with stroke. I hope I can help someone and if there is a stroke in my future, someone would be nearby. Special note: We should all have 911 on speed dial in our cell phones for our own sake. Stay well, healthy and happy and just do the best you can.

My research says that if a person experiencing a stroke can get help within three hours, the effect of stroke can be diminished or even partially or totally reversed, providing that it is recognized, diagnosed and cared for medically. If the stroke patient arrives or medical help arrives after that three-hour window, stroke treatments may be significantly less effective.

The tricky part is in the identification. It would be pure luck if, somehow, we could help ourselves, but we can help save the life of another if we follow some simple steps in recognition and getting help.

For more information about F.A.S.T. and strokes, visit the American Stroke Association’s website at www.strokeassociation.org.


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**FACE** (Face) Ask the person to smile noting if one side of the face droops.

**ARMS** (Arms) Ask the person to raise both arms (noting whether one arm drifts downward).

**SPEECH** (Speech) Ask the person to repeat a simple phrase and remember to have them stick out their tongue noting if their speech is slurred or strange and the tongue drifts to one side.

**TIME** (Time) If you observe ANY of these signs call 9-1-1 immediately.

(Continued from “Personally Speaking” on page 2)

communication with you through the KTRS News, the website, email blasts and Facebook worth the effort? Are our member benefits worth the effort?

A wise man once said, “Many hands make light work.” Can that be true for KTRA? The potential of our association is large. We just need to tap that ever valuable and plentiful resource: potential members. One (or several) of them is waiting for a personal invitation from you.

Then we can invite our legislators to count.

**2015 General Elections**

KRTA is working hard to ensure that the needs of retired teachers are met. Retired teacher issues will require your attention in the upcoming general elections. Every KRTA member needs to know how candidates for Constitutional Offices (e.g., governor) will address retired teachers’ needs if elected.

KRTA is nonpartisan. As an association, we do not endorse candidates or contribute to their campaigns. However, 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 to fix the KTRS unfunded liability problem.

Prior to the November 2015 general elections, you must become very knowledgeable about each candidate’s position on these issues: (1) Improving the fiscal soundness of KTRS, (2) Keeping KTRS as a defined benefit group retirement plan and (3) making no changes to KTRS’ governing structure.

It is vital that you know each candidate’s position on our issues running for election. Remember, in the world of elections, if you don’t vote you don’t count!

As we strive to reach our membership goal of 30,616, improve the fiscal soundness of KTRS, and maintain the retirement system as a Defined Benefit Group Retirement Plan, consider what you can do to contribute to each of these goals. You will be glad you did!
Two Very Special Health and Wellness Events Exclusively for KTRS Medicare Eligible Health Plan (MEHP) Members

Hosted by UnitedHealthcare, the events are called Take Charge of Your Health and will feature nationally-recognized author and speaker, Dr. Reed Tuckson, author of The Doctor in the Mirror. The Doctor in the Mirror is a guide to helping you become knowledgeable on your own health. The book educates readers on how the little things you do every day may affect your health in a big way. Most importantly, the book provides readers with tips on how to live a healthier life and how to age with joy and vitality. At the event, attendees have the opportunity to learn even more tips and to ask Dr. Tuckson questions during a very lively and energetic presentation.

More information from UnitedHealthcare will be going out to KTRS MEHP members soon on how members can receive a copy of The Doctor in the Mirror as well as additional event details.

In the meantime, mark your calendars so that you can be sure to join us for one of these fun and inspiring events and get the chance to meet Dr. Tuckson in person.

Tuesday, October 27
10:00 AM – 12:00 PM ET
Brown & Williamson Club at
Papa John's Cardinal Stadium
Louisville, KY

Wednesday, October 28
10:00 AM – 12:00 PM CT
Corvette Museum
Bowling Green, KY

This is a very special opportunity for KTRS members and we look forward to seeing as many of you as possible.

Benefits of Belonging to KRTA

A. The Association:
1. has volunteer advocates in Frankfort during sessions of the General Assembly to protect current benefits and promote improved benefits.
2. conducts 14 workshops across the state on an annual basis to keep the members current on issues important to retired teachers.
3. holds an annual convention featuring national and state speakers and provides opportunity for socializing with other retirees.

