

RTA News



Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

VOLUME LIII NUMBER 1

LOUISVILLE, KENTUCKY

MARCH 2018

In Loving Memory of Dr. Robert V. Wagoner



July 13, 1951
January 9, 2018

Bob was passionate about public education, helping students succeed, and advocating for Kentucky's retired teachers. He felt a duty to protect the folks who have given so much to the lives of students all across Kentucky. As all of you know, Bob had planned to retire December 31 from his position as Executive Director of KRTA, but he made it real clear with us all that he intended to continue to be involved in KRTA.

Bob didn't like to be the center of attention. He was always the guy in the back of the room. He was the grand puppet master behind the curtain pulling just the right strings for a successful outcome. He made everyone else look good and take the credit for something he himself had initiated and planned. He didn't seek accolades; he only cared about helping students, teachers, and acquaintances achieve success. I think he liked to be the smart guy behind the scenes but got great joy in pushing others to the front.

Bob had a presence. Bob was a man of few words when in a crowd or at a meeting with education leaders. When Bob spoke, it meant something. He didn't speak just to be heard; he spoke to make a difference. That garnered

respect from everyone. He was the go-to-guy in KY for school finance for many school superintendents and school finance officers. He was also the go-to-guy for many state legislators when it came to questions about teacher pensions.

Since Dr. Wagoner's passing the office has received hundreds of emails, phone calls, and social media messages on what he meant to them. Some of the content was about how he had been a mentor to them, how he had helped them get their school district's finances in order, how he had helped them launch or restart their careers, how he had taught them to do more with less, and how he had helped them through tough times in their lives. These emails and calls were not only from Kentucky, they were from all over the country as Bob was the go-to-person for establishing a successful statewide retired teachers' association.

One phone call came from a colleague who lives in the Washington D.C. area. Bob and Mary recently went with her family to a Washington Nationals baseball game. Bob told the boys that he likes to watch every

(Continued on Page 6)

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News
A QUARTERLY PUBLICATION
Kentucky Retired Teachers Association

7505 Bardstown Road
Louisville, Kentucky 40291-3234

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PERSONALLY SPEAKING . . .

Stay Engaged in the Political Process



Tim Abrams
Executive Director

For the past several months, I have learned a lot about the history of the Kentucky Retired Teachers Association and its many accomplishments. One of the greatest accomplishments of KRTA was partnering with other education groups to garner bipartisan support of HB 540, the Shared Responsibility plan that became law in the 2010 session of the Kentucky General Assembly.

Today retirees find ourselves in a battle to keep the medical insurance that was promised with that legislation. As we all know, the Governor's budget proposal contains language that suspends the state's responsibility in the Shared Responsibility Plan. Other retiree benefits such as Cost of Living Adjustments, Defined Benefit Plans for future teachers, and TRS are also in danger of ending or being suspended during the current legislative session.

Looking over the history of KRTA, these battles have been recurring year after year. Retired teachers continue to engage with their legislators to advocate for what we have earned in our careers as educators. It seems overwhelming when special interest groups and politicians supported by billionaires continue to target us as public pensioners and public education as a whole. We must not be deterred by this force. We must stand up for the future of our state. It's all about the children of our state. This is why we became educators.

We will "Stay Engaged" to support public education, educators and Kentucky's children. We will not give up on our protecting our earned retirement benefits. We will not give up because many of our children, grandchildren and former students are pursuing careers in public education to make their lives better and our state better by providing a world class education for Kentucky's children. We will "Stay Engaged" because we know that our pension benefits attract and retain the world's best teachers in Kentucky classrooms.

(Continued on Page 7)

Social Security News & Pension Watch

Over that past several months a lot of attention has been given to the fact that Kentucky teachers do not receive Social Security. Many have questioned why they do not and why teachers in other states do receive Social Security. It is our hope the following information will clear up some of the misinformation that is circulating.

The establishment of the Teachers' Retirement System of the State of Kentucky followed a 1936 University of Kentucky study that found teachers could not afford to retire. Because of this, older teachers continued working, in spite of some being physically or mentally disabled. At that time teachers were not allowed to participate in Social Security, and Kentucky schools found it difficult to attract and retain teachers.

In the 1950s, university members voted to be in Social Security. Around that time, talk of a similar move for teachers circulated but didn't get far amid a concern then that Social Security could be too expensive for the state.

In an Oct. 5, 1954, letter, Gov. Lawrence Wetherby wrote: "It is estimated that if the members or a majority of the teachers in the Kentucky retirement system vote to come under Social Security, the state legislature would have to find \$1 million of new money annually to finance the state's employer contribution to the Social Security fund. Under our present revenue-producing system, the legislature would encounter serious difficulty in locating a sum of new money to bring the teachers into the Social Security program."

About 5 percent of TRS members are in Social Security — and their pension benefits and contributions are reduced accordingly.

How Federal Law Lowers Social Security Checks Because of Pension Benefits

Windfall Elimination Provision (WEP)

If you have contributed to Social Security and are eligible to receive a Social Security benefit, federal law most likely will lower your Social Security benefit because you also are receiving a pension. The federal Windfall Elimination Provision provides the formula for how the Social Security benefit is reduced with the federal intent of preventing someone from receiving a "windfall" of two retirement benefits. Taking your TRS estimate of benefits to the Social Security Office can help them give you a more accurate estimate of your Social Security benefit. <https://www.ssa.gov/pubs/EN-05-10045.pdf>

(Continued on Page 4)

PRESIDENT'S MESSAGE . . .

Romanza Johnson

From the President's Pen—

Again, I want to thank KRTA members for their kindness extended to me as I attended the District meetings around the state and your remembrances during the holidays. It has been a pleasure promoting our theme, *Racing Forward with KRTA*, during this year.

In January we were saddened with the death of Dr. Bob Wagoner. We can all recall many memories of programs, accomplishments, and good deeds that he provided. I appreciate the family requesting memorials to go to the Kimbler-Bourgard Foundation. Dr. Wagoner re-established this foundation in 2015. This fund provides emergency assistance to retired educators experiencing difficult times. If you have not sent in a memorial, you can still do so. A special thank you to the many members who have made a donation.

It has been a pleasure to see and hear about all the good words promoted in each county as we celebrate at our 60th anniversary for KRTA, including awarding



KRTA President
Romanza Johnson

scholarships, collecting and sharing school supplies, canned goods and donations to KET.

Excellent programs have been given at county and district meetings, plus added interest has been given to the essay contest, which is co-sponsored with the AARP. All of these activities and others have increased our total volunteer hours, for which I thank you!

