Gary Harbin Presents TRS Update at August 25 Jefferson County Workshop

Did you know that more than 50,000 retirees receive a pension from TRS and that the monthly pension payments total about $166 million?

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

Additional funding received by TRS in 2006-07 was $3.17 M; in 2007-08 $38.7 M; and $0 through 2015-16. TRS has suffered the consequences of underfunding. It has experienced a negative cash flow since 2008. TRS was on course to sell about $3.4 billion in assets in FY 2016-2019. Annuity payments were still going out. Thus, leaving less money to invest. Through these years of no additional funding, actual teachers’ pension investments had to be sold. Without the additional funding, the only projected action would have been to continue to sell assets. TRS investment strategy has become increasingly constrained by liquidity needs. Investments constraints mean lower future investment returns. Through bipartisan effort by Governor Bevin and the 2016 General Assembly, an additional $973 million was appropriated to TRS for Fiscal Year 2017 and Fiscal Year 2018. This year’s preliminary gross investment return is 15.37 percent—among the best return in the nation.

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

The fees and investment costs are documented annually in the TRS annual report. The latest report shows a total cost of $48 million for fees which is 29/100 of 1% of the assets. The attack on public pensions is real. The PUSH for 401K is real while it is a fact that a pension plan is a better benefit at a lower cost. The simple fact is that TRS buys cheaper, invests better and the fees are less than a 401K. In future sessions FUNDING is the enigma. The problem took years to create; it will take years to fix. That means we need to KEEP TALKING—keep talking with legislators.

Recap of TRS Actuarial Status

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<thead>
<tr>
<th></th>
<th>Dollars in millions</th>
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<td>Assets</td>
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<td><strong>PENSION</strong></td>
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<td><strong>GASB 67</strong></td>
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<td><strong>MEDICAL</strong></td>
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As of June 30, 2016
# 2017-18 KRTA Officers

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Romanza Johnson</td>
<td>3341 Cemetery Road, Bowling Green, KY</td>
<td>270-842-3416</td>
<td><a href="mailto:romanzaj@gmail.com">romanzaj@gmail.com</a></td>
</tr>
<tr>
<td>President-Elect</td>
<td>Shirley Dick Wolf</td>
<td>216 Pogue Drive, Somerset, KY</td>
<td>606-875-3321</td>
<td><a href="mailto:shirleydick-wolf@twc.com">shirleydick-wolf@twc.com</a></td>
</tr>
<tr>
<td>Vice-President</td>
<td>Harold Wilson</td>
<td>2362 Georgia Lane, Owensboro, KY</td>
<td>270-302-7504</td>
<td><a href="mailto:harold2362@att.net">harold2362@att.net</a></td>
</tr>
<tr>
<td>Immediate Past-President</td>
<td>Cathy Gullett</td>
<td>2233 KY Route 1107, Paintsville, KY</td>
<td>606-789-6612</td>
<td><a href="mailto:ngullett8669@suddenlink.net">ngullett8669@suddenlink.net</a></td>
</tr>
<tr>
<td>Executive Director</td>
<td>Dr. Bob Wagoner</td>
<td>P O Box 826, New Castle, KY</td>
<td>502-845-0815</td>
<td><a href="mailto:bvwagoner@aol.com">bvwagoner@aol.com</a></td>
</tr>
<tr>
<td>Executive Director Elect</td>
<td>Tim Abrams</td>
<td>560 Point Pleasant Rd, Eminence, KY</td>
<td>502-706-1672</td>
<td><a href="mailto:tim.abrams@krta.org">tim.abrams@krta.org</a></td>
</tr>
<tr>
<td>Deputy Executive Director</td>
<td>Janie Caslowe</td>
<td>1109 Fox Moore Place, Louisville, KY</td>
<td>502-245-5735</td>
<td><a href="mailto:janie.coslowe@krta.org">janie.coslowe@krta.org</a></td>
</tr>
<tr>
<td>KTRS Executive Secretary</td>
<td>Gary Harbin</td>
<td>479 Versailles Road, Frankfort, KY</td>
<td>800-618-1687</td>
<td></td>
</tr>
</tbody>
</table>