B. Members receive:
1. a quarterly newspaper featuring articles on issues of importance and interest to retired teachers
2. free limited legal advice
3. free finance and investment information
4. access to a toll-free information line
5. access to KRTA's up-to-date website

C. Members also have available to them:
1. discounted legal services for things; such as, will, power of attorney, living will and health care surrogate
2. discounted long term care insurance
3. discounted dental program
4. discounted hearing instrument plan
5. discounted vision plan
6. discounted auto and homeowners insurance
7. discounted life insurance and identity theft protection
8. discounted medical alert system
9. excellent banking and loan services
10. preferred rates for in home care services with two agencies

Although the DC switch was sold as a way to slow down the increasing unfunded liability, the total unfunded liability more than doubled, ballooning to $12.4 billion by 2014. In 2014, the state made a $3 billion contribution to reduce the underfunding. Legislation has been introduced to move back to a DB pension plan.

Michigan

The DB pension plan was overfunded at 109% in 1997. The state then closed the pension plan to new employees who were offered DC accounts. The state thought it would save money with the switch, but the pension plan amassed a significant unfunded liability following the closure of the pension fund.

By 2012, the funded status dropped to about 60% with $602 billion in unfunded liabilities. In recent years, the state has been more disciplined about funding the pension plan, making nearly 80% of the Annual Required Contribution (ARC) from 2008 to 2013.

West Virginia

The state closed the teacher retirement system in 1991 to new employees in the hopes it would address underfunding caused by the failure of the state and school boards to make adequate contributions to the pension. As the pension's funded status continued to deteriorate, retirement insecurity increased for teachers with the new DC accounts.

Legislation was enacted to move back to the DB plan after a study found that providing equivalent benefits would be less expensive in the DB than in the DC plan. By 2008, new teachers were again covered by the pension, and most teachers who were moved to the DC plan opted to return to the pension. After reopening the DB pension, the state was disciplined about catching up on past contributions, and the plan funding level has increased by more than 100% since 2005. The teacher pension plan is expected to achieve full funding by 2034.

“These case studies are important cautionary examples for policymakers examining retirement plans in their state,” said Diane Oakley, NIRS executive director. "It's clear that closing a pension to new employees doesn't fill overdue funding gaps or reduce the cost of providing employees' pensions, and in fact has had the exact opposite effect of increasing costs to taxpayers."

“Moreover, employees that moved to individual DC accounts found themselves with inadequate retirement account balances. We hope this research helps policymakers avoid the mistakes of these states. For example, West Virginia eventually moved back to the DB pension plan to shore up both plan funding and employees' retirement security,” Oakley said.

The complete study can be found online at http://goo.gl/Det4Uq.

Regular updates concerning Social Security and Pension issues appear in each issue of the KRTA News. Look for them.
Standing up and being heard!  
Kentucky Retired Teachers Association

Professional Teachers Are Key for Educating All Students

By Bill Wayson, Professor Emeritus, Ohio State University

Teachers have been very important in my life. From a three-grade classroom with Miss Sweikart in Dover, Kentucky, to the remainder of my public school education in Ripley, Ohio, teachers were the most important influences in my life. Yet, the national drop-out rate when I graduated was 52%—clear proof that conventional practices in American schools were equally effective for producing drop-outs and graduates. My wonderful teachers were oblivious to factors that limited their ability to influence students and society the way the early founders of American public schools hoped we would. The limits are most visible in schools serving historically-neglected students. We originally thought those were inner-city schools, but now we know they infect the entire school system, including teacher preparation institutions, state and federal departments of education, school boards, unions, and legislatures.

Since the 1950’s, so-called educators and politicians have sought to “improve” education by tinkering with structural features, altering the approach about what we think they are. Few teachers really impact lives during a planned lesson or scheduled experience the same student behaviors; they just see them differently. Those with continuing discipline problems feel the miscreants are interfering with what they came to do; those with few discipline problems see misbehavior as opportunity for teaching better behavior.

J. Teachers who have few discipline problems and those who have many experience the same student behaviors; they just see them differently. Those with continuing discipline problems feel the miscreants are interfering with what they came to do; those with few discipline problems see misbehavior as opportunity for teaching better behavior. Most of his work now is with a senior citizens group, the Top O’ the Hill Gang, at Liberty Presbyterian Church in Delaware County. He resides with his wife, Jo Ann, at 9728 Monteray Drive, Plain City, Ohio 43064, Phone: 614-873-3317, E-Mail: wayson@osu.edu.

Until our educational delivery system is replaced by some new technology (I predict either pharmaceuticals or implanted computer chips) nothing is more important than the teacher in the classroom.

