



News



Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

VOLUME LII NUMBER 2

LOUISVILLE, KENTUCKY

NOVEMBER 2017

Saying Goodbye



Dr. Bob Wagoner

I am proud and thankful for my time at KRTA. As many of you know, I will step down as your executive director this December after 15 years in this role. Mary and I can only offer our heartfelt thanks for the support and encouragement that all of you have

offered.

We are, of course, proud of what has been accomplished during the past 15 years, but mostly we are proud of you—our members. The efforts of all of you to improve the financial security of Kentucky's retired educators simply amaze us. The work that so many of you have done as volunteer leaders at the local, district and state levels to turn half-baked ideas

like unique membership recruitment campaigns, letter writing initiatives and the countless volunteer hours contributed in communities across the Commonwealth all showcase what this remarkable association is all about is something

we will never forget. And the commitment of all of you to ensuring that KRTA remains an inclusive and welcoming community for all makes us so proud to have our names associated with this wonderful group.

I am particularly pleased that the search process for identifying KRTA's next executive director was guided by the association's core shared values. I could not be more enthusiastic about the selection of Tim Abrams as KRTA's fourth executive director. I hope that all of you will strongly support him in his efforts to keep KRTA on its remarkably positive trajectory.

Over the past few weeks I have had the chance to interact with Tim on a daily basis, and I have been

deeply impressed with the range of his experience and his vision for what KRTA can become.

Tim will officially assume the duties of executive director in January 2018 but is already on the job. I ask that you continue to work with Tim and me to advance KRTA's primary goal of "looking out for the welfare of Kentucky's retired teachers." I do not intend to "coast" through my final weeks, and I hope that you will continue to work with Tim and me to keep KRTA moving forward.

One final word: My tenure at KRTA has been truly a partnership with Mary. Her contributions to our sustainability efforts and her many connections with retired teachers across the state have helped to put a human face on this association. But more importantly, at least to me, she has been my partner, my friend, my love, my counselor and my strongest supporter. I don't know how to adequately say thanks to her, but I hope this feeble attempt will do until I find a way to say it better. Thanks, Mary.

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Kentucky Retired Teachers Association

News

A QUARTERLY PUBLICATION

7505 Bardstown Road
Louisville, Kentucky 40291-3234



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PERSONALLY SPEAKING . . .

My New Adventure

July 5, 2017, my first day as Executive Director Elect of the Kentucky Retired Teachers Association. On that day Dr. Wagoner shared with me that no manual existed for this job. I quickly learned how prophetic that statement was. Getting to know our business partners, visiting with local chapters, getting lost on a gravel road in the beautiful mountains of Perry County, having the privilege of listening to Ernie Trosper sing gospel music at Carter Caves State Park and meeting retired teachers in all corners of our wonderful state has been a pleasure. I have thoroughly enjoyed my first few months with KRTA. I can't think of a better group to represent. Outside of my parents, teachers have had the biggest impact on my life. Retired teachers and their love for kids, their state and their communities are some of the best people on earth. The friendships already developed with KRTA members across the state is something I will cherish for the rest of my life. I look forward to the coming years representing our association while looking out for the welfare of Kentucky's Retired Teachers.



Tim Abrams
Executive
Director Elect

The Power of Membership

Unfortunately, just like the ongoing attacks on public education, attacks on the benefits of retired teachers are never going to cease; it is the new norm. Combating "Dark Money" coming into to our state from many angles and discrediting misleading websites and statements made by folks with political agendas has been topic number 1 in town hall meetings from Pikeville to Paducah. Explaining how a defined benefit plan works and that it is much more efficient than a defined contribution plan and pleading with legislators to protect the health insurance of retirees are just a few of the activities retired teachers have found to occupy their time during this battle. All of these things have been done by you, the membership of KRTA. Any success we see in turning the tide on this movement has been possible because of the over 31,000 members of KRTA engaging their legislators. We must never forget our strength when we work as a team for the common good of our state, our schools, and our kids.

(Continued on Page 3)

Social Security News & Pension Watch

New WEP/GPO Repeal Bill in Congress:

Representative Rodney Davis (R-IL) has introduced the Social Security Fairness Act of 2017 (H.R. 1205), in the House of Representatives which fully repeals the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). There is also an identical companion bill (S 915) introduced by Senator Sherrod Brown (D-OH) in the Senate.

Currently, HR 1205 has 137 cosponsors. Five of Kentucky's federal representatives (Barr, Comer, Guthrie, Massie and Yarmuth) are cosponsors. S 915 has eight (8) co-sponsors. To-date neither Senator McConnell nor Senator Paul have signed on as cosponsors.

On March 6, 2017, HR1205 was referred to the House of Representatives Sub Committee on Social Security. S 915 was referred to the Senate's Committee on Finance on April 24, 2017.

Please thank your Representative for co-sponsoring this bill if he/she is one of the five (5) Kentucky co-sponsors. Encourage Representative Rogers to become a HR 1205 cosponsor and Senators McConnell and Rand to become S 915 cosponsors. Stay tuned for future news from KRTA on these federal issues.

November 2017 – 2nd Annual Funding Raising Event

Make a donation to the Kimbler-Bourgard Foundation, the charitable arm of the Kentucky Retired Teachers Association.

Soon you will receive personalized address labels, quotes, notepad and bookmarks. These are our gifts to you. Our hope is that they will remind you of the nobility of our life's profession and of our friends who have run into hard times.

This special fund was specifically created to help our fellow retired teachers facing trouble, and that is where your gift will go. Then the next time we receive a desperate phone call, we can say that help is on the way.

A faint thought to inspire you: A teacher affects eternity, and a gift to KRTA's Kimbler-Bourgard Foundation changes lives.

Bob Wagoner, Ed.D.
Executive Director
KRTA

PRESIDENT'S MESSAGE . . .

Racing Forward With KRTA!



**KRTA President
Romanza Johnson**

August and September of 2017 will be long remembered! It was a great experience to visit all 14 districts along with the KRTA Workshop Team. I do appreciate all the kind deeds, friendliness and warm welcomes extended to me on these travels. I appreciate our partners and friends who traveled with us across the state and the helpful information that they shared with our members. A special thanks to the staff of KRTA, TRS of Kentucky, AARP and others for their information and assistance. All together I think we promoted my theme of *Racing Forward with KRTA!*

Let's continue to work together to increase our membership in Kentucky. Hopefully, every district will have an entry in the Grandparent Essay contest this year. I urge each county

to continue supporting the School Supply Drive; Drive to End Hunger; and Yes, We Can Feed Kentucky.

I am very appreciative of all members that have assumed a leadership role in the state districts and county levels. I do appreciate all the time and energy that you have expended for KRTA!

Remember to keep in contact with your Legislators and let them know your thoughts. This is most important this year!

May I urge your county and your district to send in a donation to KRTA for the Kimbler-Bourgard Foundation so we can continue to award scholarships at the 16 technical colleges across the state and have funds to help KRTA members in need. Thanks for your help in this area in the past and what you will continue to do.

