



# News

Express

Kentucky Retired Teachers Association  
Serving Retired Teachers Since 1957

VOLUME I, NUMBER 2

LOUISVILLE, KENTUCKY

JUNE 2016

## P. Michael Clark Receives Frank R. Hatfield Volunteer of the Year Award

Each of the KRTA districts nominates a Volunteer of the Year. This year Mr. P. Michael Clark of Second District was the recipient of the award.

Mr. Clark was nominated by the Daviess County-Owensboro Retired Teachers Association. He and his wife, Rose, established the non-profit organization, Dream Riders of Kentucky, in 2003. Its mission is to provide those with physical, mental, and emotional needs an opportunity to experience the joy of horseback riding—a bonding experience with horses.

Through the equine assisted therapeutic riding program, group riding program, and carriage ride program, muscles are strengthened as hearts become light. Posture, balance, coordination and self confidence are improved.

The program was inspired by Mike and Rose's daughter, Erin, who was born with Down Syndrome. By serving others they also honor their daughter, Megan, who died in a car crash in 2001. Their goal is to find a way to better the lives of children and adults with various kinds of handicapping situations.

The program runs through spring, summer, and fall and serves about 300 individuals annually. Mike estimates that he spends 550 hours a year volunteering in the program.



## Delegate Assembly Elects New Officers for 2016-17

Pictured from left to right are the new officers:

**Cathy Gullet (Big Sandy District), President;**

**Romanza Johnson (Third District) President Elect;**

**Shirley DickWolf (Middle Cumberland), Vice President;**

**Patsy Rainey (Central KY West District), Past President**

## The Convention Issue

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## CONVENTION 2016 ...

APRIL 25-26

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

# Working for You



## PERSONALLY SPEAKING . . .

### CONVENTION REPORT



Bob Wagoner  
Executive Director

In 2015-16 our membership grew for the 28<sup>th</sup> consecutive year! First I want to report that we reached our 2015-16 goal of 30,616. The total membership of 30,880 is an increase of 685 over last year. Our continued growth is noteworthy because many state retired teacher associations continue

looking for ways to reduce their losses rather than increase their numbers. Never underestimate the value of volunteers. KRTA is strong because retired educators (volunteers) have been building a robust association for 59 years. Remember Noah's Ark was built by volunteers; the Titanic, by professionals.

I have the highest regard for the work of the KRTA staff. Betty, Brenda, Carla, Charlotte, Emily, Janie and Mary strive diligently each day to provide exceptional service to our members. Again this year the number of members utilizing our many benefits grew. People accessing our website remains steady and our Facebook page showed continued growth. During the recent legislative session, members requesting the "weekly legislative update" increased over last year.

This year we provided N.O. Kimbler scholarships valued at \$1,600 each to all 16 public community and technical colleges in Kentucky. We continue to receive letters of appreciation from both the recipients and the colleges.

The FY2016-18 state biennial budget contains exceptionally "good news" for retired teachers. The budget contains funding for the state to meet its "Shared Responsibility" obligation to the KTRS Medical Insurance fund and the employer match for active teachers to the KTRS Pension fund. Most importantly, the budget provides \$973M in additional funding towards the Annual Required Contribution (ARC) needed to reduce the unfunded liability problem in the Teachers' Retirement System.

KRTA continues to work on these Social Security issues: Mandatory Coverage, Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). Currently, discussion on the Social Security penalties (i.e. WEP) is getting some attention. We are still working at the national level with the Coalition to Preserve Retirement Security (CPRS) on these issues.

In March the KTRS Trustees' Nominating Committee nominated Keri Meador (Louisville) and Josh Underwood (Maysville) for the "Active Teacher Trustee" position. Neither individual has served as a KTRS Trustee, but both appear to be quality candidates. Look for your "yellow" KTRS ballot in early May and vote.

In May 2016 and November 2016, Kentucky citizens will elect 100 Representatives to the House of Representatives and 19 Senators to the State Senate. Each of us must work hard to see that the individuals elected during both of these elections are committed to keeping KTRS as a "defined benefit group retirement plan" and meeting the ARC until the system is fully funded. It is imperative that each of us knows our Representative and Senator candidates' positions on KTRS.

Remember KRTA is nonpartisan. We do not endorse candidates or contribute money to political campaigns. We work hard encouraging KRTA members to educate themselves on the feelings and positions of each candidate. That said, we should be quite partisan about issues that affect us.

As we move forward, four (4) issues that will impact future teacher retirees and us are: improving the actuarial soundness of KTRS; maintaining KTRS

as a "defined benefit group retirement plan;" keeping the governance of KTRS as it is presently constituted; and mandated social security. As we continue to build on the excellent relationship we have with Gary Harbin, his staff and the KTRS Board of Trustees, along with the respect KRTA enjoys with members of the General Assembly, we should be able to meet the challenges ahead.

Our association continues to grow and prosper. Much of the credit for this success belongs to the many dedicated volunteer leaders we have at the local, district and state levels. I wish I could thank each of you personally. Since I cannot, please accept my written, "Thank you!" I could not be associated with a finer group than Kentucky's retired teachers.

## PRESIDENT'S MESSAGE . . .

Patsy K. Rainey

For three years, I have been privileged to serve as one of your KRTA officers. At the 2013 Convention, when I was elected Vice President, President Jim Frank most graciously congratulated and welcomed me as an incoming KRTA officer. I am grateful for his warm welcome.

For three years, I have traveled. I have traveled with President Carolyn Falin, President Faye Shehan, and this year during my presidency with the KRTA and KTRS Team to visit each of your District's Fall Workshops. I certainly enjoyed meeting those of you in attendance at the workshops.

Also, I have attended numerous KRTA Executive Board and Committee Meetings as well as Local and District Meetings. I am most impressed with those of you who are leaders for your professionalism and for the unselfish generosity of your time and talent for the best interests of Kentucky's retired and active educators. With concern about the State's Unfunded Liability to KTRS, I also had the unique experience of attending the Appropriations and Revenue Committee meetings and to testify before Governor Beshear's KTRS Funding Work Group and to testify before the Public Pension Oversight Board on behalf of KTRS. It was an honor to speak on behalf of KTRS and to be in the company of those of you who faithfully attended those meetings in support of KTRS. Many of you also wrote letters and made calls to your legislators. Everyone's efforts brought attention to the funding crisis and ultimately brought positive results after eight years of no funding of the ARC (Annual Required Contribution). Your input certainly helped garner attention to the urgency of resolving the Unfunded Liability.

In its 59th year, KRTA boasts a membership of over 30,880! We have a tremendous economic impact in Kentucky. Data from KTRS shows that as of June 30, 2015, the distribution of retirement benefit payments statewide to some 45,000 retirees totaled more than \$2.1 billion. Our members are exceedingly generous of their time and resources. KRTA found that in 2014, retired teachers volunteered 948,347 hours valued at \$19,307,516. That same year, retired teachers made donations to local food banks valued at some \$19,000 and gave \$47,500 worth of supplies to local schools across the state. In 2015, retired teachers made donations of 24,906 food items and 3,125 bags of supplies to local schools. Across the state, Locals and Districts gave in additional ways such as volunteering in schools, restoring one room school houses, providing libraries in public places, giving scholarships and sponsoring the AARP/KRTA Grandparent Essay Contest.



(Continued on page 3)

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

I am so grateful that I had the opportunity to become acquainted with Mr. Frank Hatfield, KRTA Executive Director Emeritus. The integrity of our organization was embodied by Mr. Hatfield. We must strive to maintain and continue the noble tradition of KRTA inspired by Dr. Ethel Percy Andrus and founding leaders and people like Frank Hatfield. That tradition is to look out for the best interests of retired teachers and to support KTRS. Upon his passing in December 2015, it was with sadness that we said, "Farewell" to Mr. Hatfield. I truly respected and admired him. When I delivered the devotion at an Executive Board Meeting, I used the word "Gumption." Mr. Hatfield commented to me that his father frequently admonished him to have "Gumption!" He certainly was a man with "Gumption." He was also a gentleman and a scholar.

The first Fall Workshop of my presidency was conducted in Jefferson County in Louisville. Debby Murrell volunteered to entertain me and Cathy Gullett the evening prior to the meeting. We had dinner with Dr. Wagoner at King Fish Restaurant in Jeffersonville. We enjoyed the scenic setting at the Ohio River location. As tourists Cathy and I had to photograph coal barges that were plodding the water. Debby gave us a red carpet tour of the Derby City including seeing the newest bridge, the pride of the city. The following day she accompanied us to the workshop at the University of Louisville Alumni Building. After the meeting on that hot August day, it was a real treat when Debby took us to her favorite ice cream shop, Dairy Kastle, for a cool treat. We continued to make an adventure of traveling with the KRTA and KTRS Team across Kentucky to a total of fourteen Fall Workshops. Thanks, Debby and Cathy, for the memories!