Bill Wayson

from undertaking genuine improvement — which often has been the unspoken purpose behind “reform efforts” anyway.

Children cannot learn to become responsible adult decision-makers when principals defend unprofessional acts by claiming, without bluffing, that they merely “did what they were told to do.” In the middle 1990’s, even the best teachers we studied said, “All this board wants is test scores; so, we can’t use the best teaching methods.” No matter how truthful those assertions might be—and I think they are—their repetition as an acceptable defense illustrates moral professional bankruptcy in the school culture.

Until our educational delivery system is replaced by some new technology (I predict either pharmaceuticals or implanted computer chips) nothing is more important than the teacher in the classroom.
10 Simple Ways to Make Your Home “HomeFit”

By Jennifer Wallace-Brodeur

What if all homes could be suitable for anyone, regardless of a person’s age or physical ability?

What if a person who wants to live independently, regardless of his or her age or physical ability, could do just that?

The new AARP HomeFit Guide features lots of ways to make your home comfortable, safe and a great fit for people of all ages. Here are 10 simple solutions to get you started:

1. Clear exterior pathways of uneven pavement, loose bricks, leaves, moss or mold, all of which can become slipping hazards.
2. Make sure your address numbers are visible from the street so emergency responders and mail carriers can easily locate your home.
3. Place an ABC-rated fire extinguisher in the kitchen, ideally in an easy-to-reach location near the stove.
4. Create a seated work area in the kitchen by using a table, installing a pull-out work surface or by removing a lower cabinet’s door and shelves.
5. Install handrails on both sides of stairways to make going up or down the steps safer for all users.
6. Plug automatic night-lights into outlets near stairs and along hallways and in bathrooms that are used after dark.
7. Prevent tripping hazards by placing electrical and phone cords out of the way and securing area rugs to the floor with double-sided tape or nonslip mats.
8. Install smoke and carbon monoxide detectors on every level of the home and be sure the alarms can be heard from every bedroom.
9. Install smoke and carbon monoxide detectors on every level of the home and be sure the alarms can be heard from every bedroom.
10. Install a hand-held or adjustable showerhead that can be raised or lowered to accommodate the height and ability of every user.

You can find more solutions, “use this, not that” information and customizable worksheets by reading, downloading or ordering a free copy of the AARP HomeFit Guide at aarp.org/homefit.

Jennifer Wallace-Brodeur is co-leader of the Livable Communities team at AARP, which is helping towns, cities and counties nationwide become more livable for people of all ages. Learn more about livable communities by visiting www.aarp.org/livable. To reach Jennifer or the AARP Livable Communities team, email livable@aarp.org.

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When I first retired, I did not know anything about KRTA. I received the information packet from the KRTA office but did not join even though I had been active and served in leadership roles in KAES, KASCD and KASA before retirement. A highly respected retired teacher in our county, Patsy Hamilton (2015 KRTA Volunteer of the Year), called and asked me to join KRTA and Pulaski County Retired Teachers Association. I told her I would join and did so immediately. It is so important that KRTA members contact new retirees and invite them to join KRTA.

The Pulaski County Retired Teachers Association and KRTA have been an important part of my life for the past 20 years. Our local meetings are fun, informative, well organized and well attended. Each of the three school districts in our county and our local hospital sponsor a lunch for us each year (we have a free lunch for four of our six meetings). We are also provided valuable information about our health insurance, retirement benefits and the many benefits provided through membership in the Kentucky Retired Teachers Association.

I served in various leadership roles in our local and district RTA groups. As Middle Cumberland President, I started attending the KRTA state conference— it is informative and also FUN! Through our regular and leadership district meetings, I met and grew to value the friendship of retired teachers from other counties. If I had not joined my local and state retired teachers groups, I would have missed meeting many wonderful people.

For the past six years, I have served as Legislative Chair in my county and district associations. Through working with other district legislative chairs, KRTA lobbyists (most are volunteer), KRTA Executive Director Wagoner and his staff, I now realize how important KRTA is to Kentucky’s retired teachers. KRTA is the only organization in Kentucky whose sole purpose is to serve the needs of Kentucky retired teachers. KRTA provided leadership in the passage of HB 540 which stabilized the funding of retired teacher health insurance. KRTA, through Dr. Bob Wagoner’s leadership, led the efforts to fully fund KTRS. Although HB4 did not pass in the 2015 Legislative Session, KRTA worked very hard to ensure the public are aware that KTRS must receive the additional state funding that is statutorily required. A group, including KRTA’s Dr. Bob Wagoner, has been appointed by the governor to complete a study of KTRS and make recommendations that will lead to a teacher pension fund that is fully funded in the future.

