

RTA News

A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957



VOLUME 1 NUMBER 3

LOUISVILLE, KENTUCKY

MARCH 2016

Coming May 2016: Primary Elections!

The day you retired your priorities changed. Concerns about salaries and class size, etc. became worries of the past. Your concerns shifted to your monthly pension checks, COLAs, health insurance, etc.

KRTA is working hard to ensure that the needs of retired educators are met. Retired educator issues will require your attention in the upcoming primary election. Every KRTA member needs to know how candidates for State Representative and State Senator in their community will address retired educators' needs if elected.

KRTA is non-partisan. We do not endorse candidates. We do, however, work hard to educate members on the feelings and positions of candidates. That said, we can and should be quite partisan about issues that affect us; for example, expecting our Governor, State Representatives and State Senators to fix the unfunded liability problem in the Teachers' Retirement System (KTRS).

(Continued on page 4)

2016 Convention Speakers - Page 7



Gary Griesser



Gary Harbin



Brigitte Brom Ramsey

Introducing a New KRTA Initiative: The Kimbler-Bourgard Foundation

On December 7, 2015, the KRTA Executive Council took the first step in establishing the Kimbler-Bourgard Foundation. The Council approved combining the N.O. Kimbler Memorial Fund, Inc., and the Bourgard Fund and directed the executive director to file the appropriate paperwork to "Do Business As" (DBA) the Kimbler-Bourgard Foundation.

(Continued on page 10)

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Kentucky Retired Teachers Association

News
A QUARTERLY PUBLICATION

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Louisville, Kentucky 40291-3234



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JOIN. SHARE. CONNECT.



Find us at
Facebook.com
/KentuckyRetiredTeachersAssociation

PERSONALLY SPEAKING . . .



Bob Wagoner
Executive Director

KRTA: The Future!

KTRS

On January 26 Governor Bevin presented an austere FY2016-18 biennial budget to the General Assembly. The “good news” is KTRS will receive significant new funding under the governor’s plan. His proposal includes \$591M in additional funding for KTRS over the biennium, or approximately 56% of the new funding requested by the retirement system. Additionally, the plan includes what are called “contingent appropriations for pensions” of \$136M over the biennium, which are available to both KERS and KTRS (split evenly between the two plans) if revenues come in as expected and spending in the proposed budget is held at the levels appropriated.

Since the governor campaigned on “we got to pay the bills.” It is important to acknowledge that he put money in his budget proposal that moves the Commonwealth closer to fixing the KTRS’ unfunded liability problem.

It is now up to us to convince our Representatives and Senators to leave the governor’s proposed additional funding for KTRS in the FY2016-18 biennial budget.

Let the Games Begin

Many think this comment refers to college basketball’s upcoming “March Madness.” Most of you know, however, that it refers to the fact that 2016 is an election year in Kentucky.

It appears today that too many Kentucky politicians are more concerned about their reelection than what is best for many of the citizens they purport to represent. In so doing, they sometimes cater to or cave to the moneyed interests seeking to divert funds away from Kentucky’s defined benefit retirement plans like KTRS.

As you know, this year all State Representatives and one-half of the State Senators are up for election. Kentucky’s primary elections will occur in May. It is important for all of us to be engaged in the political process. We must be willing to support those who will support us.

(Continued on page 5)

Social Security News & Pension Watch

Social Security News

In addition to our active state legislative agenda, KRTA has long championed issues in Congress. Two very important Social Security laws prevent many public educators from receiving benefits, Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

After years of Congressional neglect on the important WEP and GPO issues, U.S. Representative Kevin Brady (R-Texas) and Richard Neal (D-Massachusetts) introduced the Social Security Equal Treatment of Public Servants Act (HR 711) in February 2015. HR 711 has been referred to the House of Representatives Ways and Means Committee. Currently, there are 51 co-sponsors. Andy Barr (R) is the only Kentucky representative who has signed on as a co-sponsor to HR 711.

HR711 would permanently eliminate the current WEP formula and implement a more fair calculation of Social Security benefits for public employees whose public pension fund is not coordinated with Social Security (e.g., Kentucky school districts).

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

Future retirees under this new formula would see WEP’s impact cut in half. For those already retired, Social Security benefits would be recalculated and many retirees will realize Social Security increases as high as 36%.

KRTA has worked on WEP and GPO issues for almost three decades. This legislation can make a real impact on more than a million retired public workers in Kentucky and around the nation.

The world is run by those who show up! If your U.S. Representative is a co-sponsor of HR 711, thank them for their support. If they are not, ask them to support HR 711. Listed below is the contact information for all of Kentucky’s U.S. Representatives.

Representative Ed Whitfield (R), District: 1
2184 Rayburn House Office Building
Washington, D.C. 20515
Telephone: 202-225-3115
Fax: 202-225-3547

(Continued on page 3)

PRESIDENT’S MESSAGE . . .

Patsy K. Rainey

Kentucky Retired Teachers’ Association is a Radiant Diamond! It is beautiful, valuable, multifaceted, and most of all, “Adamante”—Unbreakable. With concerns about the Unfunded Liability of the “ARC”—the State’s “Annual Required Contribution”, our members have remained steadfast in insisting that:

1. KRTA IS UNIFIED IN SUPPORTING THE PENSION SECURITY OF THE KENTUCKY TEACHERS’ RETIREMENT SYSTEM.
2. KRTA SUPPORTS THE DEFINED BENEFIT GROUP RETIREMENT PLAN.
3. KRTA SUPPORTS THE KENTUCKY TEACHERS’ RETIREMENT SYSTEM’S GOVERNANCE STRUCTURE.

I had the opportunity on September 11, 2015, to testify before the Governor’s KTRS Funding Work Group on behalf of KTRS. On October 26, 2015, I testified before the Public Pension Oversight Board on behalf of KTRS. I expressed the views on the path going forward for KTRS stating that “Ultimately, we need a comprehensive long-term solution including:



Patsy K. Rainey
KRTA President

1. The solution must ensure that retired teachers receive the retirement benefits that they earned.
2. The solution must enable Kentucky to provide competitive pension benefits to active and future teachers.
3. The solution must not repeat mistakes in other states. It must examine reforms that have worked in other states.

Along with many of our members, I have spent much time at the Capitol in Frankfort attending meetings and Legislative Sessions. The positive outcome has been that our decision makers are fully aware of the State’s Unfunded Liability to KTRS and that there must be a fix. I wish to thank our many members who were always present at the meetings and Legislative Sessions to show our concern for the future of KTRS on behalf of all of Kentucky’s active and retired educators. It is important for all of Kentucky’s educators to realize that the future of KTRS directly and personally affects them. Let each of us assume ownership in our retirement security.

Our KRTA Annual Convention is rapidly approaching. It is scheduled for April 25 and 26, 2016, at the Holiday Inn Hurstbourne in Louisville. Please plan to attend. It is always very enjoyable and informative. I am looking forward to seeing you there!

KRTA PARTNERS . . .



Shedding Light on Night Driving

By David Farmer

Night driving poses some special challenges and surprises. In fact, according to the National Safety Council (NSC), night driving accounts for three times as many traffic-related deaths as driving during the day. Recognizing hazards specific to night driving can help keep you and others safe. Here are some important night driving tips.

