



# News



A QUARTERLY PUBLICATION

## Kentucky Retired Teachers Association Serving Retired Teachers Since 1957

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### Finding and Keeping the Gold

It is quite an honor to serve as your president. I will work closely with our KRTA executive committee, office staff, and KTRS as we help guard the future of Kentucky retirees. My theme for this year is "Finding and Keeping the Gold." This theme applies to many facets of our involvement including membership and leadership development, health care

benefits and cost of living adjustments. All are valued "gold" in their own rights. One goal will be to "polish the gold" through communication with chapters and committees. Throughout my career, I have been involved in education organizations on the local, state and national levels and know the importance of membership and staying involved. I have traveled throughout Kentucky and enjoyed being with KRTA members in the years leading up to my present position, and I look forward to visiting as many chapters as possible this year.

educators who are not yet members, and active teachers who will one day be retired and expect to "inherit the gold," must be made aware of the many assets available through, and as a result of, KRTA. So share the wealth! Take pride in being a "nugget of gold" in the best professional organization in the nation whose sole purpose is to guard and protect the welfare of retired Kentucky teachers. Invite those new retirees, but don't forget to invite those inactive members to get active too! Active members are more likely to remain members and understand why it is so critical that we continue to increase membership numbers. Numbers are still very important when we are trying to convince the legislature that we need continued funding for our cost of living raises and our health care benefits.



KRTA President  
Tara Parker

How much is your "gold" worth to you? Is it worth a \$15 annual membership fee to KRTA? Look at the benefits you get from that small fee and how much the organization and its volunteer members do to keep your "gold" protected. So, don't be a "goldbricker." Be vocal! Join and participate in your local and state RTA. It's easy to sit back and reap the benefits, but what we need are members who accept positions of leadership in their chapters. I know how difficult it is to get people to accept leadership positions and urge you to make this a take-charge year. One thing that we can all do is go "prospecting for gold" by bringing new members to our chapter meetings. Recruitment experts emphasize that nothing beats the one-on-one personal approach. I was a member, but not an involved member, until someone at my church invited me to attend our local Capital City Retired Teachers Association meeting. And from then on, I was hooked!

Speaking of whom, we are emphasizing better knowing your legislators this year. We all need to stay involved and help promote the KRTA legislative agenda. By knowing our legislators better, we can keep them informed about our agenda and our needs as retired teachers. They are less likely to make cuts to our health insurance funding or to ignore our requests when they see your faces and

know that there are real people attached to those cuts. Appreciate the "gold" you already have, but don't take it for granted. We can never get complacent and think we have "the goose that laid the golden egg." We need to remain ever vigilant about who we elect, so please get to know them before they become your legislators. We must become more knowledgeable about local, state and national candidate agendas regarding publicly funded

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As you have heard, our membership goal for 2007 is 27,000. (27,000 = 27K, which could stand for 27 Karat Gold)! The only way to achieve that goal is with the help of everyone. We have learned from the past that **numbers do count** with the public and elected officials. With more members to accurately reflect our views, the more energy, talent, voice, and respect we gain as educational retirees. Retired

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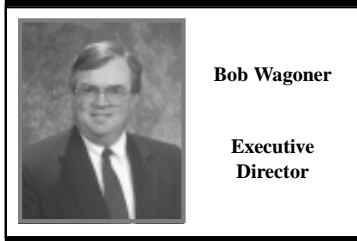
A QUARTERLY PUBLICATION

**Kentucky Retired Teachers Association**

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# PERSONALLY SPEAKING . . .

## FROM THE LEADERSHIP



Bob Wagoner

Executive  
Director

### PUBLIC PENSION PLANS ARE UNDER ATTACK

In these tumultuous times, we must deal with the fact that we live in a society stratified along lines of age and class. It is therefore marked by

naked capitalism, individualism and greed, and deems certain populations expendable. Many old and poor folk fall into this category.

Most of us have been lulled to sleep by the dependability of that monthly retirement check and health care benefits provided by the Kentucky Teachers' Retirement System (KTRS). It's been doing that for over 60 years, so OF COURSE your check will be there on the first of the month. The sun will rise tomorrow, too.

But hundreds of thousands of Americans our age are finding that the promised pension "at the end of the rainbow" (retirement) is just not there. As we watch while private traditional "Defined Benefit" pension plans disappear, it is predicted that those with public "Defined Benefit" pension plans will become the "haves" – quite a contrast from the "have not" days during their active careers.

First, what is a "Defined Benefit" pension plan? A Defined Benefit pension plan promises a specific pension to an employee for the remainder of his/her life after retirement. Our pensions are the Defined Benefit type. The other type of pension plan is called a "Defined Contribution" pension plan. After retirement, a Defined Contribution pension plan pays out only as much as it has collected and earned on its funds.

The "US News & World Report" noted in its January 24, 2005, issue that in 1985 U.S. Corporations sponsored over 112,000 Defined Benefit pension plans. Since then, about 80,000 of these plans have been terminated. Additionally, the share of American workers earning any type of pension has declined from about 35% in 1980 to less than 20% in 2005.

This presents a problem. You see, the average taxpayer thinks that he or she is paying your pension. They do not realize that the monies in KTRS belong to you and that the employee and employer contributions were paid in during your working years. You were willing to take less salary to build your pension, and it is those monies and the interest earned on them that provide your pension today.

As many taxpayers are losing their pensions, or finding out that they will probably outlive the savings generated from their Defined Contribution pension plans, they are beginning to envy the public pensioners. The misconception by taxpayers that they are paying for you to enjoy "the good life" and the envy they feel toward those with a public pension will create an environment of public frustration and anger. Add to this, 75% of legislators across the nation believe that public pension funds belong to the state and not to the people in the funds.

Is our pension fund worth fighting for and protecting? **Emphatically, yes!** Right now, we have a good thing. It happened because of hard work, and KRTA has certainly done its share to promote, protect and advance KTRS. We need to be grateful. We need to stay attentive. We need to be sensitive to how others view what we have.

It was Wendell Phillips who said: "The price of Liberty is Eternal Vigilance." Our pensions, especially now, carry the same price tag. That vigilance is **NOT** the sole responsibility of KRTA. **It is YOUR job.** If you sit on the

sidelines, as many Kentucky retired teachers do, you will lose your pension and health benefits, bit by bit. In the words of 18th century Irish lawyer, John Philpot Curran: "It is the common fate of the indolent to see their rights become a prey to the active." Their pensions and health care benefits as well as their rights, I might add. So when KRTA asks you to respond concerning retired teacher issues before the Kentucky General Assembly, just do it!

**Save Your Own Retirement: How? Get involved in candidates' campaigns—** *Get to know what candidates stand for.* Support those who support our issues. (Help with campaigns, support candidates financially, and tell your friends.) **Get to know your legislators—** *If your legislators do not know who you are and what your issues are, they cannot help you. Make the first move.* (Set up appointments with your legislators before the session begins.) Do your homework. (Find out as much as you can about your legislators before you meet them.) Keep in touch. (Go to their fundraisers; invite them to speak at your local RTA meetings.) **Be informed about KRTA's issues—** *Learn about our legislative goals and objectives.* (Read the [KRTA News](#), visit our website and contact your district representative on the state Legislative Committee.) **Communicate with your legislators—** *Contact your legislators when important issues are being discussed/decided.* Ask your legislators where they stand. (Legislators do listen to their voters.) **Recruit new members—** *There is strength in numbers. More members mean more power.*

**Social Security Update:** It appears that mandatory Social Security will remain on the back burner during 2006. HR 147, which calls for the repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), has 323 co-sponsors. S 619, the companion bill in the Senate, has 23 Senate co-sponsors. Currently, Kentucky's Representatives Ben Chandler, Geoff Davis, Ron Lewis, Anne Northup and Ed Whitfield have signed on as co-sponsors of HR 147. Unfortunately, neither of Kentucky's Senators Jim Bunning nor Mitch McConnell has signed on as co-sponsors of S 619. Both bills, however, are being held by the leadership of their respective chambers and are not being allowed a vote.

KRTA is disappointed that the House of Representatives and the United States Senate leadership have been unwilling to address this equity issue affecting retired public employees throughout the country.

