Coming November 2016: General Elections!

The day you retired your priorities changed. Concerns about salaries and class size, etc. became worries of the past. Your concerns shifted to your monthly pension checks, COLAs, health insurance, etc.

KRTA is working hard to ensure that the needs of retired educators are met. Retired educator issues will require your attention in the upcoming primary election. Every KRTA member needs to know how candidates for State Representative and State Senator in their community will address retired educators’ needs if elected.

KRTA is non-partisan and does not endorse candidates, but our members can and should be quite partisan about issues that affect them. We work hard to educate members on the positions of candidates concerning our issues.

In the coming weeks prior to the November 2016 general elections, it is vital that every KRTA member knows each local candidate's answers to these three (3) questions.

1. Will you support funding the Annual Required Contribution (ARC) until the Teachers’ Retirement System of Kentucky (TRS) is fully funded? How would you do this?

2. Will you support keeping TRS as a Defined Benefit Group Retirement Plan or do you favor changing TRS to a Defined Contribution Individual Savings Account (e.g., 401k)? Why?

3. Will you support making no changes to TRS’ governance structure or do you favor adding 6+ governor appointees to the TRS Board of Trustees? Why?

Keep informed about their positions on our issues through the public media, attending town meetings, meeting with them individually and any other opportunity that presents itself to get to know them. Your vote will be critical to keeping our pensions and health care safe and secure.

On November 8, 2016, Kentucky citizens will elect 100 Representatives to the House of Representatives and 19 Senators to the State Senate. Let your voice be heard, count yourself among the largest retired teacher association in Kentucky at 30,800+ and growing.

Remember, in the world of elections, if you don’t vote you don’t count!

**The Leadership Issue**

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</table>

**Gary Harbin Presents Update at Jefferson County Workshop**

(See page 11)

Gary Harbin
Executive Secretary of TRS
PERSONALLY SPEAKING . . .

Exciting Times

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 into 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.

Just the other day, I told our new president, Cathy Gullett, “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 and federal legislative sessions ahead of all retired educators in 2017. Well, allow me to explain 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 are 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 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 Teachers’ Retirement System of Kentucky (TRS) annuity fund from detrimental legislative interference. They also work to maintain the TRS 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 30,800+ KRTA members – but if the other 15,000+ 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 are ready and eager to embrace these challenges as opportunities. Therefore, let me reiterate to you that it is indeed a great time to be a KRTA member!

KRTA Fall Workshops
Coming to Your District

Beginning August 26 in Jefferson County, state, local and district officers, as well as representatives from TRS and our business partners, presented a workshop. A workshop is planned in each of our 14 districts across the state. On page 3 you will find a schedule of the date and location of the workshop in your area.

These workshops are especially beneficial for those in leadership roles or would like to become leaders in local associations. Questions are answered about the benefits of being a KRTA member, health insurance benefits, working efficiently within your local organization and many other concerns of retired teachers.

A contact person is designated in each district if you have questions about attending.
## 2016 FALL WORKSHOP SCHEDULE

