



News



A QUARTERLY PUBLICATION

Kentucky Retired Teachers Association

Serving Retired Teachers Since 1957

VOLUME XLV, NUMBER 1

LOUISVILLE, KENTUCKY

SEPTEMBER 2010

LTC Rate Increase Challenge—Hearing Officer's Ruling

On June 7, 2010 KRTA Attorneys, Eric Farris and Rebecca Murrell, at long last received the Findings of Fact, Conclusions of Law and Recommended Order arising from KRTA's efforts to challenge an increase to long term insurance premiums which had been approved by the Kentucky Department of Insurance more than a year ago. It is with great sadness that they must report that our challenge has been unsuccessful. The hearing officer has ruled that the Department acted properly when it approved a premium rate increase for some long term care policyholders. Our attorneys anticipate that the Commissioner of the Department of Insurance will quickly enter an order adopting the recommended order of the hearing officer.



Rebecca Murrell and Eric Farris represented KRTA

The hearing officer was strongly inclined to find that Transamerica's data and method of calculation were reliable and reasonable. Unfortunately, he was not receptive to challenges we presented to the accuracy of the company's data, to the methods the company

used to justify its entitlement to a rate increase or to challenges KRTA made to the constitutionality of the statutes and regulations relied upon by the Department of Insurance in approving this rate increase.

Our attorneys believe this adverse decision actually represents a victory and not a loss for KRTA members and for every citizen in this state who is a long term policy holder. Transamerica and any other long term

insurance company are entitled by law to request a premium rate increase every six months. Because of the pendency of this litigation, no rate increase has occurred on these affected policies since approximately August of 2008.

This hearing was the first public hearing to examine the Department of Insurance practices and procedures

(Continued on page 11)



Legal Counsel for the Ky. Dept. of Insurance and lawyers for TransAmerica

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Kentucky Retired Teachers Association

7505 Bardstown Road
Louisville, Kentucky 40291-3234



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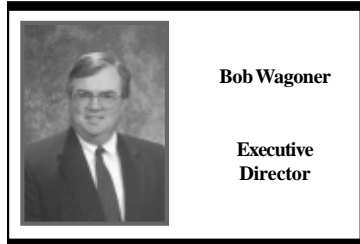
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**KRTA has a
new e-mail address:
info@krta.org**

PERSONALLY SPEAKING . . .

Social Security News & Pension Watch



Bob Wagoner

Executive Director

Together We Can Do Much

Sometime during the past few weeks, I read a quote by Helen Keller that I believe we should all heed. The quote reads, "Alone I can do little, together we can do much." As the summer is ending and we are preparing for our annual fall workshops, I believe this statement aptly applies to KRTA.

Let's begin with the leadership of this organization. KRTA is not run by the staff alone, but the many volunteers who are willing to direct and lead the organization. All of us need to pay tribute and express appreciation to these countless individuals who volunteer each year to assume leadership positions at all levels of our association.

Just the other day, I told our new president, Melanie Wood, "It is a great time to be a KRTA member." Some of you may wonder why now is such a great time to be a KRTA member, especially considering the tough state legislative session we just endured. Well, here are the reasons for my optimism.

The paramount reason that I am encouraged is that the organization's membership continues to grow and become more and more active. I am very happy to report that KRTA is a strong, healthy, active and focused association. As you already know, KRTA is the largest organization of its kind in Kentucky. But did you know it is also one of the largest retired teacher associations in the whole United States of America.

Please believe me when I tell you that other state retired teacher organizations continue to be amazed at our continued membership growth. The good news is that this growth continues, and as I hope you agree, membership growth is a priority in all of KRTA's efforts.

Membership is critical to KRTA's success in all it does. Whether that success is measured in KRTA's effectiveness in the General Assembly, or developing an

(Continue on page 6)

More about the GPO and the WEP:

The Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) are still a topic, just not a hot one. Kentucky is one of 15 states that have retired teachers affected by these laws. The GPO reduces or eliminates spousal benefits for Kentucky public employees who receive a KTRS pension. The WEP reduces the benefit for a Kentucky Teachers' Retirement System (KTRS) annuitant that has also worked in other jobs long enough to qualify for Social Security.

The repeal of these two federal laws has been on the minds of legislators and retirees alike for about 20 years. They affect not only retired Kentucky teachers, but any person in any state that does not require mandatory participation in Social Security.

Currently, the repeal of the GPO and WEP is in HR (House Resolution) 82. It has 338 co-sponsors. In order to get to the House floor, it has to clear the House Ways and Means Committee. Twenty-three of the forty members of that committee are co-sponsors of HR 82. The reason the bill remains just a topic and not a hot one is not from a lack of sponsorship. If the bill did get out of the Ways and Means Committee, it has enough co-sponsors to pass with a veto-proof majority provided all co-sponsors voted for the bill. Would they vote for a bill that is projected to cost \$60-\$100 billion over a 10-year period? Is it too high a cost for today's economic situation? The co-sponsors are comfortable with their position because they know the bill has little or no chance of passing. They can claim support without actually voting for the bill.

The GPO and WEP do have a chance to be repealed as part of an effort to reform the entire Social Security system. The President has established a Federal Deficit Reduction Commission, which has 18 members. Six were appointed by the President; six by the United State Senate; and six by the United States House of Representatives. The commission is charged with making recommendations to the President and Congress on how the current \$1.4 trillion deficit can be reduced during the next four to five years. The recommendations are due in November or December.

One area this commission is focusing on is the growing debt caused by entitlement programs, including Social Security. Unfortunately, the repeal of GPO and WEP could be tied to instituting mandatory Social Security, which would be harmful to KTRS and other pension systems throughout the country.

(Continue on page 3)

A Message from Your President



Melanie Wood
KRTA President

Celebrate Your Retirement!