I want to continue to urge each of you to recruit your retired teacher friends who are not members to join the state and local RTA groups. Numbers are very important to our organization!

Certainly this year has been an unusual year for us as we are all concerned about our pensions. I want to thank all members who have attended meetings, made calls, attended sessions in Frankfort, made contacts with Legislators, helped secure candidates, written letters, etc. to help work on this situation in our state.

We should all be pleased with the leadership our new executive director, Mr. Tim Abrams, has provided in his new position. He is now busy visiting counties around the state and planning our 2018 convention. Special thanks goes to the staff for their wonderful help as we made the transition of directors.

Do make your plans now to attend our state convention in Louisville on April 23–24 as we continue *Racing Forward with KRTA*!

I hope you enjoy these words on kindness that are on Page 4.

(Continued on Page 4)

KRTA PARTNERS . . .

Are 529 College Savings Plans a Good Way to Save for College?

**KRTA FINANCE
& INVESTMENT LINE**
1-800-927-0030
Henry Hensley & Associates, Inc.
Raymond James Financial Services

Answer:

Yes, they can be an excellent way to save for college. College savings plans are established by states and typically managed by an experienced financial institution designated by the state. Each plan has slightly different features.

A 529 college savings plan lets you save money for college in an individual investment account that offers federal tax advantages.

You (or anyone else) open an account in your child's name and thereafter contribute as much money as you wish, subject to the plan's limit.

The state's selected money manager takes your contribution and invests it in one or more of the plan's pre-established investment portfolios, which typically consist of mutual funds. Some plans automatically place your contribution in a portfolio that's tailored to the age of your child. (The younger your child, the more aggressive the percentage of stocks. As your child grows older, the portfolio gradually shifts to more conservative investments.) Other plans let you choose the portfolio you want at the time you join the plan, without regard to your child's age. This lets you take into account your risk tolerance and other factors that may be important to you.

College savings plans are popular because they combine many desirable tax features with the ability to use the money at any accredited college in the country or abroad. Your contributions grow tax deferred, and if withdrawals are used to pay the beneficiary's qualified education expenses, the earnings are completely free from income tax at the federal level. Many states also add their own tax benefits, such as tax deductions for contributions and exemption of the earnings from state income tax. However, if a withdrawal isn't used to pay the beneficiary's qualified education expenses (known as a nonqualified withdrawal), the earnings portion is subject to a 10 percent federal penalty and is taxed as income at the rate of the person who receives the withdrawal (a state penalty may also apply).

There are no income limits that determine whether you are eligible to open a college savings plan account--everyone is eligible. And if your child decides not to go to college or gets a full scholarship, the money in the plan can be transferred to a qualified family member without penalty.

But investment returns aren't guaranteed. If your investment portfolio performs poorly, you're still bound by the investment decisions of the plan's money manager, unless the plan lets you change the investment strategy for your existing contributions, which it may do twice per calendar year. College savings plans are also free to let you change your investment option for future contributions. If your plan doesn't provide this flexibility, then you are allowed by federal law to roll over your college savings plan account to a different 529 plan (college savings plan or prepaid tuition plan) without penalty once every 12 months.

You are not limited to your own state's college savings plan. Most states allow anyone to participate in their plan. You may also participate in the college savings plan of more than one state. Note: Investors should consider the investment objectives, risks, charges, and expenses associated with 529 plans before investing. More information about 529 plans is available in each issuer's official statement, which should be read carefully before investing. Also, before

investing, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits.



Henry Hensley

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A message from Liberty Mutual Insurance
By Dennis Goebel, Vice President, Liberty Mutual Insurance Company

Painless Pest Control

By Becky Karush

Changing seasons can bring ants, spiders, rodents, and other unwelcome guests into your home. So it's never too early to start thinking about how to protect your family from these critters. Here are four ways to help you decide if regular home pest control is worth the expense.

- **Try basic prevention first.** The Environmental Protection Agency offers a comprehensive guide to controlling household pests, including ants, mosquitoes, ticks, and rodents, which are among the most common culprits across the U.S. If a problem occurs despite these steps, you may need a professional to assess the situation.
- **Identify the problem pest.** If you can pinpoint the species, you'll have a better chance of eradicating it yourself. Search the "Pest Control" section of the National Pesticide Information Center website or call your local extension service to help identify the critter. If identification proves difficult, a professional can help determine the problem. In addition, you might consider paying for regular home visits if your property includes woods, water, and/or vegetable gardens or fruit trees.
- **Learn about pest health risks.** Once you know which household invader you're dealing with, you can research the threat it poses to you and your family. Cockroaches, for example, have been found to trigger asthma. Recurring infestations may warrant regular professional attention.
- **Find out if one-time pest control will prevent future infestations.** If you're losing the battle against returning intruders, it may be worth hiring professional help for year-round service. A pest control professional can help maintain preventive steps so your house is protected against infestations as the seasons change.

To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call David Farmer at 502-429-4504 ext. 51690 or visit www.libertymutual.com/kрта.

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Dave Farmer
Liberty Mutual Insurance

You’ve Been Upgraded!

Your senses are essential. At Avēsis, we treat them that way. Vision problems in adults can be the result of our dependence on electronic devices—computers, smartphones, tablets. Ten million people have their eyes examined each year because of it!* Make sure you’re covered with first class vision benefits.

And now, your Avēsis vision plan just got richer. Take a closer look at your plans, and sign up today!

