



News



A QUARTERLY PUBLICATION
Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

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They Speak, You Decide

Retired educator issues will require attention in the upcoming election and future legislative session, and KRTA members want to know how the next governor will respond to addressing these concerns.

KRTA is working as much as possible to ensure that the needs of retired educators are met. However, the governor's influence is always critical.

With this in mind, KRTA asked each gubernatorial candidate to respond to questions about how he/she may address these critical issues. The questions and the respondents' answers start on page 8, listed in alphabetical order.

It is important for KRTA members to know that the association will no endorse any of these candidates. Also, KRTA has not edited these responses in any way.

Please review these responses carefully and use this resource when casting your ballot this May.

Kentucky
Gubernatorial Candidates

2007

Celebrating 50 Years—1957 - 2007

At the 2007 KRTA Convention



Lily Liu
AARP History Consultant

What a TIME TO CELEBRATE! At this year's convention we will celebrate our 50th anniversary. Nearly 500 attendees will come to share and learn about issues important to retired educators. Informative and entertaining activities are being planned to assure that participants are eager to return in 2008!



Megan Hookey
National Coordinator for NRTA

We will begin with the ever popular reception on Monday evening and end on Tuesday with the delegate assembly. The general assembly and the luncheon speakers will be Lily Liu and Megan Hookey. Ms. Liu's topic, *Our Shared History*, will be a multi-media presentation which highlights the life story of the founder of NRTA and AARP, Dr. Ethel Percy Andrus. Take a stroll down "Memory Lane" to learn more about how the vision and accomplishments of this retired educator shapes the work that we engage in today. Megan Hookey will share with us *Staying Sharp: Tips for Improving Your Memory*. Adapted from the national Staying Sharp program (a collaboration between NRTA and the Dana Alliance for Brain Initiatives), this multi-media presentation offers insights from the nation's top neuroscientists on how our brain changes as we age and how to improve our memory. See page 5 for more information on convention activities.

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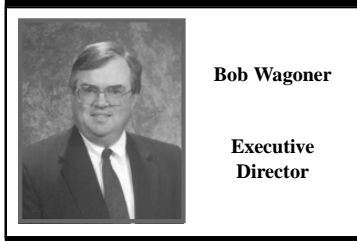


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PERSONALLY SPEAKING . . .

FROM THE LEADERSHIP



Bob Wagoner

**Executive
Director**

KRTA Is Political, But Not Partisan

After the November 2007 elections, we received a cash membership form from a former member that carried this note: "Due to KRTA's

endorsement of legislative candidates in the recent elections, I choose not to renew my membership." I was stunned! With what organization is this person confusing KRTA?

KRTA has NEVER been partisan. KRTA does not endorse state or federal candidates for office. We do not support or oppose Democrats. We do not support or oppose Republicans. We are bi-partisan and work with members from both parties. KRTA does not have a Political Action Committee (PAC) that contributes to political campaigns. KRTA does encourage all members to work on political campaigns of their choice. KRTA encourages all members to run for political office. KRTA does not encourage members to support one political party over other parties, work to elect only the candidates of one party over the candidates of the other parties nor register and vote for one party over the other parties.

The Association is politically active. KRTA advocates for retiree benefit increases, KTRS service enhancements and federal program changes. All of these actions are political because they are influencing public policy and public funding. We have an active advocacy team that is present in Frankfort during each legislative session.

Adequate pension and health insurance benefits are bi-partisan issues and KRTA works with both major parties to accomplish the Association's goal of maintaining and enhancing these benefits. KRTA is a volunteer Association that does not play partisan politics or use PACs to acquire political influence. Instead KRTA relies on the political activity of its volunteer members. Their letters, post cards, telephone calls and emails provide the "engine" for accomplishing KRTA's political goals.

NRTA/AARP. Many of you have asked for clarification of the KRTA's relationship with NRTA/AARP. KRTA is loosely affiliated with NRTA: AARP's Educator Community. NRTA provides many services, discounts and resource materials to all state RTAs free of charge. For example, in 1994 NRTA convened a national Pension Round Table that is made up of pension experts from various states. Currently, Ray Roundtree represents KRTA on this group. This is a valuable source of information to us on pension issues around the country.

There is no money exchanged between KRTA and NRTA. There are no dues paid to NRTA for KRTA members. NRTA always pays the full expenses of the KRTA leadership team when we attend NRTA-sponsored meetings all over the country. NRTA often convenes teleconference meetings that include one or more of the KRTA leadership team. Again, there is no cost to KRTA for our leaders participating in these valuable meetings.

WIIFM. What's in it for me (WIIFM)? Have you heard this phrase before? Unfortunately, I have! It is a good thing that the founder of NRTA (Ethel Percy Andrus) did not have this attitude. If she had, serving others and her concern for adequate pension and health insurance benefits for retired teachers would not have been of interest to her. If we all work together, we can accomplish a lot for Kentucky's retired teachers.

KRTA
Celebrating 50 Years
1957 - 2007
Be a part of it at our
Annual Spring
Convention
April 16 - 17, 2007

Keeping Our Gold Safe as We Celebrate our Golden Anniversary



**KRTA President
Tara Parker**

This was a difficult column to write. The 2007 Legislative Session is just beginning, and when you read this, it will be ending. One priority for this Session is public retiree pension reform. Governor Fletcher is touring the state, holding forums to gather citizens' ideas on how to spend the projected \$279 million "surplus". Did you exercise your right to have a voice in how those General Fund revenues are spent? Governor Fletcher asked to "hear the voice of the people,"

so I hope you sent letters and completed the online survey urging him to spend the majority of this surplus on medical insurance for both state retirement systems. When you receive this, the matter may have been decided, but you can feel good that you voiced your opinion.

Our KTRS health care has been a "pay as you go benefit" since 1964. It is kept separate from our pension, which is funded through employee and employer contributions and KTRS investments. We worked our whole careers understanding that low teacher salaries would be offset by the good pension and health care that we receive upon retirement. And we tend to forget that our health care insurance each year is a tax-free benefit on top of our annuity. But the fact that Kentucky legislators are even talking about public pension reform should be of concern to all of us. When this legislative session ends, I trust that "our gold stays protected" with the legislators deciding to permanently fund retired teacher medical benefits without borrowing from the pension fund and that our Defined Benefit type of pension remains the same.

My "Finding and Keeping the Gold" theme continues as we celebrate KRTA's 50th year. Please place these dates on your calendar and plan to attend the evening reception on Monday, April 16, and the KRTA Annual Convention in Louisville on Tuesday, April 17, to celebrate our Golden Anniversary! The reception will be a party atmosphere with gold balloons on the tables, door prizes wrapped in gold, music and food. Former KRTA Executive Director, Frank Hatfield, will highlight our past 50 years.

Our Convention theme is: KRTA—Celebrating 50 Years (1957-2007). There will be special recognitions and presentations throughout the day. Sample proclamations and sample press releases will be included in the registration packets of the Presidents to encourage all local RTA's to return home to celebrate your own golden anniversaries, perhaps recognizing past presidents and using this as a great opportunity for positive media coverage. Golden Anniversary memorabilia will be presented to every convention attendee. We have a very special guest speaker who will discuss the power of the past, present and future converging as we look toward our 50th year! Thanks to the Anniversary Ad Hoc Committee for its work: Patsy Young, chairperson, Janie Caslowe, Gus Swanson and Irene Erskine.

Local Presidents should begin working on Local Recognition Awards for the Convention earlier this year as everyone needs to "go for the Gold" level. As a former local President, I know that it is difficult to complete the award form if you wait until the last minute to obtain your membership volunteer hours and gather other required data. You don't want to be the only local who receives the Silver this year when everyone else gets the Gold! Many times the only difference between the silver rather than the bronze, or the gold rather than the silver, is failure to contribute to the N.O. Kimbler Scholarship. So begin work on your Local Recognition Award form early to bring home the Gold! See you in April as we support KRTA, the best professional organization in the nation, whose sole purpose is to guard and protect the welfare of retired Kentucky teachers!

Security Freeze Information for Kentucky Residents

If you live in Kentucky, you have the right, as of July 12, 2006, to put a "security freeze" on your credit report with each credit reporting agency. A security freeze means that your credit report cannot be shared with others, such as potential creditors, without your authorization. A security freeze may help prevent identity theft, because most businesses will not open credit accounts without first checking your credit report. Additionally, if someone changes information about your name, address, birth date, or Social Security number in a frozen credit report, the credit reporting agency must send written confirmation of the change to you within 30 days.

Each credit reporting agency may charge you up to \$10 for security freezes, but there is no fee for an identity theft victim who provides a valid police report upon request. The amount of the fee is subject to a yearly Consumer Price Index (CPI) adjustment.

How to "freeze" your credit report

To put a security freeze on your credit report, send a written request by certified mail to the credit reporting agency, with proper identification, and with the required fee. You may want to contact each credit bureau to confirm the amount of the fee and any special information they need with your request. The addresses and telephone numbers for the three (3) main credit bureaus are listed below. Be sure to check each credit bureau's website for the most current information on security freezes.

After receiving the request, the credit bureau must place the freeze within ten (10) business days of receiving your request and send you a password or personal identification number (PIN) to use for temporarily lifting or removing the security freeze.