- **Get plenty of rest.** Some studies estimate that 15 to 33 percent of fatal crashes involve drowsy drivers. With drowsy-driving accidents, fatalities and injuries are more likely to occur than in crashes where the driver is alert. If you're tired, try to find a place to safely stop and get some rest.
- **Time to react.** Drivers should provide at least three seconds of leeway for cars in front of them at night—and more during inclement weather. You should also scan the road ahead for potential danger. In neighborhoods, bicyclists or children might run into the road, and on the highway, cars in front of you can make sudden stops.
- **Teen education.** Research shows that a 16-to-19 year-old being involved in a fatal crash is four times higher at night than during the day. Young, inexperienced drivers often lack the savvy to deal with difficult situations. Educate your teen driver about driving safely at night.
- **Headlight know-how.** When faced with another vehicle's high beams, keep your eyes on the right edge of the road to guide you. Adjust your rearview mirror to avoid the glare from high beams from the vehicles behind you. And don't use high beams with oncoming traffic or when behind another vehicle.

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

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Dave Farmer
Liberty Mutual Insurance

KRTA Finance and Investment Line

Please join us on Monday, April 25 At the Fun Photo Booth near the KRTA registration desk to document your 2016 Convention Attendance. Henry Hensley & Associates (KRTA FINANCE AND INVESTMENT LINE) will sponsor this fun activity from 4-7 p.m., offering time after the President's Reception for some fun before the Pre-Convention Dinner begins. Gather your local and district colleagues, drop in, grab a prop or costume and join in the fun!



Henry Hensley
Raymond James Financial Services
310 West Liberty Street Ste 505
Louisville, KY 40202
502-583-1260



North American Life Plans is your KRTA Long Term Care Insurance partner.

Keeping you informed on the status of your coverage is very important to us. Your long-term care insurance policy from Mutual of Omaha Insurance Company continues to provide valuable coverage that may help you pay for long-term care services. However, due to the ever increasing cost of services, the projected premiums received from this long-term care policy form no longer support expected claims. Therefore, the premiums for this coverage are being adjusted. Please be assured that you are not being singled out for an increase, as an adjustment is being applied to every Mutual of Omaha policyholder in the same class in Kentucky.

Mutual of Omaha applied for a rate increase on our LTA and NHA series policies in the fall of 2015. In mid-November, the Kentucky Department of Insurance granted the increase on these policies, to be effective January 1 of 2016. The policies that were granted the increase were those with a "lifetime benefit" issued between 1998 and 2004.

If the increase applies to you, you should receive a letter from Mutual Of Omaha three months prior to your renewal date. This letter will outline three important pieces of information. First, if you are going to accept the increase, you need to do nothing. Second, they will give you the option of adjusting your current benefits to keep the premium similar to what you're currently paying. Third, there are other ways to keep your coverage affordable, such as reducing your benefit, daily benefit amount, or a limitation period. Protecting your assets from the threat of a long term care need has never been more important and we want to make sure you understand all of your options. It is highly recommended that you discuss these options with a KRTA endorsed expert in this field to avoid making an adjustment that could be detrimental to the protection you need. Your existing coverage cannot be replaced with today's plans at a lower cost so it is important that you are advised of your options.



Jeff Johnson, State Manager
North American Life Plans

If you have questions of any type, please call North American Life Plans at 502-553-7630 or 1-888-362-1214 and we will be glad to assist you.

Stay Connected With KRTA



Let us know if your email address changes! Notify us at info@krta.org.

(Cont'd from "Social Security/ Pension Watch" page 2)

Representative Brett Guthrie (R)
District: 2
2434 Rayburn House Office Building
Washington, D.C. 20515
Telephone: 202-225-3501
Fax: 202-226-2019

Representative John Yarmuth (D)
District: 3
403 Cannon House Office Building
Washington, D.C. 20515
Telephone: 202-225-5401
Fax: 202-225-5776

Representative Thomas Massie (R)
District: 4
3014 Cannon House Office Building
Washington, D.C. 20515
Telephone: 202-225-3465
Fax: 202-225-0003

Representative Hal Rogers (R)
District: 5
2406 Rayburn House Office Building
Washington, D.C. 20515
Telephone: 202-225-4601
Fax: 202-225-0940

Representative Andy Barr (R)
District: 6
1432 Longworth House Office Building
Washington, D.C. 20515
Telephone: 202-225-4706
Fax: 202-225-2122

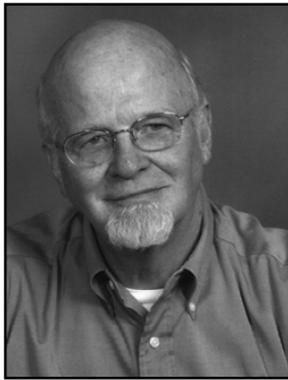
Getting anything passed in Congress will take a major nationwide effort. KRTA is ready to work hard with like-minded groups across the country to get you more of your earned Social Security benefits.

Regular updates concerning Social Security and Pension issues will appear in each issue of the KRTA News. Look for them.

Poor Kids Taking the Charter to Nowhere

By Bill Wayson

On July 25, the Columbus Dispatch reported that “A charter advocacy group has begun to quietly lobby



officials . . . to lower the bar for the schools, arguing that high poverty and low English proficiency mean charter schools shouldn't be compared to the rest of Ohio schools.” This lobbying effort follows a scandal in which the state education department reportedly scrubbed test results to make charter schools look better.

Originally authorized by the state under the belief that “it wasn't low-income, urban students who had failed, but the traditional school districts that they attended,” charter schools have failed miserably, many as badly as many public schools segregated by social class. Now, the charters are under attack by the legislature which originally accepted an argument, “if you turn people loose with their creativity, they do better and they will provide a better education.”

The article is correct that the charter schools have not done well with poor children (those we call historically-neglected) and it reminds us and the legislature that emancipating school staffs from bureaucratic restrictions will not unleash creativity that is not there. Knowing the shortage of skills for teaching poor children in the educational enterprise in general, one should not be surprised if charter schools could find no extensive pool of talent to hire.

Freedom from bureaucracy is necessary and desirable for better instructing poor children or teens. However, the crucial factor is knowing what to do with that freedom. The freed staff must have insight and vision for transforming the system of roles and functions to draw forth the best intelligence and skills from historically-neglected children. Without that vision and the skill and perseverance to make it happen, freedom from bureaucratic “drag” is like having free access to a fighter jet with no prior training or experience for flying it.

On August 2, the Dispatch editorialized correctly that “grading charter schools on a curve might help some stay in business, but it won't give Ohio kids better schools.” Frankly, neither public nor charter schools have a large store of skill for educating poor children but the public schools are more likely to have more staff who care for and can reach the target population. Relying upon experience in schools which have not done well with historically-neglected children merely guarantees continued failure with that population. Knowing that most common activities have to be changed and having some idea about how to make those changes is essential for successfully educating those victims of the system.

