



# News



A QUARTERLY PUBLICATION

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

VOLUME XXXXII, NUMBER 4

LOUISVILLE, KENTUCKY

JUNE 2008

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## Farewell from Your President

I want to thank you for allowing me to serve as your president this year. Pride and gratitude are emotions that I feel when stopping to realize that I have represented 26,000 retired educators; it has been an honor.

May I assure you that KRTA is alive and well and ACTIVE! We celebrated our 50th anniversary last year and kept right on going. Last summer I chose the theme COLOR KRTA ACTIVE, and to my great delight have found our members active in so many different roles. Thankfully, one of those roles is KRTA work evidenced in workshops, council meetings, committee meetings, district and local meetings, and yes, in Frankfort. Your commitment is absolutely admirable and necessary in continuing the mission of KRTA.

In my role as encourager, I urge you to RENEW your enthusiasm, your strength and your determination as you continue to recruit members, establish relationships with legislators and volunteer your energy and expertise in the community. What valuable assets you are! Reminder . . . you are not alone. There is a great KRTA staff to help you, a supportive Executive Council and thousands of fellow retirees. We are Family, a Family sharing common concerns.

Again, I am so appreciative of the privilege to represent you; thank you for the support you have given me.



KRTA President Patsy Young

## Dues Increase Approved by Delegate Assembly

At the April 18, 2008, KRTA Convention, the Delegate Assembly approved Constitutional Amendment #1 which amends Article VIII. (Dues) of the KRTA Constitution to read, "The annual membership dues of the Association shall be \$20." This dues increase is effective July 1, 2008.

I know you will continue to give that same support to your new state officer team as they lead you into another successful KRTA year.

Sincerely,



Billy Triplett  
President

## 2008-09 State Officers



Cebert Gilbert  
President-Elect



Melanie Wood  
Vice President



# News

A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association

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# PERSONALLY SPEAKING . . .



Bob Wagoner

Executive  
Director

## Convention Report

The action has been fast and furious during the past twelve months! First, I want to report that our association continues to grow. Again, in 2007 our membership growth remained strong. The total membership of 25,960 is an increase

of 113 over last year. Although we fell 40 members short of our goal of 26,000, our continued growth is noteworthy because many state retired teacher associations continue looking for ways to reduce their losses rather than increase their numbers. Congratulations to all those devoted members who helped make this possible.

The work of the KRTA staff continues to amaze me. Brenda, Carla and Janie work extremely hard to provide exceptional service to our members. During the past year we have added new benefits of interest to our members. The number of people accessing the KRTA website has steadily grown during the past year.

N. O. Kimbler scholarships valued at \$1,100 each were provided again this year to all 16 public community and technical colleges in Kentucky. We continue to receive letters of appreciation from both the recipients and the colleges.

Health insurance for all retired teachers remains a major concern. The 2008 General Assembly made provisions in the biennial budget to allocate a portion of the employer contribution that would have been deposited in the pension fund to the medical insurance fund. Thus, the retirement system will continue providing health insurance for retired teachers through December 31, 2010. Unfortunately, this action by the legislature has raised the total funds diverted from the pension fund to the medical insurance over the past three bienniums to approximately \$500M. Also, retired teachers are scheduled to receive effective July 1, 2008, a 1.5% COLA.

In March the KTRS Trustee's Nominating Committee nominated two individuals: Tom Shelton (Owensboro) and Glen Teager (Morehead) for the "Active Teacher Trustee" position. The current "Active Teacher Trustee," Dr. Zella Wells, several months ago developed serious health problems that prevent her from pursuing another term. Dr. Wells has provided excellent service to both active and retired teachers during her tenure on the Board of Trustees. We are greatly indebted to Dr. Wells.

As we move forward, three issues that will impact future teacher retirees and us are mandated social security, health insurance, and pension reform. As we continue to build on the excellent relationship we have with Gary Harbin, his staff, and the KTRS Board of Trustees, along with the respect KRTA enjoys with members of the General Assembly, we should be able to meet the challenges ahead.

Our association continues to grow and prosper. Much of the credit for this success belongs to the many dedicated volunteer leaders we have at the local, district and state levels. I wish I could thank each of you personally. Since I cannot, please accept my written "Thank you." I could not be associated with a finer group than Kentucky Retired Teachers Association.

*Teaching is a matter of getting little fires started.* ❖ Thomas Carlyle ❖

## Social Security Update

KRTA continues to work on these Social Security issues: Mandatory Coverage, Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). S 206 and its companion bill HR 82, which call for the repeal of the WEP and GPO, have been filed in the 110<sup>th</sup> Congress. At this point, all of our Representatives (Ben Chandler, Geoff Davis, Ron Lewis, Hall Rogers, Ed Whitfield and John Yarmuth) have signed on as co-sponsors of HR 82. Unfortunately, neither of our Senators (Jim Bunning or Mitch McConnell) have signed on as a co-sponsor of S 206. Efforts continue to secure the commitment of Kentucky's senators to co-sponsor S 206.

On January 16, the House Ways and Means Social Security Sub-committee chaired by Rep. Michael McNulty (D-21NY) held a hearing entitled Social Security and Economically Vulnerable Beneficiaries. The focus of the hearing was on the effects of Social Security provisions affecting some public employees and other workers and their families who face hardships in retirement, or in the event of disability or death. In essence the hearing addressed GPO and WEP and recent criticisms of problems with Social Security's disability process.

This hearing had somewhat of a different tone from previous hearings on GPO and WEP in that the dual entitlement issue surfaced in more direct ways than it has before. The \$80 billion cost over 10 years that has been projected by the Social Security Actuaries also was a subject of considerable discussion.

Some of the more interesting comments and questions were as follows:

⇒ Chairman McNulty – "These rules were intended to help treat workers across employment sectors equitably. But many of the approximately 1 million individuals whose benefits are affected by these provisions believe the GPO and WEP are unfair."

⇒ Rep. Johnson – "To repeal these two provisions of the law would be to give an unfair bonus to those who work in jobs not covered by Social Security."

⇒ David Rust – "The GPO provision removed an advantage that some government workers had. A person who worked in a government job that was not covered by Social Security receive in their own pensions, was a fair recognition that both spouses had helped support each other."

⇒ Rep. Brady – "What would be the cost of eliminating the dual entitlement provision in the private sector?" The answer from SSA was \$500 billion over 5 years.

⇒ Rep. Brady – "Are you seeking equal treatment or special treatment?" Brady then produced a chart showing that repeal of GPO and WEP represents special treatment for non-covered government workers.

⇒ Rep. Becerra – "We know there is a problem with GPO and WEP. The issue is not if but how do we pay for a fix? You have to help us find the money. We have an important problem to solve with the SSA Disability Program, an under funded budget for SSA, and the pay-go-rules under which we operate."

The above questions and comments are representative of the arguments against relief from GPO and WEP that are yet to be resolved. Mandatory coverage did not surface as a part of any discussion during the hearing.

Majority and minority staff told Coalition to Preserve Retirement Security (CPRS) staff prior to the hearing that they wanted "to steer away" from any discussion on mandatory coverage. SSA did include it in their written testimony as they usually do but did not mention it in their oral testimony. Based on the tone of the hearing and the fact that CPRS is in constant contact with key members on the committee and staff, they will continue to work on the premise that "Silence is Golden!"

Currently, discussions on all of these Social Security issues have stalled and receded off of the "radar screen" until after the presidential elections in November. However, we must persist in our opposition to Mandatory Social Security Coverage which would force all future public employees to participate in Social Security. The attacks on public employees' retirement security (i.e., Kentucky retired teachers) remain and are increasing. We continue to work at the national level with the CPRS and the Retired Educators Coalition for Social Security Fairness on these issues.



Common Goals, UNCOMMON SERVICE.

## What Makes A Credit Union Different From A Bank?

Most people never notice the differences between credit unions and banks. However, as an educated consumer looking to get the best deals (that is you, right?) you should know how the institutions differ.

Hopefully, after reading the facts about credit unions, you'll know what to expect.

### Who Owns A Credit Union?

A credit union is an institution owned by the "members"—unlike at a bank where the customers are just customers. Banks answer to profits—usually shareholders own a bank and expect financial performance from bank management.

Credit unions are nonprofit organizations that strive for service over profitability. Note that I said that credit unions are nonprofits; however, they are not charities. Credit unions must make sound financial decisions.

### Who Runs A Credit Union?

Credit unions actually have the same types of personnel as banks. Upper management consists of a board of directors who makes decisions on credit union operations. This board is composed of elected volunteers. They don't do it for the pay—rather, they're credit union members who want to make sure that the credit union makes sound financial decisions for all of its members.

### Who Can Be A Credit Union Member?

So, what does it take to be a member of a credit union? It depends on the credit union. Credit unions simply have to limit their offerings to people who have a common bond. This bond may be the geographic community, a workplace, a religion, or other type of bond. ***Commonwealth Credit Union's bond is the Kentucky Retirement System (which is YOU) or you can be a relative of someone who is already a member of the credit union.***

### What Products Do Credit Unions Offer?

In its simplest form, a credit union gets money from its members and loans that money out to other members.

Credit unions will typically offer the same products and services as other financial institutions. However, due to the fact that credit unions are nonprofit and that they tend to focus on service over profitability, you will likely find that credit unions have higher savings rates, lower loan rates, accounts without service fees and monthly balances. Over the long haul, a long-term relationship with a good credit union can be profitable.

Some credit union products have different names than their banking counterparts. Your deposits are called shares because they represent ownership (like shares of stock) in the institution. Which sounds better to you...an owner or a customer?

### Is Your Money Safe At A Credit Union?

Commonwealth Credit Union is federally insured by the National Credit Union Association (NCUA), an agency of the federal government. This agency insures your savings through the National Credit Union Share Insurance Fund (NCUSIF). All accounts are insured up to \$100,000 per member and Roth and Traditional IRA accounts are insured for another \$250,000. The NCUSIF is the strongest federal deposit insurance fund in the nation.

Commonwealth Credit Union accounts are also insured an additional \$100,000 by the Excess Share Insurance Corporation, a wholly-owned subsidiary of American Share Insurance, the nation's largest private deposit insurer. ESI insures only credit unions meeting the highest standards. This insurance is provided **FREE to all Commonwealth Credit Union members.** IRA accounts are insured with an additional \$100,000 in coverage.

***What does this mean for YOU? This means that your accounts at Commonwealth Credit Union are insured to \$200,000, with Roth and Traditional IRA Accounts insured to an additional \$350,000. That's \$550,000 in total coverage – all no cost to YOU!***

## KRTA PARTNERS . . .

Legaline 1-800-232-1090

### Rental Property Tips

When considering to whom you should rent your property, the old "trust, but verify" couldn't be more applicable.

*What should I as a Landlord do?*

Start with the basics. Make sure to use a thorough rental application that covers the applicant's credit history, references, and background. For efficiency and peace of mind, you may want to use a tenant screening service to help. Many include credit reports, criminal and eviction searches, tips, and advice.

Next, comes the tricky part. Many tenants have excuses or explanations about why a past living situation was problematic and will insist that it was an anomaly. They may be correct. Or, they may be selling you a bill of goods. The only way to know is to check. Trust, but verify.

*What else can I do to protect myself and my property?*

Take the time to call the reference and get the prior landlord's side of the story. They're the ones who are most likely to give you unbiased information in this situation. Facts and figures don't account for everything. Someone may have paid their rent consistently, but that doesn't necessarily make them a good tenant. They may have paid late, trashed the place, moved in undesirable friends, disturbed the neighbors, or committed any other variety of offenses that they chose not to fill in the references and background section of

their application. The only way to know for sure is to call.