Equifax Security Freeze
P. O. Box 105788
Atlanta, GA 30348
1-800-685-1111

Experian Security Freeze
P. O. Box 9554
Allen, TX 75013
1-888-397-3742

TransUnion Security Freeze
P. O. Box 6790
Fullerton, CA 92834
1-888-909-8872

How to make changes to your security freeze

You may allow access to your credit report for a specific period of time after you have placed a security freeze ("temporarily lifting"), or you can permanently remove the freeze. Some reasons for temporarily lifting a security freeze include obtaining credit, or to allow a potential employer or lessor to see your credit report, where you don't want to permanently remove the freeze. To do so, you must contact each credit bureau from which you want to temporarily lift or permanently remove the freeze and provide proper identification and the fee (up to \$10). Again, you may want to contact the credit bureau for specific information about temporarily lifting or permanently removing a freeze.

Be sure that you plan ahead and make the request well ahead of time, because the credit bureau has three (3) business days to comply after receiving your request.

KRTA PARTNERS . . .

Legaline 1-800-232-1090

How long does your security freeze last?

The security freeze will remain on your credit report for up to seven (7) years from the date it was put in place, unless you temporarily lift or permanently remove it sooner. A temporary lift will only last for the period of time you specify, after which the credit reporting agency must close the temporary lift (putting the credit report back into "freeze").

However, if a security freeze is placed because you make a material misrepresentation of fact, the credit reporting agency may temporarily lift or permanently remove the freeze without your authorization, but only after providing prior written notice to you.

Requesting a new PIN or password

You may request a new PIN or password at any time. To do so, send a written request by certified mail to the credit bureau, with proper identification and any required fee. You may want to contact the credit bureau for specific information about requesting a new PIN or password.

After receiving the request, the agency has ten (10) business days to provide you with a new, unique PIN or password.

Who can get your credit report during a security freeze?

Even if a security freeze is in effect on your credit report, the credit reporting agency may provide it without your authorization, to:

- government entities, including law enforcement agency or court
- private collection agencies (but only to assist in collecting a debt from you)
- anyone to whom you owe a financial obligation (but only to review the account, collect the obligation or facilitate an extension of credit)
- persons using the credit report for making pre-screened offers of credit as allowed by federal law
- consumer reporting agencies in order to give a copy of your credit report to you
- child support enforcement agencies
- resellers of credit information (but a consumer reporting agency acting as a reseller must honor any freeze placed on the credit report received by another consumer reporting agency)

- check services or fraud prevention services companies
- deposit account information service companies
- persons using the report to prepare for a civil or criminal action
- insurance companies, to investigate claims, set or adjust rates, or underwrite property and casualty insurance

Enforcement of your security freeze rights

If you believe that your security freeze rights have been violated, you may enforce your rights in state court. If the violation was due to a willful failure to comply with the security freeze law, the violator could be liable to you for your actual damages caused by the failure, liquidated damages of \$100 to \$1,000, punitive damages (in an amount allowed by the court).

If the violation was due to a negligent failure to comply with the security freeze law, the violator could be liable to you for your actual damages caused by the failure and your litigation costs and reasonable attorney's fees (in amounts allowed by the court).

You may also file a consumer complaint with the Kentucky Attorney General's Office of Consumer Protection. The form is available on the Internet at <http://ag.ky.gov/consumer/complaints/forms.htm> or you can call 1-888-432-9257 to ask that a form be mailed to you.

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

*This article was originally written by the Kentucky Attorney General's Office and is reprinted with their authorization.

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193 S. Buckman St • Shepherdsville, KY 40165
smoore@bflaw.com

110th Congress 110 New Advocates 6 Congressional Districts 1 Mission

AARPKY is looking for motivated people interested in contacting their members of congress. We will be holding informational meetings across the state to introduce you to AARP's vision of advocacy. Please call 1-877-926-8300 to join us:

Tuesday, March 6	Paducah	Linden Plantation
Thursday, March 8	Lexington	Fayette Co Extension Office
Tuesday, March 13	Bowling Green	Knically Center, WKU
Thursday, March 15	Fort Mitchell	Drawbridge Inn
Tuesday, March 20	Somerset	Center for Rural Development
Thursday, March 22	Louisville	Hilton Garden Inn - Louisville

All meetings will be from 12 to 1:30.
Lunch will be provided.

KRTA Legaline



1-800-232-1090

Let's Thank Our Volunteers!

Retirement from a chosen profession means different things to different people. A world of new opportunities can open up to you if you are fortunate enough to have good health and a will to keep-on keeping-on. Someone once said, "It takes all kinds to make a world." Someone responded, "Well, we've got 'em." Thank goodness we have those who choose to volunteer a lending hand in their respective communities. These special few too often go without well-deserved recognition for their kindness, generosity, genuine concern for others, time sacrifice and great amounts of expended energy.

All past presidents know when they completed the KRTA report relative to volunteer hours for their local, it did not reflect all the hours that we actually volunteered. Many of our people do not keep a record because they simply are not seeking recognition. However, they really need to be honored. Current local presidents are encouraged to stress the importance of record keeping by their volunteers. Presidents could also point out to their membership that the report submitted to KRTA can possibly result in an eye opener to our Governor and Legislators, thereby improving their vision of retired teachers' continued community contribution in an area that does not necessarily come to mind. When a monetary value is assigned to the volunteer hours, it is quite impressive. Go figure at 18+ dollars per hour! Is this important to a community and the state? You bet! Remember the KRTA report is due March of 2007.

Participation in the NRTA/AARP National Day of Service on May 10, 2007, is a good way to emphasize the importance of volunteerism. Many of you have already given this option consideration. T-Shirts and baseball caps requested by your local will be shipped directly to you this year.

NRTA and AARP wish to team with Retired Teacher Associations (RTAs) to encourage the good work of volunteers. If you wish to find information about what they are doing to support and recognize the work of volunteers, you may contact Rebecca Villarrea (NRTA Community Service Program Consultant) via the internet at rvillarreal@aarp.org. You also could Google NRTA Community Service or AARP Community Service and you will find a wealth of related material.

Don't forget to make use of your local news media outlets to inform your community about your RTA's volunteers. KRTA News might be able to help you share some of your special events. Remember that a picture speaks volumes.

Best wishes to all in your efforts to let your volunteers know that they are highly regarded.



**KRTA Vice-President
Billy Triplett**

Charitable Giving of Your IRA

Henry L. Hensley



Donating your IRA assets to a worthy cause while you are living is a pretty simple undertaking. Just take a distribution and donate it to charity. After all, that's the only way to do it. Right? For certain taxpayers, it's not that simple anymore. The recently enacted Pension Protection Act of 2006 (PPA) gives some taxpayers a more attractive alternative.

Under the old rules, when you want to donate IRA assets, you first withdraw cash or assets from the IRA. The withdrawal is taxed as ordinary income; but, if you are over age 59½, you don't have to pay the additional 10% early withdrawal penalty. Then, you could make a charitable donation for which you may be able to take a charitable deduction. Unfortunately, the income tax and penalty due on the withdrawal may not be completely offset by the charitable deduction because charitable deductions are limited. To claim a charitable deduction, you must generally be able to itemize and then the deduction will be subject to two limiting ceilings.

The first ceiling is based on the type of charity: 50% charity or 30% charity. The percentage refers to the maximum percentage of adjusted gross income (AGI) that may be written off as a charitable deduction in any one year. Unused deductions retain their character and may be carried forward for five years. Fifty percent charities include churches, schools, hospitals, endowment foundations, private grant-making foundations and community chests. Thirty percent charities include veterans' organizations, private non-operating foundations, fraternal organizations and public cemeteries. IRS publication 78 provides a listing of all recognized 50% and 30% charities.

The second ceiling is based on AGI. When AGI exceeds \$150,500 for 2006 and \$75,250 for married taxpayers filing separately, charitable deductions are reduced by 2% (for 2006 and 2007, was 3% previously) of the amount by which AGI exceeds this threshold. There are other rules that come into play. The point is the charitable deduction will not completely offset the income tax obligation on the IRA withdrawal.

PPA—the new rules—allows certain taxpayers to make a tax free qualified charitable donation of their IRA assets in 2006 and 2007. IRA owners who have attained age 70½ are permitted to take tax-free IRA withdrawals of up to \$100,000 annually when the amount withdrawn is donated to a qualified charity. The tradeoff? There had to be one. No charitable deduction is allowed. That's more than fair from these donor taxpayers' point of view as they come out ahead, especially when you consider that the qualified charitable donation may be used to satisfy any RMD requirement for the tax year.

However, there are some specific criteria which must be met for the donation to be a qualified charitable donation. As previously mentioned, the qualified charitable donation must be made after the donor taxpayer has attained age 70½. The charity must be a qualified charity. The withdrawal must be paid directly to the qualified charity from the IRA. And this attractive new law is only in effect for 2006 and 2007.

There are other requirements which can't be adequately addressed in this brief article. There are also many factors to be addressed when deciding whether to make a lifetime donation of IRA assets or non-IRA assets, including availability or lack of State income tax breaks for charitable donations, the fact that the new law does not apply to donations from SEP or Simple IRAs, and ability to itemize deductions. So, when considering taking advantage of this new law, please consult your financial planner.

Henry Hensley & Associates
310 West Liberty Suite 505
Louisville, Kentucky 40202
1-800-927-0030

Resource Workshops for Job Seekers Aged 50+ Sponsored by AARP

It's never too early or too late to check out the job market. Come learn about opportunities available to job seekers age 50+, how to make the most of your skills and experience, and where to find the resources needed for an effective job search.

March 6, 2007, 6-8:30pm
UK Extension Service Bldg.
1140 Red Mile Place
Lexington, KY 40504

April 14, 2007, 9 a.m. to noon
The Tomorrow Center
1133 Adams Street
Bowling Green, KY 42101

Light refreshments will be served. There is no charge to attend, but please let us know that you plan to come by calling our toll free number 1-877-926-8300 to register.