Because they seek to codify traditional practices, school board policies, administrative handbooks, negotiated contracts, and many state policies are demonstrably harmful to historically-neglected children except in rare instances. Teacher, specialist, and administrative preparation programs would fail the same scrutiny. Consequently, each school building must be a site for continuous professional development, helping staff members fill wholly new roles and make wholly new decisions.

Whether charter, public, or private, the individual school is the primary instructional site and tool for educating students and those schools must be radically transformed from business as usual. Strengthening schools to achieve that transformation makes the building principal very important. But principals must be educated and trained far better than we presently see. Inadequate leadership is not their fault; they invest in available graduate programs and have every right to think they are being correctly prepared, especially if the state certifies them for professional service. Worse, many districts set up their own internships, usually mentored by principals with good local records but little vision.

The focus of our articles is on the education of historically-neglected children. American public schools are well-designed to educate (or at least, school) children whose families have already taught them. The basic position in these articles is that successful teaching practices for the neglected third (or half) of students simply are not resident in the culture governing the teachers' lounge

or faculty meetings. Truly successful practice finds little voice in district policy meetings, supervisory practice, or preparation programs for teachers, counselors, and administrators. What we often find in those venues is a destructive mix of tradition, alchemy, and quackery that drowns out the few voices of professional competence and responsibility. To teach—perhaps to educate—children who historically were prepared for dropout requires that we must change nearly everything we know as “school.” Additionally, making those changes would benefit all students. Charter schools often are freed to make those changes, but they, too, are shackled by traditional ignorance.

Relying upon experience in schools which have not done well with historically-neglected children merely guarantees continued failure with that population.

Escaping that ignorance will be discussed in future articles. This recent plea from charter schools should inform legislators and others hoping

to educate an under-educated pool of future citizens and workers that they need comprehensive changes in the system well beyond what has been tried for the past fifty years.

ED. Note; This article appeared in the ORTA Newsletter, Fall 2015 and has been reprinted with permission.

BILL WAYSON was born in Dover, Kentucky, (Mason County) and is Professor Emeritus in the Department of Educational Policy and Leadership at Ohio State University. He is a graduate of University of Chicago (Ph.D., 1966) and Miami University (M.A., 1957; B.S., 1956). At Syracuse University and Ohio State, he worked to reform education, wrote about effective schools, and taught urban education, administration, politics, ethnicity and social class, principalship, organization development, human relations, and school discipline.

His proudest professional achievement was principal of a large inner-city school where staff successfully attacked educational problems.

Most of his work now is with a senior citizens group, the Top O' the Hill Gang, at Liberty Presbyterian Church in Delaware County.

He resides with his wife, Jo Ann, in Plain City, Ohio.

E-Mail: wwayson@columbus.rr.com

(Cont'd from “Primary Elections” page 1)

Prior to the May 2016 primary elections, you must become very knowledgeable about each candidate's position concerning these issues: (1) Fixing the unfunded liability problem in the Teachers' Retirement System (KTRS), (2) Keeping KTRS as a defined benefit group retirement plan and (3) Making no changes to KTRS' governance structure.

It is vital that you know the position on our issues of each State Representative and Senator candidate running for election in your community. Keep informed about their positions on our issues through the public media, attending town meetings, meeting with them individually and any other opportunity that presents itself to get to know them. Your vote will be critical to keeping our pensions and health care safe and secure.

In the world of elections, if you don't vote you don't count. Let your voice be heard; count yourself among the largest retired teacher association in Kentucky at 30,880+ and growing!



KRTA WORKS FOR YOU

Taking advantage of even one or two of the KRTA benefits available to members will more than pay the cost of the annual membership.

“If charter schools are not more successful on average than the public schools they replace, what is accomplished by demolishing public education? What is the rationale for authorizing for-profit charters or charter management organizations with high-paid executives since their profits and high salaries are paid by taxpayers' dollars?”

-Diane Ravitch. Historian, educational policy analyst, and research professor at NYU's Steinhardt School of Culture, Education, and Human Development. From 1991 to 1993, she was Assistant Secretary of Education and Counselor to Secretary of Education Lamar Alexander in the administration of President George H. W. Bush

Bullitt Memories:

Frank Hatfield—A Man of Integrity

by Charles Hartley—Bullitt Co. KRTA Member



By now you've likely read one or more obituaries for Frank R. Hatfield, former Superintendent of the Bullitt County Schools. You've read about his service to the school system, his leadership of Kentucky retired teachers, his long service as a member of the Lions Club, and with the American Cancer Society.

Perhaps you even have your own memories and stories about Frank.

I want to take this opportunity to share my memories with you.

At the funeral home, I sat down beside Ray Armstrong to watch the slideshow of pictures from the life of Frank Hatfield, and the first thing Ray said was "if you open a dictionary to the word 'integrity' you should find a picture of Frank Hatfield there." That's so true, and Ray would know, for he spent many a year working in close contact with Frank.

I was fresh out of college, and still wet behind the ears, the first time I met Frank. At that time it was 'Mr. Hatfield' who was principal of Shepherdsville High School, and I was looking for my first teaching job. Perhaps against his better judgment, he hired me. The thing I remember about that interview is that, as nervous as I was, Frank took time to get acquainted with me and made me feel like this was where I wanted to be.

The next year Frank became the school superintendent, a position he would hold for 21 years. While I didn't have much day to day contact with him in that role, the thing I'll always remember is the trust I felt that no matter what the situation was, I could count on Frank Hatfield to do the right thing. The students always came first with Frank.

Keith Davis, current superintendent, wrote these words, "Frank Hatfield exemplified dedication to children and his community and proves that we can make a positive difference in the world through our efforts."

This was obvious by the attendance of so many current and retired teachers during visitation at the funeral home. Barbara Elliot, a retired teacher and administrator, commented that she had seen so many former teachers and administrators in the room when she arrived, and then, as school let out for the evening, so many current teachers who had been students during Frank's tenure. It was apparent that all of them wanted to show their appreciation for his service.

It was during later years that I came to know and appreciate Frank even more. Others can tell you about his service in the community, but I remember him best in his dedication to his church.

During his time as school superintendent, Frank oversaw the construction of all three of our county high

schools, as well as numerous middle and elementary buildings. He used this experience to lead the planning and construction of our church's Education Building.

I joined Frank's Sunday School class at First Baptist and quickly learned what a good teacher he was. His lessons were always thoughtful and insightful. Frank led his class with the same humor that so many others have commented on during these past few weeks. He always had an amusing story that was so appropriate to the lesson at hand.

Although Frank's favorite lessons came from the New Testament, his special Bible verse, which he quoted frequently, was from Micah 6:8. "He has shown you, O mortal, what is good. And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God." Frank believed that and lived it to the best of his ability.