Last but not least, should you decline to rent to someone for any of the aforementioned reasons, **DO NOT FEEL GUILTY.** This is, after all, a business relationship, not a friendship. The most ethical thing you can do for yourself and your loved ones is to protect your investment and avoid the emotional, psychological, and financial pitfalls that can come from dealing with a nightmare tenant. If you do find a tenant that you believe you can trust, and you want to enter into this business relationship with them, make sure to get a signed residential lease agreement. A residential lease agreement provides legal documentation and specific terms whereby a landlord can rent a residence, and the terms by which a tenant must abide. Should something go wrong, a residential lease agreement will protect your investment and your rights.

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@bflaw.com

**KRTA Legaline**



1-800-232-1090

## Kroger \$4 Generic Program

The Kroger generic program will allow pharmacy customers to obtain a 30-day supply of over 300 commonly used medication for just \$4. Participation is automatic when the customer's prescriptions are filled at a Kroger pharmacy.

Any product on the medications list will be covered at the reduced price regardless of insurance coverage. If the Kroger generic program price is less than the insurance payment, the customer will receive that price. An example is: Customer insurance cost = \$10, Kroger generic price = \$4, Customer will pay \$4 and save \$6.

Customers can access the list of covered medications in several ways:

- ☺ Pick up a brochure in the pharmacy of customer service
- ☺ Visit the list at [www.kroger.com/generic](http://www.kroger.com/generic)
- ☺ Call the Kroger helpline at 1-877-479-5478 (8 AM-11PM, 7 days a week)

# Pre-Convention 2008 . . .

## District Presidents' Meeting

KRTA Vice-President **Cebert Gilbert** conducted the District Presidents' meeting on Thursday morning prior to the convention.

Dr. Wagoner reviewed the Fall Workshop schedule for 2008 (see Page 18) and discussed the Fall Workshop 2007 report.

The KTRS Trustee Election in May was discussed. It was stressed that members vote for one of the two qualified candidates, Tom Shelton or Glen Teager, who will replace Zella Wells.

KRTA used conference calls as a method of staying in touch during the 2008 General Assembly to make sure each district had up-to-date and accurate information. It proved to be a cost effective means of communication and we will use it more in the future.

### District President's Responsibilities

Hold a minimum of **four meetings** every year following the Council meetings.

Hold one meeting on membership; materials are available in the KRTA office.

Serve as **contact person** (or appoint someone) for the **Fall Workshop**. Welcome and introduce the program. Promote attendance at the workshop.

Arrange for a committee to attend the **KTRS Pre-Retirement Seminar** held in your district to help with registration and refreshments. Make a 5-minute presentation promoting KRTA.

Receive and distribute information during the sessions of the **Kentucky General Assembly** and serve as phone contact for the district with KRTA lobbyists.

Complete the **District Association Recognition Program Form** and mail it to the KRTA office.

### District Leadership Meetings

Emphasis was placed on the purpose of the leadership meetings; that is, to **follow the Council meetings** so that information from the Council can be shared with local associations. The Council meetings will be June 2, September 2, December 1, and April 16. District presidents should continue to encourage locals to send their president, president-elect, and the insurance, legislative, and membership chairs to the four district leadership meetings.

Arrange for lunch for the meetings.

District presidents were reminded to send the Reimbursement Request to the KRTA office after each of the four leadership meetings. KRTA will pay \$6 per local leader who attends the meetings (up to five).

### Pre-Retirement Seminars

These are set up by KTRS. Ann Crosswell is conducting them. She welcomes the help from KRTA district volunteers and is glad to give time on the program for a KRTA presentation. Someone from the office will contact the district president 4 - 6 weeks in advance to verify who should receive the packets of information needed for the seminars. Generally, the local district is responsible for coffee and may also provide rolls or donuts, if desired—unless the refreshments must be ordered from the facility. In that case, KTRS will take care of them.

**Suggestion:** Locals could appoint a committee to take care of the Pre-Retirement Seminars to be sure the seminars are covered. As many retirees as can are encouraged to attend to promote KRTA—and take plenty of white cards and someone who is enthusiastic to make the presentation. Take plenty of "Green Sheets" to share with everyone. This is the best condensed version of all the benefits of



Cebert Gilbert, Jr.

belonging to KRTA.

**Seminar Script:** A script is available for the presenters and District Presidents are encouraged to use them at the seminars.

**Emphasis:** Active teachers may join KRTA as Associate members. Those nearing retirement may also complete an Automatic Dues Deduction card to be held until their retirement.

### District President Changes

Barbara Sturm - First

Bettye Puckett - Fourth

Betty Powers - Central Ky East

J. B. Losey - Northern KY

Peggy Fugate - Upper KY River

Nell Ritzheimer - Second

Bob Pullen - Fifth

Judy White - Middle Cumberland

James Connor - Upper Cumberland

### Committee Terms Expiring

All *Legislative Committee* members are continuing except Ed Speer from Fifth (replaced by Don Harris) and Paul Ford Davis from Third (replaced by Arthur Green). In the *Membership & Pre-Retirement Committee* Harold Van Hook and Fonrose Wortham will not be continuing on the State Committee and Joe Westerfield will replace Nell Ritzheimer in the Second District. June Grooms will complete Bill Dorsch's term in the Northern District on the *Health & Insurance Committee*.

### Local President's Handbook

District presidents should review the *Local President's Handbook* with local presidents at the first district leadership meeting. A copy of the revised handbook will be sent to each local and district president in July of each year.

### State Committee Reports

Reports from the Health & Insurance, Membership, and Legislative Committees (see page 6-7) were given.

### AARP/KRTA Specialist's Report

Neal Tucker, past KRTA president, has assumed the position left vacant by Bob Estes. Neal announced that Brooklyn Vincent of Greenville, KY is the winner of the 2008 Grandparent Essay Contest. There were 7000 entries from 224 schools. Seventy-nine out of 120 counties in Kentucky participated in the contest.

### KTRS Board of Trustees/March Meeting Report

President-elect Cebert Gilbert enjoyed attending the KTRS Board of Trustees meeting. He reviewed the Report on the Investment Committee, the Consideration of Personal Service contracts for the FY 2008-09, and the Pathway Project (upgrading the computer system at KTRS). He shared the opinion that a large increase in insurance costs is expected for those under 65.

### Other Business

The Presidents' meeting for 2009 will be on Thursday, April 16. The Convention will follow on Friday, April 17.

## Executive Council Meeting

The Executive Council joined the Presidents' meeting for lunch and to hear the state committee reports.

The Council's business was conducted by KRTA President Patsy Young. Members for the new term from each district will be as follows:

First - Jim Frank

Third - Jim Huckleby

Fifth - Karen Travis

Northern - Linda Thornton

Big Sandy - Geraldine Branham

Up. Cumberland - Sally Smith

Cen. Ky. East - Harold McLaren

Second - Gus Swanson

Fourth - Margaret Sims\*

Jefferson - Joyce Cecil\*

Eastern - Mark Crain

Upper Ky. River - Rebecca Bell

Mid. Cumberland - Larry Morrow

Cen. Ky. West - Perry Watson

\*Indicates those members who are new

continued on page 16

# RECEPTION 2008

Each year we have a reception on the eve of the convention for those attendees arriving early. You can feel the anticipation building as members gather waiting for the doors to open. Everyone is anxious for the fun to begin. We have wonderful appetizers and punch to tease appetites while the Corky Raible Trio plays music in the background. The main event of the evening is always the wonderful door prizes that are donated by the local and district associations and our business partners. This year there were 146 door prizes that lucky attendees got to take home with them! Many of the door prizes are handmade by our members or local crafts from the homelands of the RTAs and Districts.



Jefferson County serves as the Reception Committee. L to R: Shannon Royal, Marianne Humphries, Joyce Cecil, Melanie Wood, and Fonrose Wortham, Jr.

It's such a wonderful way to enjoy the evening seeing old friends and making new ones. There's always time to exchange ideas with other associations to see what works for them.

Liberty Mutual makes this all possible by being our sponsor for this event. Thanks, Dave Farmer!

L to R  
Mary Wagoner,  
Carla Hahn,  
Margaret Hatfield  
and Dorris Tucker



Without these experienced ladies registration would not be the hassle-free event we all find it to be!

## Fun with Friends Door Prizes



Linda Humes, Dorris Tucker, and Jan Roundtree work behind the scenes labeling the donations that are made for the door prizes.

## Great Food



Miles of door prizes donated by locals all across the state!



Patsy holds the Nativity Scene made by Ed Cook that was one of the door prizes.



Dave Farmer of Liberty Mutual sponsors our reception. Thanks Dave!

# Color KRTA Active! See you in 2009!

Give them food and door prizes and they will come . . . Same time, same place, next year!



The Corky Raible Trio

## President's Reception

As is the tradition, the president's district honored her with an afternoon reception. Thanks to Fourth District for giving everyone the opportunity to honor Patsy Young and enjoy cake and punch!



A special surprise for Patsy was tables decorated with M & M's personalized with "Patsy Young KRTA President" carrying out her "Color KRTA Active" theme during the past year.

Pictured at the left with Patsy is Susan Cross. Seated L to R are Margaret and Danny Presnell and Gus Swanson.





L to R Carolyn Falin and Irene Erskine, Co-Chairs Health, Wellness, & Insurance

## HEALTH, WELLNESS AND INSURANCE

Carolyn Falin and Irene Erskine informed us there were no changes up through December 2008 for members under 65 and that open enrollment will be November through December as listed on the KTRS website.

They also reported that there are no major changes for over 65 members. Medicare Part B currently costs \$96.50. Medicare Part B provides a free one-time lifetime vaccination for \$150 deductible is met. This cannot be received through mail order, but must be obtained at a pharmacy.

shingles through Medco after the

Humana surveys are required by Medicare for first-time enrollees. These are initial enrollment and health assessments done by phone. Members receive a card in the mail asking a convenient time to be contacted. Please keep educating members of this Medicare requirement.

## MEMBERSHIP

Debby Murrell and Betty Hester discussed the "Pink Sheet." KRTA had 25,960 members as of January. They told us to give ourselves a "big pat on the back" for a great job with membership.



Betty Hester  
Co-Chair of Membership



Debby Murrell  
Co-chair of Membership

to the database and the potential going up and down and retirees being moved back and forth between counties, KRTA still came out ahead. The following data was presented:

### Local Percentages :

- 9 locals (3 more than last year ) reached 100%
- 32 locals (same number as last year) reached 90%-99%
- 32 locals (same number as last year) reached 80%-89%
- 30 locals (2 more than last year) reached 69%- 79%
- 41 locals reached above 90%

### District Percentages:

10 of the 14 districts gained percentage points since January.

### State Percentages:

Gained 0.7% or 113 members since January, 2007 even with the smallest number of retirees in the pool from which to recruit. Associate memberships are up, but out of state memberships are down.

**45 locals** qualified for the **Gold Seal Award** this year (four more than last year).

There was a lot of activity going on at the local level this year. Since last August, KRTA gained 1,063 members. The Membership Co-Chairs set a goal for each local and districts. The results are:

- 63 locals reached the goal within one percentage point or beyond.
- 5 Districts reached their goals within one percentage point or beyond:
- Big Sandy, Fifth, First, Upper Cumberland, Upper Kentucky

Betty Hester wrote an *NRTA Innovation Grant* that was approved for KRTA. She presented the plans for this grant money. She said that in an effort to assist local associations, an intense membership building workshop, **Stepping Stones to Membership Building: Train! Recruit! Retain!** will be conducted **May 21,**

2008. Invitations have been sent to the local associations with less than 70% membership in KRTA. Presenters are Sharon Smith, Program Consultant for NRTA, and Sharon Bock, former business owner from California. This intensive training session will be in lieu of the regular state membership committee meeting.