It is indeed an honor to serve as your president for the coming year! As you are reading this issue of the KRTA News, I will be traveling across the Commonwealth with the workshop team meeting with the district association leadership. I am looking forward to working with fellow retirees in each district and making new friends.

I have selected *Celebrate Your Retirement!* as the theme for this year because we truly do have much to

1. First and foremost is the Kentucky Teachers' Retirement System which is one of the finest retirement systems in the country. While pension plans are struggling across the nation, KTRS recently devised a shared responsibility plan to secure our annuity and insurance program. The plan is nothing short of brilliant. The legislation was passed without a dissenting vote and was signed by the Governor. What peace of mind that gives us to know that we have a secure

pension for a lifetime! Let's all remember to thank our legislators.

2. How fortunate we are to have the Kentucky Retired Teachers Association and the dedicated staff members. We've had many good leaders through the years who have made KRTA the strong association that it is today. We still have many retirees who tirelessly give their time, energy and talent to serve in various ways at the local, district and state levels.

Will there be challenges in the future? Of course there will be. But isn't it comforting to know that KTRS and KRTA are there to protect us? Now that is cause for a celebration!

Are you a volunteer? As active teachers we gave of ourselves and helped to prepare our young people for their future roles in society. Now as retirees

we continue to serve and encourage others by volunteering our time for causes about which we are most passionate. At the convention in April, we presented the 1st annual Volunteer of the Year Award to a very deserving member. The committee had to choose one individual from among many outstanding candidates who volunteer in so many, varied ways. It wasn't an easy task. Begin now to look for that special volunteer in your local RTA.

Also, be sure to keep an account of your own volunteer hours throughout the year and turn in those hours to your local association.

I am looking forward to the coming year as we celebrate our retirement!

No one should teach who is not a bit awed by the importance of the profession. **George Frasier**

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

Governor Beshear Officially Signs HB 540

The Social Security System accounts for 20% of the Federal Budget or about \$708 billion. It's "break-even" point (when contributions going into the fund equals the amount being paid out) is projected to occur in 2017. Forcing all public workers into the Social Security System would only extend the "break-even" point by two years and would put tremendous burdens on the states. One of KRTA's partners, the Coalition to Preserve Retirement Security (CPRS), points out that mandatory coverage would require individuals and their employers to contribute an additional 6.2% of salary. The National Council of State Legislatures (NCSL) also vigorously opposes this idea.

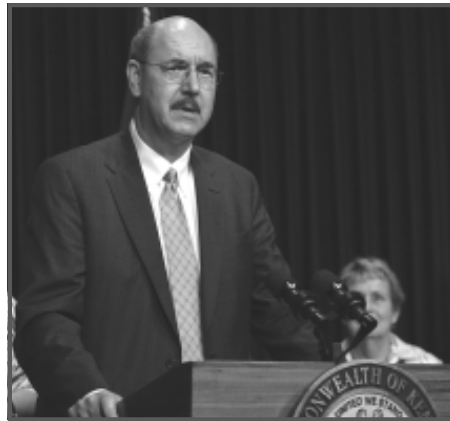
Americans are Delaying Retirement:

An unprecedented upturn in the number of older Americans who are delaying retirement is likely to continue and even accelerate over the next two decades, a trend that should help ease the financial challenges facing both Social Security and Medicare, according to a new RAND Corporation study. While government projections suggest the number of older Americans who remain employed is likely to plateau over the coming decade, RAND researchers say a more likely scenario is that the increase in delaying retirement that began in the late 1990s is likely to gain speed. Researchers say the forces that are causing people to delay retirement or re-enter the workforce are strong enough to propel the current trend forward until at least 2030. The report was published in the Journal of Economic Perspectives.

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



Governor Beshear expressed his appreciation to Kentucky's educational groups for working together to achieve this legislation. Rep. Carl Rollins (Sponsor of HB 540), Gary L. Harbin (KTRS), Sharron Oxendine (KEA), Governor Beshear, Brent McKim (JCTA), Barbara Sterrett, (KTRS Trustee), Dr. Bob Wagoner (KRTA), Bob King (Council on Post Secondary Education), Todd Hollenbach (Ky. State Treasurer)



Gary L. Harbin, Executive Secretary of the Kentucky Teachers' Retirement System spoke on behalf of the agency.



Dr. Bob Wagoner, Executive Director of the Kentucky Retired Teachers Association, spoke on behalf of the members.

What is HB 540?

HB 540 with its long-term solution to funding retiree health care passed out of both chambers of the General Assembly without a single dissenting vote and was signed into law by the Governor on April 13, 2010. It went into effect on July 1, 2010. **HB 540** provides a shared responsibility approach to funding retiree health care and ends the unsustainable practice of paying for medical insurance costs by borrowing from contributions that should go to fund retirees' pensions. **HB 540** will also start moving retiree health insurance toward a pre-funded plan. For retired members, and active members who want to someday retire, this is the best guarantee they can have to ensure that medical insurance will be there for them in their retirement years.



Sharron Oxendine (KEA), Rep. Carl Rollins, Gary L. Harbin (KTRS), Barbara Sterrett (KTRS trustee), Brent McKim (JCTA), Dr. Bob Wagoner (KRTA), Bob King (Council on Post Secondary Education), Todd Hololenbach (Ky. State Treasurer) watched Governor Beshear sign HB 540.

