



News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association Serving Retired Teachers Since 1957

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LOUISVILLE, KENTUCKY

JUNE 2010

KRTA 2010-2011 Officers

On July 1 the newly elected officers will begin their tenure. **Melanie Wood** will be our president. She has served as president of the Jefferson District and has served on the Insurance Committee at the local and state levels. Melanie is active in her community—as the founder, director and music arranger for the Master's Men, a 100-voice men's choir at the Southeast Christian Church and a member of numerous boards of directors for arts associations. She has received the Distinguished Service Award from the 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.

Ed Cook will be our president-elect. Before becoming the vice-president last year, he served



L to R: Jim Frank, Ed Cook, Melanie Wood, Cebert Gilbert, Jr.

as president of the Eastern District, Carter County RTA, Carter County American Red Cross, Olive Hill Jr. Chamber of Commerce, and Carter County Education Association.

Mr. Cook attended Morehead University where he received a B.S. in Math and Science, M. A. in Education, Rank I in Administration, Superintendent Certification, and

Army Reserved Training Corps Commission. He attended Army Command and General Staff College.

He was principal at Wurtland Middle School in Greenup County and at Lewis County Central Elementary School in Lewis County.

A variety of other leadership roles give Ed an excellent background to serve as president-elect. He has been choir director at First Christian Church in Olive Hill; active in the Order of Eastern Star; Engineer Team, Cmdr. Co D 486th EN BN, Pikeville; Cmdr 728th Utility Detachment, Bardstown; Cmdr, Co B(-) 149th EN BN, Prestonsburg, Kentucky.

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CONVENTION ISSUE
SEE PAGES 9-17

KRTA e-mail will be switched from AOL by July 1. The new general e-mail address will be info@krta.org.

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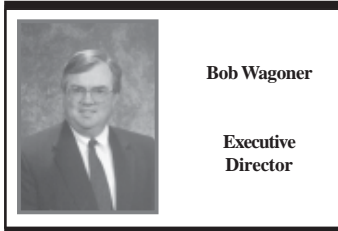
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PERSONALLY SPEAKING . . .

Social Security News & Pension Watch



Bob Wagoner

**Executive
Director**

Convention Report

The action has been fast and furious during the past twelve months! First, I want to report that we reached our 2009 goal of 27,000 members. The total membership of 27,128 is an increase of 606 over last year. 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. Betty (subbing for 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. People accessing the KRTA website has steadily grown during the past year.

N. O. Kimbler scholarships valued at \$1,250 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.

As the 2010 General Assembly began, the medical benefit for retired teachers was in critical jeopardy of being reduced or eliminated for some retirees. HB 540 which provides a long-term funding solution to this problem was passed by the General Assembly and signed into law by Governor Beshear. Representatives of active teachers, retired teachers, superintendents, school administrators, and school boards devised and supported HB 540. A truly significant event! Also, retired teachers are scheduled to receive a 1.5% COLA effective July 1, 2010.

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 110th 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.

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More about the GPO and the WEP: Sounds as if someone is speaking in "government-ese" and trying to use terms that no one can understand? Well, not really. The Windfall Elimination Provision (WEP) is part of the Social Security Act which penalizes anyone reaching retirement age, drawing a KTRS pension and eligible for a Social Security pension. The penalty could be as much as 40% of the amount you would normally draw from Social Security.

The Government Pension Offset (GPO) would penalize anyone whose spouse worked in a position and paid into Social Security, not KTRS. When the spouse dies and the KTRS pensioner files for spousal Social Security benefits, the amount of the KTRS pension is subtracted from the Social Security benefit. Usually, this means that the KTRS retiree will not receive any Social Security benefits whatsoever. As you can see, what these two acronyms represent impact every teacher who has held a second job and paid into Social Security or whose spouse worked outside of education.

Cyril Wantland (KRTA member) and Bob Wagoner (Executive Director) attended a national symposium in March as part of a national effort to assess the Congressional mood for the repeal of these statutes. The GPO and WEP negatively impact not only numerous retired teachers in Kentucky but also teachers in other states where they invest in their own state retirement systems. Representatives from several other states were also in attendance with the same concerns.

Legislation to repeal these inequities has been proposed several times but has never made it to the floor of either the House or the Senate for a vote. The KTRA supports the attempt to correct these provisions, but it is tremendously important that all efforts proceed cautiously so as not to jeopardize our own and other state retirement systems.

Are you willing to join the fight! For us to be a "player" in the repeal battle, KRTA members affected by the GPO/WEP must be willing to join the battle with their time and their dollars. I am confident the Executive Council will commit KRTA resources to help challenge the GPO/WEP penalties if members affected by these provisions are willing to stand up for their self interest.

KRTA will coordinate this effort, but its success depends on your willingness to help pay the bills for the national lobbying effort that will be needed for success. At this point, a minimum contribution of \$20 would be appropriate.

(Continue on page 4)

PRESIDENT'S MESSAGE . . .

United We Win!



Cebert Gilbert, Jr.
KRTA President

I cannot believe my term as your president ends on June 30. I am so thankful for being able to serve you as your president this year, my thirteenth in retirement. You have read my articles and many of you have heard me in person at meetings. I am truly thankful for your friendship and support over the last 10 months. It has been a trying year, beginning with my mother's stroke on August 12, fall workshops, many local, district and state meetings, getting time to see my three grandchildren and take care of business at home. Needless to say, I am tired but thankful and blessed.

We had a great convention in April. I believe it was the best ever, with the changes in procedure with pictures, etc., and the great speakers and music was a total pleasurable experience. If you missed the convention, you missed a great time to share with others in our profession. Monday night's reception/dinner was wonderful with the largest number attending and the largest number of gifts. I personally want to thank all those who attended the

president's reception on Monday afternoon. Throughout the convention, the recurring theme was health care.

Over the past year you have heard and read a lot from me about "uniting to win." I know I cannot change the way retirees think or vote unless they want to change. For years, politicians have spent millions of dollars on campaigns trying to change people's minds on who they vote for and it only works on a few. In America we have Democrats and Republicans, and the politicians know if the numbers are 50/50, then they only need to change the minds of one or two percent to win. Often, we will have a legislator, governor, congressman or president intent on changing the mindset of that one or two percent. That would leave about 98% always voting the same. This makes it simple for politicians to control the people and the country. This is why I want you as retired teachers and active teachers who are educated and very well informed to think differently when voting in Kentucky.

As in previous articles, I have said we have 59,000 active teachers and 41,000 individuals receiving a retirement annuity which makes a 100,000 individuals directly attached to education in Kentucky. If each one could talk to a friend, spouse, neighbor, and a family member, we now have 500,000 votes in Kentucky. Politicians cannot control or change that many votes, so I have made them very nervous and uneasy about their next election.

(Continued on page 4)

**Long Term Care Insurance
Did You Know?**

KRTA members who bought the *Future Care II* Long Term Care insurance policy in 1992 and 1993 [Form LI-LTCP (KY) **192**], which was issued by Life Investors Insurance Company of America, were eligible for nursing home benefits if they:

- 1) had an injury or sickness; or
- 2) needed Human Assistance in performing 2 or more of the Activities of Daily Living; or
- 3) were dependent upon someone else for continual supervision because of Cognitive Impairment.

However, after September 20, 1993, these policyholders and KRTA members who bought the newer *Future Care II* Long Term Care insurance policy issued by Life Investors [Form LI-LTCP (KY) **393**] were not required to meet the above mentioned benefit triggers to qualify for nursing home confinement benefits. Only a Plan of Care from a physician would be required.

Likewise, the KRTA *Future Care* group policy with Life Investors that was approved in December of 1996 [LI-GRP-LTCC (KY) 1096], did not require that any of the above mentioned benefit triggers be met before qualifying for nursing home confinement benefits. Only a Plan of Care from a physician would be required.

Please note that this only applies to nursing home confinement. In addition, because all three plans were approved prior to January 1, 1997, they were "grandfathered" and are considered tax-qualified plans. (6/29/2009)



Expecting a Rate Increase? Stay Calm. You Have Options.

Joseph P. Blanchette, CLTC, National Health Administrators

We are all used to getting rate increases for most insurance policies that we own. The most noticeable increases are for health insurance plans, which often increase by double digits annually. Retirees with Medicare (Part B) and Medicare Supplement policies also experience yearly increases in premiums as well as deductibles. No one likes to pay more, but most everything goes up in price over time. Long Term Care insurance (LTCi) also has experienced rate increases as of late. Most of the larger insurance carriers, like John Hancock, Genworth and MetLife, have only had one modest increase in over two decades. Unfortunately, other companies, like Transamerica (formerly Life Investors Insurance Company of America), have had several sizable increases over a short span of time on their policies purchased prior to 2003. These rate increases place significant burdens on those who purchased policies ten or fifteen years ago that they thought they could afford, and especially folks who purchased plans with so-called "unlimited" benefits. These unlimited benefit plans are bearing the brunt of the rate increases.

What Should You Do? Many retirees are understandably concerned about

their ability to keep their LTCi coverage; their income is growing more slowly during retirement, yet the cost for most everything is increasing, including their LTC insurance. But they have some alternatives that will allow them to keep your coverage and also reduce your premiums. One thing you should consider is reducing your policy premiums by "downgrading" or reducing the benefit somewhat. There are several ways to do this. The four most common options are:

1. reduce the available dollars for your daily benefit (i.e., from \$150/day to \$120/day, etc.);
2. reduce the minimum number of years your benefit will last (i.e., from an "unlimited" benefit period to 4-years, etc.);
3. increase your Elimination Period (i.e., from 60 days to 100 days, etc.); or
4. switch to a lesser inflation rider (i.e., from "5% compound" to "5% simple.")

Which one should I choose? Obviously, there is no "one size fits all" recommendation; everyone is different. Of these choices, however, the first option to consider would be reducing the benefit period, especially if you have

Filing a Long Term Care Claim: Getting Started

National Health Administrators
Joseph P. Blanchette, CLTC

The "Claims Procedures" or "Claims Provisions" section of your policy will clearly outline the proper procedures for filing a Long Term Care insurance claim. These procedures are generally uniform among Long Term Care insurance companies, although some variations exist. Be sure to read them carefully and highlight key provisions. It's better to ask questions now instead of when you are trying to file a claim and are under stress. Here are a few key provisions dealing with filing a claim. Save this article with your policy.

Give Formal Notice: It is your responsibility to give notice of a claim (or possible claim) to the insurance company. Most companies prefer notice even if you are unsure that a claim will actually take place.

Depending upon your policy, the initial contact may be allowed by telephone, but formal written notification will also be required. You will be expected to provide such information as: the name of the claimant, policy number, a description of the Long Term Care need or medical condition, current phone number and an address where a claim form can be sent.

Notify the Company as Soon as Possible: As soon as you feel you might qualify for benefits under your Long Term Care insurance policy, you or a family member should notify the insurance company. This helps expedite the process. Company

representatives will open a file and mail out the appropriate forms. They will also assign a nurse from your area who will visit you to conduct a needs assessment, develop a plan of care, and help you identify caregiving providers.

Proof of Loss and Benefit Payments: Once you have started to receive Long Term Care services, all companies will expect you to provide written proof that you have incurred expenses for covered services that are outlined in your policy. Then, after you have satisfied your policy Elimination Period (waiting period), the company will make appropriate benefit payments to you. Be sure to keep copies of your bills to document services and incurred expenses.

Keep Good Records: To avoid any confusion or miscommunication, it is a good idea to ask for the name of the person with whom you or others have spoken, and secure their telephone number and office extension. Write down the date and time of the call along with a brief note about your conversation. Make copies of any forms that you mail to the company. People do make mistakes, so it is smart to stay on top of the claim filing process.

Problems Filing Your Claim: If you have followed these steps and have called the claims or customer service line of your insurance carrier, let us know if you are having problems.

Call us at 1-866-899-5796 and we will try to help. Following the steps above will make things much easier.

an "unlimited" benefit. Here's why this is a logical choice. With each year, insurance carriers continue to gather claims data and now have a better understanding of these claims patterns. Independent actuarial companies have also done detailed analysis. Here is a summary of their findings: Well over ninety percent of all closed Long Term Care claims did not exceed five years in duration. In fact, the vast majority did not exceed three years. Thus, while an unlimited benefit period would be the best of all worlds, if affordability becomes an issue, a lesser benefit period would likely protect most of us most of the time from catastrophic loss due to an extended Long Term Care need. If at all possible, maintain your current daily benefit and inflation rider.

Look before you leap! Dropping your Long Term Care policy should be the very last thing you consider doing. You have been paying premiums for many years and are getting closer to the time when you are most likely to need protection. This is not the time to go without coverage if a less costly alternative is available. You can call Transamerica Customer Service at 1-866-311-2048 (or 1-800-325-5823) and ask them to price a less costly plan design for you. If you need additional guidance, you can call us at National Health Administrators for assistance: 1-866-899-5796.

(Continued from "United We Win" on page 2)

Politicians can influence or change one or two percent of voters with slick ads or empty promises, but they cannot sway educated people with a "United We Win" attitude.