# 2017-18 Executive Council

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Melanie Wood</td>
<td>8605 Shelbyville Rd #130, Louisville, KY</td>
<td>502-290-4944</td>
<td><a href="mailto:melanie.wood4121@gmail.com">melanie.wood4121@gmail.com</a></td>
</tr>
<tr>
<td>Bert Baldwin</td>
<td>34 Sidney Dr, Independence, KY</td>
<td>859-356-9437</td>
<td><a href="mailto:abertbaldwin@gmail.com">abertbaldwin@gmail.com</a></td>
</tr>
<tr>
<td>Willadean Carter</td>
<td>207 Beechwood Dr, Tompkinsville, KY</td>
<td>270-487-8302</td>
<td><a href="mailto:willadeancarter@yahoo.com">willadeancarter@yahoo.com</a></td>
</tr>
<tr>
<td>Scotty Parsons</td>
<td>18015 Collins Bridge Rd, Dawson Springs, KY</td>
<td>270-797-5009</td>
<td><a href="mailto:scottyparsons@wildblue.net">scottyparsons@wildblue.net</a></td>
</tr>
<tr>
<td>Janis Hicks</td>
<td>1661 College Ter, Murray, KY</td>
<td>270-753-5006</td>
<td><a href="mailto:jannycfr@gmail.com">jannycfr@gmail.com</a></td>
</tr>
<tr>
<td>Patricia Klink</td>
<td>1041 Woodspoint Dr, Lawrenceburg, KY</td>
<td>502-839-7550</td>
<td><a href="mailto:klink726@roadrunner.com">klink726@roadrunner.com</a></td>
</tr>
<tr>
<td>David Jennings</td>
<td>PO Box 314, Beattyville, KY</td>
<td>606-464-3516</td>
<td><a href="mailto:djams7@wildblue.net">djams7@wildblue.net</a></td>
</tr>
<tr>
<td>Margaret Snedegar</td>
<td>74 Smith Pike, Flemingsburg, KY</td>
<td>606-849-2646</td>
<td><a href="mailto:msnedegar@windstream.net">msnedegar@windstream.net</a></td>
</tr>
<tr>
<td>Daniel Branson</td>
<td>PO Box 418, Allen, KY</td>
<td>606-226-6241</td>
<td><a href="mailto:dpbranson@bellsouth.net">dpbranson@bellsouth.net</a></td>
</tr>
<tr>
<td>Billy Triplett</td>
<td>7872 Highway 550 E, Garner, KY</td>
<td>606-946-2368</td>
<td><a href="mailto:brtriplet@yahoo.com">brtriplet@yahoo.com</a></td>
</tr>
<tr>
<td>Cookie Henson</td>
<td>115 Colony Road, Manchester, KY</td>
<td>606-598-6439</td>
<td></td>
</tr>
<tr>
<td>Tishana Cundiff</td>
<td>11181 S KY 501, Liberty, KY</td>
<td>606-787-5324</td>
<td><a href="mailto:tishana333@yahoo.com">tishana333@yahoo.com</a></td>
</tr>
<tr>
<td>AARP/KRTA Specialist</td>
<td>Cebert Gilbert, Jr.</td>
<td>766 Boone Creek Rd, Stanton, KY</td>
<td>606-663-6893</td>
</tr>
</tbody>
</table>
2017-18 Presidents by Districts

