Who Are You Voting For and Why?

The Kentucky Retired Teachers Association (KRTA) is focused on the election season, and our members should be too!

“What constitutes “Good Voter Health?” “Good Voter Health” is a term used to describe an active and informed member of the voting community.

While there are several key factors in exercising your voter muscle, the first is that you always VOTE! In Kentucky this year, your vote matters in the General Election in November. Why? All 100 representative seats and 19 senate seats are up for election.

Although many races are decided in the primary elections, KRTA is here to tell its members that voting in the November general election is more than just important; it is vital! Need more evidence? In the 2014 general election, the 91st District House of Representatives seat was decided by a mere 14 votes. This is true for the majority of House and Senate districts in Kentucky. Handfuls of voters are casting ballots that ultimately determine the final outcome. Your power as a voter is amplified in the general elections simply because so many other people choose not to vote.

It is important that you choose candidates you believe may be friendly to KRTA issues. KRTA is not suggesting that you disregard your political ideals or that you vote for someone you do not support. However, voting for candidates who may support the KRTA legislative agenda may be a winning strategy for gaining support for KRTA issues during legislative sessions.

Some members may agree with the likely victorious political party in their area. This does not mean, however, that the party’s candidate who won the primary is the person you want representing you on vital KRTA legislative issues.

The right question to ask yourself during any election is: “Who should I vote for and why?”

(Continued on page 12)
PERSONALLY SPEAKING . . .

Changes Ahead for KRTA

Retirement:
I will retire this coming July after fifteen years as your Executive Director. I have enjoyed my time with the association. My wife, Mary, and I treasure the experiences and the many friends we have in the organization. It’s been a great time for us. However, as many of you know, once you get into your mid 60’s you want to have more personal time with family, friends, and share travel adventures. The association has a great Executive Council. They really care and have a well-organized, professional executive search process underway to find the next individual to keep the organization moving forward.

How to “Marry” Your Legislator:
In a world of communication at the speed of light, it is sometimes tempting to simply abandon the “old school techniques” in favor of faster, more convenient methods. In the legislative arena, this would be a mistake. Sending an email or a text is handy, but it is not generally an effective legislative strategy. Legislative effectiveness is built in part on good relationships, and—as anyone who has ever been married can tell you—good relationships are built on good communication. In dealing with legislators, good old-fashioned regular face-to-face contact, properly done, works better than anything else.

It is unrealistic to expect legislators to be responsive to retired teachers who only communicate with them during a legislative session, and then only to request—or worse, demand—something. Effective advocacy for retired teacher issues, or for any policy issue, must be thoughtfully constructed and carefully nurtured. It truly is comparable to good communication between spouses.

When communicating with legislators, retired teachers should keep the following things in mind:

- Brevity
- Courtesy

(Continued on page 12)

PRESIDENT’S MESSAGE . . .

As I write this (actually riding with Nelson on a golf course) we are vacationing in the Pocono Mountains. The brilliant collage of fall foliage is way ahead of the bursts of fall color we find at home in the Appalachian Foothills. The variety of the colors in early October reminds me of the different challenges that will summon the cooperative spirit of KRTA in the coming year. The first of those challenges is successfully completed as large numbers of members attended fall workshops. THANK YOU to ALL 14 Districts!!!! Your warm, welcoming hospitality, generosity and kindnesses made the three-week tour very enjoyable and made it seem a little shorter. Thank you to the KRTA Travel Team—your cooperative, hard working, fun-loving spirit for KRTA is contagious! The combined spirit of the members and the travel team make the presidency a pleasure. The continued challenge for all is to share workhop information with others. The follow through with information to locals and districts is crucial to KRTA growth—crucial for KRTA to soar to success in this the year of its 60th birthday.

WEP Legislation Stalls:
The U.S. House of Representatives’ Ways and Means Committee Chairman Kevin Brady (R-TX) postponed his committee’s consideration of H.R. 711, The Equal Treatment for Public Servants Act, which would replace the Social Security Windfall Elimination Provision with a new formula. The Committee was to consider this legislation on July 13, but the markup was postponed by the Chairman when disagreement between supporters of the legislation became clear. Read Rep. Brady’s original statement on the bill online at http://goo.gl/kRWzne.

Low Investment Returns Take Toll on Public Pensions
Reuters reports that U.S. public pension funds “have fallen well short of their investment targets” to decrease unfunded liabilities which place a “burden on municipalities.” The funds “logged total returns of around one (1) percent for the fiscal year ending June 30,” according to preliminary estimates from Wilshire Consulting and Milliman. Read more online at http://reut.rs/2aOlWfH.

Two New Studies from the National Institute on Retirement Security: Shortchanged in Retirement: Continuing Challenges to Women’s Financial Future
A new analysis finds that women are far more likely than men to face financial hardship in retirement. Women are 80 percent more likely than men to be impoverished at age 65 and older. For women age 65 and older, the data indicate that their typical income is 25 percent lower than men. As men and women age, men’s income advantage widens to 44 percent by age 80 and older. Consequently, women were 80 percent more likely than men to be impoverished at age 65 and older, while women age 75 to 79 were three times more likely to fall below the poverty level as compared with their male counterparts.

There is also a gender gap in defined contribution or 401(k)-type retirement account assets. In 2014, the median amount accumulated in these savings accounts was $36,875 for men and $24,446 for women or 34 percent less.

Key findings:
- Women are 80 percent more likely than men to be impoverished at age 65 and older, while women from 75 to 79 are three times more likely than men to

(Continued on page 3)
NOTICE OF VACANCY

EXECUTIVE DIRECTOR

KENTUCKY RETIRED TEACHERS ASSOCIATION

The Kentucky Retired Teachers Association (KRTA) is currently seeking applicants for the position of Executive Director.

The Executive Director serves as the chief executive of the Association in accordance, with the Association's Constitution, Bylaws and operating procedures, having responsibility for the active management of the affairs of the Association.

The Executive Director recommends and participates in the formulation of new policies and makes decisions within existing policies as approved by the Executive Council.

The Executive Director is responsible for the supervision of association's staff, for the daily operation of the KRTA office, and oversees an annual budget in excess of $500,000.

KRTA

The Kentucky Retired Teachers Association represents 30,800+ members in 118 local units throughout the state. It is the only organization in Kentucky that works exclusively for retired teachers.

REQUIREMENTS

Qualifications for the position include successful administrative and leadership experience.

SKILLS: Communications, public relations, legislative affairs, budgeting and fiscal management, social media, computer operations and support

EDUCATION: Bachelor's Degree; Master's Degree Preferred

TYPE: Full Time

TARGET EMPLOYMENT DATE: February 1, 2017

SALARY: Negotiable

LOCATION: Louisville, KY (No relocation costs will be paid.)

Email: bob.wagoner@krta.org

Website: www.krta.org

Glad You Retired, But Miss the Kids?

Teach Children at a Beach-Front Mission in Honduras

By Jerry T. Miller 36th State Representative

Now what? You’ve completed your career, but retirement has not provided the fulfillment you’d hoped for. Maybe you enjoyed that Caribbean cruise, visiting ports from the Virgin Islands to Cozumel, shopping and basking in the sun. Volunteering at church and the local food pantry is nice, but you miss that satisfaction you had early in your career—before KATS testing and No Child Left Behind added stress and complexity to your job. Back then, it was just you and a classroom of kids who were eager to learn.