You've heard me every time I've spoken say that if I don't get an ad hoc COLA (Cost of Living Adjustment), I don't vote for the incumbent. Now, if you realize we have not received a COLA for four years, then why would you vote for an incumbent in this great commonwealth? The primaries are coming up in May; I am going to be watching to see how many retired teachers have listened, read the articles and paid attention in class. If we don't make a statement in this election, then we are doomed to continue to get what we always got and that is the same old thing—no raise and no respect from Frankfort. We cannot continue doing what we have always done and get anything positive for our retirees and active teachers. The time is now. God help us if we don't.

On the topic of health care, it remains to be seen if the HB 540 will be a positive thing or a burden on active and retired teachers. I can argue both ways, but I will let you decide in time what you think. I only wish all active and retired teachers under 65 would inform themselves on the issue. I wanted first to know what the federal government's health bill would do for us and then what the state's budget would do with HB 531 in repaying the borrowed money from KTRS; but I guess we all will learn together. I will continue praying it all will be positive for active and retirees, but it's going to cost us money from our pockets, with no COLA.



At the Delegate Assembly, President-Elect Melanie Wood presented Cebert Gilbert an award honoring his presidency. Dr. Wagoner stood nearby.

I want to thank all of you who have e-mailed, called, listened, and written to me over the past year. Your support and friendship will never be forgotten. I will be available to speak with your locals and districts through-out next year. Just call or e-mail me for my schedule. I am a retired educator and proud of it. I want to remind YOU to be proud and be "United to Win."

Continued from "Social Security News..." on page 2)

The goal is to raise \$25,000 by June 30, 2010. Make your check payable to KRTA and mail to: KRTA, 7505 Bardstown Road, Louisville, KY 40291.

Regular updates concerning Social Security and Pension issues appear in each issue of the KRTA News. Look for them.

GPO/WEP REPEAL EFFORT

To target communications to KRTA members impacted by the GPO/WEP, please complete and return the following form to the KRTA Office. Please complete and mail it with your \$20 contribution to KRTA, 7505 Bardstown Road, Louisville, KY 40291.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone Number: _____

Email Address: _____

(Continued from "... Officers" on page 1)

The organizations fortunate to have him as a member are: First Christian Church of Olive Hill; Olive Hill Historical Society; Olive Hill City Council; Olive Hill Code Enforcement Board; Olive Hill Masonic Lodge; Order of the Eastern Star; 32nd Degree Mason; Scottish Rite Temple, Covington, Kentucky; Noble, El Hasa Shrine Club, Ashland, Kentucky; Carter County Shrine Club; and Royal Arch Mason, Morehead, Kentucky.



The KRTA delegation elected **Dr. Jim Frank** to fill the position of vice-president next year. He graduated from Barlow-Kevil, Kentucky High School in 1946. He received his B.S. degree from Murray State in 1950; Master of Arts in Educational Administration from Murray State in 1959; Ed.D from Peabody College of Vanderbilt University in 1965.

Jim attended MSU on a basketball scholarship, 1946-50. He is a U. S. Air Force Korean War veteran. He is a former high school teacher, coach and principal. He retired from Murray State in 1991 as a Full Professor, Director of Health Education, and departmental Coordinator for Graduate Studies. At the time of retirement, he had 41 years in education.

Since retirement, Jim served as the MSU Director of Athletics in 1996-97, taught classes for Murray State in 2004 and 2005, and served in various leadership roles with Calloway County/First District retired teachers.

His mother was a retired elementary teacher. His daughter, Jamie, is a retired kindergarten teacher in Owensboro and his son, David, has been with the New York Times for over 25 years, serving in many capacities—most recently as the Picture Editor. Jim enjoys playing golf, traveling, playing jazz guitar and writing poetry (715 poems to date).

Temporary Jobs Available Assessment Administrators

We are seeking motivated individuals to proctor assessment sessions with 4th-, 8th-, and 12th-grade students in schools for the National Assessment of Educational Progress.

Must be available January 24-March 4, 2011

Paid training. Paid time. Mileage reimbursement for local driving. Weekly paychecks. Part-time, temporary position.

To apply, go to www.westat.com/jobs and insert **3260BR** in the space provided.

For more information, e-mail NAEPrecruit@westat.com or call 1-888-237-8036.

Want to receive weekly legislative updates?

Please keep your e-mail address updated.

Contact us at: krta98@aol.com
(info@krta.org beginning July 1)

KRTA PARTNERS . . .

Selecting An Assisted Living Community In Kentucky

(This information was taken from the Kentucky Department for Aging and Independent Living "DAIL" brochure, found at <http://chfs.ky.gov/agencies/os/dail/>)

(*An asterisk follows a checklist item that addresses a requirement under Kentucky law or regulation)

Choosing an Assisted Living Community for you or your loved ones can be a stressful and time-consuming process. You want to choose one that fits your personal preferences and needs. This checklist can help you find the Assisted Living Community that suits you best.

- Has the Assisted Living Community received or applied for Certification by the Department for Aging and Independent Living "DAIL" and is the information available for my review? * Yes ___ No ___
- Does the Community offer:
 - Assistance with activities of daily living including bathing, dressing, grooming, mobility assistance, toileting and eating? * Yes ___ No ___
 - Assistance with instrumental activities of daily living including, but not limited to, housekeeping, shopping, laundry, chores, transportation, and clerical assistance? * Yes ___ No ___
 - Three meals and snacks made available each day? * Yes ___ No ___
 - Can special food be requested? Yes ___ No ___
 - Are the meal schedules and menus posted? Yes ___ No ___
 - Scheduled daily social activities that address my general preferences? * Yes ___ No ___
 - What types of social activities are provided for residents and how often?
- For women, does someone come and do make-up, nails, hair, and/or grooming? For men, does someone come and cut hair or do other types of grooming? Yes ___ No ___
- Assistance with self-administration of medication? * Yes ___ No ___
- Is this a convenient location? Yes ___ No ___
- Are the grounds and décor attractive? Is the facility clean? Yes ___ No ___
- Do the employees treat visitors, clients and other employees in a friendly manner? Yes ___ No ___
- Do clients socialize with each other and appear happy? Yes ___ No ___
- Are visitors welcome in the Community? Yes ___ No ___
- Do visitors have to sign in and/or provide identification? Yes ___ No ___
- Can you restrict certain visitors from seeing patients? If so, how do they make sure that these visitors do not get in? Yes ___ No ___
- Does each living unit have a private bathroom (exceptions allowed)? * Yes ___ No ___
- Does each living unit have a lockable door? * Yes ___ No ___
- Is there a window to the outdoors in each living unit? * Yes ___ No ___
- Are there provisions for emergency response in each unit (i.e., pull cord, alarm, etc.)? Does it work? * Yes ___ No ___
- Does each unit have a thermostat control (exceptions allowed)? * Yes ___ No ___



- Is access to a laundry facility provided? * Yes ___ No ___
- Is central dining available? * Can residents eat in room if preferred? Yes ___ No ___
- Is there a common living room area? * Yes ___ No ___
- Do wheelchairs / walkers fit through doorways, hallways and units? Yes ___ No ___
- Are elevators available if there is more than one story? Yes ___ No ___
Is there access to your own kitchen space, if wanted? Yes ___ No ___
- Is there good lighting? Yes ___ No ___
- Can you bring your own furnishings? Yes ___ No ___
- Can you share the room with a spouse or another person if wanted? Yes ___ No ___
- Did I review the Lease Agreement before signing it? Yes ___ No ___
- Does it have an assessment of my ability to perform daily living activities? * Yes ___ No ___
- Does it allow me to give an emergency contact person's name and name of the responsible party or legal guardian? * Yes ___ No ___
- Does it allow me to give my attending physician's name? * Yes ___ No ___
- Does it allow me to give my personal / social preferences? * Yes ___ No ___
- Does it allow me to give an advance directive if I choose? * Yes ___ No ___
- If I have a living will, did I give them a copy? Yes ___ No ___
- Does it tell me how to terminate the lease? * Yes ___ No ___
- Does it give me the terms of the occupancy? * Yes ___ No ___
- Does it tell me about the fee structure? * Yes ___ No ___
- Does it give me a minimum 30-day notice for a change in fees and a 30-day minimum move-out notice for nonpayment? * Yes ___ No ___
- Does it give me assistance in finding other living arrangements prior to the move out date? * Yes ___ No ___
- Does it tell me about refund and cancellation policies? * Yes ___ No ___
- Does it give me any written policies about contracting or arranging to receive additional services from an outside agency or individual, if warranted? * Yes ___ No ___
- Does it tell me how to file grievances related to complaints? * Yes ___ No ___
- Is there a designated manager with management or administrative ability? * Yes ___ No ___
- Who is the person I need to talk to if I have questions or problems? What is his/her contact information?
- Is there sufficient staff to meet the 24-hour needs of clients? * Yes ___ No ___
- Were there criminal records checks performed on all employees? * Yes ___ No ___
- Do employees go through some sort of training? * If so, what types of training? Yes ___ No ___; Types: _____
- Are any employees listed on the Kentucky Nurse Aide Abuse Registry? Yes ___ No ___
- Does the facility provide religious activities or a place to worship? Is transportation to local churches available? Yes ___ No ___
- Other Questions I Have: _____

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

Buckman, Farris & Rakes
193 S. Buckman Street
Shepherdsville, KY 40165
smoore@bfrlaw.com

From Your Retirement System

Contact Info

KEHP (Retirees under age 65)

Humana: 1.877.597.7474
Express Scripts: 1.866.413.8164
MyHumana.com
• View your medical claims
• Look up healthcare providers
• Review plan description
• Order replacement card

MEHP (Retirees over age 65)

Humana: 1.866.396.8810
Medco: 1.800.551.8060
MyHumana.com (same as KEHP)
www.medco.com
• View your prescription record
• Order prescriptions — 90-day supply

KTRS: Frankfort, Kentucky

1.800.618.1687 (Toll free)
502.848.8500 (Local)
www.ktrs.ky.gov

KRTA: Louisville, Kentucky

1.800.551.7979 502.231.5802
www.krta.org krta98@aol.com



5 Things Everyone Should Know About Identity Theft

Offered by

 LifePlans, LLC™

Keith Hazelbaker

1. You're Only As Safe As Your Weakest Link

The challenge in protecting your identity is that your personal information is everywhere. Even if you shred your private documents or use secure Web sites and strong passwords, what about everyone else who has your Social Security number—like your doctor, dentist or the 17-year-old clerk handling your credit application at the electronics store? You may be doing everything right, but what about everyone else who has your information?

2. Once Your Social Security Number Is Out, It's Staying Out

If your credit or debit card is stolen, you can replace it; but what about when non-changing information like your Social Security number is stolen? Identity thieves buy, sell and trade stolen information, using it over and over for years.

3. Anyone Can Be A Target

Even the chairman of the Federal Reserve was one of the 9.9 million Americans who were victims of identity theft in 2008.

4. How Protected Are You?

Your credit card may be safeguarded, but that won't help if thieves open new lines of credit. Credit monitoring will only alert you once something bad has already happened. It doesn't help prevent identity theft nor resolve problems once you've become a victim.

5. There Is Help

LifeLock, the leader in identity theft protection, is available through your KRTA membership for only \$8.99/month for individuals and \$14.99/month for couples. To sign up, visit www.krtadiscountplans.com or call North American Life Plans toll-free at 1-888-362-1214. Please call weekdays between 9:30 a.m. and 6 p.m. Eastern.



(Continued from Dr. Wagoner's "Convention Report" on page 2)

Unfortunately, neither of our Senators (Jim Bunning or Mitch McConnell) has signed on as a co-sponsor of S 206. Efforts continue to secure the commitment of Kentucky's senators to co-sponsor S 206.

Currently, discussions on all of these social security issues have stalled and receded off of the "radar screen" until after the November mid-term elections. 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 Coalition to Preserve Retirement Security (CPRS) and the Retired Educators Coalition for Social Security Fairness on these issues.

In March the KTRS Trustee's Nominating Committee nominated the incumbent "Lay Trustee," Robert Conley (Paintsville) for another term. Mr. Conley has provided excellent service to both active and retired teachers during his tenure on the Board of Trustees and deserves our support. John David King (Barbourville) was also nominated as a candidate for the "Lay Trustee" position.

Laura Zimmerman (Lexington) was nominated for another term for the "Active Teacher Trustee" position. Ms. Zimmerman has provided excellent service to both active and retired teachers during her tenure on the Board of Trustees and deserves our support. Patricia Evans (Campbellville) was also nominated as a candidate for the "Active Teacher Trustee" position.

As we move forward, three (3) issues that will continue to impact future and current retired teachers are mandated social security, health insurance,



Recognize the clutter?

said Becky Beanblossom, owner of the local Home Instead Senior Care franchise office serving east Louisville and Oldham County.

Experts say even seniors who simply don't know how to part with their possessions are vulnerable. The risks are many from slipping on loose papers to the threat of fire to the health effects of mold and mildew. Clutter can also interfere with family relationships and leave adult children wondering if the only inheritance awaiting them is a big mess.

"Spring is a great time for family caregivers to help seniors de-clutter for their own health and well-being," Beanblossom said.