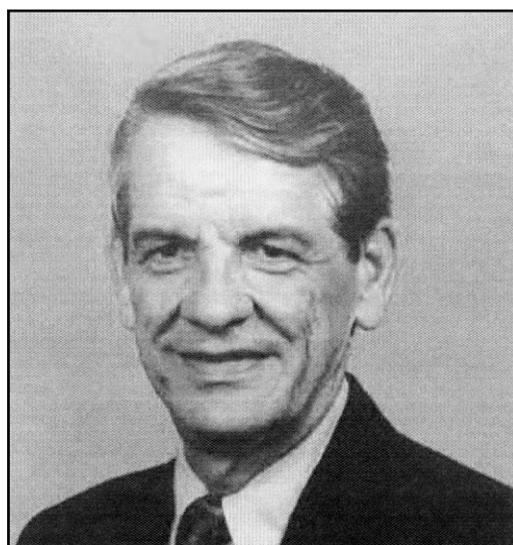
After years of service, Frank chose to step down as our teacher, and I was honored (and a little scared) to step in as his replacement. Frank remained a vital member of our class and continued to share his insights and humor in that role. I'll always be thankful for the way he contributed to our understanding of each week's lesson.

A bit more than two years ago, I was pleased to be able to share with the CJ's readers Frank's role in the effort that resulted in the Kentucky Education Reform Act in 1990. Then David Stange wrote last year about Frank's humorous experience with a long-distance operator during his Navy days. These two articles (still available online at the Bullitt County History Museum web site) demonstrate two sides of Frank Hatfield, both his humor and his determination to do his best for the children.

In recent years, although Frank's health suffered, he continued to be the same person, still a man of integrity, still a loving husband, father and grandfather, still willing to share a good story, still a good friend.

I know I'm a better man for having known Frank Hatfield, and for that I'm so grateful. Rest in peace, my friend.

In Loving Memory of



Frank Richard Hatfield

Born March 22, 1933

Entered Into Rest

November 15, 2015

(Continued from "KRTA : The Future" page 2)

Remember KRTA is nonpartisan. We do not endorse candidates. We do, however, work hard to educate KRTA members on the feelings and positions of candidates. That said, we can and should be quite partisan about issues that affect us, for example, expecting our Governor, State Representatives and State Senators to fix the KTRS unfunded liability problem.

You must become very knowledgeable about each candidate's position concerning these issues: (1) Fixing the unfunded liability problem in the Teachers' Retirement System (KTRS), (2) Keeping KTRS as a defined benefit group retirement plan and (3) Making no changes to KTRS' governance structure.

Grassroots Efforts

KRTA needs you to stay involved or get involved! We use grassroots advocacy to raise the level of awareness of legislators and the general public on issues of importance to our members. Please watch your email Inbox, especially from January to mid-April! Watch for emails from "KRTA—Call to Action." These emails are especially important because they require action on your part.

KRTA members are the reason for our past success and will be the deciding factor in our future success! If you do not receive our emails, please provide the office with your email address by calling 1-800-551-7979 and giving your email address to either Carla or Charlotte.

Membership

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.

Critical to our mission of protecting the welfare of retired teachers is continuing to expand our membership. There is strength in numbers. KRTA is on a roll! Our 2015-16 official membership is 30,880. This is an increase of 685 members over our 2014-15 count. Congratulations to all of our volunteers who worked so hard to continue our long history of continued growth. Every current KRTA member can recruit a new KRTA member!

I want you to know that representing retirees of the greatest of all professions in this era of public servant vilification by so many is truly an honor.

KENTUCKY TEACHERS' RETIREMENT SYSTEM
PRE-RETIREMENT SEMINARS
REGISTER ON-LINE AT <http://ktrs.ky.gov>

March 19, 2016

Rowan Co Sr. High School
499 Viking Drive Drive
Morehead, KY 40351

Registration 8:30 a.m.
Seminar 9 am - noon

CONVENTION 2016 . . .

APRIL 25-26

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

Working for You



KRTA CONVENTION 2016 - REGISTRATION FORM
HOLIDAY INN HURSTBOURNE - Louisville, Kentucky
\$35 Registration Fee

REGISTRATION: Each attendee (member or guest) is required to pay the registration fee. The fee covers all activities including the Opening Night Dinner and Convention Luncheon.

Please register _____ members/guests for the convention. My check # _____ in the amount of \$ _____ is enclosed. **(Attach a separate list of names to receive packets for multiple orders).**

Name of Person Placing Order

Street and Number

City

State

Zip

() _____
Phone Number

County Affiliation

Registrations must reach the KRTA office by April 11. Registration packets may be picked up in the KRTA registration area on April 25 or 26. Make checks payable to KRTA and mail this registration form with attachments/payment to:

KRTA
Carla Hahn
7505 Bardstown Road
Louisville, KY 40291-3234

I want to attend the Leadership Workshop on Monday, April 25.

PRE-CONVENTION ACTIVITIES

MONDAY, APRIL 25

Registration

8:30 a.m. - 6:00 p.m.

ASHFORD

District Presidents' Meeting

9:00 a.m. - 1:45 p.m.

CHURCHILL

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

KEENELAND

Executive Council Meeting

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

CHURCHILL

Leadership Workshop

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

CLAIBORNE

N. O. Kimbler Committee

2:45 p.m.

CHURCHILL

President's Reception

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

ATRIUM

Fun Photo Booth

4:00 p.m. - 7:00 p.m.

ATRIUM

N. O. Kimbler Silent Auction

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

ATRIUM

Opening Dinner

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

GRAND BALLROOM

CONVENTION SCHEDULE

TUESDAY, APRIL 26

Registration

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

ASHFORD

Coffee & Donuts

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

ATRIUM

Business Partner Exhibits

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

ELLIS

Morning Session

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

GRAND BALLROOM

Luncheon

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

ATRIUM

Afternoon Session

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

GRAND BALLROOM

Delegate Assembly

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

GRAND BALLROOM

- ✓ The convention is open to all registered KRTA members.
- ✓ The number of delegates to the Delegate Assembly is based on the local's KRTA state membership.
- ✓ Registration deadline is **April 11**.
- ✓ Room reservations must be made by **April 10** (\$97 room rate includes breakfast for 2). **NO PETS ALLOWED.** Call **502-426-2600** and mention code **K16**.
- ✓ Registration badge will be required for admission to all convention activities.

Convention Activities

Silent Auction

Opening Night Dinner

Standing Committee Reports

Resolutions Committee Report

Election of 2016-2017 Officers

Luncheon

Membership & Unit Activities

Local & District Recognition

KRTA/AARP Grandparent Essay Contest Winner

Door Prizes

Entertainment

KRTA Partner Exhibits



Hope to see you at the Convention!

Directions to Holiday Inn Hurstbourne

From I-71 Southbound (From Cincinnati)

I-71 South to Gene Snyder Expressway (I-265) to I-64 West
Exit 15—Hurstbourne Parkway (KY 1747)
Turn right at traffic light—Hotel is on right
Entrance to Hotel is on right, beside Thornton's Gas Station

From I-64 Westbound (From Lexington)

I-64 East
Exit 15—Hurstbourne Parkway (KY 1747)
Turn right at traffic light
Entrance to Hotel is on right, beside Thornton's Gas Station

From I-64 Eastbound (From St. Louis)

I-64 East
Exit 15 North—Hurstbourne Parkway (KY 1747)
Turn right at traffic light
Entrance to Hotel is on right, beside Thornton's Gas Station

From I-65 Northbound (From Nashville)

I-65 North to Gene Snyder Expressway (I-265) East to I-64 West
Exit 15—Hurstbourne Parkway (KY 1747)
Turn right at traffic light
Entrance to Hotel is on right, beside Thornton's Gas Station

From I-264 Eastbound

(From Louisville International Airport)
I-264 East—Watterson Expressway (I-264) to I-64 East
Exit 15c North—Hurstbourne Parkway (KY 1747)
Entrance to Hotel is on right, beside Thornton's Gas Station

(Continued from page 1)

Following a 27-year career as a professional educator, **Gary Griesser** has now completed his 21st year in a second career as an inspirational speaker.