KRTA works very hard to ensure the financial well being of current and future retired teachers. Strong retirement benefits are needed to secure quality teachers for Kentucky classrooms. A strong public school system is the basis of our democracy.

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Thank-you!

Carla Hahn wishes to thank each and every one of you for your cards, letters and phone calls during her medical leave. She is feeling better and will return to work within the next couple of months.

We all miss her!

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The KABC Is Offering Free Memberships To Retired Coaches.

The information can be found on this page:

http://www.kentuckybasketballcoaches.org/index.php/tools/retired-coaches

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AROUND THE STATE... 

Bluegrass Bourbon/Fayette RTA

2015-16 Officers (L): Esther Noland, Outgoing Past President, Conducting Installation; Bonnie Sousley, President; Joyce Trivette & Annette Johnson, Co-Vice Presidents; Virginia Cheek, Secretary; Don Adams, Treasurer; Ernie Trosper, Immediate Past President.

Edmonson County RTA

ECRTA met with newly retired teachers to present retirement gifts. Pictured are Anna Sturgeon, Nancy Sanders, and Superintendent Waddell.

Kenton County RTA

At the KCRTA May 12 luncheon Faye Shehan receives a desk pen set with plaque recognizing her service as KRTA President 2014-15 from Kenton County President, J. B. Losey and Northern KY District President, Bert Baldwin.

Menifee County RTA

Menifee County Retired Teachers elected their 2015-16 officers. Pictured are Elaine Brown, President and President Elect; Shelia Coffey, Secretary; Glenna Adams, Vice-President; Ruth Bryant, Legislative Committee Chairperson; Charles Chandler, Membership Committee Chairperson; and Nancy Wells, Treasurer. Not available for the picture was Pam Davis, Health and Insurance Committee Chairperson.

Morgan County RTA

Morgan Co. Retired Teachers’ held a luncheon in recognition of newly retired teachers on July 14 with guest speaker Edwin Cook III. Mr. Cook explained the importance of being a KRTA member. The new retirees pictured are Connie Carpenter, Michael Wagers, and Jonell Tobin. (Also pictured are Patricia Motley, President on far left; Jane Collett, Vice President on far right). Jerry Lindon also retired but was unable to attend. Certificates of appreciation for service to education was given to each retiree present.

Second District RTA

Second District was honored by receiving the Top Hat Award, Virginia Shaw Membership Award and the Gold Seal Award at the State Convention in April. The delegation represents: Christian, Daviess/Owensboro, Hancock, Henderson, Hopkins, McLean, Webster, and Union counties.
2015 FALL WORKSHOPS TENTATIVE SCHEDULE

