



# News



A QUARTERLY PUBLICATION

**Kentucky Retired Teachers Association**  
*Serving Retired Teachers Since 1957*

VOLUME XXXXII, NUMBER 3

LOUISVILLE, KENTUCKY

MARCH 2008

## Amendment Seeks To Increase KRTA Dues

At its December 2007 meeting, the KRTA Executive Council was presented with a proposal by the Council's Ad Hoc Dues Study Committee to increase KRTA annual dues from \$15 to \$20 effective July 1, 2008. The Executive Council's Ad Hoc Dues Study Committee has spent over a year studying the issues related to KRTA's dues structure.

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After much discussion, the Executive Council agreed to place the proposal on the Delegate Assembly's agenda for discussion and approval at the 2008 KRTA Convention scheduled for April 18, 2008.

Underlined item is proposed change/*(italicized item in parentheses is deletion)*.

The Constitutional Amendment would include:

#### Article IX. Dues

The annual membership dues of the Association shall be \$20 (*\$15*).

## 2008 KRTA Convention



**Gary Harbin**  
*KTRS Executive Secretary*



**Dr. Annette Norsman**  
*NRTA Director*



**Bernie Vonderheide**  
*Kentuckians for Nursing Home Reform*

At this year's convention 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 2009! We will begin with the ever-popular reception on Thursday evening and end on Friday with the delegate assembly. The line up of speakers for the convention promises to be entertaining and informative. Mr. Harbin will bring us an update on the "State of KTRS." Each of us is always anxious to hear what Mr. Harbin has to say about our Retirement System. Dr. Norsman provides leadership and vision for the development of benefits and services offered to NRTA/ AARP members who have lifelong interests in education, learning and multi-generational initiatives. Key offerings encompass NRTA's Live & Learn initiatives and Staying Sharp events co-hosted with the Dana Alliance for Brain Initiatives. Mr. Vonderheide is the President and founder of the Kentuckians for Nursing Home Reform and is known as the "watchdog" for the welfare of the "Forgotten Kentuckians." See page 5 for more information on convention activities.

### 2008 Annuity Electronic Funds

- March 28
- April 28
- May 29
- June 27
- July 29
- August 28
- September 26
- October 29
- November 26\*
- December 29

\*KRTA dues deduction



A QUARTERLY PUBLICATION

**Kentucky Retired Teachers Association**

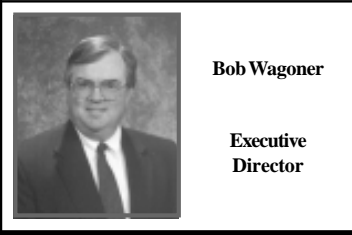
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Louisville, Kentucky 40291-3234



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# PERSONALLY SPEAKING . . .

## FROM THE LEADERSHIP



Bob Wagoner

Executive  
Director

### Membership: *Everyone's Business*

Every Christmas season, I watch "The Muppet Christmas Carol" and a line from a song sticks in my head: "It is

the season of the spirit." The message if you will hear it is, "make it last all year!" And every year I try to figure out how to make the holiday spirit carry over through the gloomy months of winter. I hate it when January comes and everyone takes down their Christmas lights and, it seems, their Christmas cheer as well. So, how can we change that? How can we keep the "season of the spirit" and make it last all year?

One way, I think, is to find new ways to reach out to others. We know that everything must change; change is life and change renews us. Sometimes we need to do a self-assessment, an inventory of the things we are doing and the things we might do. We can get so absorbed in the here and now that we do not think about what might be coming. Trust me; change is coming! The very best thing we can do is to try to look ahead and manage the change that is inevitable in our lives.

To bring this to a KRTA-specific level: change is about to happen in your local RTA. There are people who have accepted the honor (and job) of leadership within your group and who have performed admirably for one, two, or even more years. **THEY WILL CHANGE!** They will find that they can no longer shoulder that responsibility for a variety of reasons. **THE LOCAL WILL CHANGE!** At least in part because of their leadership, the local RTA will reach a new stage in its development, one which would benefit from new leadership.

Look closely at your local RTA. Appreciate those leaders and the exceptional work they have done on behalf of all of us. Try to imagine what your local RTA would be without them. Hold that picture because someday your local RTA **WILL** be without them. What then? Dissolution? Disarray? Certainly not, because some of you will see that new stage of development, recognize that you can help solidify it, help take it to the next stage and will step in to lend a hand. I do not mean that you must immediately become president. I do not recommend that, even as I would not recommend that you run a 26k marathon without rigorous training. But just as a runner starts small, so can you begin with service to your peers. Remember that if KRTA stumbles, so does every one of us. We must be strong at every level to maintain the critical strong presence we currently enjoy.

So, when you are asked to help out in your local RTA, say yes. Better yet, look around and choose the spot that you think suits you and volunteer for it. That way, you are helping to manage the change that must come to the local RTA and to you, for that matter. See? New year, new you!

#### RECRUITMENT WORK

This is also the time of year when people begin finalizing their retirement plans, time for you to be looking around to identify who they are. You can tell them about KRTA and all its accomplishments; do not be shy and do not let other organizations take credit for all the benefits we have won for retirees and still active educators. Now is time to recruit them.

Also, remind your friends who are still working that everything we do today will benefit them tomorrow and that joining us now will strengthen our ability to protect and enhance public education and their retirement future.

#### RETENTION IS EVERYONE'S JOB

Never forget the importance of keeping new members! If you are a new member, go to the local RTA meeting, find one of the many friendly faces and enjoy the food, fellowship, and information. If you are a "veteran" member, be on the lookout for the new member who is looking for your friendly face and make them feel welcome. Remember how you felt going into a new situation. There is that "What the heck am I doing here?" feeling in the back of your mind; part of you wants to bolt for the door and never return.

Do not **EVER** let a new member feel that way for more time than it takes for them to cross the threshold. Find them, welcome them and I will bet you will make a new friend in the bargain.

Recruiting and retaining are two sides of the same coin. Both strengthen KRTA; both are crucial to our success. Do whichever one you do best – you will earn the grateful thanks of all your fellow members. Always remember how proud I am of all you do and how privileged I feel to be associated with you and with KRTA.

## Social Security Update

The Coalition to Preserve Retirement Security (CPRS), the national coalition that we work with on Social Security concerns, recently issued an update on the Government Pension Offset (GPO), the Windfall Elimination Provision (WEP) and Mandatory coverage.