He comes to us equipped with a Bachelor's Degree in Music Education from Georgetown College in Georgetown, Kentucky, and two Master's Degrees in Education and School Administration from the University of Kentucky in Lexington.

He brings experience as a teacher, guidance counselor, assistant principal, principal, supervisor, assistant superintendent, deputy superintendent and acting superintendent in the local school district. He also brings statewide experience as Associate Commissioner in the Department of Education in Frankfort, Kentucky. (I guess they kept looking for a job he could do!!)

The Freedoms Foundation of Valley Forge, Pennsylvania awarded the prestigious George Washington Honor Medal to Gary for individual achievement in the area of patriotism.

In these 21 years of speaking, Gary has made presentations to over 2,000 groups in 47 states. He was a general session speaker at the American Association of School Administrators annual convention in New Orleans; a keynote speaker to the National Teacher Hall of Fame in Emporia, Kansas and provided music for the Gideon International Convention in Dallas, Texas.

Gary has been active with membership in Rotary International for nearly 30 years. He is also active in The Gideons International. He has served as a Director on the Board of Heritage Bank since its inception in 1990.

He has shared the platform with Billy Graham, Johnny Cash, Zig Ziglar, former Secretary of Education William Bennett and now KRTA!

Gary L. Harbin has served as the Executive Secretary of the Kentucky Teachers' Retirement System (KTRS) since December 2000 and was Chief Deputy Executive Secretary from 1999 until assuming duties as Executive Secretary. Prior to coming with the System in 1999, he was Chief Financial Officer of two nationwide companies, and prior to that, a partner in a regional CPA firm for twenty years in Frankfort, Kentucky. While partner in the CPA firm, he was in charge of the audit of KTRS and other public plans for nineteen years, giving him over thirty years of experience with public pension plans.

During his tenure as Executive Secretary of KTRS, Mr. Harbin has been recognized for implementing significant advancements in the governance and operations of the retirement system. In 2010, Mr. Harbin lead a coalition that developed a plan to pre-fund retiree health benefits through the "shared responsibility" of retired members, active teachers, employers, and the state. The historic solution eliminated \$3.3 billion in future taxpayer responsibility for providing medical benefits for retired teachers. Mr. Harbin has also developed strategies for returning to work following retirement in an actuarially sound manner, re-organized the system's Investment Committee to include nationally recognized investment experts, implemented a web-based trustee education program, established an internal audit program, and established a call center and imaging system for member records. Currently, Mr. Harbin is overseeing the replacement of KTRS's legacy computer systems with a web-based system that will incorporate the highest standards in customer service and operational efficiency.

Mr. Harbin serves as Past-President of the National Council on Teacher Retirement and is President of the Public Sector Health Care Roundtable, headquartered in Washington, DC.

Mr. Harbin is a 1972 graduate of the University of Kentucky, earning a Bachelor of Science degree in Accounting. He was admitted to practice as a Certified Public Accountant in 1975.

Brigitte Blom Ramsey is the executive director of the Prichard Committee for Academic Excellence. Prior to

(Continued on page 10)

2016 COMMITTEES

Resolutions Committee

Nominating Committee

Reception Committee

Tara Parker, Chair
8403 Oxford Woods Ct.
Louisville, KY 40222
502.226.0219
tapa613@aol.com

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Faye Shehan, Chair
1036 Belmont Park Dr.
Union, KY 41091
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Carolyn Falin
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Edwin Cook III
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Melanie Wood
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502.290.4944
melanie.wood4121@gmail.com

Cebert Gilbert
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Stanton, KY 40380-1048
606.663.6893
cgilb@bellsouth.net

Joyce Cecil, Chair
10409 Forest Garden Ln.
Louisville, KY 40223
502.426.0399

Marianne Humphries, Chair
6704 Green Meadow Court
Louisville, KY 40207
502.894.0332

Rick Tatum
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Louisville, KY 40214
502.937.5190
hrtatum@bellsouth.net

Debbie Utz
2325 Carlton Terrace
Louisville, KY 40205
502.452.1241

Fonrose Wortham
5100 US Hwy 42 # 412
Louisville, KY 40241
502.429.5045



INSIDE SCOOP . . .

WHAT'S GOING ON AT KRTA

KENTUCKY RETIRED TEACHERS ASSOCIATION STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS—MODIFIED CASH BASIS Years Ended June 30, 2013 and 2014

	2015		2014	
	Total	Percent to Revenue	Total	Percent to Revenue
REVENUES				
Membership dues	\$605,085	91.46%	\$595,105	78.52%
Interest income	2,388	0.36%	3,074	0.41%
Dividend income	11,343	1.71%	13,542	1.79%
Capital Gains Distrib.	42,019	6.35%	19,138	2.53%
Other Income	28,182	4.26%	24,533	3.24%
Net realized loss on invest. (27,457)		-4.15%	-	0.00%
Net unrealized gain	-	0.00%	102,487	13.52%
TOTAL REVENUE	\$661,560	100.00%	\$757,879	100.00%
	Amount	Percent to Revenue	Amount	Percent to Revenue
EXPENSES				
Salaries	\$191,981	29.02%	\$188,135	24.82%
Annual Convention	16,554	2.51%	12,188	1.61%
Committee Expenses	57,997	8.77%	48,583	5.75%
Contract Printing	8,101	1.22%	6,234	0.82%
Depreciation	21,994	3.32%	16,524	2.18%
District Expenses	10,700	1.62%	10,900	1.44%
District Managers Meeting	14,561	2.20%	110,900	1.44%
Donations	1,000	0.15%	820	0.11%
Employee Benefits	22,332	3.38%	23,115	3.05%
Fall Workshops	16,005	2.42%	14,030	1.85%
Insurance	3,881	0.59%	5,386	0.71%
KRTA News	60,036	9.07%	66,794	8.81%
Legal Hotline Services	19,000	2.87%	19,000	2.51%
Maintenance	22,319	3.37%	27,181	3.59%
Materials and Supplies	19,916	3.01%	12,497	1.65%
Miscellaneous	-	0.00%	-	0.00%
Payroll Taxes	18,181	2.75%	16,967	2.24%
Postage	19,566	2.96%	29,809	3.93%
Professional Fees	13,515	2.04%	13,261	1.75%
Scholarships	18,450	2.79%	18,400	2.43%
Retiree Recognition Reimb.	6,626	1.00%	7,170	.95%
Taxes and Licenses	2,979	0.45%	2,874	0.38%
Telephone	4,070	.62%	3,924	.52%
Travel	61,443	9.29%	60,737	8.01%
Utilities	4,222	0.64%	4,056	0.54%
TOTAL EXPENSES	\$635,449	96.06%	\$619,228	81.72%
Increase in Net Assets	\$26,111	3.94%	\$138,651	18.28%
Net Assets Beg. of Year	<u>\$1,350,962</u>		<u>\$1,212,311</u>	
Net Assets End of Year	<u>\$1,377,073</u>		<u>\$1,350,962</u>	

Executive Director:  Date: 2/1/2016

Membership . . . A New High

Betty Hester, Membership Co-Chair

Wow! It's time to celebrate! You did it again . . . and more! On Monday, April 25, KRTA will celebrate your accomplishments over the last year in the area of membership building. From the inquiries I received, I know many of you are looking forward to being among the winners of the "Yes We Did" award. Recognition will be given to the greatest number ever—**47** local associations and (for the first time) **5** district associations—that reached the goals set by the KRTA Membership Committee last spring.