If you or someone you know might like to renew that passion, read on…

In Balfate, a strikingly beautiful area on Honduras’ north coast, Hospital Loma de Luz opened in 2003. Over 10 years in the planning, its vision was to provide modern medical care in an area where there was none. It was not long before it became clear to founders Dr. Jeff and Rosanne McKenney that to better meet the needs of the region, the children must receive a better education than that provided in the poorly funded Honduran public schools. El Camino Bilingual School opened more than 11 years ago with a vision of transforming the north coast of Honduras through bilingual education and discipleship. Ultimately, it will provide primary through secondary education, preparing young people for university or specialty training to become the next generation of Honduran leaders.

I recently returned from my third short-term mission trip to Honduras. Each time, I leave a bit of my heart there. While I do construction and repairs, I enjoy visiting the bilingual school and seeing the fresh faces of kids in their uniforms. The school moved into its new three-story building in 2014 and currently serves over 80 kids in six classes—Pre-K through 4th grade. El Camino wants to attract teachers so it can add a 5th grade, as well as provide a trained teacher in classrooms now served by teacher’s aides.

(Continued from “President’s Message” on page 2)

success in 2016-17, members need to unite with the voluntary spirit that is KRTA and rise to the occasion to accept challenges and changes that will benefit the membership. At the same time membership must work as a team with one strong voice to reject changes that would be detrimental to achieving KRTA's sole purpose of maintaining the security and integrity of retirement for the Commonwealth of Kentucky's retired educators.

Remember, the leadership team of officers and committee co-chairs are available to speak to locals and districts. Call the office to schedule a speaker. As the autumn leaves fall, followed by the blankets of snow—enjoy the ever-changing landscape of Kentucky and enjoy your Thanksgiving and Christmas holidays. Thank you for all the generous volunteer hours you so willingly provide KRTA. I look forward to hearing from you and working with you as KRTA SOARS like an EAGLE to its 60th Birthday!

It would be remiss to close without sending condolences to the family of Don Pace who for many years served as Co-Chair of the Health and Insurance Committee. His presence will be truly missed. May his example of leadership be ever present.

Isaiah 40:31
Fall Workshops 2016
Spirit of The Eagle/Spirit of KRTA
President Cathy Gullet

President Gullet's message to all workshop attendees was the spirit of the eagle parallels the spirit of KRTA. KRTA can soar by following six positive leadership traits of the eagle:

1. **Vision**—Eagles can see as far as a mile away. KRTA has a visionary staff and visionary officers.
2. **Fearless**—Eagles never surrender to the size and strength of the prey. KRTA members fearlessly protect what they cherish; for instance, defined benefits, TRS funding & benefits and TRS governing structure.
3. **Tenacious**—Eagles spread their wings and advance when others cower. KRTA will succeed by facing challenges head on. Our Legislative Committee will help meet challenges.
4. **Vitality and Longevity**—Eagles can live 50 years or longer. At 30 years of age they “reenergize.” Teachers retire to reenergize. Our Health and Insurance Committee helps us maintain vitality.
5. **Nurturing**—Eagles place their babies on their backs and teach them to soar. The Membership and Pre-Retirement Committee seeks new members who become active in KRTA.
6. **High Flyers**—Eagles soar with grace to heights up to 10,000 feet. Communication is key for KRTA to soar high. We achieve this through:
   - the website
   - the newsletter (both online and in print)
   - strong local & district e-mail lists
   - local newsletters
   - local TV, radio and newspaper calendar notifications
   - KRTA state and local Facebook pages
   - personal notes & phone calls
   - well planned local & district meetings
   - members who share ideas.

Communication leads to teamwork:
- Teamwork makes the impossible possible.
- Shared enthusiasm energizes everyone.
- When a collection of minds and hearts works together, great things happen.
- It’s good to know a helping hand is always in reach.
- None of us is as smart as all of us.
- There is strength in numbers.
- Teamwork divides the task and doubles the success.
- Individually we are special; together we are spectacular.
- A dynamic team is unstoppable.

Together, Everyone Achieves More!

Workshop Registration Volunteers

Always there to greet the workshop participants, get them registered and on their way. Our volunteers are truly appreciated!

Standing L-R:
- Dorris Tucker
- Karen Gilbert

Seated L-R:
- Mary Hines
- Mary Wagoner

KRTA and AARP Working Together
Ceberet Gilbert, AARP/KRTA Liaison

Ceberet encouraged everyone to join AARP and also become a member of NRTA by checking the NRTA box on the AARP membership form. By doing so, retired teachers are supporting the partnership of KRTA and AARP who work together on issues with which they agree:

- Retirement Security
- Grandparent Essay Contest
- National Day of Service—September 11
- School Supply Drive
- Financial Security
- Caregiving/Prepare to Care
- Drive to End Hunger/Yes, We Can Feed Kentucky
- Fraud Watch Network
- Voter Engagement

**Grandparent Essay Contest**

- Honors the role of grandparents
- Brings attention to number of students being reared by grandparents
- Educates principals and teachers about the challenges of these students and grandparents.
- Gains community service credit for participation.
- Open to all 5th grade public school students
- Deadlines: School winners December 15, 2016
  - County winners January 31, 2017
  - District winners March 1, 2017
- State winner will be announced at the KRTA Convention in April 2017.
- Visit [www.aarp.org/grandparents](http://www.aarp.org/grandparents) for more information or call 1-888-687-2277

**School Supply Drive/Drive to End Hunger/Yes, We Can Feed Kentucky!**

Many Retired Teacher Associations are collecting school supplies each year to help schools make sure each child has supplies. Locals are collecting canned goods to help end hunger. These are great opportunities for your group to make a difference.

**Volunteer Opportunities, Speakers, and More**

All requests are approved based on speaker availability, location and group size. Although there is no charge for providing the speaker, attendance at your event should be 25 or more people. Speaker requests should be submitted four weeks in advance. Website: [www.aarp.org/ky](http://www.aarp.org/ky) E-mail: aarpky@aarp.org Phone: 1-866-295-7275

Ceberet ended his presentation at each workshop by thanking RTA Presidents for their support of AARP Kentucky and our joint community service efforts.

**Health, Insurance & Wellness**

**Co-Chair Margaret Head Sims**

The health, insurance, and wellness benefits offered by membership in KRTA are certainly something to celebrate! Margaret described these to the workshop attendees, emphasizing that all pertinent information could be found on The FACT Sheet (green sheet) in the workshop packet and available from the KRTA office.

- North American Life Plans
  - Long Term Care Insurance
  - LifeLock (Id Theft Protection)
  - Life Insurance
- Liberty Mutual
  - Auto Insurance—Save 15%
  - Home Insurance—Save 5%
- Avesis Vision Plan
- Delta Dental Plans
- HEAR in America
- Comfort Keepers (Senior Care Resource & Solution)
- Home Instead (Senior Care)
- Bay Alarm Medical
- First Choice Protection Home Security System
- Air, Land, Sea Travel

(Continued on page 5)
that came in $3 million under budget.