CPRS was established to oppose Federal legislation that would mandate Social Security coverage on State and local government employees. CPRS remains committed to that core mission. However, as more and more public employees and their survivors are adversely impacted by the GPO, the WEP or both, CPRS has increasingly called for repeal or meaningful reform of these arbitrary and unfair provisions of the Social Security law.

#### CURRENT LEGISLATION

HR 82 – The Social Security Fairness Act of 2007 – Would repeal the GPO requirements applicable to a husband's and wife's social security benefit, widow's and widower's social security benefit and mother's and father's social security benefit. Also, HR 82 would repeal WEP requirements with respect to computation of an individual's primary social security benefit. Currently, HR 82 is cosponsored by 337 members of the House of Representatives. All six (6) of Kentucky's Representatives are cosponsoring HR 82. The bill was filed by Representative Howard Berman (D-28CA).

HR 726 — The Windfall Elimination Provision Relief Act of 2007 – Restricts the application of the WEP requirements to individuals whose combined monthly income from their earned social security benefit and pension from a non-covered retirement plan after 1956 exceeds the cost of living adjusted amount of \$2,500; and provides for a graduated implementation of such requirement on amounts above such threshold by applying applicable percentages determined according to a specified formula. HR 726 is currently cosponsored by 16 members of the House of Representatives. The bill was filed by Representative Barney Frank (D-4MA).

HR 2772 – The Public Servant Retirement Protection Act of 2007 – Would repeal the current WEP provision for individuals first performing non-covered service beginning one year after the enactment of this Act. The "Social

"Social Security Update" continued on next page

“Social Security Update” continued from page 2

Security” legislation establishes a new formula for the treatment of non-covered earnings in determining the Social Security benefit and applies such formula to individuals subject to the current WEP if the benefit under the new formula would be higher. HR 2772 is currently cosponsored by 21 members of the House of Representatives. The bill was filed by Representative Kevin Brady (R-7TX).

S 206 – The Social Security Fairness Act of 2007 - Would repeal the GPO requirements applicable to husband’s and wife’s social security benefit, widow’s and widower’s social security benefit and mother’s and father’s social security benefit. Also, S 206 would repeal WEP requirements with respect to computation of an individual’s primary social security benefit. Currently, S 206 is cosponsored by 35 members of the Senate. Neither of Kentucky’s Senators are cosponsoring S 206. The bill was filed by Senator Dianne Feinstein (D-CA).

S 1254 – The Government Pension Offset Reform Act – Would modify the formula for determining the amount of the reduced monthly social security benefit payable to a spouse, surviving spouse, or parent receiving monthly payments from a federal or state pension plan. Declares that such benefit reductions shall be equal to the amount by which two thirds of the total amount of the combined monthly benefit (before reduction) and the monthly pension exceeds \$1,200 adjusted for inflation. S 1254 is currently sponsored by eight (8) members of the Senate. The bill was filed by Senator Barbara Mikulski (D-MD).

S 1647—The Public Servant Retirement Protection Act of 2007 - Would repeal the current WEP provision for individuals first performing non-covered service beginning one year after the enactment of this Act. The legislation establishes a new formula for the treatment of non-covered earnings in determining the Social Security benefit and applies such formula to individuals subject to the current WEP if the benefit under the new formula would be higher. S 1647 currently has no cosponsors in the Senate. The bill was filed by Senator Kay Bailey Hutchison (R-TX).

RECENT CONGRESSIONAL ACTIVITY

On November 6, 2007, the U.S. Senate Committee on Finance, Subcommittee on Social Security, Pensions and Family Policy held a hearing—GPO and WEP: Policies Affecting Pensions from Work Not Covered by Social Security. The record of that hearing can be found at <http://finance.senate.gov/sitepages/hearing110607htm>.

On January 16, 2008, the U.S. House of Representatives Committee on Ways and Means, Subcommittee on Social Security held a hearing – Hearing on Social Security Benefits for Economically Vulnerable Beneficiaries.

For a complete record of this hearing, view: <http://waysandmeans.house.gov/hearings.asp?formmode=detail&hearing=603&comm=4>

At this point in time, neither the House of Representatives nor the Senate is expected to advance GPO/WEP legislation during the 110th Congress. Notwithstanding CPRS’s support for repeal/reform of the GPO and WEP, the coalition remains vigilant to ensure that any such action is not financed by mandating Social Security coverage on State and local government employees. CPRS submitted a statement in this regard in conjunction with the November 6th Senate Finance Committee hearing.

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).

Regular updates concerning these Social Security issues will appear in each issue of the **KRTA News**. Look for them.

AROUND THE STATE . . .

FEATURES

Trimble County RTA



The TCRTA enjoyed Christmas dinner on Saturday, December 1, 2007, at General Butler State Park Lodge in Carrollton with 30 retirees in attendance. Everyone left with the Christmas spirit after participating in a devotional led by Carl Rucker and a medley of Christmas music performed by the Clem Family.

Patsy Young, president of KRTA, and Stefanie Gaither, Manager of Blue Licks State Resort Park. Also attending were the 3 students who won the AARP Grandparent Essay contest: Ben Duncan, Austin Hughes, and Ryan Cobb. Mrs. Sharon Wilson, Nicholas County Elementary/Middle School Fifth grade teacher, accompanied the 3 students. Each student received a \$10 cash prize

Montgomery County RTA

State Representative Richard Henderson addressed the Montgomery County



The association has grown from members. Rep. Henderson is seen in Lida Craft, President.

Nicholas County RTA

The Nicholas County Retired Teachers Association met at Blue Licks State Resort Park on Monday, December 10, 2007. Special speakers were



## From the Desk of Your President:

### *This and That*

- ▶ Work on membership. Go into those schools and recruit those new retirees.
- ▶ Congratulate them and have them sign a “white card.” We need them, and they need us.
- ▶ Don’t delay. Make a reservation for the convention. Don’t forget those lunch tickets. The reception is always enjoyable, and the fellowship can’t be topped. Oh, yes, the programs are always good.
- ▶ Eyes should remain on Frankfort—a full-time job. This is an election year. Membership in the General Assembly changes over time, as does leadership in KRTA; however, the mission remains the same.
- ▶ Communication is so important; KRTA is powerful when we are unified.
- ▶ As you are reflecting on your income tax forms, consider making a donation to the N. O. Kimbler Fund. Carla will be happy to send you a receipt to use next year for this tax-exempt gift, and you will be helping a college student.
- ▶ Identity theft is continuing to be in the news. Take precautions. If you don’t have a shredder, consider purchasing one. The Attorney General’s office has information which may be helpful.
- ▶ Continue mentoring someone in the classroom. Remember that this is an on-going assignment that you were given in the fall.
- ▶ Volunteer to work in your local association.
- ▶ Those who know me well will tell you that I am a positive person, as well as a reader. One of my favorite authors, Charles Swindoll, gives us something to think about concerning Attitudes:

The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness, or skill. It will make or break a company, a church, or a home. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change the past—we cannot change the inevitable. The only thing we can do is play on the one thing we have, and that is our attitude! I am convinced that life is 10 per cent what happens to me and 90 percent how I react to it. And so it is with you—we are in charge of our Attitudes.