Benefits	Low Option Plan (050130EZ)	High Option Plan (065130EZ-L7)	Limitations and Exclusions
Eye Examination	Covered in full after \$10 copay	Covered in full after \$10 copay	Some provisions, benefits, exclusions or limitations listed herein may vary depending on your state of residence. Limitations: This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avēsis provider. Benefits are payable only for services received while the group and individual member’s coverage is in force. Exclusions: There are no benefits under the plan for professional services or materials connected with and arising from: 1. Orthoptics or vision training; 2. Subnormal vision aids and any supplemental testing; Aniseikonic lenses; 3. Plano (non-prescription) lenses, sunglasses; 4. Two pair of glasses in lieu of bifocal lenses; 5. Any medical or surgical treatment of eye or eyes or supporting structures; 6. Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services; 7. Any eye or vision examination or corrective eyewear required by an employer as a condition of employment and safety eyewear; 8. Services provided as a result of any Workers Compensation Law, or similar legislation or required by any governmental agency whether Federal, State or subdivision thereof; or 9. Services or Materials provided by any other group benefit plan. Refractive Surgery Vision Benefit Exclusions: Benefits are not payable for any of the following: 1. Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames or contact lenses; or 2. Medical or surgical procedures, services or treatments: a. not specifically covered under this Rider; b. provided free of charge in the absence of insurance; c. payable under any Workers’ Compensation law, or similar statutory authority; or d. payable under governmental plan or program whether Federal, state or subdivisions thereof.
Materials Copay	\$25 copay	\$25 copay	
Frame	\$50 wholesale allowance; Up to \$150 retail value	\$65 wholesale allowance; Up to \$175 retail value	
Spectacle Lenses Standard Single Vision Standard Bifocal Standard Trifocal Standard Lenticular Progressives	Covered in full after copay Covered in full after copay Covered in full after copay Covered in full after copay 20% off retail, plus \$50 allowance	Covered in full after copay Covered in full after copay Covered in full after copay Covered in full after copay See below	Refractive Surgery Vision Benefit Exclusions: Benefits are not payable for any of the following: 1. Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames or contact lenses; or 2. Medical or surgical procedures, services or treatments: a. not specifically covered under this Rider; b. provided free of charge in the absence of insurance; c. payable under any Workers’ Compensation law, or similar statutory authority; or d. payable under governmental plan or program whether Federal, state or subdivisions thereof.
Lens Options Youth Polycarbonate Adult Polycarbonate Standard Scratch-Resistant Coating Ultra-Violet Coating Standard Tint Standard Anti-Reflective Coating Level 1 Progressive Level 2 Progressive	Covered in full \$40/\$44 \$17 \$15 \$17 \$45 \$75 \$110	Covered in full Covered in full Covered in full Covered in full Covered in full Covered in full Covered in full Covered in full	
Contact Lenses Elective Medically Necessary	\$130 allowance Covered in full	\$130 allowance Covered in full	
LASIK Surgery	\$150 one-time / lifetime allowance	\$150 one-time / lifetime allowance	
Frequency	Low Option Plan (050130EZ)	High Option Plan (065130EZ-L7)	
Exam	12 Months	12 Months	
Lenses / Contact Lenses	12 Months	12 Months	
Frames	24 Months	24 Months	
Member Paid Rates Annually			
Member	\$135	\$175	
Member + Dependent	\$205	\$280	
Member + Family	\$285	\$400	

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* <http://www.allaboutvision.com/cvs/productivity.htm>
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(Continued from President’s Message Page 2)

Kindness

Did you ever think that kindness
Is to life as yeast to bread,
Kindness that will lift the spirit,
Banish care and fear and dread.

It is found in little bundles
Of things we do each day
For those who are about us—
In some deed that smooths the way.

A word that’s spoken softly,
A kindly twinkle of the eye,
Some little act of helpfulness,
A smile but not a sigh

Will weary burdens lighten,
Keep a broken heart at ease.
Kindness is some tender mission
That’s often done to please.
Orella D. Halstead

Sincerely,
Romanza O. Johnson
KRTA President

(Continued from Social Security Page 2)

Government Pension Offset (GPO)

If your spouse has a Social Security benefit, the federal Government Pension Offset law more than likely means you, because of your TRS pension, won’t be to draw a spousal benefit from your spouse’s Social Security. Read more about GPO at <https://www.ssa.gov/pubs/EN-05-10007.pdf>.

Besides the links above that contain federal documents, more information can be obtained through the Social Security Administration website. at <https://www.ssa.gov/>.

Tell Us About You!
Hobbies~Activities
Pastime~Interests
Travel
Unique Experiences

Share your story. You may inspire other members to try your hobby or rekindle their interest in the same activity. This is a fun way to connect with members around the state with similar interests. Tell us about your hobby or activity and send a photo today!
Please email your story to

brenda.meredith@krtar.org



**Jason Weilage, CDHP Certified
Employee Benefits Consultant**
Brown and Brown Insurance
13101 Magisterial Drive, Suite 200
Louisville, KY 40223
502.814.0647 (P)

CONVENTION 2018 . . .

APRIL 23-24

Holiday Inn 1325 S. Hurstbourne Pky.
Louisville, KY 40222



Teamwork
It's what we do!



KRTA CONVENTION 2018 - REGISTRATION FORM
HOLIDAY INN HURSTBOURNE - Louisville, Kentucky
\$37 Registration Fee

REGISTRATION: Each attendee (member or guest) is required to pay the registration fee. The fee covers all activities including the Opening Night Dinner and Convention Luncheon.

Please register _____ members/guests for the convention. My check # _____ in the amount of \$ _____ is enclosed. **(Attach a separate list of names to receive packets for multiple orders).**

Name of Person Placing Order

Street and Number

City

State

Zip

() _____
Phone Number County Affiliation

Registrations must reach the KRTA office by April 10. Registration packets may be picked up in the KRTA registration area on April 23 or 24. Make checks payable to KRTA and mail this registration form with attachments/payment to:

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

☐ I want to attend the Leadership Workshop on Monday, April 23.

PRE-CONVENTION ACTIVITIES

MONDAY, APRIL 23

Registration

8:30 a.m. - 6:00 p.m.

ASHFORD

District Presidents' Meeting

9:00 a.m. - 1:45 p.m.

CHURCHILL

District Presidents & Executive Council Luncheon

11:30 a.m. - 12:30 p.m.

KEENELAND

Executive Council Meeting

12:30 p.m. - 2:30 p.m.

CHURCHILL

Leadership Workshop

2:00 p.m. - 3:00 p.m.

CLAIBORNE

N. O. Kimbler Committee

2:45 p.m.

CHURCHILL

President's Reception

3:30 p.m. - 5:00 p.m.

ATRIUM

Fun Photo Booth

4:00 p.m. - 7:00 p.m.

ATRIUM

N. O. Kimbler Silent Auction

5:00 p.m. - 7:00 p.m.

ATRIUM

Opening Dinner

Doors open at 6:00 p.m.
Dinner begins at 6:15 p.m.

GRAND BALLROOM

CONVENTION SCHEDULE

TUESDAY, APRIL 24

Registration

8:00 a.m. - 11:00 a.m.

ASHFORD

Coffee & Donuts

7:30 a.m. - 10:15 a.m.

ATRIUM

Exhibit Hall

7:30 a.m. - 12:30 p.m.

ELLIS

Morning Session

9:00 a.m. - 11:50 a.m.

GRAND BALLROOM

Luncheon

Noon - 1:00 p.m.

ATRIUM

Afternoon Session

1:00 p.m. - 2:00 p.m.

GRAND BALLROOM

Delegate Assembly

2:15 p.m. - 3:30 p.m.