It was my pleasure to share the "Bee Attitudes" with you at the district meetings. Due to many of you requesting a copy, I am sharing this below:

THE BEE-Attitudes

BEE busy . . . doing what You LOVE to do.
BEE TRUE . . . to THE DREAMS God's given You.
BEE SURE . . . to taste THE SWEETNESS OF EACH DAY.
BEE SILLY . . . giggle lots, take OFF and PLAY.
BEE bold . . . Enough to trust Your wings and FLY.
BEE-lIEVE . . . THE POWER OF PRAYER will GET You BY.
BEE HAPPY . . . KEEP Your outlook BRIGHT and sunny.
BEE YOURSELF . . . BEE-cause You REALLY ARE a HONEY!



Remember your state and district officers and committee chairmen are willing to visit and speak at your district and county meetings. Do contact them for your date of a selected meeting. Thank you for being a faithful member and let's all practice the "Bee Attitudes" as we race forward with KRTA!

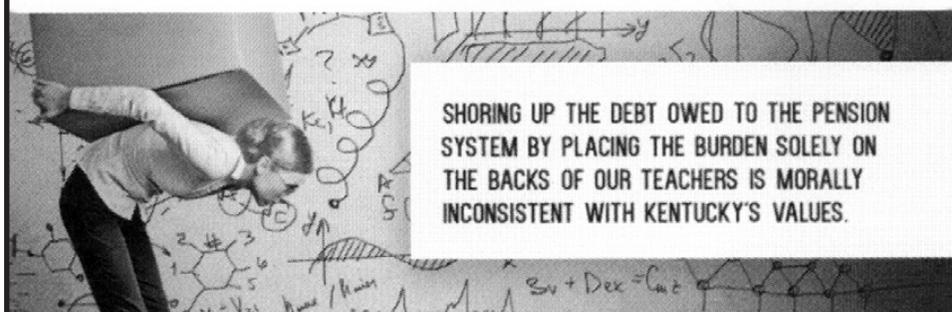
Romanza

The “Teach Frankfort To Pay Their Debts” campaign is mobilizing more than 52,000 retired teachers and has launched an informational website at www.TeachFrankfort.org



Learn how to contact Kentucky lawmakers and let them know the pension system should not be bailed out by retired teachers.

Sponsored by KRTA



Special Message Concerning Governor Bevin’s Pension Reform Proposal

Governor Bevin revealed the framework of his pension reform plan during a press conference in Frankfort on October 18, 2017. We appreciate that policy makers have listened to our concerns and have indicated their willingness to keep its commitment to retired educators.

However, it is unclear how the proposed reforms could possibly be enacted in a way that is legal and financially sound. Based on the framework provided, the math just doesn’t seem to add up.

KRTA has not taken any position on any possible reforms. Once a detailed proposal emerges, we look forward to working with lawmakers to provide our input. We thank you for your ongoing efforts to weigh in with legislators. Thanks to your calls, emails and activism, our voices are being heard and it will be important to keep up the pressure to protect our earned benefits.

KEEPING THE PROMISE HIGHLIGHTS

- “Keeping the Promise” will save Kentucky’s pension systems and meet the legal and moral obligations owed to current and retired teachers and public servants
- Requires full payment of ARC and creates a new funding formula that mandates hundreds of millions more into every retirement plan, making them healthier and solvent sooner
- For those still working: no increase to the full retirement age, and current defined benefits remain in place until the employee reaches the promised level of unreduced pension benefit
- For those retired: no clawbacks or reductions to pension checks, and healthcare benefits are protected
- For future non-hazardous employees and teachers: enrollment in a defined contribution retirement plan will provide comparable retirement benefits
- For current and future hazardous employees: will continue in the same system they are in now
- Closes loophole to ensure payment of death benefits for the families of hazardous employees
- Stops defined benefits plan for all legislators, moving them into the same defined contribution plan as other state employees under the jurisdiction of the KRS Board
- No emergency clause: law will not go into effect until July 1, 2018
- Structural changes should improve the Commonwealth’s rating with credit agencies, which have downgraded Kentucky’s rating, citing unfunded pension burdens

Teachers’ Retirement System of KY—TRS

- No change to retirement age
- No Social Security coverage for current or future teachers
- Defined benefit plan remains open to current teachers/university members until occurring full unreduced retirement eligibility (27 years of service or age 60)
- Current teachers who have met the threshold on July 1, 2018 will move into a Social Security replacement defined contribution plan (i.e. 27 years). The defined contribution plan will be a generous defined contribution plan- 18% of their salary. Employee contribution will be 10%, and a state contribution of 8%
- New teachers and those who meet the threshold after July 1, 2018 will enroll in a generous defined contribution plan with the option to max out 18% of their salary. Employee contribution will be 9% with the option to invest an additional 3%. Employer contribution will be 6% with the state’s portion being 4% and the local school district employer’s contribution at 2%
- Current teachers/university members, with less than five years of service in the current defined benefit plan, will have the option to transfer to the defined contribution plan
- Use of “High 3” for benefit calculation permitted for any member retiring before June 30, 2023; after June 30, 2023 a “High 5” will be utilized for benefit calculations
- School districts can continue to provide payment for up to 30% of a retiring member’s accumulated sick leave and payments for accumulated sick leave will be utilized in retirement benefit calculations for those retiring on or before July 1, 2023; after that date payments for sick leave will not be utilized for benefit calculations
- Sick leave balances frozen as of July 1, 2018, for university members who receive service credit for accumulated sick leave
- 3% of employee’s salary as additional contribution to fund retiree healthcare program
- No reduction in previously granted cost of living adjustments (COLAs) for current retirees
- Future COLAs for current retirees temporarily suspended for five years
- COLAs for future retirees will begin after five years in retirement
- Future retirees required to suspend their pension to accept a full-time* position in the public sector for the duration of their reemployment
- Aligns upper limit of eligible compensation for benefit calculation with social security guidelines

*Full-time refers to more than 100 hours worked per month

(Continued from “Personally Speaking” on Page 2)

What’s Next

Tax reform is on the horizon. Most believe that the state’s revenue problem should have been addressed before public pensions. However, that is not how the political world works. Increasing revenue for our state is vital, not for the welfare of retired teachers but the welfare of the state we love. No one likes taxes but everyone wants good roads, schools, first responders, and essential state services. We all want our state to become the best version of itself—a place where our children and grandchildren will want to live, work, and play. So how do we get there? First we must look at special interest carve outs. It has been well publicized in recent months that the Commonwealth of Kentucky gives more in tax breaks than it receives in tax revenue—over \$12 billion in tax expenditures while the state’s revenue is just over \$10 billion. Surely Kentucky’s leaders can come together to right this ship, not simply following political agendas of failed attempts as seen in states like Kansas. Let’s think independently as a state and not use boiler plate reforms. It is imperative that our membership continue their engagement as the process unfolds during the 2018 General Assembly.