It is important for each of us to let our federal legislators know that we are against mandatory Social Security, but we support repeal of the WEP and GPO. Due to current security measures, the most efficient way to contact our federal legislators about these issues is by fax. The fax numbers for Kentucky's federal legislators are as follows: Jim Bunning (202-228-1373); Ben Chandler (202-225-2122); Geoff Davis (202-225-0003); Ron Lewis (202-226-2019); Mitch McConnell (202-224-2499); Anne Northup (202-225-5776); Hal Rogers (202-225-0940) and Ed Whitfield (202-225-3547).

KRTA will continue working on these national issues with the Coalition to Preserve Retirement Security (CPRS). Regular updates concerning these Social Security issues will appear in each issue of the [KRTA News](#). Look for them.

## Stop Sending Kentucky Tax Dollars to Other States That Could Be Used to Fund KTRS Pension and Health Insurance Benefits

Bob Rowland

Where can Kentucky find a viable source of revenue to fulfill its commitment to retired teacher pension and health insurance benefits? How about getting the money from taxes collected in Kentucky, but actually diverted to other states through a bad deal with big tobacco companies?

Does this sound complex, too good to be true, or perhaps illegal? That's exactly what high paid lobbyists told legislators in order to protect the interests of big tobacco companies, and in the process denied retirees the only viable source of money that would have enabled lawmakers to effectively deal with unfunded pension benefits in 2006.

Continued on page 3



## Safeguarding Your Identity

Dave Farmer

*Identity theft is a crime, and it can seriously disable you financially.*

During an average day, you may make a purchase by writing a check or using your credit card, pay your bills, or call home. Chances are you don't give these everyday transactions a second thought, but someone else may. Identity theft is the fastest growing crime in America, affecting approximately 900,000 new

victims each year. The average victim spends more than 175 hours and one thousand dollars in out-of-pocket expenses to clear their name. Job opportunities can be lost, loans refused—you can even be arrested for crimes you did not commit. What's scary, is that it is relatively easy for identity thieves to obtain information about you. You share your personal information at home, at work, or out in public on a daily basis. With just a small amount of personal information, someone can steal your identity and use it for financial gain.

### Top 10 Sources of Identity Theft

- Mail Theft – thieves will not only steal your mail, they may also complete a change of address card and have your mail directed to them
- Phone scams
- Unscrupulous employees
- Dumpster diving
- Stolen or lost wallets
- Internet fraud
- Burglary (home, vehicle, computer files, documents, etc.)
- Friends or relatives
- Shoulder surfing for passwords at ATMs, computers, etc.
- Unethical use of public documents

### Minimize Your Risk of Becoming a Victim

Some insurance companies, such as Liberty Mutual, offer an endorsement to your homeowners or renters policy, to help you recover from expenses incurred if you become a victim of identity fraud. In addition, you can minimize your risk of becoming a victim by managing your personal information wisely. You are careful about locking up your home and your car to prevent theft, but an identity thief can steal from you without ever setting foot in your home. Practice the following tips to help protect you and your family.

- Don't give your personal information over the phone in an unsolicited call. Be cautious. Ask them to send you information in writing.

Continued from page 2 "Stop Spending Kentucky . . . "

Over \$150 million collected every year on tobacco sales in Kentucky is diverted to wealthy states like New York, Massachusetts and California under the terms of a legal settlement with big tobacco companies. A proposal in the 2006 legislature would have replaced payments to the settlement with a direct state tax on tobacco manufacturers – all of which would stay right here in Kentucky. Tobacco companies argued the tax was illegal under the terms of the settlement and pointed to Minnesota where a court had placed a restraining order on that state's ability to levy a tax on tobacco manufacturers. Big tobacco companies vowed to keep such taxes tied up in court forever!

Forever lasted only until May 16. That's the day the Minnesota Supreme Court

ruled the tax was completely legal, and did not violate the terms of the legal settlement or the contract clause of the U.S. Constitution. In Kentucky, lawyers for Governor Fletcher and Attorney General Stumbo agree on at least one thing - the legal settlement with big tobacco companies does not limit the sovereign power of the state to levy taxes on tobacco manufacturers.

A recent court ruling in Kentucky also indicates that tobacco companies required to pay a state tax could deduct such taxes from their payments to the legal settlement. But big tobacco companies still oppose a direct tax on manufacturers because it would end the loopholes that allow them to pay considerably less to the settlement than is required of small independent tobacco

## KRTA PARTNERS . . .

- Shred all your important documents. Identity thieves will go through your trash and retrieve copies of your checks, credit card and bank statements, mail, and other personal records.
- Do not carry your Social Security card, birth certificate, or passport.
- Monitor your bank records and credit reports often. Identity theft can go on for years before it is noticed, so check your credit report at least once a year. Your bank statements should be checked each month. If you notice errors, contact your bank immediately.

The Internet provides us with a convenient way to do business, but you should be careful about giving personal information. Identity thieves may use technology to target their victims.

- Do not supply personal information to a non-reputable company or suspicious Web site.
- You can verify the integrity of a site through the Better Business Bureau Online at <http://www.bbbonline.org>. The site also has helpful tips about shopping online.

### If You Become a Victim

If you suspect identity fraud, contact your local police station, the three credit agencies listed below, your credit card provider, and the FTC at 877-438-4338.

- Equifax – [www.equifax.com](http://www.equifax.com)  
To report fraud, call 800-525-6285; to order your credit report, call 800-685-1111
- Experian – [www.experian.com](http://www.experian.com)  
To report fraud, or to order your credit report, call 888-397-3742
- TransUnion – [www.transunion.com](http://www.transunion.com)  
To report fraud, call 800-680-7289; to order your credit report, call 800-888-4213

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companies now operating in Kentucky.

A direct tax on tobacco manufacturers to replace participation in the legal settlement is essentially a tax on the big, wealthy states that have been taking advantage of smaller states since the settlement began in 2000, and on the big tobacco companies that avoid paying their fair share through loopholes in the legal settlement.

Governor Fletcher advocated passage of this tax on tobacco manufacturers, but more important, he proposed using a significant portion of the proceeds to help fund public retirement systems. This proposal can pass in Kentucky, but only with the active support of retirees.

Failure to effectively deal with unfunded pension benefits places retirees on a

collision course with financial disaster. Replacing participation in the legal settlement with a direct tax on tobacco companies is one of the few, and perhaps only, viable sources of funds that can have a meaningful impact on the pressing needs of public retirement systems in Kentucky. Without this tax on tobacco companies, the unfunded liability crisis will continue to grow. For more information about this proposal, please log on to [www.keep150million.com](http://www.keep150million.com).

*Bob Rowland is a member of KRTA. He currently works as a consultant in Frankfort and is a registered lobbyist for the Council of Independent Tobacco Manufacturers of America. He can be contacted by email at [rrowland@lycos.com](mailto:rrowland@lycos.com).*

**KRTA Legaline**  
  
**1-800-232-1090**

### Advantages and Disadvantages of a Reverse Mortgage

Until recently, there were two (2) main ways to get cash from your home: (1) you could sell your home and move to another residence, or

(2) you could borrow against your home and receive a lump sum in the form of a home equity loan or establish a home equity line of credit. In both cases, once you receive the money, you have to make monthly loan payments in order to stay in your home.

Now, reverse mortgages give you a third way of getting money from your home. You don't have to sell your house and move or repay a loan, which can be particularly difficult when living on a fixed income and retirement. A reverse mortgage is a loan against your home that you do not have to pay back for as long as you live there. You pay the money back, plus interest, when you die, sell your home, or permanently move out of your home.

Borrowers must be at least 62 years of age for most reverse mortgages and generally must occupy the home as a principal residence (they must live there for the majority of the year).

#### Advantages of a Reverse Mortgage

The main advantage of reverse mortgages is that they are an extremely valuable financial planning product with very few, if any, restrictions on how you receive and use the money. Key advantages and benefits of reverse mortgages include:

- 1 No risk of default – unlike a home equity loan, with a reverse mortgage, your home cannot be taken from you. If you default on the home equity loan, you could lose your home.
- 2 No downside – you will never owe more than your home's value at the time the loan is repaid, even if the reverse mortgage lenders have paid you more money than the value of the home.
- 3 Tax free – the money is typically tax free, since it's a loan when the homeowner receives the funds as either additional fixed income or a lump sum.
- 4 No restrictions - how you use the funds received is not restricted. Anything goes.
- 5 Flexible payment options – you can receive the loan money in the form of a lump sum, annuity, credit line, or some combination of the above.
- 6 Easy pre-qualifications – there are no income qualifications.
- 7 Home ownership – you retain home ownership and the ability to live in your home.