When our leaders arrived at the Best Western Motel in Florence, we were met by NKY District President Lori Flerlage who had gift bags filled with snacks for each of us. Later we joined Faye and Bill Shehan at Red Lobster for dinner. We really appreciated the hospitality. During our stays in LaGrange, we have enjoyed the hospitality of Bob and Mary Wagoner at their home in New Castle and we have dined at Our Best Restaurant in the area. Our Best is a home cooking establishment housed in an old flour mill which produced "Our Best Flour." The food was delicious and the desserts, especially my coconut pie, were The Best!

At Grand Rivers in WKY, Miss Patty's Restaurant is a "must do" attraction. It is a restaurant in an 1800's historic setting with generous servings of delicious food including bread served in terra cotta flower pots and thick pork chops. Of course, I delighted in another scrumptious coconut pie! The Pond Restaurant in Aurora, KY was one of the favorites of the seafood-loving team members.

Over each of the three years that I have traveled with the KRTA Team, Neal and Dorris Tucker have delighted our leaders with lovely gift baskets which magically appeared in our lodge rooms. It was always such a heartwarming treat to receive some of Dorris' home-baked delicacies along with other great items. When we were in Owensboro two years ago, Neal and Dorris hosted some of us on a driving tour of the city. I enjoyed visiting the River Walk Park. It is a very impressive development for the enjoyment of locals and guests. Thank you, Neal and Dorris!

My sister, Billye Jean Stigall, my confidant and traveling companion, and I also enjoyed the experiences and adventures associated with the continuous road trips—the meetings, meals with the team members and discoveries about our great state and the fine citizens along the way. Billye Jean has devoted much of her time and talent to sewing quilts since her retirement from the U. S. Forest Service. She considers herself a "Piece Maker." Of course, whenever there's a quilt fabric shop nearby, we must pay it a visit. Fortunately for her, we discovered two shops in the Smiths Grove area between Barren River and Rough River State Parks. One shop, Psycho Granny's, was a fun place to visit because of

its name. The other shop we visited was Whittle's where Billye Jean purchased material for curtains. We also visited a quilt shop in Jackson after I spoke at the Upper Kentucky River District Meeting in March. No quilt shop goes undiscovered! I truly appreciate all that my sister has done to support me and to enrich the Fall Workshop experience!

I was pleased to visit The Abby of Our Lady of Gethsemani Monastery and the Railroad Museum in the New Haven area. I had written a story about the dedication of a historic marker at the site of a train depot in Bourbon County. One train car, the Cardinal, had been a fixture along the line in Bourbon County. I discovered that the decaying Cardinal had been rescued and was restored and housed at the museum. For my freelance reporting and photographer job at THE PARIS-BOURBON COUNTY CITIZEN, I went into reporter/photographer mode and wrote a follow-up story about the Cardinal for the paper. It was published shortly after my discovery.

While our team was in the Dale Hollow area, Faye and Bill Shehan hosted us for dinner at their home in Albany. It is near the Grider Hill Marina where my sister and I had childhood memories of visiting our Uncle Ed Menifee who frequently stayed there on a houseboat and went on fishing excursions, so, we revisited the boat dock while there. Thanks, Faye and Bill, for your hospitality!

Judy Hahn and Margaret Sims joined our team for dinner at Outlaw's Steakhouse in Elizabethtown. We were amused about dining in such a notorious establishment. Billy Ray's was our restaurant of choice in Prestonsburg. It was nice having KRTA Past President Billy Triplett join us at the restaurant noted for its mile-high hamburgers!

Lasting memories of visiting Pine Mountain, Buckhorn and Carter Caves State Parks consist of seeing the signs on the lobby doors warning about black bears and copperhead snakes!!! We heard that black bears had been seen in the parking lot at Pine Mountain. At Carter Caves, I witnessed a large garbage receptacle outside of my room and the concession room next to my room that had been trashed by a bear! That was our fourteenth and final Fall Workshop and it was definitely a climax to our adventures and a sign that it was time to go home!!!

The KRTA Convention in April was a wonderful highlight of the year. Thank all of you who attended the President's Reception, the dinner, and the meetings. I so appreciated and enjoyed your presence and participation at such an enjoyable and informative event. Congratulations to all Locals and Districts who were recognized by receiving awards and certificates for accomplishments. Also, congratulations to the many, many door prize winners. Thanks to those of you who contributed door prizes. I wish to extend my many thanks to our current officers President-Elect Cathy Gullett, Vice President Romanza Johnson and Past President Faye Shehan. Best wishes to each of you and to our Incoming Vice President as you pursue your future as KRTA officers.

I wish to extend my gratitude to Dr. Bob Wagoner who is at the helm of KRTA and does a marvelous job of coordinating all of the aspects of his role as our Executive Director. I truly appreciate the support of the KRTA staff members including Carla Hahn, Charlotte Lindley, Betty Hester, Mary Wagoner, Brenda Meredith and Emily Carey. They joyfully and generously go about their jobs as they do the business of KRTA. I am most indebted to Deputy Executive Director Janie Caslowe for being a steady and constant pillar of strength in KRTA. She goes about serving KRTA quietly and competently. I am very fortunate to have had Janie's support throughout my term as KRTA President. Thank you, Janie!

There is a saying, "Grow where you are planted." As president of KRTA,

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(Cont'd. from "President's Message" on page 3)

I was honored to have bestowed upon me "This One Moment in Time" to embrace the opportunity to be the best that I could be for Kentucky's retired educators. It has required hard work, perseverance and patience. Being in this auspicious leadership role has also given me the realization that the moment is here and now and that it has been up to me to perform the duties of my office.

I am humbled that my Central Kentucky West District and Bluegrass Retired Teachers Association, my Local, had the confidence to nominate me for this role and that the Delegate Assembly elected me to be a KRTA Officer. This opportunity only presents itself once every fourteen years to a District. It hasn't escaped my awareness of the magnitude of being selected as KRTA President in this "Moment in Time." Thus, I have been determined to "Grow" while "Planted" in this office. I have aspired to contribute to the BEST INTERESTS OF KENTUCKY'S RETIRED TEACHERS. However, I have been the one who has received endless blessings from the experience. You have made my heart swell with respect and pride in all of you who are members of this noble and worthy professional organization.

KRTA is a "Radiant Diamond!" Each of you is a facet of the beautiful Diamond, KRTA, and you sparkle brilliantly! Together, we are the valuable and unbreakable Diamond, KRTA. Thank you for the wonderfully enriching and rewarding experience as your KRTA President.

Most sincerely,

*Patsy*

**KRTA PARTNERS . . .**



**Dave Farmer**

## Safety Tips for Boaters and Bikers

By Lee Michael Katz

Whether you hit the highways or cruise the water, the summer has a lot to offer in the way of carefree fun. But with any outdoor adventure comes a certain amount of risk. To ensure that you and your family stay safe on the water, follow these simple precautions:

- **Learn safe boating techniques.** According to the U.S. Coast Guard, about 70 percent of all boating accidents occur because of operator error. Reduce that risk with "Boat Smart" courses from the U.S. Coast Guard Auxiliary.
- **Get your vessel inspected.** You can submit a request for a safety inspection at the U.S. Coast Guard Auxiliary's Vessel Safety Check website.
- **File a "float plan" before launching.** This form can be found online and lists all the information the Coast Guard needs for emergency

action. It's not required, but it can be a lifesaver. Make sure you leave the plan with a friend or family member.

- **Wear a life jacket.** It may seem obvious, but the Centers for Disease Control notes that more than 90% of drowning fatality victims didn't wear a life jacket.

And here are a few safety precautions for motorcyclists:

- **Be visible.** Oftentimes people driving cars just don't see motorcycles. Put reflective decals on your clothing and bike, keep your headlights on day and night, and avoid riding in drivers' blind spots.
- **Warn vehicles of your presence.** Use your horn to alert someone of your presence and flash your brake light when slowing down.
- **Wear your helmet—always.** All motorcycle helmets are required to meet federal Department of Transportation (DOT) standards and display a DOT sticker. If a helmet doesn't have this sticker, it doesn't offer adequate protection.

To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call 502-429-4504 ext. 51690 or visit [libertymutual.com/kрта](http://libertymutual.com/kрта).