Research conducted by A&E channel's real life-based intervention show, "Hoarder," indicates that over 3 million people are affected with this pathological condition, known as compulsive hoarding disorder. Melanie Stokes, owner of Louisville-based Intuitive Living, consulted with A&E in 2008 as they produced the first episode in this highly successful series.

"When someone tells me they have a collection, I ask them if it's something they are proud of . . . something they want to share with others. If they say "yes," then of course we look at their collection together," stated Stokes, "But if they shy away from showing off something or they are ashamed to disclose the nature of their collection, then I'd say that would raise a potential 'red flag' that there could be an underlying issue to investigate further."

In order to identify potential trouble, the Home Instead Senior Care network is alerting family caregivers to watch for the signs in a senior's home that indicate clutter creep could become a problem including piles of mail and unpaid bills, difficulty walking safely through a home and frustration on the part of a senior trying to organize. This initiative is part of a public education campaign being conducted around the country by all Home Instead Senior Care offices.

For more information regarding Home Instead Senior Care's program to help identify and eliminate hoarding by senior adults to create a safe home environment, please visit our blog at: <http://www.seniorcarelouisville.net/Senior-Care-Blog>

Home Instead Senior Care is a provider of high quality non-medical home care services for seniors, wherever they call home. Our on-staff CAREGivers provide clients with diverse services; such as, personal care, assistance with ADLs, meal preparation, light housekeeping, companionship, transportation to and from medical appointments, and more. For more information, please contact us at (866)886-6831.



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's Retired Teachers.





Warm Weather = Home Repairs & Festival Time!

Spring is right around the corner and many consumers will be considering home improvement and repairs and Commonwealth Credit Union wants to ensure that you are prepared before you begin your spring projects.

Unfortunately, spring also brings with it the increase of home improvement complaints reported to local law enforcement and the Attorney General's Consumer Protection Division, according to Lori Farris, of the Office of the Kentucky Attorney General, Consumer Protection Division.

Let's say you are approached by a stranger offering you a good deal on driveway blacktopping. The stranger has "left over material from a job in the neighborhood" and can offer it to you at a considerably lower rate. Beware! The materials used are often inferior and crumble within a few days or the sealant used is nothing more than used motor oil. Many times you will be charged more than what was originally quoted and may feel intimidated into paying the inflated price.

What can you do to better protect yourself?

1. Always deal with local, reputable contractors who will be available if you have problems with the work.
2. Get at least 3 estimates and a written contract from the contractor you choose to do the work.
3. Call the Better Business Bureau or the Attorney General's Consumer Hotline at 888.432.9257 to see if there are complaints filed against a particular company.
4. Never pay up front for work that is not completed. Pay as the work is completed to your satisfaction. If you pay because you are intimidated, call the credit union immediately and request a stop payment on the check. Usually con artists will try to cash the check as soon as possible.
5. Beware of unusual vehicles in your neighborhood. Write down the description of the vehicle and the license plate number, if possible, and report your suspicions to the local police or sheriff.
6. Never open your door to strangers. Consider installing a "peep hole" in your door. If you do not have one, do not feel obligated to answer the door when you are home. Con artists often work in neighborhoods where "retirees" reside and they know you are easy targets for home improvement and repair fraud.

When you are in the market for a great loan rate on home improvement needs, be sure to contact Commonwealth CU! Commonwealth CU offers products and services with great rates and low monthly payments. Call your credit union today! 800.228.6420/502.564.4775 or log on to www.ccukey.org.

Commonwealth Credit Union's 50-Plus Festival

Come join in on all of the fun with other retirees from across the state. The day is filled with special activities—hobbies, crafts, retirement and investment information, health care, beauty and fitness information, recreational and social activities, volunteer opportunities, home safety and lots more! Over 100 vendors!!

Friday, June 18th 10 am to 2 pm

Bridgeport Elementary - Frankfort, KY
411 Kings Daughters Dr. (Across from the hospital)

One of the favorite activities is the FREE Antique Appraisal featuring two appraisers—one for jewelry and the other for general items. Festival attendees can bring 3 hand held items only for appraisal. Plus, the appraisal will take place between 11 am and 1 pm ONLY!

FREE Cookout to everyone age 50 and above

Twelve Tips for Childproofing Your Home

Each year, children are unintentionally hurt—and sometimes killed—by hazards in and around the home. The good news is that these twelve tips for childproofing can help reduce and prevent the risk of injury.



Dave Farmer
Liberty Mutual

1. Install safety latches on all cabinets and drawers to prevent access to toxins and sharp appliances.
2. Secure bookcases and bureaus to the wall with brackets to prevent them from tipping over.
3. Put safety caps on unused electrical outlets, and ground outlets in the bathroom and kitchen with fault circuit interrupters.
4. Unplug electrical appliances near sinks after use to prevent accidental electrocution from contact with water.
5. Use the stove's back burners to keep hot pots and pans out of reach.
6. Install anti-scalding devices on faucets and showerheads to prevent burns.
7. Place bumpers on the corners and sharp edges of furniture.
8. Install toilet locks to keep the lids closed. Children can drown in just one inch of water.
9. Put up safety gates at the top and bottom of stairs to prevent toddlers from climbing and falling.
10. Make sure window blinds do not have looped cords, which can be strangulation hazards.
11. Lock up power tools and flammable substances in a shed or basement.
12. Store and lock up firearms and ammunition separately, well out of reach.

For more information, please call David Farmer at 1-800-292-2073 or visit www.libertymutual.com/gspkrt. © 2009 Liberty Mutual Group. All rights reserved.

Attention KRTA Members! Big changes are taking place with Long Term Care at the Federal level:

- The CLASS Act
- Partnership Plans
- The Pension Protection Act

Learn how these changes can affect your retirement security. Attend KRTA's Long Term Care "Summer School" Mini-Course*

Mini-Course Locations:

- **Louisville:** July 6 at Gheens Academy, 10:00 AM and 1:00 PM
- **Ashland:** July 6 at Trinity Station Retirement Community, 10:00 AM and 1:00 PM
- **Elizabethtown:** July 7 at Atria Assisted Living, 10:00 AM and 1:00 PM
- **Bowling Green:** July 13 at Chandler Park Assisted Living, 10:00 AM and 1:00 PM CST
- **Hopkinsville:** July 13 at Bradford Heights Health & Rehab, 10:00 AM and 1:00 PM CST
- **Pikeville:** July 13 at Cedar Creek Assisted Living, 10:00 AM and 1:00 PM
- **Paducah:** July 20 at Legacy Personal Care Home, 10:00 AM and 1:00 PM CST
- **Lexington:** July 20 at Lexington Public Library-Northside, 10:00 AM and 1:00 PM
- **Owensboro:** July 27 at Owensboro Place, 10:00 AM and 1:00 PM CST
- **Morehead:** July 27 at Rowan County Public Library, 10:00 AM and 1:00 PM
- **Florence:** August 3 at Bridge Point Care & Rehab Center, 10:00 AM and 1:00 PM
- **Somerset:** August 3 at Neighborhood Assisted Living, 10:00 AM and 1:00 PM

Call today for registration and directions.
Toll-free 866-899-5796. Ask for Brooke.
Space is limited.

* Each mini-course will last one hour and is free to KRTA members and their guests. Sponsored by National Health Administrators, the benefits administrator for the KRTA Long Term Care Insurance Program.

Gift Giving

Any good estate planner will tell you that there's no time like the present to consider a program of gifts to loved ones as part of an overall estate plan. Before embarking on a program of gift giving, it pays to know some of the basic rules of federal gift taxation. A few states also have gift taxes, but we're going to ignore state gift tax implications for the purpose of this article.

One of the most important and basic gift tax strategies is to make gifts that take advantage of the "annual exclusion" amount. Gift tax rules permit the donor of a gift to give up to \$13,000 (in cash, property or some combination of the two) to as many people as the donor wishes. There is no requirement that the donee of the gift be related in any way to the donor. If you have \$13,000,000 and 1,000 close friends you can give each of them \$13,000 completely free of gift taxes.

Notice the rule applies to gifts of both cash and/or property. If Mom gives each of her three kids \$13,000 in cash and then gives each of them Christmas and birthday presents worth \$1,000, she has made a taxable gift (more on taxable gifts later) of \$1,000 per child. Many experienced estate planners recommend that donors make regular gifts of \$12,000 to \$12,500 to allow the donor to continue to make their regular special occasion gifts without having to worry about gift tax implications. Finally, husbands and wives can join together to give \$26,000 per year per donee.

In order to qualify for the \$13,000 annual exclusion, the donor must give a gift of a "present interest." That means the donee must have at least some rights to use the gift today. That right may include the right to receive income from a trust. A gift into a Uniform Gifts (or Transfers) to Minors Act account qualifies as a gift of a present interest. So do gifts into special trusts for minors provided they terminate when the child turns 21.

Two other gift tax exclusions are



available. If the donor pays directly either the tuition or medical expenses of the donee, there is an unlimited exclusion for the gift. The tuition payment must go directly to the school and the donee may be either a full or part-time student. The exclusion is not available for expenses other than tuition. The medical expenses must be paid directly to the health care provider, not reimbursed to the donee. To qualify, the medical expense must be deductible for income tax purposes regardless of the percentage of income limitations. Note, there is no requirement of any family relationship between the donor and donee for either the tuition or medical expense exclusion.

If the gift exceeds the \$13,000 per year, per donee, limit or does not qualify for either of the unlimited tuition or medical expense exclusions, the donor has made a taxable gift. Taxable gifts, in effect, "use up" some or all of the lifetime transfer exemption equivalent (\$1 million for 2010) applicable to the gift taxes. If taxable gifts over one's lifetime exceed this amount then the donor must actually write a check (rather than use up the exemption equivalent) to pay the gift taxes.

One basic strategy involves developing a habit of making annual gifts of \$13,000 (\$26,000 for a married couple) to each individual the donor(s) would like to benefit. The annual gift tax exclusion is too good a deal to pass up. If you miss a year, you will not be able to make it up in the future. Use it or lose it is the motto here, so use it if you have the opportunity.

While donors may give anything they like to their donees, it is generally best

to give something that will grow in value between the date of gift and mortality. Although not guaranteed, given a long enough time horizon, virtually any investment could show a positive return. However, the only item that is positively going to go up between the date of gift and the date of death is life insurance (or the cash used to pay premiums on life insurance). That's one of the reasons (liquidity is another) to look at life insurance as an ideal gift giving vehicle.

However, even if the donor is uninsurable, making annual gifts still makes sense. Let's say the donors have four children and six grandchildren to whom they would like to make gifts. Further assume that the donors have a \$4 million dollar estate. The donors can join together to give gifts totaling \$260,000 each year ((2 x \$13,000) x (4 + 6)). If the kids and grandkids can be persuaded to invest rather than spend their gifts (use a trust if other persuasive techniques won't work) and they earn an 8% hypothetical return, after 10 years the donors will have transferred wealth worth over \$3.4 million without any negative estate or gift tax implications. (This is a hypothetical example and is not indicative of any security's performance. Investing involves risk and you may incur a profit or a loss.)

Rather than cash, some donors should consider giving away an asset with growth potential, for example, common stocks. For capital gain purposes, the basis of the donor in the stock will become the basis of the donee. If the donor has a very low basis, he/she is sometimes loath to make a gift of the asset because the donee might have to pay a capital gains tax. They think it makes more sense to hold onto the stock and receive

the "step up" in basis at death.

These donors should keep two things in mind. First, the capital gains tax is a voluntary tax—you only pay it when you sell an appreciated asset. The estate tax is involuntary—it's due 9 months after death essentially no matter what. Second, the maximum long term capital gains tax rates (ignoring the possible implications of those imponderable phase-outs of personal exemptions and itemized deductions) is 15%. The lowest estate tax bracket is effectively 45%. The capital gains tax rate applies only to the gain. The estate tax rate applies to the entire asset.

Should everyone be making annual gifts? No, for some there are compelling reasons not to. Potential donors who need everything they have to maintain their lifestyles are not very good potential candidates. Neither are those who will not have a taxable estate (i.e. their net worth is less than \$3,500,000 for 2009). Often the foregoing will describe the same people. However, those with excess assets and a taxable estate are prime candidates to consider implementing a disciplined, systematic gift giving program.

Of course, this brief article is no substitute for a careful consideration of all of the advantages and disadvantages of this matter in light of your unique personal circumstances. Before implementing any significant tax or financial planning strategy, contact your financial planner, attorney or tax advisor as appropriate.

This material was prepared by Raymond James for use by Henry Hensley of Raymond James Financial Services, Inc. Member FINRA/SIPC.

Pres. Ceibert Gilbert, Jr.



Carla Hahn

2010 KRTA CONVENTION



(Top) Dorris Tucker and Karen Gilbert (Above) Mary Wagoner, Margaret Hatfield and Frank Hatfield (Left) Linda Humes
Registration went smoothly with this kind of help!



Dr. Bob Wagoner and Frank Hatfield

From Your Retirement System

Checks Available

Jan 28	May 27	Sept 28
Feb 25	Jun 28	Oct 28
Mar 29	Jul 29	Nov 24
Apr 28	Aug 27	Dec 29

CONVENTION 2010 . . .