<table>
<thead>
<tr>
<th>DISTRICT</th>
<th>DATE</th>
<th>PLACE</th>
<th>CONTACT PERSON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jefferson County</td>
<td>Fri Aug 28</td>
<td>U of L Alumni Club</td>
<td>Rick Tatum</td>
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<tr>
<td></td>
<td>10:00 AM (ET)</td>
<td>Louisville</td>
<td>7610 St Anthony Woods</td>
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<td></td>
<td></td>
<td></td>
<td>Louisville, KY 40214-4408</td>
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<tr>
<td>Central Ky East</td>
<td>Mon Aug 31</td>
<td>Natural Bridge State Pk.</td>
<td>Thelma Blair</td>
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<td></td>
<td>9:00 AM (ET)</td>
<td>Slade</td>
<td>1560 Peytona Well Road</td>
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<td></td>
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<td></td>
<td>Stanford, KY 4048-9316</td>
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<tr>
<td>Central Ky West</td>
<td>Tues Sept 1</td>
<td>Thomas &amp; King Conf. Ctr.</td>
<td>Parthenia Wells</td>
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<td></td>
<td>9:00 AM (ET)</td>
<td>Georgetown</td>
<td>4036 Cynthiana Road</td>
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<td></td>
<td></td>
<td></td>
<td>Georgetown, KY 40324</td>
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<tr>
<td>Northern</td>
<td>Wed Sept 2</td>
<td>Triple Crown C’try Club</td>
<td>Loretta Flerlage</td>
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<td></td>
<td>9:00 AM (ET)</td>
<td>Union</td>
<td>1000 Independence Pike</td>
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<td></td>
<td>Dry Ridge, KY 41035-6811</td>
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<td></td>
<td></td>
<td>(859) 624-4882</td>
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<tr>
<td>Fifth</td>
<td>Thurs Sept 3</td>
<td>Aquatic Center</td>
<td>Shirley Sills</td>
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<td></td>
<td>9:15 AM (ET)</td>
<td>Buckner</td>
<td>2121 Heatt Lane</td>
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<td></td>
<td>Smithfield, KY 40068</td>
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<td></td>
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<td>(502) 845-7290</td>
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<tr>
<td>First</td>
<td>Mon Sept 14</td>
<td>Kenlake State Park</td>
<td>Sandra Rudolph</td>
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<td>9:00 AM (CT)</td>
<td>Hardin</td>
<td>415 Barnett Road</td>
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<td></td>
<td>Edyville, KY 42038</td>
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<td></td>
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<td></td>
<td>(270) 388-9375</td>
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<tr>
<td>Second</td>
<td>Tues Sept 15</td>
<td>Pennyrile State Park</td>
<td>Scotty Parsons</td>
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<td></td>
<td>9:00 AM (CT)</td>
<td>Dawson Springs</td>
<td>18015 Collins Bridge Road</td>
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<td></td>
<td>Dawson Springs, KY 42408-9235</td>
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<td>(270) 797-5009</td>
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<tr>
<td>Fourth</td>
<td>Wed Sept 16</td>
<td>Tourism/Conv. Bureau</td>
<td>Bill Kelley</td>
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<td></td>
<td>8:30 AM (CT)</td>
<td>Elizabethtown</td>
<td>904 Dogwood Drive</td>
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<td></td>
<td>9:30 AM (ET)</td>
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<td>Elizabethtown, KY 42701-2147</td>
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<td>Third</td>
<td>Thurs Sept 17</td>
<td>Barren River State Park</td>
<td>Romanza Johnson</td>
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<td></td>
<td>9:00 AM (CT)</td>
<td>Lucas</td>
<td>3441 Cemetery Road</td>
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<td></td>
<td></td>
<td>Bowling Green, KY 42103</td>
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<td></td>
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<td></td>
<td>270-842-3416</td>
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<tr>
<td>Middle Cumberland</td>
<td>Mon Sept 21</td>
<td>Dale Hollow State Park</td>
<td>Shirley Dick Wolf</td>
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<td></td>
<td>8:30 AM (CT)</td>
<td>Burkesville</td>
<td>216 Pogue Drive</td>
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<td>9:30 AM (ET)</td>
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<td>Soment, KY 42503-4158</td>
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<td></td>
<td>606-875-3231</td>
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<tr>
<td>Upper Cumberland</td>
<td>Tues Sept 22</td>
<td>Pine Mountain State Park</td>
<td>Paula Adams</td>
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<td></td>
<td>8:30 AM (ET)</td>
<td>Pineville</td>
<td>PO Box 485</td>
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<td></td>
<td>Middlesboro, KY 40965</td>
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<td></td>
<td>606-248-4486</td>
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<tr>
<td>Upper Ky River</td>
<td>Wed Sept 23</td>
<td>Buckhorn State Park</td>
<td>Charlotte Ditty</td>
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<td>8:30 AM (ET)</td>
<td>Buckhorn</td>
<td>111 State Drive</td>
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<td></td>
<td>Jackson, KY 41339-9650</td>
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<td></td>
<td>606-666-5253</td>
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<tr>
<td>Big Sandy</td>
<td>Thurs Sept 24</td>
<td>Jenny Wiley State Park</td>
<td>Darrell Clark</td>
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<td></td>
<td>9:00 AM (ET)</td>
<td>Prestonsburg</td>
<td>517 Collins Creek</td>
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<td></td>
<td>Wartfield, KY 41267-9303</td>
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<td></td>
<td>606-395-6222</td>
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<tr>
<td>Eastern</td>
<td>Fri Sept 25</td>
<td>Carter Caves State Park</td>
<td>Ann Porter</td>
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<td></td>
<td>9:00 AM (ET)</td>
<td>Olive Hill</td>
<td>PO Box 88</td>
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<td></td>
<td></td>
<td>Washington, KY 41096</td>
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<td></td>
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<td></td>
<td>606-594-2510</td>
</tr>
</tbody>
</table>

All workshops start times are local time. Registration begins 30 minutes prior to start time.