**SYSTEM STATISTICS.**

**Field of Membership.** There are 74,722 active educators, 13,515 of which are eligible to retire (27+ years). As of June 30, 2016, the system has 146,588 members. More than 52,000 receive a benefit from TRS. TRS distributes approximately $155 million monthly in retirement benefits.

**Impact.** The sole reason TRS exists is to provide monthly checks for its retirees and their beneficiaries and survivors. This means $155 million goes into Kentucky’s economy each month. The positive impact—for school districts, for members, and for state and local economies—cannot be overemphasized. TRS distributed $2 billion in 2015—what amounts over the last three years to $300 million increase or 7,500 jobs at $40,000 each. In most counties, the school district is the largest employer.

**Actuarial Status.** The pre-funded Retirement Benefit Fund is at 55.3% and the pre-funded Medical Benefit Fund is at 18.1%—the latter transitioning to Pre-funded as of July 1, 2010.

**INVESTMENT PERFORMANCE.**

**TRS Returns**


- 1-Year: 1.0%  3-Year: 7.1%  5-Year: 7.5%  10-Year: 6.3%

Over the last 30 years, the compounded return has been 8%.

**KEY FUNDING POINTS.**

ARC is the Annual Required Contribution. It is the amount needed to pay the benefits of current and future retirees. There are three pension building blocks: membership, the legally required state contributions based on salary and the additional contribution to pay the benefits not met by the first two blocks.

**Meeting the ARC.** The state began contributing 13.105% January 1, 1984, which has not changed for over 30 years, other than the 2006-08 biennium. The fixed employer contribution of 13.105% was sufficient for years. However, with the flat market from 2000 - 2013 and the 2008 Great Recession, additional funding has been needed since the 2006-08 biennium. The fiscal year 2006-07 was the last time contributions and investment earnings met the cost of pension benefits. Actual teachers’ pension investments sold from 2007-2015 amount to $2.1 billion.

The importance of funding is that most teachers do not participate in Social Security and a Federal law offset will, in almost every case, eliminate their ability to receive a Social Security survivor benefit from their spouse’s account. Fifty-four percent of retirees younger than age 85 are single and ninety-four percent of retirees age 85 and above are single.

**LEGISLATIVE UPDATE**

2016-18 Budget Needs. TRS requested, beyond salary related contributions, additional funding of almost $1 billion.

For the past several years, TRS has sounded like a broken record reiterating budget cuts, more pressing needs and the recession. For a variety of reasons our pension system didn’t receive additional funding despite everyone’s best efforts. All that changed this year. Funding was approved; and thanks to Governor Bevin and the legislators, an unprecedented amount of money was provided for our pension fund. By the time it was all said and done, TRS received $973 million. That’s 94% of what was requested. We are all very grateful to the Governor and the legislators. We wouldn’t be where we are without them.

So how does the funding arrive? No Brinks truck will pull up at the front door! It comes in installments of approximately $125 million every three month (at the first of every quarter). For every installment received, it keeps TRS from selling that much in assets.

In addition to the $973 million, the legislature created a Permanent Pension Fund. This is to provide additional money to address funding issues for the state’s public pension systems. That fund got $125 million for the biennium.

What does this new funding mean? For years TRS has been selling assets to pay pension benefits. In addition to that, there wasn’t the cash needed to buy stock and make investments at the most advantageous times. What the funding does is stabilize this activity and give more flexibility in investing.

We are so appreciative of this new funding and what it enables the TRS investment team to do. Remember, efforts need to continue because the funding is needed over 30 years— which means the next 14 state budgets. Remember to talk to legislators, remember to say thanks for the new funding and remind them that more funding will be needed in coming budgets.

**TRS TRANSPARENCY.** You’ve probably heard the calls for pension systems to be transparent. TRS embraces transparency in the following ways:

- TRS has never used placement agents.
- TRS does not use hedge funds.
- TRS has fiduciary duty and investment flexibility in procurement.

**RETIREE HEALTH CARE.** We are fortunate that Jane Gilbert or her staff were able to present this portion at all workshop locations. They explained the steps toward:

**Shared Responsibility:**

- The Board, as fiduciary, directs actuary to provide options
- Protect pension plan and the security of its members
- Education community develops solution from options
- Shared Responsibility plan becomes HB 540
- Legislature & Governor approve HB 540
- Implements plan of shared responsibility funding developed by Kentucky’s education community
- Establishes technical provisions necessary to comply with IRS code
- Preserves medical benefit into the future for today’s active teachers
- Protects retirees under age 65 from paying full cost for health care and over 65 from paying more for health care
- Allows teachers to retire in normal fashion saving districts $200 -$350 million per year and the state $26 - $46 million per year
- Reduces request from general fund this biennium by $61 million
- Reduces the unfunded liability by $2.8 billion

If this HB 540 had not passed we would not have a long-term solution to fund retiree health care. The medical benefit for retired teachers under age 65 would have
You may still be eligible for gift cards rewarding your annual Medicare wellness visit or physical with your doctor, as well as rewards for flu or pneumonia shots. In 2015 TRS retirees completed 4,928 HouseCalls visits and received rewards. The TRS MEHP Part D Prescription Drug Plan bid was awarded once again to Express Scripts. Remaining with Express Scripts allows TRS to continue as a member of the Know Your Rx Coalition with access to eight pharmacists and the ability to leverage the Coalition for future drug pricing.

What does not change:

- No medical provider network required. Visit any provider that accepts Medicare and agrees to bill UHC
- No change in co-payments, some co-payments reduced
- No change in deductible.
- No change in coinsurance.
- No change in out-of-pocket annual maximum.
- Participants are still in the Medicare program.
- Participants will still have the same Medicare rights and protections.
- No change in plan design elements
- $250 Inpatient Hospital Co-payment reduced to $200, but now applied at every admittance.
- TRS On-site UHC Retiree Advocate to answer calls and meet face to face with TRS visitors.
- QuitPower.

Gift card choices are Applebee’s, Kohl’s, Amazon, Starbucks, and Subway. Contact UHC at 1-888-219-4602 to acknowledge that your Wellness Visit or Physical has been completed and to receive your first card. House Calls is a home visit with a UHC nurse or physician. If you completed a visit by June 30, you received a $15 Target gift card.

If you are turning age 65 in the future and you are currently covered through the Kentucky Employees’ Health Plan, you will receive a TRS MEHP enrollment packet that must be completed and submitted to TRS approximately 30 days before turning 65.

Know Your Rx Coalition Pharm-Assist

In addition to purchasing power, Know Your Rx Coalition offers member institutions clinical resources to help further manage Rx spend.

- Free counseling service via live pharmacists.
- Identification of lower cost prescription alternatives.
- Contacting physician to facilitate seeking authorization for lower cost alternative therapies.
- Liaison for retirees/physicians for issues with Rx benefit including prior authorization, step therapy, and other programs.
- Educational resources for retirees—adverse effects, drug interactions and general medication information.

Call at Rx Coalition at 1-855-218-5979.

Edumedics—Our Solution

Edumedics offers face-to-face clinical guidance and support to help you manage your current health conditions. If you have diabetes and/or high blood pressure and high cholesterol, we can provide the guidance you need to help you achieve a more enjoyable lifestyle. You will have personal, one-on-one clinical visits with a knowledgeable and friendly Edumedics Nurse Practitioner who will guide you to better health. Call Edumedics for more information 1-855-210-8514.

