



News

A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957



VOLUME XXXXII, NUMBER 2

LOUISVILLE, KENTUCKY

DECEMBER 2007

Continuing Our Mission

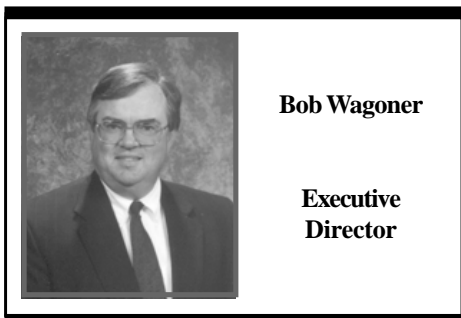
The Executive Council recognizes that a dues increase is necessary in order to continue operating the association effectively and to carry out the Kentucky Retired Teachers Association's (KRTA) mission. We are confident that this dues increase will place KRTA on a firm footing for the future. We ask you to reaffirm your commitment to our traditional mission of "looking out for the welfare of Kentucky's retired educators" by continuing your support of KRTA through your active membership.

Why Increase Dues?

Anyone who has purchased anything lately, from a stamp to a gallon of gas, a car or house, knows that prices are steadily going up. Who would have ever thought that a pound of butter could sell? Bottom line, the cost of conducting KRTA's business is increasing at about the same rate as everything else.

In 1987, annual dues were raised from \$10 to \$15. KRTA dues have remained at \$15 for over 20 years. These funds are used to pay for our state office staff, website, membership maintenance and billings, postage, KRTA News, travel expenses for the Executive Council, State Standing Committee members and District Presidents to statewide meetings, and our volunteer legislative advocates during the General Assembly each year. Also, these funds pay for

continued on page 2



Bob Wagoner

Executive Director

Gratitude

Fall Workshops don't just happen. I would be remiss if I did not take this opportunity to say thanks to the district officers who helped in making arrangements. In addition, officers and committee chairs gave up time with families and other activities to spread the word about KRTA. The KTRS staff and business partners who were present at all the workshops added so much. The volunteers under the direction of Mary Wagoner eased registration and lunch lines. And to . . .

Dr. Bob Wagoner, Janie Caslowe, Carla Hahn, and Brenda Meredith—we could not do it without you.



Patsy Young
KRTA President

Report Card Time

Surely I don't have to worry about report cards; I am retired! Do you remember that in the September issue of the KRTA News, I gave you a required assignment for COLOR KRTA ACTIVE: accept responsibility to assure the continued success of our organization. Let's check our progress.

I am happy to report that several hundred local leaders accepted that assignment quickly by attending a Fall Workshop at one of 14 locations throughout the state.

They listened to ideas on recruiting members; they heard updates on health and insurance and became familiar with the 2008 legislative program. In addition, these local leaders heard the success story of KTRS and enjoyed the presentation of Bob Estes as he emphasized the Grandparent Essay contest and how NRTA

continued on page 15

IN THIS ISSUE . . .

PRESIDENT'S MESSAGE 1	<i>Dental Insurance Enrollment</i> . . . 13
EXEC. DIRECTOR'S MESSAGE . . 1	AROUND THE STATE
PERSONALLY SPEAKING	Pike County 14
<i>We're Paying Attention</i> 2	Martin County 14
<i>2008 Gen. Assembly Sr. Issues</i> . . . 2	Bullitt County 14
<i>Social Security Update</i> 15	Christian County 14
KRTA PARTNERS	Carter County 14
<i>Finance & Investment Line</i> 3	Kentucky State Parks 16
<i>Legaline</i> 3	KRTA Member and Author 14
<i>Commonwealth Credit Union</i> . . 14	MISCELLANEOUS INFO
<i>VSP Vision Care</i> 16	. . . <i>KRTA Home Page</i> 17
2007 FALL WORKSHOPS 4	<i>Long-Term Care and Women</i> 18
2008 KY GENERAL ASSEMBLY	<i>Pre-Retirement Seminars</i> 18
Directory 9	QUIPS, QUOTES & PUZZLES . . . 19
KRTA 2008 Legislative Program 12	DECEASED RETIRED TEACHERS . 20
FOR YOUR HEALTH & SAFETY	
<i>Whole Grains</i> 13	



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association

7505 Bardstown Road
Louisville, Kentucky 40291-3234



PRSRT STD
U.S. POSTAGE
PAID
PERMIT 879
LOUISVILLE, KY

PERSONALLY SPEAKING . . .

WE'RE PAYING ATTENTION

Bob Wagoner

As I write this, the Kentucky General Assembly is preparing for the 2008 legislative session that will officially begin on Tuesday, January 8. KRTA watches the legislative process carefully each year, ready to act if our pension and health care are threatened.

Legislators are always seeking funds to close the gap between what they have and what they need. KTRS looks to some like a "fountain of funding." KRTA's job is to remind them that it is not a fountain, it is a pool—a pool filled by and for you, and to be drawn on only by you. Be very glad that KRTA is on the job!

Working together, we all play a part in keeping KRTA on the job. Here is a story I heard that illustrates our team approach. It tells of an U.S. Navy fighter pilot, Charles Plumb, who flew 75 combat missions in Vietnam before his plane was shot down. He ejected and parachuted to safety. Mr. Plumb was captured and spent six (6) years in a prison camp. He survived and now lectures on the lessons he learned from his experience.

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

When Plumb asked the man how he knew all that, he replied, "I packed your parachute—I guess it worked." "It sure did," Plumb said, "or I wouldn't be here today."

Plumb could not sleep that night, thinking about the man and what he might have looked like in a Navy uniform those many years ago. He wondered how many times he might have seen him and not greeted him because he was a fighter pilot and the other man was "just a sailor." He thought about the sailor, sitting in the bowels of the ship, carefully folding the silks of each chute, holding in his hands the fate of someone he did not even know.

Now Plumb asks his audiences, "Who's packing your parachute?"

Sometimes we are in a leadership role—the fighter pilot—at center stage. We know, of course, that there are people (sailors) all around us and behind us who are packing our parachutes. Sometimes we are the chute packers. In either role, it is important to give and receive praise and recognition for our jobs. A local RTA president loves to hear, "Good meeting, you really kept things moving," just as much as he/she appreciates the presentation of a pin, plaque or certificate at the end of the year. How many times have we remembered to tell a secretary that we appreciate the conciseness and completeness of the minutes?

Each cog in the wheel that is KRTA plays an equally important part in its successful operation. Even those members who do not, or cannot, participate at any level except keeping their dues paid are integral to our success.

Yes, we are all in this together! And as we work, we ensure that KRTA will be the dominant, authoritative voice for all Kentucky retired educators. Just think, individually each voice is faint, but together we roar!

"Continuing Our Mission" from page 1

the facility rental, meals and travel expenses for teams of local RTA members to attend the Fall District Workshops. Additionally, all Annual Convention expenses (except the luncheon) are paid from these funds.

Since 1989-90, the association's member benefits services have increased from a long-term care insurance program to now include: the legal line, finance & investment information, dental insurance, vision insurance, auto & homeowners insurance, hearing instrument plan, affiliation with the Commonwealth Credit Union, and involvement in pre-retirement seminars. We support local RTAs with our New Retiree program, membership reports and labels, and provide district RTAs with district meeting support. Also, the association's N.O. Kimbler Scholarship program has grown from one (1) \$500 scholarship to sixteen (16) \$1,100 scholarships per year.

In December 2006, the Executive Council established a committee to review the association's dues structure. In completing its assignment, the committee reviewed KRTA financial records and Association of State Retired Teacher Executives (ASRTE) reports containing information from other RTAs across the United States. The committee learned that the average RTA dues in the United States are \$24.95.

After considerable review of all documents provided and much discussion, the committee has recommended to the Executive Council that annual KRTA dues be increased by \$5 effective July 1, 2008. The Executive Council received the committee's recommendation at its September 4, 2007, meeting. The Executive Council will decide at its December 3, 2007, meeting whether to accept the committee's recommendation and place the required proposed constitutional amendment on "the call" for consideration at the April 2008 Convention Delegate Assembly.

As KRTA looks to the future, the association has taken steps to modernize operations and to provide new and needed member benefits. On general principal, the Executive Council has taken utmost care to conserve funds by ensuring programs and operations are cost effective. We are confident in our future and do not anticipate the need for additional dues increase for some time. Raising dues now ensures that KRTA will be able to build a bright future by continuing its mission of "looking out for the welfare of Kentucky's retired educators."

2008 General Assembly Seniors' Issues

Keeping Long-term Care Insurance Affordable

Kentuckians are increasingly concerned about their long-term financial security and quality of life, especially as they age. Long-term financial security is a cornerstone of the American dream that is being threatened.

Long-term care insurance makes sense for consumers and taxpayers.

- In Kentucky, the cost of a nursing home today is about \$55,480 annually, or about \$152 a day.
- In 2006, KY spent 71% (\$862.8 million) of its total long-term care on institutional expenditures and 29% (\$356.6 million) on community expenditures.

The cost of long-term care insurance is on the rise. Most consumers understand the importance of maintaining appropriate insurance coverage—especially for their own financial security. Long-term care insurance is one way individuals are protecting themselves and their families from costly nursing home expenses.

Since the 1980's, millions of consumers have purchased long term-care insurance

to protect their family assets in case they need to pay for assisted living, home care or a nursing home stay. In Kentucky, insurance companies' rate increases are routinely approved by the Department of Insurance at a significantly higher rate than neighboring states. And the premium costs only continue to jump.

Identity Theft

ID Theft is the taking of another's personal information—such as name, date and place of birth and social security number—for the purpose of committing fraud. The Federal Trade Commission estimates that 9 million Americans annually are victims of ID theft, costing individuals \$5 billion dollars out of their own pockets. The economic loss to financial institutions and businesses is estimated at \$48 billion.

Proposed Legislation Would:

1 Protect consumers' social security numbers by restricting use by businesses and state executive branch agencies.

continued on page 17

Preparing for your tax preparer *What do you really need to have?*

Henry Hensley



It's that time of year many may be dreading—tax season. Whether a tax advisor prepares your taxes or you handle them yourself, it's always a good idea to organize the necessary documents beforehand. Use this checklist to determine what you'll need to prepare your taxes.

Employment and income records

- W-2 forms for each employer
- Pension and annuity statements
- Alimony received
- Partnership and trust income
- Scholarship and fellowship awards
- State and local income tax files

Self-employment records

- K-1 forms on all partnerships
- Receipts and documentation for business-related expenses

Homeowner records

- Form 1098 for mortgage interest
- Form 1099-S if you've sold your home or other real estate
- Second mortgage interest
- Real estate taxes
- Moving expenses

Financial assets

- Interest income statements
- Dividend income statements
- Broker transaction proceeds
- Tax refunds
- Unemployment compensation
- Retirement plan distributions

Financial liabilities and expenses

- Student loan interest
- Medical savings accounts
- Charitable donations
- Adoption expenses
- Alimony paid
- Childcare expenses
- Education expenses
- Investment expenses

Other documentation

- IRA, Keogh, SEP and other retirement plan contributions
- Income from other sources, such as real estate, rentals, etc.
- Prior year tax return

The common mistake many taxpayers make is to put off tax planning until the end of the year or right before tax filing. If you haven't done so already, contact your financial advisor or CPA about the many benefits of year-round tax planning so April 15 won't seem as daunting in the future. Good investing (and tax-paying) to you all!

KRTA Finance and Investment Line
Henry Hensley & Associates
310 West Liberty Suite 505
Louisville, Kentucky 40202
1-800-927-0030

KRTA PARTNERS . . .

Legaline 1-800-232-1090

DISASTER SITUATIONS: COMMON SCAMS AND HOW TO AVOID THEM

Natural disasters result in consumers needing work done quickly in order to repair damage to their home and property. Unfortunately, natural disasters create a fertile environment for fraud. Here are some scams you might see and some tips on how to protect yourself:

Shoddy Construction and Repair

Transient contractors and fly-by-night repairmen are drawn to disaster areas and may provide shoddy service.

TIP—The easiest way to avoid being scammed by disreputable contractors is to deal with local or area businesses. If you do not have first hand knowledge or a reference you trust, contact the Consumer Protection Division of the Kentucky Attorney General's Office and the Better Business Bureau to see if there is any information available on the business. Ask if the contractor is bonded and carries insurance. Also check to determine if the contractor is registered in your county, if there is a registration requirement.

Contracts

The contractor does not offer you a written contract.

TIP—Demand a written contract. If possible, get estimates from several contractors of the work to be done. Make sure it includes all the supplies that will be used and the cost, a description of the work to be done and the cost to do it. Do not be pressured into signing a contract until you have received several estimates.

Pre-payments

Dishonest contractors may ask you to pay up front for the total amount of work to be done and then never return to even start your repair project.

TIP—Try to limit the amount of progress payments to no more than the value of the work already finished. Never sign a completion of work statement before the job is completed to your satisfaction and officially inspected by the appropriate government agency.

Price Gouging

Unscrupulous individuals may charge unreasonably high prices for products in short supply like building materials, sump pumps, or generators.

TIP—If possible, get more than one estimate. If you think someone is deliberately gouging you on the price of an item or service, let the business know that neither you, your neighbors, nor your family will patronize the business in the future. Report it to the Consumer Protection Division of the Kentucky Attorney General's Office.

As always, please contact the KRTALegaline, 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.

David W. Carby
Buckman, Farris & Rakes
193 S. Buckman St • Shepherdsville, KY 40165
smoore@bfrlaw.com

KRTA Legaline



1-800-232-1090

2007 Annuity Electronic Funds

November 28*
December 28

*KRTA dues deduction

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

2007 FALL WORKSHOPS . . .

AUGUST 27 - SEPTEMBER 21



KRTA President Patsy Young

Color KRTA Active!