April 19 Pre-Convention Meetings

District Presidents' Meeting



Presiding KRTA Vice-President Ed Cook; Dr. Bob Wagoner, KRTA Executive Director; and Janie Caslowe, Deputy Exec. Dir. for Member Services

The District Presidents' meeting was called to order by KRTA Vice-President Edwin Cook. Dr. Wagoner called the roll and welcomed district presidents and incoming presidents.

2010 FALL WORKSHOPS

Dr. Wagoner stressed that district presidents have a major responsibility in the fall workshops. These workshops are vital to bringing information to local associations and the one opportunity to touch every local group. He encouraged district presidents to work hard at getting local presidents and others to attend the fall workshops and district leadership meetings.

Final arrangements were made for locations and contact persons for the workshops. (See schedule on page 22).

REVIEW 2009 OFFICIAL MEMBERSHIP REPORT

Dr. Wagoner informed us that KRTA had an increase of 660 members even though KTRS experienced one of the lowest number of retirees for this past year. Locals were able to attract some of those already retired non-members.

Thirty-eight locals and one district reached or surpassed the membership goal assigned them by the membership committee and received the "Yes We Did" awards for 2009. He thanked the district presidents for their efforts and support in achieving this membership success.

REVIEW EXEC. COUNCIL & COMM. TERMS EXPIRING 6/30/10

Dr. Wagoner instructed district presidents to have their members elect replacements for council and committee members whose terms are expiring. Notice of replacements should be sent to the KRTA office by May 15.

REVIEW USE OF LOCAL PRESIDENT'S HANDBOOK

District presidents should review and discuss 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. Updates to the handbook will be distributed at the Fall Workshops.

After announcements of other convention activities, the meeting adjourned for a joint lunch with the Executive Council.

Executive Council Meeting



Ed Cook, Vice-President; Melanie Wood, President-Elect; Presiding Ceibert Gilbert, Jr., President; and Dr. Bob Wagoner, KRTA Executive Director

KRTA LONG-TERM CARE PROGRAM UPDATE Joe Blanchette, NHA Vice-President

Joe Blanchette distributed the handout *Long Term Care Update: "What's New,"* which discusses the **Community Living Assistance Services and Supports Act** signed into law March 2010 as part of the Patient Protection Affordable Care Act. **He stressed that CLASS Act is not intended for retired individuals.**



Joe Blanchette
Nat'l Health Administrators

Participants must receive wages or self-employed income. A summary of his presentation can be found on page 20 of this issue.

AARP/KRTA SPECIALIST'S REPORT

Neal Tucker informed us AARP in Kentucky is busy working for you and me. They are making the issue of age an asset and stressing it as an important resource for our nation. We can and do make a difference and both AARP and KRTA need and appreciate our willingness to volunteer.

We know there is strength in being partners; and AARP and KRTA have a long history of working together where we have mutual interests, concerns, and needs. AARP thanks KRTA for our cooperation and help with the joint statewide project "The Grandparent Essay Contest." With nearly 8,000 students in 224 schools across 84 of Kentucky's 120 counties, participation was at an all-time high. This contest began in 2001 with 39 counties.

AARP has supported KRTA's efforts concerning health insurance. Additionally, AARP has followed a legislative agenda of benefits to all people, particularly the 50+ population. AARP supported the passage and signing of two legislative priorities in Kentucky—HB166 and HB444. HB166 provides stronger laws for protecting consumers. HB444 improves basic care options for assisted-living residents.

AARP also supported HB520 (Registry of Known Abusers), HB86 (Alzheimer's & Adult Guardians), and HB381 (Payday Lending); but these three bills did not pass in this 2010 session.

Neal thanked everyone for their support and continued cooperation in working with AARP.

KTRS BOARD OF TRUSTEES REPORT

KRTA President Ceibert Gilbert attended the KTRS Board of Trustees meeting on March 15 in Frankfort and discussed the following points:

- 1) A total of 207 members retired between December 1, 2009 and February 1, 2010, totaling \$578,895.42 as compared to 284 retired

(Continued on page 10)

District	President	Council Member
FIRST	Walter Rushing	Sally Duford Foley
SECOND	Nell Ritzheimer	Gus Swanson
THIRD	Anna Sturgeon	James Huckleberry
FOURTH	Bettye Davenport	Margaret Sims
FIFTH	Shirley Sills	Karen Travis
JEFFERSON	Jim Hicks	Joyce Cecil
CENTRAL KY EAST	Betty Powers	Vivian Marcum
CENTRAL KY WEST	Connie Wiggs	Perry Watson
MID CUMBERLAND	Judith White	Larry Morrow
UP CUMBERLAND	James Connor	Sally Smith
NORTHERN KY	James Losey	June Grooms
UPPER KY RIVER	Peggy Fugate	Rebecca Bell
BIG SANDY	Emma Lou Isaac	Geardean Branham
EASTERN	Ann Porter	Mark Crain

Committee Reports

Health, Wellness and Insurance

Carolyn informed us there will be no change in insurance for the over 65. She called our attention to the updated KRTA Health Care Benefits (yellow sheet).

Changes to the under 65 health insurance are not known at this time. These changes will be available this fall.



Carolyn Falin, Co-Chair Health/Insurance Committee



Ernie Trosper, Co-Chair Membership Committee



Debby Murrell, Co-Chair Membership Committee

Membership

Reached and surpassed the 2009-10 goal with 27,128!!!

“Yes We Did” Awards (for reaching or surpassing the goal set by the Membership Committee)

- 38 locals and 1 district recognized
- Under the leadership of President Sharon Hamilton, Garrard Co. had the greatest improvement since Jan. 2009 = 26.6% (from 66.3% in Jan. 2009 to 92.9% in 2010)

Archer Awards (90% or better)

- 37 Locals with 9 reaching 100%
- Shaw Award to 1 district (Middle Cumberland)

Recognition Awards to a record 94 local associations

- 38 Gold
- 30 Silver
- 26 Bronze

Recognition Awards to all districts

- 5 Gold
- 2 Silver
- 7 Bronze

THANKS TO ALL MEMBERS WHO HELPED TO MAKE THIS POSSIBLE!

The KRTA Membership Committee will meet on May 25 at the KRTA office to set the 2010-2011 goal and work on the membership presentation for the Fall Workshops.



District Presidents



Ray Roundtree KRTA Legislative Co-Chair

Legislative

Ray informed us that the 2010 General Assembly was a good session with the passage of HB 540 which was the biggest joint effort of the entire educational community. KRTA was very instrumental in keeping this educational coalition together. HB540 was one of the most significant pieces of legislation to come out of the General Assembly. He discussed three important pieces of legislation for retired educators:

HB 531 provides the mechanism for the state to issue bonds to repay the \$562M borrowed from the KTRS pension fund for health insurance premiums since 2004. **HB 540** provides a long term, sustainable method for funding medical insurance for retired teachers.

HB 545 is KTRS' biennial “Housekeeping” bill that keeps the system in compliance with changes in state statutes.

The budget was not passed so a special session is expected.

Ray explained what made the process of these passages such a success:

- 1) It began with the efforts of KTRS Trustees and Gary Harbin/Staff.
- 2) KRTA part-time lobbyist's (Clyde Caudill) previous efforts in Frankfort enabled us to secure needed information in Frankfort. He knows numerous staff members. Employing a part time lobbyist was a good investment for KRTA.
- 3) KRTA legislative team efforts and work in Frankfort.
- 4) KRTA members responded by contacting their legislators.
- 5) KRTA is becoming more visible in Frankfort.

Ray reminded us that our legislators came through for us so we need to thank them.

N. O. Kimbler Scholarship Committee

The N. O. Kimbler Scholarship Committee, consisting of Vice-President Ed Cook, Executive Director Dr. Bob Wagoner, Immediate-Past President Billy Triplett, and Joe Vibbert, conducts the committee's annual meeting.



(Continued from “Executive Council Meeting” on page 9)

- members this same time period last year totaling \$659,550.88
- 2) Survivor benefits payments totaled \$5,638.63 from October 1, 2009, to December 1, 2009.
- 3) Life Insurance Benefits for October 1, 2009, to December 31, 2009, including 198 payments to estates of active members and payments to estates of retired members, totaled \$966,000
- 4) 604 refunds for October 1, 2009, to December 31, 2009, totaled \$4,308,043.86 which includes regular withdrawals and deaths.
- 5) The Investment Committee reported KTRS' invested securities had a market value of \$13.3 billion.

Under other business, the Council approved the following: funds for a summer intern; the merger of Nicholas and Robertson County RTAs; funds for health insurance support for a staff member; the Treasurer's report; and the final 2010 Fall Workshop schedule.

The Council reviewed the following: the Executive Director's Report; the Southpointe Project Update (concerning relocation of the KRTA office); the Medical Expense Reimbursement Plan; expiring terms of some Executive Council members and some committee members and the May 15 deadline for notifying the KRTA office; and the 2011 Convention schedule (currently set for April 19).

After announcements, President Gilbert adjourned the meeting at 2:40 p.m.

Evening Dinner 2010



It was a pleasure again this year to have President-Elect Melanie Wood showcase the Master's Men from Southeast Christian Church. Their accompanist was Mary Helen Vaughn. They organized in 1980 with twelve members and have grown to 100 voices. They sing praise and patriotic concerts throughout the community, state, and surrounding states. In addition, they have made four mission trips to Cuba to work with churches and sing with the Cuban National Choir. Thank you, Melanie, for sharing your gift with us!



The winner of a nice birdhouse

Fun!
Food!
Prizes!
Music!



The keyboard and saxophone playing of Dave Stahl and Fred Helm were a big hit at both the evening dinner and the convention luncheon. Guys, you brought back great memories!

Just look at the proud winner of the quilt! Tara Parker, you're a lucky lady!



Yes We Did Awards Met or Surpassed the Goal Set by Membership Committee



Debby Murrell celebrated with recipients . . .



. . . as Ernie Trospier read the names.



Sharon Hamilton, president of Garrard Co. RTA, accepted the award from Betty Hester for the **GREATEST IMPROVEMENT: 26.6%**

District Award: CENTRAL KY EAST

- | | | | |
|------------|-----------|------------|-----------|
| BALLARD | ESTILL | MARSHALL | PENDLETON |
| BOYD | GARRARD | MASON | PIKE |
| BRACKEN | HANCOCK | MCCREARY | POWELL |
| BREATHITT | HART | MEADE | ROBERTSON |
| BUTLER | HENRY | METCALFE | SPENCER |
| CALLOWAY | HOPKINS | MONTGOMERY | TODD |
| CARLISLE | JACKSON | NELSON | TRIMBLE |
| CARROLL | JESSAMINE | OHIO | WHITLEY |
| CLAY | KENTON | OWEN | WOODFORD |
| CUMBERLAND | LINCOLN | | |

President's Reception 2010



President Gilbert and wife Karen enjoyed the celebration reception on Monday afternoon.

(Below, left) Cebert talked with Lucy Hunt and Ann Yarbrough from Carlisle Co.

(Right) Cebert and President-Elect Melanie Wood enjoyed a light moment.

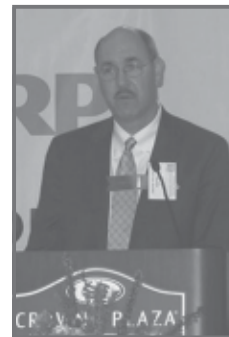


The door prizes were in great abundance!

General Assembly

The State of KTRS

I am proud to be associated with KRTA and honored to work for you.



Gary Harbin
Executive Secretary, KTRS



Dr. Larry Allen
Ky. Leadership Academy

Musings from the School House

“Lessons I Learned or Should Have Learned”

Memories of our school days were brought to light when Larry Allen began to speak. He used his experiences to demonstrate the “lessons” he wanted us to recall as we “connected” to one another at the convention.

Lesson 1: I am not smarter than a 1st grader.

Larry talked about teaching the 1st grade. “I’ve been in therapy for years now and am about over it.”

Lesson 2: True love will drive one to the limits.

He relayed his experiences with broken windows and stolen cokes just to be near a girl named Mavis.

Lesson 3: Just because you are big does not mean you are in control.

Larry was a big boy. Remembering “health care in the old days,” he was one of those kids who passed out or threw up when the big needle showed up. . . . and Mavis made fun of him.

Lesson 4: Plan ahead.

Hearing him relay his experiences when he did not plan was hilariously funny. Larry surely learned some hard lessons as a student; for example, playing the wrong music in a band contest and collecting blue horse paper wrappers for a bicycle.

Lesson 5: Measure twice; cut once.

Things did not get much better as he matured. He designed windows for solar collection and then couldn’t get them through the door for installation. He once wore a gorilla suit to publicize the reading program. He was honored to wear it but toured the schools “unannounced” and encountered a teacher standing on top of her desk “screaming.”

How are all these connected? Growing up in the school house, stuff happens—most of it for the best.

“We’re here to educate children. Sometimes we do things that are off the wall, but it’s all connected to getting kids ready for life. Connectiveness is—we can take all the foolishness and mold children for the greatest country in the world. I salute your work and appreciate the job you have done to make this Commonwealth the best in the nation.”

Recognition—Volunteer of the Year

Retired Teachers from around the state reported over 645,000 volunteer hours valued at \$10.6 m.