Healthways SilverSneakers Fitness

Over 6,500 or 10.5% of the MEHP enrollees are actively participating in this free or reduced opportunity to visit a gym.

AGE UNDER 65 ONLY.

The medical vendor is the same as last year—Anthem Blue Cross Blue Shield (Anthem) and the prescription vendor is CVS Caremark.

KEHP remains a self-insured plan with benefits designed in-house. We will continue to have HumanaVitality as our wellness vendor and Compass SmartShopper as our transparency vendor. WageWorks is the COBRA/HRA vendor.

Effective May 4, 2015, the pilot program with the TRS and Know Your Rx Coalition under 65 retirees began. Under 65 TRS retirees on the KEHP and CVS Caremark drug coverage may be referred to the Know Your Rx Coalition pharmacists just like retirees on the MEHP with Express Scripts drug coverage. We are very glad to be offering this much needed consultation program to our under 65 retirees!

Anthem Blue Cross Blue Shield (Anthem) is the medical plan administrator. Anthem has operated in Kentucky for more than 75 years, and is the largest carrier in the Commonwealth. Anthem offers an even bigger network of providers, excellent service and technology, and significant opportunities to help hold down costs.

CVS Caremark is the pharmacy benefits manager. The CVS Caremark network includes more than 67,000 pharmacies nationwide, including chain pharmacies and 20,000 independent pharmacies. It is important to know that you do not have to use a CVS pharmacy and may continue to use your existing retail, grocery store, and independent pharmacy if they participate in the CVS Caremark network of pharmacies.

WageWorks is the administrator for Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs). They will also provide COBRA administration services. WageWorks makes benefits programs easier to understand and use so that everyone can take advantage of pre-tax savings and focus on what matters most. They currently work with more than 25,000 employers to help more than 3 million people save money.

Out-of-pocket Maximums. The LivingWell PPO and the Standard PPO plan options have a pharmacy out-of-pocket maximum as well as a medical out-of-pocket maximum. Your pharmacy costs are capped where previously your pharmacy co-pays continued to be your responsibility, even if you had met your medical out-of-pocket maximum.

FSA Carryover. Up to $500 of your Healthcare FSA funds remaining in your account at the end of the 2016 calendar year will carry over to the 2017 plan year. You should carefully plan the amount to contribute. Anything over $500 remaining at the end of the plan year run-out period will be forfeited.

Vitalsmartshopper points you in the right direction to lower healthcare costs. You can shop by website, phone or call center. It is easy to use and provides choice rewards and cost-effective decisions for procedures like mammograms, bone density, colonoscopies, MRI and CT scans and surgeries. Call 1-800-824-9127.

Once your claim is paid, SmartShopper verifies that the location qualifies for an alternative to your current pharmacy. They will also provide COBRA Health Reimbursement Arrangements (HRAs). They will also provide COBRA administration services.

Humana Vitality has rewards for you! Set your goals—Earn points—Get rewarded. Humana Vitality is changing its name to “go365 by Humana” in 2017!
As KRTA members work to preserve the Teachers' Retirement System of Kentucky (TRS), these points are important to consider:

1. Retired teachers are not covered by Social Security. There is no financial safety net for Kentucky’s retired teachers.
2. TRS 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.
3. Approximately 52,000 retired teachers, beneficiaries and survivors receive annuity payments each month.
4. Over $155 million in annuity payments are distributed monthly providing a significant positive economic impact on all of Kentucky’s local communities. Ninety-two percent of TRS retirees live in Kentucky.

Historically, approximately 70 percent of the retirement allowance distributed annually comes from TRS’ diverse, conservative investment earnings.

Legislative Areas of Major Emphasis

Support Legislation that would improve the actuarial soundness of TRS. TRS must be operated in a manner that assures earned benefits are paid in a timely manner. Both present and future retirees must be considered in any and all decisions relating to benefits to be paid, the funding of these benefits and the investment of the system’s resources.

Keep the governance of TRS as it is presently constituted. The elected Board of Trustees, acting as a semi-independent state agency, has a record of 75 years of successful management that is unsurpassed in state government. The present trustee election process has served the best interest of Kentucky’s public school teachers and retirees for many years with marked success. It is critical to keep political influence at a minimum level and keep TRS operating in a professional manner.

Maintain TRS as a Defined Benefit Group Retirement plan for all Kentucky public school teachers. 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.

Promote full funding of TRS and maintain the medical insurance fund. Full funding in a timely manner is required to keep the annuity fund in sound fiscal condition, as is maintaining the medical insurance fund per HB 540 passed by the 2010 General Assembly (Shared Responsibility). Legislation requirements is essential to the financial well being of our members. TRS members are meeting their Shared Responsibility (HB 540) obligations. Full ARC Funding allows for more growth through a sound conservative investment strategy.

Where do we go legislatively from this day forward? The key is, “one on one” work with legislators. Always find out who is running for House/Senate in your district. Meet with current legislators and legislative candidates. Seek their support on our major issues and find out what questions or concerns they have and get back to them with a response. Remember: All politics is local.

Keep informed as to the political landscape of public pensions at both the State and National levels through KRTA publications, TRS publications, and the news media.

According to the Membership Committee, the way to grow membership is working through the Who, What, Where, How and When of those attending your meetings. Here’s a plan for your local:

**Who are they?** Know your audience. Usually they are the contented observer (likes to come; content to sit and observe), the “niche” participant (comes to a meeting if they think they’ll enjoy it; interested only in their passion), the eager enthusiast (comes to multiple events; maintains strong relationships), the passionate advocate (deeply believes in you and the work you do), or the community leader (tends to be a people person with strong roots in community).

**What do they want?** They want a box of chocolates—variety, a little taste of something, surprise and wanting more!

**Where?** Location matters! Vary from meeting to meeting so as to cover all areas of your county/community. Most people won’t travel more than 30 minutes to a meeting. Piggyback on a popular spot. This could mean planning events around local festivals, sporting events, or other community happenings. Choose venues with easy access to the entrance and (ideally) free parking.

**How?** Utilize zones you want them to experience.

- **Orientation Zone** - Retirees are welcomed and signed-in for an event—with a warm greeting, a name tag, or an information packet about the meeting.
- **Exploration Zone** - Retirees learn—with a display board about the work of your local or a question to consider that opens their mind.
- **Conversation Zone** - Retirees connect with others—at a few high tables for food and beverages while they chat.
- **Participation Zone** - Retirees learn and are expected to pay attention—the formal part of a meeting or workshop is held.

**When?** Celebrate first in May before school is out! Have a New Retiree Dinner for new retirees and their guests, principals, and the superintendent. At other meetings vary the time of day to include those who have “returned” to work. Some suggestions are: afternoon socials with finger foods; luncheon meetings; and dinner meetings to include spouses.

There is opportunity all around us to build membership.