<table>
<thead>
<tr>
<th>BIG SANDY</th>
<th>CENTRAL KY EAST</th>
<th>MADISON COUNTY</th>
<th>CLARK COUNTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gene Davis</td>
<td>Larry Woods</td>
<td>Steve Gillespie</td>
<td>June Tompkins</td>
</tr>
<tr>
<td>PO Box 40</td>
<td>1427 Kemper Ln</td>
<td>1646 Foxhaven Dr. Apt. 2</td>
<td>419 Willowbrook Rd.</td>
</tr>
<tr>
<td>Banner, KY 41603</td>
<td>Lancaster, KY 4044</td>
<td>Richmond, KY 4047</td>
<td>Winchester, KY 40391-2384</td>
</tr>
<tr>
<td>606.874.2873/606.339.4884</td>
<td>270.999.1121</td>
<td>859.582.1755</td>
<td>859.771.2659</td>
</tr>
<tr>
<td><a href="mailto:normadavis2@yahoo.com">normadavis2@yahoo.com</a></td>
<td></td>
<td><a href="mailto:stkgillespie@gmail.com">stkgillespie@gmail.com</a></td>
<td><a href="mailto:juneathome@roadrunner.com">juneathome@roadrunner.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FLOYD COUNTY</th>
<th>EASTERN KY UNIVERSITY</th>
<th>MONTGOMERY COUNTY</th>
<th>HARRISON COUNTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daniel Branson</td>
<td>Fawn Conley</td>
<td>Linda Colliver-Co-President</td>
<td>Sharon L. Henson</td>
</tr>
<tr>
<td>PO Box 418</td>
<td>144 E Walnut St.</td>
<td>166 Maple Ridge Dr.</td>
<td>338 Raintree Dr.</td>
</tr>
<tr>
<td>Allen, KY 41601</td>
<td>Richmond, KY 4047</td>
<td>Mt. Sterling, KY 40353</td>
<td>Cynthia, KY 41031-9214</td>
</tr>
<tr>
<td>606.226.6241</td>
<td>859.623.7163</td>
<td>859.398.5396</td>
<td><a href="mailto:shhausen@bellsouth.net">shhausen@bellsouth.net</a></td>
</tr>
<tr>
<td><a href="mailto:dpbranson@bellsouth.net">dpbranson@bellsouth.net</a></td>
<td></td>
<td><a href="mailto:lindacolliver@att.net">lindacolliver@att.net</a></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>JOHNSON COUNTY</th>
<th>ESTILL COUNTY</th>
<th>POWELL COUNTY</th>
<th>JESSAMINE COUNTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deborah Ward</td>
<td>Robert Smith</td>
<td>Rhonda Muse</td>
<td>Billie Goodwill</td>
</tr>
<tr>
<td>PO Box 134</td>
<td>2647 Crooked Creek Rd.</td>
<td>118 Walnut Dr.</td>
<td>413 Nottaway Drive</td>
</tr>
<tr>
<td>Auxier, KY 41602</td>
<td>Irvine, KY 40336</td>
<td>Jeffersville, KY 40337</td>
<td>Nicholasville, KY 40356</td>
</tr>
<tr>
<td>606.886.2840</td>
<td>606.723.3728</td>
<td>859-585-5675</td>
<td>859.227.8781</td>
</tr>
<tr>
<td><a href="mailto:debward6200@gmail.com">debward6200@gmail.com</a></td>
<td><a href="mailto:rlarvin@yahoo.com">rlarvin@yahoo.com</a></td>
<td><a href="mailto:rjmuse45@yahoo.com">rjmuse45@yahoo.com</a></td>
<td><a href="mailto:bgood413@aol.com">bgood413@aol.com</a></td>
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<table>
<thead>
<tr>
<th>LAWRENCE COUNTY</th>
<th>GARRARD COUNTY</th>
<th>ROCKCASTLE COUNTY</th>
<th>MERCER COUNTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sharon Kinney Co-President</td>
<td>Pamela Canter</td>
<td>Virginia Darst</td>
<td>Sylvia Moore</td>
</tr>
<tr>
<td>270 Tower Hill Rd</td>
<td>1175 Perry Rogers Rd.</td>
<td>1725 Hwy 1326</td>
<td>425 Manns Road</td>
</tr>
<tr>
<td>Louisa, KY 41230</td>
<td>Lancaster, KY 4044</td>
<td>Mount Vernon, KY 40456</td>
<td>Harrodsburg, KY 40330</td>
</tr>
<tr>
<td>606.638.0692</td>
<td>859.792.4282/859.339.6938</td>
<td>606.256.3684</td>
<td>859.366.4329/859.265.6533</td>
</tr>
<tr>
<td>606.483.0734</td>
<td><a href="mailto:butchcanter@windstream.net">butchcanter@windstream.net</a></td>
<td></td>
<td><a href="mailto:mmdurr2012@gmail.com">mmdurr2012@gmail.com</a></td>
</tr>
<tr>
<td><a href="mailto:shkinner@gmail.com">shkinner@gmail.com</a></td>
<td></td>
<td></td>