Estate Planning Basics

Commonwealth Credit Union (CCU) is pleased to offer financial services to the members of the Kentucky Retired Teachers Association and their families. While CCU is able to offer savings & loan products, other financial services are offered by our partner - MEMBERS Financial Services. MEMBERS offers a variety of insurance and investment programs that complement the services offered by CCU. One of the programs they offer is Estate Planning. Estate planning includes arranging for what happens to your property after your death, as well as planning for your financial affairs in the event you become incapacitated. That's why everyone needs a basic estate plan. Here's how to start your plan:

Calculate your net worth. For starters, organize all your financial files to take account of everything you own and everything you owe. Getting organized will also give your family easy access to important records when they need them. Once your files are in order, create a net worth statement by subtracting your liabilities from your assets. Entering your information into a personal finance software program helps you keep your calculations up-to-date.

Prepare for the possibility of incapacity. Review your disability income insurance to determine if you're adequately covered. Then create or update three essential documents.

A durable power of attorney for finances allows you to designate someone you trust to manage your financial affairs. A durable power of attorney for health care allows you to appoint someone to make decisions about your medical treatment. And a living will spells out your wishes regarding the use of life-sustaining procedures.

Next, consider your possible long-term care needs. Neither Medicare nor Medicaid pay for most long-term care, and to qualify for Medicaid you have to spend down most of your financial resources. Therefore, you may want to consider looking into long-term care insurance. Whether you're a candidate for coverage and whether you qualify depends on your age, health, income, assets, and personal situation.

Review your life insurance needs. In addition to providing essential support to your survivors, life insurance proceeds are not subject to income tax. A policy's proceeds, however, are generally subject to estate taxes.

Also consider your special needs for life insurance. For instance, if you have significant assets, a life insurance policy can provide cash to pay any estate taxes owed so your heirs won't be forced to sell valuable illiquid assets.

Write or update your will. If you die without a will, your assets will be distributed according to state law, not necessarily according to your wishes. In fact, if you're married and have children, it's not safe to assume everything will go to your spouse.

That's because in many states your assets are divided among your spouse and your children, even if your children are minors, with restrictions on how the children's share can be spent. Even worse: A court could end up choosing a guardian for your children. Furthermore, if you die with an outdated will your intended heirs may be left out in the cold.

Check your designated beneficiaries and how

your assets are held. Review your designated beneficiaries on your investments, retirement plans, annuities, and life insurance policies to make sure they reflect your current wishes. This task is especially important since the designations on these documents supercede your will instructions.

Also review the title registrations on all your assets to ensure they meet your current needs, and also to ensure that your property will be passed to your heirs in the most tax-efficient manner.

Take steps around probate. If appropriate to your situation, you can transfer some of your assets directly to your heirs and avoid probate costs and delays by simply filling out a few forms.

For savings and money market deposit accounts, checking accounts, CDs/share certificates, and Treasury securities, complete a payable-on-death form. For stocks, bonds, and mutual funds outside retirement accounts, if allowed in your state, complete a transfer-on-death form.

Consider whether trusts should be part of your estate plan. Consult an estate planning professional about whether any of the different types of trusts may be appropriate for you.

Trusts can help you take care of your surviving loved ones, as well as allow you to exercise some control over how your assets are used after your death.

In 2006 the estate tax is assessed only on those who die leaving a taxable estate of more than \$2 million. This exemption amount is scheduled to keep rising in steps until it hits \$3.5 million in 2009.

The Tax Act of 2001 fully repeals the estate tax in 2010. More accurately, however, the law repeals the estate tax only for that one year. Due to budgetary restrictions, the 2001 estate tax rules, rates, and exemptions will come back in force in 2011 – unless future legislation is enacted before then.

Trusts can also help you avoid probate, make charitable gifts, or help manage your affairs if you become disabled. In addition, if you have substantial assets, setting up certain types of trusts can help reduce estate taxes.

Get the facts on the gift tax rules. If you have significant assets, giving away assets during your lifetime can also help reduce your taxable estate. In general, in 2006 you can give up to \$12,000 worth of assets a year per person to any number of people without incurring federal gift tax.

Employment Opportunities



You can learn more about the AARP National Employers Team program and other resources for job seekers age 50 and older at www.aarp.org.

Six Flags is looking for fun-loving retirees, seniors and teens to join our cast! Part-time and Full-time positions are available in a wide variety of fun jobs like Guest Relations, Gift Shops, Security, Games and more! Call (502) 375-0992 for more details. Information & links to online applications at www.sixflags.com.



Spring hiring levels are generally high across all **Home Depot** stores, so apply for the positions of interest to you at the store locations of your choice! To learn more about the AARP hiring partnership with Home Depot and to apply for jobs, visit www.careers.homedepot.com/aarp.

Kelly Services will be hiring over a thousand temporary employees for an educational assessment testing company. The company will be scoring tests at its facility, The Commerce Crossings Business Park, located in Louisville, Kentucky. Qualifications: Per existing contract requirements, we are seeking applications with Bachelor's degrees or above who have successfully completed college-level course work in the assigned content area(s). Contact Ed Farley at Kelly Services at 425-7131 or Edward_Farley@KellyServices.com.

CMI Consulting, LLC (www.cmiconsulting.com) is seeking a full or part-time salesperson for their organization. Ideal candidates will have a background, or interest, in sales, and enjoy meeting and working with people. Interested candidates should contact Beverly Clemons at 859.296.2800 or beverly@cmiconsulting.com for more information

If you're married, you and your spouse can give a total of \$24,000 free of gift tax to any number of people each year. You can also give an unlimited amount free of gift tax to qualified charities, as well as directly to educational institutions for tuition or directly to medical services providers for medical care. In addition, the marital deduction generally allows you to give an unlimited amount to your spouse free of gift tax.

In 2006 through 2010 you can make a total of \$1 million of taxable gifts before owing any federal gift tax.

For more information about estate planning, investments, insurance and financial planning please contact:

Mr. Lauch Hines
MEMBERS Financial Services
(502) 564.1502 or (800) 488.1444
lauch.hines@cunamutual.com

Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union. CBSI is a registered broker/dealer in all fifty states of the United States of America.

SOCIAL SECURITY UPDATE

Bob Wagoner, KRTA Executive Director

Mandatory Coverage

The potential for serious discussions about Social Security reform in 2007 appears to be increasing, and Coalition to Preserve Retirement Security (CPRS) officials say that means that state and local workers could again be threatened with forced coverage.

After a divisive debate in 2005 in which President Bush failed to push through a reform plan that included personal investment accounts, Social Security was widely thought to be a dead issue until at least the next presidential administration. That may have changed, however, now that Democrats have taken over Capitol Hill and are looking to make their mark, and Bush is looking for a legacy besides the less-than-successful Iraq war. The White House, in fact, has indicated that Bush is not ruling out including tax increases in a reform plan, a stark change from his first six years in office.

Bush's insistence in 2005 on personal accounts funded by carve-outs from Social Security taxes was a deal-breaker for Democrats, who refused even to discuss the issue until such accounts were taken off the table. If Bush is backing off that position and creating a possible starting point for discussions—most likely, the raising of the cap on wages subject to Social Security taxes—then a compromise is possible. That could be good for state and local workers—if Social Security were on solid financial footing, the threat of mandatory coverage would probably disappear—or it could be very bad.

According to Tom Lussier, president of CPRS administrator Lussier, Gregor, Vienna & Associates, "We could be in danger when it comes down to them needing that last, little percentage." Forcing all newly-hired public employees to participate in Social Security would increase Social Security revenues by \$44 billion over five years. That small, temporary boost to the program's finances, though, would come from state and local governments, possibly creating fiscal hardships that could lead to increased taxes, cuts in vital government services and the destabilization of public pension plans.

CPRS officials are planning to educate lawmakers in early 2007 about the negative effects of mandatory coverage at the state and local level and hope to get coalition members to reach out to their representatives and senators, as well.

Another area of concern for CPRS is the pledge by Democrats to return Congress to "pay-as-you-go" (commonly referred to as PAYGO) funding rules. PAYGO requires new spending or tax cuts to be offset by revenue increases or spending reductions. Mandatory coverage would provide a multi-billion dollar pot of money that could be used to offset new spending, whether as part of a Social Security reform package or not. "It could threaten everything," according to CPRS Board Member Geraldine Madrid-Davis.

WEP & GPO

The 109th Congress took no action to repeal or amend the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). Since the new Congress (110th) convened in January, Representatives Berman (D-CA) and McKeon (R-CA) have filed H.R. 82 in the House of Representatives. This bill calls for the repeal of both the GPO and the WEP. Currently, there are 169 co-sponsors in the House of Representatives. At this point, only four (4) Kentucky representatives (Ben Chandler, Ron Lewis, Hal Rogers, and Geoff Davis) are co-sponsoring H.R. 82.

Also, Senators Feinstein (D-CA) and Collins (R-ME) have filed S. 206 in the Senate. This bill calls for the repeal of both the GPO and the WEP, too. Currently, there are eight (8) co-sponsors in the Senate. Unfortunately, neither of Kentucky's senators (Jim Bunning or Mitch McConnell) are co-sponsoring S. 206.

There is optimism among GPO/WEP supporters that Congress will provide "relief" from these provisions. As Kentucky retired teachers, our focus must be to see that this "relief" does not come at our expense by Congress imposing mandatory Social Security coverage.

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).

