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 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.
CONVENTION REPORT

In 2015-16 our membership grew for the 28th 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 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 . . .

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)
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 Gullet 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 Loretto 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/graphic 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,
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 tell someone your plan, and 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/ktra.

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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.

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.

(Continued on page 5)
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.*
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 Discount 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 uhcretiree.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.

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Committee Reports

Health, Wellness and Insurance

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 Trosper presented reports and awards at the Monday evening dinner and assemblies.

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:

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

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.
**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!

**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 Trosper 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.

**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 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

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

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

**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**
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 50th in the nation in adult literacy and the percentage of adults with a high school diploma, • 49th in percentage of college graduates, • 42nd in per pupil expenditure—there were large disparities in funding for school districts across the state and rural areas were severely underserved, and • 41st 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, 4th grade writing and 8th 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 34th 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 43rd 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 4th grade reading has increased from a score of 226 in 2009 to 228 in 2015. This score places Kentucky 8th 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 48th in 1990 to 33rd 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 27th 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 4th and 8th 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.
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 investment returns.

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 actuarily 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” Fornia (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.

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, character of the grandparent, and the relationship with the grandchild.

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

Click here to read Madison's Essay.
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 shrunk 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 Grieser 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
Second
Middle Cumberland
First
Third
Central KY East
Fourth
Fifth
Central KY West
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.

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.
Local Recognition

Gold
Adair  Logan
Breathitt  Lyon
Bullitt  Martin
Butler  Mason
Caldwell  Menifee
Carlisle  Metcalfe
Casey  Middlesex Ind.
Christian  Monroe
Cumberland  Montgomery
Daviess  Nelson
Fleming  Nicholas/
Fulton  Robertson
Garrard  Owen
Grant  Pendleton
Graves  Powell
Green  Rowen
Hart  Taylor
Hopkins  Todd
Jackson  Trinble
Knott  Union
Lee  Webster
Letcher  Wolfe
Lincoln  Woodford

Silver
Bath  Bracken
Breckinridge  Campbell
Carroll  Clark
Crittenden  Edmonson
E'town/Hardin/  Larue
Estill  Grayson
Hancock  Harrison
Jefferson  Kenton
McCracken  Mercer
Pike  Pulaski
Rockcastle  Shelby
Trigg  Warren
Whitley

Bronze
Barren  Bluegrass
Boyd  Calloway
Carter  Clay
EKU  Franklin/Capital City
Floyd  Gallatin
Greens  Harlan
Hickman  Jessamine
Knox  Livingston
Marion  Morgan
Owsley  Spencer
Washington

Gold = 45
Silver = 26
Bronze = 22

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.
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.
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 Cebert 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, Debbby 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 Cebert 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

Brown & Brown Insurance
Jason Weilage

Nazma Haq

The Master’s Men CD Sales
Fonrose Wortham & Mel Jones

KY Foster Care
Review Board
Amy Smitha

Lea Goggin, RPH

Joyce Plumb and Rachel Fautz

Hear In America

Murphy Brock and Bob Marshall

Kate Hedgepath and Chris Maddox

KRTA FINANCE & INVESTMENT LINE
1-800-927-0030
Henry Hensley & Associates, Inc.
Tara Parker

Anthem
Synthia Burchell

Rebecca Murrell

LegalLine

Dave Farmer
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<td>Bea A. Isable</td>
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<td>Bonnie Cecil</td>
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<td>Ruby Hogg</td>
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<td>Joyce Cecil</td>
<td>Jefferson</td>
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<td>Jean Turner</td>
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<td>Cathy Feldmann</td>
<td>Northern</td>
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<td>Linda Clark</td>
<td>Middle Cumberland</td>
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<td>Doris Chandler</td>
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**Frank R. Hatfield Volunteer of the Year Nominees**

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<td>Ruby Hogg</td>
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<td>Joyce Cecil</td>
<td>Jefferson</td>
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<td>Jean Turner</td>
<td>Central KY East</td>
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<tr>
<td>Cathy Feldmann</td>
<td>Northern</td>
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<tr>
<td>Linda Clark</td>
<td>Middle Cumberland</td>
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<tr>
<td>Doris Chandler</td>
<td>Big Sandy</td>
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<tr>
<td>John P. Mayer</td>
<td>Eastern</td>
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| Janie Caslowe     | Deputy Executive Director |
| Carla Hahn        | Secretary             |
| Charlotte Lindley | Receptionist          |
| Betty Hester      | Technical Assistant   |
| Mary Wagener      | Special Events Coordinator |

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| brenna.meredith@krta.org |

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