GRAND BALLROOM

- ✓ The convention is open to all registered KRTA members.
- ✓ The number of delegates to the Delegate Assembly is based on the local's KRTA state membership.
- ✓ Registration deadline is **April 10**.
- ✓ Room reservations must be made by **April 9** (\$97 room rate includes breakfast for 2). **If double beds are needed, call early.** Call **502-426-2600** and mention code **RTT**.

NO PETS ALLOWED

- ✓ Registration badge will be required for admission to all convention activities.

Convention Activities

Silent Auction

Opening Night Dinner

Standing Committee Reports

Resolutions Committee Report

Election of 2018-2019 Officers

Luncheon

Membership & Unit Activities

Local & District Recognition

KRTA/AARP Grandparent Essay Contest Winner

Door Prizes

Entertainment

KRTA Partner Exhibits



Hope to see you at the Convention!

Directions to Holiday Inn Hurstbourne

From I-71 Southbound (From Cincinnati)

I-71 South to Gene Snyder Expressway (I-265) to I-64 West
Exit 15—Hurstbourne Parkway (KY 1747)
Turn right at traffic light—Hotel is on right
Entrance to Hotel is on right, beside Thornton's Gas Station

From I-64 Westbound (From Lexington)

I-64 East
Exit 15—Hurstbourne Parkway (KY 1747)
Turn right at traffic light
Entrance to Hotel is on right, beside Thornton's Gas Station

From I-64 Eastbound (From St. Louis)

I-64 East
Exit 15 North—Hurstbourne Parkway (KY 1747)
Turn right at traffic light
Entrance to Hotel is on right, beside Thornton's Gas Station

From I-65 Northbound (From Nashville)

I-65 North to Gene Snyder Expressway (I-265) East to I-64 West
Exit 15—Hurstbourne Parkway (KY 1747)
Turn right at traffic light
Entrance to Hotel is on right, beside Thornton's Gas Station

From I-264 Eastbound

(From Louisville International Airport)
I-264 East—Watterson Expressway (I-264) to I-64 East
Exit 15c North—Hurstbourne Parkway (KY 1747)
Entrance to Hotel is on right, beside Thornton's Gas Station

(Continued from "In Loving Memory" Page 1)

game for the unexpected hero. He told them everyone watches for the big plays from the stars, but often it's a play from an unexpected hero that matters most—and that holds true in sports and in life. So now the boys always look for the unexpected hero in games and their mother reminds them to do it in their day-to-day lives. She said that lesson from Bob will always stay with her family. Bob was an unexpected hero—quiet and behind the scenes, but he sure made a difference.

Bob Wagoner was probably the most intelligent, caring, honest, and giving person I have ever met. Bob had a lot of plans for his retirement; but because of his untimely death, those plans will never be realized. The influence of Dr. Bob will live on through the countless lives of children, educators, and friends he touched through his hard work, compassion, and leading by example. The work he did will live on.

He planned to focus his attention on fully establishing the Kimbler-Bourgard Foundation. This non-profit fund which Dr. Wagoner re-established in 2015 will provide emergency assistance to retired educators experiencing difficult times and provide scholarships to students attending Kentucky's community colleges.

Please help us fulfill Dr. Bob's goal by making a tax- deductible donation in his memory.

Make checks payable to Kimbler-Bourgard Foundation* and mail to :

KRTA
7505 Bardstown Road
Louisville, KY 40291-9978

*The Kimbler-Bourgard Foundation is a non-profit fund.



Mary and Bob Wagoner

Resolutions Committee

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edwincookiii@yahoo.com

Reception Committee

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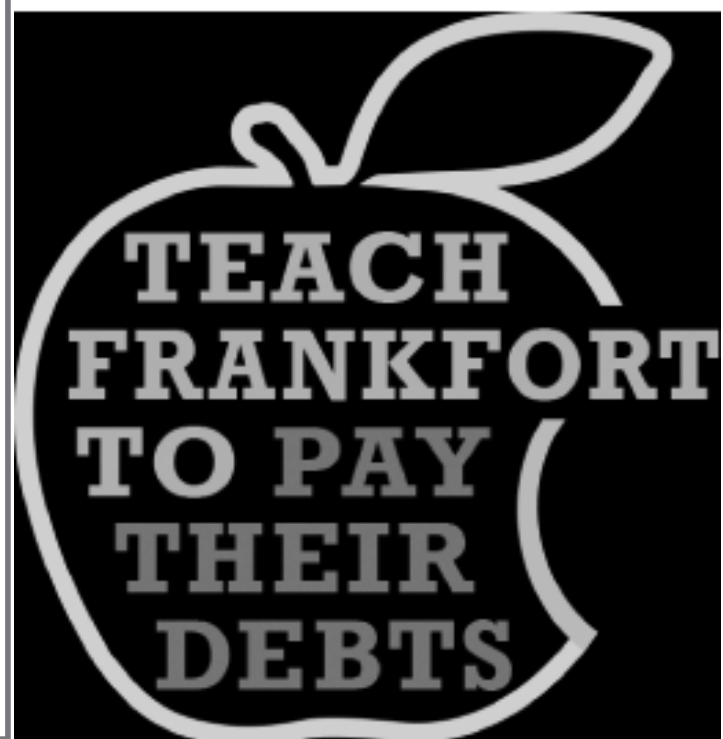
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502.429.5045

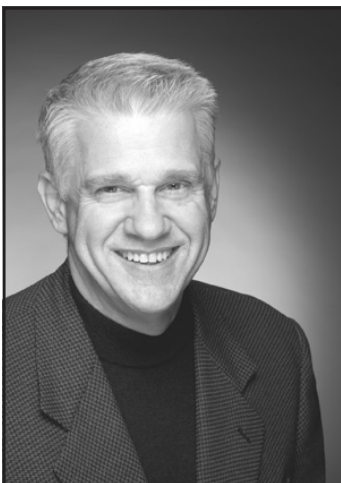


www.teachfrankfort.org

Sponsored by KRTA



2017 Convention Speakers



John Wagner
Seriously Funny

John Wagner is seriously funny! John is a professional speaker with an entertaining and motivational message about the positive power of humor. Thousands have laughed while learning how humor can help them to succeed in facing serious challenges and changes in their life and work.

John gained counseling, managing, teaching and coaching experience while working in high school, college, and private practice. He earned his Bachelors and Masters degrees from the University of Cincinnati, and is a Licensed Clinical Counselor, a Nationally Certified Counselor, and certified in Reality Therapy. John has been a Dean and administrator at Cincinnati State Technical and Community College for the past eighteen years. He has recently taken a faculty counseling position there to devote more time to speaking.