Your efforts paid off in over-all numbers, too! The membership goal (30,616) was reached still earlier this year—in early December. The membership count on January 20 was **30,880**, a 685-member gain over the 2014-15 membership year. Everyone who participated is to be commended. A special thank you goes to Debby and Ernie, fellow co-chairs, for the work they did to help make this possible.

Associations to be honored are as follows:

Gen. Ky East, Eastern, First, Second and Upper Cumberland Districts

Adair	Crittenden*	Johnson	McCreary	Rowan
Allen	Estill	Knott	Mercer	Spencer
Ballard	Fleming	Laurel	Metcalf*	Taylor
Bath	Garrard	Lawrence	Monroe*	Todd
Boyd	Green	Lee*	Montgomery	Trigg
Bullitt	Harrison	Leslie	Nicholas/Robertson	Trimble*
Butler	Henderson	Logan	Owsley	Webster
Caldwell	Hopkins	Marshall	Pendleton	Whitley
Casey	Jackson	Mason*	Powell*	Wolfe
			Rockcastle	Woodford*

*Reached 100% membership

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

KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 29, 2016

DISTRICT	POTENTIAL MEMBERS	MEMBERS	%-AGE
Second	2,665	2,226	83.5%
Middle Cumberland	1,662	1,369	82.4%
First	2,751	2,261	82.2%
Central KY East	2,474	1,948	78.7%
Eastern	2,426	1,898	78.2%
Upper KY River	1,265	986	77.9%
Fourth	2,612	2,027	77.6%
Fifth	2,512	1,898	75.6%
Northern	2,822	2,064	73.1%
Third	3,413	2,404	70.4%
Upper Cumberland	2,243	1,548	69.0%
Big Sandy	1,769	1,207	68.2%
Central KY West	5,057	3,227	63.8%
Jefferson	6,023	3,489	57.9%
Out of State	4,243	1,989	46.9%
Associate	339	339	100.0%
TOTALS	44,276	30,880	69.7%
MEMBERSHIP TYPE	JAN 20, 2015	JAN 29, 2016	DIFFERENCE
Automatic Dues	24,120	24,599	479
Cash	6,075	6,281	206
TOTALS	30,195	30,880	685
Percentage	70.1%	69.7%	-0.4%

AROUND THE STATE...

Adair County RTA

The Adair County Retired Teachers Association met Tuesday, December 15, for their quarterly meeting with guest speaker, Lee Ann Jesse, library director. She shared information on the many and varied activities of our local library and how we can get involved. Our community project this month was to bring canned goods for the Food Pantry.

We invite all retired teachers to join us at our next meeting, 10 a.m. CT March 15,



at Anderson's Pizzeria, 1411 Campbellsville Road. Our retired teachers' group is a very active association and is affiliated with the state retired teachers' organization.

Shown with a vehicle full of goods that were delivered to the Pantry are Kim Goodin; Ellen Zornes, president; Judy Haysley, vice-president and Linda Lewis.

Bluegrass Bourbon/Fayette RTA

Bluegrass (Bourbon & Fayette) RTA enjoyed their Christmas luncheon meeting at Spindletop Mansion in Lexington on December 15, 2015. BGRTA President Bonnie Sousley welcomed the chorus from Bryan Station Middle School.



Central KY West District RTA



KRTA Membership Santa Claus (AKA Jim Cole) gave out presents at the December 15 meeting of Central Kentucky West to the different chairs in the district for meeting membership goals. Pictured are Jim Cole, Cindy Hill from Harrison County, Marsha Durr from Mercer County, Marianne Leet from Robinson County, Cathy Boggs from Jessamine County, and Doris Cooper from Scott County.

Daviess County Owensboro RTA

At the December meeting of the Daviess County-Owensboro Retired Teachers Association, Sen. Joe Bowen explains the priorities for the upcoming Kentucky legislative session. Teachers attending the meeting donated 48 grocery bags of hygiene supplies to the Help Office and 39 grocery bags of school supplies to local elementary resource centers, as participation in the AARP Community Service Project.



Senator Joe Bowen

Fourth District RTA

The Fourth District Retired Teachers Association held its winter meeting on December 10 at Old Kentucky Home Country Club.

Janie Caslowe, Assistant Deputy Director of the Kentucky Retired Teachers Association, spoke to the group on important issues such as the upcoming session of the Kentucky State Legislature, Funding Issues, and Retirement Changes possible in the next year.



Janie Caslowe



Entertainment for the meeting was provided by Silver & Strings. This group played Christmas music during the meal and had a sing-along after the meal.

Members of the Silver & Strings group are Carolyn Cook on the clarinet, Ayako Muto on the keyboard, Theresa Hundley on the violin, Maggie Hettinger on the flute, and Chie Ozaki on the flute.

Mercer County RTA



MCRTA held a "Health Information Vendor Fair" for retirees. The following businesses and organizations set up a table to distribute information: Anthem, United Health Care, KRTA (Debby Murrell), KTRS (Nazma Haq), KYRx Coalition, Edumedics, Air, Land, Sea Travel, Caretenders, Mercer County Farm Bureau, Fitness Edge & Image Fitness for Silver Sneakers, Caretenders, James B. Haggin Hospital, Edward Jones (Perry Dressler), Mercer County Health Department, Thompson's Pharmacy (flu shots), Henry Hensley and Associates, Home Instead Senior Care, and North American Life Plans. In the photo, retired teacher Beth Robison is getting information from Libby Stocker and Penny Major, representatives of Mercer County Farm Bureau.

Morgan County RTA

Working together to fight hunger in Morgan County is one way the MCRTA is making a difference in their hometown. The Morgan Co. RTA launched its second year of local efforts supporting KRTA and AARP Kentucky efforts to alleviate hunger locally. The MCRTA is working to reduce the risk of hunger by donating approximately 120 food items for the local school system's backpack projects. President, Pat Motley, says, "It is important to take action locally and meet local needs in Morgan Co. and know working together we can make a difference. We are amazed at the community spirit and its response. I think it's a testament of the commitment of our volunteers and the willingness of the entire community to get involved. Delivery was made to Angie Ferguson, Family Resource Center Director at Wrigley and East Valley Schools



L-R: Ardene Glover, Jane Collett, Angie Ferguson

(Cont'd from "Kimble-Bourgard" page 1)

Historical Background

The N.O. Kimbler Memorial Fund, Inc., was established in 1991. The N.O. Kimbler Scholarship Program has grown to the point where in 2015-16 we awarded one \$1,650 scholarship to each of Kentucky's 16 public community and technical colleges.