#### Disadvantages of a Reverse Mortgage

- 1 There are a few disadvantages of reverse mortgages and you will want to consider how the following factors might apply to your situation.
- 2 Beware if you are eligible for low income assistance—if you are currently or will be eligible to receive low income from federal or state government, you will want to be careful that income from a reverse mortgage does not disqualify you from that assistance.
- 3 Reconsider if you are planning to move in the future—since a reverse home mortgage loan is due if your home is no longer your primary residence and the up-front closing costs are typically higher than other loans, it is not a good tool for those planning to move soon to another residence.
- 4 Home will not be left to heirs—many people dismiss a reverse mortgage as a retirement option because they want to be sure their home goes to their heirs. It is true that a reverse mortgage decreases your home equity, thus affecting your estate. However, you can still leave your home to your heirs and they will have the option of keeping the home and re-financing or paying off the mortgage, or selling the home if the home is worth more than the amount owed on it.

Reverse mortgages can be very complicated and you have a lot at stake. Be sure to investigate reverse mortgages carefully before deciding if one makes sense for you. The KRTA Legaline suggests that you contact and/or discuss the benefits/disadvantages of a reverse mortgage with your financial planner/advisor or attorney.

As always, please contact the **KRTA Legaline, 1-800-232-1090**, should you have any legal questions or should you need a referral for an attorney in your area of the state.

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### Value Averaging to Reduce Risk

Henry L. Hensley

**FINANCE & INVESTMENT LINE**  
  
**1-800-927-0030**

Many investors are familiar with investing by "dollar-cost-averaging" (DCA) which involves investing a fixed dollar amount at specified intervals, whether the market is up or down. DCA is a powerful tool to encourage systematic savings. It forces investors to buy more shares when prices are lower and fewer shares when prices are high thereby potentially lowering the average cost per share. Value averaging (VA), like DCA, relies on time, rather than timing, to protect the investor from market swings. Under VA, the investor sets a target value for his or her investment at specified periods. Then enough shares are purchased or sold to meet the value target.

VA, unlike DCA, results in varying amounts being invested each period. Under VA, the dollar amount invested and shares purchased will be up when prices are down. Conversely, purchases will be smaller, and sales might occur, if prices rise. VA, however, may be compatible with investors who want to invest a fixed dollar amount every period. These investors could, after careful consideration, consider an investment and deposit any sums not actively invested into a money market fund to act as a reserve for future purchases in excess of the fixed amount.

For example, let us say that our investor wants to have a portfolio of \$4,000. Under VA, the investor targets a portfolio value of \$1,000 for January (the initial investment), \$2,000 for April, \$3,000 for July and \$4,000 for October. The following table summarizes how a VA approach would work (disregarding taxes and transaction costs).

Quarter	Share Price	Cumulative Shares	Target Investment	Shares Purchased (Sold)	Dollars Invested
January	\$10	100.00	\$1,000	100.00	\$1,000
April	11	181.82	2,000	81.82	900
July	9	333.33	3,000	151.51	1,364
October	11	363.64	4,000	30.31	333
January	11.50				

After one year the investor has committed \$3,597 to the VA program. Based on the \$11.50 price, the investment is worth \$4,187 for a 16% pre-tax return. Had the investor adopted a DCA approach on a similar schedule he or she would have invested \$4,000 in a portfolio worth \$4,519 and the pre-tax return would have been 13%.

VA is another powerful tool to encourage systematic savings. Some caveats are in order. First VA requires a more sophisticated investor. Second, transaction costs are a greater factor in VA than DCA. Third, since both purchases and sales are possible, taxes must be considered. Fourth, investors are reminded that dollar-cost and value averaging do not assure a profit and do not protect against loss in declining markets. Finally, since they involve continuous investments in securities regardless of fluctuating price levels of such securities, investors should consider their ability to continue purchases through periods of low price levels. Check with your financial planner about the benefits of dollar-cost and value averaging.

**KRTA—Your choice.**  
 pension information ♦ social interaction ♦ volunteer opportunities ♦ benefits ♦ services ♦ community commitment ♦ support for education

**KRTA—Your voice.**  
 A consistent voice in the legislature since 1957 to protect and promote pension and retiree issues



**BSG**  
BENEFIT  
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GROUP, LTD

## KRTA Introduces Two Vision Options



### A Discount Card

KRTA and Benefit Services of Louisville have partnered to offer exclusively to the KRTA members the **KRTA Vision Plan**. Discount vision benefits are one of the ways the market is fighting the high cost of ancillary benefits. Discount Vision Plans develop the network of professional providers, negotiate the discounts, and provide ongoing quality customer service to its members. Your KRTA Vision Plan is offered through New Benefits, one of the premier discount benefit providers in the country.

You simply present your card to one of the providers and pay the provider the cost minus your 20% - 60% discount. This is not insurance. There are none of the rules and limitations typical of insurance benefits. Go to the eye care provider once, twice, twenty times a year! You receive the same discount.

The KRTA Discount Vision Plan is available today! Enrolling is easy. Call us at **1.866.335.0882** with your credit card or complete the form included in this newsletter and mail in with your check.

There is no waiting period, no limit on the number of times you use your card in a year and no paperwork for you to complete at the time of your eye exam.

Once your KRTA Vision Plan Card arrives, you are a full member and ready to save! Take your card to one of our eye care providers to receive your discount. Plus, the KRTA Vision Program contains a 30 day cancellation period. Just call us to opt out within 30 days and you will be cheerfully refunded.

KRTA Discount Vision Plan has over 12,000 eye care locations nationwide to give you 20% to 60% discounts on eyeglasses, 10% to 20% off contact lenses (excluding disposables) and other items offered at retail in the provider's office.

Major participating chains include Bard Optical, Cohen's Optical, D.O.C. Optical, E.B. Brown Opticians, Empire Vision, Eye DRX, Eyemasters, Eyes First Vision Center, Hour Eyes, JCPenney Optical, LensCrafters, Pearle Vision, Sears Optical and many, many more plus thousands of independent professionals.

Obtain price quotes and order contacts at 10% to 40% discounts off retail through our mail order services. Most major brands of soft lenses are available including disposables, torics and bifocals. Gas permeable materials are also available.

The cost for this program is \$12 a year. That's right, for \$1 a month (payable annually) you have these savings. You will receive two KRTA Vision cards, one for you and one for the family member of your choice. For an additional \$2.50 per card, you can order cards for your entire family.

We offer you our 30-Day Unconditional Guarantee and our Low Price Guarantee:

*If you find a lower price anywhere else on the exact same complete pair of prescription eyeglasses purchased at a participating KRTA Vision location within 30 days, the difference will be cheerfully refunded.*

Call us today with any questions and to sign up. **1.866.335.0882**. Please feel free to email me, **Phyllis Terry**, your account representative at [pterry@bsg ltd.com](mailto:pterry@bsg ltd.com). We are all excited to be working with the Kentucky Retired Teachers. Talk to you soon!

### A Vision Plan

#### Kentucky Retired Teachers Association Offers Eyecare Through VSP®

Congratulations! Effective January 1, 2007, KRTA is offering eyecare coverage through VSP, the nation's largest provider of exceptional eyecare coverage. See the enclosed flier in this month's newsletter for more information about plan offerings, rates, and open enrollment.

#### Love Your Eyes? You'll Love VSP.

Eyecare is important. No one would argue that. But good health and clear vision don't just happen. You need annual eye exams from an eye doctor you can trust, new prescription glasses or contacts and a continuous program to catch and treat problems before they become serious health issues.

With VSP coverage, you'll keep your eyes healthy. Plus, you'll get great savings on glasses and contacts and discounts on laser vision correction.

If you love your eyes, here's why we think you'll love VSP:

**Convenient.** VSP doctors are located in medical offices and shopping centers, close to your home and work. Most have evening and Saturday hours and welcome drop-ins. And new patients are always welcome!

**Big Selection.** Whether you're looking for the latest frame styles, a classic frame or contacts, your VSP doctor will have a wide selection to choose from.

**Quality Care and Service.** With a VSP doctor, you and your family will receive quality personalized care. Your doctor will get to know you and your eye history, will explain your exam and answer your questions. And they'll have knowledgeable staff to help you.