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& INVESTMENT LINE  
1-800-927-0030  
Henry Hensley & Associates, Inc.  
Raymond James Financial Services**

## Four Lessons Grandparents and Grandchildren Can Learn Together

If you're a grandparent, maintaining a strong connection with your grandchildren is important, but that may become harder over the years as they leave for college or become busier building their careers and families. While they're just starting out financially, you have a lifetime of experience. Although you're at opposite ends of the spectrum, you have more in common than you think. Focusing on what you can learn together and what you can teach each other about financial matters may help you see that you're not that different after all.



**Henry Hensley**

### 1. Saving toward a financial goal

When your grandchildren were young, you may have encouraged them to save by giving them spare change for their piggy banks or slipping a check into their birthday cards. Now that they're older, they may have trouble saving for the future when they're focused on paying bills. They may want and need advice, but may not be comfortable asking for it. You're in a good position to share what experience has taught you about balancing priorities, which may include saving for short-term goals such as a home down payment and long-term goals such as retirement. You'll also learn something about what's important to them in the process.

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You may even be willing and able to give money to your grandchildren to help them target their goals. While you can generally give up to \$14,000 per person per year without being subject to gift tax rules, you may want to explore the idea of offering matching funds instead of making an outright gift. For example, for every dollar your grandchild is able to save toward a specific goal, you match it, up to whatever limit you decide to set. But avoid giving too much. No matter how generous you want to be, you should prioritize your own retirement.

## 2. Weathering market ups and downs

Your grandchildren are just starting out as investors, while you have likely been in the market for many years and lived through more than one challenging economic climate. When you're constantly barraged by market news, it's easy to become too focused on short-term results; however, the longer-term picture is also important. As the market goes up, novice investors may become overly enthusiastic, but when the market goes down they may become overly discouraged, which can lead to poor decisions about buying and selling. Sharing your perspective on the historical performance of the market and your own portfolio may help them learn to avoid making decisions based on emotion. Focusing on fundamentals such as asset allocation, diversification, and tolerance for risk can remind you both of the wisdom of having a plan in place to help you weather stormy market conditions.

*Note: Asset allocation and diversification do not guarantee a profit or protect against investment loss. Past performance is no guarantee of future results.*

## 3. Using technology wisely

Some people avoid the newest technology because they think the learning curve will be steep. That's where your grandchildren can help. With their intuitive understanding of technology, they can introduce you to the latest and greatest financial apps and opportunities, including those that may help you manage your financial accounts online, pay your bills, track investments, and stay in touch with professionals.

Unfortunately, as the use of technology has grown, so have scams that target individuals young and old. Your grandchildren might know a lot about using technology, but you have the experience to know that even financially savvy individuals are vulnerable. Consider making a pact with your grandchildren that if you are asked for financial information over the phone, via email, or online (including account or Social Security numbers); asked to invest in something that promises fast profits; or contacted by a person or business asking for money, you will discuss it with each other and with a trusted professional before taking action.

## 4. Giving back

Another thing you and your grandchildren might have in common is that you want to make the world a better place.

Perhaps you are even passionate about the same special causes. If you live in the same area, you might be able to volunteer together in your community, using your time and talents to improve the lives of others. But if not, there are plenty of ways you can give back together. For example, you might donate to a favorite charity, or even find the time to take a "volunteer vacation." Traveling together can be an enjoyable way for you and your grandchildren to bond while you meet other people across the country or globe who share your enthusiasm. Many vacations don't require experience, just a willingness to help—and learn—something you and your grandchildren can do together.

*This material was prepared by Raymond James for use by Henry Hensley of Raymond James Financial Services, Inc. Member FINRA/SIPC.*

# CONVENTION 2016 . . .

## District Presidents' Meeting



President Elect, Cathy Gullett

### CALL TO ORDER

The meeting was called to order by KRTA President Elect Cathy Gullett. Edwin Cook offered the invocation and Buddy Rushing led the Pledge of Allegiance.

### 2016 CONVENTION PROGRAM

Dr. Wagoner reviewed the program and the seating arrangement for the General Session on Tuesday.

### DISTRICT PRESIDENTS' REPORTS

Each district president talked about their year's activities. Dr. Wagoner asked they turn in a written copy of the report.

### EXECUTIVE COUNCIL TERMS EXPIRING JUNE 30, 2016

Fourth - Judith Hahn

Jefferson - Linda Ratti

### LEGISLATIVE COMMITTEE TERMS EXPIRING JUNE 30, 2016

Third - Arthur Green

Fifth - David Nedros

Jefferson - Melanie Wood

Cent. KY W - Eleanore Thompson

Upper KY - Michael Caudill

### HEALTH/INSURANCE COMMITTEE TERMS EXPIRING JUNE 30

First - Daryl Hensley

Third - Carol Gard

Fourth - Ernest Taylor

Fifth - Deborah Stinson

Jefferson - Tara Parker

Upper KY - Golden Hale

Big Sandy - Gerald Preston

### MEMBERSHIP COMMITTEE TERMS EXPIRING JUNE 30, 2016

Second - Neal Tucker

Third - Carolyn Edwards

Cent. KY W - James Cole

Middle Cumberland - Jane Dalton

Upper Cumberland - Mary Hale

Upper KY - Beulah Smith

Big Sandy - Deborah Ward

### KTRS PRE-RETIREMENT SEMINARS

Dr. Wagoner reviewed the upcoming seminars and asked each district president to go to the one in his/her district.

### UPDATE DISTRICT PRESIDENTS FOR 2016-17

New presidents reported were: Charlotte Benton (First); Larry Woods (Central KY E); Michael Caudill (Upper KY River).

### REVIEW 2016 FALL WORKSHOP SCHEDULE

Location changes are Central Ky East to Boone Tavern Hotel and Second District to the Thelma B. Johnson Learning Center in Henderson.

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(Cont'd. from page 5)

## OTHER BUSINESS

- President Patsy Rainey's reception at 3:30-4:30 in the Atrium
- Annual Convention dinner for everyone at 6:15 in the Grand Ballroom
- Membership/Pre-Retirement meeting will be Monday, May 16, 2016
- District Presidents' meeting will be Monday, July 11, 2016

The Executive Council joined the Presidents' meeting for lunch and to hear the state committee reports. Business was conducted by KRTA President Patsy Rainey.

## Executive Council Meeting

### KTRS Insurance Update by Camille Burgess, KTRS MEHP (Medicare Eligible Health Plan—65 & Over)



The KTRS vendor is UnitedHealthcare. The features for 2016 are:

- Coverage for a routine hearing exam every 12 months at a \$0 copay
- A \$500 hearing aid allowance every 36 months
- Six routine podiatry visits per calendar year at \$0 copay
- hiHealthInnovations Hearing Aids Discounts Program
- My Path to Health — "Renew" magazine, published 3 times a year
- Solutions for Caregivers (provides care planning and care coordination services designed to relieve some of the burden and stress of caregiving and supports the overall well-being of the person receiving care)
- Quit Power—Smoking Cessation Program
- On site UHS Service Account Manager (Customer Advocate), Shanna Van Den Elzen. Call 800-618-1687.

### UnitedHealthcare 2016 Rewards for Health

- Annual Wellness Visit or Physical with your doctor \$0 Copayment for both
  - Must complete by:
    - June 30 = \$50 gift card from various retailers and restaurants
    - Call 888-219-4602 to verify visit
    - Claim reward by July 31
- HouseCalls —home visit with a UHC nurse or physician. Receive a \$15 Target gift card to use in store or online

In 2015 KTRS retirees completed 4,928 HouseCalls visits. Register at [ucretiree.com/ktrs](http://ucretiree.com/ktrs) or call 888-219-4602 to see if you are eligible to earn additional gift cards for other healthy activities.

**Know Your Rx Coalition Pharm-Assist Offering:** In addition to purchasing power, Know Your Rx Coalition offers member institutions clinical resources to help further manage Rx spending. It offers counseling service via live pharmacists who assist in the identification of lower cost prescription alternatives, contacting your physician to facilitate seeking authorization for lower cost alternative therapies, act as liaison for retirees/physicians for issues with Rx benefits including prior authorization, step therapy, and other programs. They act as an educational resource for the retiree assisting in adverse effects, drug interactions and general medication information. There are eight pharmacists to help you. Speak to a live pharmacist by calling 1-855-218-5979.



**Edumedics—A Leader in Disease Management.** Edumedics offers programs to help you better manage diabetes, high cholesterol and high blood pressure. They offer face-to-face clinical visits with a Nurse Practitioner for 30-45 minute appointments. If you have diabetes and/



or high blood pressure and high cholesterol, they can provide the guidance you need to help you achieve a more enjoyable lifestyle. Call Edumedics for more information 1-855-210-8514.