Betty reminded the delegation that she, Debby Murrell, and Ernie Trospen are available to help with membership if locals or districts need something.

**The 2007-2008 awards were as follows:** 41 M. L. Archer Awards (including 9 with 100%)

### Local Association Awards

- 45 Gold Seals
- 28 Silver Seals
- 12 Bronze Seals

### District Association Awards

- 4 Gold Seals
- 6 Silver Seals
- 1 Bronze Seals

## MEMBER BENEFITS

Ernie Trospen discussed the "Green Sheet." He considers this sheet one of the greatest recruiting tools we have for KRTA. It tells potential members what they will get when they join KRTA. He called attention to two new business partners: life insurance with **North American Life Plans** and assistance in caring for loved ones, **Comfort Keepers**. Comfort Keepers works well with our Long-Term Care insurance program. Additionally, their hotline provides good information and advice. The Kentucky Retired Teachers Association provides several health/insurance benefits for its members.

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

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

There are two programs available for vision coverage.

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

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

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

**Dental Insurance.** Over 600 members have taken advantage of one of the three dental plans offered through Weilage Benefit Specialists. Enrollment is January-March of each year to take effect in April. For enrollment information,

contact CompBenefits at 1-800-456-1635, ext. 21 or follow the link on the KRTA website [www.krta.org](http://www.krta.org). For claims or billing issues, contact Matt McDonald at Weilage, 1-866-927-7587.



Ernie Trospen  
Co-Chair of Membership

**Auto and Homeowners Insurance.** Over 1,000 members have taken advantage of the discount on auto (15%) or home (5%) insurance through the Liberty Mutual Group Savings Plan. For a free quote, contact Dave Farmer at 502-425-8450 or 1-800-430-2482, ext. 51666.

**Legaline.** Free legal services for KRTA members. Call 1-800-927-0030.

**Commonwealth Credit Union.** Call 1-800-228-6420 or log on to [www.ccuky.org](http://www.ccuky.org) for your complete savings, checking, banking needs with special attention to age 50+ members.

**LEGISLATIVE**

Bobby Humes told us we were well represented in Frankfort during the 2008 General Assembly by Frank Hatfield, Dr. Wagoner, Patsy Young, Guy Strong, Don Hines, and Ray Roundtree.



Standing is Bobby Humes and Ray Roundtree is seated.

He discussed the *Blue Sheet*—KRTA 2008 Legislative Program. Retirees will receive a 1.5% base COLA. The Pension Reform Bill did not pass. The governor may call a special session. He informed us that we didn't get some of the things we wanted, but nothing was detrimental to us.

Ray Roundtree summed up the 2008 General Assembly as a strange session. He said we weren't successful in getting any ad hoc COLAs, but we are getting 1% more over the next two years than active school personnel. Additionally, we can't continue borrowing from our annuity side to pay for health insurance. The shortage of money issues relating to the budget fall over to other issues.

**HB 470** Retired Teacher bill did pass. It was a bill that made some important technical changes for all KTRS members. It did include language for our ad

hoc COLA, but the budget did not provide the funding.

**HB 9** LTC rate increases did not pass. Ray felt that the timing for this bill was not good with the shortage of money in budget issues.

**HB 600** Pension Reform did not pass. We were optimistic this would be the year, but it didn't happen. This legislation would have had minimal impact on our retirement system. Ray fears that a Special Session could cause problems in comparing our retirement system to others.

Ray encouraged us to focus on three important issues:

- ▶ Resolve our lack of funding for health insurance.
- ▶ Legislators need to keep in mind that our retirement system needs funds like the other retirement systems.
- ▶ Be aware that an advocacy for moving classified personnel into our retirement system is a new issue to be watched. Research shows that it wouldn't be good for our retirement system for this to happen.

Ray reiterated that this was a difficult session for us and for legislators. He feels that the majority of legislators work hard. He encouraged us to thank our legislators and maintain a good rapport with them.

Dr. Wagoner stated that LTC rate increases are a Kentucky citizens' issue and it is important to get other groups such as AARP involved. He informed us that we did get some traction with the LTC bill.



**KRTA 2008 LEGISLATIVE PROGRAM**

An appropriate way to evaluate KRTA's success in the 2008 General Assembly is to relate legislation passed to the various items in the KRTA Legislative Program.

**ITEM 1: KEEP THE ADMINISTRATION OF THE TEACHERS' RETIREMENT SYSTEM AS IT IS PRESENTLY CONSTITUTED**

Result: No change in the administrative structure of KTRS is contained in HB600 (Pension Reform).

**ITEM 2: EVALUATE ALL PROPOSED LEGISLATION RELATING TO THE TEACHERS' RETIREMENT SYSTEM AND OPPOSE ANY LEGISLATION THAT WOULD ENDANGER THE ACTUARIAL SOUNDNESS OF THE SYSTEM**

Result: The 2008-10 biennial budget may contain enough funding to maintain the actuarial soundness of KTRS.

**ITEM 3: PROMOTE FULL FUNDING OF THE TEACHERS' RETIREMENT SYSTEM, INCLUDING THE MEDICAL INSURANCE FUND, BY THE STATE AND OPPOSE ANY EFFORT TO REDUCE OR WITHHOLD THE STATE'S CONTRIBUTION TO THE KENTUCKY TEACHERS' RETIREMENT SYSTEM FOR MATCHING MEMBER CONTRIBUTIONS AND/ OR OTHER STATUTORY APPROPRIATIONS TO THE SYSTEM FOR THE PURPOSE OF BALANCING THE BUDGET FOR OTHER GENERAL FUND EXPENDITURES. OPPOSE ANY EFFORT TO APPROPRIATE OR BORROW RETIREMENT SYSTEM FUNDS. OPPOSE ANY EFFORT TO DIRECT THE INVESTMENT OF RETIREMENT FUNDS.**

Result: Concerning the pension fund, KTRS is scheduled to receive full funding that includes the supplemental appropriation and sick leave provisions. However, the budget bill diverts a portion of the employer contribution that would have been deposited in the pension fund to the medical insurance fund.

**ITEM 4: CONTINUE TO SUPPORT COST OF LIVING ADJUSTMENTS THAT REFLECT THE ACTUAL INCREASE IN THE COST OF LIVING BEING EXPERIENCED BY RETIREES.**

Result: Retired teachers will receive only the 1.5% base COLA effective July 1, 2008, and July 1, 2009. Unfortunately, these COLAs do not keep pace with the Congressional Budget Office's (CBI) projected increases in the CPI.

**ITEM 5: MAINTAIN THE KENTUCKY TEACHERS' RETIREMENT SYSTEM (KTRS) AS IT CURRENTLY IS, A DEFINED BENEFIT GROUP RETIREMENT PLAN.**

Result: The minimum annual annuity will be increased by the same cost of living adjustments as all other annuities.

**ITEM 6: MAINTAIN ADEQUATE AND ACCESSIBLE HEALTH INSURANCE COVERAGE FOR ALL RETIREES.**

Result: No changes in the health plans will occur during plan year 2008. Currently there is no information concerning plan year 2009. However, changes could occur.

**ITEM 7: SUPPORT LEGISLATION REQUIRING LONG-TERM CARE INSURANCE CARRIERS TO SUBMIT RATE INCREASES TO THE ATTORNEY GENERAL, AS WELL AS THE OFFICE OF INSURANCE, AND ALLOW INTERVENTION BY THE ATTORNEY GENERAL.**

Result: HB 9 (LTC Rate Increases) died in the House during the 2008 General Assembly. This issue will be raised again in the 2009 legislative session.

**ITEM 8: SUPPORT LEGISLATION REQUIRING STATE AND LOCAL ENTITIES THAT HAVE RETIREES PARTICIPATING IN THE STATE INSURANCE PROGRAM TO BRING ACTIVE EMPLOYEES INTO THE PROGRAM.**

Result: No bills were introduced during the 2008 session that specifically addressed this issue.

**ITEM 9: SUPPORT AN INCREASE IN THE AMOUNTS PAID TO SURVIVORS OF ACTIVE CONTRIBUTING MEMBERS AND DISABILITY RETIREES.**

Result: There were no improvements in survivor or disability retiree benefits.

**ITEM 10: OPPOSE EFFORTS AT THE FEDERAL LEVEL TO IMPOSE MANDATORY SOCIAL SECURITY FOR MEMBERS OF THE KENTUCKY TEACHERS' RETIREMENT SYSTEM.**

Result: KRTA continues to work with the Coalition to Preserve Retirement Security (CPRS) to stop efforts to implement mandatory social security and repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

**ITEM 11: SUPPORT THE 2008 LEGISLATIVE PRIORITIES OF THE AARP/ NRTA STATE LEGISLATIVE COMMITTEE AND/ OR OTHER GROUPS REPRESENTING SENIOR CITIZENS, WHICH ARE NOT IN CONFLICT WITH THE POSITION OF KRTA.**

Result: KRTA supported AARP/Kentucky's efforts to pass legislation in the areas of home and community based services, identity theft and annuities.

Be sure to express your appreciation to your Senators and Representatives. Thanks are also due Gary Harbin and the KTRS Trustees and staff for their cooperation and support.

# CONVENTION 2008 . . . Renewing Your Commitment

## HIGHLIGHTS



### KTRS Makes Wise Investments According to Executive Secretary Gary Harbin



Mr. Harbin was happy to report that there was not any negative legislation this year and he thanked Frank Hatfield, Bobby Humes, Ray Roundtree, and Bob Wagoner for the part they played in that. He urged everyone to vote during the upcoming election for the seat on the Board of Trustees.

Mr. Harbin spoke with pride on the positive influence KTRS has on the economy of Kentucky. KTRS distributes hundreds of millions of dollars annually, and 95% of it stays in Kentucky. Over the last three years KTRS has paid out \$268 million to retirees. That is the equivalent of 6,700 jobs at a yearly salary of \$40,000 each.

The main issue facing KTRS is the borrowing of our funds by the State for retiree health care. We are the only state "borrowing" from a pension plan to fund the retiree health care. Funding for retiree medical insurance is on a pay-as-you-go basis (started in 1964). This is how it breaks down: 3/4 of 1% member contribution + 3/4 of 1% employer contribution = 1.5% of payroll. Medical costs have increased as well as the number of covered retirees. To continue funding through 2010, the Commonwealth will borrow an additional \$273 million from the KTRS Pension Fund. The need for medical insurance funding to be in the General Budget in lieu of borrowing from the KTRS Pension Fund is imperative. Mr. Harbin said that borrowing from the Pension Fund to sustain the retiree medical insurance does impact actuarial soundness. The

most recent actuarial report informed KTRS of the need for an employer contribution increase in the 2008 Regular Session from 1.88% to 2.46%.

Mr. Harbin introduced Bosworth Todd of Todd Investment Advisors who spoke to us about the investments of KTRS. The total return on KTRS investments through the fiscal year ending 2007 is 9.1%.

According to Mr. Todd the 25 year drop in interest rates is over, leading to another 20 year rise in rates. Food inflation last year has been 5% and the rise in the unemployment rate indicates that recession has arrived. He predicts unemployment will rise to 6.3%. The trade deficit is at a four year low. If you are thinking of investing, invest in stock that are building bridges and roads around the world, especially in the BRIC countries (Brazil, Russia, India, and China).

KRTA will continue to make wise investments and safeguard the future of the retirements funds of retirees by not making risky investments.

With our Defined Benefit Group Retirement Plan, market downturn do not impact your payment.