See you at the convention!



Patsy Young  
KRTA President

## *Reflection and Renewal*

Spring is my favorite season of the year. After the cold and dreary days of winter, all of us are happy to celebrate the arrival of spring. The English poet Wordsworth inspires us with these lines from “Daffodils”:

I WANDER’D lonely as a cloud  
That floats on high o’er vales and hills,  
When all at once I saw a crowd,  
A host, of golden daffodils;  
Beside the lake, beneath the trees,  
Fluttering and dancing in the breeze.

Just as the imagery in the above lines fills our mind with a colorful picture, other aspects of nature’s new season remind us that it is an appropriate time for our own reflection and vows of renewal.

Reflection on the past few months brings smiles and positive thoughts. The celebration of KRTA’s 50th Anniversary was exciting and fun as we marveled at the accomplishments made in the first fifty years. Committee meetings, workshops and local meetings remind us of the connections—the shared experiences and shared concerns unite us. But, reflection is for the past and has its place. Renewal is for the future. We cannot and must not get caught up thinking in the past. Renewal is all about the process of growth and transformation. Just as Nature brings forth that new growth from the strength of strong roots, KRTA’s solid roots will provide the foundation for yet another year of colorful activities for our organization. Sometimes renewal is simply taking a deep breath and saying “let’s get to the basics.”

KRTA is the only organization in the state that has as its main purpose to look out for the welfare of retired educators. Our strength comes from the unified efforts of 118 local associations and 14 districts and the great numbers of volunteers who give of their time and energy to work on the concerns of retirees. Combined with excellent volunteer leadership and with exemplary leadership and dedicated efforts from the KRTA staff in the state office, we have been recognized as a model organization.

So, now that we have reflected and taken that deep breath, let’s roll up the sleeves and just as the gardener does, prepare to work. We must equip ourselves with effective tools in order to cultivate, nourish, encourage growth and enjoy the harvest. You know what those tools are: knowledge, communication, and encouragement added to “sweat equity” will produce a beautiful, bountiful membership. Then, with grateful hearts, we can listen to Mozart’s “Allegro” and celebrate with Nature.

## **Bobby Driver Memorial Scholarship**

The **Bobby Driver Memorial Scholarship Fund, Inc.**, was initiated in November 2006 in memory of Bobby Driver, a 30-year teacher and coach who died on January 27, 2005. Bobby was a timeless worker, demonstrating by example, the giving of his time and talents. We believe, as Bobby believed, that young people further themselves and society through education. It is in this spirit of genuine caring and concern for the students of Barren County High School and Glasgow High School that The **Bobby Driver Memorial Scholarship Fund, Inc.**, was established.

The scholarship will be awarded each spring to a senior from Barren County High School and Glasgow High School who will be pursuing a Bachelor of Science Degree in Education. These seniors will be students who have demonstrated high scholastic performance, possess high professional

promise and commitment to developing a career.

The vision of this fund is to help solve and alleviate some of the financial needs of students. The scholarships will help to defray the cost of tuition, fees, and course related expenses. Also, the scholarship will help students who have limited funds and are financially unable to attend college without financial assistance through scholarships, loans and grants.

To make a tax-exempt donation, mail your contribution to 215 Hidden Forest Road, Glasgow, KY 42141. You may send a memorial contribution in memory of a loved one or a special friend by filling out an envelop (placed in local funeral homes) or mailing memorials to the above address. The Federal Tax Exempt number is 20-5430755.

## Calling All Volunteers

It is difficult to believe a year has come and gone since I last communicated to you the strong need to recognize our many community volunteers across our great state. Let us hope everyone has been keeping an account of those valuable hours volunteered over this current period of time. Please report the hours to your local presidents or appropriate committee chair in a timely manner so they may report them to KRTA via their annual report due in March.



**Billy Triplett**  
KRTA Vice-President

Once again NRTA wishes to be involved in our show of appreciation to our many wonderful volunteers. NRTA/AARP National Day of Service is set for the 2nd Thursday in May—to be exact, May 8, 2008. Please plan to participate. We will provide information relative to T-shirts and baseball caps as NRTA provides the same to us.

Don't forget to utilize your local media to give recognition to your volunteers. There is a saying I picked up from a good friend many moons ago—"If you do not toot your own horn, the same shall not be 'tootedeth.' Now, is there such a word! It never hurts to try.

To learn more about NRTA's and/or AARP's Community Service Program, just utilize your computer's search engine or have that 'smartest on earth grandchild' google it for you.

We all are familiar with the phrase "Been There—Done That." This phrase implies (among many possibilities) experience, expertise and considerable confidence. Who can better make such a statement than a retiree, especially the retired educator. These qualities are what makes our volunteers so grand. So many people out there need you and your many talents. May this be our best year ever! Best wishes to one and all!

I urge you to pay close attention to Dr. Wagoner's messages and mailings this year.

## Thank You, Bob!



After serving KRTA as president in 1996-97 and working with the Jefferson County RTA in several capacities, Bob Estes has retired from his most recent volunteer position. He has been the KRTA/AARP Specialist since July 2002. In this capacity, Bob and his wife, Mary, were liaisons between KRTA and AARP and traveled with the State Fall Workshop team. Bob was awarded a certificate of appreciation at the last Executive Council meeting in December.