- Set up a table at Relay for Life and collect dues.
- Get permission to make a 5-minute presentation at faculty meetings.
- Have meetings that “move”!
- Offer a FREE meal!
- Have a “Not Back to School” tea the week school starts

**The sky’s the limit**—this year’s goal is 31,617 members.
Business Partners Participating in the Workshops!

Lea Goggin, R.Ph.
Clinical Staff

Lucy Wells, R.Ph.
Clinical Director

Amy Griesser
R.Ph. Clinical Staff

April Prather, R.Ph.
Clinical Staff

Katie Hedgepath
Edumedics

Tonya Bragg-Underwood
Edumedics

Mark Crane
Edumedics

Marcia Atherton & Deanna McPherson
Edumedics

Don Wittbrodt

Gary Harbin

Chris Tyler

Patty Brown

Lea Goggin, R.Ph.
Clinical Staff

Lucy Wells, R.Ph.
Clinical Director

Amy Griesser
R.Ph. Clinical Staff

April Prather, R.Ph.
Clinical Staff

Henry Hensley & Tara Parker
Raymond James & Assoc.

Carol Pullen

Dave Farmer

Cindy Block Hayden

Murphy Brock & Sam Marshall

Jim Curley & Jeff Johnson

Grace Dodson

Greg Hall

Nazma Haq

Jane Gilbert

Dora Moore

Becky Niece

Camille Burgess and Sarah Lawson

Tonya Courtney

Kylie Brock & Sam Marshall

North American Life Plans

Hear In America

UnitedHealthcare

Air, Land & Sea Travel

North American Life Plans

Hear In America

UnitedHealthcare

Air, Land & Sea Travel
Thanks to Legislators Participating in the Workshops!

Sen. Ralph Alvarado  
District 28

Rep. Linda Belcher  
District 49

Sen. Joe Bowen  
District 8

Rep. George Brown  
District 77

Rep. Will Coursey  
District 6

Rep. Mike Denham  
District 70

Rep. Joe Fischer  
District 68

Rep. Kelly Flood  
District 75

Sen. Chris Girdler  
District 57

Rep. Derrick Graham  
District 57

Rep. Chris Harris  
District 93

Rep. Richard Heath  
District 2

Sen. Jimmy Higdon  
District 14

Sen. Paul Hornback  
District 20

Sen. Stan Humphries  
District 1

Rep. Kenny Imes  
District 5

Sen. Ray Jones II  
District 31

Rep. James Kay  
District 56

Rep. Brian Linder  
District 61

Rep. Tom McKee  
District 78

Rep. Russ Meyer  
District 39

Rep. Suzanne Miles  
District 7

Rep. Jerry Miller  
District 36

Rep. Tim Moore  
District 18

Rep. Rick Nelson  
District 87

Rep. Sannie Overly  
District 72

Rep. Rick Rand  
District 47

Sen. Dorsey Ridley  
District 4

Rep. Sal Santoro  
District 60

Sen. Dean Schamore  
District 10
KRTA Member Participation: Contacting Your Legislators

It is important that KRTA members help keep their legislators informed. Legislators need to know your thinking on those issues upon which decisions will be made and the facts on which such thinking and conclusions are based. As a KRTA member, you can help insure good legislation concerning retired teacher issues on state and national levels by communicating with your elected representatives at the proper time. Personal contacts can be a meaningful way to influence a legislator.

**Points to remember when approaching an elected official:**

1. **Build a relationship** with your state elected officials and their aides; this takes time (attend fund raisers, town meetings, etc.).
2. **Be brief and be prepared**—take the time to read all available background material.
3. **Know the issues**—pros and cons.
4. **Be honest**—the primary goal of your visit is to express your concern over a particular bill or issue.
5. **Be polite and specific** (we need to agree to disagree) it is generally advisable not to get into arguments; don't demand a commitment before the facts are in.
6. **Be constructive**—give reasons for your position, explain how the issue would affect you, your family, or profession, or the effect on your community, on our state; if you want to suggest amendments to a bill that has been introduced, it is important that you have:
   a) a clear idea of what you want to be included or deleted;
   b) the reasons to justify the proposed change; and
   c) good, strong facts to back up your position before you contact your legislator.
7. **Limit handouts** unless you are asked for more information—do not “overkill;” stick to the issues that you came to discuss; don't wander into other issues.
8. **Work with staff**—No legislator can be an expert on everything.
9. **Praise past efforts and listen** to their issues without interrupting—they often have input from many resources to which you may not have access.
10. **Follow up a visit with a note** thanking them for their time and for listening to your point of view and for his/her vote.

(Continued from “Glad You Retired, But Miss the Kids?” on page 3)

Many of us have elderly parents or children that need us; we just can't pick up and leave. Your personal situation may not be such that you can go to a foreign country for a semester or more, but you may know someone who could. I'm 64, completing my first term in the Kentucky House. When I retired from full-time work, I felt bored and unfulfilled. I filled that need by going into public service, as well as with short-term mission trips. I believe there are people like me who aren’t ready to call it quits, yet have plenty of skills and knowledge to share.

Won't you consider this opportunity and how you or someone you know could have a dramatic impact on growing the next generation of Honduran leaders? After the 1st grade, the students must speak English in class, so you do not need to be fluent in Spanish. The kids need to learn everything from the alphabet to advanced composition, from sharing crayons and saying “please” and “thank you” to the origins of Western Civilization. Who better to learn it from than someone called to share the best they have?

For more information, go to: [http://www.crstone.org/el-camino-bilingual-school/](http://www.crstone.org/el-camino-bilingual-school/)
Presidents of the 14 KRTA Districts

FIRST DISTRICT
Charlotte Benton

SECOND DISTRICT
Scotty Parsons

THIRD DISTRICT
Clarence Gamble

FOURTH DISTRICT
Martha Steep

FIFTH DISTRICT
Co-Presidents Marie Wright Faye Shelton

EASTERN DISTRICT
Ann Porter

JEFFERSON
Rick Tatum

CENTRAL KY EAST DISTRICT
Larry Woods

CENTRAL KY WEST DISTRICT
Parthenia Wells

MIDDLE CUMBERLAND
Tishana Cundiff

NORTHERN KY DISTRICT
Lori Flerlage

UPPER CUMBERLAND
Pamela Thompson

UPPER KY RIVER DISTRICT
Michael Caudill

BIG SANDY DISTRICT
Darrell Clark

CENTRAL DISTRICT

L to R:  Marie Wright, Co-President 5th District; Sue Ellen Caldwell, Co-President Capital City RTA; Diane Cobb, Co-President Capital City; Johnda Conley, President Bullitt County RTA; Don Hines, Co-chair KRTA Legislative Committee; Debby Murrell, Co-chair KRTA Membership Committee

Continued from “Changes Ahead for KRTA” on page 2)

- Clarity
- Honesty
- Continuity
- Proportionality

Written or oral communication with a legislator should be made as brief as it can be without giving up the central message. Respectful language is a must. Avoid jargon and shorthand. Be truthful about the issue, including identifying those who might hold a different point of view. Maintain contact over time before and after legislative sessions.

Don’t overstate the issue; is this a big problem that jeopardizes retired teachers’ current or future financial security or is it just more of an annoyance or inconvenience? By all means, avoid the lobbying “kisses of death.”