## Legislation Pertaining to KTRS Retirees

(Excerpts of Gary Harbin's Report)

### House Bill 470 - Effective July 1, 2008

- Provides largely technical and cleanup amendments that do not change current practice
- Will not require current retirees to purchase out-of-state K-12 service in order to be used in calculating their DWT
- Allows members who divorce to remove their ex-spouse as beneficiary past the 60-day deadline—but does not allow change in benefits past the 60-day deadline or a pop-up to an option I actuarial equivalent benefit even if the member has chosen a pop-up option
- Provides a base DWT

### Senate Bill 65 - Effective April 7, 2008

- Permits employees participating in the universities' optional retirement plan (ORP) a one-time opportunity to purchase ORP service in KTRS up to 6 years 6 months after being employed
- Permits university employees a one-time opportunity, even if employed longer than 6 years 6 months, to make this election as long as they do so by December 31, 2008
- Provides an alternative payment plan for the universities to pay their share of the unfunded liability
- Provides a base DWT

### House Bill 600—The Administration's Pension Reform Bill

- Made some minor changes to KTRS
- Made more extensive changes to KRS
- House and Senate did not reconcile their different versions of pension reform—therefore **HB 600 did not pass**
- Provides a base DWT

### Executive Budget

- Provides funding for employer contributions
- Provides payments for past COLAs
- Provides payment for sick leave
- Provides payment for minimum value benefits adjustments
- Provides payments with interest for amounts borrowed to pay past retiree medical benefits
- Continues to borrow for current retiree medical benefits
- Borrows first-time to fund dependent subsidy for under 65 coverage
- A requested supplemental employer contribution for the pension fund as recommended by the actuary was not provided
- Requested funding for ad hoc COLAs was not provided

#### 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

## E-Mail Alert!

Please keep your e-mail address updated!  
Contact us at: [krta98@aol.com](mailto:krta98@aol.com)

## Bernie Vonderheide Remembers the *Forgotten Kentuckians*

Bernie Vonderheide is president and founder of Kentuckians For Nursing Home Reform, a citizens advocacy group.

He was inducted into the Lexington-Urban County Government Senior Citizens Hall of Fame. He is a recipient of a lifetime achievement award in public relations given by the James Bowling Foundation and the University of Kentucky.

His wife, daughter and mother are former schoolteachers in Kentucky. Mr. Vonderheide's mother was in a nursing home so he decided to put all of his resources and contacts to work for nursing home care. He and AARP are fighting for waivers so we can stay in our own homes instead of going to nursing homes.

Eighty-five percent of all nursing homes in the United States have a shortage of staff. When there's not enough help, bad things happen. Without help the residents can't eat, they can't get a drink of water, and they can't get to the restroom. The frontline caregivers (aides and assistants) are the unsung heroes of long term care. They are severely under paid and they work long hours. Why should they work under those conditions when they can go to McDonald's and make more money under more pleasant conditions?

Fifty percent of nursing home residents have some kind of dementia or Alzheimer's and caregivers need special training to care for these residents. But there is no money for this training. We have had the bill up during the last three or four sessions that hasn't gone anywhere. Why don't we hear more about the bad conditions? The residents are afraid to speak because of retribution from the staff or they are demented, so they won't speak to legislators.

The issue of long-term care is becoming more discussed in Frankfort. We hope more seniors get a chance to stay at home or in a resident setting. Institutional settings need to provide good care. These are some key factors that need to be emphasized:

- Make nursing homes provide more staff. There should be a staff-to-patient ratio set by law.

- Currently frontline caregivers get only 75 hours of training—that should be increased.
- Frontline caregivers should receive better pay.
- Not enough inspectors to make sure nursing homes obey regulations. There are only 45 inspectors for 300 nursing homes.
- Random drug tests should be given to all the staff.
- Every employee should have a background check.
- Do not have mandatory arbitration—that means you can't take it to court.
- Stronger ombudsman program—currently the State Ombudsman is politically appointed.
- Transparency—When nursing homes are inspected, it should be made public by posting information on the internet or in print.



**Bernie Vonderheide**  
Kentuckians for Nursing Home Reform

Mr. Vonderheide was proud to say that Governor Beshear is 100% behind nursing home reform and that more media coverage is being given to the movement.

Bernie Vonderheide's resounding plea was, "We need your help—your loved ones need our help—you may need our help."

For more information on how you can become involved in nursing home reform contact:

[www.KyNursingHomeReform.org](http://www.KyNursingHomeReform.org)

[KyNursingHomeReform@yahoo.com](mailto:KyNursingHomeReform@yahoo.com)



**KENTUCKIANS FOR NURSING HOME REFORM**

A non-profit organization dedicated to the welfare of the "Forgotten Kentuckians"

Bernie Vonderheide  
Kentuckians For Nursing Home Reform  
1530 Nicholasville Rd.  
Lexington, KY 40503  
859-312-5617

**generations united**

Because we're stronger together

Join an exciting effort to mobilize older adults in Kentucky!

This is your chance to mobilize on behalf of children.

Join Generations United's Seniors4Kids ([www.seniors4kids.org](http://www.seniors4kids.org)). Seniors4Kids is a civic engagement initiative that highlights the role older adults play in support of issues that directly benefit children and youth. Adults age 50+ create statewide networks of grassroots volunteers with the goal of promoting policies that both directly impact children and benefit the entire community. And we're organizing in Kentucky!

Seniors4Kids takes action in the following ways: the program identifies and trains Captains4Kids, older adults who serve as on-the-ground advocates for kids; Captains4Kids attend events and increase visibility to important issues that benefit children; Captains4Kids educate their policy makers and legislators about children's issues; Captains4Kids generate media stories and opinion pieces, particularly letters to the editor, that spotlight the need for quality pre-k.

Young Kentuckians need your help more than ever. The percentage of three- and four-year-old children enrolled in pre-k in Kentucky is below the national average. Numerous studies demonstrate that pre-k greatly benefits children academically and socially—and society—in the following ways: children do better on standardized tests, experience less grade repetition, are less likely to be placed in special education, experience greater employment and higher wages as adults, and have reduced crime and delinquency.

Seniors 50+ will be instrumental in supporting efforts to increase quality and access to pre-k programs in Kentucky.

Kentucky mirrors the growing numbers of older adults nationally. According to the U.S. Census Bureau, the number of adults ages 50 and older in Kentucky is going to increase substantially while the number of children ages 3 and 4 will change very little.

To join Seniors4Kids, go to [www.seniors4kids.org](http://www.seniors4kids.org) or contact Lindsay Moore at 202-289-4502 or [lmoore@gu.org](mailto:lmoore@gu.org). Seniors4Kids needs you!

# News Flash

Louisville, Kentucky  
January 2008

KRTA membership  
is 25,960!

## LUNCHEON 2008

## Norsman Gives Final Presentation As NRTA Director

As Annette Norsman stepped to the podium, it was a bittersweet moment. It would be her last presentation as NRTA Director. She had just been notified of her appointment to a new position with AARP—Director of Life-Long Learning.

Stepping into the political arena, Dr. Norsman said, “It’s too bad that the people who really know how to run the country are teaching school.”

Dr. Norsman reminded us of the powerful influence of Dr. Ethel Percy Andrus’ legacy upon all for which education stands—from preschool to elementary to high school to college and on to life-long learning and community service. Dr. Andrus left Chicago where she was teaching night classes for adults to become the first woman high school principal in California. Dr. Andrus left Abraham Lincoln High School after 28 years to care for her terminally ill mother. In January of this year a new performing arts center at Lincoln was dedicated to Ethel Percy Andrus—she paved the way for all of us.

She believed in *collective voice, collective purchasing power, and collective purpose*. This led to the organization of NRTA when she was age 63 and AARP, age 73. She was the first president of NRTA, AARP, and the first volunteer. She was founder and editor of the NRTA Journal and the AARP Magazine.

In honor of AARP’s founder and its 50th anniversary being celebrated in 2008, AARP created The Ethel Percy Andrus Legacy Award for Innovation. A \$10,000 prize will be awarded to one public secondary school (grades 8 - 12) in every state, the District of Columbia, Puerto Rico, and the US Virgin Islands in recognition of an innovative program or practice currently operating in a school. Dr. Norsman announced that Bowling Green High School is the winner in Kentucky.

As we face the symbolic beginning of the change of the face in America—Baby Boomers turning 65—we are living longer and having a greater opportunity to make a difference. Life-



Dr. Annette Norsman

long learning is more important than ever because we need career resiliency, viability in our work and enrichment in the involvement in our community. Speaking of living longer, Dr. Norsman’s elderly friend said, “So many of my friends have gone on to heaven, I’m afraid they’re going to think I didn’t make it.”

AARP believes it is time to stop the bickering partisanship. Therefore, it has developed the *Divided We Fail* initiative.

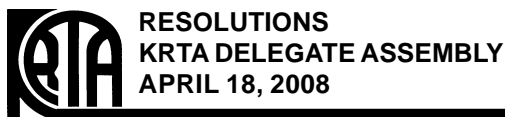
The platform is:

*We believe that the opportunity to have access to affordable, quality health care and long-term financial security is a basic need that all Americans share. We believe it is the foundation for future generations.*

*We stand as strong champions for the new American dream — to build a 21st century America where these issues are paramount so that all people can have the opportunity for a prosperous future. We also believe that individuals, businesses, healthcare providers, non-profit organizations, and government must work together to find solutions—personally, privately and publicly. We represent tens of millions of Americans and we believe that all of us share a responsibility for making our society work and restoring peace of mind to all Americans.*

*This is our platform for positive change and our commitment to current and future generations.*

*Divided We Fail, but together we can do anything.*



**RESOLUTIONS**  
**KRTA DELEGATE ASSEMBLY**  
**APRIL 18, 2008**

### *To All To Whom These Presents Shall Come:*

**WHEREAS,** The Kentucky Retired Teachers Association, being the only organization in the State that has as its sole purpose the improvement of the welfare of retired teachers in Kentucky and

**WHEREAS,** The Kentucky Retired Teachers Association, meeting in its Annual Convention at the Executive West Hotel, Louisville, Kentucky, April 18, 2008, desires to voice certain areas of concern, interest, recognition and appreciation.

### *Now, Therefore, Be It Resolved That:*

1. We declare sincere appreciation to our Executive Director, Dr. Robert Wagoner, whose professional leadership, commitment, and complete loyalty continue to direct the Association in achieving its goals.

2. We commend our Executive Director, Dr. Wagoner, for his efforts to maintain the quality of service that the Association has always provided. His service in other organizations confirms his interest in and focus on local, state, and national concerns of all retired teachers.

3. We express our thanks to Dr. Wagoner for his continued commitment to serve us as Legislative Agent and extend thanks to Bobby Humes and Ray Roundtree, Legislative Co-Chairs; Frank Hatfield, Executive Director Emeritus, Guy Strong, and Don Hines for serving as volunteer advocates.

4. We appreciate Janie Caslowe, Deputy Executive Director for Member Services, and Brenda Meredith, Deputy Executive Director for Communications, for the exceptional efficiency they have demonstrated in performing the expanding duties of their positions.

5. We sincerely thank Carla Hahn, Mary Wagoner and the entire headquarters staff, without whose assistance Kentucky’s retired teachers would be less informed. We appreciate their unsurpassed patience and competence.

6. We declare our deepest gratitude to Gary Harbin, Executive Secretary of the Kentucky Teachers’ Retirement System, his staff, and Board of Trustees for professional leadership in providing quality service to all Kentucky retired teachers and diligence in developing and promoting a legislative program that enhances benefits to all members. As we continue to build on the excellent relationship KRTA has with these competent people, we anticipate growth.