Fall Workshops 2017

Racing Forward With KRTA

President Romanza Johnson



Romanza Johnson
KRTA President

President Johnson's message to all workshop attendees was that we have to **RACE** to protect what we value! What we value is our Defined Benefits, TRS Funding and Benefits, and the TRS Governing Structure. Communication is the key for KRTA to *Race Forward*

Most of her presentation was influenced by her past experiences with the training and racing of Tennessee Walking horses. However, the picture at the left shows her with the bee umbrella because her "Bee-Attitudes" became very popular. A copy of the "Bee-Attitudes" can be found on Page 2.

The KRTA leaders—"trainers" as Romanza called them—nurture by:

1. **Stepping up** and assuming leadership positions
2. **Supporting** on the state, district, and local levels
3. **Teaching** and guiding as needed
4. **Empowering** and directing
5. **Focusing** on positive things
6. **Growing** with their membership
7. Always **challenging**

We Must All "Saddle Up" for Teamwork

- Everyone must be involved.
- Teamwork makes the impossible possible.
- Encourage younger members to take leadership roles.
- Shared enthusiasm energizes everyone.
- Teamwork divides the task and doubles the success.
- When a collection of minds and hearts work together, great things happen.
- It's good to know a helping hand is always in reach.
- There is strength in numbers.
- A dynamic team is unstoppable.

Some more advice from our president is to take "Time Out" for KRTA. Do this by living life with a little spice. In addition these items are of key importance:

communication, leadership, volunteer spirit, teamwork, and strong membership involvement. KRTA will *race forward!* Do your part!



Health, Insurance & Wellness

Co-Chair Margaret Head Sims and Edwin Cook III



Edwin Cook III

The health, insurance, and wellness benefits offered by membership in KRTA are certainly something to celebrate! Margaret and Ed 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. The chart at the right shows the benefits KRTA offers



Margaret Head Sims

KRTA and AARP Working Together

Cebert Gilbert, AARP/KRTA Liaison

Cebert 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:



Cebert Gilbert

- ◆ 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, 2017
County winners January 31, 2018
District winners March 1, 2018
- ◆ State winner will be announced at the KRTA Convention in April 2018.
- ◆ Visit www.aarp.org/grandparents for more information.

Fraud Watch Network

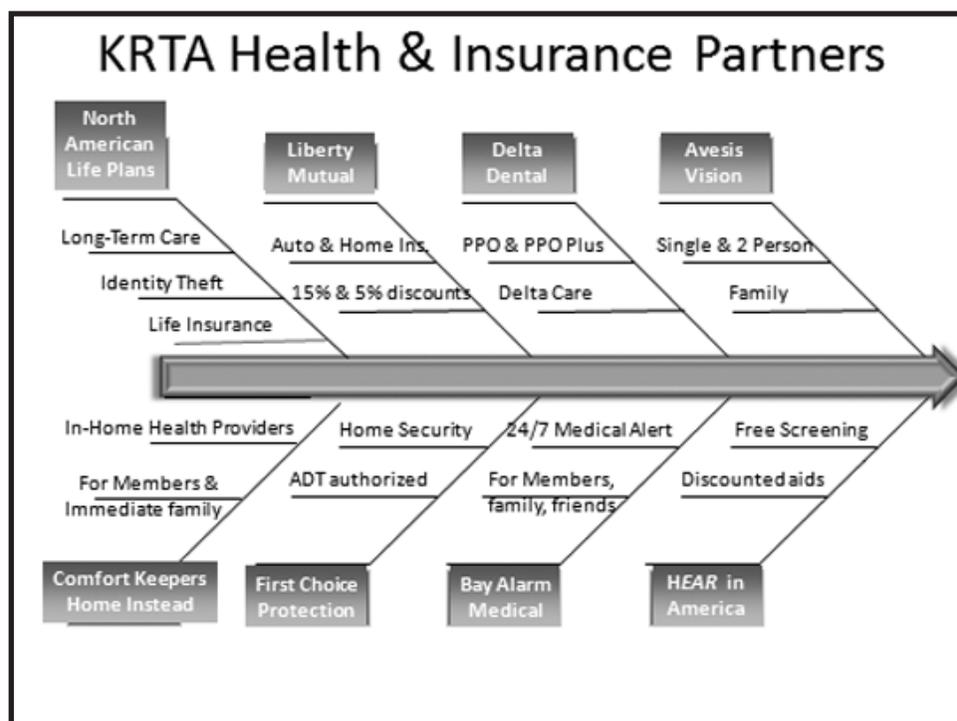
AARP has launched a national campaign to fight fraud and ID theft and give you access to information about how to protect yourself and your family. See more information at aarp.org/fraudwatchnetwork.

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 E-mail: kyaarp@aarp.org Phone: 1-866-295-7275.





Teachers' Retirement System of Kentucky staff traveled with the Fall Workshop team and presented in each district. Workshop attendees

received the latest news concerning their retirement system, insurance and legislative issues.

Jane Gilbert and staff were on hand to explain the state of the insurance fund while Nazma Haq, Dora Moore, Tonya Courtney, Don Wittbrodt and Becky Niece updated issues with TRS investment performance and governance.

TRS was established by the General Assembly in 1938 and funded in 1940. A Defined Benefit Group Retirement Plan was established to provide retirement benefits for local school districts and other public educational agencies in the state. TRS now handles the retirement needs for the educators in 173 school districts, KCTCS, 17 educational agencies and 5 regional universities. Contributions from the active teacher plus the employer match lasts **six years**. After that, the retiree's annuity is paid from investments. Due to the outstanding investment practices of TRS, retirees will draw their annuity for the remainder of their lives. The number of members over 100 years old still drawing annuities increases each year.

The national atmosphere of pension plans is putting our Defined Benefit Plan under attack. It has worked successfully for us for 70 years and with our positive financial investment record, it should not be changed.

REBRANDING.

For 76 years we've been the Teachers' Retirement System of the State of Kentucky. To make TRS stand out with clear, consistent branding among the other state and educational agencies that members deal with, the rebranding efforts have given us the name TRS. Along with the new logo, changes have been made to FaceBook, Twitter, our website and our email addresses. The new website is www.trs.ky.gov.

PATHWAY.

Pathway offers members online access for active and retired members. It is a self service way of viewing the details of your retirement account. Pathway is a great success story for TRS and shows that your Board of Trustees is prudent with retirement money. It took five years to

complete and the \$9.6 million project 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 \$166 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

Fiscal Year Ended June 30, 2017.

1-Year	3-Year	5-Year	10-Year
15.37%	6.3%	10.1%	6.3%

Over the last 30 years, the compounded return has been 8.1%.

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 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.

Fees are disclosed in the annual report and quarterly on the website.

Structure is recommended as a "best practice" for other pension systems.

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 gone away and upon retiring teachers would have to pay the full cost of health care (in addition to the Medicare Part B premium at age 65).

(Continued from Page 5)

Under **Shared Responsibility**, active members will have medical benefits available when they retire. As is clearly evident, without medical benefits, retirement security is uncertain. The likely outcome would be that teachers would need to work much longer (closer to age 65) to make up for the loss of this benefit. **Shared Responsibility** means teachers will be able to retire at a time of their choice with greater retirement security.