### 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

### KENTUCKY RETIRED TEACHERS ASSOCIATION STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS - MODIFIED CASH BASIS Years Ended June 30, 2006 and 2007

	2007		2006	
	Unrestricted	% to Revenue	Unrestricted	% to Revenue
<b>REVENUES</b>				
Membership dues	\$ 385,560	84.95%	\$ 374,910	87.75%
Interest income	21,171	4.66%	15,842	3.71%
Dividend income	12,731	2.81%	6,683	1.56%
Other Income	12,012	2.65%	11,049	2.59%
Net unrealized gain on marketable securities	22,372	4.93%	18,740	4.39%
<b>TOTAL REVENUE</b>	<b>\$ 453,846</b>	<b>100.00%</b>	<b>\$ 427,224</b>	<b>100.00%</b>
<b>EXPENSES</b>				
Salaries	\$ 136,427	30.06%	\$ 140,687	32.93%
Annual Convention	6,322	1.39%	6,100	1.43%
Committee Expenses	20,275	4.47%	21,324	4.99%
Contract Printing	9,388	2.07%	8,999	2.11%
Depreciation	11,808	2.60%	12,803	3.00%
District Expenses	2,100	0.46%	2,100	0.49%
District Managers Meeting	6,114	1.35%	6,042	1.41%
Employee Benefits	8,857	1.95%	8,409	1.97%
Fall Workshops	5,825	1.28%	6,400	1.50%
Insurance	3,191	0.70%	2,775	0.65%
KRTA News	41,297	9.10%	38,892	9.10%
Legal Hotline Services	17,750	3.91%	13,750	3.22%
Maintenance	25,008	5.51%	21,492	5.03%
Materials and Supplies	10,153	2.24%	9,390	2.20%
Miscellaneous	274	0.06%	151	0.04%
Payroll Taxes	11,119	2.45%	11,581	2.71%
Postage	20,904	4.61%	19,042	4.46%
Professional Fees	9,050	1.99%	8,225	1.93%
Scholarships	15,900	3.50%	14,100	3.30%
Retiree Recognition Reimbursement	3,250	0.72%	4,601	1.08%
Taxes and Licenses	2,702	0.60%	2,156	0.50%
Telephone	2,748	0.61%	2,950	0.69%
Travel	48,115	10.60%	43,194	10.11%
Utilities	2,226	0.49%	2,604	0.61%
<b>TOTAL EXPENSES</b>	<b>\$ 420,803</b>	<b>92.72%</b>	<b>\$ 407,767</b>	<b>95.45%</b>
Increase in Net Assets	\$ 33,043	7.28%	\$ 19,457	4.55%
Net Assets - Beg. of Yr	\$ 831,049		\$ 811,592	
Net Assets - End of Year	\$ 864,092		\$ 831,049	

Executive Director: *Bob Wagoner* Date: February 2008



Generations United's Seniors4Kids bridges the generations by raising the visibility of older adults in support of high-quality pre-Kindergarten. Seniors4Kids is designed to increase public and political will for quality early education by engaging adults age 50+ in statewide networks of community leaders and grassroots volunteers, known as Captains for Kids.

Captains for Kids work at the grassroots level to educate both the public and policymakers about Seniors4Kids and the importance of high-quality early education.

ELDER Captains, or *Energetic Leaders Demanding Education and Results*, help coordinate the advocacy efforts of Captains for Kids in the local communities.

### HELP KENTUCKY'S CHILDREN GET THE RIGHT START!

BECOME AN ELDER CAPTAIN OR CAPTAIN FOR KIDS TODAY

CONTACT GU'S SENIORS4KIDS AT 202.289.3979 OR [GU@GU.ORG](mailto:GU@GU.ORG)

*"There's something almost magical when us 'older' folks interact with little ones. Our faces, our hearts, and even our blood pressure change."*

—Linda Armstrong, Seniors4Kids ELDER Captain



**PRE-CONVENTION MEETINGS**

**District Presidents' Meeting**

Thursday, April 17  
10:15 a.m. - 1:15 p.m.  
Scots Room

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

**Executive Council Meeting**

Thursday, April 17  
11:15 a.m. - 2:30 p.m.  
Scots Room

**N. O. Kimbler Committee**

Thursday, April 17  
2:45 p.m.  
Scots Room

**Reception  
for Members & Guests**

Monday, April 17  
6:30 p.m.  
Mary Room



**CORRY RAIBLE TRIO**

**At a Glance**

**Executive West Hotel  
Louisville, Kentucky**

**CONVENTION 2008 . . .**

**APRIL 17 - 18**

*Our Convention program  
will help you . . . . .*

**RENEW**  
*your enthusiasm  
and  
commitment to KRTA!*

**Featuring Guest Speakers**

**Dr. Annette Norsman**  
NRTA Director

**Bernie Vonderheide**  
Kentuckians for Nursing  
Home Reform

**Gary Harbin**  
Executive Secretary  
KY Teachers'  
Retirement System

**FRIDAY, APRIL 18**

**Registration**

Thursday, 4/17 - 9:30 a.m. - 6:30 p.m.  
Friday, 4/18 - 8:00 - 11:00 a.m.  
Dundee Room

**Continental Breakfast**

8:00 a.m.-9:30 a.m.  
Scots Room

**Morning Session**

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

**Luncheon**

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

**Delegate Assembly**

2:15 p.m.-3:15 p.m.  
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** (\$73 single and \$83 double). Call **1-800-626-2708** and tell them you're with KRTA.

**CONVENTION SCHEDULE**

**More Convention Activities**

- ◆ Standing Committee Reports
- ◆ Resolutions Committee Report
- ◆ Election of 2008-2009 Officers
- ◆ Luncheon Menu Includes Fried Chicken, Mashed Potatoes, Green Beans
- ◆ Membership & Unit Activities
- ◆ Local and District Levels Recognition
- ◆ KRTA/AARP Grandparent Essay Contest Winner
- ◆ Door Prizes
- ◆ Entertainment



**2008 KRTA Luncheon Reservation Form**  
**\$15 per person**

Please make \_\_\_\_\_ reservation(s) for the Luncheon. My check # \_\_\_\_\_ in the amount of \$ \_\_\_\_\_ is enclosed. Attach a separate list of names to receive tickets for multiple orders.