**Effortless.** Simply make an appointment with the VSP doctor of your choice and tell the doctor you're a VSP member. You never have to show an ID card, fill out a claim form or wait for reimbursements.

**Guaranteed.** VSP guarantees your satisfaction. If you're not completely satisfied with your service or your eyewear, just let us know and we'll make it right.

**Don't forget to sign up for the KRTA vision program through the enclosed flier.**

For any questions contact Weilage Benefit Specialists, Inc. at:

**502.245.5333 or 866.927.7587**

See the enclosed fliers for information on both of these plans developed exclusively for KRTA members!

Continued from page 1

"Finding and Keeping the Gold" . . .

pension plans. We must protect our defined benefit type of pension for future generations of retired teachers.

Besides **enhancing communications, increasing membership, promoting the KRTA legislative agenda and knowing our legislators better**, my presidential platform will continue to emphasize **community service**. The best way to help yourself is by helping others. That is the one area of retirement that I have most enjoyed. And do you know that last year our "solid gold" KRTA members amassed

451,000 volunteer hours for a monetary value of \$8,136,058? Is that the "Midas Touch" or what? Actually, that is a very conservative estimate, but still shows how valuable retired teachers are to their communities. That is something else you can remind your legislators about! To quote George Elliot, "We make a living from what we get, we make a life from what we give."

I am looking forward to meeting more of you as we all work together for KRTA and the voice of Kentucky's retired educators. What are your thoughts, your "golden nuggets?" Please share them with me. Together we can ensure that there really is a "pot of gold" at the end of the rainbow and that life is enhanced for all retired teachers of Kentucky.

# FOR YOUR HEALTH & SAFETY



Dr. Henry Baughman

## Aging Gracefully

“Think of aging as a continuous and natural process of change that begins at conception. . . . It is important to learn how to live in appropriate ways in order to maximize health and happiness. (Without reasonably good health, it’s difficult to have happiness.) We cannot change that fact that we’re all moving toward physical change. The best we can do—and there is a lot—is to accept the inevitability

of aging and try to adapt to it; to be in the best health we can at any age,” according to Andrew Weil, M.D., author of *HEALTHY AGING* book. Dr. Weil says, “We must accept the inevitability of aging, understand its challenges . . . and learn how to keep our minds and bodies as healthy as possible while moving through life’s successive stages.” One of the secrets of healthy aging is learning how to evaluate risky behaviors; another is being willing to ‘let go’ of behaviors more suited to younger bodies. Everyone needs to be aware of his/her own and family’s medical history; medical examinations you’ve had performed; diagnostic screening tests (mammograms, PSA, etc.); physical exams and medical check-ups and modern preventative medicine you are practicing. There are two specific causes of a multitude of illnesses that you can prevent: **inhaling smoke** (and not using snuff and chewing tobacco) and **obesity**. Obesity is caused simply by consuming more calories than are expended!

We must read labels on food items that we buy—amount of calories/saturated and trans fats/cholesterol and sodium per serving—the ‘worst offenders,’ and limit our daily intake of these based on nutritionist’s or physician’s recommendations, considering one’s height and weight. We need to eat more whole grains (100% whole wheat, rice, oats) and beans. Choose fruits and vegetables from all parts of the color spectrum—**blueberries**, **red raspberries**, cherries, and tomatoes; **yellow** avocados and tomatoes; **orange** sweet potatoes, carrots and oranges; **purple** beets; **green** broccoli, spinach, greens, peas and cabbage. If you choose, drink orange juice. I recommend using Light (less sugar and 1/2 the calories).

For those who insist on eating meat, choose baked/broiled salmon, herring, black cod; skinless chicken and turkey; wild game: deer, squirrel, rabbit and birds; and small amount of lean beef. Vegetarians can eat beans with brown rice like Hoppin-John soup. Many nuts are also good for you—read labels. Use extra virgin olive oil for cooking, No-Salt and Butter Buds for seasoning.

I recommend a good daily multivitamin and multi-mineral supplement to supply the body with antioxidants and phyto-nutrients needed for optimum health. Water is the most basic and vital nutrient—adults need at least eight (8) glasses daily. People need to be physically active throughout their lives. The human body is designed to walk and one needs to walk at a rapid pace for 45 minutes daily. Strength training is another important component of physical activity (2 - 3 times weekly) and helps to build and maintain bone and muscle mass. Maintaining flexibility, stretching and balance training are increasingly important as the body ages.

The body needs adequate and proper rest and sleep. Taking a 10-20 minute afternoon nap is helpful for some people. Relaxation techniques, such as deep-breathing exercises are helpful in relieving stress and promoting sleep. Aging brings rewards as well as challenges. Aging gracefully requires that we learn and practice what we have to do to keep our bodies and minds in good working order through all phases of life.



## Long Term Insurance



Marvin Kinch

It seems that wherever I go, there are two questions that are always asked: *How much long-term care is enough? and When the time comes, how do I file a claim?* I will answer both for you.

### How much long-term care is enough?

Several months ago I mentioned that the new train of thought is, “You will live a long life; therefore, you are quite likely to need long-term care.”

The life expectancy of an average American continues to rise. Just this past May it was disclosed that deaths in America declined by 2.4%. The gender gap has narrowed to 5.2 years with women living to 80.1 years and men to 75.2 years.

It used to be said that “only old people need long-term care.” Advances in medicine, particularly trauma care, are increasingly saving the lives of people with catastrophic conditions (head injuries, heart attacks, strokes, acute diabetes, and end-stage renal failure). The survivors of such conditions often need long-term care. Over 40% of Americans receiving long-term care are less than 65 years old.

Several years ago I was fortunate to complete an elder law course in which I received my Certification in Long-Term Care (CLTC), qualifying me as a specialist in my area. In insurance this is the equivalence of a Rank I for teachers. How much long-term care insurance is enough? You need to take into consideration your age, your savings, your heredity (does your family have a history of longevity), daily benefit amount, elimination period and choice of settings for your care.

Someone that is younger, in their 40’s, might consider unlimited benefits. While a person who has attained the age of 75 should investigate if a four or five year plan would be adequate. The more assets you have accumulated will determine what elimination period you want. The elimination period determines the amount you pay out of your assets. In a casualty policy it is called a deductible. You should also consider inflation protection.

All companies will offer you one of two different types of inflation protection—simple or compound. Some will offer a “guaranteed purchase option” where you will be given the option every two years to purchase additional coverage. Experts advise purchasing the coverage you need at the initial qualification age—don’t wait.

Every teacher is different. Develop your own policy to meet your needs. Remember, you have to qualify for long-term care insurance with your health, not your checkbook. Also it will take 4-6 weeks for the qualification process to be completed. You can modify or change your program up to 30 days after it has been placed in your hands.

### When the time comes, how do I file a claim?

You can contact either the long-term care company or your agent. After appropriate contact has been made, you will receive a claim form in the mail that will need to be completed and mailed back to the insurance company. Remember your agent is always available to assist in this process as needed. ALWAYS make a copy of everything you send to the company. Place your policy number in the upper right hand corner of EVERYTHING you mail. Every time you call the company be sure to write down the name of the person in the claim department you talked with, the date of the conversation and details of your discussion.

Insurance companies are under extreme pressure to protect your privacy. Don’t be surprised if they ask you for information in determining if you are the actual policyholder. If you have a power-of-attorney (POA) for a family member, you may have to mail it to the Claim Department or fax it to them. When you receive the claim form, the policyholder or his representative will have to complete Part I. Your primary care doctor, or physician developing the plan of care, will complete Part II.

In addition you will receive a “HIPPA Authorization For Release of Medical Information.”

You can name up to three people on this form. The Claim Department will only discuss the claim with the names on this form. My recommendation is, along with the policyholder, the person who is the POA, and the agent’s name if you want them to help. In Middle Cumberland I ask my policyholders if they want my assistance. If so, my name goes on the third line.