The Volunteer of the Year Award, designed by President-Elect Melanie Wood, was given to 84-year-old Johnson Co. retiree, June Baxter Rice, for her work with several organizations. Cathy Gullett, president of Johnson Co. RTA, accepted the award for Ms. Rice because she was busy moving to her new home in Jefferson Co.



June Baxter Rice with Johnson Co. RTA president, Cathy Gullett



Ernie Trospen sang the national anthem. Debby Murrell was his accompanist.



KRTA was pleased to have two members of the KTRS Board of Trustees, Todd Hollenbach and Ruth Ann Sweazy.



President-Elect Melanie Wood introduced the Executive Council.



Vice-President Ed Cook announced the Local Recognition Awards.

Mr. Harbin praised the KTRS Board of Trustees for their direction in 2003 that started the change in the funding formula for retiree health care. This had to be done because expenditures began to exceed revenues and additional funding is needed to avoid a serious reduction in benefits—thus the move from the pay-go plan to pre-funding. Why fund retired teacher medical benefits? (1) It is equitable. (2) Retired teachers’ savings have a huge positive impact on local school districts and the State’s economy. (3) Retired teachers have earned their medical benefits.

The issue facing KTRS—borrowing for retiree health care—became primary concern as we faced the 2010 General Assembly. One hundred seventy million dollars is needed this year to fund retiree health care. Mr. Harbin looked at the average retiree at age 57 with 30 years experience and drawing an annuity of \$36,000. The cost of insurance for the retiree under age 65 is \$7,000 a year. If teachers couldn’t retire because they have to pay for health care, the cost to Kentucky would be \$400 million.

The answer was the “Shared Responsibility” 6-year phase-in plan. Beginning in July 2010:

Active teachers will contribute an additional 1/4% with a match by the school district. Retirees under age 65 will start paying \$37 a month and the State will pay the net cost for new retirees under age 65. This responsibility will increase each year for the next six years—resulting in a pre-funded program for retiree health care.

Mr. Harbin praised the work of Jane Gilbert, Director of Retiree Health Care, who travelled 2,500 miles in Kentucky telling retired teachers about the shared responsibility plan. He thanked KRTA, especially Dr. Bob Wagoner, Ray Roundtree, Bobby Humes, Don Hines, and Frank Hatfield, for being instrumental in the passage of HB540 and their work with all the entities who came together to take care of retirees now and in the future.

Recognition — 94 Locals



Recognition — All Districts



Recognition — M. L. Archer & Shaw Awards



90% or Better Membership

Adair
Ballard
Bracken
*Breathitt
Butler
*Carlisle
*Carroll
Casey
Crittenden
Cumberland
Fleming
Fulton
Gallatin
Garrard
Green
*Hancock



Shaw Award Middle Cumberland District

Hart
*Henry
Hickman
Jackson
Knott
Lee

Letcher
Lincoln
Martin
*McCreary
*Metcalfe
Middlesboro
Monroe
Montgomery
Nelson
Ohio
*Owen
*Powell
Trimble
Wayne
Wolfe

*100%

Gold

Bell
Bracken
Breathitt
Butler
Carlisle
Casey
Christian
Clark
Daviss
Fleming
Grayson
Hart
Henderson
Knott
Lincoln
Lyon
Marshall
Martin
Mason
McCreary
Metcalfe
Middlesboro
Monroe
Montgomery
Nelson
Nicholas
Ohio
Owen
Pendleton
Powell
Pulaski
Rowan
Simpson
Trimble
Washington
Wayne
Webster
Wolfe

Silver

Adair
Bath
Breckinridge
Bullitt
Caldwell
Calloway
Campbell
Clinton
Edmonson
Estill
Gallatin
Garrard
Grant
Mayfield/Graves
Hancock
E'town/Hardin/
Larue
Henry
Hopkins
Jackson
Jessamine

Bronze

Johnson
McCracken
McLean
Muhlenberg
Owsley
Pike
Spencer
Trigg
Union
Whitley
Ballard
Boone
Bluegrass
Boyd
Boyle
Carter
Crittenden
Floyd
Greenup
Capital City/Franklin
Harrison
Jefferson
Kenton
Knox
Letcher
Madison
Magoffin
Marion
Meade
Mercer
Scott
Shelby
Taylor
Todd
Warren
Woodford

NEWS

FOR IMMEDIATE RELEASE Scott Wegenast – AARP KY
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2010 Grandparent of the Year Essay Contest Winner Honored

Millard School 5th Grader's essay selected from thousands of entries, tells her Grandfather's story a caregiver and "shelter of love."

LOUISVILLE, Ky. (April 20, 2010) – Today, Kentucky Retired Teachers Association (KRTA) with AARP Kentucky presented the 8th Annual "AARP Kentucky Grandparent of the Year" award to 10 year-old Brianna Coleman and recognized her grandfather, Warren Blake Kilgore of Elkhorn City. The Millard School (Millard, KY) student's grandfather was the subject of her winning essay "Why My Pappy Should be the AARP Grandparent of the Year."

Brianna's essay was selected from some eight thousand entries across 224 schools in 84 Kentucky counties. Ashley Hunt teaches Brianna's 5th grade class at the Millard School (Pike County) and encouraged her students to write about their grandparents. "I'm proud of Brianna's work and know everyone in our Millard School family is, too. When students write about their personal experience or someone they love, it helps them develop as a writer," said Ms. Hunt.

Brianna says she has always wanted to be a writer and her grandfather's life and his caregiving inspired her to enter her essay in the annual contest. According to Brianna, "I tried to put into words what is truly better felt ...he's been my shelter of love." Mr. Kilgore was also honored as the Grandparent of the Year at the ceremony. When asked "why" she wrote the essay, Brianna said, "He deserves an award."

The contest highlights relationships between grandparents and their grandchildren. AARP and KRTA share a long history and worked together eight years ago to establish the annual contest "AARP/KRTA Grandparent of the Year." Judging is based on grammar, form, neatness; creativity, expression and characteristics of the grandparent. The judging is conducted by KRTA local members and the state winner is chosen by a panel of AARP and KRTA representatives.

Brianna and her family traveled to Louisville to receive the award and be honored by AARP at KRTA's annual convention. The award includes a special plaque for Mr. Kilgore and Brianna received a \$100 savings bond.

AARP Kentucky President Nelda Barnett, KRTA President Cebert Gilbert and AARP/KRTA Liaison, Neal Tucker, presented Brianna's award before an audience of hundreds of retired educators. Brianna's essay and a video is available online at AARP KY's website — www.aarp.org/ky.



Photo by Scott Wegenast, AARP

Front row: Nelda Barnett (AARP KY Interim President), Brianna Coleman, William Blake Kilgore (grandfather), Ashley Hunt (Brianna's core teacher)
Back row: Cheryl Martin (AARP KY Senior Adm. Associate and Coordinator of the Grandparent of the Year essay contest), Lori Kilgore (grandmother), Taffey Wells (math teacher), Phil Peters (AARP KY director)

AARP's Visionary Founder and Shared History: Dr. Ethel Percy Andrus

as presented by AARP Kentucky's Interim President Nelda Barnett

Today, I'd like to tell you a story about believing in a dream and trusting in what is good in America—through the power of ordinary people, who Create The Good and do extraordinary things like Warren Blake Kilgore (and Lori Kilgore).

What I like best about this amazing story is that it's still going on and we're all a part of it. And especially so today by honoring Brianna Coleman from the Millard School and her grandfather, Warren Blake Kilgore of Elk Horn City.

The story starts with a visionary woman who led the way on so many social issues still affecting us today. It's the story of a retired educator—Dr. Ethel Percy Andrus—founder of the National Retired Teacher's Association and AARP.

She began volunteering with the California Retired Teachers Association, and was dismayed to meet retired teachers whose pensions had been eroded by inflation and rising health costs. One day, Dr. Andrus paid a call on a distinguished former teacher who was living in a backyard chicken coop because her income was too meager to afford decent housing.

That was the straw that broke the camel's back, and it launched Dr. Andrus' second career as one of the most respected and appreciated advocates for mid-life and older

(Continued on page 20)



Why My Pappy Should be AARP Grandparent of the Year by Brianna Coleman

When the word grandparent is spoken, a smiling, bearded face with twinkling blue eyes comes to my mind. My Pappy's name is Warren Blake Kilgore. I really believe that my pap deserves the AARP Grandparent of the Year Award. Therefore, I am going to attempt to put into words what is truly better felt than told.

My Pappy is an extraordinary person to look up to. He is so dependable and wise, Granny says she don't know what she'd do without him. Truthfully, I don't either. When I was four years old I lived with my mom and stepfather for a short period of time. My mom had a drug addiction and would stay out all night partying. I would be responsible for my little brother, who was just a newborn. I had to make sure I changed his diaper, and we were both bathed and fed. She would always promise to be back soon, but the promises were unending and never true. This is where my Pappy, being remarkable man that he is, took me into his home. He was prepared to take my brother also, but his dad took him instead. You see, Social Services stepped in and I was at risk of being an orphan.

My Pap made it possible for me to have a roof over my head, clothes on my back, and food in my belly. Most of all he made it possible for me to be a kid. No more having to watch after my brother and wondering where I would find something to eat or wondering if I was making his formula right. Just being a kid and enjoying life. He helps me with homework. He taught me how to ride a four-wheeler and shoot a gun. My Pappaw takes me to sport practices, dances, sleepovers, and visitations with mom and dad all without complaint.

This is a feat within itself considering his health. My Pappy was diagnosed with C.O.P.D. He has such a terrible time breathing. In 1974, my Pap, right out of high school, went to work in the dusty coalmines. With better than 35 years in an old coalmine, they tell him his lungs are shot. You would never know it to watch him with his grandchildren. He has learned ways to play that requires little exertion.

I am the only one of his grandchildren he has had to raise and I count my lucky stars that I get to spend so much time with him. He loves to teach me life lessons. You know the ones; "You can be anything you want to be;" "Be a leader not a follower;" "That's why God gave you a conscious youngin' to let you know when you are doing wrong." These and many others run through my mind often. The prideful looks he gives me when I finally get something right that I have been struggling with for awhile, the laughter that bubbles up from somewhere deep inside when I do something cute and girlie, which I don't do often. My Pap is creative and inspirational. The way he makes you think about what you are doing, and how it affects others. Pappy has a good and kind heart. He is respectful of others and inspires us to do the same.

I have tried to make you feel the respect and admiration I have for this man. He is my comfort zone, my shelter of love! My Pappaw is Warren Blake Kilgore, my grandparent!

Luncheon

Seriously Funny

Humor & Optimism
John "Wags" Wagner



The moment John Wagner stepped to the microphone, we knew we were in for a good time. In his easy manner, he kept us laughing as he reminded us to "use humor to thrive on change"—something some may have forgotten during the years of retirement. With full-body animation, he emphasized these ideas:

CHOOSE: We always have a choice about our attitude and how we will respond to a given situation.

- Positive attitudes & actions
- To take yourself lightly & your responsibilities seriously
- Humor to creatively respond to stress

LAUGH!

"Those who can't laugh at themselves, leave the job to someone else."
— Anonymous

CONNECT: Use humor to be easy on people and hard on the problem.

- Setbacks to success
- With optimism and a smile
- With humor to influence & stop controlling

SMILE!

"A smile is a curve that sets everything else straight."
— Phyllis Diller

CELEBRATE: Use humor to recognize the challenges and the efforts made to overcome them.

- Challenges as opportunities
- Small successes as motivators
- To create enthusiasm—key ingredient

HAVE FUN!

"Some cause happiness wherever they go, others whenever they go."
— Oscar Wilde

www.WagnerSeriouslyFunny



Head table (left) Debby Murrell, Karen Gilbert, Pres. Ceibert Gilbert, John Wagner (below) Pres.-Elect Melanie Wood, Past Pres. Billy Triplett, Vice Pres. Ed Cook, Lottie Cook



It was great to see Brenda Meredith and to welcome her and her friends to the luncheon!

Delegate Assembly

CALL TO ORDER

The Delegate Assembly of the Kentucky Retired Teachers Association was called to order by President Ceibert Gilbert, Jr. on Tuesday, April 20, 2010, at 2:15 p.m. in the Crowne Ballroom B/C of the Crowne Plaza Hotel, Louisville, Kentucky.

MINUTES OF LAST MEETING

Minutes of the April 17, 2009, Delegate Assembly were approved as presented.

STANDING COMMITTEE REPORTS

A. Membership & Pre-Retirement (Debby Murrell & Ernie Trosper)

Ernie Trosper informed us that we exceeded our membership goal of 27,000 by reaching 27,128 members. Thirty-seven locals reached 90% and above membership with nine reaching 100% and Middle Cumberland District reaching 90.2%.

Ernie told us that we had a record number of 94 locals receiving awards of 38 gold, 30 silver, and 26 bronze. He thanked everyone for their team efforts.

B. Health and Insurance (Irene Erskine & Carolyn Falin)

Carolyn informed us there will be no change in insurance for the over 65. She called our attention to the updated KRTA yellow Health Benefits Care sheet.

Changes to the under 65 health insurance are not known at this time. They will be available this fall.