7. We respectfully call upon Governor Beshear and the Kentucky General Assembly to support future legislation to meet the needs of Kentucky retired teachers who have given so much to their profession with expectations of good health and pension benefits upon retirement.

8. We appreciate the efforts of the members of the 2008 General Assembly to pass legislation favorable to retired teachers and declare our sincere thanks for their support. With anticipation and gratitude, we urge their continued support.

continued from page 10

9. To our President, Patsy Young, who has served KRTA with enthusiasm and dedication we extend special thanks. President Young's energetic approach to performance of activities that are needed has energized the whole lot of us who may have gotten somewhat lax. She has served us well as our representative to the KTRS Board of Trustees.

10. We compliment our Immediate Past President, Tara Parker, on her genuine concern for our organization as demonstrated in "Finding and Keeping the Gold". Tara continues her remarkable performance in all areas of interest and benefits for retired teachers. Her ever vigilant approach to the task of service to members of KRTA is commendable.

11. We acknowledge the steadfastness of the Executive Council in promoting the general welfare of all KRTA members: Geardean Branham, Jim Frank, Gus Swanson, Jim Huckleberry, Jack Waff, Karen Travis, Melanie Wood, Linda Thornton, Mark Crain, Mary May, Sally Smith, Larry Morrow, Harold McLaren, and Perry Watson. We extend thanks to the members for their service and willingness to accept and work toward solutions for the growing challenges that lie ahead.

12. We extend thanks and appreciation to Irene Erskine and Carolyn Falin, Co-Chairs of the Health and Insurance committee, as monitors of our health and insurance needs and cognitive evaluators of services and benefits. We appreciate their concern for the unique role our organization plays in working for the common good of our retired educators.

13. We commend Robert Estes for his wonderful service as AARP/KRTA Specialist in providing retirees with current information from AARP and encouraging participation in the Grandparent Essay Contest with passion and commitment until December 31, 2007. Many thanks and may joy and happiness be yours! We welcome Neal Tucker as our new AARP/KRTA Specialist.

14. We congratulate Harold VanHook, Debby Murrell, Fonrose Wortham, Ernie Trosper and Betty Hester, Co-Chairs of the Membership/Pre-Retirement Committee, in their continued tireless efforts to increase membership, which currently numbers 25,960 with 20,598 using automatic dues deduction. We appreciate their unsurpassed determination and untiring enthusiasm.

15. We fondly remember Virginia Shaw and honor her for her many years of dedication to the education of our youth, her service to KRTA as president, and her diligence in serving as chair of the Membership/Pre-Retirement Committee. We will miss her as our "cheerleader for KRTA" and the impact she has had on the membership numbers. We wish her much happiness and good health in her new home. It is difficult to think of KRTA and not remember Virginia.

16. We commend the participating local and district retired teachers' associations for their endless volunteer services which include programs that benefit our youth, give assistance to the aging, volunteering in local schools, and numerous other community programs.

17. We extend appreciation to the Nominating Committee (Tara Parker, Chairman; Irene Erskine, Roberta Fugate, Neal Tucker, and Larry Morrow) for excellent leadership shown in selecting outstanding candidates for officers.

18. We congratulate the 41 local retired teachers' associations with achievement of at least 90 percent membership in KRTA (including 9 with 100 percent) to win the M. L. Archer Award.

19. We memorialize our 591 colleagues who have departed this life since we last met by noting their significant contributions to the students they taught and yet live on in the acts of goodness they performed and in our hearts.

20. We extend a special thank you to those who assisted in making last night's reception and this meeting a success. We offer special thanks to all members of the Reception and Registration Committees.

21. We wish to express our thanks to the Executive West Hotel for its gracious hospitality and the use of its facilities.

*Roberta Fugate, Chair  
Emma Lou Isaac  
Don R. Miller*

## Greenville 5th Grader Wins State AARP/KRTA Grandparent Essay Contest



Brooklyn Vincent & her Papaw

Ten-year-old Brooklyn Vincent of Greenville, Kentucky, was honored by Kentucky's Retired Teachers and AARP Friday as the 2007-2008 winner of the AARP/KRTA Grandparent of the Year Essay Contest. The Longest Elementary fifth grader's testimony to her grandfather, Johnny Vincent, was judged the best out of over 7,000 entries from 224 schools in 79 Kentucky counties.

At Friday's opening session of the KRTA Annual Convention, Brooklyn was presented with a plaque commemorating her achievement and a \$100 U.S. Savings Bond. Her grandfather, Johnny Vincent, also received a plaque for being the AARP/KRTA Grandparent of the Year. Brooklyn's grandmother, Jean Vincent, and her teacher, Stacie Jones, were also in attendance.

Brooklyn has been raised by her grandparents since her parents were killed when she was two years old. In her essay, Brooklyn writes: "I was only two

*years old when I lost my mom and dad in a violent crime and fortunately my nana and papaw took me in as their own daughter. Sometimes I have extreme sadness and my papaw helps me through it. He hugs me when I cry and listens to me when I want to talk about it."* Brooklyn read the entire tribute to her grandfather to the assembled teachers and received a standing ovation.

The Vincent's are just one of nearly 36,000 households in Kentucky where grandparents are responsible for meeting the basic needs of their grandchildren. AARP Kentucky and

the Kentucky Retired Teachers Association are strong advocates for grandparents' rights and work to provide solutions faced by people left with the challenges of raising over 57,000 minor children.

In an attempt to call attention to the relationship between grandparents and their grandchildren, AARP and KRTA joined forces six years ago to create the annual "AARP/KRTA Grandparent of the Year" essay contest. Fifth grade classes decide at the beginning of a new school year if they will participate and the assignment is made each Fall. Judging is based on grammar, form, neatness; creativity, expression and the characteristics of the grandparent. The judging is conducted by local members of the Kentucky Retired Teachers Association. The state winner is chosen by a panel made up of AARP and KRTA representatives. Brooklyn was the 7th winner of the award.

### District Winners

Upper Ky. River	Dylan Campbell
Up. Cumberland	Lawrence Veach
Mid. Cumberland	Benjamin Houseman
Northern	Jozi Steffen
Central Ky. West	Halie Ferrell
Fifth	Heather Fry
Eastern	Baylee Perry
Fourth	Skyler Ballard
Third	Brooklyn Vincent
Jefferson	Sherry Wang
First	Rachel Todd
Central Ky. East	Amber Thomas
Big Sandy	Haylee Stevens
Second	Jacob Baird

If there are multiple KRTA members in your household, you are now receiving only one copy of **KRTA News**.



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

★ LOCAL AWARDS ★



★ 45 GOLD WINNERS

Bath	Christian	Hart	Metcalf
Bell	Clark	Henderson	Monroe
Bracken	Daviess	Jackson	Nelson
Breathitt	Edmonson	Johnson	Nicholas
Breckinridge	Fulton	Knott	Ohio
Bullitt	Gallatin	Letcher	Owen
Butler	Glasgow-Barren	Lincoln	Pike
Caldwell	Grayson	Marshall	Pulaski
Carlisle	Green	Martin	Rowan
Carter	Greenup	McCreary	Wayne
Casey	Hancock	Meade	Webster
			Wolfe



28 SILVER WINNERS ★

Boone	Graves	McCracken	
Calloway	Hopkins	McLean	Washington
Campbell	Jessamine	Owsley	Whitley
Clinton	Lee	Pendleton	
Estill	Livingston	Perry	
Etown-Hardin	Logan	Scott	
Larue	Lyon	Shelby	
Floyd	Marion	Spencer	
Grant	Mason	Union	

Levels of recognition include:

**Gold Seal**  
**425 Points**

**Silver Seal**  
**375 Points**

**Bronze Seal**  
**325 Points**

12 BRONZE WINNERS

Bluegrass	Madison
Boyd	Montgomery
Boyle	Muhlenberg
Capital City	Taylor
Jefferson	Warren
Kenton	
Knox	



Each year the 118 local RTAs strive to grow in membership and participation in the community and in the programs sponsored by KRTA. Points are earned based on the local associations emphasis on these important areas:

- ★ Membership increases and percentage of potential members
- ★ Number of meetings held and the topics of those meetings
- ★ Contact with new retirees and honoring them at a meeting
- ★ Participation in KRTA's fall workshop
- ★ Participation in the state convention
- ★ Contact with local legislators concerning current issues
- ★ Contribution to the community
- ★ Contribution of \$30 or more to the N. O. Kimbler Scholarship Fund
- ★ Standing committees in Health, Wellness and Insurance; Legislation; and Membership

★ ★ Retired Teacher Volunteer Hours Soar ★ ★

In 1947, when Dr. Ethel Percy Andrus, NRTA founder, proclaimed her motto "To serve not to be served," I am sure she had no idea the impact that retired teachers would make on their communities. This year Kentucky retired teachers reported 611,540 volunteer hours valued at \$11,931,145 if figured at \$19.51 per hour.

The KRTA staff expresses its thanks and appreciation to all who participated and reported volunteer hours. Information and names received will be used to participate in state and national volunteer programs.

RTAs reporting the highest number of volunteer hours are:

<b>Pike County</b>	<b>108, 157</b>	<b>Gallatin County</b>	<b>25,700</b>
<b>Martin County</b>	<b>49, 993</b>	<b>E-town Hardin</b>	<b>25,356</b>
		<b>LaRue</b>	

*What I spent is gone!  
What I kept is lost! But what I gave away will be mine forever!*

— Dr. Ethel Percy Andrus

## ★ DISTRICT AWARDS ★



### 4 GOLD WINNERS

- ★ First  
Middle Cumberland
- Fourth  
Second



### ★ 6 SILVER WINNERS

- ★ Third  
Fifth  
Central Ky. East
- Eastern  
Upper Cumberland  
Upper KY. River



### 1 BRONZE WINNER

Northern  
District



The 14 district RTAs and their officers strive to be recognized and rewarded for their efforts in the community and in the programs sponsored by KRTA. Points are earned based on the district association's emphasis on important areas:

- ★ Percentage of potential members belonging to the district
- ★ Percentage of potential members belonging to KRTA
- ★ Membership increase of 5% or more over previous year in KRTA and/or membership of 80% or more
- ★ Holds 4 district meetings annually following Executive Council meetings
- ★ Contributes at least \$50 to the N. O. Kimbler Scholarship Fund
- ★ Participates in Pre-Retirement Seminars when held in the district
- ★ District President's attendance at State Presidents' meeting
- ★ Makes periodic contacts with local legislators and/or Congressional delegation concerning current issues.
- ★ Active committees in Health & Insurance, Legislation, and Membership

Levels of recognition include: **Gold Seal - 425 Points**

**Silver Seal - 375 Points**

**Bronze Seal - 325 Points**

## ★ ARCHER AWARDS ★



### KRTA LOCAL ASSOCIATIONS 90% AND ABOVE MEMBERSHIP

*eligible for*

### **M. L. Archer Award**

*January 18, 2008*

<u>County</u>	<u>%-age</u>	<u>County</u>	<u>%-age</u>	<u>County</u>	<u>%-age</u>
CARLISLE	100.0%	WAYNE	96.2%	CASEY	92.7%
CRITTENDEN	100.0%	HART	95.9%	FLEMING	92.6%
FULTON	100.0%	MIDDLESBORO	95.5%	KNOTT	92.4%
GREEN	100.0%	CUMBERLAND	95.3%	WOLFE	92.4%
HANCOCK	100.0%	BREATHITT	95.0%	SIMPSON	92.0%
HENRY	100.0%	JACKSON	94.9%	CHRISTIAN	91.4%
MONROE	100.0%	HICKMAN	94.6%	BRACKEN	91.3%
OWEN	100.0%	NELSON	94.6%	LIVINGSTON	90.9%
POWELL	100.0%	LEE	94.5%	TRIMBLE	90.9%
LINCOLN	99.5%	BALLARD	94.5%	CLINTON	90.6%
MARTIN	98.2%	ADAIR	94.5%	PULASKI	90.6%
METCALFE	97.9%	GALLATIN	94.1%	BRECKINRIDGE	90.5%
MCCREARY	97.9%	MCLEAN	93.9%	LETCHER	90.3%
OHIO	96.2%	OWSLEY	93.1%		

## ★ SHAW AWARD ★

In recognition of his contribution to the Association, the M. L. Archer Award was established. This award is given to local associations with membership of at least 90 percent of those eligible. Mr. Archer served as Membership Committee chairman for 12 years. Upon his retirement from this position, he was elected an honorary life member of the Committee.