\_\_\_\_\_  
Name of Person Placing Order

\_\_\_\_\_  
Street and Number

\_\_\_\_\_  
City State Zip

\_\_\_\_\_  
Area Code Phone Number County Affiliation

Reservations must reach the **KRTA office by April 11**. Tickets may be picked up at registraton on April 17 or 18. Mail reservation form and payment to:

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

**2008 CONVENTION COMMITTEES**

Resolutions Committee	Nominating Committee	Reception Committee
Roberta Fugate, Chair P. O. Box 545 McDowell, KY 41647 606-377-6013	Tara Parker, Chair 609 Old Station Road Frankfort, KY 40601 502-227-0054 tapa13@aol.com	Melanie Wood, Chair 8605 Shelbyville Road Louisville, KY 40222 502-426-8329
Emma Isaac 745 KY Hwy. 1107 Van Lear, KY 41265-8606 606-789-5973	Neal Tucker, Chair 328 E. Young Street Morganfield, KY 42437 270-389-4744	Joyce Cecil 10409 Forest Garden Lane Louisville, KY 40223 502-426-0399
Donald Miller 283 Matlock Pike Bowling Green, KY 42104 270-781-1105	nealdorris@bellsouth.net Irene Erskine 526 Claremoor Avenue Bowling Green KY 42101 270-782-1940 ierskine@insightbb.com	Marianne Humphries 6704 Green Meadow Court Louisville, KY 40207 502-894-0332
<b>Contact a committee member if you have concerns or suggestions.</b>	Larry Morrow 874 W. Bourbon Road Somerset, KY 42503 606-451-8365 lmorrow47@charter.net	Shannon Royal 4516 S. Second Street Louisville, KY 40214-1926 502-366-2250
	Roberta Fugate P. O. Box 545 McDowell, KY 41647 606-377-6013 lizahgb@bellsouth.net	Fonrose Wortham, Jr 7613 Old Salem Court Louisville, KY 40242-4026 502-429-5045

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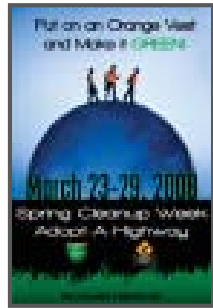
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**KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 18, 2008**

DISTRICT	POTENTIAL MEMBERS		%AGE
	JAN 19, 2007	JAN 18, 2008	
Middle Cumberland	1,418	1,314	92.7%
Second	2,165	1,834	84.7%
First	2,253	1,895	84.1%
Upper KY River	1,174	974	83.0%
Fourth	2,097	1,700	81.1%
Fifth	1,950	1,559	79.9%
Eastern	2,121	1,673	78.9%
Central KY East	1,965	1,508	76.7%
Third	2,801	2,076	74.1%
Upper Cumberland	1,866	1,354	72.6%
Northern	2,079	1,501	72.2%
Big Sandy	1,634	1,168	71.5%
Central KY West	3,949	2,608	66.0%
Jefferson	4,956	3,063	61.8%
Out of State	3,230	1,599	49.5%
Associate	134	134	100.0%
<b>TOTALS</b>	<b>35,792</b>	<b>25,960</b>	<b>72.5%</b>
MEMBERSHIP TYPE	JAN 19, 2007	JAN 18, 2008	DIFFERENCE
Life	1	-	(1)
Automatic Dues	20,156	20,598	442
Cash	5,690	5,362	(328)
<b>TOTALS</b>	<b>25,847</b>	<b>25,960</b>	<b>113</b>
Percentage	71.8%	72.5%	0.7%



**Get Involved**

How can you contribute to your community and make a difference, send a message and educate others, and have fun with friends all at the same time? Join Kentucky's Adopt-A-Highway Program! By taking personal responsibility for one of your area roadways, you will be setting an example for your community. The environment is everyone's responsibility.

Two-mile sections of highways are adopted for a period of two years. Groups sign a contract with the Transportation Cabinet, which recognized the need and desirability of a clean environment, and permits the group to contribute toward that effort. Volunteer groups may renew the contact at the end of two years. Litter pickups are held four times a year or as many times as necessary to keep the area reasonably litter free. For further details please visit Adopt-A-Highway website at: <http://adopt-a-highway.ky.gov> or contact Miranda Thacker at 502.564.3419.

KENTUCKY TEACHERS' RETIREMENT SYSTEM	REGISTRATION 9:00 a.m. - 9:15 a.m.	SEMINAR 9:15 a.m. - 1:00 p.m.
March 8, 2008 <b>KTRS</b> 477 Versailles Rd. (next to the main bldg. on the ground floor) Frankfort, KY 50 Max	April 19, 2008 <b>Barren River SRP</b> 1149 State Park Rd. Lucas, KY 100 Max	May 3, 2008 <b>Erlanger-Elsmere Ind.</b> Lloyd High School Deitz Auditorium (East of High School) 450 Bartlet Street Erlanger, KY 50 Max
	Guests are welcome if seating is available. Priority is given to KTRS Members!	<b>*KTRS provides the coffee at State Parks. The district should provide for the coffee at other places.</b>

## KRTA PARTNERS . . .

Legaline—CCU—Liberty Mutual

### Is My Will Still Valid If I Move To Another State?

*One of the most frequent questions asked of the KRTA Legaline is whether a will is valid if I move to another state. Generally, a will drafted in Kentucky should be valid in another state.*

Among all the changes you must make when you move to a new state—driver's license, voter registration—don't forget your will. While your will should still be valid in the new state, there may be differences in the new state's laws that may make certain provisions of the will invalid but should not invalidate the entire will. In addition, moving is a good excuse to consult an attorney to make sure your estate plan in general is up to date.

Property laws can vary from state to state. It is especially important to have your estate plan reviewed if you move from a common law state to a community property state or vice versa. In a common law state, each spouse's property is owned individually, while in a community property state, property acquired during the marriage is considered community property. In addition, states may have different rules about when co-owned property may pass to the surviving owner and when it may pass under the will.

Other things to consider are whether there is any language you can add to the will to make it easier to probate in the new state and whether your executor still makes sense based on your new location. Other pieces of your estate plan may need updating as well. For example, the state may have different rules for powers of attorney or healthcare directives.

In sum, it is not a bad idea to consult an attorney when moving to another state to review your will, power of attorney, or living will.

As always, 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.

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



### How Does “Saving Money at a Higher Interest Rate” Sound?

Commonwealth Credit Union is excited to introduce to our owners the newest saving product — *Money Market Accounts\**.

**How do money market accounts work?** A money market account is a type of savings account offered by Commonwealth Credit Union just like regular savings accounts. The difference is that they usually pay higher interest, have higher minimum balance requirements and are limited to a certain number of withdrawals per month. Another difference is that similar to checking accounts, Commonwealth Credit Union's money market account will let you write up to three checks each month. The money in a money market account is insured by the National Credit Union Association (NCUA), a federal agency.