If you are approved for non-professional care in your home, you will need two items from the caregiver. A picture copy of a government document, a driver’s license, and a copy of

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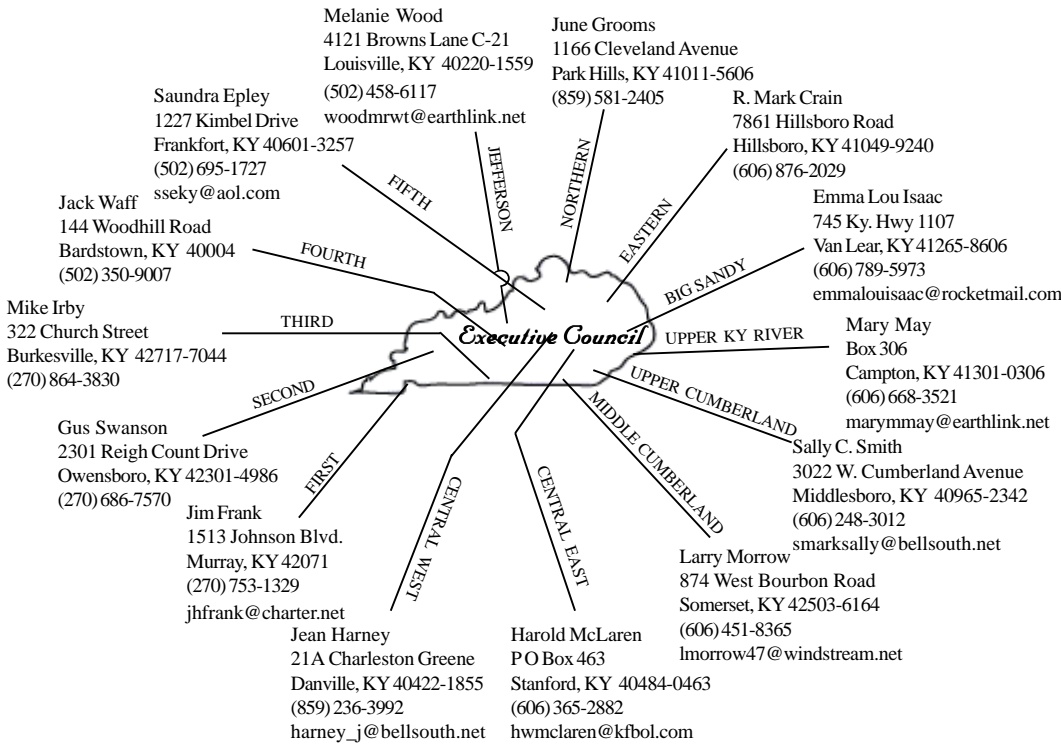
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**HENRY COUNTY**

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(502) 845-5040

**OLDHAM COUNTY**

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La Grange, KY 40031-1446  
(502) 222-1150

**OWEN COUNTY**

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New Liberty, KY 40355-0001  
(502) 463-2500

**SHELBY COUNTY**

Gary Steinhilber  
1190 Old Seven Mile Pike  
Shelbyville, KY 40065  
(502) 633-4404

**SPENCER COUNTY**

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Taylorsville, KY 40071-9218  
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**TRIMBLE COUNTY**

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devincent@bellsouth.net

**JEFFERSON COUNTY DISTRICT**

**James Hicks, President**  
**3715 Stratford Lane #1**  
**Louisville, KY 40207-4426**  
**(502) 897-5845**  
**harryorton@aol.com**

**CENTRAL KENTUCKY EAST DISTRICT**

**Vivian Marcum**  
**P.O. Box 153**  
**Gray Hawk, KY 40434-0153**  
**(606) 287-3256**  
**vmarcum@prtcnet.org**

**ESTILL COUNTY**

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**BLUEGRASS COUNTIES**

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**MID. CUMBERLAND DISTRICT**

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Sharon Teegarden, Co-Preident  
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(859) 654-6911  
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**UPPER CUMBERLAND DISTRICT**

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mary@mikrotec.com

**MIDDLESBORO**

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Rose Hill, VA 24281-9720

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cfalin@vol.com

**UPPER KY RIVER DISTRICT**

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14 Stewarts Raod  
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**LETCHER COUNTY**

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**OWSLEY COUNTY**

Judy Spencer  
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**MAGOFFIN COUNTY**

Flora Sue Rudd  
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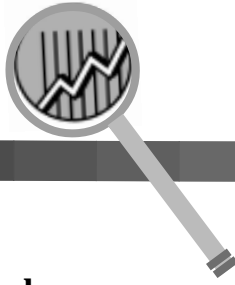
**N. O. KIMBLER SCHOLARSHIP FUND**  
**2005-2006 Contributions**  
**July 1, 2005 - June 30, 2006**

<u>Donor</u>	<u>In Memory / In Appreciation / In Honor</u>	<u>Donation</u>		
			Lincoln	40.00
			Livingston	30.00
			Logan	25.00
			Lyon	30.00
			Madison	30.00
			Martin	40.00
			McCracken	30.00
			Meade	30.00
			Metcalfe	50.00
			Monroe	5.00
			Montgomery	25.00
			Nelson	100.00
			Ohio	(Memorials) William M Overhults, David Leach, Shelby Forsythe, Paul May 65.00
			Oldham	35.00
			Owen	50.00
			Pendleton	25.00
			Pike	(Memorials) Pike Co deceased members June 2004-June 2005 25.00
			Powell	25.00
			Pulaski	50.00
			Rockcastle	35.00
			Rowan	30.00
			Scott	30.00
			Shelby	30.00
			Simpson	30.00
			Spencer	25.00
			Taylor	30.00
			Todd	25.00
			Union	30.00
			Washington	(Memorial) Mary Colvin, Genola A Prather 60.00
			Wayne	30.00
			Webster	(Memorial) Wilma Patterson, James W Holland, Virginia Atkinson 90.00
			Whitley	(Memorial) Grace Peace 25.00
			Wolfe	25.00
			<b>District</b>	
			Big Sandy	50.00
			Central KY West	50.00
			Eastern	50.00
			Fifth	50.00
			Middle Cumberland	50.00
			Northern	200.00
			Third	(Honorarium) Irene M Erskine as KRTA Immediate Past President 200.00
			Upper KY River	50.00
			<b>Individual</b>	
			Betty Hester	Memorial Jan C Trosper/Mrs. Van Hook 50.00
			Dr /Mrs Bob Wagoner	Memorial Jan C Trosper, Barbara Bennett 400.00
			Dr Bob Wagoner	(Appreciation) for speaking at Monroe Co local meeting 25.00
			Irene M Erskine	Memorial Jan C Trosper 100.00
			Joseph D Vibbert	188.21
			Loretta F Lavelle	Memorial Woodrow Taulbee 50.00
			Mr/Mrs Harold Van Hook	Memorial Jan C Trosper 100.00
			Mr/ Mrs Harold Van Hook	Beatrice Marie Young McClendon 50.00
			Virginia L Shaw	Memorial Barry Van Hook, Harold's brother 35.00
			Geraline Stone	Memorial E H Hall 25.00
			KRTA	2005-06 Scholarship Donation 14,000.00
			<b>TOTAL</b>	<b>\$19,178.21</b>

<b>N. O. KIMBLER MEMORIAL SCHOLARSHIP FUND INC.</b>			<b>CURRENT INVESTMENTS</b>			
<b>Treasurer's Report</b>			<b>C.D.Amount</b>	<b>Maturity Date</b>	<b>Interest Rate</b>	<b>Annual Earnings</b>
<b>July 1, 2005 - June 30, 2006</b>			\$16,000.00	9/6/2006	2.85%	\$ 456.00
<b>SCHOLARSHIPS PAID</b>			\$21,000.00	5/25/2007	4.00%	840.00
<b>Community College</b>	<b>Recipient</b>	<b>Amount</b>	<b>Money Market</b>		<b>Interest Rate</b>	<b>Annual Earnings</b>
Ashland	Kala L Barney	\$550.00	\$12,482.74		.75%	\$ 123.40
Ashland	Meredith Sexton	550.00	Estimated Earnings on		\$49,482.74	1,419.40
Big Sandy	Barbara Wagner	1,100.00	Total Contributions			19,178.21
Bluegrass	Robin Crawford	1,100.00	Received from KRTA			(14,100.00)
Bowling Green	Christopher L Snyder	1,100.00	Contributions			5,078.21
Elizabethtown	Kalena Vance	1,100.00	Interest Received			1,870.87
Gateway	Amanda Frazier	1,100.00	Total Contributions/Interest Received			6,949.08
Hazard	Ashley Meyers	1,100.00	Beginning Balance - July 1, 2005			2,523.87
Henderson	Julie McLevain	1,100.00	Funds Available			9,472.95
Hopkinsville	Gregory Radar	1,100.00	Contributions Invested in 2005-06			(2,000.00)
Jefferson	Consuella Johnson	1,100.00	Contributions Used for 2005-06 Scholarships			(3,500.00)
Madisonville	Carol Dismang	1,100.00	Contributions Used for Miscellaneous Expenses			(264.36)
Maysville	Ty Greene	1,100.00	Contributions Invested in Mutual Funds - June 2006			(1,000.00)
Owensboro	Kelly Freeman	1,100.00	Fund Balance- June 30, 2006			2,708.59
Somerset	Robyn Kaye Stephens	1,100.00	Contributions to be Invested in 2006-07			(2,000.00)
Southeast	Krya Creech	1,100.00				
West Kentucky	Payton Croft	1,100.00				
<b>TOTAL</b>		<b>\$17,600.00</b>	<b>Mutual Fund Investments</b>		<b>Current Value</b>	<b>\$30,543.27</b>
			\$30,358.96			