KRTA has a new e-mail address: info@krta.org

<p>From Your Retirement System</p> <p>Contact Info</p>	<p>KEHP (Retirees under age 65)</p> <p>Humana: 1.877.597.7474 Express Scripts: 1.866.413.8164 MyHumana.com</p> <ul style="list-style-type: none"> View your medical claims Look up healthcare providers Review plan description Order replacement card 	<p>MEHP (Retirees over age 65)</p> <p>Humana: 1.866.396.8810 Medco: 1.800.551.8060 MyHumana.com (same as KEHP) www.medco.com</p> <ul style="list-style-type: none"> View your prescription record Order prescriptions — 90-day supply 	<p>KTRS: Frankfort, Kentucky</p> <p>1.800.618.1687 (Toll free) 502.848.8500 (Local) www.ktrs.ky.gov</p>
			<p>KRTA: Louisville, Kentucky</p> <p>1.800.551.7979 502.231.5802 www.krta.org info@krta.org</p>

KRTA PARTNERS . . .

Social Security Overpayment Issues



The KRTA Legaline has received a troubling increase in calls concerning Social Security overpayment issues. Most of these calls involve overpayments and survivor's benefits (either through a spouse or divorced spouse). There is clearly a recent attempt by the Social Security Administration ("SSA") to take a renewed and focused look at retired teachers receiving such benefits. If you are a retired teacher who receives survivor's or spousal benefits from the Social Security Administration, please be aware of the following information.

General Law and Background:

If you receive a government pension based on work where Social Security taxes were not paid, any other Social Security benefits you are entitled to may be reduced. This includes Social Security benefits you earned on your own. (For example, before or after you worked as a teacher, you may have earned Social Security benefits through another job.) Reductions for this type of work are subject to the "Windfall Elimination Provision" (or "WEP"). (Because we have not received any calls on the WEP, this topic will not be covered in this article. If you have specific questions about the WEP, please call the Legaline.) The other type of reduction concerns spouse's or survivor's benefits. As a retired teacher in Kentucky, you likely receive a pension from Kentucky Teachers' Retirement System ("KTRS"). If you also receive spousal or survivor benefits from the SSA, you may be subject to what is known as the "Government Pension Offset" (or "GPO"). The GPO will reduce your benefits by 2/3 of your government pension.

There are some exceptions to the GPO. There are too many exceptions to discuss in detail, but the exceptions that may affect retired teachers include situations where you were eligible to retire before December 1982 and (a.) if you are a man claiming survivor's benefits, your wife paid more than one-half of the costs for everyday household expenses at the time of her eligibility or death; or (b.) if you are a woman claiming benefits as a divorced spouse, you were married at least 20 years to the insured worker. The other exception that may apply to retired teachers are those where you were eligible to retire before July 1983 and your husband/wife paid more than one-half of the costs for everyday household expenses at the time he/she was eligible to receive the benefits or at the time of his/her death. As you can see, teachers who retired after 1983 will likely not fit into the GPO exceptions.

Though this may seem fairly cut and dry, there has been a concerning increase in situations where retired teachers have been told by the SSA that they qualify for more money (sometimes many years ago) and these teachers have been drawing benefits for many years under that assumption. Then, the SSA comes to them and says that they had been overpaid (either because they had not qualified at all or had drawn too much based on faulty calculations). Though it seems like this is the fault of the SSA (and it IS!!), the federal government has put numerous laws into place that protect the SSA from taking blame. In fact, it is extremely difficult to win an appeal or obtain a waiver for an overpayment issue, despite innocent reliance on SSA advice and calculations.

What Are My Options if I Have Been Given Notice of Overpayment?

Once you have been notified of Social Security overpayment, you have a few options. First, you can acquiesce and pay the amount due. Second, if you do not feel that you have been overpaid or disagree with the amount due, you can file a Request for Reconsideration. The Request for Reconsideration is due within 60 days from the date of the notice of overpayment. (If you file within 30 days, SSA will immediately stop collection efforts until the appeal is resolved, however). Third, if you think you may have been overpaid, but do not feel you

should have to pay it back (because it was not your fault or it would be a financial hardship to do so), you can file a Request for Waiver of Recovery of Overpayment. A Request for Waiver can be filed any time (though if you file within 30 days, collection efforts will stop until resolved.) However, you can only obtain a Waiver when (a.) you are without fault; and (b.) recovery of payment would defeat the purpose of the program or would be against equity and good conscience. "Without fault" includes situations where you "knew or should have known" that you were overpaid. (This is usually how the SSA denies Requests for Waivers—all they have to do is argue that you "should have known" you were being overpaid, which is difficult to prove otherwise.) Also, unlike the Request for Reconsideration, a Request for Waiver requires you to fill out extensive paperwork about your financial assets. If you both disagree with the fact you are overpaid (or the amount) and feel—if it is determined you are overpaid—you should not have to refund the overpayment, you can file both requests. Again, it is extremely difficult to win a Request for Reconsideration or Waiver, though there are further appeals processes in place if these initial requests are denied. Fourth, you can file a Compromise to Settle where you offer the SSA a different amount to settle. Note that the SSA does not have to accept this amount and that filing a Compromise to Settle does not stop the tolling of any appeals periods for other types of appeals. Finally, you can do all of this yourself or you can name someone (attorney or otherwise) to do it for you. The SSA requires attorneys to get the SSA's permission before charging fees for their services.

What about Medicare?

Even if you do not receive benefits based on your spouse's work, you may still get Medicare at age 65 on your spouse's record if you are not eligible for it on your own record.

What Should I Do to Avoid Overpayment?