C. Legislation (Bobby Humes & Ray Roundtree)

Ray Roundtree informed us that the 2010 General Assembly was a good session with the passage of HB 540, HB 531, and HB 545. All three bills passed with no descending votes. HB540 was one of the most significant pieces of legislation to come out of the General Assembly.

He told us that we should be grateful to our trustees and KTRS staff for all of their hard work and efforts. He thanked everyone for their efforts in contacting their legislators and encouraged us to thank our legislators for supporting us.

RESOLUTIONS COMMITTEE REPORT

Dr. Wagoner thanked the Resolutions Committee consisting of Roberta Fugate, Emma Lou Isaac, and Donald Miller and presented the resolutions of the 2010 Delegate Assembly. (*see page 16 of this issue*) After a motion by Buddy Rushing and second by Larry Morrow, the Delegate Assembly approved the adoption of the 2010 Resolutions.

NOMINATING COMMITTEE REPORT

Billy Triplett thanked the nominating committee consisting of Irene Erskine, Neal Tucker, Tara Parker, Patsy Young, and himself. The committee presented the following slate:

President: Melanie Wood; President-Elect: Edwin Cook; Vice-Pres.: Jim Frank

ELECTION OF OFFICERS FOR 2010-2011

President Gilbert asked if there were any other nominations from the floor. There were none. After a motion by Don Pace and second by Larry Morrow, the slate of officers was accepted. President Gilbert called for a vote and the slate was elected unanimously.

EXECUTIVE DIRECTOR AND TREASURER'S REPORT

Dr. Wagoner reported that KRTA has no capital debts. All KRTA has are operating expenses. Net assets have grown.

Dr. Wagoner reviewed the upcoming KTRS Trustee election. He informed us that retired members outvote active members 2.5 to 1. Kentucky is one of the few states that is able to elect trustees to their retirement system.

Dr. Wagoner encouraged us to be conscious of three important issues as we move forward this year: Social Security (GPO, WEP, mandated), health insurance, and pension reform.

RECOGNITION OF OUT-GOING PRESIDENT

President-Elect Melanie Wood thanked and presented President Gilbert with a plaque commemorating his year of service as KRTA president.

ADJOURNMENT

President Gilbert adjourned the General Assembly at 3:08 p.m. The 2011 Convention will be held on Tuesday, April 19.



**RESOLUTIONS
KRTA DELEGATE ASSEMBLY
APRIL 20, 2010**

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 Crowne Plaza Hotel, Louisville, Kentucky, April 20, 2010, 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, Don Hines, Gene Mosley, and Doug Cole 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. (We are thankful that Brenda is improving and hope she will soon be able to return to work on July 1.)
5. We sincerely thank Carla Hahn, Mary Wagoner and the entire headquarters staff, whose unsurpassed patience and competence has kept Kentucky's retired teachers well informed. We appreciate their going the extra mile for all retirees.
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. We express our appreciation to Mr. Harbin and others for their devotion in developing a plan to fund our health care without further borrowing from our pension fund.
7. We appreciate the efforts of Governor Steve Beshear and members of the 2010 General Assembly to pass legislation favorable to the needs of Kentucky retired teachers, who have given so much to their profession with expectations of good health and pension benefits upon retirement. With anticipation and gratitude, we urge their continued support.
8. To our President, Ceibert Gilbert, Jr., who has served KRTA with enthusiasm and dedication, we extend special thanks. President Gilbert's energetic approach to performance of activities that are needed to Unite and Win has energized the whole lot of us who may have gotten somewhat lax. He has served us well.
9. We compliment our immediate Past President, Billy Triplett, who led the successful march to Maximize the Power in Numbers and Letters which energized many members of our organization. His ever vigilant approach to the task of service to members of KRTA is commendable. Billy continues to be an excellent ambassador of retired teachers.
10. We extend our appreciation to the Executive Council in promoting the general welfare of all KRTA members: Gearldean Branham, Sally Duford Foley, Gus Swanson, Jim Huckleberry, Margaret Sims, Joyce Cecil, Karen Travis, June Grooms, Mark Crain, Rebecca Bell, Sally Smith, Larry Morrow, Vivian Marcum, and Perry Watson. Their service and willingness to work toward solutions for the growing challenges that lie ahead are deeply appreciated.
11. We commend Irene Erskine and Carolyn Falin, Co-Chairs of the Health and Insurance Committee, who monitor our health and insurance needs and are

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.

12. We extend our gratitude to Neal Tucker, who continues to serve as AARP/KRTA Specialist for Kentucky, in providing retirees with current information from AARP, encouraging participation in the Grandparent Essay Contest, and always answering the call when there is a need regarding the Kentucky retired teachers.
13. We congratulate Betty Hester, Debby Murrell, and Ernie Trosper, Co-Chairs of the Membership/Pre-Retirement Committee, in their continued tireless efforts to increase membership, which currently numbers 27,128 with 21,701 using automatic dues deduction. We appreciate their unsurpassed determination and untiring enthusiasm. We salute the 38 local associations that met or exceeded the goals set by the Membership Committee.
14. We commend the participating local and district retired teachers' associations for their endless volunteer services which include programs that benefit our youth, assistance to the aging, volunteering in local schools, and numerous other community programs.
15. We thank Attorney Eric Farris for his diligence in continuing the fight against the long-term care rate increase requested by TransAmerica Insurance Company (Life Investors Insurance Company of America). His commitment to the welfare of the members of KRTA is commendable.
16. We extend appreciation to the Nominating Committee (Billy Triplett, Chair; Patsy Young, Tara Parker, Irene Erskine, and Neal Tucker) for excellent leadership shown in selecting outstanding officer candidates.
17. We congratulate the 37 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.
18. We memorialize our 698 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.
19. We extend a special thank you to those who assisted in making last night's opening dinner and this meeting a success. We offer special thanks to all members of the Reception and Registration Committees.
20. We express our thanks to the Crowne Plaza Hotel for its gracious hospitality and the use of its facilities.

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

Continued in next column

Partners - Exhibitors



KTRS

(Above) Tami McMichael, Julie Rogers, Dora Moore



(Right) Mark Whelan and Sandra Bush



Martin Duvall
Commonwealth
Credit Union



Sarah Short and Helen Rades
Comfort Keepers

Others present but not pictured

Jason Weilage & Bridgett Grant
Brown & Brown

Hank Hensley, Finance & Investment Line

Bob Marshall & Dan Schuermeyer
HEAR in America

AARP (See page 14)



Lea Remington Williams
Legaline

Indria Bankston Nancy Scharf
Tanya Broell Ken Schulz
Nick Cenci Patricia Sweeney
Susan Jury Matthew Tang



Margaret Sims, Nelson Co. RTA, talked to Meaghan Day and Mindy Lamb, Home Instead Senior Care



Humana trainer demonstrated activities for a healthy lifestyle.



Kim Dues, Andrea Elmore, Kym Gossman, SilverSneakers



Leon Remington, Warren Co. RTA, talked to Mike Johnson, Medco

THANKS!



John Mottsinger and Marvin Kinch, NHA



Dave Farmer, Liberty Mutual, talked to Carol McElheny and Claude Purvis, Jefferson Co. RTA



Jeff Johnson, Marshall Brumback, Keith Hazelbaker and Steve Turpin, not pictured, North American Life Plans and LifeLock



Kay Goldberg
RIPE

KTRS INFO . . .

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Medicare Eligible Health Plan (MEHP) for Retirees Age 65 & Over as of July 1, 2010

As mentioned in the December 2009 edition of the KTRS Newsletter, KTRS expects the KTRS MEHP to take advantage of some cost containment opportunities by moving to a Medicare Advantage Preferred Provider Organization (PPO) with Humana and an Employer Group Waiver Program (EGWP) Medicare Prescription Drug Plan with Medco.

Effective July 1, 2010, both the medical and prescription portions of the MEHP will be fully insured. In other words, KTRS will begin paying monthly premiums to Humana and Medco instead of paying actual claims costs. Cost containment initiatives such as these do not shift costs to our retirees or the KTRS medical insurance fund, but help maintain the retiree health benefit. The Employer Group Waiver Program Medicare Prescription Drug Plan with Medco has brought a significant reduction in the actuarial unfunded liability for the KTRS medical insurance fund.

It is important to point out what stays the same . . .

- Still, no medical provider network required.
- No change in deductibles, or annual out of pocket maximums.
- No change in plan design elements.
- No change in copayment and coinsurance structure.
- Remain in Medicare program.
- Still have same Medicare rights and protections.
- Still get regular Medicare covered services.
- Still required to pay your monthly Medicare Part B premiums.

It is important to anticipate your questions.

What do you need to do to continue your MEHP coverage on July 1, 2010? Nothing other than maintaining your enrollment in Medicare. For those currently participating in the KTRS MEHP you will automatically be enrolled. You will not have to complete a paper application. Other educational materials will be mailed in late spring.

Will my premium change? No, these changes were anticipated when the 2010 rates were determined.

Will I get new ID cards? Yes, you should expect to receive new Humana and Medco ID cards before July 1, 2010.

What do I do with my old insurance cards? Continue to use your current Humana and Medco cards until June 30, 2010. After then, please destroy all of your old Humana and Medco ID cards because they will not be valid.

Should I be concerned whether my doctor accepts Humana's Medicare Advantage PPO? Your provider may require some communication and education efforts about this plan. There are provider networks associated with this plan, but this is a passive PPO plan, and retirees are not required to use network providers. You can choose to receive care from a

network provider or you may choose an out-of-network provider who agrees to accept both Medicare and Humana's payment terms. Regardless of your choice, your share of the cost is the same after July 1, 2010. You will also be sent a directory of network providers within your geographic area of residence.

What do I do if my doctors say they won't accept my Medicare Advantage plan?

1. Identify yourself as a KTRS retiree/plan member.
2. Confirm with the provider that they take Medicare and Humana's payment terms.
3. Inform the provider that the plan has the same level of coverage on July 1 regardless if they are in or out of Humana's network.
4. Ask the provider to call Humana's customer service department at the number on the back of your ID card to work with this provider regarding acceptance.

Who are Humana network providers? They are hospitals, physicians, clinics and labs who believe in offering efficient, cost-effective, coordinated care. Providers who apply for Humana's network go through a qualification process, where Humana confirms their academic backgrounds and licensing status.

Why do providers join Humana's network? Provider reimbursements under Medicare Advantage are the same, regardless of network affiliation. Providers want to be part of the Humana PPO Network for other important reasons:

- Humana network providers recommend each other to patients, in part because they know they share the same philosophy of providing efficient, cost-effective, coordinated care.
- They see value in Humana's administrative and provider systems, which are designed to make it easier and quicker for them to file claims and receive payments.
- They appreciate the educational and training opportunities Humana offers providers and their staff.

Am I going to experience differences in prescription costs between formulary tiers? There could be a minimal amount of preferred and nonpreferred formulary differences and tier to tier costs differences, but the current plan already experiences quarterly formulary changes.

Will I be able to obtain my prescriptions at the same pharmacies? There should be no disruption in pharmacies. Most major chain pharmacies will accept your Medco prescription card.

Explanation of Federal Government Increase in Medicare Part B Premium

The KTRS staff has been asked this question quite a bit in the last month. Based on information obtained at www.Medicare.gov, it was found that some Medicare beneficiaries will continue to pay the same \$96.40 Part B premium amount in 2010. This is determined by several factors. Beneficiaries who currently have the Social Security Administration (SSA) withhold their Part B premium from their Social Security benefit and have incomes of \$85,000 or less (or \$170,000 or less for joint filers) will not have an increase in their Part B premium for 2010.

For all others, the standard Medicare Part B monthly premium will be \$110.50 in 2010, which is a 15% increase over the 2009 premium. The Medicare Part B premium is increasing in 2010 due to possible increases in Part B costs. If your income is above \$85,000 (single)

or \$170,000 (married couple), then your Medicare Part B premium may be higher than \$110.50 per month. For additional details, see FAQ titled: 2010 Part B Premium Amounts for Persons with Higher Income Levels found at www.Medicare.gov. In 2010:

- New Part B beneficiaries will pay \$110.50 (because they did not have the premium withheld from their Social Security benefit in the previous year).
- Beneficiaries who do not currently have the Part B premium withheld from their Social Security benefit will pay \$110.50.
- Higher-income beneficiaries pay \$110.50 plus an additional amount, based on the income-related monthly adjustment amount (IRMAA).

Paying your Part B premium to Social Security is a requirement to be enrolled in the KTRS Medicare Eligible Health Plan (MEHP). If your Part B coverage lapses due to nonpayment of premiums, your KTRS MEHP, both medical and prescription, will be terminated. Please keep in mind that insurance coverage is through the retiree. If the retiree's coverage is terminated and the spouse is also covered, the spouse will also be terminated.

If you are billed quarterly for the Part B premium, please contact Medicare to enroll in the electronic payment option known as Medicare Easy Pay. This payment option allows you to have your Medicare premiums automatically deducted from either your savings or checking account each month. For questions about Medicare Easy Pay, call 1-800-MEDICARE (1-800-633-4227). To verify the above information or for questions about your Part B premium payments, call your local Social Security office.

Are You Turning Age 65 in 2010?