**Money earning even more money!** When you put your money into a money market account, it earns interest or dividends just like in a regular savings account. Dividends on money market accounts are paid and compounded monthly based on the average daily balance. The higher deposit amount the better the dividends. Additional deposits can be made through payroll deduction, mail deposits, automatic transfers and in our branches. Commonwealth Credit Union's Money Market Account Tiers are:

\$2,500 - \$9,999  
\$10,000 - \$24,999  
\$25,000 - 49,999  
\$50,000 - \$99,999  
\$100,000+

**How much money can I withdraw?** Like a basic savings account, money market accounts let you withdraw your money whenever you want. However, you usually are limited to a certain number of withdrawals each month. The credit union's money market will allow you three withdrawals per month. Additional withdrawals can be made with a \$5.00 fee per withdrawal. The minimum withdrawal amount is \$250. There is a \$5.00 fee for all withdrawals less than \$250. *Best news is—there is no monthly fee.* If your balance falls below \$2,500 any time during the month, no dividend will be paid on that account.

**Now, the next question is: How do I open my Money Market Account?** If you are not already a Commonwealth Credit Union owner, all you need to do is open up your credit union membership with a \$5.00 deposit. Your membership then makes you eligible for the money market account. Membership applications can be found at [www.ccukey.org](http://www.ccukey.org).

Take advantage of the new Money Market Account today by contacting us at: **Commonwealth Credit Union, P.O. Box 978, Frankfort, KY 40602-0978**

\*Annual Percentage Yield. Rate subject to change. \$2,500 minimum balance required.

## Spring is coming!

*Learn the best ways to weather the storm*

by Dave Farmer

Thunderstorms are the Rodney Dangerfield of natural disasters. They don't always get the respect they deserve, probably because they're so common—the National Weather Service estimates that about 100,000 occur each year across the United States. When dark clouds loom, here's how to protect your family and property from lightning, wind and hail.

#### At home:

- DO make sure animals are under shelter if hail is predicted.
- DO unplug televisions and computers before a storm hits, but never touch cords or cables when lightning is in the area.
- DO find the safest place to wait out the storm, usually the basement or a room without windows.
- DO use the “30-30 Rule.” When you see lightning, count the seconds until

you hear thunder. If it is 30 seconds or less, the thunderstorm is close enough to be dangerous. After the last thunderclap, wait 30 minutes or more before leaving shelter.

- DON'T take a bath. Stay away from plumbing fixtures. Metal pipes can transmit electricity.
- DON'T handle telephones or electrical devices during a storm; lightning can follow the wires.

#### In a vehicle:

- DO pull off the road, turn off your engine and stay in your car. Turn on your emergency flashers.
- DON'T park under trees or in low-lying areas prone to flooding.
- DON'T touch metal objects, such as door handles, radio controls or the steering wheel.

#### If trapped outdoors:

- DO crouch down and lean forward, with your hands on your knees, to

continued on page 9

# FOR YOUR HEALTH & SAFETY



## New Endorsement for KRTA Members

We want to take this opportunity to thank KRTA for choosing Comfort Keepers® as its senior care resource and/or solution for all KRTA members and their families. Comfort Keepers® is dedicated to providing non-medical in-home care that helps to enrich lives and maintain the



**Sarah Short**  
Comfort Keepers

the highest possible level of independent living for our clients. With a network of over eight offices statewide, we offer a wide range of in-home services tailored to meet the unique needs of each individual client we serve.

Providing the type of care that allows seniors, and many others requiring a little extra help, the latitude of staying safely and securely in their own home versus seeking more traditional care options is a very gratifying business. Sometimes people just need a little help that can come in the

form of a healthy homemade meal, transportation to a doctor or hair appointment, light housekeeping, or simply someone who will listen and provide desperately needed companionship. For others, more assistance is needed in the form of personal care (bathing, toileting, mobility assistance, etc.) Comfort Keepers is here to help in these scenarios!

Many people are dealing either directly or indirectly with the challenges of caring for an aging loved one. Comfort Keepers can be a care solution that allows families the peace of mind knowing that their loved ones are receiving the type of care we would want our own family members to have.

Comfort Keepers® is offering all KRTA members and their immediate families a preferred rate on Comfort Keepers services. For more information about this Comfort Keepers® offer, or to schedule a free in-home senior care assessment, please call 1-877-257-KRTA (5782) or visit [www.comfortkeepers.com](http://www.comfortkeepers.com) for the location nearest you. Our phone lines are answered 24/7 by a live voice! Don't forget to mention you're a KRTA member when you call!



**Keith Hazelbaker**  
North American Life Plans

## Why A Review of Your Life Insurance Coverage May Be in Order

*By Keith Hazelbaker, CFP®, Executive Vice President, North American Life Plans, LLC*

North American Life Plans wants to help KRTA members make smart financial decisions regarding their life insurance needs.

North American Life Plans is a marketing organization based in Frisco, Texas, and Louisville, Kentucky. We have a nationwide network of professional advisors who specialize in the financial needs of retirees and those soon-to-be retired.

We are proud to have recently received an endorsement from KRTA to service its members' life insurance needs. Because KRTA has given us their "seal of approval," you have the confidence of knowing our products and services have been vetted by an organization you trust. For life insurance, we have access to plans by more than 40 carriers and are sure to be able to get you the right plan for your specific needs.

Following are three key areas in which we may be of service to you:

- 1) The life insurance industry has experienced significant changes in the past five years. If you have an older policy, we may be able to get you more coverage and better cash value for your premium dollars.
- 2) If you are being forced to take required minimum distributions from your 403(b) or IRA, but don't need the income, a life insurance policy may be a good way to pass that wealth on to your heirs on a tax-free or tax-advantaged basis.
- 3) Did you know that many funerals today cost well over \$10,000? You may want to consider adding on to the \$5,000 policy provided by the Kentucky Teachers' Retirement System so that it sufficiently covers your final expenses.

I have more than 15 years of experience working with KRTA members on their retirement planning needs and am looking forward to having the opportunity to serve you once again. I encourage you to take advantage of this important member benefit today.

For a free, no obligation review of your life insurance needs, please call 888-362-1214 between 9 a.m. and 6 p.m. Eastern Time.

**"Spring is Coming" continued from page 8**

make yourself as small as possible while minimizing contact with the ground.

- DON'T seek shelter under anything tall, such as a tree; it's a likely target for lightning.
- DON'T lie flat on the ground. Currents can travel across the surface.