Though it is a shame that the SSA has put the impetus upon the receiver of benefits to determine whether he/she is eligible for such benefits, it is better to be safe than sorry. There are a few things that you can do to protect yourself from future overpayment issues. First, if you receive anything from the SSA advising you that you are eligible to receive benefits (especially if you retired after 1983), do NOT fill out any paperwork or accept such

benefits until going to your local Social Security office and speaking with someone directly. (If you cannot make it to the local office, then make sure you call the SSA and speak with someone, at least.) Have the representative clarify WHY he/she thinks you are eligible for benefits. Be sure to tell him/her that you are a retired teacher and you already have a government pension of your own. Ask him/her again how this affects any benefits he/she believes you are entitled to receive. **Always** take down the person's name, contact information, and the date and location you spoke with him/her. If you currently receive SSA benefits in addition to your own retirement, it would not hurt to go to your local office and ask some pointed questions, as well. Second, the Social Security Administration recommends that you file a Request for Earnings and Benefit Estimate Statement every 3 years. To obtain this form, visit your local office or call 1-800-772-1213. You can also obtain this from the SSA website (see below). This will ensure that your benefits estimates are up-to-date. If you see something that looks strange or think you need clarification, contact your local office. Third, we have received some calls from people who have received overpayment notices because they did not report to Social Security when they received a change in their cost of living adjustment. Thus, when you receive a change in your cost of living adjustment from KTRS, immediately notify the SSA, just in case.

Questions? You can always contact the KRTA Legaline at 1-800-232-1090. You can also go to the Social Security Administration's website at: www.socialsecurity.gov or call them at 1-800-772-1213. (For the deaf or hard of hearing, call 1-800-325-0778). To speak with a SSA representative, call from 7 a.m. to 7 p.m., Monday through Friday. There is also an automatic phone service 24 hours a day.

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

From Your Retirement System	Checks Available
	Sept 28
	Oct 28
	Nov 24
	Dec 29

Burglars Don't Take Vacations

While you're away on vacation, the last thing you want to worry about is burglars invading your home and stealing your personal belongings. So before you leave, take these precautions. They'll help protect your property and give you peace of mind.

- √ Lock all windows and use dead-bolts on exterior doors. Install security bars on sliding doors to prevent them from being lifted off their tracks.
- √ Leave a few shades or curtains open to maintain a "lived-in" appearance.
- √ Set light timers in a few rooms so that it appears people are at home when it's dark.
- √ Stop newspaper delivery so that papers don't pile up at your door.
- √ Store cash, jewelry and other valuables in a bank safe-deposit box.
- √ Don't leave an outgoing message on your answering machine announcing you are on vacation. Lower the volume on the machine and your telephone ringer.
- √ Install outside lights, preferably with motion detectors.
- √ If you can afford one, install and activate a security system. Or at the very least, put security system warning decals on doors and windows to deter intruders.



Dave Farmer
Liberty Mutual

Finally, ask your neighbors to keep an eye on your property and to notify you if they suspect a problem. Even better, ask a friend or relative either to house sit or to stop by daily to collect your mail, put out your garbage, and check that everything's okay. Don't forget to exchange the favor yourself.

For more information, please call David Farmer at 1-800-292-2073 or visit www.libertymutual.com/gspkrt.
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How to Avoid Being the Victim of an Investment Scam

It has become common to see headlines in local newspapers about investors being the subject of investment scams. These crimes are not isolated to the senior citizen population or to a specific geographical location. Victims are being reported all across the country and across gender lines.

The question becomes "How do you protect yourself from becoming the next victim?" Listed below are some suggested tips that can be used.

1. Never spend money on investments solely on the basis of a phone call.
2. Don't be rushed by "buy now" investments. Legitimate investments will always be available.
3. No one can guarantee a risk-free investment.
4. Never give personal information over the phone, especially social security number, credit card or bank account information.
5. If you don't understand it, don't buy it.
6. Always remember, if it sounds too good to be true, it probably is.
7. Do not invest due to fears (e. g., health care, inflation, or interest rates). Fear clouds judgment.
8. Request written information and run it by your financial advisor.

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



Don't Cash That Check!

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

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

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

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

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

Questions to ask yourself:

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

Tips to be aware of:

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

To receive more information about Commonwealth CU's Fraud & Loss Prevention Department log on to Commonwealth CU website at www.ccukey.org.

Want to receive the latest KRTA updates?

Please keep your e-mail address updated.

Contact us at: info@krt.org

LONG-TERM CARE DEFENSE FUND
Financial Report - June 30, 2010

Expenses

United Health Services (Actuary)	\$ 88,444.59
Buckman, Farris & Rakes PSC (Legal)	76,567.58
Postage	6,365.55
Printing	777.47
Miscellaneous	-
Total	\$172,155.19

Receipts

FY2009

NHA	7,500.00
KRTA (Investments [KRTA RJ Acct #1])	14,000.00
KRTA (LTC Defense Fund [KRTA RJ Acct #2])	14,000.00

FY2010

KRTA (Investments [KRTA RJ Acct #1])	7,000.00
KRTA (LTC Defense Fund [KRTA RJ Acct #2])	7,000.00
KRTA (Investments [KRTA RJ Acct #1])	8,000.00
KRTA (LTC Defense Fund [KRTA RJ Acct #2])	8,000.00
NHA	10,000.00
KRTA (LTC Defense Fund [KRTA RJ Acct #2])	8,320.00
Funds To-Date from Nov 09 Appeal Deposited in KRTA Gen Fund [PNC Acct]	13,050.00
KRTA Gen Fund	35,010.42
Total	\$131,880.42

Signed: Robert V. Wagoner, Executive Director

Date: July 29, 2010

(Continued from "...We Can do Much" on page 2)

excellent member benefits program for retired educators, the more members KRTA has the greater a force we become. This is why it is so important not only to maintain our current membership, but also reach out to those retired educators whom, for whatever reason, have not yet joined KRTA.

Many KRTA members work tirelessly to protect the KTRS annuity fund from detrimental legislative interference. They also work to maintain the KTRS health insurance programs available to retired educators, to oppose mandatory Social Security coverage, and to repeal the unjust Social Security provisions known as the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). Yet, there are still many retired educators who have not joined KRTA despite the need for their voices to be added to these KRTA efforts.

All issues affecting educators' retirement are very challenging to handle, even with the current 27,000+ KRTA members—but if the other 11,000+ potential Kentucky retired

educators would join the KRTA ranks, the potential to deal with these issues in the best interests of retired educators becomes even more promising.