On August 27, 2007, the gavel came down on the podium at the University of Louisville Alumni Center and Patsy Young set in motion three weeks of workshops given at the 14 districts across the Commonwealth

of Kentucky.

At the registration table of every workshop Patsy kept baskets full of M & M's as she carried out her theme of *Color KRTA Active!*

She reminded everyone of the many, many ways retirees stay active. How did we ever find time to be educators in schools? We play sports, meet for lunch, are members of clubs, help with grandchildren, volunteer at a variety of civic and community related activities, and we are active in KRTA.

President Young introduced the traveling workshop team and the business partners that set up exhibits for us to visit.

Registration would never be the same without our wonderful volunteers!



L to R: Mary Wagoner, Carol Klaber, and Linda Humes



L to R: Mary Estes, Karen Gilbert, Dorris Tucker, and Mary Hoagland

Everyday is Membership Day!

**27,000
in
2007!**



Check your calendar

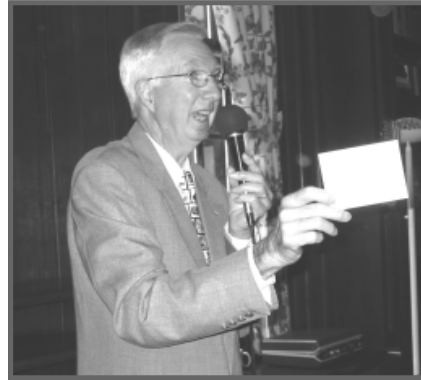
- ✓ Encourage use of White Cards
- ✓ Enrollments Nov. 4, 2007 - Jan. 1, 2008, White Card must be accompanied by a Cash Form and a Check
- ✓ Carla must have these by Jan. 14, 2008



Recruit Help! Remember: *It's not who you know, but who you know that knows who.*

Membership Team Goes 'Fishing'

Yes, it was a fishing trip but not for fish, as you might think. The KRTA Membership Team, namely Co-Chairs Harold VanHook, Ernie Trospen, Debby Murrell, Fonrose Wortham, and Betty Hester, embarked on a journey to help local and district associations grow their associations. The goal of 27,000 members for KRTA was set by the Membership Committee at their spring meeting.



(Above) Harold Van Hook is seen waving a white card. He says he always carries a few ADD cards close to his heart!

Now, after the conclusion of the 14 fall workshops, volunteers are working throughout the state to reach inactive retirees for their participation in the *only* organization in the state that has as its main purpose to look out for the welfare of retired educators—whether they are members or not. With fishing gear in hand, local and district leaders are using strategies suggested by the Membership Team.

First, emphasis was placed on being better informed about the benefits of belonging to KRTA. As Betty often said, "The better informed you are, the better ambassador you will be." Workshop attendees were introduced to some of the partnership representatives, in many cases putting a face to the voice on the other end of the phone. Attendees were encouraged to use the pink and green sheets in promoting the benefits available only to KRTA members; that is, the *Legaline*, the *Finance and Investment Line*, travel programs, and the Commonwealth Credit Union. (Endorsed benefits in the area of health and insurance were presented by the insurance co-chairs.)



Betty Hester
Co-Chair of Membership

Other direct services are reason alone, if they only knew, for retirees to join. The invaluable advocacy efforts during the General Assembly protect current benefits and promote improved benefits for retired teachers. Also made available to members are special reports, appeals, and e-mails about critical issues that could jeopardize their welfare. In light of concerns for health insurance, retirement plans, and social security, it is critical that retirees stand together to make their wishes known to legislators. These are all reasons to join—especially "to make a difference on issues important to retired educators beyond what one can do alone!" But, as the Team emphasized over and over, the most important reason someone joins an organization is "I was asked!" It is hoped that all members will use this fact to advantage in helping friends and former colleagues know about the benefits they could be enjoying by being a member of KRTA.

Locals and districts reviewed comparisons of January and August statistics and were given suggested goals for sharing in the efforts to reach the state membership goal. This set the stage for specific ways in which they might reach those goals. As the "waters are navigated," leaders were encouraged to "not miss a catch" and "retain current catches" by using the following "lures:"

1. Make it a team effort to catch "the really big FISH!"
2. Use *INSIDER* talking points. This was demonstrated with a skit concerning the critical health insurance issue. (Sample provided)
3. Use *Public Service Announcements* on local radio and television and in local newspapers. (Samples provided)
4. Share the *KRTA News*.
5. Secure the signature of the prospective member on the Automatic Dues Deduction (ADD) card and mail it for them.
6. Use the *Anonymous Sponsorship Form* to honor new retirees and/or former colleagues.
7. Take advantage of opportunities to share the following descriptive paragraph in *News Releases*, *Letters to the Editor*, and your own e-mails (At least people won't be able to say they never heard of KRTA):

continued on next page

Are you a retired teacher and not a member of the Kentucky Retired Teachers Association? Join today and add your voice to thousands of members in the only organization in the state that has as its main purpose to look out for the welfare of retired educators. Contact: 1-800-551-7979 or krta98@aol.com or www.krta.org.

8. Share the information on the "KRTA Purpose & Highlights," the "KRTA Fact Sheet," "What is Membership?" and "Answers to Questions."



Ernie Trosper
Co-Chair of Membership

Finally, workshop attendees were encouraged to have fun and "catch" some big ones by getting involved in a *GET-A-MEMBER CAMPAIGN*. The Team proposed that local associations



"Dynamic Debby" Murrell,
co-chair of Membership

organize some teams, come up with some incentives for the winning members and teams, set the dates, and begin the campaign within the next six weeks. "By November," they projected, "your membership percentage will be greater than ever." Some locals have organized a team for each school in their county. Team members are contacting friends and colleagues with whom they taught. (Guidelines and suggestions provided)

The basic premise is that there are some people in each organization who can personally reach a new retiree, some inactives who have not renewed or have never belonged, and/or some active teachers who would like to be associate members. AGAIN, THE PERSONAL CONTACT IS MOST IMPORTANT!

AARP Kentucky

by Bob Estes, KRTA/AARP Liaison



Bob and Mary Estes

2007-08 Grandparent Essay Contest

Bob Estes' commitment as a grandparent makes a perfect fit in the program co-sponsored by KRTA and AARP. Thus, when he spoke at each of the workshops, the major topic was grandparenting. From his accounts of personal experiences to the cartoon illustrations, workshop attendees learned the importance of the grandparent/grandchild relationship.

The 2007-08 Grandparent Essay Contest is well underway. School winners should be selected by December 15, 2007, and reported to the county

RTA president or designated contact. County winners should be selected and reported to the district by January 31, 2008; district winners by March 1, 2008. The state winner will be honored at the 2008 KRTA Convention on Friday, April 18. Remember to keep in mind that the major criterium is the **qualifying characteristics of the nominee as a grandparent**. Again this year, one participating fifth-grader will receive a \$100 savings bond, a plaque, and an expense paid trip to the KRTA Convention. For more information, call the AARP office (1-888-687-2277) or log on to www.aarp.org/grandparents.

Advocacy Efforts

Current efforts of AARP include the following:

1. Long-term care regulations
2. Increase home & community-based services
3. Predatory lending

Be alert for scams concerning the Medicare D prescription program. Report possible scams by calling the inspector general at 1-800-447-8477.

If you are an AARP member, be sure to designate the retired teacher status on the membership form so you will automatically receive NRTA publications. More information about AARP is available at **1-888-687-2277** or on the website www.aarp.org.

AARP has speakers available for groups of 25 or more.

The newly introduced platform, *Divided We Fail*, was discussed. The strong platform of principles are to lower health care costs, expand health care coverage, increase personal savings, extend our work lives, and strengthen social security. Everyone—individuals, businesses, and policymakers/elected officials—must work together to create solutions that benefit all generations. For more information go to www.dividedwefail.org.

LEGISLATIVE REPORT

During the Fall Workshops, Legislative Co-Chairs Bobby Humes and Ray Roundtree explained their work with the Kentucky General Assembly and the results of the 2007 KRTA Legislative Program. This program was included in the June issue of the *KRTA News*.



Bobby Humes, Legislative Co-Chair



Ray Roundtree, Legislative Co-Chair

During the 2007 General Assembly, no legislation passed relating to the Kentucky Teachers' Retirement System. The Governor did, however, appoint the Blue Ribbon Commission to study the Public Employee Retirement Systems.

The Blue Ribbon Commission

- (1) Charged with studying both Retirement Systems
- (2) Twenty-four members, appointed by the Governor
- (3) Gary Harbin and Frank Hatfield are members.
- (4) The Commission is charged with having recommendations by December 1, 2007.
- (5) Most members are from the Executive Branch of State Government and from the Private Sector.

Ongoing Work with Legislators

Bobby and Ray emphasized the importance of recognizing and thanking the Legislators for their work. We should work with them on a continuous basis, not just when we need something. They encouraged retirees to get to know Legislators, meet with them before fall elections, and vote accordingly. Be ready to act when called upon to contact your legislator.

Emphasis for the Future

- (1) Keeping Defined Benefit Program
- (2) Maintaining adequate Health Care Funding
- (3) Maintaining adequate System Funding
- (4) Making sure everyone is aware that retired teachers DO NOT have the income "Safety Net" of Social Security

Remember to express your appreciation to your Senators and Representatives. Some legislators brought greetings at Fall Workshops—their pictures are on page 8. A special thanks also goes to Gary Harbin and the KTRS Trustees and staff for their cooperation and support.

Thanks, Bobby and Ray, for helping guard our interests and reporting back to us!

Legislators Attending Fall Workshops



Rep. Dennis Keene District 67



Sen. Damon Thayer District 17



Congressman Hal Rogers



Rep. Ancil Smith District 92



Rep. Dottie Sims District 19



Rep. Melvin Henley District 5



Rep. Sal Santora District 60



Rep. Joe Fischer District 68



Rep. Myron Dossett District 9



Rep. Jeff Greer District 27

GUIDELINES FOR EFFECTIVE COMMUNICATIONS WITH LEGISLATORS

It is of utmost importance that when legislation is introduced our membership communicate their feelings and opinions to their local representatives and senators. Listed below are general guidelines for communicating effectively with YOUR local state representative(s) and senator.

Effective	Futile
Be courteous	Don't be unrealistic in your requests
Personalize	Don't send form letters
Keep it short/succinct	Don't address multiple subjects
One page--get to the point at the beginning	Don't assume they know all the details
Commend them for past or current actions	Don't threaten or attack
Give reasons for your position	Don't degrade or impugn their motives

- Ask for a statement of their position on our issue.
- Include your address and sign your name.
- Follow up after they respond. Thank them!
- If they agree with our position, suggest they take a leadership role.
- If they disagree, send additional information.



Rep. Jon Draud District 63



Rep. Tim Moore District 26



Rep. Tom McKee District 78



Sen. Dick Roeding District 11



Left: KRTA Vice-President Billy Triplett entertains the traveling team. At right: (L to R) Rep. Jon Draud, Rep. Dennis Keene Ray Roundtree Linda Thornton Faye Sheehan and Sen. Dick Roeding at Northern KY Workshop luncheon



Past-President Irene Erskine went a little batty at Carter Caves!

HEALTH, WELLNESS AND INSURANCE UPDATE

Health Benefits through KTRS

The Kentucky Teachers' Retirement System (KTRS) provides the health benefits for retired teachers. During the workshops, Irene Erskine and Carolyn Falin, Co-Chairs of the KRTA Health/Insurance Committee, simplified the plans for the attendees as follows:



Irene Erskine Co-Chair
Health, Wellness, & Insurance

Kentucky Employee Health Plan (KEHP). The KEHP is the KTRS insurance for retirees under age 65. It is provided through the Dept. of Insurance of the Personnel Cabinet of the Commonwealth of Kentucky. The Kentucky General Assembly approved this plan for all KTRS and State active and retired persons through 2008. This is a self-insured program administered by Humana. Benefits are based on

Plan choice: Essential, Enhanced, Premier

Level of coverage: Single, Parent Plus (includes one or more children up to age 19 or 24 if in college), Couple, Family (qualifying child can be grandchild—see handbook)

Length of service: For persons retiring **before** July 2002, KTRS provides 100%; **after** July 2002, retiree must have 27 years service to get 100% paid.

The Prescription Drug Program is administered statewide by **Express Scripts**. The benefit is the same under all three choices.

Retail (30-day supply): Co-pays of \$5, \$15, \$30

Mail Order (90-day supply): Co-pays of \$10, \$30, \$60

Some local pharmacies provide a 90-day supply at mail order cost.

Wellness Works Kentucky. This is a new initiative to assist with cost containment for the group under age 65. Two areas apply to retirees:

Smoking Cessation: For assistance with this, contact your local health department (Cooper Clayton Smoking Cessation Program) www.wellnessworks.ky.gov or www.ktrs.ky.gov. You can get one-on-one guidance by calling the Kentucky Tobacco Quit Line (1-800-QUITNOW).

KEHP/Express Scripts will provide up to 12 weeks of over-the-counter Nicotine Replacement Therapy (NRT) at a \$5 co-pay per two-week supply.

Health Risk Management is a 30-minute internet session through a link to health assessment tools. Go to www.wellnessworks.ky.gov for a Personal Health Analysis.



Carolyn Falin, Co-Chair
Health, Wellness, & Insurance

Medicare Eligible Health Plan (MEHP). The MEHP is the KTRS insurance program for retirees age 65 and over. On the first day of the month of the retiree's 65th birthday, he/she is eligible. It is the responsibility of the retiree to enroll in Medicare B, currently \$93.50 per month. (The cost will be \$96.40 beginning January 2008). Medicare bills the retiree quarterly or Medicare Made Easy provides for payment by the bank. (It is withheld from the Social Security check if the retiree is a SS recipient).