Established in honor of Virginia Shaw and her continued work with membership, the Shaw Award was presented to the Middle Cumberland District for reaching the goal of 90 percent membership of those eligible.

Accepting the Shaw Award for Middle Cumberland are  
Kenneth Ashby  
Eunice Sayers  
Ralph Edwards



## Delegate Assembly 2008

The KRTA Delegate Assembly was called to order by President Patsy Young at 2:20 PM. on Friday, April 18, 2008, in the Scots Room of the Executive West Hotel, Louisville, Kentucky.

### MINUTES OF MEETING

The minutes of the April 17, 2007, KRTA Delegate Assembly were corrected to change paragraph one to read "The Delegate Assembly . . . on Tuesday, April 17, 2007, at. . . .Kentucky. **The CALL TO ORDER** was changed to "The meeting was called to order by President Tara Parker."

### PROPOSED AMENDMENT TO THE CONSTITUTION

Neal Tucker presented the findings of the proposed change in dues from \$15 to \$20 after it went to committee. He followed his report with a motion to amend the KRTA Constitution (Article VIII. DUES) by striking out the \$15.00 and inserting \$20. The motion was seconded by Bob Hoagland. There was a roll call vote by the president with 223 delegates voting yes and 3 voting no. Therefore, Constitutional Amendment #1 was approved.

**STANDING COMMITTEE REPORTS** by Co-Chairs Betty Hester, Debby Murrell, Ernie Trosper; Irene Erskine & Carolyn Falin; Bobby Humes & Ray Roundtree (see pages 6-7)

### PRESIDENT'S REPORT

President Young reported that KRTA members are alive, well, and active. She said she had felt pride, gratitude and honor to represent our 26,000 members. Continuing, she said that the conference had brought a renewal and strong determination to be committed to KRTA. She ended by thanking the delegation for the opportunity to represent them.

### RESOLUTIONS COMMITTEE REPORT

Emma Lou Isaacs presented the Resolutions in the absence of the chair, Roberta Fugate. After a motion by Emma Lou and a second by Eloise Hadden, the Delegate Assembly adopted the Resolutions. (See page 10)

### NOMINATING COMMITTEE REPORT

Chair Tara Parker thanked the Nominating Committee (Irene Erskine, Roberta Fugate, Larry Morrow, Ernie Trosper, and Neal Tucker) for its work. After a motion by Aaron Beal and second by Peggy Fugate, the following were elected by acclamation:

**President-Elect:** Ceibert Gilbert, Jr. **Vice-President:** Melanie Wood

Officers begin their terms on July 1, 2008. In accordance with the Constitution, the former President-Elect Billy Triplett will become President on July 1, 2008.

### EXECUTIVE DIRECTOR'S AND TREASURER'S REPORTS

Dr. Wagoner reviewed the Executive Director's Report and the Treasurer's Report which were provided in the convention packet. Included in his presentation was emphasis on the strength of the Association. He emphasized, "The real value of the association is sitting in this room—the contacts you make with your legislators. They know we vote. Our organization has the best grass roots organization in the state." Dr. Wagoner feels that our ad hoc COLA not being increased will not dramatically change our lifestyles; however, if we have to pay our own health insurance, that will dramatically change our lifestyles. He feels that on the Federal level it will take a collective effort of everyone stating exactly how GPO and WEP have affected them. It's the stories that will make the difference. Dr. Wagoner reviewed the KTRS election biographical sheet. Representatives met with the candidates and find them both acceptable candidates. He noted that it takes 700 new members each year for us to just stay even due to the passing of members. The reports were approved after a motion by Melanie Wood and a second by Eunice Sayers.

### RECOGNITION OF THE OUTGOING PRESIDENT

President-Elect Billy Triplett presented Patsy Young with a plaque and commended her for her dedication and service.

The meeting of the Delegate Assembly adjourned at 3:27 PM. The next meeting will be held on April 17, 2009.

## New Officers' Lineup

On July 1, the newly elected officers will begin their tenure. **Billy Triplett** will be at the helm as president. **Billy Triplett** is from Knott County in the Upper Kentucky River District. He graduated from Morehead State with a BS degree and received an MS degree from U of L. He then returned to Morehead to earn Rank I certification. He has been a classroom teacher, assistant principal, principal, instructional supervisor, and technology coordinator. Presently he is an adjunct faculty member to Hazard Community & Technical College. Billy said, "I am proud to be a member of KRTA, obviously the best association in the nation. I feel we must continue in this spirit and serve when called upon."

**Ceibert Gilbert** has served as vice president and president of the Central Kentucky East District. Powell County RTA has been fortunate to have him as their president during 1999-2004. He received BS, MA and Rank I degrees from Eastern Kentucky University. Additionally he has taken classes in a doctoral program at the University of Kentucky. He has been a classroom teacher, principal, assistant superintendent in Powell County Schools and superintendent of Nicholas County Schools. Ceibert's goal is to "become actively involved in KRTA and serve wherever needed to better strengthen our membership." He will serve as president-elect.

**Melanie Wood** will be our vice president. She has served as president of the Jefferson District and is currently on the Executive Council. In addition to serving on the Insurance Committee on the local and state levels, Melanie is active in her community. She is the founder, director and music arranger for the Master's Men, a 100 voice men's choir at the Southeast Christian Church and has served on numerous boards of directors for arts associations. She has received the Distinguished Service Award from Kentucky Music Educators Association, Outstanding Music Alumni Award from Eastern Kentucky University, KMEA Music Teacher of the Year and Woman of the Year Award from the American Business Women's Association. Everyone will instantly recognize Melanie's voice as the announcer of all those door prizes at the State Convention Reception.

## Past President Parker Named Distinguished Alumni at Brescia



Our Nominating Committee Chair, and Past President, **Tara Henderson Parker**, a Frankfort resident, has been recognized as one of Brescia University's 2008 Distinguished Alumni. The award is based on the breadth and scope of the recipient's life's work and magnitude of his/her impact on the national scene.

Before retirement, Parker served as Commissioner for Technical Education during the Jones and Patton administrations. She later served as Interim Chancellor for Technical Education during the development of the Kentucky Community and Technical College System (KCTCS).

Brescia University, located in Owensboro, established the Distinguished Alumni recognition award in 2000. Parker, a 1974 Brescia graduate, joins 39 previously recognized alumni award recipients.

Parker was formally recognized during Alumni Weekend activities at Brescia University on Saturday, April 19.

## Working Retirees Updated Daily Wage Threshold Letters

During the fourth week in April 2008, over 2,600 DWT letters were mailed to members giving the DWT for the upcoming school year. If you have any questions regarding your DWT, please contact KTRS.

**1.800.618.1687**

# Exhibitors 2008



~~~~  
Above  
**HUMANA & ACTIVE HEALTHCARE MANAGEMENT**  
Jacqui Foree, Chris Tyler, Jane Gates, Tonya Broell  
Elizabeth Pifer, Wesley Bloyd, Sarecia Norton  
~~~~



~~~~  
Below  
**HENSLEY & ASSOCIATES**  
Hank Hensley  
~~~~



~~~~  
Left  
**HEARIN AMERICA**  
Greta Ratliff & Kabita  
~~~~



~~~~  
Right  
**TRAVELAGENTS INTERNATIONAL**  
Lea Davis  
~~~~



~~~~  
Above  
**COMMONWEALTH CREDIT UNION**  
Cindy Block  
~~~~



~~~~  
**COMFORT KEEPERS**  
Kevin Williams  
Helen Rades & Lee Rades  
~~~~



~~~~  
Above  
**NORTH AMERICAN LIFE PLANS**  
Richard Williams, Steve Turpin  
Joe Ellis, Keith Hazelbaker  
Ken Prewett, Nicole Powers  
~~~~



~~~~  
**KTRS**  
Ashley Briscoe, Tami McMichael, Grace Dotson  
~~~~



~~~~  
Above  
**NATIONAL HEALTH ADMINISTRATORS**  
~~~~



~~~~  
**MEDCO**  
Mike Johnson & Craig Kessler  
~~~~



~~~~  
Above  
**AARP Staff**  
~~~~



~~~~  
Right  
**LIBERTY MUTUAL**  
Dave Farmer  
~~~~



~~~~  
Left  
**BROWN & BROWN**  
Jason Weilage  
Bridgette Grant-Shaw  
~~~~



## Peace Corps Seeking Experienced Educators

The Peace Corps is encouraging experienced educators and teachers to use their skills as a Peace Corps Volunteer. As part of its on-going effort to bring more skilled and knowledgeable Volunteers to the field, the Peace Corps is reaching out to mid-career and retiring professionals who are interested in new and challenging teaching opportunities and are considering alternatives to traditional retirement. Currently there is a high demand for skilled teachers with classroom and teacher training experience.

Peace Corps education Volunteers introduce innovative teaching methods and encourage critical thinking in a variety of classroom settings overseas. They may also work in curricula or materials development, and train teachers informally or formally in conversational English, academic subjects, or instruction methodologies. The most competitive candidates have: a minimum of three years of classroom experience; advanced degrees in teaching, education, TEFL, English, primary or secondary education, or linguistics; or teacher trainer experience. Other relevant experience includes working with adult literacy programs or writing for literary magazines or newspapers. To learn more about teaching opportunities with Peace Corps, call 1.800.424.8580 or visit: [www.peacecorps.gov/minisite/education?cid=preduc](http://www.peacecorps.gov/minisite/education?cid=preduc). The Peace Corps is celebrating a 47-year legacy of service at home and abroad. Since 1961, over 190,000 Volunteers have helped promote a better understanding between Americans and the people of the 139 countries where Volunteers have served. Peace Corps Volunteers must be U.S. citizens and at least 18 years of age. There is no upper age limit. You may also contact Bart Kendrick at 202.692.1819.

# AROUND THE STATE . . .

## FEATURES

### Bracken County RTA



Front Row: Orinona Puccini, Rachel King, David Rigney, Laural Jane Gray  
Second Row: Hazel Welch, Wilma Wallace, Opal Jett, Genie Markey, Roberta Stephenson, Sandra Wood, Sharon Teegarden, Juanita Martin and Maude Teegarden  
Third Row: Jennie Lou McGee, Mary Jane Gillespie, Karen Sweeney, Mack Wallace, Carolyn Taylor

The Bracken County Retired Teachers Association met on March 13 at de Sha's Restaurant in Maysville. Their special guests were the county winner of the AARP Grandparent of the Year Essay Contest, Rachel King and grandfather, David Rigney, and her 5th grade teacher, Heather Brumley (not pictured).

### Campbell County RTA



Erma Bush as Margaret Garner

CCRTA'S March meeting featured a very special guest from the Kentucky Humanities Council, Inc., Erma Bush of Louisville. Ms. Bush performed her re-enactment of Margaret Garner (c. 1833-1858).