If you are currently enrolled in medical coverage through KTRS, you will receive an informational mailing from this office approximately 5 months before your 65th birthday. This mailing will include benefit booklets in addition to informing you that if you wish to continue KTRS coverage when you turn age 65, you must contact your local Social Security Administration approximately three months prior to turning 65 to enroll in Medicare Part B. If you do not submit proof of Part B enrollment to the KTRS office prior to the first day of your birth month, you will not be enrolled in the KTRS Medicare Eligible Health Plan (MEHP). There is a monthly Part B premium to be paid to Social Security (see "Why did my Medicare Part B premium increase in 2010" article).

Most people automatically receive Part A coverage without having to pay a monthly premium to Social Security. This is because they or a spouse paid Medicare taxes while working. If you do not automatically receive Part A at zero cost, you are not required to purchase it, and the KTRS plan will pay as Medicare would have paid on Part A expenses, excluding the MEHP deductibles and copayments. When you contact Social Security to enroll in Medicare, please make sure they check to see if you qualify for Part A free not only through your Social Security and/or Medicare tax payments but also through your spouse's. You could also qualify through an ex-spouse's Social Security.

Please note that Medicare rules will not allow you to be enrolled in two Medicare Advantage plans or two Medicare Part D prescription drug plans at the same time. If you enroll in either outside of KTRS, your KTRS coverage will be terminated.

If you have any questions you can access the informational letter and current plan documents through the KTRS website at www.ktrs.ky.gov or contact our office at 1-800-618-1687.

AROUND THE STATE . . .

One of our own, retired educator Betty Southard Stokes, has recently been selected as a *Louisville Connector*. Leadership Louisville began the project in September 2009, sending out requests for nominations in the *Courier Journal*, television, and radio media. This new group of *Louisville Connectors* was narrowed down to 128 from over 19,900 people nominated. The goal of the project is to connect the *Connectors* and see what they create.



Betty's maternal grandmother's one room schoolhouse. It was located in Gracey (Christian County), Kentucky, on the old Buffalo Road. Her teacher was Anna Ruth Penn (mother of Robert Penn Warren).

Two years ago, Betty created a delightful new concept she named *The One Room Schoolhouse*. Located at the Mellwood Art Center in Louisville, Stokes offers classes and presentations in local history, genealogy, public speaking, and creative writing. She also has been busy publishing children's books about our Kentucky history. She calls her children's series the *Postcard Books*. Goals at *The One Room Schoolhouse* are:

- Help families write & document their genealogy and history. Each family's history is a part of America's history
- Explore new ways to celebrate family
- Complete a children's series of *Postcard Books* dedicated to Louisville and Kentucky history.

To learn more about *The One Room Schoolhouse*, visit: <http://the-one-room-schoolhouse.blogspot.com>

"Correct" solution to Sudoku puzzle in the last issue

1	3	9	2	4	8	7	5	6
2	5	8	6	3	7	9	1	4
4	7	6	9	1	5	3	8	2
5	2	4	3	8	6	1	7	9
7	8	1	5	2	9	6	4	3
9	6	3	1	7	4	8	2	5
8	1	2	4	6	3	5	9	7
6	9	7	8	5	2	4	3	1
3	4	5	7	9	1	2	6	8

I apologize for the error—it doesn't look good for a retired typing teacher, does it?

Betty

BETTY'S BYTES

My time working at the KRTA office is about over. It's truly been a pleasure to serve you as Associate Editor of the *KRTA News* in Brenda's absence. I shall miss the camaraderie with the staff and occasional encounters with retired teachers around the state.

I hope I shall soon be able to visit with more of you in your locals and districts as Co-Chair of the Membership Committee as we



Upper Cumberland RTA was among the districts who hosted Jane Gilbert, Director of Retiree Health Care at KTRS, on the health insurance issues facing retired teachers.

The Union County RTA held its December meeting at the Earle C. Clements Job Corps Center in Morganfield. The Public Relations Director Nyra Ford presented a program on the educational programs available at the Center. Following the meeting, the group drove to the Culinary Arts Building for a delicious meal provided by the Culinary Arts students under the direction of their instructor, Jenny Johnson.

(Right) Nyra Ford and Ginny Johnson with their team members



Pictures submitted by Union County President Ginger Simpson

RTA Programs

(Below) Union County RTA members Neal Tucker, Sam Smith, Becky Martin, Betty's mother Jean, and Susie Shirey wait for dessert.zzzz

Greenup County RTA Honors Essay Winner

Nora Claire Hicks, a fifth grade student at Russell-McDowell Intermediate School, Russell, Kentucky, was honored at a Greenup County RTA meeting for her essay in the *AARP Grandparent of the Year* contest.



Greenup County RTA President Sharon Stambaugh and Grandmother Janice Martin proudly listened as Nora Clair Hicks read her winning essay.

The essay honored Nora's grandmother, Janice Martin, for her care for her by playing with her, teaching her to sew and knit, getting her off the bus, and encouraging her to practice the violin, piano, and flute.

Nora's teacher, Kyla Hatfield; her mother, Natalie Martin Hicks; and her grandmother attended the reading of her winning essay at the retired teachers' meeting.

The RTA secured local school participation, promoted the activity, and served as local contest judges. Other school winners in the county were Lakin Tolliver (Greysbranch Elem.), Amber Lewis (Wurtland Elem.), Mallory Carpenter (Raceland-Worthington Elem.), and Kimberly Furner (McKell Elem.)

continue to build membership in KRTA. Debby, Ernie, and I solicit your ideas and help in reaching the goals set by the Committee. It can happen only by working together as a team. If you have suggestions, please contact me at

betdon1969@aol.com or through the KRTA office.

Best wishes for a successful membership year 2010-2011 in your local/district associations.

Buyer Beware! New Government Long Term Care Plan a “Time Bomb”

Joseph P. Blanchette, CLTC
National Health Administrators

Buried deep inside the 2,600-page health care reform bill recently signed into law is a federally-managed Long Term Care insurance plan for all working-age adults. It's called the CLASS Act. Unfortunately, in the months to come, many will only see the headlines about the CLASS Act and fail to read the small print. Potential buyers should be very wary of the CLASS Act, which The Wall Street Journal calls an actuarial “time bomb.” It is important to understand the serious flaws of this “one size-fits all” plan.

- **Vesting restrictions:** There is a mandatory five-year vesting period before plan participants are eligible to file a claim. This is a real problem. What happens if you have a stroke, serious fall or Alzheimer's diagnosis in two, three or four years? No such restrictions exist with private Long Term Care insurance.
- **Daily benefit and premium costs:** The government will design a limited number of plan options for everyone to choose from. Average premiums paid by participants for the anticipated base benefit of \$75/day are estimated to be between \$2,000-\$3,000/year for people in their fifties and sixties and more than double that for a daily benefit that is more realistically in line with today's long term care costs. In 2009, the national average cost for one day in a nursing home exceeded \$200. Seventy-five dollars won't help much. Older enrollees will pay even higher premiums. In contrast, private insurance offers applicants countless design options to fit individual needs and budgets.
- **Benefit Triggers:** While private Long Term Care insurance pays benefits if the insured is unable to perform 2 of the activities of daily living, the CLASS Act mentions a more restrictive “2 or 3” of these activities before benefits will be paid.
- **Benefit Payment:** The CLASS Act states that you may not be able to use your full daily benefit to pay for your needs because payment will be “scaled for functional ability” as determined by government bureaucrats. No such “scaling” restrictions exist with private Long Term Care insurance.
- **Underwriting:** Unlike private insurance, the CLASS Act requires no medical underwriting in order to be covered by this federal LTC insurance plan. This may be good news for those who already suffer from a chronic condition and can't buy coverage elsewhere. The downside is that the sickest people will be attracted to this government program and the risk pool will be skewed toward bad risks and more likely to face rate increases or insolvency. This is not good news for people in relatively good health who might choose to participate in this government plan; private insurance is probably a much better choice.
- **No taxpayer dollars will be used to finance this program.** In order to maintain solvency, premiums may be increased and benefits may be reduced. Private insurance also may raise

premiums, but cannot reduce benefits.

- Although officially described as a voluntary program, **all workers are automatically enrolled in the program** unless they “opt-out” in writing. Many will be surprised when they notice premiums being deducted from their paychecks for a benefit they did not ask to have.
- Finally, the government agency running Medicare (CMS) and the American Academy of Actuaries have both predicted low participation levels and expressed **concerns that the CLASS Act, in its current form, will likely face insolvency within 15 years.** This is not what most of us plan for when we buy insurance. So, once again, “Buyer Beware.”

To summarize, the CLASS Act does not appear to be a good solution for most Americans to pay for Long Term Care. It may be worth considering, however, if you already have a serious medical condition and cannot get private Long Term Care insurance protection.

The government has also put in place several new tax provisions that can help individuals pay for their Long Term Care with private insurance. Talk with a Long Term Care insurance specialist to learn how other recent changes can be very positive for those seeking protection. Remember, Long Term Care insurance may not be for everyone, but planning for Long Term Care is. To quote the Social Security Department, “Medicare does not pay for Long Term Care so you may want to consider options for private insurance.” (Emphasis added)

Get the facts today! Call your KRTA Long Term Care specialists at 1-866-899-5796 or go to www.ltc.com/KRTA for more information.

(Continued from “AARP . . .” on page 14)

Americans by establishing the National Retired Teachers Association in 1947. NRTA gave retired educators a national voice in making life better for all.

Ten years later, Dr. Andrus decided to establish a new organization modeled on the retired teachers group. Then known as the American Association of Retired Persons, AARP—founded in 1958—offered an affordable group health insurance plan, and much, much more.

AARP's founder was clearly a woman before her time. She pioneered affordable group health insurance for older persons a full seven years before Medicare was enacted. She recognized that simple modifications to homes could make them safer and more comfortable for people as they aged. She helped to change the very image of aging, focusing on zestfulness, lifelong learning, purpose and service to others.

Dr. Andrus demonstrated by her actions that one person can make a significant difference in the lives of others when they Create - The - Good in their hometowns. And You'll be hearing much more about CreateTheGood.org—AARP's new website with resources for everyone giving back to their hometowns by volunteering.

She also demonstrated that, together, an “army of useful citizens” can do what no one person can do alone.

America has changed dramatically since 1958. People are living longer, richer lives and so many like Warren Kilgore are caring grandparents raising their grandchildren.

When asked why Brianna chose to write about her “Pappy,” she said, “Because he deserved it. . . . he's an extraordinary person . . . and I don't know what “Granny” or I would do without him.” Even while dealing with his own coal mining related health issues, Blake made the time to make certain that Brianna made it to school, sports practices, dances and sleep-overs.

Clearly, both Brianna and Blake are deserving of this recognition and like so many thousands of other grandparents, Blake is one person making a significant difference in the lives of others.

By working together, we can make a difference and Create The Good—all in the spirit of AARP's visionary founder, Dr. Ethel Percy Andrus. And watch for more about CreateTheGood.org - AARP's new website with resources for everyone giving back to their hometowns by volunteering.

As a grandparent, I'm proud to present this year's AARP/KRTA Grandparent of the Year Essay Contest Award to Brianna Coleman and the AARP/KRTA Grandparent of the Year to Blake Kilgore.

Molly Good Fit for KRTA

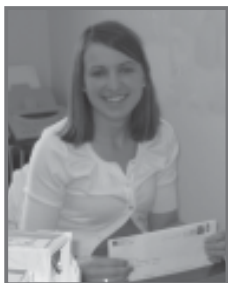
Molly Turner, graduate of Bullitt East High School and sophomore at Cedarville University, is the new voice when you call KRTA this summer.

Molly will be helping with the vast summer duties encountered by the KRTA staff. Summer, with membership renewals, is an especially busy time; and we are thrilled to have Molly helping. She has already demonstrated excellent skills in interaction with callers and visitors. She's quickly

learning the daily routine and is a tremendous help to Carla, who is responsible for the operation of the office.

While home this summer, Molly will be active playing tennis and engaging in church activities—which includes a mission trip to Brazil. It's unfortunate for us that when summer is over, Molly will return to Cedarville, Ohio, to continue her pursuit of a Pharmacy degree.

Molly has one sister and a brother-in-law and lives with her parents in Mt. Washington.



MISCELLANEOUS INFO . . .



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Call for Nominations

Governor Louie B. Nunn Kentucky Teacher Hall of Fame

Nominations are now being accepted for the 2011 class of inductees into the Louie B. Nunn Kentucky Teacher Hall of Fame.

The deadline is July 15, 2010.

Please refer to the following URL for information about the Hall of Fame and to obtain the nomination form:

http://edtech.wku.edu/deans_office/Gov-LBN_KY-THF.htm

Inquiries and/or additional information may also be directed to

Ms. Cathie Bryant
 College of Education and Behavioral Sciences
 Western Kentucky University
 1906 College Heights Blvd., #11030
 Bowling Green, KY 42101-1030

or cathie.bryant@wku.edu (270-745-4664).

Improve Your Health

We hear much these days about adding a dose of good health to our food while we're improving the flavor. These are some suggestions you might like to try.