Humana Advantage Care is the primary insurance. This Humana plan is not an HMO or PPO, there is no network, and no referrals. You must meet your \$150 deductible and your provider must agree to accept the Humana Group Medicare Private-Fee-For Service Plan.

There is no change in the prescription plan. The Prescription Drug Program for the retiree age 65 or older is administered by **Medco**.

Retail (30-day supply): \$20 or \$35 after \$150 deductible

Home Delivery (90-day supply): Co-pays of \$10, \$20, \$35, no deductible

Health Benefits through KRTA

The Kentucky Retired Teachers Association provides several health/insurance benefits for its members.

Long-Term Care Insurance is administered by National Health Administrators. NHA has served as the consultant and third-party administrator since KRTA began endorsing long-term care insurance in 1992. Contact your state agent, Jeff Johnson, at 1-866-899-5796.

HEAR in America has provided the **Hearing Instrument Plan** for KRTA members for sixteen years. It provides a free evaluation and consultation with discounts on hearing instruments and supplies and lifetime cleaning and checking.

There are two programs available for vision coverage.

Vision Signature Plan VSP. Open enrollment October-November to take effect in January. Contact Jason Weilage at 1-866-927-7587.

Single	\$131.04
Two Persons	\$231.60
Family	\$294.24

Discount Vision Card. Enrollment is at anytime, taking effect immediately. The cost for two cards is \$12 annually. The card provides 20%-60% discount on eyecare or eyewear at various providers. 1-866-335-0882.

Dental Insurance. Over 600 members have taken advantage of one of the three dental plans offered through Weilage Benefit Specialists. Enrollment is January-March of each year to take effect in April. For enrollment information, contact CompBenefits at 1-800-456-1635, ext. 21 or follow the link on the KRTA website www.krta.org. For claims or billing issues, contact Matt McDonald at Weilage, 1-866-927-7587.

Auto and Homeowners Insurance. Over 1,000 members have taken advantage of the discount on auto (15%) or home (5%) insurance through the Liberty Mutual Group Savings Plan. One KRTA member, Donald Tackett from Pike County, boasts that his insurance went down \$1600 and he got better coverage when he switched to Liberty Mutual! For a free quote, contact Dave Farmer at 502-425-8450 or 1-800-430-2482, ext. 51666.

KTRS Workshop Visitors



Above: Jane
Gilbert
Right: Diana
Witt
Below:
Martha Biles
&
Candi
Henderson



Above:
Cynthia
Lewis
Right: Dora
Moore &
Rhonda
Armstrong



Above:
Kristi
Michel
& Ashley
Briscoe



Steve Judy



Susie Nally, Mary Pat Dobbins, &
Julie Rogers

Kentucky Teachers' Retirement System KRTA Workshop Presentation

KRTA was fortunate this year to have three Teachers' Retirement System staff members assist with the Fall Workshops. Workshop attendees in each district received the latest news concerning their retirement system, insurance and legislative issues, and medicare. A recap of the report follows.

"KTRS is one of the finest retirement systems in the nation . . ." That is a fact that all three speakers—Elaine Rall, Debbie Newman, and Becky Niece—agree upon.

- **Defined Benefit Plan (instead of a defined contribution plan).** Contributions from the active teacher plus the employer match lasts **six years**. After that, the retiree's annuity is paid from investments. Due to the outstanding investment practices of KTRS (outlined below), retirees will draw their annuity for the remainder of their lives. The number members over 100 years old still drawing annuities increases each year.
- **Multiplier** of 2.5% (3% for service past 30 years)
- **High 3** at age 55 and 27 years of service
- Benefits include **disability & survivor benefits**
- **Medical Benefits**

KTRS is one of only three teacher retirement systems in the nation which provides this high level of medical benefits.

Structure of KTRS

The Board of Trustees are the fiduciaries of the System. The Board consists of seven members elected by active and retired members and two ex-officio members (Commissioner of Education and the State Treasurer). All funds are held in trust to provide benefits for the membership upon their retirement.

Field of Membership (as of December 2006)

0-26 Years	Non-eligible	44,269
27 + Years	Eligible	14,004
Total Active		58,273
Sub/PT/Retired Return to Work		15,042
Total Contributing Members		73,315

Inactive	16,642
Retired, Beneficiaries & Survivors	39,332
Total	129,289

Investments

KTRS professional managers practice conservative investing in different asset classes with various investment styles. Reports on June 30, 2007 showed the return on stocks is 20.5%. The long-term return over the past 20 years is 11.2%. The return on all KTRS investments is 15.3%. The long-term return over the past 20 years is 9.1%.

Impact on Economy

KTRS distributes millions of dollars monthly—\$97 million in annuities and \$14 million in medical benefits. *Local economies, as well as the state economy, reap the rewards when educators begin to withdraw their savings in the form of retirement benefits.* As Becky Niece said, "Over the last three years we built a Toyota plant."

Medical Insurance Funding (Background)

Since the late '90s, medical insurance was funded from active teacher contributions and the employer match (1.5% of payroll) plus another 3.25% borrowed from state money provided by statute. In 2004 when the KTRS actuary determined that the fund would fall short of covering medical benefits for retirees, the General Assembly established a new source of funding called the "State Medical Insurance Fund Stabilization Contribution." This provides additional funding, as determined by the System's actuary, to support the pay-as-you-go insurance program.

In the fall of 2004, it was evident that the State Group Health Plan (SGHP) would incur a 42% increase in premiums with another 15%-25% expected in 2006. The premium of \$410 in 2005 increased to \$515 in 2006. During the ensuing Extraordinary Session of the Legislature, HB1 was passed providing the current plan for retirees (and other state participants) under age 65.

The Budget Bill passed during the 2005 Session of the General Assembly included the KTRS actuary's request for insurance funding—\$29 m. for 2004-2005 and \$62 m. for 2005-2006—amortized over ten years with interest. With this came a promise to look at providing a more permanent program during the 2006 General Assembly.



Elaine Rall



Becky Niece

The KTRS requested \$269 million for medical insurance benefits for FY 2006-08. The General Assembly assumed rates were going to be lower than originally projected. The projected amount to be borrowed from the Retirement Fund is \$85 million in FY 2006-07 and \$115 million in FY 2007-08. The KTRS actuary stated this funding was needed for the Pension Fund to remain actuarially sound. The General Assembly appropriated \$42 million.

What Can You Do?

- Contact your legislators about providing needed funding for medical insurance
- Use generics
- Develop a healthy life-style



Debbie Newman

Medical Insurance (Looking Ahead)

The State Group Health Plan for retirees under age 65, now called **Kentucky Employees Health Plan (KEHP)**, will be self-insured in 2008 like it was in 2007. This will ensure uniformity in premiums and drug formulary statewide; help keep the plan affordable; return savings to participants and the Commonwealth instead of insurance carriers; and help in negotiating Third-Party Administrator (TPA) and Pharmacy Benefit Administrator (PBM) fees. The KEHP will be administered by Humana (TPA) and Express Scripts (PBM).

Medicare Eligible Health Plan (Age 65 and older). The MEHP will be administered by Humana (TPA) and Medco (PBM). 2007 benefits were customized to mirror the 2006 MEHP benefits including the continued prescription coverage administered by Medco. There were no changes in deductibles, co-insurance/co-payments, or annual out-of-pocket maximums for 2007. Retirees should take advantage of the Vision Discount, SilverSneakers, Posit Science, and 24-hour a day nurse help line programs.

Humana will mail necessary information several months prior to the retiree's 65th birthday. After enrollment, the plan is in effect on the 1st day of the retiree's birth month. There will be automatic enrollment in the Medicare Eligible Health Plan if currently enrolled in Kentucky Employees Health Plan.

It is the responsibility of the retiree to contact the local Social Security office and enroll in Medicare Part B. Payment can be made quarterly or through a monthly bank draft (Medicare Easy Pay) without extra charges.

As of January 1, 2006, anyone with Medicare A or B is eligible for Medicare D. However, unless your income falls within the low-income level, it would not be to your advantage to enroll in it. Most retirees should continue their KTRS prescription drug plan because the benefits are greater than those of the standard Medicare Part D plan. If you enroll in Medicare Part D, you will no longer be eligible for coverage in the KTRS prescription drug plan. You can ignore health insurance mail unless it comes from Humana and carries a picture of the KTRS building. If you need help in determining what's best for you, call KTRS.

Return-To-Work

The extension of the 100-day program was not passed in the 2007 session. Therefore, it ended June 30, 2007. Retirees returning to work with any KTRS employer will be subject to return to work policies. Ask KTRS for assistance regarding retire/return to work options and regulations.

Information Technology Security

Each member has been assigned a KTRS Member ID Number that will replace using your social security number. You can find this number under your name on your Direct Deposit Advice stub.

2008 KY GENERAL ASSEMBLY

KRTA GUIDE



2008 Legislative Session
Steve Beshear, Governor
Dan Mongiardo, Lt. Governor

SENATE CONSTITUTIONAL OFFICERS

President David Williams
President Pro Tem Katie Stine

PARTYLEADERS Democrats

Floor Leader Ed Worley
Caucus Chairman Johnny Ray Turner
Whip Joey Pendleton

Republicans

Floor Leader Dan Kelly
Caucus Chairman Richie Sanders
Whip Dan Seum

APPROPRIATIONS AND REVENUE

Charlie Borders (R) Chair
Ernie Harris (R) Vice Chair

David Boswell (D)
Denise Harper Angel (D)
R. J. Palmer (D)
Tim Shaughnessy (D)
Johnny Ray Turner (D)
Bob Leeper (I)

Tom Buford (R)
Carroll Gibson (R)
Dan Kelly (R)
Alice Kerr (R)
Vernie McGaha (R)
Robert Stivers (R)
Gary Tapp (R)
Elizabeth Tori (R)
Jack Westwood (R)

BANKING AND INSURANCE

Tom Buford (R) Chair
Julie Denton (R) Vice Chair

Daniel Mongiardo (D)
Gerald Neal (D)
Dorsey Ridley (D)
Tim Shaughnessy (D)

Ernie Harris (R)
Tom Jensen (R)
Richard Roeding (R)
Dan Seum (R)

EDUCATION

Ken Winters (R) Chair
Vernie McGaha (R) Vice Chair

Walter Blevins, Jr. (D)
Gerald Neal (D)
R. J. Palmer (D)
Tim Shaughnessy (D)
Johnny Ray Turner (D)

Charlie Borders (R)
Brett Guthrie (R)
Alice Kerr (R)
Jack Westwood (R)
David Williams (R)

HEALTH AND WELFARE

Julie Denton (R) Chair
Tom Buford (R) Vice Chair

Denise Harper Angel (D)
Perry Clark (D)
Joey Pendleton (D)
Ernesto Scorsoni (D)
Johnny Ray Turner (D)

Charlie Borders (R)
Alice Kerr (R)
Richard Roeding (R)
Dan Seum (R)
Katie Stine (R)

STATE AND LOCAL GOVERNMENT

Damon Thayer (R) Chair
Alice Forgy Kerr (R) Vice Chair

Walter Blevins, Jr. (D)
Julian Carroll (D)
Johnny Ray Turner (D)
Ed Worley (D)

Carroll Gibson (R)
Ernie Harris (R)
Tom Jensen (R)
Dan Kelly (R)
Elizabeth Tori (R)

HOUSE OF REPRESENTATIVES CONSTITUTIONAL OFFICERS

Speaker Jody Richards
Speaker Pro Tem Larry Clark

PARTYLEADERS Democrats

Floor Leader Rocky Adkins
Caucus Chairman Charlie Hoffman
Whip Rob Wilkey

Republicans

Floor Leader Jeff Hoover
Caucus Chairman Bob DeWeese
Whip Stan Lee

APPROPRIATIONS AND REVENUE

Harry Moberly, Jr. (D) Committee Chair
John Arnold (D) Vice Chair
Joni Jenkins (D) Vice Chair
Fred Nesler (D) Vice Chair
Arnold Simpson (D) Vice Chair
Robin Webb (D) First Vice Chair
Brent Yonts (D) Vice Chair
Bob DeWeese (R) Vice Chair
Charlie Siler (R) Vice Chair

Royce W. Adams (D)
Carolyn Belcher (D)
Larry Clark (D)
Jesse Crenshaw (D)
Derrick Graham (D)
Keith Hall (D)
Jimmie Lee (D)
Mary Lou Marzian (D)
Don Pasley (D)
Rick Rand (D)
John Will Stacy (D)
Jim Wayne (D)

Scott Brinkman (R)
Dwight Butler (R)
James Comer (R)
Jon Draud (R)
Danny Ford (R)
Lonnie Napier (R)
Marie Rader (R)
Tommy Turner (R)
John Vincent (R)

BANKING AND INSURANCE

Tommy Thompson (D) Chair
Mike Denham (D) Vice Chair
Jeff Greer (D) Vice Chair
Dennis Horlander (D) Vice Chair
Steve Riggs (D) Vice Chair
John Tilley (D) Vice Chair
Sheldon Baugh (R) Vice Chair

James Comer (R)
Ron Crimm (R)
Joseph Fisher (R)
Danny Ford (R)
Mike Harmon (R)
Jimmy Higdon (R)
Adam Koenig (R)
Brandon Smith (R)
Ken Upchurch (R)

EDUCATION

Frank Rasche (D) Chair
Larry Belcher (D) Vice Chair
Teddy Edmonds (D) Vice Chair
Tim Firkins (D) Vice Chair
Charles Miller (D) Vice Chair
Rick Nelson (D) Vice Chair
Tom Riner (D) Vice Chair
Jon Draud (R) Vice Chair

Jim DeCesare (R)
Milward Dedman Jr. (R)
C. B. Embry Jr. (R)
Bill Farmer (R)
Jimmy Higdon (R)
Russ Mobley (R)
Marie Rader (R)
Charles Siler (R)
Addia Wuchner (R)

TOLL FREE NUMBERS

Legislative Hotline

Leave a Message: 1-800-372-7181

Legislative Calendar

1-800-633-9650

Bill Status Line

Number Available in December

TTY Message Line

1-800-896-0305

Senate Officers and/or Committee Chairs are subject to change when the Session begins.