If you are affected by the WEP and GPO, you may want to check out this "blog" for teachers at www.teachersfightback.wordpress.com. It provides another avenue for teachers and others who have earned social security benefits that are impacted by the WEP and GPO to fight for the repeal of these provisions.

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

The Links Between Ky Retired Teachers Association NRTA and AARP

Your decision to be a member of the Kentucky Retired Teachers Association helps make it clear to legislators, neighbors and businesses alike that educators are important and vibrant members of our community. Collectively, you are making your presence known through volunteer efforts in the areas in which you live as well as through legislative advocacy in the statehouse. It was in this same spirit that sixty years ago Dr. Ethel Percy Andrus founded the National Retired Teachers Association (NRTA), now known as NRTA: AARP's Educator Community.

As a teacher and the first female high school principal in California, Dr. Andrus knew the life-long impact and benefits of a solid education; as the volunteer director of welfare for the California Retired Teachers Association, she also knew the importance of honoring commitments to, and channeling the energy and wisdom of, education professionals and others as they aged. Dr. Andrus helped make it possible for teachers, administrators, college and university professors, librarians and other school personnel to have a non-partisan, national presence. She was a tireless advocate on Capitol Hill in Washington, D.C. for improving health care and pensions; meanwhile, she encouraged business leaders to create meaningful products and services (such as insurance and travel opportunities) that would be of interest to mature Americans. Dr. Andrus created a national network of retired educator associations who chose to voluntarily affiliate with NRTA to share ideas, garner strength from one another and fulfill her motto: To serve, not to be served.

Over the years, NRTA has continued to offer support to state and local retired educator associations to further the impact and honor the contributions of retired educators' volunteer community service and advocacy efforts. Today, NRTA resides within AARP, which Dr. Andrus founded eleven years after forming NRTA.

People who join AARP and designate themselves as members of NRTA: AARP's Educator Community, pay only \$12.50 per year and receive all of AARP's member benefits and publications along with the quarterly publication *NRTA Live & Learn*. NRTA also provides on-going support to the Kentucky Retired Teachers Association and other state retired educator associations through national leadership conferences and presentations at state conventions.

Joining AARP and designating yourself as a member of NRTA: AARP's Educator Community is a decision that is supported by a rich and shared history between the Kentucky Retired Teachers Association, NRTA and AARP. It is one way to make your presence known and to help improve the lives of those over 50 through our collective efforts.

PRE-CONVENTION MEETINGS



District Presidents' Meeting

Monday, April 16
10:15 a.m. - 1:15 p.m.
Drinkwater Room

[**BUFFET LUNCH**]
11:30 a.m.

Executive Council Meeting

Monday, April 16
11:15 a.m. - 2:30 p.m.
Drinkwater Room

N. O. Kimbler Committee

Monday, April 16
2:45 p.m.
Drinkwater Room

**Reception
for Members & Guests**

Monday, April 16
6:30 p.m.
Mary Room



CORRY RAIBLE TRIO

At a Glance

**Executive West Hotel
Louisville, Kentucky**



Celebrating 50 Years



FEATURING GUEST SPEAKERS

LILY LIU "OUR SHARED HISTORY" **MEGAN HOOKEY** "KEEPING YOUR MEMORY SHARP"

- ▶ MEMBERSHIP & UNIT ACTIVITIES
- ▶ LOCAL AND DISTRICT LEVELS RECOGNITION
- ▶ KRTA/AARP GRANDPARENT ESSAY CONTEST WINNER
- ▶ DOOR PRIZES
- ▶ ENTERTAINMENT

CONVENTION 2007 . . .

APRIL 16 - 17

TUESDAY, APRIL 17

Registration

Monday, 4/16 - 9:30 a.m.-6:30 p.m.
Tuesday, 4/17 - 8:30-11:00 a.m.
Dundee Room

Continental Breakfast

8:30 a.m.-9:30 a.m.
Queen of Scots Room

Morning Session

9:30 a.m.-12:00 noon
Queen of Scots Room

Luncheon

12:15 p.m.-2:00 p.m.
Mary Room

Delegate Assembly

2:15 p.m.-3:15 p.m.
Queen of Scots Room

- ✓ The convention is open to all KRTA members.
- ✓ The number of delegates to the Delegate Assembly is based on the local KRTA membership total.
- ✓ Reservations must be made for the luncheon by **April 11**.
- ✓ Room reservations must be made by **March 23** (\$71 single and \$81 double). Call **1-800-626-2708** and tell them you're with KRTA.

CONVENTION SCHEDULE

2007 KRTA LUNCHEON

Reservation Form

\$15 per person

Please make _____ reservation(s) for the Luncheon. My check _____ in the amount of \$ _____ is enclosed.

Name

Street and Number

City State Zip

Area Code Phone Number

Reservations must reach the **KRTA office by April 11**. Tickets may be picked up at registraton on April 16 or 17.

Mail reservation form and payment to:

Mrs. Carla Hahn
KRTA Office
7505 Bardstown Road
Louisville, KY 40291-3234

2007 COMMITTEES

Resolutions Committee

Roberta Fugate, Chair
P. O. Box 545
McDowell, KY 41647
606-377-6013

Emma Isaac
745 KY Hwy. 1107
Van Lear, KY 41265-8606
606-789-5973

Donald Miller
283 Matlock Pike
Bowling Green, KY 42104
270-781-1105

Nominating Committee

Neal Tucker, Chair
328 E. Young Street
Morganfield, KY 42437
270-389-4744

Irene Erskine
526 Claremoor Avenue
Bowling Green KY 42101
270-782-1940

Larry Morrow
874 W. Bourbon Road
Somerset, KY 42503
606-451-8365

Reception Committee

Melanie Wood, Chair
4121 Browns Lane C-21
Louisville, KY 40220-1559
502-458-6117

Joyce Cecil
10409 Forest Garden Lane
Louisville, KY 40223
502-426-0399

Marianne Humphries
6704 Green Meadow Court
Louisville, KY 40207
502-894-0332

Contact a committee member if you have concerns or suggestions.

Roberta Fugate
P. O. Box 545
McDowell, KY 41647
606-377-6013

Ernie Trospen
2015 Wyndamere Lane
Paris, KY 40361
859-987-6516

Shannon Royal
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502-366-2250

Fonrose Wortham, Jr
7613 Old Salem Court
Louisville, KY 40242-4026
502-429-5045



Steven L. Beshear (D)



Ernie Fletcher (R)



Gatewood Galbraith (D)



Billy Harper (R)



Steve Henry (D)

The Kentucky Teachers' Retirement System (KTRS) has operated successfully for 68 years as a defined benefit group retirement plan. How would you maintain KTRS as it currently is, a defined benefit group retirement plan?

We are committed to honoring the contract we have with our teachers and restoring the financial integrity of the KTRS so both pension and health benefits are maintained. Senator Mongiardo and I are the only candidates proposing a real solution to the state's fiscal woes through expanding gaming. With the expected revenues from our plan, we can begin to address the many issues that have long been ignored.

End of Response

As your Governor since 2004, I have done so. Second, with the recent news of the significant growth in the unfunded liabilities in both the KTRS and KRS, I have commissioned a Task Force to construct specific recommendations for ensuring the solvency and sustainability of these retirement benefits, as promised, for all current and retired teachers. This is a Task Force on which I insisted both the Executive Director of KTRS and a designee from KRTA have a prominent seat at the table. Third, I allocated \$12 million last year and just recommended not less than \$25 million this year be given to the system over and above the more than \$500 million in employer contributions already in the budget each of last 2 years. This is the first time a Governor has ever made and recommended additional amounts be put into the retirement systems; I did so as a down payment and demonstration of my commitment to working with you to find a lasting solution.

End of Response

I am not sure the program can exist in its present shape. That would take a major influx of money to catch it up and the prospect of a growing economy within the state to meet the future needs of such a system. Neither of these is likely to easily occur.

This question needs to be thoroughly examined by everyone involved, with only two provisos: That Kentucky keep any promises to our teachers that have been made in the past and that any option to the current system is open for discussion. I have researched the programs in our sister states of Indiana, Tennessee, Alabama and others. Some offer systems similar to ours, the "defined benefit" plan, while others offer a "defined contribution" plan which offers a different calculation for returns and is structured like a 401K plan for individual retirement. This is attractive for several reasons, not the least of which is that the state cannot touch the fund like they

continued on page 10

Those who have worked and are retired and those working now are guaranteed specific benefits through the KTRS. That's the simple answer. And that won't change during my term as governor.

I suspect, however, that KRTA members recognize the serious challenges that now confront the teachers' retirement system and all state-funded pension plans. So, the question then turns to how we maintain the KTRS as it exists now for future retirees, if possible, or whether structural changes are needed to meet all of the fund's new obligations.

The fact is all the easy answers have been offered up by past legislatures and former governors. As a business owner and employer, I understand that spending more than you take in simply isn't sustainable, and that's where many public employee pension funds stand now.

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I know all too well the problems retired teachers have to deal with —my grandmother taught elementary school in Ohio County, my mother taught high school in Owensboro and I'm a retired professor from the University of Louisville. (No other candidate can claim that heritage.)

I have promised to maintain the KTRS defined benefit retirement plan and its health insurance coverage and I will honor that commitment. That obligation will be supported by any increases in state revenues other than increasing taxes.

End of Response

Since 1964 KTRS has provided retired teachers with health insurance coverage. How would you maintain adequate and accessible health insurance coverage for all retired teachers?