**Will you be ready if a twister touches down?**

Tornadoes—the most violent type of storms, according to the Federal

Emergency Management Agency—strike with little warning. The safest strategy is to be prepared. The following questions will test your readiness. For more information, visit [www.libertymutualinsurance.com](http://www.libertymutualinsurance.com).

- **If a warning is issued, where will you go?** The best option is the basement, under a staircase or heavy table. If you don't have a basement, go to a windowless room, such as a bathroom or closet, in the center of the lowest level of the house. If you live in a mobile home, immediately head to a community storm shelter or a neighbor's house. If driving, get

out of your car and seek shelter in a building; if there's not one around, lie in a ditch or ravine upwind from your car.

- **Do you have disaster supplies at hand?** Gather your first-aid kit, battery-operated radio and flashlight, along with extra batteries, cash, bottled water, nonperishable food and other necessities.
- **Do your kids know what to do?** Conduct a home tornado drill and teach children how and when to dial 911. Also appoint an out-of-town friend or relative to serve as your "family contact." After a disaster, everyone should check in with that person.
- **Are you adequately insured?** Your Liberty Mutual representative can help you decide. You should make a video inventory of your home's contents and store it in a safe deposit box.

For a free, no obligation quote on Auto and Homeowners insurance, including a discount to KRTA members, please call **Dave Farmer** at 1-800-292-2073 ext. 51666 or 502-425-8450



## Do I Need Long Term Care Insurance?

### A 5-Minute Course.

Joseph P. Blanchette, CLTC

NHA Long Term Care Insurance Specialists

While some try to make the case for Long Term Care insurance complicated, the reasons to secure Long Term Care insurance are quite simple and intuitive. In fact, the case can be made in less than five minutes. Consider the following key points and decide for yourself.

### Longevity and Societal Change: *We are living longer than ever before.*

- For a host of reasons, including better public health strategies, safety technology (seat belts, bicycle helmets, etc.), miracle surgical technologies and prescription drugs, most of us are likely to live well into our 80s and even our 90s.
- We also live in a time when husbands, wives and partners need, or want, to work out of the home. Adult children also often live far away from parents, have full time jobs and are raising their own families.

### Consequences: *With greatly extended life spans come unintended consequences.*

- One in particular is that while we are living longer, we are not necessarily living healthy, fully mobile and physically active lives. The opposite is often the case.
- In fact, the longer we live, the greater the likelihood that we will need daily and extended help with what are known as the “activities of daily living” (ADLs for short), or custodial care. They are: bathing, continence, dressing, eating, toileting and transferring in-and-out of beds and chairs, etc.
- Presently, family members (usually women) are burdened with providing the vast majority of this daily assistance to loved ones needing help with their ADLs—usually in the home and often for many years.

### Impact on Loved Ones: *Physical, emotional and financial hardship.*

- People who are burdened with such daily responsibilities consistently report high levels of physical, emotional and mental stress. Depression among care givers is common, as is time away from work, physical exhaustion, and even unanticipated and unsustainable financial expense.

### The Costs of Long Term Care Services: *Few are able to pay out-of-pocket.*

- The more logical and preferable approach to providing Long Term Care services is to hire outside professionals to help with the ADLs, either in the home, an assisted living facility or a nursing home. But this approach can be extremely costly.
- For example, depending upon one’s need, the cost for home care services can range from \$10,000 a year to \$50,000 a year in today’s dollars. Assisted living facilities range between \$25,000 and \$45,000 a year, and the average cost for just one year in a nursing home now exceeds \$75,000.
- In fifteen years, all of these costs will likely double at a minimum.

### Who Will Pay? *Unfortunately, you will.*

- Because traditional insurances like your major medical plan, Medicare and Medicare supplements don’t pay for the ongoing custodial care. They only pay for skilled medical services and short-term skilled rehab services—not custodial LTC services.
- Or you may be forced to become a ward of the state and wind up on the state/federal welfare program called Medicaid. But Medicaid primarily pays for nursing home care—the place none of us wants or expects to be.

### Risks of a LTC Need: *The odds of your needing help with Long Term Care are quite high.*

- One in two women and one in three men are likely to require caregiving assistance as they age.
- Ironically, the odds of using the fire insurance on your home are 1:1200 and the odds of a claim on your auto insurance are 1:240. We wouldn’t think of forgoing such insurance coverage, but fail to insure for the risk that we are far more likely to face: Long Term Care.

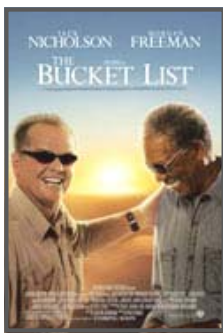
### Protect Yourself and Your Family: *What legacy will you leave?*

- Long Term Care insurance is the only insurance product specifically designed to help protect you and your family from the financial, physical and emotional impoverishment associated with extended long-term needs.
- Today’s LTC comprehensive policies pay for a wide range of caregiving services in most settings: at home, adult day care centers, hospice, assisted living facilities, Alzheimer’s centers and nursing homes.

### Pay Now or Pay Later: *You get Long Term Care insurance more with your health than your wealth.*

- Qualifying for coverage and the premiums you pay are directly linked to your health and your age at the time you apply for coverage.
- If you are even leaning toward realizing the value of this protection, apply now. Don’t risk waiting.

1-800-432-0091 • [www.LTC.com](http://www.LTC.com)



## A “Must See” Movie

The *Bucket List* is a magnificent story about the friendship of two terminally ill men who escape from a cancer ward and head off on a road trip with a wish list of to do’s before they die. It is rated PG13 and is 97 minutes in length.

See what Nell Ritzheimer has to say about it. Nell is from Christian County in the Second District and serves you on the Membership Committee.

Nell says: *I’ve never recommended a movie to anyone in my life, but I want my friends to see and experience the love and humor from this outstanding production starring Jack Nicholson and Morgan Freeman, directed by Rob Reiner. Try your best to see it while it’s showing at the theater, unless you have one of those gigantic hi-def screens. The scenes from around the world are amazing. See it with a friend or loved one. Joe and I went with another couple and we all want to see it again. I just wanted to pass it along that there are still excellent spiritual movies out there.*



Nell Ritzheimer

# 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  
 smoores@bflrlaw.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  
 1-800-456-1635, ext. 21

**VISION INSURANCE**

KRTA Discount Vision Card    Call 1-866-335-0882  
 VSP    Call 1-866-927-7587 or visit www.enrollvsp.com/krta

**AUTOMOBILE & HOMEOWNERS INSURANCE**

Liberty Mutual Insurance Company  
 425-8450, ext. 51666 (from Louisville)  
 1-800-430-2482 ext. 51666 (from outside Louisville)  
 Please mention Client No. 8815 when you call

**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

**COMFORT KEEPERS**

1-877-257-KRTA    or    www.comfortkeepers.com

**NORTHAMERICAN LIFE PLANS**

1-888-362-1214

# Quips, Quotes & Puzzles

**Happy?** Do you ever wonder why Americans who have one of the highest living standards in the world seem so unhappy? Moaning and complaining about the garbage that was not picked up or the number of vehicles that impeded our travel or the high cost of gasoline or the taxes we have to pay or those who litter our highways or those who buy scratch off lottery tickets and hold us up in the check out lane or the weather that is too hot, too cold, too dry?