“House of Representatives” Continued from page 9

HEALTH AND WELFARE

Tom Burch (D) Chair
Brandon Spencer (D) Vice Chair
David Watkins (D) Vice Chair
Bob DeWeese (R) Vice Chair

John Arnold, Jr. (D)
Robert Damron (D)
Joni Jenkins (D)
Mary Lou Marzian (D)
Reginald Meeks (D)
Darryl Owens (D)
Ruth Ann Palumbo (D)
Katie Stein (D)
Susan Westrom (D)

Scott Brinkman (R)
James Comer (R)
David Floyd (R)
Addia Wuchner (R)

STATE GOVERNMENT

Mike Cherry (D) Chair
Eddie Ballard (D) Vice Chair
Carolyn Belcher (D) Vice Chair
Jim Glenn (D) Vice Chair
Derrick Graham (D) Vice Chair
Carl Rollins II (D) Vice Chair
Lonnie Napier (R) Vice Chair

Jonny Bell (D)
Leslie Combs (D)
Charlie Hoffman (D)
Jimmy Lee (D)
Tanya Pullin (D)
Tom Riner (D)
John Will Stacy (D)
Tommy Thompson (D)
John Tilley (D)
Jim Wayne (D)
Rob Wilkey (D)
Brent Yonts (D)

Sheldon Baugh (R)
Dwight Butler (R)
Tim Couch (R)
Danny Ford (R)
Melvin Henley (R)
Jimmy Higdon (R)
John Vincent (R)

**General Assembly
Names and Addresses**

SENATE

Walter Blevins Jr (27)
777 Broadway
West Liberty, KY 41472
(LRC) 502-564-8100
(Home) 606-743-1200
(Work) 606-743-1212
(Work FAX) 606-743-1214

Tom Buford (22)
409 W Maple Street
Nicholasville, KY 40356
(LRC) 502-564-8100
(LRC FAX) 502-564-2466
(Home) 859-885-0606
(Home FAX) 859-885-0606

Julie Denton (36)
1708 Golden Leaf Way
Louisville, KY 40245
(LRC) 502-564-8100
(Home) 502-489-9058

Denise Harper Angel (35)
2521 Ransdell Ave
Louisville, KY 40204
(LRC) 502-564-8100
(Home) 502-452-9130

Ray S. Jones II (31)
PO Drawer 3850
Pikeville, KY 41502
(LRC) 502-564-8100
(Work) 606-432-5777
(Work FAX) 606-432-5154

Bob Leeper (2)
229 South Friendship Road
Paducah, KY 42003
(LRC) 502-564-8100
(Home) 270-554-2771
(Work) 270-554-9637
(Work FAX) 270-554-5337

Gerald A. Neal (33)
Suite 2150 Meidinger Twr
462 South 4th Street
Louisville, KY 40202
(LRC) 502-564-8100
(Home) 502-776-1222
(Work) 502-584-8500
(Work FAX) 502-584-1119

Charlie Borders (18)
702 Capitol Ave
Annex Room 204
Frankfort, KY 40601
(LRC) 502-564-8100
(Home) 606-475-0237
(Work) 606-327-4507

Julian M. Carroll (7)
702 Capitol Ave
Annex Room 229
Frankfort, KY 40601
(LRC) 502-564-8100

Carroll Gibson (5)
PO Box 506
Leitchfield, KY 42755
(LRC) 502-564-8100
(Home) 270-230-5866

Ernie Harris (26)
PO Box 1073
Crestwood, KY 40014
(LRC) 502-564-8100
(Home) 502-241-8307

Dan Kelly (14)
324 W Main
Springfield, KY 40069
(LRC) 502-564-8100
(Home) 859-336-9048
(Work) 859-336-7723

Vernie McGaha (15)
4787 W Hwy 76
Russell Springs, KY 42642
(LRC) 502-564-8100
(Home) 270-866-3068

R. J. Palmer II (28)
1391 McClure Road
Winchester, KY 40391
(LRC) 502-564-8100
(Home) 859-737-2945
David E. Boswell (8)
5591 Panther Crk Pk Dr
Owensboro, KY 42301
(LRC) 502-564-8100
(Home) 270-771-4921
(Home FAX) 270-926-9047

Perry B. Clark (37)
5716 New Cut Rd
Louisville, KY 40214
(LRC) 502-564-8100
(Home) 502-366-1247

Brett Guthrie (32)
1005 Wrenwood Dr
Bowling Green, KY 42103
(LRC) 502-564-8100
(Home) 270-781-5597
(Work) 270-781-0049

Tom Jensen (21)
303 South Main St
London, KY 40741
(LRC) 502-564-8100
(Home) 606-878-8845

Alice Forgy Kerr (12)
3274 Gondola Drive
Lexington, KY 40513
(LRC) 502-564-8100
(Home) 859-223-3274

Daniel Mongiardo (30)
#2N
200 Medical Center Drive
Hazard, KY 41701
(LRC) 502-564-8100
(Work FAX) 606-439-1941

Joey Pendleton (3)
905 Hurst Dr
Hopkinsville, KY 42240
(LRC) 502-564-8100
(Home) 270-885-1639
(Home FAX) 270-885-0640

Jerry P. Rhoads (6)
PO Box 2002
Madisonville, KY 42431
(LRC) 502-564-8100
(Home) 270-825-2949
(Work) 270-825-1490

Richie Sanders Jr (9)
906 Dinwiddie Rd
Franklin, KY 42134-2444
(LRC) 502-564-8100
(Home) 270-586-5473

Tim Shaughnessy (19)
Ste 103
250 E Liberty
Louisville, KY 40202
(LRC) 502-564-8100
(Work) 502-584-1920

Gary Tapp (20)
308 Fishermen Circle
Shelbyville, KY 40065
(LRC) 502-564-8100
(Home) 502-633-2304

Johnny Ray Turner (29)
85 Kentucky Route 1101
Drift, KY 41619
(LRC) 502-564-8100
(Home) 606-377-6962

Ken Winters (1)
1500 Glendale Rd
Murray, KY 42075
(LRC) 502-564-8100
(Home) 270-759-5751

Royce W. Adams (61)
580 Bannister Rd
Dry Ridge, KY 41035
(LRC) 502-564-8100
(Home) 859-428-1039
(Work) 859-824-3387

Eddie Ballard (10)
PO Box 1736
Madisonville, KY 42431
(LRC) 502-564-8100
(Home) 270-821-6255
(Work) 270-821-4767

Dorsey Ridley (4)
4030 Hidden Creek Drive
Henderson, KY 42420
(LRC) 502-564-8100
(Home) 270-826-5402
(Work) 270-869-0505
(Work FAX) 270-869-0340

Ernesto Scorsone (13)
511 West Short St
Lexington, KY 40507
(LRC) 502-564-8100
(Home) 859-254-3681
(Work) 859-254-5766

Katie Stine (24)
21 Fairway Drive
Southgate, KY 41071
(LRC) 502-564-8100
(Home) 859-781-5311

Damon Thayer (17)
102 Grayson Way
Georgetown, KY 40324
(LRC) 502-564-8100
(Home) 859-621-6956
(Home FAX) 502-868-6086

Jack Westwood (23)
2072 Lakelyn Court
Crescent Spring, KY 41017-4472
(LRC) 502-564-8100
(Home) 859-344-6154

Ed Worley (34)
PO Box 659
Richmond, KY 40476
(LRC) 502-564-8100
(Home) 859-623-6524
(Home FAX) 859-623-6557

HOUSE

Rocky Adkins (99)
PO Box 688
Sandy Hook, KY 41171
(LRC) 502-564-8100
(Home) 606-738-4242
(Work) 606-928-3433
(Work FAX) 606-929-5213

Sheldon E. Baugh (16)
252 W Valley Dr
Russellville, KY 42276
(LRC) 502-564-8100
(Home) 270-726-2712
(Work) 270-726-7616

Dick Roeding (11)
2534 Kearney Court
Lakeside Park, KY 41017
(LRC) 502-564-8100
(Home) 859-331-1684
(Home FAX) 859-331-1238

Dan Seum (38)
1107 Holly Avenue
Fairdale, KY 40118
(LRC) 502-564-8100
(Home) 502-749-2859

Robert Stivers II (25)
207 Main St
Manchester, KY 40962
(LRC) 502-564-8100
(Home) 606-598-8575
(Work) 606-598-2322
(Work FAX) 606-598-2357

Elizabeth Tori (10)
2851 S Wilson Rd
Radcliff, KY 40160
(LRC) 502-564-8100
(Home) 270-351-1829
(Home FAX) 270-351-1829

David L. Williams (16)
PO Box 666
Burkesville, KY 42717
(LRC) 502-564-8100
(Home) 270-433-7777
(Work) 270-864-5636

HOUSE

John A. Arnold Jr (7)
1301 North Lee
Sturgis, KY 42459
(LRC) 502-564-8100
(Work) 270-333-4641

Carolyn Belcher (72)
51 Blevins Valley Rd
Owingsville, KY 40360
(LRC) 502-564-8100
(Work) 606-674-2417

Larry Belcher (49)
4804 Hickory Hollow Lane
Shepherdsville, KY 40165
(LRC) 502-564-8100
(Home) 502-957-2793
(Home FAX) 502-957-4182

Scott W. Brinkman (32)
6001 Two Springs Lane
Louisville, KY 40207
(LRC) 502-564-8100
(Home) 502-893-8769
(Home FAX) 502-894-0210

Mike Cherry (4)
803 S Jefferson
Princeton, KY 42445
(LRC) 502-564-8100
(Home) 270-365-7801

Leslie Combs (94)
245 E Cedar Drive
Pikeville, KY 41501
(LRC) 502-564-8100
(Home) 606-477-6672
(Work) 606-218-5215

Jesse Crenshaw (77)
121 Constitution St
Lexington, KY 40507
(LRC) 502-564-8100
(Home) 859-252-6967
(Work) 859-259-1402
(Work FAX) 859-259-1441

Jim DeCesare (21)
136 Cedar Trail Ave
Bowling Green, KY 42101
(LRC) 502-564-8100
(Work) 270-792-5779

Bob M DeWeese (48)
6206 Glenhill Rd
Louisville, KY 40222
(LRC) 502-564-8100
(Home) 502-426-5565

Ted Edmonds (91)
1257 Beattyville Rd
Jackson, KY 41339
(LRC) 502-564-8100
(Home) 606-666-4823

Tim Firkins (38)
212 East Esplanade Ave
Louisville, KY 40214-2835
(LRC) 502-564-8100
(Home) 502-367-2981
(Home FAX) 502-367-2981

Johnny Bell (23)
108 North Green Street
Glasgow, KY 42141
(LRC) 502-564-8100
(Home) 270-590-0110
(Work) 270-651-7005

Tom Burch (30)
4012 Lambert Ave
Louisville, KY 40218
(LRC) 502-564-8100
(Home) 502-454-4002

Larry Clark (46)
5913 Whispering Hills Bld
Louisville, KY 40219
(LRC) 502-564-8100
(Home) 502-968-3546

James R. Comer Jr (53)
PO Box 338
Tompkinsville, KY 42167
(LRC) 502-564-8100
(Home) 270-487-5585

Ron Crimm (33)
PO Box 43244
Louisville, KY 40253
(LRC) 502-564-8100
(Home) 502-245-8905
(Work) 502-245-2118

Milward Dedman Jr (55)
300 South Chiles
Harrodsburg, KY 40330
(LRC) 502-564-8100
(Work) 859-734-2880

Myron Dossett (9)
7155 Salubria Springs Rd
Pembroke, KY 42266
(LRC) 502-564-8100
(Home) 270-475-9503

C. B. Embry Jr (17)
PO Box 1215
Morgantown, KY 42261
(LRC) 502-564-8100
(Home) 270-791-1879
(Work) 270-526-6237

Joseph M. Fischer (68)
126 Dixie Place
Ft Thomas, KY 41075
(LRC) 502-564-8100
(Home) 859-781-6965
(Work) 513-794-6442

Kevin D. Bratcher (29)
10215 Landwood Drive
Louisville, KY 40291
(LRC) 502-564-8100
(Home) 502-231-3311

Dwight D. Butler (18)
PO Box 9
Harned, KY 40144
(LRC) 502-564-8100
(Home) 270-756-0100
(Work) 270-756-5931

Hubert Collins (97)
72 Collins Dr
Wittensville, KY 41274
(LRC) 502-564-8100
(Home) 606-297-3152

Tim Couch (90)
PO Box 710
Hyden, KY 41749
(LRC) 502-564-8100
(Home) 606-672-8998
(Home FAX) 606-672-8998

Robert R. Damron (39)
231 Fairway W
Nicholasville, KY 40356
(LRC) 502-564-8100
(Home) 859-887-1744

Mike Denham (70)
306 Old Hill City Rd
Maysville, KY 41056
(LRC) 502-564-8100
(Home) 606-759-5167

Jon Draud (63)
3081 Lyndale Court
Edgewood, KY 41017
(LRC) 502-564-8100
(Home) 859-341-3831
(Work) 859-572-5757

Bill Farmer (88)
3361 Squire Oak Dr
Lexington, KY 40515
(LRC) 502-564-8100
(Home) 859-272-8675
(Work) 859-272-1425
(Work FAX) 859-272-1579

David Floyd (50)
102 Maywood Ave
Bardstown, KY 40004
(LRC) 502-564-8100
(Home) 502-350-0986