- Add a half teaspoon of **cinnamon** to coffee, oatmeal, yogurt, or toast. Sprinkle **ginger** over sliced fresh fruit or add a half teaspoon to a quart of lemonade.
- Stir dried **oregano** into soups, chicken or tuna salad, or dressings.
- Add a kick to many dishes by adding **red pepper**.
- Sprinkle **crushed rosemary** on rolls before baking or add to mashed potatoes or rice.
- Add one-eighth teaspoon of **thyme** to eggs before scrambling.
- Add a half teaspoon of **curry** and shredded carrots, peas, and slivered almonds to two cups of hot cooked rice.

Source: McCormick and Co.

Twenty-One Things Your Burglar Won't Tell You

1. Of course, I look familiar. I was here just last week cleaning your carpets, painting your shutters, or delivering your new refrigerator.
2. Hey, thanks for letting me use the bathroom when I was working in your yard last week. While I was in there, I unlatched the back window to make my return a little easier.
3. Love those flowers. That tells me you have taste . . . and taste means there are nice things inside. Those yard toys your kids leave out always make me wonder what type of gaming system they have.
4. Yes, I really do look for newspapers piled up on the driveway. And I might leave a pizza flyer in your front door to see how long it takes you to remove it.
5. If it snows while you're out of town, get a neighbor to create car and foot tracks into the house. Virgin drifts in the driveway are a dead giveaway.
6. If decorative glass is part of your front entrance, don't let your alarm company install the control pad where I can see if it's set. That makes it too easy.
7. A good security company alarms the window over the sink . . . and the windows on the second floor, which often access the master bedroom and your jewelry. It's not a bad idea to put motion detectors up there, too.
8. It's raining, you're fumbling with your umbrella, and you forget to lock your door—understandable. But understand this: I don't take a day off because of bad weather.
9. I always knock first. If you answer, I'll ask for directions somewhere or offer to clean your gutters. (Don't take me up on it.)
10. Do you really think I won't look in your sock drawer? I always check dresser drawers, the bedside table, and the medicine cabinet.
11. Helpful hint: I almost never go into kids' rooms.
12. You're right: I won't have enough time to break into that safe where you keep your valuables. But if it's not bolted down, I'll take it with me.
13. A loud TV or radio can be a better deterrent than the best alarm system. If you're reluctant to leave your TV on while you're out of town, you can buy a \$35 device that works on a timer and simulates the flickering glow of a real television. (Find it at faketv.com.)
14. Sometimes, I carry a clipboard. Sometimes, I dress like a lawn guy and carry a rake. I do my best to never, ever look like a crook.
15. The two things I hate most: loud dogs and nosy neighbors.
16. I'll break a window to get in, even if it makes a little noise. If your neighbor hears one loud sound, he'll stop what he's doing and wait to hear it again. If he doesn't hear it again, he'll just go back to what he was doing. It's human nature.
17. I'm not complaining, but why would you pay all that money for a fancy alarm system and leave your house without setting it?
18. I love looking in your windows. I'm looking for signs that you're home and for flat screen TVs or gaming systems I'd like. I'll drive or walk through your neighborhood at night, before you close the blinds, just to pick my targets.
19. Avoid announcing your vacation on your Facebook page. It's easier than you think to look up your address.
20. To you, leaving that window open just a crack during the day is a way to let in a little fresh air. To me, it's an invitation.
21. If you don't answer when I knock, I try the door. Occasionally, I hit the jackpot and walk right in.

Sources: Convicted burglars in North Carolina, Oregon, California, Kentucky, security consultant Chris McGoey, who runs crimedoctor.com; and Richard T. Wright, a criminology professor at the University of Missouri-St. Louis, who interviewed 105 burglars for his book [Burglars on the Job](#).

Hot Topics

Insurance Scams – Scam artists are taking advantage of consumers’ confusion over the new government health care reform law. Scam artists are going door-to-door, telling consumers there’s a limited open enrollment period to buy health insurance now, and they are selling the consumer fake insurance. Other scam artists are setting up toll-free lines.

Trustnet Financial Company is sending letters to local consumers stating they’ve won a **“Consumer Promotion Draw.”** The company, which claims to have a Louisville address, sends a check that the “lucky winner” is supposed to deposit, then wire part of the money back to the company for taxes in order to claim the prize. The “winner” never receives the prize and is out the “tax money.”

Exclusive Media Services – has an “F” rating with the BBB. Consumers say the company, which also does business as National Publishers, is claiming membership or affiliation with the BBB. They say the company is also using the names of Publishers Clearing House and other sweepstakes companies. The company is not affiliated with the BBB. Consumers say they receive calls from the company informing them they’ve won sweepstakes for cash prizes or items, but that they must purchase magazine subscriptions to win.

Internet Auto Sales Scam - Be careful when shopping online for a vehicle! Be sure you are buying from a company that you can trust. Consumers report a scam that is erupting, that is misusing company names like Spirit Motor Car, Kiki Motors, and Extreme Motorcars. The scam artist asks the buyer to send a deposit for the vehicle via Moneygram, usually for \$2,000 - \$3,000 and the car will be delivered in 5 days. The buyer is out the money and never receives the car.

Air Passenger Rights – New rules go into effect later this month to protect air travelers. Among the new rules: Airlines will be required to acknowledge customer complaints within 30 days and address the issue within 60 days. Also, airlines can be penalized for any domestic flight that is more than 30 minutes late on at least half its trips each month for four months in a row. For more information on the new rules, go to www.regulations.gov.

2010 Census - If you didn’t fill out your census form, you will soon be contacted by a census worker. BBB wants to remind consumers that census workers will never ask for donations, bank account, Social Security, or credit card numbers. The Census Bureau may contact you by mail or phone, but will never send an unsolicited email requesting personal information.

Facebook Scam – Facebook users are being targeted in another scam. An email, that appears to be from Facebook, says that the user’s FB password has been reset and the user should download an attachment that contains the new password. The attachment is actually a Trojan horse program, which infects a computer without any visible signs. It can steal passwords from your computer.

iPad Scams – Scam artists are taking advantage of the popularity of the new iPad by sending out spam emails requesting product testers for the iPad. The victims are told they can keep the iPad at the end of the test. The scam artists are after personal information. Other iPad scams involve ads on social networking sites. BBB recommends consumers who want to buy an iPad shop through an authorized dealer or directly with Apple.

Look out for Irish Travelers! These would-be construction workers, who take thousands of dollars from victims who pay them up front for painting, paving, roofing, or other small construction jobs are on the move. BBB recommends consumers not to deal with these types of solicitors, who often have out-of-town license plates and unmarked vehicles.

2010 FALL WORKSHOPS

DISTRICT	DATE	PLACE	CONTACT PERSON
Jefferson County	Fri. Aug 27 10:00 AM	U of L Alumni Club Louisville	Jim Hicks 3715 Stratford Ln. #1 Louisville, KY 40207-4426 502-897-5845
Central Ky East	Mon. Aug 30 9:00 AM	Natural Bridge State Pk. Slade	Danny Presnell 118 Armitage Dr. Richmond, KY 40475-8746 859-582-3602
Central Ky West	Tues. Aug 31 9:00 AM	Thomas & King Conf. Ctr. Georgetown	Connie Wiggs 215 Burton Pike Georgetown, KY 40324-9512 502-863-5048
Northern	Wed. Sep 1 9:00 AM	Triple Crown C'try Club Union	J.B. Losey 3521 Visalia Rd. Morning View, KY 41063-8729 859-356-6168
Fifth	Thurs. Sep 2 9:00 AM	Aquatic Center Buckner	Shirley Sills 2121 Hieatt Ln. Smithfield, KY 40068-7900 502-845-7290
First	Mon. Sep 13 9:00 AM	Kenlake State Park Hardin	Kathleen Chipps 714 Chipps Rd. Smithland, KY 42081-9441 270-928-2673
Second	Tues. Sep 14 9:00 AM	Moon Lite B-B-Q Rest. Owensboro	Joe Westerfield 3300 Shadewood Ter. Owensboro, KY 42303 270-683-1495
Third	Wed. Sep 15 9:00 AM	Barren River State Pk. Lucas	Anna Sturgeon 499 Malcolm Doyle Rd. Park City, KY 42160-9369 270-597-3192
Fourth	Thurs. Sep 16 9:30 AM	KY Home Country Club Bardstown	Margaret Sims 145 Castleton Dr. Bardstown, KY 40004-2531 502-349-0055
Middle Cumberland	Mon. Sep 20 9:30 AM	Pulaski Co. Public Library Somerset	Wayne Ryan 2060 Grider Hill Dock Rd. Albany, KY 42602-7167 606-387-7480
Upper Cumberland	Tues. Sep 21 9:00 AM	Pine Mountain State Park Pineville	Jim Connor 605 Whitley St. London, KY 40741-2628 606-309-0906
Upper Ky River	Wed. Sep 22 9:00 AM	Buckhorn State Park Buckhorn	Judy Spencer RR 3 Box 606 Booneville, KY 41314-9436 606-593-5274
Big Sandy	Thurs. Sep 23 9:00 AM	Jenny Wiley State Park Prestonburg	Gerald Preston 133 Iris St. Paintsville, KY 41240-9303 606-789-5830
Eastern	Fri. Sep 24 9:00 AM	Carter Caves State Park Olive Hill	Ed Cook 160 Comet Dr. Olive Hill, KY 41164-7687 606-286-6312

Registration begins at 8:30 AM local time except for Fourth District and Middle Cumberland which begins at 9:00 AM EST. Jefferson District begins at 9:30 AM EST.

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Quips, Quotes & Puzzles

Brain Health

Worried you're losing it? With a few easy changes, you can stay at your sharpest. Studies show that brainpower lost with age can be "regained" by challenging the mind—with diverse, mentally stimulating tasks that will result in more brain cells, more robust connections among those cells, and a greater ability to bypass age- or disease-related trouble spots in the brain.

Despite what we've always believed, mental decline after 50 is not a given. In fact, in some ways the healthy brain gets stronger with age. Studies confirm that accumulated knowledge and expert skills (wisdom) increase as you get older. In addition, emotional savvy, such as not dwelling on negative thoughts, also appears to grow with age. Some brain functions tend to decline with age, and speed is one of them. The likely reasons are loss of neural connections, blockages of blood supply, and decreases in nerve-signaling chemicals.

Memory can also diminish with age, though only certain types. Learned skills such as driving are wired so firmly that they typically do not decline. If your memory is suffering, it's most likely your short-term memory. This ability—which includes "working memory," where events are held before being filed for the long term—usually peaks by the early 30s.

So how do you keep your brain at its best? By growing new brain cells: Scientists suspect that certain lifestyle habits can spark the cells' growth. The more **physical and mental exercise** you get, the more brain cells you grow, the longer they survive, and the better they connect with other nerve cells. Exercise, such as brisk walking for 40 minutes four times a week, increases bloodflow to the regions of the brain shown able to grow new cells.

Another simple, brainpower-boosting habit: pay attention to what you're doing. Failing to **focus** can prevent a memory from being properly stored.

Many memory problems stem from treatable conditions such as vitamin B deficiencies, depression, thyroid problems, or uncontrolled vascular disease. So if you notice changes, **visit your doctor**.

If you're worried about your response time, **practice** can help quite a bit.

Several of the activities that help you stay sharp are also good for your heart, your immune system, and your body's other machinery. In fact, a recently published study of 2,500 people ages 70 to 79 found that 30 percent of the group saw no decline in their mental performance or improved on cognitive tests over the course of eight years. And that fortunate 30 percent were more likely than the others to have some or all of these healthy traits:

- exercised at least once a week
- had at least a high-school education (or equivalent)
- did not smoke • worked or volunteered • lived with at least one other person.

Here are ten more brain-boosting activities:

- 1 **Walk and talk.** Find a walking partner, study a topic, and discuss it on your walks. You'll get mental stimulation, physical exercise, and social connection—the key brain strengtheners.
- 2 **Vary your routine.** Try a different grocer. Join a new club. Novelty stimulates new neural connections.
- 3 **Get smart.** Be a lifelong learner.
- 4 **Play.** Pick games with several levels of difficulty to master one by one. For quicker thinking, try to beat the clock.
- 5 **De-stress.** Meditation, yoga, a walk in the woods: focus your mind and relax.
- 6 **Sleep.** Your brain is active when you are asleep—it is consolidating memories from your day. Skip the late show and give your brain time to work.
- 7 **Imagine.** Include creativity in your day. Paint, write a diary or novel, visit new websites, or build your own.
- 8 **Party.** Socialize and make new friends. Don't be a loner—it can lull your brain into slowdown mode.
- 9 **Eat right.** A diet rich in fruits and veggies, whole grains, and fish will help keep oxygen flowing to the brain.
- 10 **Watch your numbers.** Work with your doctor to keep blood pressure, weight, blood sugar, and cholesterol in check.

Most important, shun gimmicks. No product can build extra brainpower instantly or effortlessly. But with challenging new habits, you can make your mind steadily sharper and stronger—now and for the rest of your life.

Excerpts from P. Murali Doraiswamy, M.D., chief of biological psychiatry at Duke University Medical Center and coauthor of *The Alzheimer's Action Plan*. A writer on that book, Maryland freelancer Tina Adler, also contributed.

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Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH 2010

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

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BARREN COUNTY

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