John was born and raised in Northern Kentucky by Appalachian parents. He grew up working in his father's small cafe, where he learned many business lessons first hand. As the dishwasher and janitor, he learned that customers can make a really big mess! The food was the usual fare, but it was the family's ability to make customers laugh and feel good that brought them back for more.

John was an energetic youngster, and was often scolded for talking too much in school. Now isn't that just what you would expect from an aspiring speaker, always practicing his craft. Ironically, it was his ability to run, not his presentation skills, that put John through college. He received a track scholarship to the University of Cincinnati, where he set the school record for the quarter mile. It was his rousing campaign speech though that helped him to get elected team captain.

John's interests eventually led him to a day job as a counselor, and an evening job as a stand-up comic at local nightclubs. His dilemma was that his career was taking two very different directions—one serious, and one funny! Feeling uncomfortable and a little schizophrenic (not good for a mental health professional), he began to integrate the two. Further inspired that he may be onto something when he learned that his nickname "Wag" means a comical or humorous person, he began to explore humor's positive impact on human behavior. His real life role as a father constantly provides him with a reality check of his work, and his family continues to be a great source of material.

Finally combining his two career directions, John has created his "Seriously Funny" speaking business and has presented his humor programs to many diverse corporate and professional groups across the country. John's mission is to help people use the positive power of humor to thrive in times of change.

(Continued from "Stay Engaged" Page 2)

Millennials are already realizing that a retirement plan and retirement security through a defined benefit plan is a necessity. The defined benefit is making a comeback after the super wealthy and political extremists' push for the defined contribution plan, 401(K), which is now being labeled as a failed experiment. Baby Boomers are tired of working only because they do not have enough savings to live a decent life in retirement. Voters and taxpayers will, once again, see the importance of public education to America, to the middle class, to our children and our grandchildren. If we work and "STAY ENGAGED," we will

once again see our elected leaders vote in favor of these basic American values.

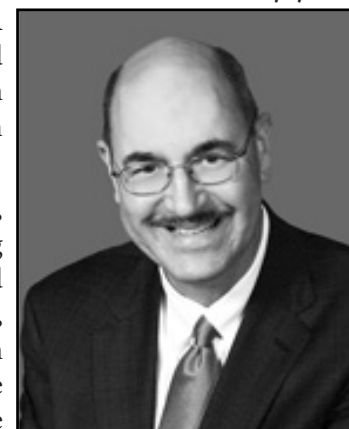
By "STAYING ENGAGED" through your KRTA membership, the tide will change. Over the past several months engagement by retired teachers has kept draconian cuts from our pension benefits. Had we not been engaged in the political process, where would we be today? KRTA members must continue to write, email, and speak to our elected leaders to emphasize the importance of public education and public pensions for retired teachers.

Gary L. Harbin has served as the Executive Secretary of the Kentucky Teachers' Retirement System (KTRS) since December 2000 and was Chief Deputy Executive Secretary from 1999 until assuming duties as Executive Secretary. Prior to coming with the System in 1999, he was Chief Financial Officer of two nationwide companies, and prior to that, a partner in a regional CPA firm for twenty years in Frankfort, Kentucky. While partner in the CPA firm, he was in charge of the audit of KTRS and other public plans for nineteen years, giving him over thirty years of experience with public pension plans.

During his tenure as Executive Secretary of KTRS, Mr. Harbin has been recognized for implementing significant advancements in the governance and operations of the retirement system. In 2010, Mr. Harbin led a coalition that developed a plan to pre-fund retiree health benefits through the "shared responsibility" of retired members, active teachers, employers, and the state. The historic solution eliminated \$3.3 billion in future taxpayer responsibility for providing medical benefits for retired teachers. Mr. Harbin has also developed strategies for returning to work following retirement in an actuarially sound manner, re-organized the system's Investment Committee to include nationally recognized investment experts, implemented a web-based trustee education program, established an internal audit program, and established a call center and imaging system for member records. Currently, Mr. Harbin is overseeing the replacement of KTRS's legacy computer systems with a web-based system that will incorporate the highest standards in customer service and operational efficiency.

Mr. Harbin serves as Past-President of the National Council on Teacher Retirement and is President of the Public Sector Health Care Roundtable, headquartered in Washington, DC.

Mr. Harbin is a 1972 graduate of the University of Kentucky, earning a Bachelor of Science degree in Accounting. He was admitted to practice as a Certified Public Accountant in 1975.



Gary L. Harbin, TRS
Executive Secretary

KRTA Is Moving!

by Brenda Meredith, Editor

Approximately ten years ago, KRTA was informed that our building would be razed to make way for a new road and a new shopping center. Southpointe Commons has received appropriate permits and is moving forward with its plans.

Below is a picture of our new building under construction. Expected completion date is in September this year. It will be much farther off Bardstown Road and near a new entrance to Bates Elementary School. Although the building will be comparable in size, we will not have our present park-like setting that we have enjoyed since 1992.

Our present location was the home of Myrtle L. Hillenbrand from 1964-1992. Mrs. Hillenbrand served the students of Jefferson County Schools for 49 years. She was the principal at Bates Elementary.



AROUND THE STATE...

Adair County RTA

Ms. Margie Coffey, one of the oldest members of the Adair County Retired Teachers Association, doesn't let age, 86 years young, slow her down as she faithfully attends almost every local meeting. She is an inspiration to all. Here Ms. Margie is shown with the door prize she won at the December meeting.

Allen County RTA

ACRTA recently made another donation to the Allen County Schools Family and Youth Services Center Backpack Program. In August the ACRTA made a \$100 donation to the Backpack Program. This donation was made possible by a matching grant from AARP-KY. Also in August the ACRTA collected and donated over 200 school supply items to the FRYSC. Last week, the retired teachers donated food items for the FRC to use as needed with the backpack program. Pictured are ACRTA President Julie Dinwiddie and FRYSC staff member Hannah Erwin.

Barren County-Glasgow RTA

Fourteen members of the Barren County-Glasgow RTA volunteered at the Ralph Bunche Community Center on November 28, which was also designated as "Giving Tuesday." They served lunch, which was prepared by the Barren County Board of Education Nutrition Services, to 124 local residents during a two-hour period.

Breathitt County RTA



The Breathitt County Retired Teacher's Association collected school supplies and donated them to the Breathitt County High School Youth Services Center.

Calloway County RTA

Camille Burgess of Teachers' Retirement System of Kentucky recently spoke to the Calloway County Retired Teachers.