We are committed to honoring the contract we have with our teachers and restoring the financial integrity of the KTRS so both pension and health benefits are maintained. Senator Mongiardo and I are the only candidates proposing a real solution to the state's fiscal woes through expanding gaming. With the expected revenues from our plan, we can begin to address the many issues that have long been ignored.

End of Response

This is done for teachers 65 years and over by the KTRS Board. For those under 65 the answer to this question is best demonstrated by the efforts of my administration to transition the Kentucky Employees Health Plan to a self-funded plan giving us greater control of benefit stability and premium levels. Further I have directed the Department for Employee Insurance to work as transparently and cooperatively with your designee and the others on the Kentucky Health Insurance Board. For the current year, those efforts allowed benefits to remain unchanged, the addition of a 4th plan option and premium increases 30% less than projected and 50% less than the national trend.

End of Response

Again, this is a very tough question to ask of any financing entity in a failing economy. Kentucky has been hit harder than most states by the introduction of the "Free Trade" economy and the "Global Marketplace." Our small town Main Street and Manufacturing economies have been decimated and our middle class is definitely shrinking. Therefore, planning on an economic upturn to provide any permanent solutions to the problem is likely to be unsuccessful. Once again I propose looking at every option. Once again my only proviso is to meet all of our promises we have make to this point.

In general, I would invite every entity with a stake in the matter to the table to see if we can make

continued on page 10

The simple answer, again, is that all current retirees and those in the system now are guaranteed specific health benefits, no matter what. But for future retirees, it's difficult to overstate the effect medical inflation and rising health care costs will have on the program's cost and structure. Again, I'll explore all of the options available and make the tough decisions to ensure the program's future viability.

Overutilization of the health care system, including excessive or unnecessary trips to the doctor and prescription drug abuse, as well as unhealthy lifestyle decisions, such as tobacco use and overeating, drive up the cost of health care services for all of us.

As a private sector employer, I

continued on page 10

In addition, we must immediately begin to grow out of the problem of Kentucky's very serious health condition. We must help kids get healthier. I'm also committed to finally making sure that all children have health insurance coverage.

Teachers can help us by encouraging healthy diets, exercise and other initiatives that my administration will recommend. "When we bring Kentucky's overall health closer to the national averages, the cost of healthcare will be reduced commensurately."

End of Response



Otis "Bullman" Hensley (D)



Bruce Lunsford (D)



Jonathan Miller (D)



Anne Northup (R)



Jody Richards (D)

The Kentucky Teachers' Retirement System (KTRS) has operated successfully for 68 years as a defined benefit group retirement plan. How would you maintain KTRS as it currently is, a defined benefit group retirement plan?

The Governor and State Legislature must be committed to making the KTRS actuarially sound. There must be an appropriation of funds to meet future needs. We must regain the ground we've lost and then do everything possible to make certain the proper funding is allotted to avoid future shortfalls. In addition, I believe it to be imperative that funds be committed by the administration and legislature to pay off loans which have been taken from the KTRS for health insurance needs.

End of Response

For too long, the General Assembly has underfunded the Kentucky Teachers' Retirement System. I believe we need to keep our covenant to Kentucky's retired teachers and provide them with a secure retirement. As governor, I'll protect teachers' retirement funds and fully fund the teachers' pension fund. We'll stop the risky games the General Assembly has been playing with teachers' money, ensure that retired teachers receive the benefits they deserve and maintain the actuarial soundness of the retirement fund. As an entrepreneur, I know the importance of education and in order to attract the best and brightest to the teaching profession, we must demonstrate our commitment to teachers and those who have spent a lifetime teaching our children.

End of Response

There is no reason to fix something that isn't broken. A common method states have been utilizing to minimize financial exposure to teachers' pension funds is moving from the traditional "defined benefit" model—in which teachers have guaranteed contractual pensions at retirement—to the new "defined contribution" model, where teachers invest their own money and the state provides a set contribution. With the latter, teachers have no guarantees—their retirement savings would depend on the success of their private earnings, and states are off the hook once the worker retires. The good news is that policymakers are seeing the light. West Virginia last year returned to a defined benefit approach after moving to a defined contribution model in 1991. Policymakers there responded to teachers who wanted and deserved long-term protection from economic uncertainty, and who did not want to have to deal with the vagaries of the stock market.

End of Response

NO RESPONSE

I very much favor retaining the defined benefit group retirement plan. As Governor, I will fully fund KTRS.

I am the sponsor of the proposal to bring Kentucky teacher salaries to the average of the seven surrounding states, and naturally this will help their retirements.

End of Response

Since 1964 KTRS has provided retired teachers with health insurance coverage. How would you maintain adequate and accessible health insurance coverage for all retired teachers?

Again, there must be an appropriation of adequate funding to maintain this obligation to retired teachers. Teachers served children of this state with a commitment from the state that there would be health insurance for them when they retire. I think this is extremely important. I think if we did not have this as a retirement benefit, we would lose many from the education profession. The state and school districts across this great Commonwealth must do more to promote wellness among employees. To help ensure this benefit exists in the future we must do more to address preventative measures, thereby reducing the expenses. I encourage each state agency and school districts to develop workshops, programs and activities which promote wellness.

End of Response

It is important that we keep our promise to Kentucky's retired teachers and provide them with adequate and accessible health insurance coverage. One of the issues facing KTRS, as well as all Kentuckians, is the soaring cost of health care. That's why I've proposed a universal health care plan, to increase access and affordability to all Kentuckians, and to lower the cost of health care. I have the experience and leadership to get the job done. I built a Fortune 500 company out of a business I started with three employees, but I am most proud of the fact that we provided health care to our employees. With a universal health care plan, KTRS will be able to provide adequate and affordable health insurance coverage for all its retired teachers.

End of Response

We would look at the way health insurance coverage is funded for active teachers and do the same for retired teachers.

End of Response

NO RESPONSE

I was one of the leading architects of stabilizing health insurance for teachers and retirees during the 2005 Regular Session of the General Assembly. Using an outstanding actuary, we were able to get the plan on a stable financial foundation. I will continue pursuing similar innovative approaches as Governor.

End of Response

continued from page 8

Galbraith's response to Question 1:

recently did when the Commonwealth "borrowed" \$198 million from the KTRS to cover current health care costs for retired teachers. Where will they get the money to pay it back?

Obviously, the "defined benefit" system is vulnerable to political manipulation by transitory officeholders who make promises they can't keep and who fashion patchwork solutions which only make it harder to pay future obligations. Witness our current dilemmas.

Some state's plans offer a combination of the two including giving the teacher their choice of plans while others, such as Alabama, combine the Teachers Retirement Fund with the State Employees Retirement Fund and the Judicial Retirement Fund. They reported returns averaging 10.75% on the three systems. These plans need to be examined.

Certainly it is possible that Kentucky might find a new "revenue stream" with which to adequately fund the current system into the future but I wouldn't bet on it. We might pass a gambling bill to gain new money but the competition for those funds will be fierce and we should never depend on gambling to finance our future in any respect.

We must fashion solutions to our chronic problems within our current revenue stream. That itself is in jeopardy as our economy declines. In the past 6 years, Kentucky has gone from being the 10th poorest state to the 6th poorest. In the past 6 years, Kentucky's median income has dropped more than \$2100. We are losing ground in this global economy and New World Order. We cannot afford to make any present or future promises to ourselves or others that we can't keep. Let us examine all of our future options while making good on our promises of the past.

Galbraith's response to Question 2:

arrangements to meet our obligations. This might mean higher deductibles, higher co-payments, co-insurance, provider networks and fewer mandated benefits like in vitro fertilization but some concessions by everyone are going to be necessary while we search for other solutions, including more affordable and accessible health care available for everyone so that teachers might have a choice in plans.

Finally, it is my contention that fraud and corruption in our Commonwealth are the main reasons that these and other programs are not adequately funded and I hope to clean it up enough to fund all of our promises to our teachers for all time to come.

In my administration, pork-barrel spending will take a dive while the Commonwealth meets our obligations to our teachers.

End of Response

continued from page 8

Harper's response to Question 1:

As governor, I'll explore all of the options available and make the decisions necessary to ensure the future viability of the teachers' retirement system. It won't be easy, but we simply cannot wait any longer.

End of Response

Harpers's response to Question 2:

expect my employees, to the extent possible, not to abuse company health care systems and to use judgment with regard to their personal health and exercise regimens. As governor, I would encourage retirees and all Kentuckians to focus on healthy lifestyle choices, such as daily exercise and balanced diets, as a way to combat rising costs.

End of Response

Keep Your Memory Sharp

What may seem like faltering memory may in fact be a decline in the rate at which we learn and store new information. Practice these memory skills to enhance learning and make remembering easier.

RELAX: Tension and stress are associated with memory lapses, and managing stress improves memory

CONCENTRATE: Your teachers were right: if you want to recall something later, pay attention.

FOCUS: Try to reduce distractions and minimize interferences.

SLOW DOWN: If you're rushing, you may not be focused or paying full attention.

ORGANIZE: Keep important items in a designated place that is visible and easily accessed.

WRITE IT DOWN: Carry a notepad and calendar, and write down important things.



If there are multiple KRTA members in your household, you are now

receiving only one copy of the KRTA NEWS.

Over 4,000 members are family members residing in the same household. By sending only one copy of the KRTA NEWS to your household, we can save an enormous amount of your KRTA dues dollars. If you want to continue receiving multiple copies of the newsletter, just let us know.



Brenda Meredith
Deputy Executive Director

How To Stay Young

This is one of those items that passed through cyberspace at some point in my life. I have held on to it because I think it contains some sound points. Now I want to pass it on to you.