Margaret Garner was Kentucky slave who escaped and was captured—a common story. However, there is so much more to her story. Erma Bush's powerful portrayal will not be forgotten soon by the CCRTA members. Many were moved to tears by this dramatic presentation of living history.

This program was funded by the Kentucky Humanities Council, Inc., and PNC Bank, Cold Spring.

### Northern District RTA

The Northern Kentucky RTA Board met on March 10 at the Golden Corral in Ft. Mitchell. Twelve members braved the 12" of snow to plan for the State Convention and take care of other business.



Front Row:  
Terry Lightfoot  
Laural Jane Gray  
Maude Teegarden  
Second Row:  
Opal Jett  
Linda Thornton  
Lorie Flerlage  
Sam Cantrell  
Jean Jones  
Betty McKinney  
June Groom  
J. B. Losey

continued from page 4

The Council confirmed the following appointments to the Legislative Research Commission's Special Advisory Panel:

#### SUBCOMMITTEE

Consumer Affairs  
Health and Human Services  
Insurance  
Taxation  
Transportation

#### APPOINTEES

Joe Westerfield  
Ernest Taylor  
R. Ken Willis  
Doug Cole  
Larry Morrow

The contract was reviewed for the 2009 Convention to be held at the Executive West Hotel on Thursday and Friday, April 16-17.

There was a motion and a second to hire an intern for the 2008 summer to help with the increased workload due to membership renewals.

Dr. Wagoner reviewed the YTD FY 2008 Budget Report and the Executive Director's Report. He recommended that the Council approve the expansion of the Kimbler donation program to include state committee chairpersons. He felt we should make a contribution on behalf of Vinson Watts. The proposal passed.

The Council reviewed the 2009 Convention contract with the Executive West Hotel for April 16-17, 2009.



### Join the Movement. . . Learn How You Can Make a Difference!

We have a brief window of opportunity during the lull between Super Tuesday and the general election, and AARP is hoping you will take this time to forget the partisan bickering and political propaganda, and think about the issues. Think about what you need from you elected officials, and demand it before casting your vote.

The concept seems so simple that it is hard to believe no one has thought of it before now—demanding that elected officials do what they are elected to do.

But AARP has organized a first-of-its kind campaign to do exactly that. We have named our campaign *Divided We Fail* because if we do not work together to do something about Americans' health and long-term financial security, then we will fail. We will fail ourselves, our children and our grandchildren.

If we do not act, and soon, the next generation will be first in American history to be less well off than their parents. We cannot and will not let that happen.

To succeed, we need cooperation among every sector—health, business, government—and individuals, too. AARP is asking our members to press for change. We will put pressure on candidates to make health and financial security the top domestic issues in '08.

We have already joined forces with what might be seen as unexpected partners, among them business and labor, and a number of other groups determined to see this through. These partners understand that a better future is not a Republican issue or a Democratic issue. It is an American issue, and Americans from every walk of life are working together to make it happen.

Now we are asking you to join in our effort through "Millions of Voices for Change." We hope you will share your experiences and ideas because your stories put a human face on this crisis. We are also asking everyong to sign our pledge regarding health and financial security on our web site at [www.dividedwefail.org](http://www.dividedwefail.org). Remember Divided We Fail, but together we can do anything!

#### Deadlines for Membership Enrollment

- ✓ Encourage use of White Cards
- ✓ Postmark these by November 7, 2008
- ✓ Enrollments November 7, 2008 - January 16, 2009 must be with Cash Form and a Check
- ✓ Carla must have these by January 23, 2009

# KSPB Hosts “Soybean Production in Kentucky” Art Contest

The Kentucky Soybean Board is excited to host the “Soybean production in Kentucky” art contest. This was the fifth and final year for the contest and was established in order to allow art teachers and students a hands-on experience with Prang soybean crayons.

With Prang soybean crayons, the colors of Kentucky’s farms and seasons can come to life in students’ artwork. Because soybean crayons are smoother and brighter than traditional wax crayons, they are a versatile medium for artists. This contest gave students an opportunity to not only explore a different medium, but to win cash prizes for their efforts.

Students throughout the Commonwealth have diligently worked on their masterpieces of Kentucky soybean production, implements, soybean fields, plants, new uses of soybeans, activity or scene from a Kentucky soybean farm. Over 2,000 classes participated this year and thousands of entries were received, making judging difficult.

Artwork was accepted from four age categories of students. Once all of the entries were gathered, a panel of professional artists proceeded with the judging. A special thanks goes to Bill Granstaff and Roger Lisanby for taking on the hard task of choosing this year’s winners. First, second, and third place entries from each category will soon be compiled to create the 2009 “Soybean Production in Kentucky” Calendar.

This year’s winners are:

**Primary Category Grades 1 & 2**

- 1st Place: Linda Kim, Rosa Parks Elementary, Lexington
- 2nd Place: Bradley Benson, Cuba Elementary, Mayfield
- 3rd Place: Emily Ann Noble, Highland Turner Elementary, Booneville

**Junior Category Grades 3 - 5**

- 1st Place: Rachel Shelton, Bell Elementary, Monticello
- 2nd Place: Alyssa Davis, Walnut Hill Elementary, Liberty
- 3rd Place: Kelsay Marcum, Bell Elementary, Monticello

**Intermediate Category Grades 6 - 8**

- 1st Place: Turquoise Carney, Browning Springs Middle, Madisonville
- 2nd Place: Courtney Melancon, Bullitt Lick Middle, Shepherdsville
- 3rd Place: Maclain Dunlap, Adairville Middle, Adairville

**Senior Category Grades 9 - 12**

- 1st Place: Akmyrat Tuyliyen, Moore Traditional High, Louisville
- 2nd Place: Hannah Miller, Ohio County High, Hartford
- 3rd Place: Jessica Whitehouse, Muhlenberg North, Greenville



Courtney Melancon’s Entry

**Courtney Melancon**, who won second place in the Intermediate Category, is the granddaughter of KRTA Administrative Assistant, Carla Hahn.

KENTUCKY TEACHERS’ RETIREMENT SYSTEM	REGISTRATION 9:00 a.m. - 9:15 a.m.	SEMINAR 9:15 a.m. - 1:00 p.m.
July 9, 2008 <b>Hardin Co. Board of Educ.</b> 65 W A Jenkins RD Elizabethtown, KY 60 Max	July 14, 2008 <b>Rough River SRP</b> 450 Lodge RD Falls of Rough, KY 60 Max	July 15, 2008 <b>KY Dam Village SRP</b> Convention Center Exit 27 off I-24 on US 641 & US 62 Gilbertsville, KY 100 Max
	July 22, 2008 <b>River Park Center</b> Woodward’s Room 101 Daviess ST Owensboro, KY 60 Max	*KTRS provides the coffee at State Parks. The district should provide for the coffee at other places.

## Supreme Court Ruling on Treatment of Teachers’ Pensions in Divorce Proceedings

Under the KTRS statutes, there has been for many years a provision that clearly states that during dissolution of marriage proceedings (divorce) teachers’ retirement allowances are not subject to classification or division as marital property and that they cannot even be considered as an “economic circumstance” when dividing other assets of the marriage. In other words, teachers’ retirement allowances could not be considered at all during a divorce. This provision is codified under KRS 161.700(2).

In the late 1990’s, however, this protection became less certain when a divorce statute, KRS 403.190(4), was amended to state that if the retirement benefits of one spouse are “excepted” from classification as marital property, then the retirement benefits of the other spouse are excepted as well, but neither spouse shall enjoy a greater exception than the other. The language of this statute is a little confusing and left open the question whether it overrode the clear language of KRS 161.700(2). As a result, it appears that for several years different Family Courts of the Commonwealth were issuing different interpretations of whether, and to what extent, teachers’ retirement allowances should be considered in divorce proceedings. Most commonly, from the limited feedback received by KTRS, it appears that Family Courts either ruled that teachers’ retirement allowances remained exempt from consideration in divorce proceedings given the clear language of KRS 161.700(2), or that they were subject to consideration to the extent that they exceeded the retirement benefits of the non-teacher spouse.

On September 20, 2007, the Kentucky Supreme Court rendered an opinion addressing this issue that appears to conclude that teachers’ retirement allowances are at least potentially subject to consideration in divorce proceedings due to the amendment of KRS 403.190(4) in the late 1990’s. This case is *Shown v. Shown*, 2005-SC-000855. Any member engaged in divorce proceedings is strongly advised to have his or her attorney read this case and the governing statutes very carefully to determine whether they might apply to the individual facts and circumstances of his or her case. Court opinions often leave certain questions unanswered and are usually subject to at least some degree of interpretation. Regardless of a Court’s ruling, KTRS cannot accept Qualified Domestic Relations Orders as KRS 161.700(1) prohibits the attachment or assignment of a retiree’s retirement allowance except for the payment of child support or federal taxes. (Reprinted with permission from KTRS RETIRED EDITION FEB/MAR 2008)

# MISCELLANEOUS INFO . . .

## YOU MIGHT WANT TO KNOW



## Safety Assistance for Freeway Emergencies

The Safety Assistance for Freeway Emergencies (**SAFE**) program monitors our interstates and parkways to help stranded motorists, remove debris, tag

abandoned vehicles, provide traffic control during emergencies, report highway hazards and assist law enforcement at incident scenes.

The **SAFE** Patrol employs operators who are equipped with the necessary skills to handle anything from an ordinary tire change to a life-threatening situation. The operation runs seven days a week, from 6 a.m. to 10 p.m. on all Kentucky interstates and parkways, US 23 and KY 80.

The number to call if you need assistance is **877-FOR-KYTC** or **877-367-5982**. This number will ring into the Transportation Operations Center where a (TOC) specialist will dispatch the closest **SAFE** Patrol Operator.

“The **SAFE** number is a phone number everyone should program in their cell phones,” says Councilman Doug Hawkins of District 25 in Louisville, KY.

## Retirees Age 65 and Over Working Aged Survey

According to Medicare requirements, Humana, Inc. must send out a Working Aged Survey to all members over the age of 65 enrolled in the Medicare Advantage Private Fee for Service (PFFS) on a yearly basis. This takes place from April through September each year.

If you do not fill out the survey or it is incomplete, Humana will attempt to reach you by phone. Humana is required to send this information to Medicare by September 15. If your name is sent to Medicare as unresponsive, Medicare then makes a benefit determination on these members based on their information. When a member has more than one health insurance coverage, it is important that benefits be appropriately determined and ordered so that healthcare dollars are not duplicated for the same service.