Campbell County RTA



Shown are the Campbell County RTA attendees at the KRTA Fall Workshop held at the Triple Crown Country Club, Union, KY on August 30, 2017.

Seated L to R: Priscilla Roberts, Shirley Miller, Pam Manker, and Terry Lightfoot, President
Standing L to R: Carol Howard, Sandy Snell, Linda Mauser, Sharon Souders, Mary Beth

Marshall, Donn Manker, Judy Ihrig, Sam Cantrell (Vice Pres.), Judy Jackson, Joe Johnson, Cheryl Johnson

Casey County RTA

This photo was taken on Friday, September 22, immediately following the Casey County Apple Festival Spelling Bee hosted by Casey County Retired Teachers Association.



Clark County RTA



On October 17, 2017, the Clark County RTA met for a program on insurance benefits for all retired teachers.

Margaret Head Sims, KRTA Co-Chair for Health and Insurance, gave the program. Shown in picture are June Tompkins, President; Patsy Rainey, KRTA Past President; Nancy Wills, Treasurer; Margaret Head Sims; and Carol Williams, Secretary.

Eastern District RTA



President of Eastern District, Ann Porter, at Simon Kenton State Park.

Harlan County RTA

Nine members of the HCRTA attended the KRTA Fall Workshop at Pine Mountain State Park on September 19. Pictured from left to right are Mary Wynn, Polly McLain, Patsy Howard, Charles Lovely, Georgeann Lovely, Connie Brock, Mary Lynn Pace, Elizabeth Roe-Sergent and Wanda Witt



Hart County RTA



Insurance benefits was the topic of discussion at the HCRTA. Margaret Head Sims, KRTA State Co-Chair of Health and Insurance, gave the information. Connie Poynter is President.

Lewis County RTA



The LCRTA met on December 5. We discussed our membership and getting more teachers involved in issues that are confronting us—our pensions and COLAs.

Other topics discussed were the AARP Grandparent Essay, District Meeting update, number of volunteer hours. Clara Kamer was nominated as volunteer of the year.

Members brought in canned food and nonperishable food items plus gifts for senior citizens. Pictured from left to right: Brenda Himes, Johnna Hord, Loretta Dixon, Libby Smith, Marilyn Scaggs, Rosemary Gilbert, Joe Gilbert, and Candy Noble. Not pictured: Carol Campbell and Brenda Tucker.

Madison County RTA Northern District RTA



Joyce Mosher, Janis Barton, and Steve Gillespie support pension efforts in Frankfort.



A Special Membership Workshop met in a museum in Covington and posed in a 1959 Buick. Lori Flerlage is District President.

Mason County RTA



Everyone attending the MCRTA were served a great lunch prepared by Ann Porter, President, Mason County RTA. The program for the meeting was on insurance and presented by Margaret Head Sims, KRTA Co-Chair for Health and Insurance

Monroe County RTA



Monroe County Judge Executive, Tommy Willett, and Mr. Abrams sign a proclamation for Retired Teacher Appreciation Week at the October meeting of the Monroe County Retired Teachers. The meeting was held at the Monroe County Court House in Tompkinsville. Monroe County Retired Teachers witness the signing.

Muhlenberg County RTA



MCRTA hosted their annual Christmas party for Muhlenberg Co. Opportunity Center. The group collected food for the "Hope For All Food Pantry." L to R are Front Row: Bonnie Segers, Jean Simpson, JoAnn Corlew, Sandra Cather, and Anna

Marie Cosby. Back Row: Jackie Peterson, Club President Gertrude Whitmer, Wesdie Webb, Jenette Webb, Jenny Joyce, Julie Hansen, Alan Hansen, and Eddie Lewis

Nelson County RTA



The NCRTA collected several pounds of food at its October meeting to be donated to the Chaplin Methodist Church Pantry. The speaker for the meeting was Chris Goodbey, manager of the Bread For Life Community Food Pantry. He spoke to the group about food insecurity in Nelson Co. Pictured l to r are: Dee Colvin, Lana Fitzpatrick, Peggy Horton, Libby Burr, Merrylen Sparks, Kay Cornell and Bonnie Cecil.

Pendleton County RTA



Margaret Head Sims, KRTA Co-Chair for Health and Insurance spoke at Pendleton County RTA about Teacher Retiree Insurance and Legislative Matters. A great time was had by all. Pat Lynch is the President of Pendleton County RTA

Scott County RTA



These Scott County Retired Teachers attended the Central Kentucky West District Meeting on the 5th of December at Paris Christian Church in Paris, KY.

Left to right: Virginia Pratt, Membership chair, Parthenia Wells, District Secretary, Marlene Wright, County Secretary, Mary Zerhusen, Legislation chair, Joe Litton, Vice President, Kathy Litton, President.

(Continued on Page 10)

Please keep your e-mail address updated. Notify us at info@krta.org

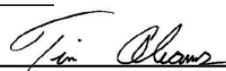
INSIDE SCOOP

WHAT'S GOING ON AT KRTA

KENTUCKY RETIRED TEACHERS ASSOCIATION STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS—MODIFIED CASH BASIS Years Ended June 30, 2016 and 2017

	2017		2016	
	Total	Percent to Revenue	Total	Percent to Revenue
REVENUES				
Membership dues	\$627,410	77.78%	\$615,575	96.52%
Interest income	2,613	0.32%	2,366	0.37%
Dividend income	12,071	1.50%	11,959	1.88%
Capital Gains Distrib.	19,748	2.45%	34,324	5.38%
Other Income	48,370	6.00%	34,633	5.43%
Net realized loss on invest.			13,695	2.15%
Net unrealized gain	96,394	11.95%	(74,759)	-11.72%
TOTAL REVENUE	\$806,606	100.00%	\$637,793	100.00%
	Amount	Percent to Revenue	Amount	Percent to Revenue
EXPENSES				
Salaries	\$208,000	25.79%	\$212,408	33.30%
Annual Convention	29,352	3.64%	14,793	2.32%
Committee Expenses	47,190	5.85%	50,919	7.98%
Contract Printing	8,412	1.04%	8,795	1.38%
Depreciation	9,812	1.22%	10,568	1.66%
District Expenses	10,220	1.27%	10,520	1.65%
District Managers Meeting	16,632	2.06%	19,944	3.13%
Donations		0.00%	101,954	15.99%
Employee Benefits	22,748	2.82%	22,902	3.59%
Fall Workshops	16,189	2.01%	16,717	2.62%
Insurance	5,817	0.72%	5,122	0.80%
KRTA News	47,081	5.84%	63,944	10.03%
Legal Hotline Services	19,000	2.36%	19,000	2.98%
Maintenance	31,448	3.90%	31,696	4.97%
Materials and Supplies	14,684	1.82%	12,572	1.97%
Membership Recruitment	20,656	2.56%	22,691	3.56%
Payroll Taxes	15,184	1.88%	19,649	3.08%
Postage	9,851	1.22%	12,033	1.89%
Professional Fees	15,633	1.94%	16,305	2.56%
Scholarships	19,750	2.45%	18,400	2.88%
Retiree Recognition Reimb.	5,825	0.72%	5,550	0.87%
Taxes and Licenses	3,932	0.49%	3,655	0.57%
Telephone	4,605	0.57%	4,603	0.72%
Travel	64,487	7.99%	65,204	10.22%
Utilities	4,333	0.54%	3,652	0.57%
TOTAL EXPENSES	650,841	80.69%	\$773,596	121.30%
Increase in Net Assets	155,765		\$(135,803)	-21.30%
Net Assets Beg. of Year	<u>\$1,241,270</u>		<u>\$1,377,073</u>	
Net Assets End of Year	<u>\$1,397,037</u>		<u>\$1,241,270</u>	