➤ **Throw out nonessential numbers.** This includes age, weight, and height. Concentrate on living a healthy lifestyle.

- **Keep only cheerful friends.** The grouches pull you down. Keep this in mind if you are one of those grouches.
- **Keep learning.** Learn more about the computer, crafts, gardening, whatever. Never let the brain get idle. *An idle mind is the devil's workshop.* The devil's name is Alzheimer's!
- **Enjoy simple things.**
- **Laugh often, long and loud.** Laugh until you gasp for breath. If you have a friend who makes you laugh, spend lots and lots of time with him/her.
- **Tears will happen.** Endure, grieve, and move on. The only person who is with us our entire lives is ourselves. LIVE while you are alive.
- **Surround yourself with what you love.** It can be family, pets, keepsakes, music, plants, hobbies, or whatever—make your home your refuge.
- **Cherish your health.** If it is good, preserve it; if it is unstable, improve it; if it is beyond what you can improve, get help.
- **Don't take guilt trips.** Take a trip to the mall, even to the next county, to a foreign country, but not to where the guilt is.
- **Tell the people you love that you love them at every opportunity.**



One Vote Doesn't Matter!

There's a lot of historical evidence to the contrary

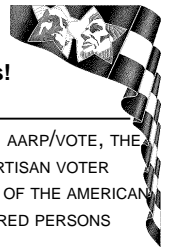
In 1980, about 22 percent of the eligible voters cast ballots for Jimmy Carter; about 27 percent voted for Ronald Reagan; some 46 percent of those eligible simply stayed home and didn't vote at all. Many people explained their failure to vote by saying, "I'm just one person. My little old vote doesn't make a difference."

In 1645, one vote gave Oliver Cromwell control of England. In 1649, one vote caused King Charles of England to be executed. In 1776, one vote gave America the English language instead of German. Later on, first Thomas Jefferson and then John Quincy Adams were elected governor of Massachusetts by one vote.

In 1845, one vote's difference brought Texas into the Union. A single vote also admitted California, Oregon and Washington to statehood. In 1868, President Andrew Johnson's impeachment was defeated by a single vote; it was cast

by an Indiana Congressman who himself had been elected by a one vote margin. That same year, one vote changed France from a monarchy to a republic.

In 1923, Adolph Hitler became leader of the Nazi party by one vote per precinct.



Your vote counts!

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KRTA Celebrating 50 Years 1957 - 2007

FOR YOUR HEALTH & SAFETY



Dan Schuermeyer
Senior National Planning
Coordinator

Hearing Loss Symptoms Can Mimic Those of Alzheimer's Disease



Hear in America Hearing Plans

"Hearing impairment is an invisible handicap, yet its effects on one's personal health, happiness, and personal well-beings are very real." In a series of articles over the last several years, Dr. Max Chartrand, Managing Director for DigiCare Hearing Research & Rehabilitation, has discussed issues concerning the diagnosis of Alzheimer's disease relative to hearing loss. According to Dr. Chartrand (who is profoundly deaf himself), "An ongoing lack of public and professional awareness regarding the importance of ruling out hearing loss and auditory disorders prior to diagnosing Alzheimer's disease is apparent." In the article, *The Case of the Missing Brain Cells?* he relates the story of 87-year old "Georgia," whose adult children wanted to sell her property and place her in a nursing home. Georgia acted distracted and confused at family gatherings, jumped when someone entered the room or slammed a door, and was becoming reclusive and depressed. She was placed on anti-depressant and anti-anxiety medication. After reading an article on hearing loss in the elderly, her granddaughter took her in for a hearing test. A moderate hearing loss was diagnosed. Once she experienced hearing correction, many of her symptoms disappeared. Dr. Chartrand writes, "The measurement of hearing and auditory deficits should be explored before other possible contributing factors to perceived problems with mental processing. Tragic is the fact that only 36% of those with moderate hearing loss and only 54% of those with severe or profound hearing loss utilize hearing aids or assistive devices." A 1996 study at the University of South Florida found that 49 of 52 elderly persons diagnosed with memory disorders also had "unmitigated severe hearing loss." Their conclusion was that "undiagnosed hearing loss interferes with learning, and makes people seem distracted, confused, disoriented, and unresponsive, traits that might suggest Alzheimer's disease."

Dr. Chartrand writes, "Alzheimer's disease is a difficult-to-diagnose condition. Alzheimer's-like symptoms can be attributed to disease-causing genetic mutations, subdural hematoma, chronic hypothermia, vitamin B-12 deficiency, adverse drug interactions, mercury or manganese poisoning, Huntington's disease, alcoholism, and hearing loss." His conclusion is that "... a thorough and comprehensive audiometric evaluation . . . should be facilitated before a true and valid assessment of cognitive function can be rendered."

Here is a symptom analysis and comparison between Alzheimer's disease and untreated hearing loss:

Alzheimer's Disease	Untreated Hearing Loss
Depression, anxiety, disorientation	Depression, anxiety, social isolation
Reduced language comprehension	Reduced speech discrimination
Impaired memory (short-term)	Reduced cognitive input into memory
Inappropriate psychosocial responses	Inappropriate psychosocial responses
Loss of recognition	Reduced mental scores
Denial, defensiveness, negativity	Defensiveness, negativity
Distrust, suspicion of others' motives	Distrust, paranoia

The American Medical Association recommends annual hearing tests for everyone over the age of fifty. To register for your free KRTA hearing evaluation (and discounts on hearing aids) call (800) 286-6149.



Marvin Kinch

Answers to Your Long-Term Care Questions

National Health Administrators

In 1990-91 former Executive Director Frank Hatfield asked the KRTA Health and Insurance Committee to look into long-term care insurance. One of their major considerations was to help the educators protect their assets and retirement income.

They understood that nothing could be more devastating than working your entire life to see your life assets consumed by long term care.

Robert Kelley was chairman of that committee that included Irene Erskine, Mary Stewart, Virginia Atkins, Ruth Grogan, E.G. Jones, Norcia Brown, Holbert Hodges, Geraldine Mellott, Jack Gardner, Glenn McDowell, Pearl Miller, and Don White. This Health and Insurance Committee received assistance from National Health Administrators (my company) in developing a program that would provide care in all types of settings.

Long-term care is really not that complicated—especially since Congress passed the Deficit Reduction Act in February of 2006. What it basically says is that the government is not going to pay for any type of extended health care until all of your own assets, annuities, retirement savings and property have been spent down to the poverty level.

Most educators are completely unaware that the Government can no longer be relied upon to pay for their extended health care needs.

During a recent county meeting, a teacher discussed how one of their members was able to stay at home during an extended illness. Because of her KRTA long-term program she received assistance at home for 15 months before going into a nursing home. She had to use what we call both "informal and formal" care giving. Both are very expensive and your LTCi program can cover both. YOU will determine the amount that will be covered when you develop your long-term care plan. Services for non-professional and formal caregivers are available in most communities. Your primary care physician can assist you in determining the type of care you need and the length of that care.

Remember that the new thinking is "You will live a long life; therefore, you are quite likely to need long-term care." Currently there are 35 teachers receiving annuities that are over 100 years of age. There are 1800 educators over the age of 85 receiving a monthly check from the Kentucky Teachers' Retirement System.

Educators want three very important things in their lives. They want to maintain their independence as long as possible, they want to be in control of their activities and they want a choice in the type of settings in which they will receive their care. Doesn't everyone want to have these choices?

If you have attended any of my seminars you will hear me discuss LTCi as grade 1, 2, or 3. Grade 1 is receiving care in your home; Grade 2 is needing more assistance which can be provided in an assisted living facility; Grade 3 is providing care in a nursing home—the last place we want to go.

If you need assistance in developing a long-term care program for you or your family members, feel free to contact Jeff Johnson, KRTA and NHA Regional Manager; Jim Curley, Western Kentucky District Manager; or Marvin Kinch, Eastern Kentucky District Manager. The telephone number is 800-899-5796.



Attention VSP Members

You will not receive an ID card from VSP. When you go to your eye care professional, let him or her know you are a VSP member. You will give your social security number and no card will be necessary.

You may verify your enrollment by calling 1.800.877.7195 or logging on to www.vsp.com.

If you have questions regarding your vision plan, call Kathy Revell at Weilage Benefit Specialists at 1.866.927.7587 or 502.245.5333.

Discount Vision Plans Make Sense

Benefit Services Group

KRTA members now have their very own exclusive KRTA Vision Plan and many of you have already signed up. If you haven't called us, please do. We are happy to answer any questions you may have.

1.866.335.0882

Why are Discount Plans advantageous? Your plan costs only \$12/year. You simply present your card to one of the providers and pay your provider the cost minus your discount. Discounts may vary from provider to provider.

Your provider network includes over 12,000 locations nationwide where you will receive a 20% to 60% discount on eyeglasses. Contact lenses are available with a 10% to 20% discount and some providers offer Lasik surgery with your discount. One family member visit to the eye care professional and your enrollment fee is covered multiple times!

Major participating chains include Bard Optical, Cohen's Optical, Empire Vision, Eyemasters, JCPenny Optical, LensCrafters, Pearle Vision, Sears Optical, Eye DRX, Eyes First Vision and many more plus thousands of independent professionals.

This is not insurance; so the rules and limitations of most insurance do not apply! Plus, we have a 30-day guarantee. If you are not happy in 30 days, we will refund your enrollment in full.