Retirees under age 65, regardless of retirement date who receive medical benefits through the Kentucky Employees' Health Plan, began contributing an additional amount to the Medical Insurance Fund effective July 1, 2010. This amount is based on the standard Medicare Part B premium that is currently paid by retirees age 65 and over.

AGE 65 AND OVER ONLY. The TRS MEHP Medicare Eligible Plan was awarded to United Healthcare (UHC). UHC is a nationally-recognized company with offices in Louisville and Lexington that employs 700 UHC employees.

Medicare Part B will increase. That means MEHP member will pay the increase to Social Security. To date TRS is not aware of any major plan changes in the MEHP.

2017 MEHP Features:

- Coverage for a routine hearing exam every 12 months at a \$0 copay
- A \$500 hearing aid allowance every 36 months
- hi HealthInnovations Hearing Aids Discounts Program
- Six routine podiatry visits per plan year at a \$0 copay
- My Path to Health "Renew" magazine, published 3 times per year
- Solutions for Caregivers provides care planning and care coordination services designed to relieve some of the burden and stress of caregiving and supports the overall well-being of the person receiving care
- Quit Power Cessation Program
- Note: There is no long-term nursing home care through any TRS insurance plan. Call KRTA at 800-551-7979 for long-term care options.

United Health Care's Rewards for Health.

Register at uhcretiree.com/ktrs or call 888-219-4602 to see if you are eligible to earn an gift cards for healthy activities. 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. 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.

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.

HouseCalls 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.

Telemedicine—Introducing Virtual Doctor Visits.

Talk to a doctor whenever, wherever. Experience a live video chat, using a webcam-enabled computer, tablet or smartphone. A virtual doctor visit with Doctor on Demand or AmWell has \$0 copay. Once a request for a visit has been submitted, the average wait time is about five to ten minutes. A typical visit lasts 10 minutes. You can find a list of participating virtual doctor vis providers by logging in online at www.uhcretiree.com/trs. Virtual visits may be best for situations like a cold, flu, skin rash or eye issue. Virtual visits are not appropriate for serious or emergency situations.

Age 65 and Over Only

Get started with your TELEMEDICINE visit

<p>ON YOUR COMPUTER</p> 	<ol style="list-style-type: none"> 1. Go to www.uhcretiree.com/trs 2. Sign in with your user name and password. 3. Click on the Virtual Visits toolbox to view your virtual provider group choices, access their websites and set up an appointment.
<p>ON YOUR TABLET OR SMARTPHONE</p> 	<p>Download the Doctor on Demand app</p> <p>Or, download the AmWell app</p> <div style="display: flex; justify-content: space-around;">   </div>

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 29,000 employers to help more than 3.2 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 2017 calendar year will carry over to the 2018 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.

Vitalssmartshopper 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 855-869-2133. Once your claim is paid, SmartShopper verifies that the location qualifies for an incentive and mails you a reward check.

Go365 has rewards for you! Set your goals—Earn points—Get rewarded. Go365 was formerly HumanaVitality is now "Go365 by Humana" in 2017. Visit livingwell.ky.gov for all your wellness benefits and to sign in to Go365 use your HumanaVitalityusername and password. Questions? Call 855-478-1623.

Transitioning to Medicare?

Don't forget you may have unspent bucks left with Go365. You will need to spend all your bucks in the Go365 Mall before your Kentucky Employees' Health Plan terminates.





ALSO.....
If you have a Consumer Driven Health Plan (CDHP) you will want to use any remaining HRA funds before moving to the MEHP.

MALL

Legislative Co-Chairs Don Hines & Larry Woods

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. Eighty-nine percent of them live in Kentucky.
4. Over \$155 million is distributed monthly providing a significant positive economic impact on all of Kentucky's local communities.

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



Don Hines

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.

No further changes to the governance of TRS. 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.



Larry Woods

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 what Tip

O'Neil said: "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

What we need to do. Meet with current Legislators; Seek their support on our major issues; Find out what questions/concerns they have and get back to them with a response; Attend committee meetings. Always remember "**Party**" is not an issue.

Memberships Co-Chairs Betty Hester, Debby Murrell & Ernie Trosper



Betty Hester

According to the Membership Committee, the way to grow membership is understanding that KRTA is "ever-changing, with new ideas, new programs, and new benefits! **How should you help tell this story?**

COUNTERACT OBJECTIONS: Anticipate that some will be skeptics, connect the objection to the best approach and show the relevant value of KRTA.

What will you hear? "I'm still working—I thought you were just an organization for retired people."

"I don't see the value—I don't see what KRTA gives me for my money."

"I don't need insurance—Are you saying I can get any kind of insurance at a better rate?"

"I don't like your politics—I don't agree with KRTA's political positions."

Research shows that some words tend to turn off the 'movable middle' (age 48-60). Substitute words that show KRTA in a new light.

WORD ALERT 1: Avoid directly addressing a recruit with an age-related term (senior, old, aging, older adult, older American). Instead, try experienced, mature, seasoned, vibrant, active, engaged.

WHY? 33-51% of the Movable Middle react negatively to being labeled as seniors or other word alert terms. Also, research found that as we get older, our idea of who is old gets older, too.

WORD ALERT 2: Avoid defining an individual by stereotypical life stage or generation (retiree, baby boomer, golden years). Instead, try what's next, new life phase, reimagine, pursue, opportunities, journey, transition. **WHY?** Those at the younger end of this demographic don't necessarily think of themselves as boomers and don't like being personally categorized by generation. They're also unlikely to describe themselves as retirees.

WORD ALERT 3: Avoid associating aging only with limitations (slowing down, getting older, decline). Instead, try productive, valued, knowledgeable, growth, opportunities, new possibilities, fresh perspectives. **WHY?** KRTA programs and services are designed to enable people at whatever age to help them grow and continue to be productive and valued members of their communities. We want to challenge the outdated belief that getting older is only about decline.

WORD ALERT 4: Avoid associating KRTA with the gridlock and dysfunction of Frankfort and Washington DC. (political, agenda, lobby). Instead nonpartisan, nonprofit, tackle, advocate, address, champion, work on/work to. **WHY?** The American public has a negative view of the political scene, so KRTA wants to avoid terms that may associate us with the dysfunction, making it appear that we are part of the problem.

Continue to develop all phases on the KRTA RADAR:

- Retain - Current members
- Attract - New & Young Retirees
- Develop - New Leadership
- Attend - Local and District Meetings
- Remain - Attentive to Current Trends & Issues

The sky's the limit—this year's goal is 31,818 members.



Debby Murrell



Ernie Trosper

Business Partners Participating in the Workshops!