I have never been as excited about an organization's future as I am with KRTA. KRTA's future does present numerous challenges, yet the executive council and staff is ready and eager to embrace these challenges as "opportunities." Meeting these opportunities will help all of us achieve our common goal—to live happier, healthier, more financially secure and productive lives in retirement.



Foundation and published by a nationally known publisher. Entries can be submitted until February 15, 2011. For entry details and fees, please visit www.naesp.org/Children_Book_Award.aspx.

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 Ins 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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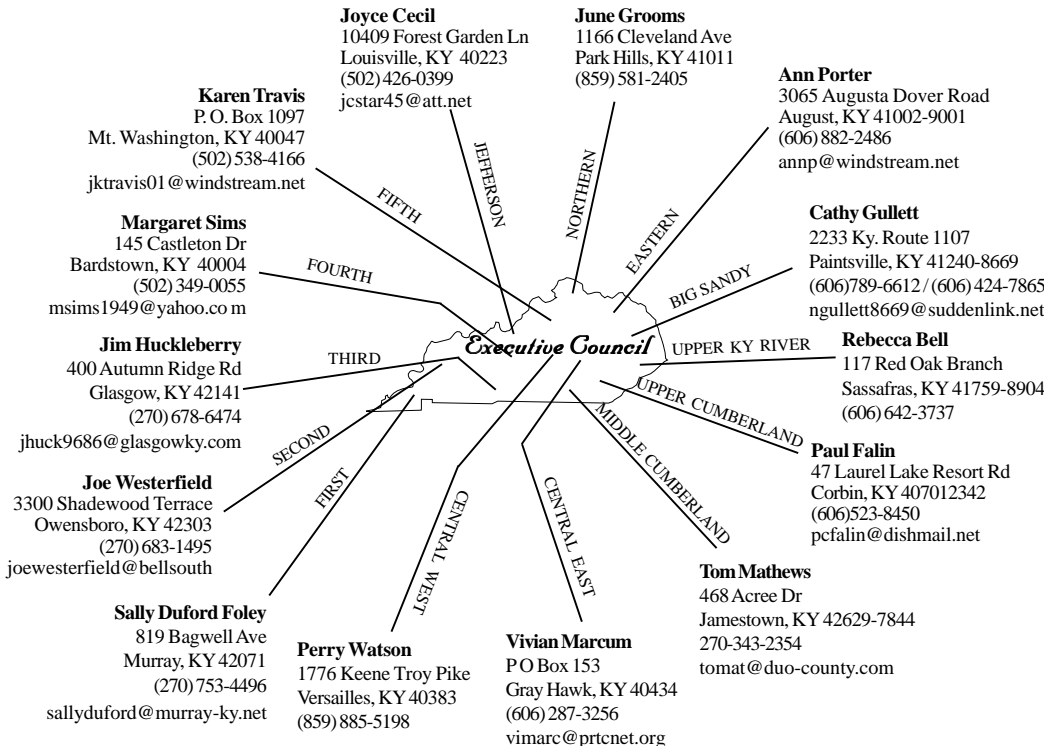
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Who is not able to recall the impact of some particular teacher—an enthusiast, a devotee of a point of view, a disciplinarian whose ardor came from love of a subject, a playful but serious mind? There are many images, and they are precious.

Jerome Bruner



★ **THE "KYIQ GROUP"—** ★

**AN ADVOCATE FOR QUALITY NURSING
HOME CARE**

Despite the fact that everyone in the U.S. is afforded the opportunity for 12 years of formal education, the vast majority of Americans do not realize that approximately 25% of those who reach the age of 65 will spend some amount of time as a resident in a nursing home—and that percent is steadily increasing. Furthermore, the American Public knows very little about the quality of care that is actually provided to loved ones who, out of necessity, must spend the final chapter of their lives in a nursing home. Unfortunately, as we reach our once anticipated dream of "retirement," we discover that we either are confronted with the stark reality of finding a nursing home for one of our loved ones; already have a loved one in a Nursing Home; or we know of someone who is going through or has already gone through this agonizing process. Such was the case for each of the "Charter Members" who organized the Kentucky Initiative for Quality Nursing Home Standards (The KYIQ Group) in 2008.

The goal of the KYIQ Group is to serve as an advocate and to foster a collaborative environment that will ensure that all nursing homes provide the same superior level of care provided by the exemplary nursing homes. In this regard, many nursing homes in Kentucky maintain exemplary facilities that provide quality care to their residents and preserve their dignity. Unfortunately, as experienced by each of the Charter Members of the KYIQ Group, many nursing homes fall short in the quality of care provided to the nursing home residents. Consequently, residents are subject to a risk of poor or inadequate care, falls, pressure bedsores, general neglect and abuse. That is why the mission and initiatives of the KYIQ Group are focused on broadening public awareness as to the need to preserve the dignity, physical care and mental well being of all loved ones in nursing homes.

"Educate," "advocate," "create" and "motivate" are the four operative and action verbs that represent the symbolic cornerstones for the foundation of the efforts of the KYIQ Group to improve the quality of care provided in all nursing homes in Kentucky. Conspicuous by its absence is the word "criticize." In this regard, the KYIQ Group realizes that if it is to be a credible and effective "change agent," it must pro-actively and disarmingly emphasize constructive suggestions and solutions that nursing home owners and administrators will realize are not only desirable and doable, but are economically feasible. Such an approach enhances the ability of the KYIQ Group to foster an environment that will create a "win-win-win-win" for all stakeholders—the nursing home owners, the care-givers in the nursing homes, the family members of the residents, and most important of all, the residents.