Danny Ford (80)
PO Box 1245
Mt. Vernon, KY 40456
(LRC) 502-564-8100
(Home) 606-256-4446
(Work) 606-678-0051

Derrick Graham (57)
702 Capitol Ave
Annex Room 329J
Frankfort, KY 40601
(LRC) 502-564-8100
(Home) 502-223-1769

Keith Hall (93)
PO Box 466
Phelps, KY 41553
(LRC) 502-564-8100
(Home) 606-456-8666
(Work) 606-456-3432 Ext. 25

Melvin B. Henley (5)
1305 South 16th St
Murray, KY 42071-2809
(LRC) 502-564-8100
(Home) 270-753-3855

Jeff Hoover (83)
PO Box 985
Jamestown, KY 42629
(LRC) 502-564-8100
(Home) 270-343-2264
(Work) 270-343-5588

Dennis Keene (67)
1040 Johns Hill Rd
Wilders, KY 41076
(LRC) 502-564-8100
(Home) 859-441-5894

Jimmie Lee (25)
901 Dogwood Dr
Elizabethtown, KY 42701
(LRC) 502-564-8100
(Home) 270-737-8889
(Work) 270-765-6222
(Work FAX) 270-765-2312

Tom McKee (78)
1053 Cook Road
Cynthiana, KY 41031
(LRC) 502-564-8100
(Home) 859-234-5879
(Home FAX) 859-234-3332

Jim Glenn (13)
PO Box 21562
Owensboro, KY 42304
(LRC) 502-564-8100
(Home) 270-686-8760

J. R. Gray (6)
3188 Mayfield Hwy
Benton, KY 42025
(LRC) 502-564-8100
(Home) 270-527-8376

Mike Harmon (54)
PO Box 458
Junction City, KY 40440
(LRC) 502-564-8100
(Home) 859-854-6328

Jimmy Higdon (24)
507 West Main St
Lebanon, KY 40033
(LRC) 502-564-8100
(Home) 270-692-6945
(Work) 270-692-3881
(Work FAX) 270-692-1111

Dennis Horlander (40)
1806 Farnsley Rd
Shively, KY 40216
(LRC) 502-564-8100
(Home) 502-447-6122
(Work) 502-447-2498
(Work FAX) 502-447-4715

Thomas Kerr (64)
5415 Old Taylor Mill
Taylor Mill, KY 41015
(LRC) 502-564-8100
(Home) 859-356-1344
(Work) 859-431-2222
(Work FAX) 859-431-3463

Stan Lee (45)
PO Box 2090
Lexington, KY 40588
(LRC) 502-564-8100
(Home) 859-252-2202
(Home FAX) 859-259-2927

Reginald Meeks (42)
PO Box 757
Louisville, KY 40201
(LRC) 502-564-8100
(Work) 502-772-1095

Jim Gooch Jr (12)
714 North Broadway B2
Providence, KY 42450
(LRC) 502-564-8100
(Home) 270-667-7327
(Work) 270-635-1139
(Work FAX) 270-667-5111

Jeff Greer (27)
2125 Highway 79
Brandenburg, KY 40108
(LRC) 502-564-8100
(Home) 270-422-3764
(Home FAX) 270-422-5010

Richard Henderson (74)
60 Myers Cemetery Rd
Jeffersonville, KY 40337
(LRC) 502-564-8100
(Home) 859-497-9265

Charlie Hoffman (62)
406 Bourbon St
Georgetown, KY 40324
(LRC) 502-564-8100
(Home) 502-863-9796
(Work) 502-863-4807

Joni L. Jenkins (44)
2010 O'Brien Court
Shively, KY 40216
(LRC) 502-564-8100
(Home) 502-447-4324

Adam Koenig (69)
3346 Canterbury Ct
Erlanger, KY 41018
(LRC) 502-564-8100
(Home) 859-578-9258

Mary Lou Marzian (34)
2007 Tyler Ln
Louisville, KY 40205
(LRC) 502-564-8100
(Home) 502-451-5032

Charles Miller (28)
3608 Gateview Circle
Louisville, KY 40272
(LRC) 502-564-8100
(Home) 502-937-7788

Harry Moberly Jr (81)
PO Box 721
Richmond, KY 40475
(LRC) 502-564-8100
(Home) 859-624-2781
(Work) 859-622-1501

Tim Moore (26)
417 Bates Rd
Elizabethtown, KY 42701
(LRC) 502-564-8100
(Home) 270-769-5878

Fred Nesler (2)
PO Box 308
Mayfield, KY 42066
(LRC) 502-564-8100
(Home) 270-247-8557
(Work) 270-623-6184
(Work FAX) 270-623-6431

Ruth Ann Palumbo (76)
10 Deepwood Dr
Lexington, KY 40505
(LRC) 502-564-8100
(Home) 859-299-2597

Marie Rader (89)
PO Box 323
McKee, KY 40447
(LRC) 502-564-8100
(Home) 606-287-7303
(Work) 606-287-3300
(Work FAX) 606-287-3300

Jody Richards (20)
817 Culpeper St
Bowling Green, KY 42103
(LRC) 502-564-8100
(Home) 270-842-6731
(Work) 270-781-9946
(Work FAX) 270-781-9963

Carl Rollins II (56)
PO Box 424
Midway, KY 40347
(LRC) 502-564-8100
(Home) 859-846-4407

Charles Siler (82)
3570 Tackett Creek Rd
Williamsburg, KY 40769
(LRC) 502-564-8100
(Work) 606-549-0900

Russ Mobley (51)
900 Holly Street
Campbellsville, KY 42718
(LRC) 502-564-8100
(Home) 270-465-6436

Lonnie Napier (36)
302 Danville Street
Lancaster, KY 40444
(LRC) 502-564-8100
(Home) 859-792-4860
(Work) 859-792-2535
David Osborne (59)
PO Box 8
Prospect, KY 40059
(LRC) 502-564-8100
(Home) 502-228-3201
(Work) 502-645-2186

Don Pasley (73)
5805 Ecton Rd
Winchester, KY 40391
(LRC) 502-564-8100
(Home) 859-842-3337

Rick Rand (47)
PO Box 273
Bedford, KY 40006
(LRC) 502-564-8100
(Home) 502-255-3392
(Work) 502-255-3286
(Work FAX) 502-855-9911

Steve Riggs (31)
8108 Thornwood Rd
Louisville, KY 40220
(LRC) 502-564-8100
(LRC FAX) 502-564-6543

Steven Rudy (1)
3430 Blueridge Drive
W Paducah, KY 42086
(LRC) 502-564-8100
(Home) 270-744-8137

Arnold Simpson (65)
28 West Fifth Street
Covington, KY 41011
(LRC) 502-564-8100
(Home) 859-581-6521
(Work) 859-261-6577

Brad Montell (58)
543 Main Street
PO Box 1016
Shelbyville, KY 40065
(LRC) 502-564-8100
(Home) 502-633-7533
(Work) 502-633-7017

Rick G. Nelson (87)
Rt. 3 Box 686
Middlesboro, KY 40965
(LRC) 502-564-8100
(Home) 606-248-8828
(Home FAX) 606-248-8828

Darryl T. Owens (43)
1300 W Broadway
Louisville, KY 40203
(LRC) 502-564-8100
(Home) 502-584-6341

Tanya Pullin (98)
1026 Johnson Lane
South Shore, KY 41175
(LRC) 502-564-8100
(Work) 606-932-2505

Frank Rasche (3)
4100 Hillcrest Ave
Paducah, KY 42001-4819
(LRC) 502-564-8100
(Home) 270-443-5521

Tom Riner (41)
1143 E Broadway
Louisville, KY 40204
(LRC) 502-564-8100
(Home) 502-584-3639

Sal Santoro (60)
596 Walterlot Court
Florence, KY 41042
(LRC) 502-564-8100
(Home) 859-371-8840
(Home FAX) 859-371-4060

Dottie Sims (19)
459 Violet Ave
Horse Cave, KY 42749
(LRC) 502-564-8100
(Home) 270-786-3948

Ancel Smith (92)
1812 Wiley Fork Rd
Leburn, KY 41831
(LRC) 502-564-8100
(Home) 606-785-3844
(Work) 502-564-8100 Ext. 668

John Will Stacy (71)
PO Box 135
West Liberty, KY 41472
(LRC) 502-564-8100
(Home) 606-743-1516
(Home FAX) 606-743-1516

Tommy Thompson (14)
PO Box 458
Owensboro, KY 42302
(LRC) 502-564-8100
(Home) 270-926-1740
(Home FAX) 270-685-3242

Ken Upchurch (52)
PO Box 991
Monticello, KY 42633
(LRC) 502-564-8100
(Work) 606-340-8490

Jim Wayne (35)
1280 Royal Ave
Louisville, KY 40204
(LRC) 502-564-8100
(Work) 502-451-8262

Susan Westrom (79)
PO Box 22778
Lexington, KY 40522-2778
(LRC) 502-564-8100
(Work) 859-266-7581

Brent Yonts (15)
232 Norman Cir
Greenville, KY 42345
(LRC) 502-564-8100
(Home) 270-338-6790
(Work) 270-338-0816
(Work FAX) 270-338-1639

Brandon Smith (84)
350 Kentucky Blvd
Hazard, KY 41701
(LRC) 502-564-8100
(Home) 606-436-4526
(Home FAX) 606-436-2398

Kathy W. Stein (75)
364 Transylvania Pk
Lexington, KY 40508
(LRC) 502-564-8100
(Home) 859-252-1500
(Work) 859-225-4269

John Tilley (8)
PO Box 1065
Hopkinsville, KY 42241-1065
(LRC) 502-564-8100
(Home) 270-881-4717
(Work) 270-886-6800
(Work FAX) 270-885-7127

John Vincent (100)
PO Box 2528
Ashland, KY 41105
(LRC) 502-564-8100
(Home) 606-325-0952
(Work) 606-329-8338
(Work FAX) 606-325-8199

Robin L. Webb (96)
404 W Main Street
Grayson, KY 41143
(LRC) 502-564-8100
(Home) 606-474-5380

Rob Wilkey (22)
220 Homestead Ct
Scottsville, KY 42164
(LRC) 502-564-8100
(Home) 270-622-5050
(Work) 270-781-9100
(Work FAX) 270-843-8607

Brandon Spencer (95)
135 Calf Branch
Prestonsburg, KY 41653
(LRC) 502-564-8100
(Home) 606-874-1477
(Work) 606-886-7030

Jim Stewart III (86)
141 KY 223
Flat Lick, KY 40935
(LRC) 502-564-8100
(Home) 606-542-5210

Tommy Turner (85)
175 Clifty Grove Church R
Somerset, KY 42501
(LRC) 502-564-8100
(Home) 606-274-5175

David Watkins (11)
5600 Timberlane Drive
Henderson, KY 42420
(LRC) 502-564-8100
(Home) 270-826-0952
(Home FAX) 270-826-3338

Ron Weston (37)
423 Chieftain Drive
Fairdale, KY 40118
(LRC) 502-564-8100

Addia Wuchner (66)
PO Box 911
Burlington, KY 41005
(LRC) 502-564-8100
(Work) 859-525-6698

2008 KRTA Legislative Program (Adopted April 17, 2007)

ITEM I: KEEP THE ADMINISTRATION OF THE TEACHERS' RETIREMENT SYSTEM AS IT IS PRESENTLY CONSTITUTED.

COMMENT: The Board of Trustees (a majority who are elected by the active and retired teachers) acting as a semi-independent state agency has a record of sixty-six (68) years of successful management that is unsurpassed in state government. To change the manner of election or the qualifications of the trustees would endanger the System which has been serving the best interest of Kentucky's public school teachers and retirees for so many years, with marked success.

ITEM II: EVALUATE ALL PROPOSED LEGISLATION RELATING TO THE TEACHERS' RETIREMENT SYSTEM AND OPPOSE ANY LEGISLATION THAT WOULD ENDANGER THE ACTUARIAL SOUNDNESS OF THE SYSTEM.

COMMENT: The Teachers' Retirement System must be operated in a manner to assure that earned benefits will be paid in a timely manner. Both present and future retirees must be considered in any and all decisions related to the benefits to be paid, the funding of such benefits and the investment of the Systems' resources.

ITEM III: PROMOTE FULL FUNDING OF THE TEACHERS' RETIREMENT SYSTEM, INCLUDING THE MEDICAL INSURANCE FUND, BY THE STATE AND OPPOSE ANY EFFORT TO REDUCE OR WITHHOLD THE STATE'S CONTRIBUTION TO THE KENTUCKY TEACHERS' RETIREMENT SYSTEM FOR MATCHING MEMBER CONTRIBUTIONS AND/OR OTHER STATUTORY APPROPRIATIONS TO THE SYSTEM FOR THE PURPOSE OF BALANCING THE BUDGET FOR OTHER GENERAL FUND EXPENDITURES. OPPOSE ANY EFFORT TO APPROPRIATE OR BORROW RETIREMENT SYSTEM FUNDS. OPPOSE ANY EFFORT TO DIRECT THE INVESTMENT OF RETIREMENT SYSTEM FUNDS.

COMMENT: Continued full funding of such contributions in a timely manner is required to maintain the sound condition of the annuity and health insurance funds.

ITEM IV: CONTINUE TO SUPPORT COST OF LIVING ADJUSTMENTS THAT REFLECT THE ACTUAL INCREASE IN THE COST OF LIVING BEING EXPERIENCED BY RETIREES.

COMMENT: Retired Teachers should continue to receive cost of living adjustments at least equal to those received by other state retirees and equal to the increase in the CPI.

ITEM V: MAINTAIN THE KENTUCKY TEACHERS' RETIREMENT SYSTEM (KTRS) AS IT CURRENTLY IS, A DEFINED BENEFIT GROUP RETIREMENT PLAN.