Just Around the Corner:
November 8, 2016, is an important date in the lives of all of Kentucky’s retired teachers. In the coming days prior to the upcoming General Elections, it is vital that every KRTA member knows each local candidate’s answers to these three (3) questions:

1. Will you support funding the Annual Required Contribution (ARC) until the Teachers’ Retirement System of Kentucky (TRS) is fully funded? How would you do this?
2. Will you support keeping TRS as a Defined Benefit Group Retirement Plan or do you favor changing TRS to a Defined Contribution Individual Savings Account (e.g., 401k)? Why?
3. Will you support making no changes to TRS’ governance structure or do you favor adding 6+ governor appointees to the TRS Board of Trustees? Why?

Keep informed about each local candidate’s position 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.

Remember, on Election Day Kentucky citizens will elect 100 Representatives to the House of Representatives and 19 Senators to the State Senate. Let your voice be heard; count yourself among Kentucky’s largest retired teacher association at 30,800+ and growing. Remember, in the world of elections, if you don’t vote you don’t count!

Fifth District Retirement Seminar

L to R: Marie Wright, Co-President 5th District; Sue Ellen Caldwell, Co-President Capital City RTA; Diane Cobb, Co-President Capital City; Johnda Conley, President Bullitt County RTA; Don Hines, Co-chair KRTA Legislative Committee; Debby Murrell, Co-chair KRTA Membership Committee
KRTA does not endorse candidates for political office. KRTA will not tell you who to vote for, but we will always encourage you to ask questions and choose a candidate that supports the interests of public education retirees and pre-retirees.

Our organization has a reputation for working across party lines to establish strong relationships with legislators for the good of the Teachers’ Retirement System of Kentucky (TRS) and its 122,000 members. We also know that many groups seek to eliminate our defined benefit retirement plan.

Time is short, the clock is ticking!

Some challengers in the upcoming November general elections are supported by groups that want to do away with our retirement system. KRTA implores its members to talk to each other and ask the following question: “Who are you voting for and why?”

Your fellow retirees may be the best resource in helping you determine which candidate is more favorable to issues impacting TRS. Now is the time to have these important conversations with each other and to learn more about the candidates!

TALK TO EACH OTHER! Share information! Even though KRTA does not endorse candidates, this does NOT mean that we cannot be involved in political activities. The more you learn from the candidates and from each other, the better informed you will be on the day you vote!

Attend a local RTA meeting to converse with retirees in your area and get feedback about who they are voting for and why. You should also reach out to candidates in person, by telephone or by email. Do a search on Google to locate your candidate’s website and contact information. One way to get immediate information from candidates is to follow them on social media, such as Facebook and Twitter.

In 2017, when the Kentucky General Assembly convenes, TRS pension and health care design and funding will once again be KRTA’s primary concerns. During the 2016 General Assembly, an additional $973M was allocated to TRS.

This news was met with great enthusiasm as the good news for the short term, no plans were made at the time to address the future budgetary concerns that continue to haunt the TRS pension plan.

When 2017 arrives, many new legislators will begin their service at the Kentucky Capitol and be faced with an influx of issues, advocacy groups and lobbyists all vying for their attention. KRTA and its members must continue the process of educating our political leaders NOW, before the elections occur. Once elected these are the people who will be making the decisions about your pension plan. They need to hear from you—their current or future constituents about what matters to you and why.

Make a Commitment to Vote! Don’t let anything stop you from voting. Get your friends, family members and fellow retirees to vote as well. Get a commitment from at least 10 people to get out and vote! Ask those 10 people to encourage at least 10 people to get out and vote too.

Make no mistake, it is that important, it matters that much, and it is critical to the KRTA agenda. We have to exercise our voting power. KRTA members should be known as consistent, persistent, confident voters.

When legislators and other organizations hear about our members, they should know we will be at the polls! We will be armed with information and ready to cast our votes for leaders who will work hard to address these concerns with fairness and absolute dedication to protecting your retirement security!

Ned you decide who you are voting for, tell your fellow retirees when they ask about your preferred candidate one of the following:

• “The person I am voting for is a friendly incumbent, and they have helped KRTA. That’s more important than what some other interest group is saying about my candidate.”

• “The person I am voting for is energized to protect defined benefits and support our health care. I know they are going to be helpful if elected, and while I do not have anything to say about the incumbent, I know the challenger is pro-retired teacher.”

• “The person I am supporting is much energized to help us. Unfortunately, the incumbent is heavily supported by organizations that want to do away with our defined benefit pension plan and health care program because he/she thinks these programs are a drain on the state budget. I am supporting the challenger, who is supported by groups interested in our public schools and helping achieve our KRTA goals.”

Time is short, the clock is ticking!

In Memory of Don Pace

Don passed away on September 26, 2016. KRTA fondly remembers Don for his untiring work as Co-Chair of the Health and Insurance Committee. He was a member of the Clark County Retired Teachers Association.

Preserving Retirement Income Security for Public Sector Employees

This report finds that nearly all state retirement systems have features that allow for preservation of retirement income benefits, even for those employees who decide to change jobs. When it comes to retirement finances, Americans have two top concerns: reliable, adequate retirement income that will not run out and the ability to move retirement plans from job to job. Public defined benefit pension plans stack up well on both counts.

Preserving Retirement Income Security for Public Sector Employees finds that almost all public retirement systems offer defined benefit pensions that provide a modest, but stable retirement income that lasts through retirement. The research also finds that nearly all state retirement systems have features that allow for preservation of retirement income benefits even for employees who change jobs via the purchase of service credits, interest credits on withdrawn contributions and re-depositing of employee contributions.

The study results are based on a survey of 89 public pension plans to determine plan types, employee contribution rates, vesting requirements, interest rates paid on withdrawn employee contributions, refunds of member accounts, re-deposits of employee contributions and ability to purchase service credits. All survey results for the 89 public pension systems are published in the appendices to the report. For systems that did not reply to the survey, data was obtained from the Public Plan database, National Association of State Retirement Administrators reports, and public pension plan websites.
Around the State...

Adair County RTA

Following their September meeting, members of the Adair County Retired Teachers Association deliver school supplies to Angie Smith, Family Resource Center. Betty Knifley (left) and Ellen Zornes (far right).

Bell County RTA

The Bell County/Pineville Retired Teachers Association had collected twenty-three bags of school supplies for the Bell County Schools and Pineville Independent School. Pictured is Mr. Russell Thompson, Assistant Principal, at Pineville Independent School receiving some bags of school supplies from the Bell County/Pineville Retired Teachers President, Pamela Thompson.

Campbell County RTA

CCRTA members had a party at the Newport Boys and Girls Club. Sam Cantrell, Carol Howard, Terry Lightfoot, JB Losey, Donna Mader, Lennea Thomas, Ted Williams, Todd Williams and Pat Workman had a good time with 20 lively K-3rd grade boys and girls. We provided snacks, played games and had great Halloween themed prizes.

Martin County RTA

New MCRTA Retiree Sheila Goble Preece

Cumberland County

MCRTA became partners with Tompkinsville First Baptist Church to find possible bone marrow volunteers for the “Be the Match Program.” The project was very successful with a total of 40 volunteers between the age of 18-44 completing the Be the Match information and swab test. Their names and data will be placed on the National Register and available for matching recipients.

L-R: President-elect, Cecilia Stephens; First Baptist Church pastor, Mark Hopper, and MCRTA president, Lewis Carter.