For the last two years the KYIQ Group has made a concerted effort to earn its credibility as a responsible "voice" and advocate, as well as earn the respect of the Kentucky Department of the Aging, the Kentucky Office of the Ombudsman, and most significantly, the Nursing Home Industry of Kentucky. The fact that the KYIQ Group is invited to participate in substantive discussions and meetings concerning nursing home care with each of these three sectors speaks volumes as to the success of its endeavors to date. The creation of the "KYIQ Best Practices Award" was a major contributing factor to this success.

The premise of the "KYIQ Best Practices Award" is based on three fundamental realities. First, there is an absolute need for nursing homes. Second, all nursing homes, regardless of whether they are "non-profit" or "for-profit" nursing homes, may not financially operate in the "red." Third, some nursing homes do not always provide the same sustained level of care that is provided by exemplary nursing homes. This latter anomaly motivated the founders of the KYIQ Group, with childlike curiosity, to ask "Why the disparity if all nursing homes must comply with the same set of Regulatory Standards?" The inescapable conclusion that they reached was that the exemplary nursing homes had consistently implemented practices that had resulted in a "value added" quality of care without any significant increase in cost. And many of the best practices actually reduced the "life cycle" costs of operating a nursing home. This conclusion motivated the KYIQ Group to establish its "Best Practices Award" which focuses on "recognition" rather than criticism. To date, 14 Nursing Homes in Kentucky have been appropriately recognized for the exemplary care that they provide to their residents, and have received the "KYIQ Best Practices Award."

The "lessons learned" from implementing the "KYIQ Best Practices Award" Program has spawned yet another initiative—the development of a "Mentoring Program" that will encourage the exemplary nursing homes to share their best practices with other nursing homes that do not provide the same level of quality care as is provided by the exemplary nursing homes. While this initiative is still in the formative stage at this time, it offers so much promise. That is why the KYIQ Group places so much emphasis on the importance of education, training and motivation.

For those of you who wish to learn more about the KYIQ Group, log onto www.kyiqnursinghome.org. For those of you who may wish to either assist the KYIQ Group in its efforts to improve the quality of care provided to nursing home residents, or who wish to assist the Kentucky Office of the Ombudsman as an extension to the eyes and ears of that Office, contact us at contactus.kyiq@gmail.com. Just as teachers have made a positive difference in shaping the lives of hundreds of millions of children in the last two centuries, retired teachers may continue to make a positive difference in the lives of the more than 23,000 Kentuckians who currently reside in nursing homes.

In closing, and on a personal note, Kentucky Teachers made a difference in the lives of each of the Charter Members of the KYIQ Group, and that in large measure is why each of the Charter Members is committed to making a positive difference for the loved ones who will spend the twilight of their lives in a nursing home. "Thank You" for what you did for us!

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

regarding rate increases in some 17 years. Your presence and vocal support of this rate increase challenge has served as a chilling and costly reminder to the Department of Insurance that it must not serve as a mere rubber stamp for the insurance industry.

Many of you may not know that this hearing has been watched by individuals and groups around the country from Texas to Massachusetts. The arguments KRTA raised, the challenges we made, the process we used to fight this battle will be studied, utilized and improved upon by many long term care policyholders in waging their own battles against premium rate increases. KRTA has been a courageous pioneer in this litigation.

KRTA is extremely grateful to Frank and Margaret Hatfield, Ronald and Karen Murphy and each KRTA member who lent their personal and financial support to this cause. It is unfortunately inevitable that there will likely be more rate increases to long term care policies. Thanks to each of you, others will have the courage and roadmap to challenge those increases where they are unjust. Thanks to you and your hard work, the Department of Insurance, the Attorney General, the Governor and the General Assembly of Kentucky have all been reminded that they are accountable to you, the taxpayers and citizens of this state.

Retirees Receive 1.5% Cost of Living Adjustment (COLA)

All KTRS members who have been retired one full year or more received a 1.5% COLA in the July annuity benefit. This amount was reflected on your statement received in the mail.

Those retired less than one year received an amount based on the number of months retired.

**KRTA has a
new e-mail address:
info@krtar.org**

**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.



AROUND THE STATE . . .

N.O. KIMBLER MEMORIAL SCHOLARSHIP FUND INC. Treasurer's Report - June 30, 2010 2009-10 SCHOLARSHIPS PAID



L to R: President Romanza Johnson and Past-President Irene Erskine

Warren County RTA

During the May meeting of the Warren County Retired Teachers Association, a newly-elected President Romanza Johnson presented an engraved clock to the outgoing President, Irene Erskine, as a token of appreciation for her leadership.

Irene served as President of the WCRTA during 2008-2010. Mrs. Erskine has served as the Health and Insurance Chairperson for the Local, District, and State since 1990. The WCRTA will be celebrating its fiftieth year as a Local Association this year.

Fifth District RTA



Officers of Fifth District Counties plan the new year.

The Fifth District members met in late July to review the President's handbook and to plan for the year's activities. The information that was reviewed prompted excellent questions and sharing by those in

attendance. They reviewed required forms, program ideas, interesting activities for meetings and arrangements for the Fall workshop. It is anticipated that the meeting will prompt more sharing among the Fifth District members.