COMMENT: Discussion is occurring about changing KTRS' current Group Retirement (Defined Benefit) plan to an Individual Savings (Defined Contribution) plan. The administration costs of Defined Contribution plans are much higher than the administration costs of Defined Benefit Plans.

ITEM VI: MAINTAIN ADEQUATE AND ACCESSIBLE HEALTH INSURANCE COVERAGE FOR ALL RETIREES.

COMMENT: The current health insurance programs provided by KTRS must be continued. Full funding is needed as provided under KRS 161.550 (2).

ITEM VII: SUPPORT LEGISLATION REQUIRING LONG-TERM CARE INSURANCE CARRIERS TO SUBMIT RATE INCREASES TO THE ATTORNEY GENERAL AS WELL AS THE OFFICE OF INSURANCE, AND ALLOW INTERVENTION BY THE ATTORNEY GENERAL.

COMMENT: During the past three (3) years, the Kentucky Office of Insurance has permitted huge rate increases (i.e. 69%) by long-term care insurance carriers. The increases are intolerable for individuals on fixed incomes.

ITEM VIII: SUPPORT LEGISLATION REQUIRING STATE AND LOCAL ENTITIES THAT HAVE RETIREES PARTICIPATING IN THE STATE INSURANCE PROGRAM BRING ACTIVE EMPLOYEES INTO THE PROGRAM.

COMMENT: Currently some city, county, university and state active employees do not participate in the state health insurance program but are brought into the program upon retirement. These groups' active employees need to either participate in the state program or pay a surcharge for their retirees being in the program.

ITEM IX: SUPPORT AN INCREASE IN THE AMOUNTS PAID TO SURVIVORS OF ACTIVE CONTRIBUTING MEMBERS AND DISABILITY RETIREES.

COMMENT: Benefits paid to survivors of active teachers and disability retirees have not been increased for many years and have not kept pace with inflation.

ITEM X: OPPOSE EFFORTS AT THE FEDERAL LEVEL TO IMPOSE MANDATORY SOCIAL SECURITY FOR MEMBERS OF THE KENTUCKY TEACHERS' RETIREMENT SYSTEM.

COMMENT: If the KTRS contribution rates are reduced by 12.4% so that the combined KTRS and social security rate is maintained at the present level, the benefit actuarial formula for teachers would have to be reduced from 2.5% to less than 1.0%. The result would greatly reduce overall benefits for current and future teacher retirees.

ITEM XI: SUPPORT THE 2008 LEGISLATIVE PRIORITIES OF THE AARP/NRTA STATE LEGISLATIVE COMMITTEE AND/OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.

COMMENT: Issues of particular interest to retired teachers include predatory lending, increased home and community-based health and living services, and long-term care regulations.

TOLL FREE NUMBERS

Legislative Hotline

Leave a Message: 1-800-372-7181

Legislative Calendar

1-800-633-9650

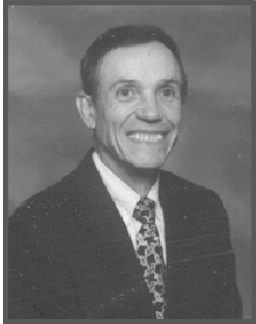
Bill Status Line

Number Available in December

TTY Message Line

1-800-896-0305

FOR YOUR HEALTH & SAFETY



Dr. Henry Baughman

Whole Grains by Dr. Henry Baughman



Whole grains contain all of the parts of the grain—especially husk—which contains fiber and 17 key nutrients, vitamins (especially B vitamins), minerals, antioxidants, and phytochemicals. The only way to be sure you're buying whole grain wheat bread is for the label to read "100% whole grain wheat." If the label just reads "Wheat

Bread," this means it has some percentage of wheat in it; also, just because it's brown in color does not mean it's whole grain. Other grains include barley, rice, oats, quinoa and corn. If you are trying to buy whole grains, read the label carefully.

There are numerous advantages for eating whole grains in food dishes. Research shows that people who eat three servings of whole grains daily are 20% less likely to suffer from heart disease, stroke and diabetes. It is thought that the fiber in whole grains prevents plaque buildup in the arteries, protecting against heart attacks. It takes longer for the body to digest whole grain foods, so levels of blood sugar stay steady, protecting against diabetes. According to Lisa Hark, Ph.D., author of *The Whole Grain Diet Miracle*, whole grains are bulky and their fiber causes a feeling of fullness so one is likely to eat less.

In addition to eating three slices of 100% whole wheat bread slices daily to get your recommended daily 48 grams of whole grains, you can eat whole grain oatmeal or bran flakes as cereal, or you can use these to "bread" chicken, fish or eggplant. You can use barley or quinoa in soups, add whole-grain granola or wheat germ to yogurt and use whole-grain pasta. When buying whole-grain products, be sure to read the label carefully. Look for the "Whole Grain 8g or more per serving" logo on food packaging to confirm it's a whole-grain product.

One caveat: A Small percentage of people (3 million Americans, according to the National Institute of Health) are allergic to wheat and cannot tolerate gluten. Gluten is a component of wheat, barley and rye. The signs/symptoms of Celiac Disease include malabsorption of nutrients in food, weight loss, diarrhea, severe abdominal pain, bloating and swelling. It can be fatal if people develop significant complications. Therefore, they should carefully read labels, ask about wheat content in foods at restaurants, and avoid drinking beer. An excellent book where alternative foods are suggested is *No More Digestive Problems* by Dr. Cynthia M Yoshida.

Retirement Out of Reach for Oklahoma Teacher

"I am a 56 year-old public school teacher. Luckily, my school district pays for my health insurance in full, but I carry insurance for my husband, a farmer, who is also 56. The monthly premium for his insurance is now \$565 and it goes up every year. I've checked into getting insurance for him from another insurer, but it is almost that much. Besides, they turned him down because he takes allergy pills.

I had planned to retire at 62 but my school district does not pay for retirees' insurance, so I would have to pay both mine and my husband's from my pension money. If I did that there would be very little money left for anything else. So it looks like I won't be retiring at 62. And what if I get sick and can't work? There won't be any insurance at all if that happens. I wish there was affordable health insurance available now for my husband and, later on, for me."

Donna B.
Wyandotte, OK

If you're concerned about the rising costs of health insurance and the burden of paying more of the costs of health care in your retirement, you're certainly not alone. We encourage you, your friends, family members, neighbors and coworkers to visit www.dividedwefail.org/share to share how these and other retirement and financial issues are affecting your families.

January - February Enrollment Period for Dental Insurance



Information about the KRTA endorsed dental plan has been made available on the website provided by Weilage Benefit Specialists, Inc., who serves as the third-party administrator for the COMPBENEFITS plan. To access the website:

Log on to www.maxyourbenefits.com Click on Client Section	Enter User ID: krta Enter Password: ky0001
--	---

You will find all plan information, provider directories, and enrollment forms. All questions concerning benefits, claims, rates, and the website should be addressed to Matt McDonald at Weilage of Louisville. Call **502-245-5333** or toll-free **1-866-WBS-PLUS (1-866-927-7587)**. Current rates are as follows:

K R T A D e n t a l P l a n s		
Elite Schedule 75 Plan	Elite Preferred - PPO 505	C 250-Z*
\$1000 Individual Annual Maximum \$50 Deductible/Person \$150 Deductible/Family (Type II & III Services) \$21 Reimbursement for initial exam (I) \$22 Reimbursement for 4 film bitewing x-rays(I) \$32 Reimbursement for cleaning (I) \$37 Reimbursement for one surface filling (II) \$273 Reimbursement for molar root canal therapy (II) \$226 Reimbursement for a crown (III)	\$1000 Individual Annual Maximum \$50 Deductible/Person \$150 Deductible/Family (Type II & III Services) 100% In and Out of network (Type I): Oral exam, Cleaning, Fluoride, X-rays, Sealants 80% In and Out of network (Type II): Simple restorative, Periodontics, Tooth extractions, Space maintainers 50% In and Out of network (Type III): Major restorative, Bridge/denture repair, Prosthetics, Surgical periodontics and tooth extraction	\$5 Copay Covers: Routine office visit, Periodic/Comprehensive oral evaluation, X-rays, Routine cleaning, Children's fluoride treatment \$40 - One surface anterior resin filling \$150 - Anterior root canal \$310 - Full cast crown 25% Discount on all Specialists Services 25% Discount on procedures not listed on complete Schedule of Benefits Benefits for Orthodontic Services *This plan requires that you sign up with a participating provider
Mbr \$228.00 Mbr+1 \$408.00 Fam \$576.00	Mbr \$358.56 Mbr+1 \$678.72 Fam \$1,104.24	Mbr \$124.80 Mbr+1 \$240.72 Fam \$371.52

Plan Renews Each April. Open Enrollment is January - February 2008

AROUND THE STATE . . .

FEATURES

Pike County RTA



Bennie Bartley lights a candle in memory of his mother, Clara Bartley. Sylvia Bailey looks on.



Ross Damron, a U.S. veteran, lights a candle to honor all men and women who are now serving and those who have died for their country. Pictured with Damron are Sylvia Bailey, left, and Eloise Spradlin, retired teachers and memorial service co-chairwomen.

Members of the Pike Co. RTA met at the Top of the Landmark Inn on June 19 for its meeting and annual Memorial Program. This marked the fifth year for memorializing Pike County's deceased teachers. Walter Coleman is the president of PCRTA.

Martin County RTA

At the September meeting of MCRTA, Vice-President Rossalene Cox presented members with a new service project: collecting *Box Tops for Education* coupons. Each Box Top is worth 10 cents. Currently the only Martin County school enrolled in the Box Tops program is Inez Elementary School. Mrs. Cox will serve as the school's Box Top coordinator this year. MCRTA members will collect Box Tops for Inez Elementary School.



Christian County RTA Carter County RTA



New Retirees
Marcia Johnson & Trevor Hooks
attend the Second district Fall Workshop



Linda Browning and Trevedia Duncan
pick up Humana's Posits for those in
their association who could not attend
the Eastern Workshop.

KRTA Membership Co-Chair Receives Good Neighbor Award from Mayor Abramson

Debby Murrell is a native of Louisville who has lived in Bon Air Estates for 55 years. She attends Buechel Park Baptist Church and is a member Fern Creek High School Hall of Fame. She has served with the Kentucky Derby Festival, Kentucky Retired Teachers Association and **Bullitt County Retired Teachers Association**. She is a retired elementary school music specialist and teaches instrumental lessons. For fun she works as an usher for the Louisville Bats baseball team. One of her goals for her neighborhood is to establish cohesive neighborhood associations which will encompass neighborhood block watches.



Debby Murrell



Don't Cash That Check!

What could be better than opening your mail and finding a check for thousands of dollars?

Unsolicited mail with seemingly valid checks has been showing up in increasing numbers around the US this past year. The temptation takes many forms. Mail pieces say that you have "unclaimed lottery winnings" or "have been chosen for a mystery shopping assignment". The enclosed check usually bears the name and address of a real business or financial institution that has no role in the scam, and it might be labeled as a cashier's check or money order.

The individual receiving the check is instructed to deposit the check and send part of the proceeds back for a reason that sounds legitimate, such as paying taxes on your winnings. Weeks later, you are contacted by your financial institution that the check has been returned as counterfeit and that you have to give back the amount you withdrew.

Commonwealth Credit Union members have been victims of this type of fraud scams. CCU makes a difference by knowing our members and asking questions when presented with deposits or transactions that are not "typical" of their history with us. PLUS, CCU is pleased to announce that this summer a new department was established to assist our members with fraud—the Fraud & Loss Prevention Department. CCU is the only financial institution in the area with a department solely responsible to assist our members with fraud. The department was established to help fight ID Theft and other types of financial fraud.

During July, CCU employees prevented over \$35,000 in potential losses to our members. Through our awareness and by asking questions, CCU provides a higher level of service and is able to help our members, even if they are not aware they need our assistance. SO, don't be surprised the next time you call CCU.

Below are some examples of questions you could ask yourself in preventing fraud and the steps to take if you suspect

you have received counterfeit items.

Questions to ask yourself:

- 1 Who sent you the check?
- 2 How you received the check?
- 2 Was a letter attached with the check?
- 3 Do you know the person who sent the check?
- 4 What steps did you take to receive the check?

Tips to be aware of:

- 1 If you receive a check from someone you don't know, you should call the institution whose name is on the check, making sure the number is from an independent source. Do not call the phone number listed on the check, as it could be answered by a scammer posing as an employee of the business or bank.
- 2 Never deposit a check if it requires you to return money to the sender or third party.
- 3 Once you sign the back of the check you are responsible to pay back the money if any losses are incurred by the financial institution due to the counterfeit item.
- 4 If you have been scammed, there's generally no way to get your money back, but you can file a report with the Federal Trade Commission (www.ftc.gov) or the postal authorities (www.usps.gov/websites/depart/inspect). Better yet, call our Fraud & Loss Prevention Department for assistance.

To receive more information about CCU's Fraud & Loss Prevention Department, log on to CCU website at www.ccu.org and click on the "Security Awareness Month" icon.

REMEMBER: "If it is too good to be real, it probably isn't."

E-Mail Alert!

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

krt98@aol.com

“Gratitude” from page 1

is celebrating its 60th anniversary. By now these RTA representatives have taken information back to the local associations and are hard at work on membership.

It is your turn to accept responsibility. Lend your support to the local leadership by being the team player who does not sit in the bleachers or on the bench; get in the game.

Some of you eager students are asking, “Do we have another assignment?” Of course! The topic: 2008 Legislative Session. There is homework involved. First of all, make sure that you have a copy of KRTA’s Legislative Program. Become familiar with the points so that you can converse with anyone about our positions.