Steve & Julie Garrison
Home Helpers



Nazma Haq



Jane Gilbert



Dora Moore



Becky Niece



Gail Dickman
Liberty Mutual



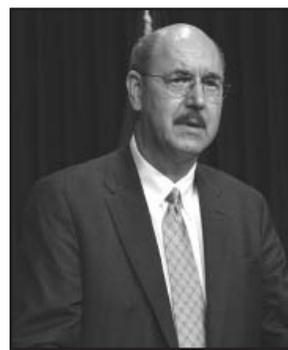
Dave Farmer
Liberty Mutual



Tonya Courtney



Don Wittbrodt



Gary Harbin



Katie Hedgepath & Andrea Turnock
Edumedics



Nekisha Perkins
Edumedics



Mark Crane
Edumedics



Christine Geswin
Edumedics



Chris Tyler & Terri Lynn



Lea Goggin, R.Ph.
Clinical Staff



Allison Russell, R.Ph.
Clinical Staff



Amy Griesser
R.Ph. Clinical Staff



Jeff Johnson & Jim Curley
North American Life Plans



Emily Harlan
Home Instead



Henry Hensley & Tara Parker
Raymond James & Assoc.



April Prather, R.Ph.
Clinical Staff



Marissa Boeolhauf,
R.Ph. Clinical Staff



Travis Albrecht,
R.Ph. Clinical Staff



Julie Brown
Anthem BCBS



Synthia Burchell
Anthem BCBS



Wayne Gentry & Birdie Dixon
Home Helpers



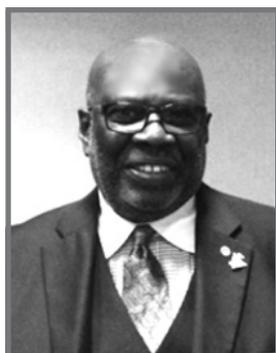
Thanks to Legislators Participating in the Workshops!



Rep. Lynn Bechler
District 4



Rep. John Blanton
District 92



Rep. George Brown
District 77



Sen. Tom Buford
District 22



Rep. Jim DuPlessis
District 25



Rep. Joe Fischer
District 68



Rep. Ken Fleming
District 48



Rep. Kelly Flood
District 75



Sen. Alice Forgy Kerr
District 12



Rep. Derrick Graham
District 57



Rep. Jeff Greer
District 27



Rep. David Hale
District 74



Sen. Ernie Harris
District 26



Sen. Paul Hornback
District 20



Sen. Stan Humphries
District 1



Rep. Angie Hatton
District 94



Rep. Kenny Imes
District 5



Rep. James Kay
District 56



Sen. Stephen Meredith
District 5



Rep. Tim Moore
District 18



Rep. Wesley Morgan
District 81



Rep. Jason Nemes
District 33



Rep. Sannie Overly
District 72



Rep. Rick Rand
District 47



Rep. Steve Riley
District 23



Rep. Sal Santoro
District 60



Sen. John Schickle
District 11



Sen. Brandon Smith
District 30



Rep. Wilson Stone
District 22



Rep. Walker Thomas
District 8



Rep. James Tipton
District 53



Sen. Johnny Ray Turner
District 29



Sen. Whitney Westerfield
District 3



Rep. Addia Wuchner
District 66



Rep. Jill York
District 96

To find out who
your legislators
are call



502-564-3490

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.

E'town/Hardin/ LaRue RTA Member Cherie Mingus

Inducted into UK Human Environmental Sciences Hall of Fame

A longtime Hardin County Schools teacher was one of three women inducted on September 15, 2017, into the University of Kentucky School of Human Environmental Sciences Hall of Fame.

Cherie Mingus, who taught family and consumer sciences at Central Hardin High School, will be honored Friday at a ceremony. The School of Human Environmental Sciences uses the hall of fame to recognize those who have positively impacted their profession, communities and the school.

“We are pleased to honor three inductees this year who have each had a lifetime of achievements and contributions,” said Ann Vail, the school's director, in a news release. “While each is different, all three have impacted the school and our profession in meaningful ways. We are grateful to each of them.”

Mingus graduated from UK in 1976 and spent 37 years in education. She taught at West Hardin High School before Central Hardin opened.

During her career, she received numerous awards for innovative teaching techniques, according to the release. She also co-advised the school system's chapter of Family, Career and Community Leaders of America.

Outside of the classroom, Mingus has served as a leader in professional organizations, including president of the Kentucky Association of Family and Consumer Sciences to the Kentucky Association of Career and Technical Education. She is a member of the Kentucky Retired Teachers Association.

The other inductees this year are Marsha Purcell and Retia Walker.



Presidents of the 14 KRTA Districts



FIRST DISTRICT
Anita Thomas



SECOND DISTRICT
Scotty Parsons



THIRD DISTRICT
Jan Yonts



FOURTH DISTRICT
Martha Steep



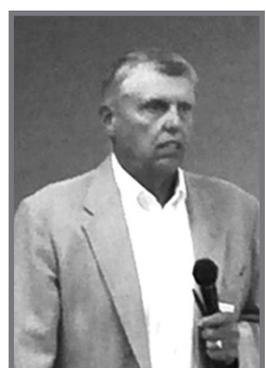
FIFTH DISTRICT
Co-Presidents Marie Wright
Faye Shelton



EASTERN DISTRICT
Ann Porter



JEFFERSON
Rick Tatum



CENTRAL KY EAST
DISTRICT
Larry Woods



CENTRAL KY WEST
DISTRICT
Marianne Leet



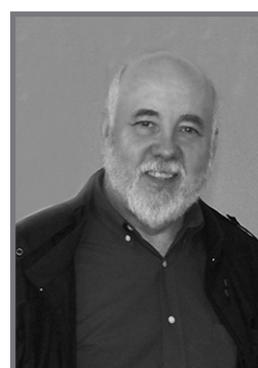
MIDDLE
CUMBERLAND
Tishana Cundiff



NORTHERN KY
DISTRICT
Lori Flerlage



UPPER
CUMBERLAND
Pamela Thompson



UPPER KY RIVER
DISTRICT
Michael Caudill



BIG SANDY
DISTRICT
Gene Davis

Review of Proposed Kentucky Pension Reform Summary of Findings

A review of PFM's August report on proposed changes to Kentucky's retirement conducted by the Pension Trustee Advisors (PTA) finds that the proposals will cost more to Kentucky's taxpayers and its employees while providing lower benefits. The increased taxpayer costs are from Social Security participation as well as replacing current programs with more expensive Defined Contribution plans. Increased worker costs are also due to Social Security and additional DC contributions necessary to get close to an adequate retirement income.

According to William Forna, FSA of PTA, "The retirement income that can be expected from the new proposed program would likely not be as high as those estimated in the recent analysis due to lower investment returns, longer life expectancies and inflation that were not considered in that analysis. Furthermore, the proposed program would leave many disabled workers and survivors without meaningful protection."

Additionally, PTA estimates that while such a change would be a cost to Kentucky taxpayers and a cut in living standards for future retired Kentucky public workers, it would result in substantial income to Wall Street and private investment managers who would earn tens of millions of dollars more in fees than under the current program.