Edmonson County RTA

RCRTA spearheaded a collection for a Backpack Food Drive that quickly became a community project. They collected 3,800 individually packed food items and $200 for more purchases. The schools’ Youth Service Center Coordinators send a bag of nutritious foods/snacks home with identified students on Friday.

Meade County RTA

The TRS representatives, Jane Gilbert and Don Wittbrodt, were guest speakers at the MCRTA August 11 meeting on health insurance.

Menifee County RTA

Officers for the MCRTA are President Elaine Brown; Vice-President Glenna Adams; Secretary Shelia Coffey; Treasurer and Scholarship Chair Nancy Wells; Legislative-Richard Ratliff; Membership-Ruth Bryant; Health Insurance-Pam Davis; Public Relations Liz Mattox.

Mercer County RTA

The MCRTA went on their 2nd Annual “Retiree Restaurant Roundup.” They rode a bus from Harrodsburg to Lawrenceburg for dinner at Bluegrass Sabor and returned to enjoy a dessert bar at The Mercantile, an historic venue in Harrodsburg. They enjoyed a silent auction.

Monroe County RTA

Members of the Nelson County Retired Teachers Assoc delivered $100 in school supplies to Coxs Creek School. Pictured are Co-presidents Ben and Libby Burr, retiree Carla Allen, Family Resource Coordinator Ronda Bertrand, principal Diana Smith, retirees Marcia Harmon and Joan Norton.

Owen County RTA

At their quarterly meeting in June, OCRTA members celebrated being named a Gold Association. Just as sports’ teams are given rings for their accomplishments, OC retirees were given light-up rings and also gold-wrapped candy for receiving their award. Everyone is looking forward to another year of volunteering and friends!

Rockcastle County RTA

New MCRTA Retiree Sheila Goble Preece

Woodford County RTA

Eight WCRTA attended the KY Retired Teacher’s Association Fall Workshop at Georgetown Leadership Center on Tuesday, August 30. Thirteen KY legislators and one Candidate running for office addressed the group giving their vision for KY education.

INSIDE SCOOP . . .

WHAT’S GOING ON AT KRTA

N. O. KIMBLER MEMORIAL SCHOLARSHIP FUND INC. (D/B/A KIMBLER-BOURGARD FOUNDATION)
Treasurer’s Report - June 30, 2016

Scholarships Paid

<table>
<thead>
<tr>
<th>Community College</th>
<th>Recipient</th>
<th>High School</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>Ashland</td>
<td>Deborah Wilbe</td>
<td>Boyd Country HS</td>
<td>$1,600</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>Sandra Wilder</td>
<td>Johnson Central HS</td>
<td>$1,600</td>
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<tr>
<td>Bluegrass</td>
<td>Katlyn Parks</td>
<td>Danville HS</td>
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<tr>
<td>Bowling Green</td>
<td>Ann Decker</td>
<td>Grayson County HS</td>
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<tr>
<td>Elizabethtown</td>
<td>Felicia Swift</td>
<td>Grayson County HS</td>
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<tr>
<td>Gateway</td>
<td>Kati Fuller</td>
<td>Scott County HS</td>
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</tr>
<tr>
<td>Hazard</td>
<td>No Recipient</td>
<td></td>
<td></td>
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<tr>
<td>Henderson</td>
<td>Katie Wetherbee</td>
<td>Henderson County HS</td>
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<tr>
<td>Hopkinsville</td>
<td>Hannah McNeilly</td>
<td>Trigg County HS</td>
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<tr>
<td>Jefferson</td>
<td>Emily Almond</td>
<td>Indian Creek HS</td>
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<tr>
<td>Madisonville</td>
<td>Kellie Rager</td>
<td>Madisonville/N. Hopkins</td>
<td>$1,600</td>
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<tr>
<td>Maysville</td>
<td>Mariah Henry</td>
<td>Mason County HS</td>
<td>$1,600</td>
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<tr>
<td>Owensboro</td>
<td>Shelby Goatley</td>
<td>Cloverport HS</td>
<td>$1,600</td>
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<tr>
<td>Somerset</td>
<td>Sydney Lawson</td>
<td>Pulaski County HS</td>
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<tr>
<td>Southeast</td>
<td>William Taylor</td>
<td>Harlan County HS</td>
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<tr>
<td>West Kentucky</td>
<td>No Recipient</td>
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<td><strong>TOTAL</strong></td>
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<td><strong>$24,800.00</strong></td>
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CURRENT INVESTMENTS

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<tr>
<th>C. D. Amount</th>
<th>Maturity Date</th>
<th>Interest Rate</th>
<th>Annual Earnings</th>
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<td>$11,000.00</td>
<td>7/21/2016</td>
<td>.50%</td>
<td>$55.00</td>
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<td>$29,355.30</td>
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<tr>
<td>$10,874.77</td>
<td>PNC Bank</td>
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<td>$50.00</td>
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Money Market

<table>
<thead>
<tr>
<th>Institution</th>
<th>Interest Rate</th>
<th>Annual Earnings</th>
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<tbody>
<tr>
<td>Raymond James</td>
<td>0.01%</td>
<td>$105.00</td>
</tr>
<tr>
<td>PNC Bank</td>
<td>0.01%</td>
<td>$50.00</td>
</tr>
</tbody>
</table>

Estimated Earnings on $51,230.07: $105.00
Total Contributions (FY2016): $44,832.40

Bourdage Initiative - Total Contributions: 19,202.00
Beginning Balance - July 1, 2016: ---
Contributions (FY2016) Used for Fund Raiser Campaign/Misc: (11,754.42)
Sub-Fund Balance - June 30, 2016: 7,447.58
N.O. Kimbler Scholarship Program - Total Contributions: 25,630.40
Received from KRTA: (18,400.00)
Local/District/Individual Contributions: $7,230.40
Interest Received: 3.70
Total Local/District/Individual Contributions/Interest Received: 7,234.10
KRTA Contributions: 18,400.00
Beginning Balance - Jul 1, 2016: 2,801.33
Total Funds Available for NOK (FY2016): $28,435.43
NOK Scholarships Paid (FY2016): $22,400.00
Contributions/Interest (FY2016) Used for Misc. Expenses: (1,143.78)
Contributions (FY2015) Invested in Mutual Funds - Jun 2016: (1,000.00)
Sub-Fund Balance - June 30, 2016: $3,891.65
Contributions (FY2016) to be Invested in 2016-17: ---
Contrib./Int. (FY2015) to be Used for 2016-17 Scholarships: $3,891.65
Total Fund Balance - June 30, 2016: 11,339.23

Mutual Fund Investments (Cost) | Current Value |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$107,186.83</td>
<td>$179,011.16</td>
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</table>

Total Assets: $241,580.46

Signed: Bob Wagner, Executive Director  Date: October 6, 2016

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INSIDE SCOOP ! . . .

WHY I’M A MEMBER OF KRTA

Ruby Gail Clark

When I started my teaching career in 1970, I knew nothing about KRTA; but in 2004 I found out just how important this organization was to me and all teachers. It is an organization I would not want to do without. They made retirement possible.

I began my teaching career at the age of twenty. At that time retirement was way back in my mind. When I had taught five years, I married Darrell Clark who was also in the field of education. After a few years we both furthered our education by getting a Masters and a Rank I. We decided that teaching in Martin County, Kentucky, was a rewarding career. We were able to have a comfortable home and to educate two sons who now have Doctors in Medicine degrees.