Keep the e-mail addresses and telephone numbers of your local legislators in a convenient place. Send your e-mail address to krta98@aol.com to assure that you have legislative updates quickly. (Then you can share with others.). Read, listen and ask questions. Be sure of the facts. If there are questions, don’t hesitate to ask.

What happens in Frankfort during the next few weeks is crucial to our welfare.

A personal note: Thank you for the expressions of kindness and words of encouragement during the past months. Retirees are great! May you experience a wonderful holiday season and may 2008 bring peace and contentment to you and your family.

State Health Insurance Assistance Program Seeking Volunteers

The State Health Insurance Assistance Program (SHIP) is federally funded by the Centers for Medicare and Medicaid Services and it is administered in Kentucky through the Cabinet for Health and Family Services, Department for Aging and Independent Living.

The SHIP invites you to consider becoming a volunteer. Your expertise as an educator could be tremendously beneficial to Medicare beneficiaries throughout Kentucky. The volunteers receive extensive training for about SHIP services. Volunteers may provide information and assistance about Medicare, Medicare Prescription Drug Coverage, Medicare Supplemental Plans, Medicare Health Plans, Long Term Care Insurance, Medicare benefits, consumer rights, and other health insurance information for Medicare beneficiaries and their caregivers. Volunteers are instrumental in each of the following type activities: presentations, exhibits, one-on-one direct counseling, telephonic counseling, and making home visits. Volunteers are welcome statewide.

If you would like more information about becoming a SHIP volunteer in your area, please call 877-293-7447 (toll-free).

SOCIAL SECURITY UPDATE

Bob Wagoner

The chairman of the House committee that oversees Social Security has requested that a hearing be held to examine the government pension offset (GPO) and windfall elimination provision (WEP). GPO reduces or eliminates Social Security spousal and survivors benefits for retirees who collect pensions from jobs that were not covered by the program, while WEP slashes Social Security retirement benefits for individuals who are eligible for them in addition to pensions from non-covered jobs.

House Ways and Means Committee Chairman Charles Rangel, D-N.Y., noted in a June 27, 2007, letter to Rep. Howard Berman, D-Calif., sponsor of legislation (H.R. 82) which would repeal GPO and WEP, that he has asked that the Ways and Means panel’s Social Security Subcommittee hold a hearing on the two measures. “I agree that the impact of these provisions on retired public servants raises some very serious issues that Congress should review,” Rangel wrote. “Given the widespread interest in this legislation among Members of Congress, and the intense constituent concern, your bill to repeal these provisions deserves to be examined.”

H.R. 82 has 330 cosponsors, representing far more than half of the 435 members of the House of Representatives. All of Kentucky’s representatives (Ben Chandler, Geoff Davis, Ron Lewis, Hal Rogers, Ed Whitfield, and John Yarmuth) are co-sponsoring H.R. 82. At this point, there are thirty-four (34) cosponsors in the Senate of S. 206 (H.R. 82’s companion bill). Unfortunately, neither of Kentucky’s senators (Jim Bunning or Mitch McConnell) is co-sponsoring S. 206. Other repeal bills have had similarly large numbers of cosponsors in previous sessions of Congress without ever so much as getting a committee hearing, though.

Much of the reluctance to address GPO and WEP relates to the \$62 billion cost (over 10 years) of eliminating them. Rangel noted this expense in his letter, but still said that, “we cannot ignore these inequities and I promise to revisit the issue.”

The Coalition to Preserve Retirement Security officials have advised caution on GPO and WEP out of concern that repeal could be traded for mandatory Social Security coverage for all newly-hired public employees, a move that would cost state and local governments \$44 billion over five years and could lead to tax increases, cuts in government services and the destabilization of existing public pension plans.

Legislation that would replace Social Security’s windfall elimination provision (WEP) with a formula that proponents say is more fair to individuals affected by the measure has been introduced in Congress again. WEP slashes the Social Security retirement benefits that can be received by most individuals who collect a pension from a job that was not covered by the program, using a rather blunt formula that does not change until a person exceeds 20 years of work under Social Security. The Public Servant Retirement Protection Act—sponsored in the House (H.R. 2772) by Rep. Kevin Brady and in the Senate (S. 1647) by Sen. Kay Bailey Hutchison—would replace WEP with a formula that adjusts Social Security retirement benefits for public employees in a way that would reflect their level of participation in the program.

“This bill guarantees public servants keep the Social Security they earned while they paid into Social Security,” said Brady, a member of the House Ways and Means Social Security Subcommittee. “If you earn two pensions, you should receive two pensions just like everyone else.”

Brady and Hutchison introduced the same legislation in the previous Congress but neither the House bill nor the Senate bill was formally considered by a committee. In the congressional session before that, though, in 2004, the Social Security Subcommittee held a hearing on Brady’s bill at which a deputy commissioner with the Social Security Administration detailed the difficulties of recomputing benefits, estimating that it would take \$190 million and 2,600 work years – that is, the equivalent of 2,600 people working full-time for one year—to sort out all of the numbers for all of the affected workers. The bill’s price tag, which would reach about \$8 billion, is also a likely hindrance to passage, especially with Congress now operating under pay-as-you-go (PAYGO) rules.

It is important for each of us to let our federal legislators know that we (KRTA) 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); Hal Rogers (202-225-0940); Ed Whitfield (202-225-3547) and John Yarmuth (202-225-5776).

KRTA continues to work on these issues at the national level with the Coalition to Preserve Retirement Security (CPRS) and the Retired Educators Association Social Security Coalition. Regular updates concerning these Social Security issues will appear in each issue of the KRTA News. Look for them.



Kentucky State Parks Commonwealth Connection

Good Nov. 4, 2007 through March 31, 2008






Kentucky Local, State And Federal Employees and Retirees:
Retired teachers qualify!

Have a little vacation or comp time to use up and need a quick getaway? Don't forget the unique beauty and history surrounding you right here in Kentucky!

Take advantage of the Kentucky State Parks' Commonwealth Connection program which offers you reduced rates on lodge rooms and cottages at "the nation's finest." Good Nov. 4, 2007 through March 31, 2008.

Lodge Room -- \$44.95 ^{+tx}	1BR Cottage -- \$74.95 ^{+tx}
2BR Cottage -- \$84.95 ^{+tx}	3BR Cottage -- \$94.95 ^{+tx}






To make your reservations on-line, visit us at www.parks.ky.gov and use the promo code "CC7". If you prefer to call, you will find a list of phone numbers on our website or you may call 1-800-255-PARK (7275) to be transferred to the park of your choice. Be sure to mention the "Commonwealth Connection" to receive your special rate. Proof of government employment or past service may be required at check-in.

Subject to availability. May exclude park special events and holiday weekends. For leisure travel only.



SHARING THE WRITTEN WORD

Patsy Young

Reading is one of my very favorite hobbies. One of the very best things about the love of reading is the sharing of titles with friends. May I encourage you to read and share (good for the mind!). The following titles are good for personal reading or gift-giving.

- Cohen, Gene D. The Mature Mind: The Positive Power of the Aging Brain
- Sedlar and Miner. Don't Retire, REWIRE (Sedlar was a presenter at NRTA's 60th Anniversary celebration in September.)

Kentucky Authors:

- Edwards, Kim. Memory Keeper's Daughter (fiction)
- Holt, Jo Anna. A Taste of the Sweet Apple (memoir)
- House, Silas. The Coal Tattoo (fiction)
- Lucado, Max. 3:16 (inspirational)
- Lyon, George Ella, ed. A Kentucky Christmas (a seasonal collection—a must for your shelf)
- Schulz, Charles. The Joy of a Peanuts Christmas (who can resist?)
- Park, Linda Hager. A Is for Appalachia (a beautiful book for your grandchildren or for yourself)

**Your eyes are
amazing.
We'll treat them
amazingly well.**



KRTA is proud to once again offer VSP Vision Care coverage to our members. Join the 51 million other Americans who rely on VSP for the best personalized care and eyewear choices. You'll love the savings too!

Where will your eyes take you today?

Whether it's a day in the life or a day to remember, you'll get the personalized eyecare you deserve with VSP. We help millions of people see well, stay healthy and fulfill their potential.

Just ask one of Dr. Bryan Granger's patients in New Iberia, La., who came in stating he had pink eye. "I'll never forget how sick that man looked," Dr. Granger remembers. While the patient was giving him the run-down on his pink eye problem, Dr. Granger was looking anywhere but the man's eyes. The eye exam that followed prompted Dr. Granger to connect with the patient's primary care doctor. Sure enough, the resulting blood work showed the man had a potentially serious disease called Wegener's Granulomatosis. He was in the early stages of kidney failure. Fortunately, the eye exam and follow up care caught it in time and the man fully recovered.

Value, choice, doctors.

Enrolling in VSP is an easy way to make your life a little better. Here's a snapshot of what you'll enjoy:

- affordable benefits with great savings
- a WellVision ExamSM focused on your health
- plenty of eyewear choices you'll love
- VSP doctors nearby with flexible schedules that work for you

Questions?

Find doctors in your neighborhood at www.vsp.com or call your Weilage Benefit Specialist at 866-927-7587. Once you're signed up, your great benefits are a snap to use.

Enroll today. You'll be glad you did.

KRTA Member and Author:

Betty Pace



Betty Pace

Betty Pace has taught school, served as a guidance counselor and Director of Federal Programs. She was Director of a Title 1 Program that won national acclaim toward excellence in education for the state and U.S. Department of Education for two years.

Betty is the author of Donald's Dump Truck and Chris Gets Ear Tubes, which has sold over three hundred thousand copies in both English and Spanish. She specializes in Sensitive Childhood Issues and has published more than a hundred articles and poems. She works as a full time writer and makes school visits.

All of Betty's books can be viewed or purchased by clicking onto her web site at www.bettypace.com. They are also online at Amazon.com, Barnes and Noble or any book store. You may contact Betty at bettypace3@aol.com.

Keep Up With Everything Affecting Your KRTA Membership— Make the KRTA Home Page Your Home Page

If you wish to keep up with what's going on in the legislature regarding your pension and health care benefits, you will want to check the KRTA website often. The easiest and most efficient way to do that is to have the KRTA home page set up as YOUR home page. Here's how to do that:

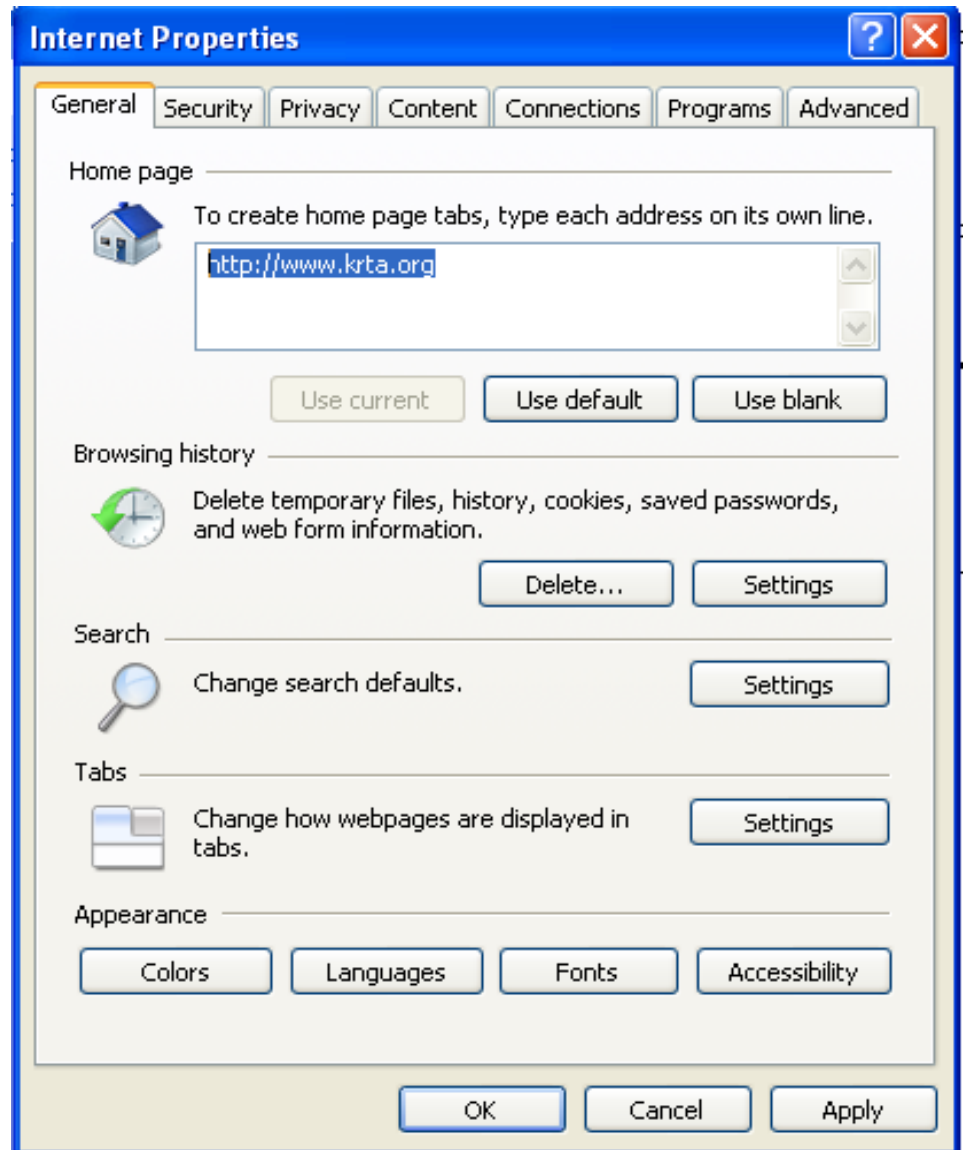
1. Go to start and click on to Control Panel.
2. Click on to Internet Options and the screen at the right will appear.
3. Click on the General tab. Under home page type in the KRTA home page address: <http://www.krta.org>
4. Click OK at the bottom of the page and you're all set.