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<table>
<thead>
<tr>
<th>MAGOFFIN COUNTY</th>
<th>JACKSON COUNTY</th>
<th>NICHOLAS/ROBERTSON COUNTIES</th>
<th>SCOTT COUNTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joyce Joseph</td>
<td>Carolyn Pennington</td>
<td>Cheryl Rawlings, Co-President</td>
<td>Kathy Litton</td>
</tr>
<tr>
<td>184 Birch Branch Rd.</td>
<td>285 Moore Creek Rd.</td>
<td>6492 Maysville Rd.</td>
<td>123 Pebble Beach Dr.</td>
</tr>
<tr>
<td>Unit 1 Salyersville, KY 41465-9620</td>
<td>Annville, KY 40402</td>
<td>Carlisle, KY 40311</td>
<td>Georgetown, KY 40242</td>
</tr>
<tr>
<td>606.842.0527/606.842.0682</td>
<td><a href="mailto:crpennington@prtcnet.org">crpennington@prtcnet.org</a></td>
<td><a href="mailto:crawlings@hughes.net">crawlings@hughes.net</a></td>
<td><a href="mailto:litton711@aol.com">litton711@aol.com</a></td>
</tr>
<tr>
<td><a href="mailto:jpios@foothills.net">jpios@foothills.net</a></td>
<td></td>
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<table>
<thead>
<tr>
<th>MARTIN COUNTY</th>
<th>LEE COUNTY</th>
<th>BLUEGRASS COUNTIES</th>
<th>WOODFORD COUNTY</th>
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</thead>
<tbody>
<tr>
<td>Darrell Clark</td>
<td>Avis Thompson</td>
<td>(Bourbon and Fayette)</td>
<td>Bobby Gaffney</td>
</tr>
<tr>
<td>577 Collins Creek</td>
<td>721 Silver Creek R.</td>
<td>Diana Woods</td>
<td>PO Box 166</td>
</tr>
<tr>
<td>Warfield, KY 41267</td>
<td>Beattyville, KY 41311</td>
<td>236 Southpoint Drive</td>
<td>Versailles, KY 40383-8904</td>
</tr>
<tr>
<td>606.395.6222 / 606.626.7304</td>
<td>859.646.9177/859.948.5344</td>
<td>Lexington, KY 40515</td>
<td>859.621.1795</td>
</tr>
<tr>
<td><a href="mailto:drc1ark1951@gmail.com">drc1ark1951@gmail.com</a></td>
<td><a href="mailto:samavis@bellsouth.net">samavis@bellsouth.net</a></td>
<td><a href="mailto:dwoodsay@twc.com">dwoodsay@twc.com</a></td>
<td><a href="mailto:gaff4430@aol.com">gaff4430@aol.com</a></td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>MARTIN COUNTY</th>
<th>LEE COUNTY</th>
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</thead>
<tbody>
<tr>
<td>Peggy Orberson</td>
<td>Avis Thompson</td>
<td>(Bourbon and Fayette)</td>
<td>Bobby Gaffney</td>
</tr>
<tr>
<td>144 Edgewood Dr.</td>
<td>721 Silver Creek R.</td>
<td>Diana Woods</td>
<td>PO Box 166</td>
</tr>
<tr>
<td>Stanford, KY 4048</td>
<td>Beattyville, KY 41311</td>
<td>236 Southpoint Drive</td>
<td>Versailles, KY 40383-8904</td>
</tr>
<tr>
<td>606.365.9408/859.749.0704</td>
<td>859.646.9177/859.948.5344</td>
<td>Lexington, KY 40515</td>
<td>859.621.1795</td>
</tr>
<tr>
<td><a href="mailto:peggy6@bellsouth.net">peggy6@bellsouth.net</a></td>
<td><a href="mailto:samavis@bellsouth.net">samavis@bellsouth.net</a></td>
<td><a href="mailto:dwoodsay@twc.com">dwoodsay@twc.com</a></td>
<td><a href="mailto:gaff4430@aol.com">gaff4430@aol.com</a></td>
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<table>
<thead>
<tr>
<th>BOYCE COUNTY</th>
<th>LINCOLN COUNTY</th>
<th>BOYCE COUNTY</th>
<th>(Continued on page 4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elizabeth Stamps</td>
<td>Peggy Orberson</td>
<td>2945 Lebanon Road</td>
<td></td>
</tr>
<tr>
<td>2945 Lebanon Road</td>
<td>144 Edgewood Dr.</td>
<td>Danville, KY 40422</td>
<td></td>
</tr>
<tr>
<td>Stanford, KY 4048</td>
<td>606.365.9408/859.749.0704</td>
<td>859.319.4328</td>
<td></td>
</tr>
<tr>
<td><a href="mailto:elizabethstamps@att.net">elizabethstamps@att.net</a></td>
<td></td>
<td><a href="mailto:elizabethstamps@att.net">elizabethstamps@att.net</a></td>
<td></td>
</tr>
</tbody>
</table>