Forna continued: "PTA reiterates that the current poor funding status is due to years of government pension contributions below those required for actuarial soundness. Other states have sound financial position because they have prudently funded their defined benefit plans, despite similar demographics of an aging population." Pension Trustee Advisors (PTA) have conducted a thorough review of PFM's Report #3 and recommendations for changes to the pension and retiree healthcare benefits for current and future Kentucky public employees. The recommendations reflect the inadequate funded status of the numerous plans covering public employees in Kentucky and the need for substantive and immediate corrective actions to address the actuarial requirements of the plans.

We have concerns with some of the recommendations and their characterizations in the very public debate that has occurred since the August 28 release of the report. Our major finding is that the proposals will cost more to Kentucky's taxpayers and its employees while providing lower benefits. The increased taxpayer costs are from Social Security participation as well as replacing current programs with more expensive Defined Contribution plans. Increased worker costs are also due to Social Security and additional DC contributions necessary to get close to an adequate retirement income. Our complete report provides detail for each system; teachers are shown below.

The retirement income that can be expected from the new proposed program would likely not be as high as those estimated in the recent PFM analysis due to lower investment returns, longer life expectancies and inflation that were not considered in that analysis. The proposed program would not produce adequate retirement benefits for any of the key groups analyzed. These are illustrated in our complete report.

Furthermore, the proposed program would leave many disabled workers and survivors without meaningful protection.

Additionally, PTA estimates that while such a change would be an added cost to Kentucky taxpayers and a cut in living standards for future retired Kentucky public workers, it would result in substantial income to Wall Street and private investment managers who would earn much more than under the current program.

Finally, PTA reiterates that the current poor funding status is due to years of government pension contributions below those required for actuarial soundness. Other states have sound financial position because they have prudently funded their defined benefit plans based on sound actuarial projections, despite similar demographics of an aging population.

PTA has extensive experience with pension reform, including serving the Kentucky Teachers Retirement Funding Work Group in 2015, creditors in the Detroit and Stockton bankruptcies, the Federal Oversight Board for Puerto Rico, and other groups for governments as well as labor organizations.

Stay Connected With KRTA



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

INSIDE SCOOP . . .

WHAT'S GOING ON AT KRTA

Dr. Wagoner made the following remarks at the 2017 KRTA Convention. His remarks are being printed due to multiple requests from members who were not able to attend the convention.



Mary & Bob Wagoner

KRTA—Past, Present and Future

I have made it a point over the past 15 years of not being in a visible role on the convention program. However, today, this being my last convention as your Executive Director, I want to take some time to share some thoughts with you relative to the time I have spent in this position.

Having always stressed with our program participants the importance of staying on time, I am going to stick pretty close to my notes so that I don't ramble too much.

Does anybody recognize what I'm holding up? (Ernie Trosper might because his picture is on the front page.) It's the December 2001 edition of the KRTA News. It's just another copy of the newspaper to most but one that proved very important in my life as well as that of my wife, Mary.

It is the issue of our newspaper that officially welcomed me to KRTA as the new Executive Director. Several months earlier, a good friend and mentor called me asking if I knew any retired educators who might be interested in becoming the executive director of KRTA. That friend and mentor was Frank Hatfield. I told Mr. Hatfield, "I don't know any retired educators, but I know an active one."

It did interest me, so I pursued the position and was fortunate to be selected and thus began the most rewarding and enjoyable period of my career. I have been fortunate to hold a number of leadership positions over the past 41 years. Serving as Executive Director of KRTA has been the icing on the cake for me and for Mary. Mary has been a full partner each day of these 15 years. So what I say speaks for both of us.

When I interviewed for the job, the Executive Council shared a number of goals they had for KRTA as the association moved into the 21st Century.

KRTA at that time was already a strong, well-organized association that needed to move to the next level. The areas we discussed included the following:

1. Increased membership
2. Additional member benefits
3. Improved services to individual members and local and district associations
4. Increased community services
5. Enhanced visibility and a stronger legislative presence.

Together I think we have come a long way toward meeting these goals. I recognize fully that I haven't done this alone. But I have been privileged and proud to be your leader as we have moved forward.

1. Membership has increased from 21,380 to 31,254.
2. We have added new benefits to our vast array of existing benefits.
3. Improved services to members, locals and districts by becoming a true "broker of services." When a member or KRTA leader calls the KRTA office, we strive to answer their questions, provide needed materials or refer them to the entity that can.

We have no debt, and we operate totally independent of any other organizations.

Community services have grown; we now participate in:

1. An annual "school supplies" drive that benefits hundreds of school children.
2. The "Feed Kentucky" program that provides thousands of food items to local food banks in Kentucky.

We continue to participate in:

1. The KET Fund for Excellence
2. The Grandparent Recognition program with AARP-KY.

The N.O. Kimbler scholarship program has grown from fifteen \$1,000 scholarships to seventeen \$1,650 scholarships.

Finally our visibility and legislative presence is much greater as we have developed an even closer working relationship with TRS and increased the time we have our advocates spend in Frankfort. KRTA is now recognized as one of the major educational related associations in Kentucky.

I hope you are as proud as I am of these accomplishments. You should be. The officers, the Executive Council, the Standing Committees, District & Local Association officers and every member have played a part. I salute and thank each of you.

As proud as we are of the accomplishments the past fifteen years, what Mary and I cherish most are the relationships we have enjoyed and the friends we have made. We have had the privilege of traveling all over Kentucky to meet with retired teachers and that has been most rewarding.

We are convinced there is not a finer group of people anywhere in or out of Kentucky. We have developed personal friendships with so many of you who, except for being in this position, we would never have known. That would have been a tremendous loss to us. I won't try to call the names, the list is too long and I would be sure to miss someone.

I do, however, want to mention the KRTA staff by name. You have one of the most professional and dedicated staffs I have ever had the privilege to have as co-workers. I could not have had more devoted or harder working co-workers than Betty, Brenda, Carla, Charlotte, Emily and Janie. The only thing I have to remind them of occasionally is that it doesn't always have to be finished today. I know each of them loves the association and will continue to serve you faithfully.

On a special note, Carla has been with the association 30+ years.

Their work is very visible. You only have to look at the newspaper and other materials sent from the KRTA office to see how much the staff has added to the form and attractiveness of every work product we produce.

Second, I want to call special attention to Mary. I can assure you without her as a full-pledged partner, I would not have been here for 15 years. She has loved everything we have been privileged to do on behalf of KRTA and loves and

respects you just as I do. It's possible that after I'm home for a while, she may ask you to hire me back. However, after almost 45 years of adjusting to me, I am hopeful she can make this adjustment too.

Now I want to answer a couple of questions I have been asked by several members.

First, why don't you stay on part time as director? I must admit that I gave this some serious thought.

However, when I was hired as a full time Executive Director, it was because the Executive Council had decided a full time person was needed. That, I think, for the association was and still is a good decision. That's what was needed then and that's what is needed even more today.

Second, why don't you stay on part time in some other position? That's tempting, but would not be fair to your new Executive Director. He needs to have his own time.

I can best explain it this way. It's much like running a relay race. None of the individual runners is responsible for the entire race. But each runner has two responsibilities: First, running his leg of the race to the very best of his ability to give the team the best position possible and second, quickly and carefully passing the baton to the next runner. That is what I hope to some degree to do—that is my goal.