The next time you log on to the internet, the KRTA home page will appear as your home page. To check your email, you simply type that address in the address bar on the home page and mark it as a "favorite."

On the KRTA website here is a "hot" button that will link you to the Blue Ribbon Commission. There you will find information on the members of the commission, meeting dates, agenda, and minutes. Be sure to check out the presentation section and view the overview that Kentucky Teachers' Retirement System presented on May 14, 2007.

Make sure you take the time to look through the entire website. You will enjoy seeing the pictures we've included. You never know when you might see yourself!

If you have suggestions about items you would like to see on the website, contact Brenda Meredith at bmeredithky2@aol.com or call 1-800-551-7979.



"Continuing Our Mission" from page 1

Since 1989-90, the association's member benefits services have increased from a long-term care insurance program to now include: the legal, finance & investment information, long-term care insurance, dental insurance, vision insurance, auto & homeowners insurance, hearing instrument plan, affiliation with the Commonwealth Credit Union, and involvement in pre-retirement seminars. We support local RTAs with our New Retiree program, membership reports and labels, and provide district RTAs with district meeting support. The association's N.O. Kimbler Scholarship program has grown from one \$500 scholarship to sixteen \$1,100 scholarships per year.

In December 2006, the Executive Council established a committee to review the association's dues structure. In completing its assignment, the committee reviewed KRTA financial records and Association of State Retired Teacher Executives (ASRTE) reports containing information from other RTAs across the United States. The committee learned that the average RTA dues in the United States are \$24.95.

After considerable review of all documents provided and much discussion, the committee has recommended to the Executive Council that annual KRTA dues be increased by \$5 effective July 1, 2008. The Executive Council received the committee's recommendation at its September 4, 2007, meeting. The Executive Council will decide at its December 3, 2007, meeting whether to accept the committee's recommendation and place the required proposed constitutional amendment on "the call" for consideration at the April 2008 Convention Delegate Assembly.

As KRTA looks to the future, the association has taken steps to modernize operations and to provide new and needed member benefits. On general principal, the Executive Council has taken utmost care to conserve funds by ensuring programs and operations are cost effective. We are confident in our future and do not anticipate the need for additional dues increase for some time. Raising dues now ensures that KRTA will be able to build a bright future by continuing its mission of "looking out for the welfare of Kentucky's retired educators."

"2008 General Assembly Seniors' Issues" from page 2

2 Require expeditious notice by businesses and state agencies to KY residents regarding a security breach of their personal information, subject to a delay for limited situations.

3 Require reasonable steps to safeguard against security breaches.

4 Allow the Attorney General to promulgate regulations for security breach notices and safeguards and for business use of consumers' social security numbers.

5 Preserve existing powers, remedies and penalties provided by common law or statutes, for state agencies to enforce laws or punish crime, or to bring civil actions, and allows the Attorney General to bring civil actions to enforce the Act.

6 Require KY State Police or local law enforcement agencies to take a complaint on identity theft and provide a copy to the victim.

7 Allow an identity theft victim to obtain a Circuit Court determination of their status as a victim.

8 Criminalize phishing and provide new civil remedies for victims.

9 Protect personal information during its disposal by requiring businesses and agencies to take reasonable steps to destroy or arrange for the destruction of records containing personal information.

10 Require law enforcement basic training on identity theft crimes.

11 Expand identity related crimes for which the victim may sue the perpetrator.

12 Strengthen the Theft of Identity crime statute by adding additional identifiers protected by the statute and deleting language excluding credit and debit card fraud from coverage by the crime.

13 Strengthen the Harassing Communications crime statute by clarifying that it applies when the perpetrator uses another person's identity when making the communication ("spoofing").

These issues are part of AARP/KY and the Special Advisory Commission of Senior Citizens' 2008 legislative programs.

MISCELLANEOUS INFO . . .

YOU MIGHT WANT TO KNOW



Long-Term Care and Women: An Essential Retirement Strategy



Jeff Johnson
NHA's KRTA State Manager

Although Long-Term Care insurance is rightly considered an important part of retirement planning for everyone who dreams of an independent and dignified retirement, experts agree that Long-Term Care Insurance is especially critical to women. The reasons ought not to surprise anyone who reflects upon the following.

Women are especially hard hit by long-term care. Seven out of ten caregivers are women. Many women often find themselves caring for children and an aging family member at the same time; a dual caregiving situation that can take a toll on their emotional and physical well-being. A September 2006 study published by the National Caregiving Alliance reported that caregivers face "a downward spiral of health that worsens as a result of giving care." The study offered these troubling findings about caregivers, including weight loss, sleep deprivation and chronic pain: (USA Today 9/24/2007)

- 1 90% experienced higher levels of stress and worry
- 2 69% spent less time with family and friends
- 3 51% were taking more medications
- 4 37% missed time from work
- 5 10% reported more frequent use of alcohol

In addition, women outlive men by an average of six years and are far more likely to live into their late eighties or even their nineties. Men commonly receive caregiving assistance from their spouses or partners, but men also tend to die first, leaving their mates alone to fend for themselves and often after retirement savings and other assets have been significantly drained. There is real truth to

the anecdote that "women care for their men, who then die and leave women alone and impoverished." Nearly 70 percent of those with incomes below poverty levels are women and more than half of elderly women now living in poverty were not poor before the death of their husbands. Providing for their care is critical. (California Dept. of Human Services 2003)

The longer life spans enjoyed by women also bring a down side—an increased likelihood of chronic and debilitating medical conditions. In fact, according to the Alliance for Aging Research, between 81-90 percent of Americans will have some type of chronic disease by age 65, let alone living to age eighty or beyond. Because of this, the California Department of Human Services underscores several other harsh realities; namely, older women spend more of their years and a larger percent of their lifetime disabled, and 80% of older persons living alone are women.

All of this leads to the final point. Women are far more likely to need long-term care assistance than men. Women make up two thirds of those requiring home health care services. They are far more likely to be admitted to a nursing home than men—three out of four nursing home

residents are women. And women far more likely to have an extended stay in a facility than men.

Who will care for them? Who will pay? While other family members presumably will step up and pay the bills for care at home or a facility, there is good reason to question this common assumption. A poll conducted in the summer of 2005 by *Harris Interactive* and published in the *Wall Street Journal* reported that only 4 percent of adult Americans provided any type of financial assistance to their parents. And of this group, only 13 percent indicated that they were able to help pay for facility care for a parent. This should not be surprising given that adult children frequently are struggling to provide for their own families and paying the mortgage and college loans at the same time their parents most need assistance.

While significant gains have been made in the workplace with respect to pay equity and breaking the "glass ceiling," certain biological, social and cultural factors place women at far greater risk of needing to plan for their long-term care needs. Although certain medical conditions and financial circumstances may prevent some from securing Long-Term Care insurance, all women should at a minimum consider Long-Term Care as a part of their overall retirement strategy. What is your plan?

 NATIONAL HEALTH ADMINISTRATORS
Long-Term Care Insurance Specialists

KENTUCKY TEACHERS' RETIREMENT SYSTEM		REGISTRATION	SEMINAR
PRE-RETIREMENT SEMINARS		9:00 a.m. - 9:15 a.m. (Local Time)	9:15 a.m. - 1:00 p.m. (Local Time)
November 10, 2007 KTRS 477 Versailles Road Frankfort, KY 40601 (Next door to main building on ground floor) 50 Max	December 1, 2007 Cumberland Falls SRP* 7351 Highway 90 Corbin, KY 40701 150 Max	January 26, 2008 Southern High School 8620 Preston Highway Louisville, KY 40219 150 Max	
February 16, 2008 Blue Licks Battlefield SRP* US 68 (48 mi. NE of Lexington) Mount Olivet, KY 41064 150 Max	March 22, 2008 KTRS 477 Versailles Road Frankfort, KY 40601 (Next door to main building on ground floor) 50 Max	* KTRS provides the coffee at State Parks. Seating is limited to registered participants. On-line registration is available at www.ktrs.ky.gov or by calling 1-800-618-1687.	



From the KRTA office:

- Janie Caslowe
- Carla Hahn
- Brenda Meredith
- Bob Wagoner
- Mary Wagoner

Deceased Retired Teachers

JULY, AUGUST, SEPTEMBER 2007

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

IN MEMORIAM

ALLEN Douglas W Spears	FAYETTE Lyda K Boyer Mary G Bailey Richard Borchardt Gladys Cotton Ruth B Cole Elmer G Frohlich Della M Goins Dorothy M Hellard William A Smith Clarice F Williams Thelma M Wilson	HENDERSON Cecelia Edwards Roxie S Ladd Cornelia L Phillips Geno B Tribble HENRY Martha S Carroll HOPKINS Charles W Jenkins Jackie C Oates JEFFERSON William M Akin Nina M Boyd Sr M Braddock Roberta L Brammer Ruth B Blake Melne R Civils Hendricks D Caudill Darrell R Fox Amanda Grubb Gladys K Kemper Patricia D Kolb Vera C Langan Louise Lynch Christine R Moore Bright Middelton Rita T Milton Lucy S Peake Mary D Rowntree Margaret Sheegog Barbara V Schwartz Gayle Shields Kathryn R Schwab Martha M Young	MADISON Ruth C Hubbard Kenneth A Parsons MAGOFFIN Peggy Arnett Carrie J Howard MARION K E Weaver MASON Jane C Wright MCCRACKEN Mary E Bagwell Doralyn F Lanier Emmitt E Walker Norris D Wells MONROE Herman L Hammer MUHULENBERG Alma D Jenkins John G Lovell Sarah A Whitmer NELSON Monroe Breeding Judith R Hudson OHIO Grace Westerfield OLDHAM Marjorie D Buehler Juanita H Downing OWEN Bernice K Greene PENDLETON Garnet D McKenney PIKE Henry J Clevinger Lloyd E Fields Ollive C Justice Lucas McCoy Stephen F Phillips Phamon Tackett Alma D Vipperman PULASKI Dorothy Murrell Mae B McKinney ROCKCASTLE Preston Parrett ROWAN Virginia Barker Helen P McBrayer Mohammed Sabie SCOTT Linda A Swinford Grace D Toncray George H Wise SHELBY Lou E Bowman UNION Margaret Curtis	WARREN Wilma H Avery Jeanette H Davenport Lurene C Gibson Billy J Hoagland Virginia Marshall Gordon Wilson WASHINGTON Mary J Coulter WAYNE Lucy B Breeding WHITLEY Orena Morgan Easter M Warfield WOLFE Inez Collinsworth WOODFORD Martha J Cox OUT OF STATE Lee G Abbott TX Addie G Allcock TN Betty Brothers OH Flora Collier OH Velma Cline FL Hilda M Chalfant IN Ruby K Cooper FL Thelma G Crowe TN Neva Flowers FL Agnes B France GA Alice S Fairless TN Nettie W Holt FL Gertrude Ison FL Fowler E Jeffries IL Margaret G Johnson OH Timothy J Kubiak FL Jeanette F Looney FL Josephine S Letton MA Mary W Moore OH Emma McQueen OH Johnetta McReynolds TX Jewell C Overton MI Charles W Riddle CT Wilma Streat NY William A Staton KS Garnett Walker IL Lois R Workman IN Eunice S Wade FL Donald L Wigginton CO
FRANKLIN James B Graham John F Moseley John C Padgett David Y Taylor GRAVES Betty W Cassity GREEN Claude Sharp GREENUP Vine E Chafens Mary L Logan HARDIN John R Masden Bill R Pitcock HARRISON Martin L Carr Helen C Humphrey Walden P Penn	BOONE Edith W Stark BOYD Addie Ashby Carolyn C Childers BREATHITT James R Deaton BULLITT Lloyd W Mullins CALLOWAY Freed M Curd Gary L Crum David J Gowans C W Jones CASEY Juanita Polston CHRISTIAN Maizie Allen Lillie B Roark CLARK Grace M Bedford Carolyn M Floyd DAVISS Betty B Melton Grant G Talbott ELLIOTT Dorothy Fraley	KENTON Mary G Hoffman Katherine C Rankin Michael A Young Ruth F York LARUE David T Skaggs LAWRENCE Jewell Ross LEE Lucy M Hogan LESLIE Hayes Lewis Donald Roark LEWIS Vingie R Logan Carol C Moore LINCOLN Joseph G Blair Geneva W Owens LOGAN Colice G McReynolds Jessica T Wood		



KRTA OFFICERS	
PATSY YOUNG, PRESIDENT	
BILLY TRIPLETT, PRESIDENT-ELECT	
CEBERT GILBERT, VICE-PRESIDENT	
TARA PARKER, PAST PRESIDENT	502-231-5802 1-800-551-7979
KRTA OFFICE STAFF	502-231-0686 (FAX)
DR. ROBERT WAGONER	krta98@aol.com (E-MAIL)
EXECUTIVE DIRECTOR	www.krta.org (WEB SITE)
BRENDA MEREDITH	KRTA NEWS
DEPUTY EXECUTIVE DIRECTOR	(PUBLISHED QUARTERLY)
COMMUNICATIONS	BRENDA MEREDITH, EDITOR
JANIE CASLOWE	PRINTED BY LANDMARK WEB PRESS
DEPUTY EXECUTIVE DIRECTOR	SHELBYVILLE, KENTUCKY
MEMBER SERVICES	DISTRIBUTED BY UNITED MAIL
FRANK HATFIELD	LOUISVILLE, KENTUCKY
EXECUTIVE DIRECTOR EMERITUS	OFFICE HOURS
CARLA HAHN, SECRETARY	MON.- FRI. 8:30 AM - 4:00 PM