# THE INSIDE SCOOP

## KRTA HAPPENINGS



### KRTA and KTRS Meet to Plan Fall Workshops

On June 21, 2006, officers, KRTA staff, and Committee Chairpersons met with Sandra Bush and Gary Harbin of KTRS to plan the Fall Workshops that will be held August - September. Everyone in the picture (plus a few more) will travel to the 14 districts to bring the latest news that is relevant to our retirement. Information and dates can be found in the June issue of your KRTA NEWS.



Janie Caslowe, Tara Parker, Virginia Shaw, Ray Roundtree, Harold Van Hook, Dr. Bob Wagoner, Bob Estes, Bob Anderson, Carolyn Falin, Irene Erskine, Patsy Young, and Sandra Bush of KTRS.

### Kimbler Fund Trains Future Teachers

Geraldine Stone and Joe Vibbert

Sixteen community colleges will award scholarships to recipients this coming Fall to help with school expenses. The scholarships are provided through the N. O. Kimbler Memorial Scholarship Fund.

N. O. Kimbler was a forward-looking Kentucky educator who was responsible for the initiative to establish the Kentucky Teachers' Retirement System (KTRS) in 1938. He saw the need for Kentucky's teachers to have a retirement system, and his desire was for every deserving Kentucky youth to receive a college education.

In memory and honor of Mr. Kimbler, a group of retired educators in Western Kentucky formed the N. O. Kimbler Scholarship Fund. In 1982 KRTA became responsible for managing this fund.

This year each of Kentucky's sixteen (16) community colleges will receive \$1,100 to award scholarships to deserving students. These students are identified by the colleges and show excellent promise for becoming excellent teachers.

This scholarship fund has been supported by gifts from individuals, local retired teacher associations, and educational district organizations in Kentucky. The generosity of these individuals and groups help increase the principal of the fund so scholarships can be increased in the future to help meet increasing school expenses.

Gifts to the fund are tax deductible and can be given any time, in any amount. Giving to the N. O. Kimbler Memorial Scholarship Fund, Inc, is a wonderful way to honor a friend or memorialize someone special to you, and a positive way to express faith in the future of public education.

A number of gifts have been received this year. Let us take this opportunity to thank you and express appreciation for your generosity and thoughtfulness.

Further information about the Kimbler Fund can be obtained by contacting the KRTA office. Gifts to the fund may be sent to KRTA, 7505 Bardstown Rd, Louisville, KY 40291.

### Executive Council Honors Outgoing Members, Welcomes New

The Executive Council met on June 5 to complete the work of the 2005-2006 year. In addition to regular business, updates were given concerning health & insurance, legislation, membership, and AARP/NRTA issues. Contracts with the *Legaline* and the auditor, Monroe Shine, were approved for continuation, as well as the partnership with KET. The contract for the State convention with Executive West Hotel was approved for 2011. The 2006-2007 Standing Committee appointments, budget and council meeting dates (September 5, December 4, April 16, and June 4) were approved. After recommendations from the Health & Insurance Committee, the Council passed a motion to accept Hear in America as its hearing instrument provider, as well as vision plans providers, Benefits Services Group, LTD and Weilage Benefit Specialists. A revision was made concerning the point system used for increase in membership in the Local Recognition Program.

**Neal Tucker**  
Past-President



(Above) Dr. Wagoner presents  
Outgoing President, Neal Tucker, with  
the traditional KRTA mug and  
certificate.

**Outgoing  
Council Members**



(Above) Outgoing Council members,  
Tom Matthews, Faye Logan, Mary Buck,  
and Rick Tatum received a certificate  
and a KRTA mug. Ike Slusher is not  
pictured.

A copy of the certificate has been posted on the presidents' wall at the KRTA office. We appreciate all the hard work Neal did. What a wonderful year!

**Welcome to Our  
New Council  
Members**

Melanie Wood - Jefferson Co  
Patsy Young - Vice-President  
Mark Crain - Eastern District  
Tara Parker - President  
Sally Smith - Upper Cumberland  
Billy Triplett - Vice-President  
Gus Swanson - Second District  
Larry Morrow - Middle Cumberland



### District Recognition Program 2006

BRONZE SEAL WINNERS

Big Sandy, Central Kentucky East  
Fifth, Jefferson, Upper Cumberland  
Upper Kentucky River

# AROUND THE STATE . . .

## FEATURES

### Metcalfe Co. RTA Honors New Retirees

Pictured are Metcalfe Co. President, Carolyn Edwards with new retirees: Benita Bell, Maria Greer, Tonya Kim Smith, Teresa Welsh, Jane Rhea Minning



### Elizabethtown/Hardin/LaRue RTA's Officer Lineup for 2006-2007



Pictured left to right:  
 Susan Cross - President Elect  
 Martha Hannifan - Vice Pres.  
 Dwayne Ellis - President  
 Martha Lloyd - Secretary  
 Joy Carroll Miller - Treasurer

## National Day of Service Campbell County Retired Teachers



CCRTA members pictured are:

back row: Carol Howard  
 Clarence Spencer  
 Vivian Schardt  
 and Donna Mader

middle row: Bertie Dosch  
 Betty Goodwin  
 Ruthe Worthington

front row: Sam Cantrell  
 Linda Klembara

It's hat off to veterans, as members of the Campbell County Retired Teachers Association honor residents of the Veterans Administration Nursing Home in Fort Thomas on May 11.

Approximately 25 veterans enjoyed a bingo party, prizes, and snacks. Prizes included baseball caps, t-shirts, money (quarters for vending machines), and personal items. All were donated by CCRTA members.

### Whitley County Retired Teachers Install New Officers



L to R:  
 Carolyn Falin,  
 Ray Roundtree,  
 Aretta Moses,  
 Glennis Hensley

The Whitley Area Retired Teachers Association held its regular quarterly meeting on Thursday, June 15, at the Whitley County Public Library. Ray Roundtree, Co-chair of the KRTA Legislative Committee presented the program. Mr. Roundtree also installed the 2006-2008 WARTA officers. They are as follows: President - Carolyn Falin; Vice President - Aretta Moses; Secretary - Glenis Hensley; and Treasurer - Ann Foley.

## E-Mail Alert!

Please keep your e-mail address updated with KRTA if you want to receive legislative reports.

[krt98@aol.com](mailto:krt98@aol.com)

KENTUCKY TEACHERS' RETIREMENT SYSTEM	REGISTRATION 9:00 a.m. - 9:15 a.m.	SEMINAR 9:15 a.m. - 1:00 p.m.
PRE-RETIREMENT SEMINARS	(Local Time)	(Local Time)
September 9, 2006 <b>Jenny Wiley SRP*</b> Wilkinson/Stumbo or Harm 75 Theatre Court Presestonsburg, KY  100 Max	October 14, 2006 <b>Lexington Community College Auditorium</b> Oswald Bldg, 215 Cooper Dr Lexington, KY  209 Max	October 28, 2006 <b>Hopkinsville Community College Auditorium</b> 720 North Drive Hopkinsville, KY  150 Max
November 18, 2006 <b>Barren River SRP*</b> 1149 State Park Road Lucas, KY  100 Max	December 9, 2006 <b>Erlanger-Elsmere Ind.</b> Lloyd High School Deitz Auditorium 450 Bartlet Street Erlanger, KY  150 Max	<b>*KTRS provides the coffee at State Parks. The district should provide for the coffee at other places.</b>

Continued from page 6 "Long Term Insurance" . . .

his/her social security card. The caregiver will not receive an IRS Form 1099 at the end of the year—that will go to the policyholder. I have never known of any insurance company, to not follow through and pay a claim, once they have all the necessary documents in their possession.