**Healthways SilverSneakers Fitness.** Staying in shape and feeling good are important at any age. That's why the SilverSneakers Fitness Program is included—at no extra cost. So what are you waiting for? Sign up today and see how much fun exercise can be! Presently 10.5% of the MEHP enrollees are actively participating. Meet new friends, learn new things, and get involved at health fairs and social events.



**Using your UHC ID Card at the Pharmacy.** When you are acquiring diabetes testing supplies (test strips, lancets and meters) there is \$0 copay. The following brands are covered: OneTouch Ultra 2 System, OneTouch Ultra Mini, OneTouch Verio Sync, OneTouch, Verio IQ, ACCU-CHECK Nano SmartView and Aviva Plus. Other brands of meters/test strip will not be covered. The vaccines covered are flu and pneumococcal.

**Using Your Express Scripts Card at the Pharmacy.** Use this card when acquiring prescription medications, antibiotics, insulin and pen needles. The vaccines covered are Shingles, Tdap, Typhoid, and Whooping Cough.



**MEHP Spouse Qualifying Events.** Marriage, spouse losing other employer/retirement system sponsored coverage, spouse COBRA expires, tag-along with retiree, death of retiree, or spouse turning age 65 are all qualifying events. Please note that you have only 30 days after the qualifying event to take advantage of this opportunity.

### **KEHP (KY Employees Health Plan Under 65)**

Health care benefits for Kentucky Retired Teachers under 65 are provided by the Kentucky Employees' Health Plan (KEHP) through the Commonwealth of Kentucky, Personnel Cabinet, Department of Employee Insurance (DEI). The KEHP is a self-insured plan contracted with Anthem (for medical) and CVS Caremark (for pharmacy) to administer all claims. Benefits and monthly insurance premiums are based on plan choice, level of coverage and tobacco use of retiree and/or dependents. The KTRS may pay a portion of the retiree's premium based on years of retirement service and entry date.

The choice of plans include LivingWell CDHP (Consumer Driven Health Plan) and LivingWell PPO. The 2016 LivingWell Promise should have been completed by May 1.



**How vitalssmartshopper (formerly Compass Choice Reward) Works.**

1. Your doctor recommends a medical service
2. Interact with [vitalssmartshopper](http://vitalssmartshopper.com) to find lower-cost, high-quality options in your area
3. Have your procedure at the location of your choice
4. Once your claim is paid, SmartShopper verifies that the location qualifies for an incentive and mails you a reward check.

Shop for the best facility by website: [www.vitalssmartshopper.com](http://www.vitalssmartshopper.com) or at the call center: 1-800-824-9127.

The Wellness Vendor is Humana Vitality. A vitality check is a biometric screening that consists of: lab work to test your cholesterol and blood glucose; a blood pressure check; and height, weight and waist circumference to learn your Body Mass Index (BMI). For more accurate results, fast for at least nine hours prior to the test.

Your Vitality Points and Vitality Buck will expire when you turn 65.



## Committee Reports

### Health, Wellness and Insurance



Don Pace and Margaret Head Sims

The Co-chairs Margaret Head Sims and Don Pace are available to attend your RTA meetings to present the latest information. The yellow Health Care Benefits Guide contains important information for those under 65 and those over 65. Humana Vitality offers a reward system

for healthy living. They encouraged the over 65 members to utilize the Healthways Silver Sneakers Program.

They also reminded us to encourage others to review the necessary steps when turning 65. These steps can be found in KTRS newsletters. If you need assistance, call KTRS.

### Membership & Pre-Retirement

Membership Co-Chairs Betty Hester, Debby Murrell and Ernie Trospen presented reports and awards at the Monday evening dinner and assemblies.



Co-Chairs Betty Hester, Ernie Trospen and Debby Murrell

The "Yes We Did" Award was presented to the 52 locals and five districts who met the percentage goal set last April by the Membership Committee. In addition, this year the top 10 locals and top 5 districts were honored with the "Top Hat" Award for members gained.

Ernie summarized the membership accomplishments to be presented at the opening dinner.

The goal of 30,616 was met and surpassed by the January 20, 2016, deadline with 30,880 members. The district and local associations whose membership took us over our goal were presented the "Hop to It" Award. The "Hop to It" Award was created by Debby Murrell. Debby is pictured at the right with the local and district winners.

The Automatic Dues Deduction plan is utilized by 24,120 members. We encourage the ADD be used by everyone. It saves money and time for the KRTA office and the KRTA member.

Debby Murrell reminded district presidents to solicit help from their membership people to assist with pre-retirement seminars in their areas. The meetings conducted by KTRS average about 75 future retirees. A smaller, more concise packet of materials is being used for solicitation of new members at the seminars. The Membership Committee will meet on May 16, 2016, to plan the membership program for 2016-17, including goals and incentives.

### Legislative

Don Hines and Ray Roundtree, Co-chairs of the Legislative Committee, gave a brief overview of our legislative position on the current pension status, expressing thanks for the work of retirees during the 2016 Legislative Session.

Governor Bevin was the key component with his funding for the KTRS budget. However, legislators gave us more than the governor had proposed. KTRS received 973 million dollars to support the actuarially recommended contribution (ARC) which is now at 94% for Kentucky Teachers' Retirement System. They stressed how important it is that we write letters of gratitude to Governor Matt Bevin, Representatives and Senators, as well as House Speaker Greg Stumbo, and Senate President Robert Stivers.

Now we need to have this happen 14 more time in the next 28 years to be fully funded.

Things we need to do when working on continuing improved funding are:

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



Ray Roundtree

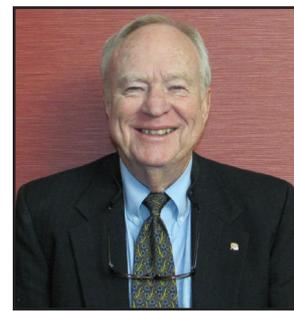
Ray recognized the people who help from time to time in Frankfort: Steve Gillespie, Cooper Whitt, Larry Woods and Doug Cole. He reminded us that we are the key because *legislators listen to their constituents*.

Leadership Role You Need to Take: We need to have some mechanism to thank legislators for what they've done for retired teachers. Emphasize to your locals how important it is to invite them to come to your meetings. Some locals award certificates of appreciation or an engraved plaque.

The 2016-17 Legislative Program can be seen on page 11.



J. B. Losey, President of Kenton County, and Past Northern President; Lori Flerlege President of Northern District receiving their bunny ears for the "Hop To It" award



Don Hines

# President's Reception



In keeping with the tradition, the president's district honored her with an afternoon reception. Thanks to the Central KY West District for giving everyone the opportunity to honor President Rainey. The reception was held at 3:30 on Monday afternoon and members lingered to socialize until 5:30.

This is a good opportunity to honor the president, but it is a great time to meet new friends and greet your old friends!



President Rainey pictured with her sister, Billye Jean Stigall. Billye Jean traveled with President Rainey during her term of office.



# The Master's Men

It was a pleasure again this year to have Past President Melanie Wood showcase the Master's Men from Southeast Christian Church. The Master's Men are a talented, dedicated, fun-loving group of individuals who sing for joy from a repertoire that includes hymn arrangements, spirituals, contemporary Christian music, plus classical, traditional, popular and patriotic selections.

From the first rehearsal of 12 members in January 1980, through the growth to over 100 members, the desire of the Master's Men has been to sing praises



The Master's Men of Southeast Christian Church

Directed by Melanie Wood; Pianist Mary Helen Vaughn

to the glory of God. This is done by singing for the weekend services and special events at Southeast Christian Church and also throughout the community.

In October of 2002, the Master's Men made their first international mission trip to the island of Cuba. It was there God opened the door for the Master's Men to perform with the Cuban National Choir and witness openly on the communist island through Christian music. Subsequent trips were made in 2004, 2006 and 2008 with each trip helping to open additional doors to Christ in the Cuban community.

As a result of preparing for these mission trips, the Master's Men now sing in both English and Spanish, which has also helped to open doors in the Spanish community at home in Louisville.

Whatever the setting, country or occasion, the Master's Men follow the Psalmist's inspiration: "Let everything that has breath praise the Lord." Psalm 150:6 NIV

# Monday Evening Dinner & Reception

The Grand Ballroom was the setting for the opening activities on April 25 at Hurstbourne Holiday Inn in Louisville. After a delicious dinner the "Top Hat" and "Hop to It" awards were announced by Betty Hester, Ernie Trospen and Debby Murrell. Over 300 people enjoyed fun, food, fellowship and the chance to take home one of the over 200 fabulous door prizes that were donated by our local RTAs. Without the donations from local associations, all of this would not have been possible. Perhaps your local's door prize was a gift certificate, cash, a beautiful basket, a handmade quilt or afghan, or an item depicting your corner of Kentucky. Many door prizes this year were handcrafted by KRTA members. Each and every item certainly added to the fun of this event.