Outgoing Executive Council Members Honored at June Meeting



Above: Larry Morrow
Mid Cumberland
Right: Gus Swanson
2nd District

Sally C. Smith
Upper Cumberland
& Dr. Bob Wagoner

Community College	Recipient	Amount
Ashland	Amanda Imel	\$ 1,250
Big Sandy	Amy Blanton	1,250
Bluegrass	No Recipient	-
Bowling Green	Kimberly Hester	1,250
Elizabethtown	Regina L. Mattingly	1,250
Gateway	Jessica Bedford	1,250
Hazard	Kimberly Cook	1,250
Henderson	Richard D. Hagedorn	1,250
Hopkinsville	Whitney Myers	1,250
Jefferson	Laura Darnell	1,250
Madisonville	Lauren Dillingham	1,250
Maysville	No Recipient	-
Owensboro	Gina Abrams	1,250
West Kentucky	Courtney Crawford	1,250
Somerset	Corey T. Fugate	1,250
Southeast	Charles R. Coots	1,250
TOTAL		\$ 17,500

CURRENT INVESTMENTS			
CD Amount	Maturity Date	Interest Rate	Annual Earnings
\$25,000.00	11/1/2010	0.90%	\$ 225.00
Money Market			
Institution	Interest Rate	Annual Earnings	
\$32,120.94	Raymond James	0.36%	\$ 115.64
\$10,837.91	PNC Bank	0.75%	\$ 25.94
Estimated Earnings on			\$67,958.85 \$ 366.58
Total Contributions (FY2010)			\$ 22,226.00
Received from KRTA (FY2010)			(17,600.00)
Local/District/Individual Contributions (FY2010)			\$ 4,626.00
Interest Received (FY2010)			1,653.79
Total Local/District/Ind. Contributions/Interest Received FY2010			\$ 6,279.79
KRTA Contributions (FY2010)			17,600.00
Beginning Balance - Jul 1, 2009			7,889.44
Total Funds Available (FY2010)			\$ 31,769.23
Scholarships Paid (FY2010)			\$ (17,500.00)
Contributions (FY2009) Invested in CD's - 2009-10			-
Contributions (FY2010) Invested in CD's - 2009-10			(7,850.00)
Contributions/Interest (FY2009) Used for 2009-10 Scholarships			-
KRTA Contributions (FY2010) Not Used for 2009-10 Scholarships			-
Contributions/Interest (FY2010) Used for Miscellaneous Expenses			(985.28)
Contributions (FY2009) Invested in Mutual Funds - Jun 2009			(1,000.00)
Fund Balance - Jun 30, 2010			\$ 4,433.95
Contributions (FY2010) to be Invested in 2010-11			\$ -
Contributions/Interest (FY2010) to be Used for 2010-11 Scholarships			\$ 3,200.00
Mutual Fund Investments (Cost)			Current Value
\$34,358.96			\$ 40,275.47
Total Assets			\$ 112,668.27

Signed: *Robert V. Wagoner*, Executive Director July 29, 2010

Past President Ceibert Gilbert, Jr.



R. Mark Crain, Eastern District



MISCELLANEOUS INFO . . .



YOU MIGHT WANT TO KNOW

AARP Do You Know Someone Who Is Looking For Work?

With our current economy most of us do, but we aren't always sure about how to help them. One thing is for certain: looking for work today is a whole new ballgame, and the rules are almost nothing like they were 20 or 30 years ago. That puts job seekers age 50+ at a disadvantage—unless they know where to go to learn the new rules.

Earlier this year AARP issued a special CD "Work@50+: AARP Career Tools and Resources" that is full of effective information on assessing yourself, creating a job search strategy, writing a resume, and preparing yourself for an interview. You can order a free copy by emailing arpky@aarp.org or mailing a request to AARP Kentucky State Office, 10401 Linn Station Road, Suite 121, Louisville KY 40223.

AARP also recently released three videos about how to enhance your interviewing, networking and resume writing skills. The videos are only 3 to 6 minutes in length and can be viewed at www.aarp.org/jobtips. Here's a summary of them:

1. *Preparing for Your Best Job Interview*

The secret to having a terrific interview lies with you—and your ability to successfully sell yourself. This video shows you how to research an employer, develop talking points that pitch your strengths and accomplishments, anticipate age-related questions and confidently respond to tough interview questions.

2. *Networking to Get a Job*

Successful networkers use a combination of in-person and online approaches to build relationships to find a job. This video explains how to expand your personal network, make new contacts, and reactivate old ones. It also covers how to use major social (online) networks in your job search.

3. *Updating Your Resume for the Job You Want*

In today's job market, it's more important than ever to update and sharpen your resume so that it stands out in a crowd. This video shows you how to choose the right resume for the job, how to focus on accomplishments rather than job duties, and how to deal with age, dates and employment gaps.

And one last tip—help others think about new ways to work! It's not just about an 8 to 5, Monday through Friday, 40-hour week anymore. Many employers want part-timers, seasonal workers or temporary personnel. Sometimes positions advertised as full-time can be negotiated into the structure that best fits the job seeker; you just have to ask after you've sold the employer on your skills and fit for the job.

As a retired teacher, you may be looking for a little work to supplement the costs of a new adventure. If so, go to www.aarp.org/kyjobs, scroll down and click on the link to "Coolworks.com"—it'll take you directly to **Jobs for the Older and Bolder** where you'll find lots of interesting opportunities.

ATTENTION:

Retired Guidance Counselors

AARP Kentucky is looking for five retired Guidance Counselors to be trained as "Work Search Virtual Career Coaches" to help those age 50+ re-career and/or return to the workplace as part-time or seasonal employees. Celebrate, Connect, Listen to, and Inspire others by helping them find that age is not a barrier to achieving new goals and dreams.

If you are interested in learning more about this volunteer position, please contact Patrice Blanchard, AARP Associate State Director - Community Outreach, at pblanchard@aarp.org or 502-394-3428

Dealing with Age Barriers in Society

Age barriers in people's heads aren't the only barriers we may have to deal with. There is also age bias in society. Like it or not, we live in a youth-obsessed society.

Every day there are more and more issues in the press about the gray ceiling—the point at which age becomes a serious obstacle to employment. Through seniority, older workers are expensive and, as recent research has shown, are disproportionately let go in economic downturns, despite legal protections. Age discrimination is illegal. But it's also a fact of life.

There's widespread controversy about what's the best approach to dealing with society's negative attitudes age and we found that opinions varied all over the lot. Some people recommend avoiding direct confrontation about age. Others are enraged by age bias and seek legal redress. And some fortunate people report that age has never been a problem for them.