- ✓ You receive two cards for your \$12/year. One for you and one for any household member you choose.
- ✓ There is no waiting period. Order your card; receive your card; use your card!
- ✓ No waiting for enrollment dates. Want a card? Order your card, receive your card, and use your card!
- ✓ No rules about who you can add to your KRTA Discount Vision Plan. If they live in your household, they are eligible. That includes your parents, your grown children, your great Aunt Bessie. For an additional \$2.50/year, they can be covered.
- ✓ You can go to your eye care provider as often as you wish and receive the same discount every time.

Many of us are new to these discount medical cards and I am not surprised if this sounds too good to be true. I encourage you to call or email me, Phyllis Terry, at pterry@bsglt.com with any questions you may have. Mail your \$12 check to:
Benefit Services Group
20 Whittington PKWY STE 204
Louisville, KY 40222

We look forward to hearing from you!



Dr. Henry Baughman
Professor of
Health & Safety

Detecting Carbon Monoxide

With the winter season upon us and many households using some form of combustible fuels to keep homes warm and comfortable, we need to be aware of the danger that lurks. Most homes have smoke detectors, but these devices do not detect carbon monoxide gas that is deadly in very low concentrations. Thousands of people go to the hospital emergency rooms seeking treatment and nearly 300 die annually from this colorless, odorless, tasteless gas—carbon monoxide. This gas is created as a result of incomplete combustion in appliances that use flammable fuels; such as, gas, oil, wood, propane, coal or kerosene; by a faulty forced-air furnace; or a blocked/damaged fireplace flue.

The only way to detect its presence is with a carbon monoxide (CO) detector—which is different from the typical (carbon dioxide) smoke detector. Today's home carbon monoxide detectors are designed to warn occupants in a home before health-threatening levels accumulate; therefore, installing them in your home is your best defense against carbon monoxide poisoning. Anyone can install one of these devices on a wall at eye level in all rooms—especially the bedroom.

Carbon monoxide alarms can be either plugged in to standard household outlets or powered by a 9-volt battery. I recommend a more expensive model, which plugs in to an electrical source but has battery backup power if the electricity is off. Also available is an even more sophisticated device that combines smoke, carbon monoxide and natural gas alarms. CO detectors are available at hardware stores and home centers for approximately \$45. If you purchase one it should have the following features:

- ✓ Emergency alarm
- ✓ Easy-to-operate test and reset buttons
- ✓ Light that indicates the power is on
- ✓ Digital display that indicates CO level
- ✓ Low battery warning (if battery powered)

First Alert sells a "Smoke and Carbon Monoxide Alarm" and Thompson Electronics sells a "GE Carbon Monoxide Detector Clock Radio."

One last suggestion is to test your CO detector regularly to ensure it's working. Consumer Reports magazine recommends to test a CO detector with a testing kit called the Aprilaire CO Detectgas.

Congratulations! During 2006 the author participated in the Southern 'big four' tennis tournaments and accumulated enough points to earn the number one ranking in the nine-state Southern in both singles and doubles of the 65 and over division. In addition, he won every tournament played in Kentucky and played on the Southern Section's all-star team in the National Inter-Sectional Championships, which earned the # 1 Section in the United States for 2006.

2007 Annuity Payment Schedule

Your 2007 electronic funds transfer (EFT) for your annuity checks from KTRS will be available for use on the following dates:

March 29	August 29
April 27	September 27
May 29	October 29
June 28	November 28*
July 27	December 28

*Annual KRTA dues of \$15 will be conveniently deducted from your November annuity if you have sent us your ADD (white) card.

Kentucky UNBROKEN SPIRIT

Stephen Foster Productions KRT07

would like to honor Kentucky's Retired Teachers with a special **Buy1-Get 1 Free** offer.

Show your KRTA Member Card at time of purchase or mention membership on a phone order and receive one free ticket with the purchase of one adult admission. Not Valid 6/9/07

Call or visit website for calendar of shows!

Stephen Foster
The Musical &

BIG RIVER
THE ADVENTURES OF
Huckleberry Finn

JUNE 10-AUGUST 18, 2007

800-626-1563 www.stephenfoster.com

My Old Kentucky Home State Park, Bardstown, KY

THE INSIDE SCOOP



KENTUCKY RETIRED TEACHERS ASSOCIATION STATEMENTS OF REVENUES, EXPENSES, AND OTHER CHANGES IN NET ASSETS - MODIFIED CASH BASIS

Years Ended June 30, 2005 and 2006

	2006		2005	
	Unrestricted	Percent to Revenue	Unrestricted	Percent to Revenue
REVENUES				
Membership dues	\$ 374,910	87.758%	\$ 361,965	91.68%
Interest income	15,842	3.71%	10,163	2.57%
Dividend income	6,683	1.56%	2,467	0.62%
Other Income	11,049	2.59%	10,511	2.66%
Net unrealized loss on marketable securities	18,740	4.39%	9,706	2.46%
TOTAL REVENUE	\$ 427,224	100.00%	\$ 394,812	100.00%
EXPENSES				
	Amount	Percent to Revenue	Amount	Percent to Revenue
Salaries	\$ 140,687	32.93%	\$ 131,7041	33.36%
Annual Convention	6,100	1.43%	8,200	2.08%
Committee Expenses	21,324	4.99%	12,121	3.07%
Contract Printing	8,999	2.11%	10,594	2.68%
Depreciation	12,803	3.00%	13,020	3.30%
District Expenses	2,100	0.49%	2,100	0.53%
District Managers' Meeting	6,042	1.41%	5,769	1.46%
Employee Benefits	8,409	1.97%	7,839	1.99%
Fall Workshops	6,400	1.50%	5,905	1.50%
Insurance	2,775	0.65%	2,884	0.73%
KRTA News	38,892	9.10%	37,065	9.39%
Legal Hotline Services	13,750	3.22%	12,000	3.04%
Maintenance	21,492	5.03%	21,267	5.39%
Materials and Supplies	9,390	2.20%	9,183	2.33%
Miscellaneous	151	0.04%	129	0.03%
Payroll Taxes	11,581	2.71%	10,519	2.66%
Postage	19,042	4.46%	33,382	8.46%
Professional Fees	8,225	1.93%	7,860	1.99%
Scholarships	14,100	3.30%	14,000	3.55%
Retiree Recognition Reimburse	4,601	1.08%	3,110	0.79%
Taxes and Licenses	2,156	0.50%	2,089	0.53%
Telephone	2,950	0.69%	3,215	0.81%
Travel	43,194	10.11%	43,643	11.05%
Utilities	2,604	0.61%	2,202	0.56%
TOTAL EXPENSES	\$ 407,767	95.45%	\$ 399,800	101.26%
Increase in Net Assets	\$ 19,457	4.55%	(4,988)	-1.26%
Net Assets - Beg. of Year	\$ 811,592		\$ 816,5280	
Net Assets - End of Year	\$ 8831,049		\$ 811,592	

KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 19, 2007

District	Potential Members	Members	%-age
MIDDLE CUMBERLAND	1,395	1,301	93.3%
SECOND	2,154	1,813	84.2%
FIRST	2,245	1,862	82.9%
FOURTH	2,083	1,670	80.2%
EASTERN	2,114	1,661	78.6%
FIFTH	1,911	1,485	77.7%
UPPER KY RIVER	1,231	943	76.6%
NORTHERN	2,045	1,552	75.9%
CENTRAL KY EAST	1,965	1,487	75.7%
THIRD	2,821	2,120	75.2%
UPPER CUMBERLAND	1,959	1,365	69.7%
BIG SANDY	1,760	1,170	66.5%
CENTRAL KY WEST	3,951	2,556	64.7%
JEFFERSON	4,968	3,088	62.2%
OUT OF STATE	3,239	1,620	50.0%
ASSOCIATE	154	154	100.0%
TOTALS	35,995	25,847	71.8%

MEMBERSHIP TYPE	Jan. 20, 2006	Jan. 19, 2007	Difference
LIFE	2	1	(1)
AUTOMATIC DUES	19,484	20,156	672
CASH	5,721	5,690	(31)
TOTALS	25,207	25,847	640
PERCENTAGE	71.9%	71.8%	-0.1%

KENTUCKY TEACHERS' REGISTRATION SEMINAR RETIREMENT SYSTEM 9:00 a.m. - 9:15 a.m. 9:15 a.m. - 1:00 p.m.

March 10, 2007
KTRS
477 Versailles Rd.
(next to the main bldg. on the ground floor)
Frankfort, KY
50 Max

April 14, 2007
Upper Cumberland District Pine Mountain SRP
C.V. Convention Center
1050 State Park Rd.
Pineville, KY
100 Max

May 26, 2007
KTRS
477 Versailles Rd.
(next to the main bldg. on the ground floor)
Frankfort, KY
50 Max



Guests are welcome if seating is available. Priority is given to KTRS Members!

***KTRS provides the coffee at State Parks. The district should provide for the coffee at other places.**



Volunteer at NAMI KY

Attention retired teachers who would like to continue utilizing their skills and giving back to their communities. NAMI KY (National Alliance of Mental Illness) offers free programs of education and support to families dealing with mental illnesses. The core program is a course called *Family-to-Family* taught by trained family members to other families in need of education on mental illness issues. We have found that teachers are well suited to this program. We have 30 chapters across the entire state. For more information on our organization, please consider visiting our website at <http://ky.nami.org> or contact Madeline McGeeney at 1-800-257-5081 or mmcgeeney@bellsouth.net.

Correction

In the December issue of *KRTA News*, an article appeared entitled, *Identity Theft: Tips to Reduce Your Risk*.

Instructions were given to you on how to remove your name from direct marketing lists. After visiting that site, www.dmaconsumers.org, we found that there is a \$1 charge to file the form online or to file the form by U.S. mail.