In 1928 Caroline Bourgard's Will was admitted to probate in Jefferson County, Kentucky. In the Eleventh paragraph of the Will, Ms. Bourgard made the following bequest:

...that the sum of ten thousand \$10,000 dollars be converted into an endowment fund and designated the "Emma Bourgard Fund for Aged, Infirm and Destitute Teachers" - This fund may be annexed to the fund that is being raised to provide for a 'Home for Aged Teachers.' If this project should fail to materialize then the interest shall be used and may be placed in the hands of the Louisville Board of Education for the amelioration of aged and destitute teachers.

In July 2008, Frost Brown Todd Attorneys LLC contacted KRTA about taking responsibility for the funds once the Caroline Bourgard Charitable Trust was dissolved. In April 2009, we were asked to take possession of funds because the Bourgard Trust had been dissolved in September 2008.

In September 2009, a Bourgard Funds Ad Hoc Committee was appointed to determine possible uses of the Bourgard funds including investment options. The Ad Hoc Committee recommended to the KRTA Executive Council that the Bourgard Funds be invested for a minimum period of five years.

Current Status

In June 2015, another Ad Hoc Committee was appointed to explore the next steps for the Bourgard Fund. At the December 2015 Executive Council meeting, the Council approved the following resolution:

- Place the Bourgard Fund under the auspices of the N.O. Kimbler Memorial Fund, Inc.
- File appropriate paper work with the Kentucky Secretary of State for the N.O. Kimbler Memorial Fund, Inc., to "Do Business As" (DBA) the Kimble-Bourgard Foundation.
- Initial focus - continue the N.O. Kimbler Scholarships and ramp up

benevolence initiatives for retired teachers during the next 3-5 years.

- Utilize Contempo Direct, Inc., to provide fund raising consulting and management services (renewable on an annual basis) to grow the proposed foundation's investment account.
- Merge the current separate N.O. Kimbler and Bourgard Fund investment accounts. If feasible, initial distribution for benevolence would occur in connection with our 60th (Diamond Celebration) in FY2018. If not, the initial distribution would not occur before FY2020.
- Within the next 2 years establish an Ad Hoc Committee(s) to develop guidelines for distributing benevolence funds.

Future Plans

Working for the common good and helping those who need our support are two very important KRTA goals. It has been a tough time for a number of our members and this seems an appropriate time to lay the appropriate groundwork for a KRTA benevolence program.

We believe that the biggest issue will be finding those members who need help. Many people find it very difficult to request help for themselves, yet they are very willing to help others.

The Kimble-Bourgard benevolence initiative will be a program founded by retirees for retirees. Each of us can do something to help each other. We can be compassionate and generous by supporting the Kimble-Bourgard Foundation's first fund raising effort this spring. Information on this fund raising effort will arrive in your mailbox in late March to early April. Be watching for it. Together we can make Ms. Caroline Bourgard's 88 year old final wish a reality.

(Cont'd from "Brigitte Brom Ramsey" page 7)

joining the Prichard Committee in May of 2014, Ms. Ramsey was the director of public policy for United Way of Greater Cincinnati with a special focus on early childhood policy. She served 6 years on the Kentucky Board of Education, from 2008-2014, and was elected vice-chair of the Board in her last year. Ms. Ramsey also served for 10 years on the Pendleton County Board of Education. She holds undergraduate degrees from Northern Kentucky University and a master's degree in public policy from the University of Kentucky Martin School

Spotlight on Maggie Napier

Why I'm a Member of KRTA



Maggie Napier
Clay County
Upper Cumberland
District

Why am I a member of KRTA? After teaching for thirty years, I have retired to enjoy my "golden years." That can't be done without the monies that I, my employer, and the state of Kentucky have put into retirement funds and that have been invested for me over the years. I have endured low pay and frequently poor working conditions for thirty years partially because of the promised retirement plan. KRTA is the only group whose sole concern is the welfare of the retired teachers of Kentucky. They fight for us constantly against the Frankfort politicians who would "manage" our retirement fund as they have the system of other public employees. That system has not been run nearly as effectively as the teachers' system. Many of these same politicians do not even realize that teachers are not allowed to participate in the Social

Security system. As a retired teacher, I cannot even draw my husband's Social Security should he predecease me. The defined contributions type plan endorsed by Governor Bevin, Senator Robert Stivers, and many members of the Kentucky House and Senate, will not be nearly as good for the retired teachers as is the present defined benefits plan.

The state of Kentucky is legally obligated to contribute monies each year to our retirement system. Since 2008 they have not done so. Where did this money go? They had enough money for their pet projects, but not to meet their obligation to the retired teachers.

As one teacher and one vote my voice would probably not be heard. But by uniting and voting with other Kentucky retired teachers, we can make a difference and our voice will be heard. KRTA has been, and always will be, in my corner fighting for me and the other retired teachers of Kentucky. Together with KRTA we can make a difference.

Floyd County Retired Teachers Give to Betsy Layne Elementary

Floyd County Retired Teachers Association recently donated \$192 dollars to Betsy Layne Elementary Family Resource Youth Services Center for the school's back pack program.

Betsy Layne Elementary Family Resource Center Director Brian H. Akers, who also serves as president of the Family Resource Youth Services Coalition of Kentucky, recently accepted the donations from Danny Branson.

Betsy Lane currently distributes 40 Back Packs with food every week. The FRYSC is able to do this program with the help of local churches. "The FRYSC is so thankful for the Floyd County Retired Teachers Association and the local churches that help make the Back Pack Program an important part of the student's weekend," a statment from the school district said, "Our students are always excited to receive the Back Pack on Friday that include drinks, snacks and breakfast items."

Reprinted from the "Floyd Chronicle"

FOR YOUR INFORMATION

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info@krta.org (e-mail) www.krta.org (website)

KRTA LEGALINE

1.800.232.1090

kylawrm@gmail.com

Rebecca Murrell Louisville, Kentucky

KRTA FINANCE & INVESTMENT INFO

Hank Hensley 1.800.927.0030

DELTA DENTAL INSURANCE

1.866.480.4872 or www.deltadentalky.com

AVESIS KRTA VISION PLAN

Enrollment 1.800.466.5182 ~ Provider Questions 1.800.828.9341

www.avesis.com

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1.800.286.6149 or www.hearinamerica.com

KY TEACHERS' RETIREMENT SYSTEM

1.800.618.1687 or www.ktrs.ky.gov

COMMONWEALTH CREDIT UNION

1.800.228.6420 / 502-564-4775 or www.ccuky.org

COMFORT KEEPERS

1.877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE

1.866.886.6831 or www.seniorcarelouisville.net

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1.888.362.1214 or 502-553-7630

www.krtabenefits.com

TRAVEL

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

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.uhcretireee.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