I feel very good about the future of the association under Tim Abrams's leadership. Mr. Abrams will come to work on July 1. He will become immediately immersed in our legislative activity.

I have the utmost confidence that he will quickly grasp the operation of the office and learn the "ins & outs" of the association.

Not only do I believe he will effectively manage those things we are now doing, but I further believe he will bring many new and fresh ideas that will serve to continue the association on the road toward a bright future.

Finally, as a way of saying thanks to each of you for the part you played in our lives over the past fifteen years, I want to share the following story with you. I think you'll see how it rang a bell with me. I hope it will for you.

YOUR PARACHUTE

Charles Plumb, a U. S. Naval Academy graduate, was a jet pilot in Vietnam. After 75 combat missions, his plane was

AROUND THE STATE...

Bluegrass RTA



Members assemble the newsletter.

Bullitt County RTA



Pres. Johnda Conley & Past Pres. Carolyn Dennison

Johnda and Carolyn attended the PFM Group Final Report—August 29, 2017, in Frankfort

Central KY West District



Officers for Central Kentucky West were installed May 18, 2017. From left to right, Marianne Leet, President, Kathy Cole, President-Elect, Mary Cameron, Treasurer, and Parthenia Wells, Secretary.

Clark County RTA

Steve Flairty, author; Marcia Hawkins, potter; Phyllis Volz, adjunct instructor for Indiana Wesleyan University; Katherine Howard, yoga instructor; Shirlene Ronk and Judy Singleton. All of these people are retired teachers who are demonstrating their new careers in retirement. No rocking chairs for these folks!



E'town/Hardin/Larue RTA

Members at the "Stuffing Party" were Patsy Young, Sue Story, Shelia Wilkinson, Elaine Alicna, Jayne Shagool, Retha Wilcoxson, Sheila Clemons, Becky Bishop, Cynthia Perkins, Donna Carter, and Bill Kelley. Not pictured: Susan Cross, Cherie Mingus, Martha Hannifan, and Pam Kelley



Harlan County RTA

These retired teachers know what students need! Members of the association collected school supplies and donated them to the Harlan County Christian School.



Mercer County RTA

At the May meeting, MCRTA enjoyed their 3rd Annual Retiree Restaurant Roundup including a dessert bar finale and a silent auction fundraiser. (Left) Marsha Durr, past president, introduced Emma Jean Tamme (center) and Peggy Branham (right). They will be serving as officers 2017-2019.



Monroe County RTA



MCRTA held its first meeting on September 15. A new highlight at each meeting will be spotlight on a member. At each meeting the career of a member will be highlighted. Shown are Virginia Brown, member spot lighted, MCRTA member, Tempie Graves, and Mrs. Brown's daughter, Jennifer Turner, sharing stories about the career of Mrs. Brown. Also shown is Monroe MCRTA president, Cecilia Stephens who presented Mrs. Brown with a gift and thanked her for her dedication and service to the students of Monroe County.

Nelson County RTA

Newly elected Pres. of the NCRTA. Bonnie Cecil, presents notebooks to Stephanie Harrison, director of "The Nest" Family Resource/Youth Services at the Bloomfield Schools.



Paducah/McCracken



P M C R T A , met on May 6, when Romanza Johnson, president of KRTA spoke

about RTA accomplishments. President Charlotte Benton installed officers for 2017-2018 as pictured: Kaye Boyd, treasurer; Redeana Jones, secretary; Russell Hobbs, president; Charlotte Benton, president elect; and Bonnye Roof.

Pike County RTA



Pictured in the food drive picture are: Tina Kiser (Valley Elementary School Secretary), Mary Alice Hunt (PCRTA Secretary) and Betty Johnson (Valley Elementary Youth Service Director)



Pictured in the school supply picture are: Shelly Collins (Pike County Central High School Youth Service Director, Lexie Newsome, Bailey Birchfield and Skylar Stumbo (students) and Mary Alice Hunt (PCRTA Secretary)

Taylor County RTA



The "Not Back To School" Party was on August 9, the first day with students for the local school districts. Thirty four members came bearing bags of school supplies and monetary donations for local Resource Centers.

Woodford County RTA



L to R: Bobby Gaffney, President; Dr. Bob Wagoner, Executive Director, KRTA; Sharon Tippett, Secretary; Kathy Cole, President Elect; Steve Campbell, Treasurer; and Jim Cole, Vice President.

Your Long Term Care Policy What Should You Know

- I. Your LTC policy is a **CONTRACT**. It says what it means and means what it says, and **ONLY** what it says.
- II. Your LTC policy is **NOT** medical insurance.
 - A. It will **NOT** cover hospital expenses or medical testing.
 - B. It will **NOT** cover doctor bills.
 - C. It will **NOT** cover dental expense.
 - D. It will **ALMOST NEVER** cover nursing expense.
- III. **READ** your LTC policy carefully **NOW** and **BEFORE** you need to access its benefits.
 - A. Nursing homes frequently cost more than \$7,000 per month. The current average length of stay in a nursing home is 2.8 years according to a Genworth Financial report.
 - B. Home health care services typically cost \$20-\$25 dollars per hour.
 - C. You **MUST READ** your policy and **UNDERSTAND** the financial benefits provided and the types of services covered while you are in good health and preferably before you reach 65 years of age so that you can structure your finances in the best way available to you so as to receive the maximum benefit from your LTC policy and so that you can properly structure your finances to cover expenses not covered by your policy.
 - D. Knowing the potential costs you may incur for long term care is an important consideration for estate planning and preservation of assets for your heirs.
- IV. **HOME HEALTH CARE**: Does your LTC policy cover home health care? **ADLS**—Most home health care provisions will only pay benefits if you **NEED AND RECEIVE** assistance with **TWO** or more **activities of daily living**, (ADLS) during each day of service rendered. Your treating doctor will need to certify your need for assistance with at least two ADLS. ADLS typically includes toileting, continence care, dressing, bathing, eating (only food needing to be fed to you and excludes preparation of food), catheter care, transferring. Generally your policy will pay benefits as long as you meet the ADLS requirements as documented in writing even though you also receive other non-covered services such as house cleaning, transportation, shopping assistance, meal preparation, etc.
 - A. Understand that your care will most likely have to be provided by a home health agency.
 - B. Understand what criteria a home health agency **MUST** meet to satisfy policy requirements. Not all agencies will qualify. Know the difference before you commit to care with a particular agency.
 - C. Learn whether your LTC policy covers either an assisted living facility or memory care under the definition of home health care.
 - D. Days of Care:
 1. Know how many days of care are covered.
 2. Understand whether a day of care means a full 24 hours or **MORE COMMONLY** any amount of service as long as its provided on separate days.
 3. Know how much your policy will pay for a day of care. Know whether that amount increases over time with an **INFLATION RIDER**.
 4. Understand your daily co-pay amount.
 5. **DEDUCTIBLE**—called **ELIMINATION PERIOD** in an LTC policy. Know how many days of home care you must pay for yourself before home care benefits begin. **COST SAVING OPPORTUNITY**: if you policy allows you to satisfy a day of care with a 4 hour shift and your elimination period is 20 days, you may be able to make due with only limited care to satisfy your elimination period and thereafter expand the amount of care you receive when your policy will provide reimbursement.
- V. **NURSING HOME CARE**
 - A. Understand what type of facilities are covered. Some assisted living facilities and memory care facilities are not covered.
 - B. Understand for how many days or years you have coverage.
 - C. Understand how much your policy will pay per day of care and whether you have an inflation rider to offset cost of living increases.
 - D. Understand the length of your **ELIMINATION PERIOD**, i.e. the number of days for which you must pay before coverage begins. Know whether your policy will allow any days covered by Medicare to be counted toward your **ELIMINATION PERIOD**.
 - E. Understand whether you will be covered if you are admitted to a qualifying nursing home from your home or whether you must be admitted from a hospital.
- VI. **WAIVER OF PREMIUM**: Generally when you begin receiving benefits under your policy, premium payments will be waived. Understand the conditions for waiver. Doing so will allow you to allocate those resources to meet other needs and ensure that you continue to meet minimum requirements for coverage. This is particularly important in matters relating to home health care.