(Left) Romanza Johnson, the outgoing Third District President, presenting Willadean with her award at a recent Third District meeting in Bowling Green.

Pre-Retirement Seminar

On June 13, Third District hosted the KTRS Pre-Retirement Seminar held at the Cave City Convention Center.

L to R: Romanza Johnson, KRTA 2015-16 Vice President; Glena Maye Lile, Past President Hart Co; Marcia Witherspoon, President Hart Co; Carolyn Edwards 3rd District Membership Chair & President Metcalfe Co; Sandy Johnson, President Barren Co/Glasgow and State Membership Co-Chair, Debby Murrell

Floodling in Johnson County

As many of you know, Johnson County made national news recently because of the devastating flooding that occurred there. Cathy Gullett, KRTA President-Elect, and her sister, Connie Meek, President of the Johnson County Local Retired Teachers Association, are heading up a special relief fund for the school children affected by the flooding. They are working with the local School Resource Centers in Johnson County (three elementary; one middle; and one high school) to make sure the children have clothing and school supplies for the soon to begin school year.

In talking with Cathy this morning, she stated that there are a lot of relief activities but none specifically for the children. Once it was determined that the retired teachers in the area were not in dire need of assistance, the local RTA decided to focus on the children.

If you would like to assist them in their efforts by making a monetary donation, you may do so by sending a check to: Johnson County RTA Flood Relief, 408 S. Buckingham Ave., West Van Lear, KY 41268. Please call the KRTA Office at 1-800-551-7979 if you have any questions.

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

The deadline for the December issue is October 21

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/
FOR YOUR INFORMATION

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

KRTA LEGALINE
1.800.232.1090
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

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

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

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

HEARING INSTRUMENT PLAN—HEAR IN AMERICA
1.800.286.6149

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

COMMONWEALTH CREDIT UNION
1.800.228.6420 or www.ccuky.org

COMFORT KEEPERS
1.877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE
1.866.886.6831 or www.seniorcarelouisville.net

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

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

ORDER FORM
KRTA MEMBERSHIP PIN
Please send _______ pins @ $2.50 each to
_________________________________
_________________________________
Enclosed is the check in the amount of $__________.
Send completed Order Form to: KRTA
7505 Bardstown Road
Louisville, KY 40291-3234

Quips, Quotes & Puzzles

ACRONYMS PUZZLE
Fill in the blanks with a well-known acronym and tell what the acronym means. Examples: mar__ing KET (Kentucky Educational Television), cor__akes NFL (National Football League)

1. fo____d____en
2. h y p __ c t i v e
3. s y m __ h y
4. a sp____nt
5. th____ty
6. c r __ a kes
7. c r o s __ a kes
8. t r i u ____ a n t
9. b ____ o wed
10. c a __ r o und
11. m __ u lar
12. s t o ____p
13. d __ m e n t
14. f u r __ u re
15. a l t e ____ i on
16. s e __ r s
17. b i __ t or
18. L ____ i an
19. s ____ c k e r
20. __ h e r s

THREE-LETTER WORDS PUZZLE
Fill in the blanks to form 3 three-letter words that when read from left to right form a nine letter word. Example:

f g t forgotten forgotten

1. n s p__p__
2. c d a____
3. c p t t n
4. b r H___
5. p s a___
6. M h t ___
7. w d ______
8. f b d ___
9. S g o __
10. e L s___
11. d t t___
12 p t u ___

ANSWERS FOR ACRONYMS PUZZLE

1. rbi—runs batted in
2. era—equal right amendment
3. pat—point after touchdown
4. ira—individual retirement account
5. irs—internal revenue service
6. abc—American Broadcasting Co.
7. sro—standing room only
8. mph—miles per hour
9. est—eastern standard time
10. mpg—miles per gallon

ANSWERS FOR THREE-LETTER WORDS PUZZLE

1. newspaper
2. candidate
3. carpentry
4. betrothal
5. parsonage
6. Manhattan
7. whodunits
8. forbidden
9. Singapore
10. endlessly
11. dentistry
12. penthouse

Puzzles designed by Phillip Latham, KRTA member from Muhlenberg County
Deceased Retired Teachers

APRIL, MAY, JUNE 2015

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