I never really thought about TRS and the benefits it provides until 2004 when I became ill with kidney cancer. After having my kidney removed, Darrell did not want me to return to the classroom for fear that I would not recover as quickly as I would if I retired. At this time, I had thirty-two years of teaching, and I was only fifty-five years old. I was not ready to retire, but I decided to do so. I left a career I loved to stay home and do WHAT? I found myself crying and missing my students. That is when it hit me. I had paid into a system that had really provided a good retirement.

After Darrell retired in 2007, we began to attend our local (Martin County Retired Teachers Association) and started helping with whatever they needed us to do. Now as most people in the Big Sandy District Retired Teachers Association know, Darrell is president and I’m his side kick. KRTA is the best thing that has happened to both of us. We are able to travel when we want to and still live a comfortable life. TRS has made that possible. We have friends older than we are and are still working because they do not have a good retirement system and they will have no insurance once they do retire. Thank you, KRTA.

I believe KRTA really fights to help keep our retirement sound and our insurance affordable. For those teachers who do not realize what KRTA does, you should find out. We have the best team any organization could have on our side. We have people in KRTA who work every day for the betterment of our retired educators.

Now as a retired teacher, I help with every meeting in Martin County and the Big Sandy District Retired Teachers meetings. I don’t hold an office, nor do I desire to hold one, but I’m willing to help in any way I can. I have been to several Big Sandy District Retired Teachers meetings. I don’t hold an office, nor do I find out. We have the best team any organization could have on our side. We have people in KRTA who work every day for the betterment of our retired educators.

KRTA is an organization in which all teachers need to be a member. Most active teachers do not realize that their retirement is the only thing they will have once retired. They do not realize they cannot draw Social Security from their spouses as a retired teacher. KRTA fights every year to keep our retirement as sound as possible and fully funded. They work hard to make sure retired teachers receive what is rightfully theirs.

For all retired teachers who do not belong to their locals and state, you need to join today. It is your future and the future of teachers to come. Thank you, KRTA.
FOR YOUR INFORMATION

KRTA OFFICE
1.800.551.7979 ~ 502.231.5802 ~ 502.231.0686 (fax)
info@krtabenefits.com (e-mail) www.krtabenefits.com (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

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

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

AUTOMOBILE & HOMEOWNERS INSURANCE
Liberty Mutual Insurance Company
1.888.504.0156 ext. 51690
502.429.4504 ext. 51690

HEARING INSTRUMENT PLAN—HEAR IN AMERICA
1.800.286.6149 or www.hearinamerica.com

TEACHERS’ RETIREMENT SYSTEM OF KY
1.800.618.1687 or www.trs.ky.gov

COMMONWEALTH CREDIT UNION
1.800.228.6420 / 502-564-4775 or www.ccu.ky.org

COMFORT KEEPERS
1.877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE
1.866.886.6831 or www.homeinstead.com/FloydCounty

NORTH AMERICAN LIFE PLANS
Liberty Mutual Insurance Company
1.888.362.1214 or 502-553-7630
www.1stchoiceprotection.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.ucr.net/MEHP/KTRS
KYRx Coalition 1-855-218-9579
Edumedics 1-855-210-8514
Silver Sneakers for MEHP 1-888-429-4632

Under 65 (KEHP) Anthem BCBS 1-844-402-KEHP
CVS Caremark 1-866-601-6934

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Quips, Quotes & Puzzles

Infamous Names

- For some well-known individuals, just their name is legendary and looked at with respect and awe. For other poor souls, their name is linked to very negative things and they are more infamous than they are famous.

- John Duns Scotus was a 14th century philosopher and professor. He came up with theological defenses that many believed to be quite strange but he had many followers (known as Dunsmen or Duns) and even his critics considered him to be very knowledgeable. Scotus began wearing conical hats, believing that the hats could “funnel” knowledge into the brain. His followers began wearing the hats too. Though his ideas were highly valued in the 14th century, by the time the 16th century rolled around, Scotus’ ideas were considered outdated and his followers were considered stupid. Duns went from having the reputation of “wise men” to just plain dumb. And their conical hats (Duns hats) came to be associated with idiocy. The name was changed to “dunce caps” and they were first used as a form of punishment in classrooms in Europe and, soon after, in America.

- Patriotism is a good thing. But is it possible to be too patriotic? Nicolas Chauvin, a French soldier, was so loyal to Napoleon, that he killed with great fervor any opponent that even hinted at threatening the leader. Refusing to stop fighting, he was wounded 17 times to the point of being badly disfigured, each time returning to the battlefield. But rather than earning him an honorable reputation, he was scoffed at by his fellow soldiers for being a bit excessive in his loyalty. His last name became synonymous with extreme (and ridiculous) patriotism. Eventually, the term “chauvinistic” came to mean “bigoted or biased.”

- It’s not hard to guess what Charles Lynch, a farmer and judge from the mid 1700s, had named after him. Not only did Charles play the role of judge, he also went straight into executioner, not allowing a fair trial to those he deemed guilty. He especially took his wrath out on British loyalists during the American Revolution. “Lynching” became the order of the day and Charles was so confident in his actions that he referred to them as carrying out the “lynch law.”

- For General Henry Shrapnel simply shooting a cannonball over to the enemy would send lead musket balls flying through the air towards enemy soldiers. To this day, exploding fragments from the metal casing of artillery, bombs or mines are known as shrapnel.

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Floyd County Honors Gene D. Davis

Big Sandy District congratulates their Vice President Gene D. Davis who, on July 21
had a bridge named in his honor. The Transportation Cabinet Highway District 12
declared the bridge in the Betsy Layne (Floyd County) area that connects US 23 to
the small community of Justell as the Gene D. Davis Bridge. As a child Davis lived
in Justell. From second grade through high school, he and his siblings walked the
bridge one mile (no time off for snow) to the Betsy Layne schools. As an educator,
Davis taught in both Floyd and Pike counties. He was teacher and principal in Floyd
County Schools, including Betsy Layne, and served a year as Superintendent.

Speaker of the House Greg Stumbo (D) Floyd County and Senator Johnny Ray Turner
(D) Floyd County filed the legislation to secure the honor. Both were on hand at
Betsy Layne High School Gymnasium for the dedication. Stumbo called Davis a role
model. Turner, a retired teacher, deemed him a mentor with a long distinguished
career in education. Big Sandy Executive Council Member Dan Branson said of his
friend that he wore many hats as an educator. Davis was always dedicated, continually
arriving early and leaving late. Floyd County Clerk, Chris Waugh, called it fitting to
dedicate the bridge in the Betsy Layne (Floyd County) area that connects US 23 to
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arriving early and leaving late. Floyd County Clerk, Chris Waugh, called it fitting to
dedicate the bridge in honor of Davis because he bridged a gap in so many people's lives.

Also on hand for the ceremony (a complete surprise to Davis) were his family:
Norma, his wife of 58 years, their three sons, their spouses and four grandchildren.
Pictured at the left are Speaker Greg Stumbo, Gene Davis and Senator Johnny Ray
Turner.
“...these immortal dead who live again in minds better than their presence.”