Some of these donations became the highlights of the Silent Auction to raise money for the N. O. Kimbler Scholarship fund. This was the third annual silent auction and was a huge success with a total of \$1,000. A special thank you to Charlotte and David Lindley and Janie Caslowe for overseeing the auction.

Jefferson District members served as the Hospitality Committee that coordinated the fun event. Those members are Chairperson Joyce Cecil, Marianne Humphries, Rick Tatum, Debbie Utz and Fonrose Wortham. Rick Tatum served as emcee of the program. We appreciate the work they do to make this event a success.



Carla Hahn, Dorris Tucker and R: Charlotte Lindley registering donations and participants



Pictured are L to R: Karen Gilbert, Mary Hines and Mary Wagoner registering door prize gifts and convention participants



Dave Stahl on keyboard and Tim Whalen on the sax provided the music on Monday evening and lunch on Tuesday.



Door prizes galore!



Debby Murrell presents the "Hop to It" award to J. B. Losey, President of Kenton County, and Loretta Flerlage, President of Northern District

## Morning General Assembly



### Celebrating Education in Kentucky: Past, Present and Future

Ms. Ramsey, Executive Director of the Prichard Committee for Academic Excellence, came to the convention with a wealth of knowledge about education in Kentucky.

#### PAST

In the 1980's Kentucky ranked 50<sup>th</sup> in the nation in adult literacy and the percentage of adults with a high school diploma,

- 49<sup>th</sup> in percentage of college graduates,
- 42<sup>nd</sup> in per pupil expenditure—there were large disparities in funding for school districts across the state and rural areas were severely underserved, and
- 41<sup>st</sup> in pupil-teacher ratio.

For our overall education achievement, we were last among the states – save for Mississippi.

In 1990 KERA was passed by Governor Wilkinson. The impact from KERA was clear. The Commonwealth was recognized as a leader across states in education reform that led to results.

During the 1990's, along with North Carolina and Connecticut, two other states that implemented bold reforms, Kentucky made the most significant gains according to the National Assessment of Educational Progress. Many other states sought to follow Kentucky's lead.

According to a 2007 report:

- Kentucky students were ahead of the nation in science test scores and; statistically tied with the nation in reading, 4<sup>th</sup> grade writing and 8<sup>th</sup> grade math.
- 80% of adults 18-24 were high school graduates—compared to 70% in 1980. 22% of adults 25-34 had at least a bachelor's degree compared to 17% who had completed four years of college in 1980.
- Kentucky education ranked 34<sup>th</sup> among the 50 states in 2005 in the Index developed by the Kentucky Long-Term Policy Research Center—showing major improvement from a 1992 ranking of 43<sup>rd</sup> on a matching index.

#### Fast Forward to the PRESENT – SB1 2009

The dominate education reform guiding schools in Kentucky is Senate Bill 1, a collection of reforms to standards, assessments and accountability known as Unbridled Learning. These reforms put the focus squarely on college and career readiness for all students, and have again put Kentucky in a national leadership spotlight for the good work of leaders, teachers, parents and students. Notably, the Unbridled Learning model signals the importance of college AND career readiness for all, with multiple indicators. It is clear that students are benefitting from these reforms, with more and more graduating ready each year.

SB1 laid the groundwork for higher standards and for increased college and career readiness. As a result of this legislation the KDE and the KBE adopted higher and deeper standards and restructured the state accountability model to include multiple measures of readiness for college and career. Data from this new accountability model was first released in 2012 and is a combination of ACT scores, alternatives to ACT, and career ready measures including standardized tests and experience in a career pathway.

In 2012, only 47.2% of Kentucky's students indicated readiness in one of these areas. The most recent results from 2015 show 66.8% of Kentucky's students now indicate readiness for their next steps. That's a 19.6% increase over 4 years.

If we take a look at NAEP, as an external check on our progress, we see that 4<sup>th</sup> grade reading has increased from a score of 226 in 2009 to 228 in 2015. This score places Kentucky 8<sup>th</sup> in the nation.

All in all—Kentucky's increase in educational outcomes has been remarkable.

- In 2011, a study by the University of Kentucky's Center for Business and Economic Research concluded that the state's ranking on the Index of Educational Progress had risen by more than almost any other state in the preceding 20 years—moving from 48<sup>th</sup> in 1990 to 33<sup>rd</sup> in 2011.
- More recently, in a January 2016 report, the UK center combined 12 educational attainment and achievement factors into a single index and reported that lower than only 15 states and not statistically different from 26 other states.
- The study also took into account the obstacles that Kentucky students face (such as poverty, poor health, parents with low educational attainment and disabilities) and concluded that Kentucky is one of only eight states whose academic performance for every \$1,000 is better than expected, as measured by the National Assessment of Education Progress.
- The 2016 Quality Counts report produced by the national publication Education Week found Kentucky moving up two places from the previous year to 27<sup>th</sup> place nationally.
- And, a review of NAEP data since the 1990's shows that Kentucky is in the top quarter of all states for positive growth in 4<sup>th</sup> and 8<sup>th</sup> grade reading and math over time.

And we've done all of this with an initial infusion of a billion dollars in the 1990's and no real measureable increases since that time. In fact, since 2008 the real investment in education has declined.

The per-pupil base guarantee in FY 2015 was \$3,911 compared to an inflation adjusted \$4,207 in FY 2008.

This represents a 7.04% decrease. This does not account for the cost of innovations in the system or in teaching and learning in the classroom

And this is aggravated by changes in the system – like an issue you all know well – the pension.

It has been more than nine years since the Prichard Committee for Academic Excellence joined the Kentucky Chamber of Commerce and the Kentucky League of Cities in calling for action to curtail the escalating growth in the state's public pension and health care costs. At the time, our founding executive director, Robert F. Sexton, made a direct point: "There are several ways to look at the numbers on this. They're all bad."

As we underfund the pension system it puts other education spending at risk. Our teachers deserve better and our students deserve better. Thankfully, there appears to be a bit of fix to this issue this session.

#### FUTURE

Where do we go from here?

What have we learned over the last generation?

We've improved education outcomes for a whole generation of Kentucky's students and that is a testimony of your work – the work of teachers in the classroom and administrators in our schools. In one generation's time we've significant improvement. And, we've shown that it can be done and that improvement is possible.

We've also learned a lot along the way. You all have learned a lot along the way about what works and what doesn't, what we gained as a result of KERA and what we lost.



**Gary Harbin**  
Executive Secretary of  
KTRS

## Kentucky Teachers' Retirement System Update

Gary Harbin's mood was a little lighter as he shared a brighter view of the future of KTRS than he has in the past few years. He discussed budget cuts, recession, unfunded liability and credit downgrades.

**How We Got Here.** Mr. Harbin addressed the progress that has been made by passing HB303. KTRS got \$973 million which represents 94% of the full actuarially

required contribution (ARC).

Although KTRS investment performance has been excellent in the past, there hasn't been sufficient dollars to invest. Over the past 30 years, the compounded return has been 8.73% and presently ranks in the top 9% when compared to public pension plans in the nation.

Additional funding received by KTRS in 2006-07 was \$3.17 M; in 2007-08 \$38.7 M; and \$0 through 2015-16. KTRS has suffered the consequences of underfunding. It has been experiencing a negative cash flow since 2008. KTRS was on course to sell about \$3.4 billion in assets in FY 2016-2019.

Annuity payments were still going out. Thus, leaving less money to invest. Through these years of no additional funding, actual teachers' pension investments had to be sold. Without the additional funding, the only projected action would have been to continue to sell assets. KTRS investment strategy has become increasingly constrained by liquidity needs. Investments constraints mean lower future investment returns.

Former Governor Beshear's KTRS Funding Work Group appears to be the catalyst that resulted in the additional funds to KTRS. The governor appointed members representing a wide spectrum of the education community, including leaders of constituent groups, state officials, Kentucky Chamber of Commerce, and professional consultants. These 25 people met eight times from July to December. William B. "Flick" Forna (consultant who has worked on both sides of state pension problems across the United States) reported that the KTRS financial requests and assumptions didn't look overstated and "if the state shifted to a hybrid pension system for new hires that included Social Security, it wouldn't provide any solutions toward solvency."

Supporters of KTRS, many being KRTA members, filled every available seat at the KTRS Funding Work Group and many gave testimony. Legislators saw our presence and got to know us.

That 94% puts us in a good spot. We are in the budget in a big way. Is it a one-time thing? Probably.

Kentucky is one of the few pension plans in the nation with a pre-funded medical plan. It is safe because it is pre-funded. The rest of the U. S. doesn't even realize they have a problem yet.