#### How do I qualify for benefits under my long-term care program?

You either must be unable to perform the activities of daily living or have a severe cognitive impairment.

If you have questions please call National Health Administrators at 1-800-524-9902 or your Kentucky Retired Teachers Association. Help is only a phone call away.

## MISCELLANEOUS INFO . . .

YOU MIGHT WANT TO KNOW



### Retired Teachers and Parenting Workshop

Coping Skills LLC has contacted the Kentucky Retired Teachers Association about their plans to recruit retired teachers for their Parenting Workshop Program. This company produces children's "fables" books designed to teach children (grades 1-8) that the things they tell themselves (beliefs) control their emotions and behaviors. By using the fables and accompanying worksheets and other material contained in the books, parents (and teachers) are able to help children learn how to take personal responsibility and control of their lives.

The characters in the stories are responding to the typical beliefs of children (and unfortunately many adults) such as, "Everything should always go the way I want," "It is someone else's (fault, responsibility, etc.)," "I must never do anything to upset someone who is important to me." These beliefs are associated with school problems, poor social skills, peer pressure and many other problems from childhood to adulthood.

The Parenting Workshop Program is designed to have an adult who understands the needs of children present a professionally designed 90-minute workshop to parents, explaining the "whys and hows" of teaching children effective coping skills. At the conclusion of the workshop, parents are provided with "order cards," if they wish to purchase any of these age appropriate books. These parents (and their "word of mouth friends") can also order the books on the Internet. Workshop presenters receive a portion of the proceeds from all sales that result from their efforts. There is no "sales pitch" or inventory required.

The books and their concepts are a featured chapter in the nationally published book, *Cognitive Behavior Therapy in Clinical Social Work Practice*, available June of 2006.

If you would like to view the books, go to [www.copingskillsllc.com](http://www.copingskillsllc.com). To learn more about the Coping Skills Parenting Workshop Program, contact:

Bert Allain LCSW, at [ipcsa@bellsouth.net](mailto:ipcsa@bellsouth.net).

## Do Teachers Know Anything About Conflict?

John D. Willis, PhD

If you ask a teacher to spell the word, conflict, she may answer, "s-t-u-d-e-n-t-s" or "p-a-r-e-n-t-s" or "s-t-a-f-f," or even "f-a-m-i-l-y." Teachers may be more sensitive to the many conflicts in our society than any other professional today. Teachers have a new opportunity to use this untapped knowledge—and the skills developed to cope with the thousands of different conflicts each year—to generate a new career application. Teachers are encouraged to consider conflict resolution consultancy as an emerging career field of great value. Imagine taking all you know about school-related conflicts between students, parents, faculty and staff, principals and superintendents, school boards and the public, then becoming a credentialed expert in school-based conflicts? Do you think school administrations needing CPE courses would value a professional who (1) has deep knowledge about what education professionals face and (2) is an expert in conflict prevention and management?

If you are a person who retired with relief mainly because of conflicts, or if you would like to help both administrators and teachers, the M.S. in Dispute Resolution—offered 100% online from Sullivan University—may be for you. Maybe you could help someone "not only survive, but thrive." Now that would be a good way to use your retirement: being a professional peacemaker!

If you have questions, please email me at [jwillis@sullivan.edu](mailto:jwillis@sullivan.edu) or call 800-844-1354 ext. 558, Louise Epperson.

## Pension Watch:

News of note from around the nation in the ongoing battle to protect retirement security



### Breathing Room for Alaska Retirees

Alaska legislators agreed to a one-year delay in converting their defined benefit public retirement plan to a defined contribution plan in order to ensure the new system is tax exempt.

The one-year delay will give opponents of the conversion (who note that it shifts the risks of retirement completely onto the employee) time to organize politically to eliminate the forced conversion altogether. Defined contribution retirement plans are riskier for employees who do not have guaranteed income after they work. Often, individual retirement accounts are managed by brokers and other financial planners who have no interest in providing guaranteed benefits.

### Pensionless Workers Not Ready for 'Pay Cut'

While the average American worker has increased his/ her contributions to retirement plans in recent years, many are not prepared for the 40 percent pay cut they will suffer when they retire.

A news release from Fidelity's Retirement Index says that Americans will only replace about 57 percent of their working income in retirement. Half said higher fuel prices have cut their retirement savings while another one fourth said higher costs overall have trimmed their pension planning.

### West Virginia Scraps DC Retirement Plan

Legislators in West Virginia are dismantling a 15-year-old defined contribution retirement plan for teachers after experience showed it could not deliver the guaranteed, secure retirement that it once promised.

The state Legislature voted last year to close the plan, and more recently nearly two-thirds of the plan's enrollees voted to shift to the state's defined benefit pension program.

West Virginia is just the latest example of defined contribution plans falling short of expectations. In 2003, Montana offered a DC plan but only 3 percent of the eligible employees signed up. Ohio and South Carolina also saw meager interest when they tried to entice workers to DC plans.

Health care costs are another troubling issue for retirees. A recent study said Americans should save \$200,000 just for their health care costs in retirement.

According to the Fidelity study, 45 percent of workers think it's their responsibility to ensure affordable health care, 44 percent think it's the government's responsibility, and 11 percent think the employer should provide access.

### Retirement Worries Mount

Nearly half of those surveyed by the Financial Services Forum said they were worried about having enough money for retirement. The poll also found that nearly a third of all Americans didn't save a dime towards retirement last year and 25 percent of those in their peak earning years of 50 to 65 years old didn't save anything for retirement.

By Ed Ely, Director of Communications  
CRTA CONTACT, July 2006. Pg. 9

# FOR YOUR INFORMATION

**KRTA OFFICE**

231-5802 (from Louisville)  
 1-800-551-7979 (from outside Louisville)  
 (502) 231-0686 (fax)

krta98@aol.com (e-mail)      www.krta.org (web site)

**KRTA LEGALINE**

1-800-232-1090  
 smoore@bfrlaw.com

Buckman, Farris & Rakes    Shepherdsville, Kentucky

**KRTA FINANCE & INVESTMENT INFO**

1-800-927-0030

Hank Hensley    Louisville, Kentucky

**LONG-TERM CARE INSURANCE**

1-866-899-5796 or 502-553-7630

**DENTAL INSURANCE**

COMPBENEFITS

Contact Weilage Benefit Specialists (Third Party Administrator)

1-866-WBS-PLUS (1-866-927-7587)

**VISION INSURANCE**

KRTA Discount Vision Plan from BSG Call 1-866-335-0882

VSP from Weilage Benefit Specialists Call 1-866-927-7587

**AUTOMOBILE & HOMEOWNERS INSURANCE**

Liberty Mutual Insurance Company

425-8450, ext. 243 (from Louisville)

1-800-225-8281 (from outside Louisville)

**HEARING INSTRUMENT PLAN—HEAR IN AMERICA**

502-244-5378 (from Louisville)

1-800-286-6149 (from outside Louisville)

**HOME SECURITY SYSTEM**

Protection First 502-412-7037 1-800-915-4741

**KY TEACHERS' RETIREMENT SYSTEM**

1-800-618-1687 or www.ktrs.org

**COMMONWEALTH CREDIT UNION**

1-800-228-6420 or www.ccukey.org

**AARP/KRTA SPECIALIST**

Bob Estes 502-245-4513

# Quips, Quotes & Puzzles

The other day a young person asked me how I felt about being old. I was taken aback, for I do not think of myself as old. Upon seeing my reaction, he was immediately embarrassed, but I explained that it was an interesting question, and I would ponder it and let him know.

Old age, I decided, is a gift.

I am now, probably for the first time in my life, the person I have always wanted to be. Oh, not my body! I sometime despair over my body, the wrinkles, the baggy eyes, and the sagging butt. And often I am taken aback by that old person that lives in my mirror, but I don't agonize over those things for long.

I would never trade my amazing friends, my wonderful life, my loving family for less gray hair or a flatter belly. As I've aged, I've become more kind to myself and less critical of myself; I've become my own friend. I don't chide myself for eating that extra cookie, or for not making my bed, or for buying that silly cement gecko that I didn't need but looks so avant garde on my patio. I am entitled to overeat, to be messy, to be extravagant. I have seen too many dear friends leave this world too soon before they understood the great freedom that comes with aging.