Executive Director:



Date: 2/12/2018

Trigg County RTA



Great group of retirees listening to Health and Insurance information being brought to them by Margaret Head Sims at their regular January meeting. Notice the sign over the door. Mary Ann Sutherland is President of Trigg County RTA and Anita Thomas is Treasurer.

Woodford County RTA



WCRTA had a program on Health and Insurance at their October meeting. Margaret Head Sims, State Co-Chair for Health and Insurance was their speaker. Bobby Gaffney is President.

KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 29, 2018

DISTRICT	POTENTIAL MEMBERS	MEMBERS	%-AGE
Second	2,768	2,283	82.5%
Middle Cumberland	1,7193	1,378	80.2%
First	2,822	2,259	80.0%
Upper KY River	1,304	1,039	79.7%
Eastern	2,464	1,955	79.3%
Central KY East	2,603	2,052	78.8%
Fourth	2,777	2,103	75.7%
Fifth	2,701	1,975	73.1%
Northern	2,965	2,157	72.7%
Third	3,564	2,435	69.3%
Upper Cumberland	2,300	1,561	67.9%
Big Sandy	1,788	1,202	67.2%
Central KY West	5,356	3,401	63.5%
Jefferson	6,330	3,610	57.0%
Out of State	4,726	2,255	47.7%
Associate	304	304	100.0%
TOTALS	46,493	31,969	68.8%
MEMBERSHIP TYPE	JAN 20, 2017	JAN 29, 2018	DIFFERENCE
Automatic Dues	25,029	25,464	435
Cash	6,325	6,505	180
TOTALS	31,354	31,969	615
Percentage	69.3%	68.8%	-0.5%

FOR YOUR INFORMATION

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Rebecca Murrell Louisville, Kentucky

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TEACHERS' RETIREMENT SYSTEM OF KY

800.618.1687 or www.trs.ky.gov

COMMONWEALTH CREDIT UNION

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COMFORT KEEPERS

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Bluegrass Tours 800.755.6956

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Express Scripts 877-866-5834

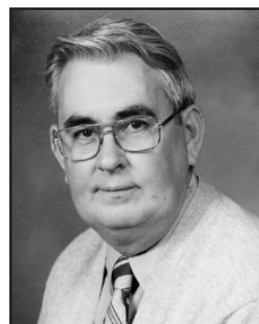
KYRx Coalition 855-218-5979 Edumedics 855-210-8514

Silver Sneakers for MEHP 888-423-4632

Under 65 (KEHP) Anthem BCBS 844-402-KEHP

CVS Caremark 866-601-6934

Col. Lloyd Dean



*Farmer, Pastor
Counselor and
Community Leader*

Spotlight On A KRTA Member

Lloyd Dean of Morehead, Kentucky, hung up his FFA jacket over 60 years ago, but he is still using the lessons he learned about leadership and service to make a positive difference in his community.

Mr. Dean joined the FFA in 1947 at the recommendation of his cousin. Mr. Dean participated in judging contests and was the pitcher on the FFA softball team. His farming program included corn and hog production. He received regional recognition for his work with corn, hogs, pasture improvement, and farm improvement.

Mr. Dean's FFA Advisors were Charles Hughes and Carl Sinclair. He states that they were "great role models" who really loved the FFA organization and the boys who were members. He credits FFA and his advisors for making him want to stay in school at a time when many young men did not graduate.

On June 8, 1950, Mr. Dean received the State FFA Degree. In recognition of this achievement, he received \$5 from the Mid States Steel and Wire Company. Although the \$5 was spent many years ago, he still has a letter of congratulations from the company president. Mr. Dean remained active in FFA after graduating from high school and in October of 1951 became one of the first young men from eastern Kentucky to be awarded the American Farmer Degree. He and one of his advisors rode the train to Kansas City where he received the Degree at the 18th National FFA Convention.

Mr. Dean went on to attend college at both the University of Kentucky and Morehead State University where he graduated in 1959. From 1953-1957 he served his country in the United States Air Force. In October of 1954, he married his wife of nearly 60 years, Arvetta. He served as a teacher and guidance counselor at Felicity High School in Felicity, Ohio, from 1959-1963. He was counselor for 22 schools in Carter County from 1963-1970 and then served as counselor for Rowan County High School from 1963-1991. He retired in June 1991.

In 1959 Mr. Dean helped found the Morehead United Pentecostal Church. He served the church as pastor until 2002. He continues to serve as Pastor Emeritus and remains involved as a Sunday school teacher.

In addition to being a pastor and guidance counselor, Mr. Dean has served his community in a variety of ways. He has been involved with numerous community groups including the Rowan County Historical Society, the Rowan County Farm Bureau, the Rowan County 4-H Council, the Haldeman-Hayes Crossing Fire Department, the Kentucky District Campground of the United Pentecostal Churches. Mr. Dean has also conducted genealogical research on various branches of his family and has organized an annual family reunion.

Mr. Dean is a strong believer in the value of Agricultural Education and FFA. He believes that every student in America could benefit from being involved in the organization and has worked tirelessly to see that Rowan County students had the opportunity to be involved in FFA. He was one of the charter members of the Rowan County FFA Alumni and has written numerous letters supporting Agricultural Education and FFA in Rowan County. According to State FFA Executive Secretary, Matt Chaliff, "Lloyd Dean was providing support for the Ag Program at Rowan County when no one else was. His support played a key role in the school system maintaining the program."