### What's Ahead?

House Bill 271 requires reporting of individual recipients' account information to the Public Pension Oversight Board (PPOB) with identities of the recipients concealed.

House Bill 238 requires PPOB to perform audit of the work of the System's actuary every five years. It puts the permanent pension fund into statute.

Senate Bill 2 stipulates no placement agents. [KTRS has never used placement agents.](#) It also restricts the use of hedge funds. [KTRS does not use hedge funds.](#)

We have no fear of an honest audit. We are one of the most transparent

agencies in the nation. We have an audit every five years; every quarter all investments are reported to the SEC and there are PPOB reports by Beau Barnes monthly.

The fees and investment costs documented annually in the KTRS annual report shows the total cost of \$44,892,486 which is 25/100 of 1% of the assets.

The attack on public pensions is real. The Pew-Arnold campaign plans to undermine America's retirement security. The PUSH for 401K is real while it is a fact that pension plans are a better benefit at a lower cost. PEW Charitable Trusts received \$10 M from Laura and John Arnold to further its cause. The simple fact is that KTRS buys cheaper, invests better and the fees are less than a 401K.

**Previous Pension Reform Savings.** KTRS changes in 2008 reduced the cost of new teacher benefits from 16.93% to 15.68% of his/her salary. For the state, that meant the cost of benefits for new teachers by 1.25 percentage points, a 7.3 percent cut in the cost of the benefit.

**So What's Ahead . . . 2017 Session.** Another Senate Bill 2? Changes based on Performance Review? In future sessions **FUNDING** is the enigma. The problem took years to create; it will take years to fix. That means we need to **KEEP TALKING**—keep talking with legislators.

## Grandparent Essay Contest Winner



**AARP KY award winning grandmother and granddaughter, Joy Belcher and Madison Hackney.**

Madison Hackney received top honors in the 2016 Grandparent of the Year essay contest sponsored by Kentucky Retired Teachers Association (KRTA) and AARP Kentucky. Madison and her grandmother, Joy Belcher, received their awards at the Annual "AARP Kentucky Grandparent of the Year" ceremonies in Louisville.

The Feds Creek Elementary (Pike County) student's grandmother, Joy Belcher was the subject of her winning essay, "My Rock, My Security, My AARP Grandparent of the Year." According to

Madison, "She has cared for and loved me when it seemed no one else did." Madison continues, "I have learned that the things she can buy are no match for the love she can give."

Madison's essay was selected from thousands of student entries across 278 schools in 102 Kentucky counties.

The annual contest highlights the nurturing relationship between grandparents and their grandchildren. "The essay contest is just one important way to show how important grandparents are in the lives of children," said AARP Kentucky's KRTA volunteer liaison Cebert Gilbert of Stanton.

AARP and KRTA share a long collaborative history and continue to work together to grow the annual essay contest. Judging is based on grammar, form, neatness, creativity, expression and characteristics of the grandparent. Local volunteers from KRTA's 119 units facilitate the contest with the winner selected by a panel of AARP and KRTA representatives.

Madison received a \$100 award and special plaque and Joy Belcher received a commemorative award from AARP. Felicia Justice, Madison's fifth grade teacher will receive a \$150 for school supplies.

Click [here](#) to read Madison's Essay.

## Afternoon General Assembly



**Gary Grieser**

### The Power of One

**Gary Grieser** returned this year. If you were at the 2006 and 2013 conventions, you will remember Gary's inspirational presentations. Gary brings a varied background to our stage as he has been soloist for Billy Graham Evangelistic Association, music director and soloist for Gideons International Convention, keynote speaker for hundreds of state and national conventions, speaker and soloist for hundreds of churches, coordinated construction of 13 schools and 2 churches.

He has two wonderful children and seven grandchildren.

Gary began his presentation commending the group on the great effort in lobbying for the pension funds and said he was grateful for the work of Gary Harbin and Dr. Bob Wagoner.

He entertained us by singing his "Senior Version" of "My Favorite Things."

*Maalox and nose drops and needles for knitting,  
Walkers and handrails and new dental fittings,  
Bundles of magazines tied up in string,  
These are a few of my favourite things.*

*Cadillacs and cataracts and hearing aids and glasses,  
Polident and Fixodent and false teeth in glasses,  
Pacemakers, golf carts and porches with swings,  
These are a few of my favourite things.  
When the pipes leak, When the bones creak,  
When the knees go bad,  
I simply remember my favourite things,  
And then I don't feel so bad*

*Hot tea and crumpets, and corn pads for bunions,  
No spicy hot food or food cooked with onions,  
Bathrobes and heat pads and hot meals they bring,  
These are a few of my favourite things.*

*Back pains, confused brains, and no fear of sinnin',  
Thin bones and fractures and hair that is thinnin',  
And we won't mention our short shrunken frames,  
When we remember our favorite things.  
When the joints ache, when the hips break,  
When the eyes grow dim,  
Then I remember the great life I've had,  
And then I don't feel so bad.*

He spoke about Martin Luther King, Jim Valvano and the Bible. He said, "People don't care how much you know, until they know how much you care. According to Gary, "Everything I know I learned in kindergarten— Holds hand and stick together." After citing examples to stress the importance of teaching kids to dream, he sang "The Impossible Dream."

"Even Eagles Need a Push" by David McNally was the source of some of his presentation. If baby eagles are left in the nest, they die—they never try to fly. The parent eagle must push the baby from the nest. If the baby doesn't fly, the parent swoops him up until he gets the hang of it. Students must be fed knowledge and if they don't catch on, they must be fed until they catch on.

There is no mention of retirement in the Bible. Everyone needs a push. Don't stop pushing just because you are retired. There are neighbors,

grandchildren, and friends who need a push. Remember there is someone out there watching you and patterning their lives after you.

Republican campaign strategist, John Weaver, always kept this reminder on his desk:

### The Guy in the Glass

by Dale Wimbrow

*When you get what you want in your struggle for self  
And the world makes you king for a day,  
Then go to the mirror and look at yourself,  
And see what that guy has to say.*

*For it isn't your Father, or Mother, or Wife,  
Who judgement upon you must pass.  
The feller whose verdict counts most in your life  
Is the guy staring back from the glass.*

*He's the feller to please, never mind all the rest,  
For he's with you clear up to the end,  
And you've passed your most dangerous, difficult test  
If the guy in the glass is your friend.*

*You may be like Jack Horner and "chisel" a plum,  
And think you're a wonderful guy,  
But the man in the glass says you're only a bum  
If you can't look him straight in the eye.*

*You can fool the whole world down the pathway of years,  
And get pats on the back as you pass,  
But your final reward will be heartaches and tears  
If you've cheated the guy in the glass.*

Next was a very moving, "You Raise Me Up" solo.

Gary asked everyone to look around the room and see if there was someone there who had made a difference in their lives. He said, "Maybe there is someone who has laughed with you at a time of great joy; cried with you at a time of great sorrow; pushed you to do more than you thought you could." While he sang "Wind Beneath My Wings," audience members made their way around the room sharing emotions and stories with one another.

Gary Griesser received a standing ovation.

## Value of 2015 KRTA Volunteer Hours



**President-Elect Cathy Gullett and President Patsy K. Raines proudly display the "check" to the Commonwealth of Kentucky for \$19,143,611**

## District Recognition



### Gold — Silver — Bronze

Eastern	First	Fourth
Second	Third	Fifth
Middle Cumberland	Central KY East	Central KY West
	Upper Cumberland	Big Sandy
		Jefferson
		Northern
		Upper KY River

### Gold, Silver and Bronze Awards

Each year the 119 local RTAs and the 14 district RTAs strive to grow in membership and participation in the community and in the program sponsored by KRTA. Points are earned based on the local associations' emphasis on these important areas:

- ▶ Membership increases and percentage of potential members
- ▶ Number of meetings held and the topics of those meetings
- ▶ Contact with new retirees and honoring them at a meeting
- ▶ Participation in the state convention
- ▶ Contact with local legislators concerning current issues
- ▶ Contribution to the community
- ▶ Contribution of \$30 or more to the N. O. Kimbler Scholarship Fund
- ▶ Standing committees in Health/Wellness & Insurance, Legislation, and Membership

Gold Seal = 425 Points      Silver Seal = 375 Points      Bronze Seal = 325 Points

### M. L. Archer Award

In recognition of his contribution to the Association, the M. L. Archer Award was established. This award is given to top local associations with membership of at least 90% of those eligible. Mr. Archer served as Membership Committee chairman for 12 years.