Quips, Quotes & Puzzles

Rest In Puzzles

by Philip Morris Latham

January 29, 1941 - October 6, 2015

Two pairs of comparisons are given. Complete the second set of comparisons by finding a word which relates to the first word and rhymes with the second word of the first comparison (the words in the first comparison aren't related to each other). Example: kitty is to tennis as city is to Venice (kitty rhymes with city and tennis rhymes with Venice)

1. knowledge is to tailor as college is to _____
2. squeak is to martin as Greek is to _____
3. quiver is to bongo as river is to _____
4. sticker is to frisky as liquor is to _____
5. power is to crazy as flower is to _____
6. hanky is to leader as yankee is to _____
7. soxer is to bison as boxer is to _____
8. leecher is to faker as preacher is to _____
9. slumber is to heaven as number is to _____
10. handy is to muffle as candy is to _____
11. proctor is to heckle as doctor is to _____
12. fetal is to bingo as Beatle is to _____
13. stickup is to heavy as pickup is to _____
14. petal is to shopper as metal is to _____
15. fighter is to sickens as writer is to _____
16. speaker is to spiky as sneaker is to _____
17. groovy is to Geico as movie is to _____
18. Muller is to scene as color is to _____
19. fate is to pain as state is to _____
20. court is to menace as sport is to _____
21. pascal is to lanky as rascal is to _____
22. Prancer is to belly as dancer is to _____
23. factor is to go-cart as actor is to _____
24. woman is to teaser as Roman is to _____
25. lanyard is to Blanco as Spaniard is to _____
26. granite is to pattern as planet is to _____
27. thinking is to cavern as drinking is to _____
28. richer is to weaver as pitcher is to _____
29. waiter is to camel as skater is to _____
30. Hamill is to loafer as mammal is to _____
31. highlands is to stamen as islands is to _____
32. poach is to Tolliver as coach is to _____
33. hand is to beagles as band is to _____
34. beer is to answer as deer is to _____
35. way is to Judson as bay is to _____
36. scraper is to solemn as paper is to _____
37. fun is to Shannon as gun is to _____
38. try is to light as fly is to _____
39. white is to trains as Wright is to _____
40. grapple is to stab as apple is to _____
41. wharf is to creepy as dwarf is to _____
42. burr is to table as fur is to _____
43. dangle is to bright as angle is to _____
44. wailing is to hot as sailing is to _____
45. quandary is to casket as laundry is to _____
46. wish is to lurch as fish is to _____
47. wine is to Linus as sign is to _____
48. free is to helm as tree is to _____

Puzzle Answers

- | | | | |
|------------|-------------|-------------|-------------|
| 37. cannon | 25. Franco | 13. Chevy | 1. Bailor |
| 38. kite | 26. Saturn | 14. copper | 2. Spartan |
| 39. planes | 27. tavern | 15. Dickens | 3. Congo |
| 40. crab | 28. Seaver | 16. Nike | 4. whiskey |
| 41. Sleepy | 29. Hamill | 17. Psycho | 5. daisy |
| 42. sable | 30. gopher | 18. green | 6. Jeter |
| 43. right | 31. Cayman | 19. Maine | 7. Tyson |
| 44. yacht | 32. Oliver | 20. tennis | 8. Bakker |
| 45. basket | 33. Eagles | 21. Spanky | 9. seven |
| 46. perch | 34. Prancer | 22. Kelly | 10. truffle |
| 47. minus | 35. Hudson | 23. Bogart | 11. Jekyl |
| 48. elm | 36. column | 24. Caesar | 12. Ringo |

Deceased Retired Teachers

OCTOBER, NOVEMBER, DECEMBER 2015

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

BARREN CO Nancy Button Bennie Keen Runell Riddle	CAMPBELL CO Eli Combs Mary Curtis Dortha Lyons Joseph Zygmunt III	Charles Neel Jr June Poplin Ruth Ravitz Henry Steele Sarah Thompson Anna Wilson	HART CO Faye Thompson	LINCOLN CO Billy Blankenship Nancy Freeman Faye Sims	PULASKI CO Sylvia Corey Agnes Goodman France Napier Stephen Phillippi
BELL CO Macel Neaderhiser Betty Peace Robey Walters	CARROLL CO Velma Hunt	FLOYD CO Rebecca Tackett	HENDERSON CO Bobbie Chambers Wade Harper	LIVINGSTON CO Jerry Wilson	ROBINSON CO June Sims
BOONE CO Maxine Browne	CARTER CO Leona Baldwin Mary Lawson Wilma Stamper	FRANKLIN CO John Bruce Lillian Camfield William Pelfrey Sr	HOPKINS CO Patrick McNeil Elbert Vaught Deborah Withers	LOGAN CO John Gragg Amanda Hollingsworth	ROWAN CO John Alcorn William Bailey Jack Bizzel Requa Cline Ercy Fulbright
BOURBON CO Ronald Chumbley Ethel Jones Frances Ledridge Ann Mitchell	CASEY CO Dorothy McFarland Inga Stephens	GARRARD CO Judith Wyler	JACKSON CO Charlotte Farmer	MADISON CO Jack Adams Janet Hibbard Donna Meade George Middleton Fredonna Ritchie	SCOTT CO Lena Nichols
BOYD CO Marie Jordan Janice Ledford Larry Midkiff Marganna Phelps Andrea Williams	CHRISTIAN CO Paul Carlson Marjorie Clayton	GRANT CO Bruce Clark Mary Cook	JEFFERSON CO Jack Baldwin Catherine Cassaro Gloria Dawson Cesar Delrosario Virginia Detroy Arthur Draut Lula Dunlap Antonia Fogle Susie Guess Louise Henry Frankie Herbert Bertha Holstein James Hook Clarence Johnson Michael Kleiner Helen Lazor Mary Luther Frances Moore William Murphy Patricia Sturm Barbara Terranova Mary Toma Phillip Travis George Weihe	MARION CO Thomas Simpson	SIMPSON CO Nancy Childress Virginia Goins
BOYLE CO James Greenwell Ethelene Zachary	CLARK CO Rebecca Farris Annette Gillaspie Ardelle Hisle Henry Rice	GRAVES CO Charles Ford	JACKSON CO Charlotte Farmer	MARSHALL CO Linda Frields Charles Tilford	TAYLOR CO Ruth Mardis Ralph Tesseneer Donna White
BULLITT CO Frank Hatfield Evelyn Owen	CLINTON CO Clara Campbell Mary Castle	GRAYSON CO Wanda Buhel Marion Higgs Thera King	JOHNSON CO Mildred Arnett Michael Barber Mildred Brooks	MASON CO Sammy Hall Sally Huss	UNION CO Ann Collins
BUTLER CO Billy Daugherty	CRITTENDEN CO Helen Robinson	GREENUP CO Nancy Williams	KENTON CO Edward Blanke Martha Hambrick Michael Woods	MCCRACKEN CO Rodney Herrold Dianne Obrien Carolyn Payne Ray Pelley Rosemary Rudolph Sue Seelye Donald Werner	WARREN CO Ronald Halcomb Wanda Lovett Neresa Minatrea John Reasoner Edward Thaden
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	WASHINGTOWN CO Helen Purdom			NELSON CO Marcia Hume Ruby Nicholson John Sears	
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