Mr. Dean's innumerable contributions to his community would not have been possible without the lessons he learned in FFA. He says, "I gained knowledge, wisdom, ambition, and desire for improvement." Those lessons were well learned and have allowed Lloyd Dean to impact hundreds of lives for over 60 years.

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Louisville, KY 40291-3234

Deceased Retired Teachers

SEPTEMBER, OCTOBER, NOVEMBER, DECEMBER 2017

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

ADAIR CO Clifton Nixon	John Turner CARTER CO Carolyn Hamilton	Ruby Feltner Daisy French Audrey Goodloe Ada Johnson Margaret McCain Lillie Osborne Maryann Reckelhoff Oma Risner Dorothy Thomas	Robert French Paul James Wilbur Mann Donna Moore HARLAN CO Lena Short HART CO Carolyn Johnston Jeanette Walters	JESSAMINE CO Rebecca Colliver Ronald Schmelzer Beverly Stevens JOHNSON CO Robert Baldwin Robert Elam Larry Pennington Meade Roberts	Harold Chambers Edna Gilley MONTGOMERY CO Theresa Fetter Rebecca Kelley Helen Rice MORGAN CO Allison Ferguson Wanda Hutchinson Rose May	SPENCER CO Carolyn Shreve TAYLOR CO Ellen Cowherd Floyd Hash TRIMBLE CO Vernon Craig UNION CO Sam Smith WARREN CO Robert Armstrong William Beard Helen Bentley Fred Boggs Evelyn Brake Joan Capps Janet Chamberlin Helen Crocker H Dansereau Leo Fernandez Laverne Hardy Mary Holman Gary Hovious Ralph Huffman Ruth Miller William Mitchell Eleanor Mitchell Phillip Myers Susan Raby Mania Ritter Frederica Williamson
ALLEN CO James Ausenbaugh William Shockley ANDERSON CO Deanna Brown BALLARD CO Mary Stevens BARREN CO Wendell Johnson BELL CO Billie Booth Linda Bell Isaac Slusher BOONE CO Charles Courtney Ruth Huey Roger Scroggin Marjorie Thompson BOYD CO Florence Blazer Donald Payne Conard Young BOYLE CO Patricia Hendren BRACKEN CO Jane Young BREATHITT CO Vona Deaton Frances Frazier BULLITT CO William Collins Leona Cope CALLOWAY CO Frank Adelman Geraldine Myers Naomi Rogers Mary Russell Jean Shipley Martha Smith CAMPBELL CO Joyce Daley Sean Detisch	CHRISTIAN CO John Freer Paula Hilliard Karen Lester CLARK CO Anita Bartley CLAY CO Herbert Hall Lois Knuckles Lisa Ruth DAVISS CO James Constant Peggy Cremer Mary Englert Anna Gray Jerry Mischel Gerald Poynter Helen Sears EDMONSON CO Michael Meredith EKURA Ann Barlow Paula Bush Ted George Carrie Waldrop ESTILL CO James Ingram FAYETTE CO Teresa Axtell Raymond Barber Almeda Bibbs Pamela Bradley Wesley Clark Eldred Craine Faye Das Harry Dodson Jr Aingred Dunston-Coleman Agnes Durbin Marcia Farris	FLEMING CO Johnnie Howe FLOYD CO Martha Conaway Josephine Frasure Jimmy Gray Marion Music Glennora Nunnery FRANKLIN CO Ann Bruce Brent Cornelius Billie Downing Danny Garland Jean Johnson Shelby Johnson Betty Kruschwitz GARRARD CO Donald Lamb GRANT CO James Snow GRAVES CO Ronald Alderdice Sharon Moffitt GRAYSON CO Frances Litsey Juanita Morris GREEN CO Patricia Mills GREENUP CO Alice Johnson Brenda Popovich Wanda Sanders HANCOCK CO Shyrlon Payne HARDIN CO Thomas Eubank	HENDERSON CO Elizabeth Powell Oswald Todd Dolores Todd Bertha Warner Emily Woodward HOPKINS CO Charles Clawson Phyllis Kinkead Dora Wiles JACKSON CO Gwendlyn Summers JEFFERSON CO Carol Baron Ivan Baugh Theodore Bickel Jr Jean Bivens Christina Bowling Patricia Brannon Eleanor Cockerham Cynthia Crocker Ann Duffy Hershel Eble Virginia Ellis Ann Elmore Lourinda Estep Eloise Florence Thomas Graviss Barbara Hanks Fred Hartman Myrle Holt Robert Jarrell Patricia Jennings Lillian Johnson Margaret Johnson Rita Kaufman Delores Kemper	KENTON CO Rita Freiermuth Thomas Kennedy John Scheper KNOTT CO Norma Bergeron LARUE CO Robert Brown Geraldine Matherly Everett Sanders Donald Sprowles LAUREL CO Betty McIntosh LEE CO Jenny Brown LESLIE CO Martha Begley LETCHER CO Phyllis Whitaker LEWIS CO Joseph Harrison LOGAN CO Ottis Epley Billy Griffin MADISON CO Edna Banks Lewis Calico Susie Heil Janice Henrickson Audrey Martin Margretta Thompson A Whitt Jr MARION CO Lisa Caldwell MARSHALL CO Gary Boggess	MUHLENBERG CO Jo Fulkerson NELSON CO Mary Ames Mary Hazle Joseph Price Ronald Strange NICHOLAS CO Waunita Reid OLDHAM CO Barbara Fendley Kenneth Goldsmith OUT OF STATE Joan Crowder Arthur Harvey Mary Matthews Jane Montgomery Thomas Morrison Barbara Roberts Runette Robinson Peter Rusch Douglas Wright PENDLETON CO Donna Schneider PERRY CO Julius Ritchie PIKE CO Betty Ilic Jacqueline Kinney Stewart Laferty Curtis Lester Madge Mullins Stanley Osborne Dewey Roberts James Williamson	PULASKI CO Jacqueline Johnson Louise Reynolds Wendy Wallace ROWAN CO Michelle Boisseau Andrew Boston Donald Flatt Tamma Gilley RUSSELL CO Woodrow Gosser Betty Smith SCOTT CO Charles Estill William Wilson SHELBY CO James Baber Bernard Bunch Margaret Casey Georgia Heightchew Mary Netherton SIMPSON CO Dorothy Newbold Betty Wade

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KRTA NEWS

(PUBLISHED QUARTERLY)

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