## M. L. Archer Award



Crittenden	100.00%	Webster	97.10%
Hancock	100.00%	Owen	96.90%
Lee	100.00%	Carlisle	96.40%
Mason	100.00%	Washington	96.40%
Metcalf	100.00%	Wolfe	96.30%
Monroe	100.00%	Fulton	95.80%
Powell	100.00%	Middlesboro Ind.	95.50%
Robertson	100.00%	Wayne	95.50%
Trimble	100.00%	Fleming	94.60%
Woodford	100.00%	Nicholas	94.20%
Green	99.10%	Knott	92.40%
Montgomery	98.90%	Casey	92.30%
Nelson	98.20%	Ballard	91.50%
McCreary	98.00%	Martin	91.40%
Henry	97.50%	Bracken	91.10%
Carroll	97.40%	Menifee	91.60%
Hart	97.40%	Breathitt	90.30%

### Virginia Shaw Award

In honor of Virginia Shaw and her continued work with membership, the Shaw Award is awarded for Districts reaching the goal of 80% of those eligible. Mrs. Shaw served as Membership Committee chairperson for 17 years.

## Virginia Shaw Award



Second	83.5%
First	82.4%
Middle Cumberland	82.2%

## Local Recognition



### Gold — Silver — Bronze

Adair	Logan	Bath	Barren
Breathitt	Lyon	Bracken	Bluegrass
Bullitt	Martin	Breckinridge	Boyd
Butler	Mason	Campbell	Calloway
Caldwell	Menifee	Carroll	Carter
Carlisle	Metcalfe	Clark	Clay
Casey	Middlesboro Ind.	Crittenden	EKU
Christian	Monroe	Edmonson	Franklin/Capital City
Cumberland	Montgomery	E'town/Hardin/ Larue	Floyd
Daviess	Nelson	Estill	Gallatin
Fleming	Nicholas/ Robertson	Grayson	Greenup
Fulton	Owen	Hancocks	Harlan
Garrard	Pendleton	Harrison	Hickman
Grant	Powell	Jefferson	Jessamine
Graves	Rowen	Kenton	Knox
Green	Taylor	Madison	Livingston
Hart	Todd	McCracken	Marion
Hopkins	Trimble	Mercer	Morgan
Jackson	Union	Pike	Owsley
Knott	Webster	Pulaski	Spencer
Lee	Wolfe	Rockcastle	Washington
Letcher	Woodford	Shelby	
Lincoln		Trigg	
		Warren	
		Whitley	

**Gold = 45**  
**Silver = 26**  
**Bronze = 22**



<u>County</u>	<u>Members Gained</u>
Jefferson	57
Bluegrass	47
Warren	31
Henderson	25
McCracken	25
Bullitt	23
Kenton	23
Madison	23
Laurel	19
Boone	18

### Districts with Greatest Improvement

Central KY West	89
Central KY East	69
Eastern	66
Second	66
Third	66
<b>State Gain</b>	<b>681</b>

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

The “Yes We Did” award recipients appeared in the March issue of KRTA News.

“Top Hat Award” is given to the top ten locals and the top five districts for their number of members gained over the previous membership year and are presented at the dinner the night before the convention begins.

# **KRTA 2016-17 LEGISLATIVE PROGRAM**

As KRTA members work to preserve the Kentucky Teachers' Retirement System (KTRS) these points are important to remember.

- Retired teachers are not covered by Social Security. There is no financial safety net for Kentucky's retired teachers.
- KTRS was established in 1938 because Kentucky's retired teachers were not permitted by the Social Security Administration (SSA) to participate in the Social Security program.
- Approximately 49,500 retired teachers, beneficiaries and survivors receive annuity payments each month. Over 92% of these recipients live in Kentucky.
- Over \$1.97 billion in annuity payments are distributed yearly providing a significant positive economic impact on all of Kentucky's local communities. Historically, approximately 70 percent of these payments come from KTRS' diverse, conservative investment earnings.

## **ITEM I: SUPPORT LEGISLATION THAT WOULD IMPROVE THE ACTUARIAL SOUNDNESS OF KTRS.**

**COMMENT:** Continued lack of action on additional monies for KTRS will result in the system's funding level dropping from 51.9% to 43.0% and damaging the state's credit rating. Enacting KTRS' "Teachers' Pension Refinancing Plan" proposal would have the immediate impact of raising the system's funding level to 63.0% and improving the state's credit rating.

## **ITEM II: KEEP THE GOVERNANCE OF KTRS AS IT IS PRESENTLY CONSTITUTED AND OPPOSE EFFORTS TO TAKE FIDUCIARY DECISIONS AWAY FROM THE KTRS BOARD OF TRUSTEES.**

**COMMENT:** The Board of Trustees, acting as a semi-independent state agency, has a record of 76 years of successful management that is unsurpassed in state government. Presently, KTRS is ranked in the top 10% in public pension fund investment returns. The current trustee election process has served the best interest of Kentucky's public school teachers and retirees for many years with marked success. The Board of Trustees (a majority of who are elected by active and retired teachers) employs experienced, competent investment consultants to advise them on all matters pertaining to investments and its fiduciary responsibilities.

## **ITEM III: MAINTAIN KTRS AS A DEFINED BENEFIT GROUP RETIREMENT PLAN FOR ALL KENTUCKY PUBLIC SCHOOL TEACHERS.**

**COMMENT:** A retiree cannot outlive his/her pension under a Defined Benefit (DB) Group Retirement plan, unlike a Defined Contribution (DC) Individual Savings account even with a Social Security safety net. Since Kentucky's retired teachers do not have a Social Security safety net, it is vital that our DB group retirement plan continue. Also, research shows that DC plans are as much as 46 percent more costly than DB plans.

## **ITEM IV: PROMOTE FULL FUNDING OF KTRS' ANNUITY AND MEDICAL INSURANCE FUNDS.**

**COMMENT:** Full funding in a timely manner is required to keep the annuity fund in sound fiscal condition. Maintaining the medical insurance fund per HB 540 (Shared Responsibility [enacted in 2010]) requirements is essential to the financial well being of our members. KTRS members are meeting their Shared Responsibility (HB 540) obligations.

## **ITEM V: OPPOSE STATE TAX REFORM LEGISLATION THAT UNFAIRLY BURDENS KENTUCKY'S PRIVATE AND PUBLIC SECTOR RETIREES.**

**COMMENT:** Cutting retirement income by raising the amount of

retirement income (all income over \$15,000) subject to state income tax, reducing tax exemptions and increasing tax rates on Social Security income is ill-timed and will unfairly burden Kentucky's current retirees, who have no time to pivot their retirement strategy.

## **ITEM VI: SUPPORT LEGISLATION REQUIRING LONG-TERM CARE (LTC) INSURANCE CARRIERS TO SUBMIT RATE INCREASES TO THE ATTORNEY GENERAL, AS WELL AS THE DEPARTMENT OF INSURANCE, AND ALLOW INTERVENTION BY THE ATTORNEY GENERAL.**

**COMMENT:** During the past seven (7) years, the Kentucky Department of Insurance (KDOI) has permitted huge rate increases (i.e., 111%) by long-term care insurance carriers. The increases are intolerable for individuals on fixed incomes. Unlike auto and homeowner policy holders, LTC policy holders do not have an option to change insurance companies. Copies of requests for other insurance proposed rate increases are forwarded to the Attorney General's Office when filed with the KDOI.

## **ITEM VII: SUPPORT AN INCREASE IN THE AMOUNTS PAID TO SURVIVORS OF ACTIVE CONTRIBUTING MEMBERS AND DISABILITY RETIREES.**

**COMMENT:** Benefits paid to survivors of active teachers and disability retirees have not been increased for over eight years and have not kept pace with inflation. Special attention should be paid to the plight of teachers who become disabled in the line of duty (i.e., Fred Capps Memorial Act) with fewer than 27 years of service.

## **ITEM VIII: OPPOSE EFFORTS AT THE FEDERAL LEVEL TO IMPOSE MANDATORY SOCIAL SECURITY ON KTRS MEMBERS AND SUPPORT REPEAL OF THE WINDFALL ELIMINATION PROVISION (WEP) AND THE GOVERNMENT PENSION OFFSET (GPO) PENALTIES.**

**COMMENT:** If KTRS contribution rates are reduced by 12.4% so that the combined KTRS and social security rate is maintained at the present level, the benefit actuarial formula for active teachers would have to be reduced from 2.5% to less than 1.0%. The result would greatly reduce overall benefits for current and future teacher retirees. The WEP and GPO penalties are particularly harmful to individuals who make a midcareer decision to become a teacher in Kentucky.

## **ITEM IX: SUPPORT THE 2016-17 LEGISLATIVE PRIORITIES OF THE NRTA/AARP STATE LEGISLATIVE COMMITTEE AND/OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.**

**COMMENT:** Supporting issues of particular interest to retired teachers such as retirement security, predatory lending, increased home and community-based health and living services, and long-term care regulations benefit our members.