## 2008 KRTA WORKSHOP SCHEDULE

<u>DISTRICT</u>	<u>DATE</u>	<u>PLACE</u>	<u>CONTACT PERSON</u>
Central Ky East	Mon. Aug 25 9:00 a.m.	Natural Bridge State Park Slade	Betty Powers 106 Redwood Drive Richmond, KY 40475-8617 859-624-1998
Central Ky West	Tues. Aug 2 9:00 a.m.	Holiday Inn North Lexington	Don Pace 20 Heritage Place Winchester, KY 40391-2335 859-744-2763 / dwpace2@pop.uky.edu
Northern	Wed. Aug 27 9:00 a.m.	Triple Crown Country Club Union	J. B. Losey 3521 Visalia Road Morning View, KY 41063-8729 859-356-6168
Fifth	Thurs. Aug 28 9:00 a.m.	Aquatic Center Buckner	Bob Pullen 213 Tecumseh Trail Frankfort, KY 40601-1627 502-695-3061
Jefferson	Fri. Aug 29 9:00 a.m.	U of L Alumni Club Louisville	Ima Johns 2310 Running Brook Trail Fishersville, KY 40023-9732 502-297-8271
First	Mon. Sep 8 9:00 a.m.	Kenlake Lodge Hardin	Kathleen Chipps 714 Chipps Road Smithland, KY 42081 270-928-2673
Second	Tues. Sep 9 9:00 a.m.	Executive Inn Owensboro	Ken Willis 2425 Triple Crown Way Owensboro, KY 42301-5119 270-684-3584
Third	Wed. Sep 10 9:00 a.m.	Barren River State Park Lucas	Irene Erskine 526 Claremoor Avenue Bowling Green, KY 42101 270-782-1940 / ierskine@insightbb.com
Fourth	Thurs. Sep 11 9:30 a.m.	Country Hearth Inn Elizabethtown	Bettye Puckett 177 Pottershop Road Bardstown, KY 40004-2273 270-348-8210
Mid Cumberland	Mon. Sep 15 9:30 a.m.	Ctr For Rural Development Somerset	Judy White 488 Wesley Road Somerset, KY 42503-4548 606-423-3105
Upper Cumberland	Tues. Sep 16 9:00 a.m.	Pine Mt State Park Pineville	Jim Connor 605 Whitley Street London, KY 40741-2628 606-864-9895
Upper Ky River	Wed. Sep 17 9:00 a.m.	Buckhorn Lake State Park Buckhorn	Peggy Fugate 5315 Old Ky 15 Pine Ridge, KY 40260 606-668-6431
Big Sandy	Thurs. Sep 28 9:00 a.m.	Jenny Wiley State Park Prestonsburg	Gerald Preston 133 Iris Sreet Paintsville, KY 41804-9004 606-789-5830 / geraldpreston@bellsouth.net
Eastern	Fri. Sep 29 9:00 a.m.	Carter Caves State Park Olive Hill	Edwin Cook III 160 Comet Drive Olive Hill, KY 41164-7687 606-286-6312 / ecook@atcc.net

Registration begins at 8:30 a.m. local time except for Fourth and Middle Cumberland Districts which begins at 9:00 a.m. EST

K T R S  
1-800-618-1687

# 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@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  
 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

**NORTH AMERICAN LIFE PLANS**

1-888-362-1214

## ORDER FORM

### KRTA MEMBERSHIP PIN

Please send \_\_\_\_\_ pins @ \$2.50 each to

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Enclosed is the check in the amount of \$\_\_\_\_\_.

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



# Quips, Quotes & Puzzles

## In the Know About Sending E-Mails

Do you really know how to forward e-mails? 50% of us do; 50% DO NOT.

Do you wonder why you get viruses or junk mail? Do you hate it? Every time you forward an e-mail there is information left over from the people who got the message before you, namely their e-mail addresses and names. As the messages get forwarded along, the list of addresses builds, and builds, and builds. All it takes is for some poor person to get a virus and his or her computer can send that virus to every e-mail address that has come across his/her computer. Someone can take all of those addresses and sell them or send junk mail to them in the hopes that they will go to the site and he will make five cents for each hit. That's right, all of that inconvenience over a nickel! How do you stop it?

Follow these easy steps:

- ☞ When you forward an e-mail, DELETE all of the other addresses that appear in the body of the message (at the top). That's right, DELETE them. Highlight them and delete them, backspace them, cut them, whatever it is you know how to do. It only takes a second. You MUST click the "Forward" button first and then you will have full editing capabilities against the body and headers of the message. If you don't click on "Forward" first, you won't be able to edit the message at all.
- ☞ Whenever you send an e-mail to more than one person, do NOT use the To: or Cc: columns for adding e-mail address. Always use the BCC:(blind courtesy copy) column for listing the e-mail addresses. This is the way that people you send to only see their own e-mail address. If you don't see your BCC: option click on where it says To: and your address list will appear. Highlight the address and choose BCC: and that's it; it's that easy. When you send to BCC: your message will automatically say "Undisclosed Recipients in the "TO:" field of the people who receive it.
- ☞ Remove any "FW:" in the subject line. You can rename the subject if you wish or even fix spelling.
- ☞ ALWAYS hit your Forward button from the actual e-mail you are reading. Ever get those e-mails that you have to open 10 pages to read the one page with the information on it? By forwarding from the actual page you wish someone to view, you stop them from having to open many e-mails just to see what you sent.

Have you ever gotten an e-mail that is a petition? It states a position and asks you to add your name and address and to forward it to 10 or 15 people or your entire address book. The email can be forwarded on and on and can collect thousands of names and email addresses. A FACT: The completed petition is actually worth a couple of bucks to a professional spammer because of the wealth of valid names and e-mail addresses contained therein.

If you want to support the petition, send it as your own personal letter to the intended recipient. Your position may carry more weight as a personal letter than a laundry list of names and email address on a petition.

So please, in the future, let's stop the junk mail and the viruses.

# Deceased Retired Teachers

## JANUARY, FEBRUARY, MARCH 2008

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

### IN MEMORIAM

**ALLEN**  
Robert L Martin

**BARREN**  
Robert D Boyd

**BATH**  
Francis E Apel

**BELL**  
Orville Engle  
Fredrick Robbins  
Mabel Taylor

**BOONE**  
John Higginbotham

**BOYD**  
Hazel S Bailey

**BOYLE**  
Helen C Underwood

**BRACKEN**  
Ruby Clos  
Michael Gray

**BREATHITT**  
Green Stamper

**BRECKINRIDGE**  
Mary Bruce

**CALLOWAY**  
Naomi A Korb

**CAMPBELL**  
Dorothy Moore

**CARTER**  
Acie Hall

**CASEY**  
Ruth R Price

**CHRISTIAN**  
Betty Dunbar  
June Word

**CLARK**  
Virginia P Berini

**CLAY**  
Henry Hensley

**CRITTENDEN**  
Mary K Chandler  
Michael Watson

**CUMBERLAND**  
Thomas Huddleston

**DAVIESS**  
Helen Bennett  
Mary R Fulkerson  
Cordelia Jackson  
Joanelle M Kirk

**FAYETTE**  
Margaret Botkin  
Aniline Estill  
Lizzie Johnson  
Margaret Kellar  
Stephen Kimberling  
Grace Myers  
Philip Oatley  
Grace Strong  
Bobby T Williams

**FLOYD**  
Betty Rowland

**FRANKLIN**  
Marjorie W Hayes  
Sarah Swango

**FULTON**  
Dorothy M Terrett

**GRANT**  
Nathalie Bailey

**GRAYSON**  
Madgie Carroll  
Pearl F Raine

**GREENUP**  
Thelma K Darby  
Dorothy Major

**HARDIN**  
Robye Anderson  
Betty F Logsdon  
Norman D Wilmoth

**HARLAN**  
Lottie Jackson  
Needham Saylor  
Doyle C Troutman

**HART**  
Dorothy Schulz

**HENDERSON**  
Susan Bonnell  
Camille Bratcher  
Hensil S Cohron  
John Schmidt  
Elmer Tabor

**HICKMAN**  
Bobby E McClellan

**HOPKINS**  
Ruth Brown  
Herman L Wooten Jr

**JEFFERSON**  
Francis S Bindner Jr  
William Davis  
Mae E Dixon  
Clarice F Ford  
Katie Hansen  
Josie J Heady  
Ray G Hughes  
Frank Y Hukill  
Frank R Jackson Jr  
Mary M Kintler  
Sally Mackin  
Madeline Maupin  
Barbara A McClellan  
Melvina McLain  
Marjorie Record  
Jane Russell  
Clyde E Smith  
Ida Tabor  
Audrey Turley  
Michael Wright

**JESSAMINE**  
Ida Finch  
Joel Gibbons

**JOHNSON**  
Ruie Johnson  
Ruth Salyer  
Davis Stapleton

**KENTON**  
Heulyn Bishop

**KENTON**  
Leah Mounce

**KNOX**  
Maxola Gregory

**KNOX**  
Etta Jarvis

**LAUREL**  
Hattie W Jones  
Joyce Powell

**LAWRENCE**  
Joe W Jarrell  
Virginia Salmons  
Verla Stepp

**LOGAN**  
Gwyneth McKinney

**MADISON**  
Rissa H Arterberry  
Richard Benson  
Effie Eden  
Frances Falkenstine  
Gladys N Hagenow  
Robert Hartwell  
Charles E Lash  
Willard T McHone

**MAGOFFIN**  
Anna Lee Rice

**MARION**  
Margaret Avritt  
Geneva M Coyle

**MARSHALL**  
Joseph C Nall

**MARTIN**  
Nannie P James  
Donald E Ward

**MASON**  
Elza Whalen Jr

**MCCRACKEN**  
Evelyn A Bradley  
Pauline B Burrows  
Thelma Ross  
James C Tabor

**MCCREARY**  
Dave Wright

**MERCER**  
Jane V Hatchett  
Ruby May Proctor  
Gladys Releford

**MONTGOMERY**  
Lillie M Townsend  
Judy Turley

**MORGAN**  
Larry Hoskins  
Roberta Patrick  
Mayme Risner  
Lena Walter

**MUHLBERG**  
Alice S Cobb  
Mildred L Countzler

**NICHOLAS**  
Lucille W Clark

**OHIO**  
William Ratliff  
Jacob D Russell  
Etta Taylor

**OLDHAM**  
Anthony Brown  
Mary Hatfield  
Evelyn Peterson

**OWSLEY**  
Claude Callahan

**PENDLETON**  
Ella L Bishop

**PERRY**  
Mary C Brown  
Paul Colwell  
Goldia G Engle  
Jonnie Shackelford

**PIKE**  
Everette Daugherty  
Betty S Hobson  
Cindia Ratliffe  
Dorothy Todd

**PULASKI**  
Betty Jane Barnett  
Robert Claunch  
Clarence T Scott

**ROCKCASTLE**  
Willene Bussell  
William E Hunt

**ROWAN**  
Mary L Arnett  
Opal B Chumley  
Pauline Johnson  
Greta G L Osborne

**SIMPSON**  
Lillian Gumm-McKinney  
Mildred A Jent

**TAYLOR**  
Opal L Nankivell  
Mattie Self  
Lena Squires

**TODD**  
Anne N Reeves

**TRIGG**  
Mary Ellis  
Manthus McAtee

**UNION**  
Emily S Stoll

**WARREN**  
James R Banton  
Mary C Butler  
Kenneth Newman  
Martha Smith

**WAYNE**  
Julia B Akers

**WEBSTER**  
David R Williams

**WHITLEY**  
Vernon Calhoun  
Mickey Smith

**OUT OF STATE**  
Rhoda Anderson OH  
Bernice Bauer OH  
Martha Bowen LA  
Russell Bowen Jr FL  
Eulous Butler GA  
Rachel Butler CT  
Cleo Cox FL  
J Deese FL  
Mickey C Ealy OH  
George Eyster FL  
William T Faries FL  
Lynn E Greeley GA  
Charlotte Hatfield TN  
Mary Johnson IN  
Bette Klas CA  
Rosalie Lasee CA  
Frances Lovell OH  
Lillian Manning FL  
Marguerite McCall SC  
Rose Morris TX  
Margaret Neugent NC  
Edward Newman FL  
Treeva Newman CL  
Marion Nolan-Black FI  
Norma Pinson NC  
Jimmie Radford TX  
Pauline Sanders KS  
Verne Shelton KS  
Thelma Stiller MO  
Helen Thompson TS  
Nancy Vandiver IL  
Velma Wilcox CT  
Margaret Young OH

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**OFFICE HOURS**  
MON.- FRI 8:30 AM - 4:00 PM

Correction from March issue: David Young of Allen County is not deceased.