Whose business is it if I choose to read or play on the computer until 4 a.m. and sleep until noon?

I will dance with myself to those wonderful tunes of the 60's, and if I, at the same time, wish to weep over a lost love ... I will.

I will walk the beach in a swim suit that is stretched over a bulging body and will dive into the waves with abandon if I choose to, despite the pitying glances from the bikini set. They, too, will get old.

I know I am sometimes forgetful. But there again, some of life is just as well forgotten ... and I eventually remember the important things.

Sure, over the years my heart has been broken. How can your heart not break when you lose a loved one, or when a child suffers, or even when a beloved pet gets hit by a car? But broken hearts are what give us strength and understanding and compassion. A heart never broken is pristine and sterile and will never know the joy of being imperfect.

I am so blessed to have lived long enough to have my hair turn gray and to have my youthful laughs be forever etched into deep grooves on my face. So many have never laughed, and so many have died before their hair could turn silver. I can say "no" and mean it. I can say "yes" and mean it.

As you get older, it is easier to be positive. You care less about what other people think. I don't question myself anymore. I've even earned the right to be wrong.

So, to answer your question, I like being old. It has set me free. I like the person I have become. I am not going to live forever; but while I am still here, I will not waste time lamenting what could have been or worrying about what will be.

And I shall eat dessert every single day.

~Author Unknown~

## ORDER FORM

### KRTA MEMBERSHIP PIN

Please place an order for \_\_\_\_\_ @ \$2.50.

# of pins

Enclosed please find my/our check in the amount of

\$\_\_\_\_\_.

Please send pins to:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



Send completed Order Form to: KRTA  
 7505 Bardstown Road  
 Louisville, KY 40291-3234

# Deceased Retired Teachers

APRIL, MAY, JUNE 2006

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

## IN MEMORIAM

### ALLEN COUNTY

Naomi Spencer

### ANDERSON COUNTY

Vangie Brown

Hazel Gash

### BARREN COUNTY

W June Strode

### BATH COUNTY

Eula E Brierly

### BELL COUNTY

GB Hendrickson

JD Hensley

Austin Madon

### BOONE COUNTY

Carroll M Ewing

### BOYD COUNTY

Todd M Harvey

Helen F Mayer

Erma M McAlister

### BOYLE COUNTY

Mabel Safreed

Brenda Floyd

Dorothy L Lewis

Mary Ramer

Margaret Tamme

### BREATHITT COUNTY

Raymond Osborn

### BULLITT COUNTY

Neppie Baxter

Ella M Shelburne

James Wary

### CALLOWAY COUNTY

John H Faughn

Allen B Rose

June Wilson

### CAMPBELL COUNTY

Lionel C Boehmer

Margaret A Crouch

Georgia Moore

### CARTER COUNTY

Roberta Dickerson

### CASEY COUNTY

Exie Beard

Virgie Nell McKinney

### CLARK COUNTY

Edward Bolton

Helen Resler

### CLAY COUNTY

Lloyd Stewart

### CRITIENDEN COUNTY

Thomas Johnson

### DAVISS COUNTY

Margaret Lashbrook

Walter Wood

### FAYETTE COUNTY

Mary Bowlin

Treva Collins

Delma R Hehl

Madeline C Jones

Naomi Kiser

Eloise G Ledford

Marilyn F Lemaster

Joe Lyon

Anne Y McConnell

Lillian Morris

Elaine H Stewart

Mildred S Stokley

John Willeroy

Goldie Zimmerman

### FLOYD COUNTY

Sarah M Laven

### FRANKLIN COUNTY

Mabel Chance

Mary E Chenault

Ella Kagin

### GARRARD COUNTY

Gladys Todd

### GRAVES COUNTY

Lon Carter Barton

Mary C French

### GRAYSON COUNTY

Michael Kane

Jean R Likins

LC Likins

Burnette W Wortham

### GREEN COUNTY

Mildred G Coffey

### GREENUP COUNTY

Evelyn Jackson

Dorothy G Maddy

### HARDIN COUNTY

John E Brecht Jr

Philip Hudson

Virginia S Hundley

Leola Johnson

Guy F McCoy

Ruby B Meredith

Grace Weller

### HARLAN COUNTY

Margaret Hoe

Anna McKnight

### HENDERSON COUNTY

Pauline R Cloud

Norman Hill

### HOPKINS COUNTY

Nell S Hall

Sue A Jent

Emma Leasure

### JEFFERSON COUNTY

Joseph R Bishop

Str Mary W Breighner

Lagartha Clark

Richard Davis

Helen Decrosta

Mary Donahue

G Dynes

Margaret Gowin

James Grant

Ann Hardin

Mary Hash

William Hourigan

Edna M Jansen

Ruth Loeser

Mary McGary

Sr Mary A Meyer

Mary Belle Osborne

Benjamin Robertson

Thomas E Roma

Rose Schoenbachler

Lettie L Shawler

Lucille Stutzenberger

Hiram Taylor Jr

Paul Tran

Betty Jo Wells

Velo Coody

Elsie P Ware

### JOHNSON COUNTY

Helen R Belcher

### KENTON COUNTY

Susan Ritzenthaler

### KNOX COUNTY

Pauline Dinsmore

Ray Messer

### LAUREL COUNTY

Hazel Dotson

### LEE COUNTY

Edward G Stamper

### LESLIE COUNTY

Russell Brock

Emma Pace

### LETCHER COUNTY

Daniel Barker

Maryland H JScott

### LIVINGSTON COUNTY

Odetta H Driskill

### LOGAN COUNTY

MERLE Johnson

### MADISON COUNTY

Norma Dykes

H House

June H Martin

Gladys Norsworthy

Katy Saylor

Nancy Street

Calvin Welch

### MAGOFFIN COUNTY

B S Montgomery

### MARION COUNTY

Robert L Robertson

### MCCREARY COUNTY

Loma Taylor

### MERCER COUNTY

Lawrence Hendren

### METCALFE COUNTY

Beulah Church

### MONTGOMERY COUNTY

Betty Lane

### MORGAN COUNTY

Mabel M Amyx

### MUHLENBERG COUNTY

Beulah Mooningham

### NELSON COUNTY

Betty W Hibbs

Dennis Lewis

### NICHOLAS COUNTY

Ben H Pumphrey

### OHIO COUNTY

Shelby C Forsythe Jr

### PERRY COUNTY

Franklin Turner

### PIKE COUNTY

Lillian Belcher

Jack T Castle

Chester L Goble

Monroe Jones

Willa Looney

Clara A Prater

### PULASKI COUNTY

Hazel Daulton

Mary Day

Eugene Stonecypher

Irene Vertrees

### ROCKCASTLE COUNTY

Sallie H Hale

### ROWAN COUNTY

Richard Hunt

Margaret Morris

Glenna D Thompson

### SCOTT COUNTY

Betsy Hall

### SHELBY COUNTY

Evan E Settle Jr

### SIMPSON COUNTY

Willson Wood

### TODD COUNTY

Gertrude Lucas

### UNION COUNTY

Kathryn Alley

### WARREN COUNTY

George Bennett

Howard B Clark

Russell C Cornelius

Charles Daniel

Mary Gordon

Mary Ulmer

### WAYNE COUNTY

Alice Gover

### WEBSTER COUNTY

Virginia Atkinson

James W Holland

### WHITLEY COUNTY

Oranell S Brasel

Pansy M Hill

### OUT OF STATE

Phamy Amin - IN

Lynwood Barlow - OK

Rovine Boggess - TN

Eva Conner - TN

Ernestine Damron - OK

Hosea Feltnr - FL

Geneva B Flinchum - WV

Leona Fouts - OH

Thomas Frazier - FL

Elba C Gaffin - TX

Mary Godfrey - GA

Lillian C Hackney - ID

Mary I Harless - WV

Virginia Harmeyer - GA

Rhea Henson - MA

Raymond Herndon - TN

Grace Howard - VA

Ivaree Huff - FL

Louis C Johnson - OH

Helena Lawson - AZ

Ronald Nash - FL

Janet Oldham - FK

Pearl Patton - CA

Robert E Rufener - IN

Ada Runyon - TX

Rebecca Shealey - VA

Mamie Siria - FL

Violet Staniford - GA

Orba F Traylor - AL

Ruby Whitehead - IL



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