(Continued on page 4)
2017-18 Presidents by Districts

EASTERN
Ann Porter
P.O. Box 88
Washington, KY 41096
606.584.2510
annp1942@icloud.com

MASON COUNTY
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CARROLL COUNTY
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502.878.4814

MORGAN COUNTY
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OLDHAM COUNTY
Shirley Sills
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ELKTON COUNTY
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sck0353@comcast.net

OWEN COUNTY
Faye Shelton
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Owenton, KY 40359
502.484.5385/502.514.1268
fayeshelton@live.com

FIFTH
Faye Shelton (Co-District President)
13995 Hwy 127 South
Owenton, KY 40359
502.484.5385/502.514.1268
fayeshelton@live.com

SHELBY COUNTY
Bettie Tipton
188 Eminence Pike
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502.321.0623
brfarms5270@att.net

ROWELL COUNTY
Hadley Adkins
853 Rowell Rd.
Taylorsville, KY 40071
502.477.8459/502.439.4136
nedros44@twc.com

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BROWN COUNTY
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FULTON COUNTY
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MENIFEE COUNTY
Dorothy “Elaine” Brown
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Frenchburg, KY 40322
606.768.2244/606.359.1398
elaineb@mrtc.com

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(502) 227-4840
rais1n@aol.com

BARD COUNTY
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LaCenter, KY 42056
270.665.5649/270.832.9275
vroberts@brtc.net

BOYD COUNTY
Jean Fraley
902 W Glendale Dr.
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(Continued on page 7)
## 2017-18 Presidents by Districts

<table>
<thead>
<tr>
<th>District</th>
<th>President</th>
<th>Address</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
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</table>

## KRTA STANDING COMMITTEES — 2017-18

### LEGISLATIVE

<table>
<thead>
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<th>Chair</th>
<th>Address</th>
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**Publications**

- **KRTA NEWS** September 2017
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- **macaudill@tvscable.com**
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- **bob-wendy@tvscable.com**
- **jewellwilson65@gmail.com**
- **marcia@tvscable.com**
- **bbspky@hotmail.com**
- **nornoble@aol.com**
- **belam1@mrtc.com**
- **lpathumes@gmail.com**
MEMBERSHIP

BETTY HESTER, CO-CHAIR
1782 WEST HEBRON LANE
SHEPHERDSVILLE KY 40165-7423
502-957-2305/502-494-9114
betdon1969@aol.com

DEBBY MURRELL, CO-CHAIR
2805 ALICE AV
LOUISVILLE, KY 40220-1703
502-458-5125/502-387-7472
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ERNIE TROSPER, CO-CHAIR
2015 WYNDAMERE LN
PARIS KY 40361-2153
859-749-7342
etrosper@roadrunner.com

ANN YARBROUGH
5960 WICKLIFFE RD
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270-335-3729/270-748-7571

JEAN CHAPMAN
7303 HWY 762
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L. CAROLYN EDWARDS
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LEBANON KY 40033
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UNION KY 41091-7947
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faye@shehanpools.com

SHIRLEY WOLF
216 POGUE DR
SOMERSET KY 42503
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shirleydick-wolf@twc.com

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606-356-0223

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sugaysantaylor@gmail.com
**HEALTH & INSURANCE**

**KRTA Members & Staff in Frankfort for PFM Group Final Report—August 29, 2017**

Above: The LRC meeting room was filled to capacity with concerned state employees and teachers. Some were active and some were retired.

Left: KRTA Executive Director-Elect, Tim Abrams and Executive director, Dr. Bob Wagoner seated in the overflow room.