USE YOUR KRTA RESOURCES

KRTA maintains an available insurance consultant and the KRTA LEGALINE. Either of both resources can and should be consulted by members to answer questions about your LTC policy before problems arise. If you have already begun using your policy and problems have arisen, please turn to these resources for advice and assistance.

INSURANCE CONSULTANT

Jeff Johnson, State Manager
North American Life Plans
888-362-1214 or 502-553-7630

KRTA LEGALINE

Rebecca Murrell
800-232-1090

(Cont'd. from "Past, Present, Future" on Page 12)

destroyed by a surface-to-air missile. Plumb ejected and parachuted into enemy hands.

He was captured and spent 6 years in a communist Vietnamese prison. He survived the ordeal and became a lecturer on lessons learned from that experience.

One day, when Plumb and his wife were sitting in a restaurant, a man at another table came up and said, "You're Plumb! You flew fighters in Vietnam from the aircraft carrier Kitty Hawk. You were shot down!"

"How in the world did you know that?" asked Plumb. "I packed your parachute," the man replied. Plumb gasped in

surprise and gratitude. The man pumped his hand and said, "I guess it worked!" Plumb assured him, "It sure did. If your chute hadn't worked, I wouldn't be here today."

Plumb couldn't sleep that night, thinking about that man. Plumb says, "I kept wondering what he might have looked like in a Navy uniform: a white hat, a bib in the back, and bell-bottom trousers. I wonder how many times I might have seen him and not even said "Good morning, how are you?" or anything because, you see, I was a fighter pilot and he was just a sailor.

Plumb thought of the many hours the sailor had spent on a long wooden table in the bowels of the ship, carefully

weaving the shrouds and folding the silks of each chute, holding in his hands each time the fate of someone he didn't even know.

While lecturing, Plumb routinely asks his audience, "Who's packing your parachute?"

Everyone has someone who provides what they need to make it through the day. Plumb also points out that he needed many kinds of parachutes when his plane was shot down over enemy territory—he needed his physical parachute, his mental parachute, his emotional parachute, and his spiritual parachute. He called on all these supports before reaching safety.

Sometimes in the daily challenges that life gives us, we miss, what is really

important. We may fail to say hello, please, or thank you, congratulate someone on something wonderful that has happened to them, give a compliment, or just do something nice for no reason.

As you go through this week, this month, this year, recognize people who pack your parachute. I am saying this as my way of thanking you for your part in packing my parachute for the past 15 years!

And I hope you will say it to those who have helped pack yours! Please don't consider my remarks today as a good-bye message. They are not. I assure you I plan to continue as an active member of KRTA for as long as I live.

FOR YOUR INFORMATION

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

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1.800.232.1090

kylawrm@gmail.com

Rebecca Murrell Louisville, Kentucky

KRTA FINANCE & INVESTMENT INFO

Hank Hensley 1.800.927.0030

DELTA DENTAL/VSP INSURANCE

1.800.971.4108 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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1.800.618.1687 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

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www.krtabenefits.com

TRAVEL

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Bluegrass Tours 1.800.755.6956

HEALTH INSURANCE

65+ (MEHP) United Healthcare 1-844-518-5877

Express Scripts 1-877-866-5834

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

ORDER FORM

KRTA MEMBERSHIP PIN

Please send _____ pins @ \$2.50 each to

Enclosed is the check in the amount of \$_____.

Send completed Order Form to: KRTA

7505 Bardstown Road

Louisville, KY 40291-3234

Quips, Quotes & Puzzles

Airport Codes

➤ Have you ever wondered why some airports have an "X" at the end of their name? For example, the Los Angeles airport has an "X" at the end of its name to make it LAX and Phoenix's airport is PHX. The "L" and the "A," of course, stand for Los Angeles, and the "PH" stands for "Phoenix," but what does the X stand for? Actually, it stands for nothing at all. When it became standard for airport codes to include three letters, airports that had been using two letters, simply added an "X."

➤ But some airports have far more interesting names than the LAX. For example, the airport in Russia's Bolshoye Savino bears the airport code name of PEE. Brazil's POCO De Caldas Airport has the embarrassing airport code name of POO. In Rotorua, New Zealand, travelers have the pleasure of flying out of ROT and Louisiana's Barksdale Air Force Base is just plain BAD. Finally, Norway's Bodo Airport is named BOO. Locals in Karpathos, Greece are probably fine with their airport's name since it is AOK.

➤ Fresno, California's airport is named FAT and the airport in Grand Rapids, Michigan has an airport with the code GRR. Hot Springs, Arkansas fittingly has the airport name of HOT.

➤ Orlando's MCO airport is so named because before it was Orlando, it was McCoy Air Force Base.

➤ Chicago's airport, ORD, is named after a now defunct community just outside of Chicago that was known as Orchard Place.

➤ And why does Nashville's airport name bear the code BNA? The "B" is for "Berry," as in Colonel Harry Berry, for whom the airport was named in 1937. The "NA," of course, stands for "Nashville."

➤ And Knoxville's TYS airport was named after Bettie Tyson. She donated the land on which the airport stands. She only asked that it be named after her son Charlie Tyson who was killed on the battlefield during WWI.

➤ All Canadian airports have code names that begin with a "Y" and all Navy airports code names begin with an "N."

Tell Us About You!

Hobby, Activity, Pastime, Interest, Travel, Unique Experience

Share your story, you may inspire other members to try your hobby or rekindle their interest in the same activity. This is a fun way to connect with members around the state with similar interests. Tell us about your hobby or activity and send a photo today!

Please email your story and photo to
brenda.meredith@krta.org

DECEASED RETIRED TEACHERS

MAY, JUNE, JULY, AUGUST 2017

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

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(PUBLISHED QUARTERLY)

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