**President-Elect Cathy Gullett presents President Patsy Rainey with a plaque of appreciation for her service as 2015-16 KRTA President**



## 2016 CONVENTION RESOLUTIONS

### *To All To Whom These Presents Shall Come:*

**WHEREAS,** The Kentucky Retired Teachers Association, being the only organization in the State that has as its sole purpose the well-being of retired teachers in Kentucky and

**WHEREAS,** The Kentucky Retired Teachers Association, meeting in its Annual Convention at the Holiday Inn-Hurstbourne Hotel, Louisville, Kentucky, April 26, 2016, wishes to acknowledge certain persons for recognition and appreciation.

### *Now, Therefore, Be It Resolved That:*

1. We sincerely appreciate our Executive Director, Dr. Robert Wagoner, whose professional leadership, commitment, and complete loyalty continue to direct the Association in achieving its goals. We further commend Dr. Wagoner for maintaining the quality of service that the association has always provided. His service in other organizations confirms his interest in and focus on local, state, and national concerns of all retired teachers.
2. We recognize Dr. Wagoner for his expertise as Legislative Agent and appreciate Ray Roundtree and Don Hines, Legislative Co-Chairs.
3. We appreciate Janie Caslowe for the exceptional contributions she makes as the Deputy Executive Director and commend Brenda Meredith for outstanding performance as editor of KRTA NEWS. Furthermore, we thank Emily Carey, Carla Hahn, Betty Hester, Charlotte Lindley, and Mary Wagoner for their patience and competence in keeping KRTA members well informed and well served.
4. We extend gratitude to Gary Harbin, Executive Secretary of the Kentucky Teachers' Retirement System, his staff, and the KTRS Board of Trustees for professional leadership in providing quality service to all Kentucky retired teachers. We appreciate their diligence in developing and promoting a legislative program that enhances and protects benefits for all members.
5. We encourage Governor Matt Bevin and members of the 2016 General Assembly to continue to enact legislation that provides funding needed to protect the pension of Kentucky's retired teachers.
6. To our President, Patsy Rainey who has served KRTA as a "sparkling diamond" with enthusiasm and dedication, we extend special thanks.
7. We salute our immediate past president, Faye Shehan, whose positive approach to serving members of KRTA has been appreciated.
8. We extend gratitude to President-elect, Cathy Gullett, Vice President, Romanza Johnson, and members of the Executive Council: David Foley, Ken Wilson, Willadean Carter, Judith Hahn, Marie Wright, Linda Ratti, Bert Baldwin, Margaret

Snedegar, Daniel Branson, Billy Triplett, Cookie Henson, Tishana Cundiff, David Jennings, Patricia Klink for their leadership.

9. We recognize Margaret Sims and Don Pace, Co-Chairs of the Health and Insurance Committee, who monitor our health and insurance needs and evaluate services and benefits. We appreciate their concern for the unique role our organization plays in helping to lobby for good health insurance for retired teachers.
10. We would like to extend our appreciation to our Ceibert Gilbert Jr., AARP/KRTA Specialist for Kentucky, who provides our retirees with information from AARP, encourages participation in the Grandparent Essay Contest, and serves as our AARP/NRTA liaison.
11. We congratulate Betty Hester, Debby Murrell, and Ernie Trosper, Co-Chairs of the Membership/Pre-Retirement Committee, in their continued tireless efforts to increase membership to **30,880** with **24,599** using automatic dues deduction. We appreciate their unsurpassed determination and untiring enthusiasm. We salute the **52** local associations that met or exceeded their goals to receive the "**Yes We Did Award.**"
12. We congratulate the **34** local retired teachers' associations with achievement of at least **90** percent membership in KRTA (including **10** with 100 percent) to win the **M. L. Archer Award.**
13. We congratulate **3** district associations with 80 percent membership in KRTA to receive the **Virginia Shaw Award.**
14. We commend the participating local and district retired teachers' associations for their volunteer services which include programs that benefit our youth, programs that assist senior citizens, and various other community programs. These dedicated volunteers provide countless hours of assistance and financial savings to their communities as well as to the state.
15. We express our thanks to the local and district officers and KRTA committee members for their untiring efforts for the membership.
16. We extend appreciation to the Nominating Committee (Chair Faye Shehan, Carolyn Falin, Edwin Cook, III, Melanie Wood, and Ceibert Gilbert, Jr.) for their leadership as evidenced by their selection of outstanding officer candidates.
17. We remember the contributions of our many colleagues who have passed away this past year. They live on in our hearts and through the multitude of students they taught. Among these, Frank Hatfield must be singled out for his untiring efforts on behalf of students, faculty, administrators, and retired teachers in Kentucky. He will be missed.
18. A special thank you to those who assisted in making last night's opening dinner and this meeting a success. We want to recognize all the hard work of the Convention Reception and Registration Committees.

*Tara Parker, Chair*  
*Don R. Miller*  
*Ann Porter*

# Business Partners At Our Convention



**Carol Pullen**



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**Lea Goggin, RPH**



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**Kate Hedgepath and Chris Maddox**



**KRTA FINANCE & INVESTMENT LINE**  
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**Synthia Burchell**



**Rebecca Murrell**



**Dave Farmer**



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Rebecca Murrell Louisville, Kentucky

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### DELTA DENTAL INSURANCE

1.866.480.4872 or [www.deltadentalky.com](http://www.deltadentalky.com)

### AVESIS KRTA VISION PLAN

Enrollment 1.800.466.5182 ~ Provider Questions 1.800.828.9341

[www.avesis.com](http://www.avesis.com)

### BAY ALARM MEDICAL

For Information 1.877.522.9633 [www.bayalarmmedical.com/krta](http://www.bayalarmmedical.com/krta)

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### KY TEACHERS' RETIREMENT SYSTEM

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### COMMONWEALTH CREDIT UNION

1.800.228.6420 / 502-564-4775 or [www.ccuky.org](http://www.ccuky.org)

### COMFORT KEEPERS

1.877.257.KRTA or [www.comfortkeepers.com](http://www.comfortkeepers.com)

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### TRAVEL

Air Land Sea Travel LLC. 502.873-5610 or email Carol Pullen at

[pullen5222@bellsouth.net](mailto:pullen5222@bellsouth.net)

Bluegrass Tours 1.800.755.6956

### HEALTH INSURANCE

65+ (MEHP) United Healthcare 1-844-866-5834

Express Scripts 1-877-866-5834 or [www.uhcretiree.com/KTRS](http://www.uhcretiree.com/KTRS)

KYRx Coalition 1-855-218-5979 Edumedics 1-855-210-8514

Silver Sneakers for MEHP 1-888-423-4632

Under 65 (KEHP) Anthem BCBS 1-844-402-KEHP

CVS Caremark 1-866-601-6934

## Frank R. Hatfield Volunteer of the Year Nominees

<u>Nominee</u>	<u>District</u>
<b>Patsy Slack</b> -----	First Hickman County
<b>P. Michael Clark</b> -----	Second Daviness County
<b>Bea A. Isable</b> -----	Third Warren County RTA
<b>Bonnie Cecil</b> -----	Fourth Nelson County RTA
<b>Ruby Hogg</b> -----	Fifth Bullitt County RTA
<b>Joyce Cecil</b> -----	Jefferson
<b>Jean Turner</b> -----	Central KY East Garrard County RTA
<b>Ray Woodyard</b> -----	Central KY West Woodford County RTA
<b>Linda Clark</b> -----	Middle Cumberland Casey County RTA
<b>Cathy Feldmann</b> -----	Northern Campbell County RTA
<b>Norman Cornett</b> -----	Upper Cumberland Clay County RTA
<b>No Nominee</b> -----	Upper KY River
<b>Doris Chandler</b> -----	Big Sandy Johnson County RTA
<b>John P. Mayer</b> -----	Eastern Menifee County RTA

### KRTA OFFICE STAFF

DR. ROBERT WAGONER  
EXECUTIVE DIRECTOR

JANIE CASLOWE  
DEPUTY EXECUTIVE DIRECTOR

CARLA HAHN  
SECRETARY

CHARLOTTE LINDLEY  
RECEPTIONIST

BETTY HESTER,  
TECHNICAL ASSISTANT

MARY WAGONER  
SPECIAL EVENTS COORDINATOR  
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**OFFICE HOURS**  
MON.- FRI. 8:30 AM - 4:00 PM

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CATHY GULLETT, PRESIDENT-ELECT  
ROMANZA JOHNSON, VICE-PRESIDENT  
FAYE SHEHAN, PAST PRESIDENT



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