If you pay by check, do not expect the check to clear for 30 - 90 days.

AROUND THE STATE . . .

FEATURES

Daviess County/Owensboro RTA



Pictured on the left is Senator David Boswell and Representative Jim Glenn on the right. Both were guests at the Daviess County/Owensboro RTA meeting in December.

Hancock County RTA Has 100% Membership—Again!



Officers L to R are Carol Thompson, Gus Swanson, Faye Wettstain, Mary Emmick, Diane Kirk and Mary Buck.

Whitley County RTA

Representative Charlie Siler and Ed McNeil, Superintendent of the Corbin Independent School District, joined the Whitley Area Retired Teachers Association for a Christmas brunch. Mr. Siler discussed upcoming legislative issues and Mr. McNeil reported on the Corbin Independent School District and the impact all local school districts had on the growth of the local economy.



Nicholas County RTA



The Nicholas Co. RTA met at Blue Lick State Resort Park on Monday, December 11, 2006. Special speakers were State Representative Carolyn Belcher, State Senator R. J. Palmer, and Blue Lick State Resort Park Manager, Stefanie Gaither. Also attending were the three students who won the AARP Grandparents Essay contest. Left to right are Cord Watkins, Cameron Fryman, and Morgan Hamilton. Mrs. Sharon Wilson, fifth grade teacher at NCES, accompanied the three students. The students each received a \$10 cash prize.



Northern District

The December Workshop of the Northern District was held at Red Lobster in Florence, Kentucky.

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

FOR YOUR INFORMATION

KRTA OFFICE

231-5802 (from Louisville)

1-800-551-7979 (from outside Louisville)

(502) 231-0686 (fax)

krta98@aol.com (e-mail)

www.krta.org (web site)

KRTA LEGALINE

1-800-232-1090

smoore@bfrlaw.com

Buckman, Farris & Rakes Shepherdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO

1-800-927-0030

Hank Hensley Louisville, Kentucky

LONG-TERM CARE INSURANCE

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

DENTAL INSURANCE

COMPBENEFITS

Contact Weilage Benefit Specialists (Third Party Administrator)

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

VISION INSURANCE

KRTA Discount Vision Card Call 1-866-335-0882

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

AUTOMOBILE & HOMEOWNERS INSURANCE

Liberty Mutual Insurance Company

425-8450, ext. 243 (from Louisville)

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

HEARING INSTRUMENT PLAN—HEAR IN AMERICA

502-244-5378 (from Louisville)

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

KY TEACHERS' RETIREMENT SYSTEM

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

COMMONWEALTH CREDIT UNION

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

ORDER FORM

KRTA MEMBERSHIP PIN

Please place an order for _____ @ \$2.50.

Enclosed please find my/our check in the amount of
of pins
\$ _____.

Please send pins to:



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

Quips, Quotes & Puzzles

What Teachers Make

The dinner guests were sitting around the table discussing life. One man, a CEO, decided to explain the problem with education. He argued, "What's a kid going to learn from someone who decided his best option in life was to become a teacher?"

He reminded the other dinner guests what they say about teachers: "Those who can, do. Those who can't, teach."

To stress his point he said to another guest; "You're a teacher, Bonnie. Be honest. What do you make?"

Bonnie, who had a reputation for honesty and frankness replied, "You want to know what I make?" She paused for a second and then began:

Well, I make kids work harder than they ever thought they could.

I make a C+ feel like the Congressional Medal of Honor. I make kids sit through 40 minutes of class time when their parents can't make them sit for 5 without an I Pod, Game Cube or movie rental.

You want to know what I make." (She paused again and looked at each and every person at the table.) I make kids wonder.

I make them question.

I make them criticize.

I make them apologize and mean it.

I make them have respect and take responsibility for their actions.

I teach them to write and then I make them write.

I make them read, read, read.

I make them show all their work in math.

I make my students from other countries learn everything they need to know in English while preserving their unique cultural identity.

I make my classroom a place where all my students feel safe.

I make my students stand to say the Pledge of Allegiance to the Flag, because we live in the United States of America.

Finally, I make them understand that if they use the gifts they were given, work hard, and follow their hearts, they can succeed in life.

Bonnie paused one last time and then continued, "Then when people try to judge me by what I make, I can hold my head up high and pay no attention because they are ignorant. You want to know what I make. I MAKE A DIFFERENCE. What do you make?"

Contributed by Carol M. McElheney

Copied from the Teacher's Message Line at Dean Petersen.

Deceased Retired Teachers

OCTOBER, NOVEMBER, DECEMBER 2006

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

IN MEMORIAM

ALLEN CO

Zela Devasher
Vernon Downing

BARREN CO

Grace Copas
Velma B Pardue
Karl H Weis

BELL CO

Oddie R Dunsmore
Thelma Hendrickson

BOONE CO

Dexter R Cantrill
Arthur D Jones Jr
Bessie Roberts
Paul R Stigall
George VanHorne Jr

BOURBON CO

Elmer E Correll

BOYD CO

Ruth Howell
Hubert L Tucker
Christine Ward

BOYLE CO

Flossie Carpenter

BRACKEN CO

Inez Deane Fields
Marcella Reed

BREATHITT CO

Robert Turner

BULLITT CO

Elmina Lee
Evelyn Shaw

BUTLER CO

Imogene C Johnson

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John Bartholomy
Katie Brewer
William W Furgerson
Eldon Heathcott
Haron B West

CHRISTIAN CO

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Mary P Allen
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John W Knox
Virginia Lushbaugh
Hazel Olinger
Janet Tandy
Deh-Chang Tao
Jewel Whitmer
Donald R Williamson
Hazel W Wilson

FLOYD CO

Doris Hyden
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Richmond Stone
Helen C Stumbo

FRANKLIN CO

Ruth K Leathers
Rita Wells

GRAYSON CO

Wilburn E Tilford

GREEN CO

Hortense M Durrett

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Lowell Ferguson
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HARDIN CO

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HARRISON CO

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HOPKINS CO

Walter C Carneal
Charles J Ford

JACKSON CO

Beulah D Halcomb
Luther Little
Merlie Robinson

JEFFERSON CO

Marvin N Ambs
Pamela Bunner
William W Busby
Fred Caudill
Doris A Collicutt
Catherine Compton
Dominic Crocetti
Dean K Esterly
Katherine G Godbey

Frances Hathaway

Doris Hefley

Anna Hummel

Bernard M Jasinski

Martha Johnson

Betty Jo Jones

Frances Laird

Veneda Martin

Joseph McPherson

Nina Murray

Everette C Ruby

Alpha Shipp

Carroll L Speer

Eugene A Steilberg

Mallie T Voll

Addie W VonMoore

Lanorisa Washington

James E Williams

Robert W Williams

JESSAMINE CO

Floyd R Hall

JOHNSON CO

Francis S Stapleton

KENTON CO

Lillian Gushurst

KNOTT CO

Rheba Casebolt

George Cornett

KNOX CO

James H Hampton

LARUE CO

Ilah D Adkins

LAWRENCE CO

Opal Lyon
Gladys Pennington

LEE CO

Geraldine Reynolds

LESLIE CO

Wanda F Sizemore

LETCHER CO

Kendall V Boggs

William Collins

Shelby G Watts

LINCOLN CO

Hazel H Jackson

Annie Leach

LIVINGSTON CO

Juanita Walker

LOGAN CO

Lorraine S Mason
Ada P Webster

LYON CO

Marshall L Turner

MADISON CO

Don Hagness
Chad Middleton Jr
Levi Spurlock

MAGOFFIN CO

Aileen Arnett

MARION CO

Mary Hummel

William T Smith

MARSHALL CO

William Vaughn

MARTIN CO

Katherine C Cline

MCCREARY CO

Willa K Ross

Pauline Simpson

MCLEAN CO

Stella Mitchusson

MEADE CO

Ivy B Hawkins

Carolita Young

MERCER CO

Flora L Cassell

Elizabeth Culton

METCALFE CO

Marjorie W Reece

MONROE CO

Addieville Martin

MONTGOMERY CO

Jewel Arnett

Nell McNamara

MUHLENBERG CO

Eula Drake

NELSON CO

Ernest A Ruby

OHIO CO

Earl Russell

OWEN CO

Geraldine Perry

OWSLEY CO

Viola Herald

Ellis Stewart

PERRY CO

Mitchell Allen

Lennie F Napier

PIKE CO

Dairl Ratliff

POWELL CO

Sarah P Peck

Daisy Rice

PULASKI CO

Harold C Carter

Theodore Meece

Vera V Richardson

ROCKCASTLE CO

Doris Niceley

William D Riddle

ROWAN CO

James E Quisenberry
Randall L Wells

SPENCER CO

Gerald R Noel

UNION CO

Joseph Pike

WARREN CO

Gladys B Catron
Cheryl Hayes

Joyce Rasdall

WAYNE CO

Blanche Back

WHITLEY CO

Inez Bertha Creekmore

Vena A Jones

William Miracle

WOLFE CO

Richard H Jett

WOODFORD CO

Charles O Stawson

OUT OF STATE

Mary I Allshouse - NM

Judith Barbee - NC

William Bentle - PA

F Oris Blackwell - NC

Earl Bradford - FL

Sara Butler - OH

Imogene Carter - TN

Rozella Clemens - GA

Freda Goodal - FL

Kathlyn Hand - MD

Ruby Hilton - FL

Mary Hogue - OH

Ann Ivins - TN

Ethel Kurtz - WI

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