*Thanks to Debby Murrell for the great photos taken while she was attending the meeting.*

---

**Where do we go legislatively from this day forward?**

**THE KEY:**

“One on one” work with legislators

---

**Teachers’ Retirement System**

**14 KEHP BENEFIT FAIRS of Kentucky (TRS) 2017**

<table>
<thead>
<tr>
<th>ORGANIZATION</th>
<th>LOCATION</th>
<th>DATE</th>
<th>TIME</th>
<th>COMMENTS</th>
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<td>KEHP Benefit Fair - Franklin</td>
<td>KY State Office Bldg, Auditorium 501 High Street</td>
<td>10/02/17</td>
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<td>KEHP Benefit Fair - Boyle</td>
<td>Danville High School Cafeteria 203 E. Lexington Ave. Danville, KY</td>
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<td>Southeast Comm. &amp; Tech College Harlan Campus 164 Ballpark Rd Harlan, KY</td>
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<td>Western KY Comm &amp; Tech College 5100 Alben Barkley Dr. Room 109 Paducah, KY</td>
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## DISTRICT AND LOCAL MEMBERSHIP PERCENTAGE REPORT

**August 18, 2017**

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## KRTA MEMBERSHIP
### STATEWIDE BY DISTRICT
#### AUGUST 18, 2017

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<th>%-AGE</th>
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<td>69.8%</td>
</tr>
<tr>
<td>First</td>
<td>2,816</td>
<td>2,190</td>
<td>77.8%</td>
</tr>
<tr>
<td>Fourth</td>
<td>2,731</td>
<td>2,020</td>
<td>74.0%</td>
</tr>
<tr>
<td>Jefferson</td>
<td>6,295</td>
<td>3,311</td>
<td>52.6%</td>
</tr>
<tr>
<td>Middle Cumberland</td>
<td>1,716</td>
<td>1,341</td>
<td>78.1%</td>
</tr>
<tr>
<td>Northern</td>
<td>2,937</td>
<td>2,033</td>
<td>69.2%</td>
</tr>
<tr>
<td>Second</td>
<td>2,771</td>
<td>2,192</td>
<td>79.1%</td>
</tr>
<tr>
<td>Third</td>
<td>3,554</td>
<td>2,322</td>
<td>65.3%</td>
</tr>
<tr>
<td>Upper Cumberland</td>
<td>2,287</td>
<td>1,502</td>
<td>65.7%</td>
</tr>
<tr>
<td>Upper KY River</td>
<td>1,304</td>
<td>977</td>
<td>74.9%</td>
</tr>
<tr>
<td>Out of State</td>
<td>4,613</td>
<td>2,110</td>
<td>45.7%</td>
</tr>
<tr>
<td>Associate</td>
<td>336</td>
<td>221</td>
<td>65.8%</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>46,184</strong></td>
<td><strong>30,195</strong></td>
<td><strong>65.4%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MEMBERSHIP TYPE</th>
<th>AUG 19, 2016</th>
<th>AUG 18, 2017</th>
<th>DIFFERENCE</th>
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<tbody>
<tr>
<td>Automatic Dues</td>
<td>24,352</td>
<td>25,159</td>
<td>5807</td>
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<tr>
<td>Cash</td>
<td>4,874</td>
<td>5,036</td>
<td>162</td>
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<tr>
<td><strong>TOTALS</strong></td>
<td><strong>29,228</strong></td>
<td><strong>30,195</strong></td>
<td><strong>967</strong></td>
</tr>
<tr>
<td><strong>PERCENTAGE</strong></td>
<td><strong>66.3%</strong></td>
<td><strong>65.4%</strong></td>
<td><strong>-0.9%</strong></td>
</tr>
</tbody>
</table>

---

**Retiring Sooner Seminar Upcoming**

(To be announced)

Preregistration required. Register through Pathway at [mss.trs.ky.gov](http://mss.trs.ky.gov) or call TRS at 800-618-1687.

Formerly known as Preretirement, **Retiring Sooner** is designed for members eligible to retire within the next five years.

Sessions are geared toward a specific type of member (school district, university or state agency employee).

Seminar topics include: understanding your defined benefit retirement plan, the retirement process, postretirement employment, health insurance and the importance of staying informed about retirement.
FOR YOUR INFORMATION

KRTA OFFICE
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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

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KRYx Coalition 1-855-218-5979 Edumedics 1-855-210-8514
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www.krt.org (web site)

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Mon. - Fri. 8:30 AM - 4:00 PM

Quips, Quotes & Puzzles

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!

May all your races be winners!
Enjoy --- Romanza!

This was part of the presentation given by KRTA President, Romanza Johnson, at the District Fall workshop.
Many of you requested a copy.

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