Robert J. Samuelson writing in *Investors' Business Daily* on Wednesday, July 11, 2007, in an article entitled "Why Prosperity Hasn't Closed Happiness Gap" offers some interesting insights into our condition. Citing the National Opinion Research Center at the University of Chicago, he finds that the happiness quotient of Americans is stuck in neutral, comparing 1977 to 2006.

This is an era when material wealth has blossomed: more cars, more homes, more money. Life expectancy is now 78, up from 74. There are major medical advances, particularly in the treatment of heart related problems. Many are alive today who would not be if the clock were rolled back 60 years. Yet, we are no happier, perhaps more unhappy! Why?

One thing for sure: Material possessions do not happiness make. Build a big house; someone will build a bigger one. Buy a fast car; someone else will buy a faster one. Amass millions; someone will have more. Robert Frank in *Falling Behind*, argues that: "Rising affluence condemns us to self-defeating consumption contests."

To put this in perspective, I have heard several wealthy individuals, whose health was failing, say that they would give every penny they had for a day of pain free, healthy living.

The Bible—you know that old book that is made fun of today by so many and is largely ignored in our society—warns against trying to find happiness in material things. The rich young ruler, the farmer with the barns, the teachings of Jesus.

Emerson, Thoreau, Whitman: all followed suit. Thoreau said, "A person is rich in proportion to the things he or she does not want."

If material possessions are a dead end, what offers more promise in our pursuit of happiness?

Samuelson says, "We ultimately get satisfaction from our relations with family and friends, the love we give or receive, the meaning we find in work, service, religion or hobbies."

What about marriage? Is this institution that is supposedly out of date and under pressure from the left a good place to look for happiness? According to this latest survey, it is! Forty-seven percent of married couples say they are very happy compared with 18 percent of those divorced.

**Tell Me**

Tell me not of your money hoarded.  
 Or how much you are worth.  
 Tell me about your family,  
 Your children and your grandchildren.  
 Talk to me not your cars and trucks  
 That shine of so bright  
 Tell me about your friend  
 That a million dollars would not buy.  
 Speak to me not about yachts  
 And trips around the world.  
 I want to hear of your faith,  
 And someone you have endeared.  
 Show me not your tombstone,  
 How large and imposingly high.  
 How have you helped mankind,  
 A more fitting marker as you lie.

Written by Dr. Owen Collins, former superintendent of Wolfe County Schools, with permission for reprint obtained by Mary May, KRTA Executive Council member.



## ORDER FORM KRTA MEMBERSHIP PIN

Please place an order for \_\_\_\_\_ pins @ \$2.50 each. Enclosed please find my/our check in the amount of \$\_\_\_\_\_. Please send pins to:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

# Deceased Retired Teachers

OCTOBER, NOVEMBER, DECEMBER 2007

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

## IN MEMORIAM

### ALLEN COUNTY

David Young

### ANDERSON COUNTY

Earl A Hodson Jr

Elizabeth Young

### BARREN COUNTY

Nancy B Bush

Virginia Depp

### BOONE COUNTY

Roxanne Russell

### BOURBON COUNTY

Geraldine Summay

### BOYD COUNTY

Pauline C Beckwith

Dennis Maze

### BREATHITT COUNTY

Bobbie Combs

Martha Combs

### BRECKINRIDGE COUNTY

Anna Frazier

### BULLITT COUNTY

Frances P Crenshaw

Jane M Sanders

### BUTLER COUNTY

Howard Vaughn

### CALDWELL COUNTY

Kathleen B Perkins

### CALLOWAY COUNTY

James Matthai

### CAMPBELL COUNTY

Mary Conrad

Elizabeth Schmidt

### CARTER COUNTY

Christine Crisp

Andrew J Fultz

### CLARK COUNTY

Eddis Smith

### CLAY COUNTY

Bessie Bowling

### DAVISS COUNTY

Charles S Combs

Hazel M Hamby

Madge Tapp

### ESTILL COUNTY

Janice E Hamblin

James L Thomas

### FAYETTE COUNTY

Lyda K Boyer

John H Coppingner

Clara L Harris

Vernon Harris

Tommy Hazelrigg

Mary Johnson

Jean H Kanatzar

Irene Murphy

Estelle Nickell

Cleo C Ramey

Mary Williams

Sylvia S Wilson

### FLOYD COUNTY

Marilyn Chaffins

Alma Lowe

Esther Sammons

Harry Wallace

Pollyanna O Wiley

### FRANKLIN COUNTY

William Bearden

Martha Browne

Harold Doane

Thomas Greenland

James D Maddox

Holmes G Sargent

Dorothy C Stutzenberger

Linda A Swinford

### FULTON COUNTY

Mary Cardwell

### GRANT COUNTY

Opal Gruen

### GRAVES COUNTY

Frances B Pittman

### GRAYSON COUNTY

Robert Cross

Dorothea Howard

### GREEN COUNTY

Georgia M Paxton

### GREENUP COUNTY

Clara Baker

Charles Virgin

### HARRISON COUNTY

Marian Barnett

Mildred Mckinley

### HART COUNTY

Lillie Atwell

### HENRY COUNTY

Leah Heaton

### HOPKINS COUNTY

Mary Parris

### JACKSON COUNTY

Peggy Smith

Henry Walters

### JEFFERSON COUNTY

Margaret Arnold

Mona Blake

Tonie Buckner

Jeffie Cartwright

Peggy E Deckard

Juanita Downing

Nancy Duncan

Thomas Finnegan

Donna Galbraith

Edith Glasgow

Dorothea Gregg

Nancy Hullett

Melba Irwin

Rodney Ivery

Frances Jones

Fred Jones

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