When will society change its negative attitudes about age? We don't know. We hope that baby boomers will rise to fight against ageism the same way they have championed the fights against racism and feminism. At the same time, we know that many of you don't want to change society, although you may want to change attitudes, even if only one person at a time. Most of all, you want the best for yourselves.

People we talked to made wise tradeoffs to accommodate negative attitudes about age. All in all, they were passionate about their interests and focused on the things that were in their control.

To try to help overcome these societal barriers, try using the strategies outlined. You may not be comfortable

with all of them and may want to pick and choose.

It's hard for age not to be an issue. But age doesn't have to become *your* issue.

Stay Relevant

It is important to be "with it" and know what issues are outside of your own generation. How in touch are you with what other generations think and feel? How often do you talk with people of different ages? Do you know what's going on today outside of your peer group? To stay vital and plugged in, you should consider making friends with people of different ages.

Do an attitude check. There is not replacement for PMA, Positive Mental Attitude. If you don't have one, work on developing one.

Position Yourself as a Vital Person

It opens doors to be seen as a vital, positive person who cares and is passionate about what he or she is going after. People are willing to help those who put out positive energy. Being passionate about an interest is an impression you want to convey. You do this by your energy, attitude, and skills. These are areas to focus on:

➔ **Health and Fitness.** Are you fit and healthy? If you are, then you'll have more energy.

➔ **Appearance.** You don't have to get a new wardrobe or a face lift, but don't look dated. Make sure you are not wearing styles of clothing or sporting hairstyles that make you look either too young or too old. The goal is to look "with it" and age appropriate.

➔ **Current skills.** The biggest objection to older workers is that their skills are dated. Do whatever you have to do to be current in computer and communication skills. Excerpt from

Don't Retire. REWIRE!
by Sedlar & Miners

REGISTRATION 9:00 a.m. - 9:15 a.m.	KENTUCKY TEACHERS' RETIREMENT SYSTEM	SEMINAR 9:15 a.m. - 1:00 p.m.
PRE-RETIREMENT SEMINAR SCHEDULE		
September 21, 2010 Jefferson Co. Schools Southern High School 8620 Preston Hwy. Louisville, KY	September 25, 2010 Drawbridge Inn 2477 Royal Drive Fort Mitchell, KY	October 23, 2010 Jenny Wiley SRP* 75 Theatre Court 8620 Preston Hwy. Prestonsburg, KY
November 20, 2010 The Campbell House 1375 South Broadway Lexington, KY	* KTRS provides the coffee. The district should provide for the coffee at other places.	

FOR YOUR INFORMATION

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KRTA LEGALINE

1.800.232.1090
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 Buckman, Farris & Rakes Shepherdsville, Kentucky

KRTA FINANCE & INVESTMENT INFO

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Quips, Quotes & Puzzles

UP

This two-letter word in English has more meanings than any other two-letter word, and that word is 'UP.' It is listed in the dictionary as an [adv], [prep], [adj], [] or [v].

It's easy to understand UP, meaning toward the sky or at the top of the list, but when we awaken in the morning, why do we wake UP?

At a meeting, why does a topic come UP?

Why do we speak UP, and why are the officers UP for election and why is it UP to the secretary to write UP a report?

We call UP our friends, brighten UP a room, polish UP the silver, warm UP the leftovers and clean UP the kitchen.

We lock UP the house and fix UP the old car.

At other times this little word has a real special meaning. People stir UP trouble, line UP for tickets, work UP an appetite, and think UP excuses.

To be dressed is one thing but to be dressed UP is special.

And this UP is confusing: A drain must be opened UP because it is stopped UP.

We open UP a store in the morning but we close it UP at night. We seem to be pretty mixed UP about UP !

To be knowledgeable about the proper uses of UP, look UP the word UP in the dictionary. In a desk-sized dictionary, it takes UP almost 1/4 of the page and can add UP to about thirty definitions

If you are UP to it, you might try building UP a list of the many ways UP is used. It will take UP a lot of your time, but if you don't give UP, you may wind UP with a hundred or more.

When it threatens to rain, we say it is clouding UP .

When the sun comes out we say it is clearing UP. When it rains, it the earth soaks it UP. When it does not rain for awhile, things dry UP.

One could go on and on, but I'll wrap it UP, for now my time is UP!

Don't mess UP. Share this with everyone you look UP in your address book—or not, it's UP to you.

Now I'll shut UP.

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Please send _____ pins @ \$2.50 each to

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



Send completed Order Form to: KRTA
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Important Date

Deadline for Auto Dues Deduction

- ✓ White Cards Postmarked by November 5, 2010
- ✓ Only Cash Enrollments Accepted After This Date

Deceased Retired Teachers

APRIL, MAY, JUNE 2010

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

IN MEMORIAM

ADAIR Mary E Walker	CHRISTIAN Shirley Castle Aubrey Durham Julie Graham Rose Kramer Martha Petty	FULTON Miriam Fay DStokes	KNOTT Kenneth Campbell Alice Noble Barbara A Spencer	MONROE Opal Bartley
ANDERSON Nancy B Shryock	CLAY Betty Hensley	GALLATIN Ruth Vanhorn	KNOX Lucy Oxendine Melissa Thompson	MONTGOMERY Clarence Crabtree
BALLARD Jesse Ford Michael Staples	DAVIESS Willis P Brooks Jerry Coleman Dorothy Hawthorne	GRAVES Rita Ball	LAUREL J Banks Sherman Mcintosh Reta Moore Linda Rains	MORGAN Nancy Waggener
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NOTICE:

There was an error in the June 2010 issue of KRTA News. Delores Kazee of Lawrence County was reported as deceased. It should have been Betty A. Kazee of Lawrence County.