<table>
<thead>
<tr>
<th>DISTRICT</th>
<th>DATE</th>
<th>PLACE</th>
<th>CONTACT PERSON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jefferson County</td>
<td>Fri. Aug 26</td>
<td>U of L Alumni Club</td>
<td>Rick Tatum</td>
</tr>
<tr>
<td></td>
<td>10:00 AM (ET)</td>
<td>Louisville</td>
<td>7810 St Anthony Woods</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Louisville, KY 40214</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>502-937-5190</td>
</tr>
<tr>
<td>Central Ky East</td>
<td>Mon. Aug 29</td>
<td>Boone Tavern Hotel</td>
<td>Larry Woods</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (ET)</td>
<td>Berea</td>
<td>1427 Kemper Ln</td>
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<td></td>
<td>Lancaster, KY 40444</td>
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<td></td>
<td>859-742-1377 / 270-999-1121</td>
</tr>
<tr>
<td>Central Ky West</td>
<td>Tues. Aug 30</td>
<td>Thomas &amp; King Conference Center</td>
<td>Parthenia Wells</td>
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<td></td>
<td>9:00 AM (ET)</td>
<td>Georgetown</td>
<td>4036 Cynthia Road</td>
</tr>
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<td></td>
<td></td>
<td>Georgetown, KY 40324</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>502-863-4012</td>
</tr>
<tr>
<td>Northern</td>
<td>Wed. Aug 31</td>
<td>Triple Crown Country Club</td>
<td>Lorie Flerlage</td>
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<td></td>
<td>9:00 AM (ET)</td>
<td>Union</td>
<td>1000 Independence Pike</td>
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<td></td>
<td>Dry Ridge, KY 41035</td>
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<td></td>
<td>859-824-4882</td>
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<tr>
<td>Fifth</td>
<td>Thurs. Sep 1</td>
<td>Aquatic Center</td>
<td>Shirley Sills</td>
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<td></td>
<td>9:15 AM (ET)</td>
<td>Buckner</td>
<td>1925 Prestwick Dr</td>
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<td></td>
<td></td>
<td>LaGrange, KY 40031</td>
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<td></td>
<td></td>
<td></td>
<td>502-517-1911</td>
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<tr>
<td>First</td>
<td>Mon. Sep 12</td>
<td>Kenlake State Park</td>
<td>Charlotte Benton</td>
</tr>
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<td></td>
<td>9:00 AM (CT)</td>
<td>Hardin</td>
<td>3705 Apperson Rd</td>
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<td></td>
<td></td>
<td></td>
<td>Kevil, KY 42053</td>
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<tr>
<td></td>
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<td></td>
<td>270-462-3406 / 270-564-4469</td>
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<tr>
<td>Second</td>
<td>Tues. Sep 13</td>
<td>Thelma B. Johnson Learning Ctr</td>
<td>Pat McKinney</td>
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<tr>
<td></td>
<td>9:00 AM (CT)</td>
<td>Henderson</td>
<td>609 Teal Lane</td>
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<td></td>
<td></td>
<td></td>
<td>Henderson, KY 42420</td>
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<td></td>
<td>270-831-5148</td>
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<tr>
<td>Third</td>
<td>Wed. Sep 14</td>
<td>Barren River State Park</td>
<td>Romanza Johnson</td>
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<td></td>
<td>9:00 AM (CT)</td>
<td>Lucas</td>
<td>3341 Cemetery Rd</td>
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<td></td>
<td></td>
<td></td>
<td>Bowling Green, KY 42103</td>
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<td></td>
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<td></td>
<td>270-842-3416</td>
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<td>Fourth</td>
<td>Thurs. Sep 15</td>
<td>Tourism &amp; Convention Bureau</td>
<td>Bill Kelley</td>
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<td>Elizabethtown</td>
<td>904 Dogwood Dr</td>
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<td></td>
<td>Elizabethtown, KY 42701</td>
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<td></td>
<td>270-737-7742</td>
</tr>
<tr>
<td>Middle Cumberland</td>
<td>Mon. Sep 19</td>
<td>Dale Hollow Lake State Park</td>
<td>Tishana Cundiff</td>
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<td>Burkesville</td>
<td>11181 S KY 501</td>
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<tr>
<td></td>
<td>9:30 AM (ET)</td>
<td></td>
<td>Liberty, KY 42539</td>
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<td></td>
<td>606-787-5324</td>
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<tr>
<td>Upper Cumberland</td>
<td>Tues. Sep 20</td>
<td>Pine Mountain State Park</td>
<td>Paula Adams</td>
</tr>
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<td></td>
<td>8:30 AM (ET)</td>
<td>Pineville</td>
<td>PO Box 485</td>
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<td></td>
<td>Middlesboro, KY 40965</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>606-248-4486</td>
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<td>Upper Ky River</td>
<td>Wed. Sep 21</td>
<td>Buckhorn State Park</td>
<td>Michael Caudill</td>
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<td></td>
<td>8:30 AM (ET)</td>
<td>Buckhorn</td>
<td>392 Civil War Gap</td>
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<td></td>
<td>Carcassonne, KY 41804</td>
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<td></td>
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<td></td>
<td>606-633-9691</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>Thurs. Sep 22</td>
<td>Jenny Wiley State Park</td>
<td>Darrell Clark</td>
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<td>9:00 AM (ET)</td>
<td>Prestonburg</td>
<td>577 Collins Creek</td>
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<td></td>
<td></td>
<td></td>
<td>Warfield, KY 41267</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>606-395-6222</td>
</tr>
<tr>
<td>Eastern</td>
<td>Fri. Sep 23</td>
<td>Carter Caves State Park</td>
<td>Ann Porter</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (ET)</td>
<td>Olive Hill</td>
<td>PO Box 88</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Washington, KY 41096</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>606-584-2510</td>
</tr>
</tbody>
</table>

All workshop start times are local time. Registration (except Jefferson) begins 30 minutes prior to start time. Registration at Jefferson begins 1 hour prior to start time.
### 2016-17 KRTA Officers

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Cathy Gullett</td>
<td>2233 KY Route 1107 Paintsville, KY 41240</td>
<td>(606) 789-6612</td>
<td><a href="mailto:ngullett8669@suddenlink.net">ngullett8669@suddenlink.net</a></td>
</tr>
<tr>
<td>President-Elect</td>
<td>Romanza Johnson</td>
<td>3341 Cemetery Road Bowling Green, KY</td>
<td>(270) 842-3416</td>
<td><a href="mailto:romanzaj@twc.com">romanzaj@twc.com</a></td>
</tr>
<tr>
<td>Vice-President</td>
<td>Shirley Dick Wolf</td>
<td>216 Pogue Drive Somerset, KY 42503</td>
<td>(606) 875-3321</td>
<td><a href="mailto:shirleydick-wolf@twc.com">shirleydick-wolf@twc.com</a></td>
</tr>
<tr>
<td>Immediate Past-President</td>
<td>Patsy Rainey</td>
<td>PO Box 29 Middletown, KY 40357</td>
<td>(859) 362-4392</td>
<td><a href="mailto:raineypasty@yahoo.com">raineypasty@yahoo.com</a></td>
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</table>

#### Executive Council

### KTRS Executive Secretary

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gary Harbin</td>
<td>479 Versailles Road Frankfort, KY 40601</td>
<td>800-618-1687</td>
<td></td>
</tr>
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</table>

### KRTA News Editor

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brenda Meredith</td>
<td>2532 Saratoga Drive Louisville, KY 40205</td>
<td>(502) 459-9790</td>
<td><a href="mailto:brenda.meredith@krta.org">brenda.meredith@krta.org</a></td>
</tr>
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### Deputy Executive Director

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Janie Caslowe</td>
<td>11009 Fox Moore Place Louisville, KY 40223-5583</td>
<td>(502) 245-5735</td>
<td><a href="mailto:janie.caslowe@krta.org">janie.caslowe@krta.org</a></td>
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### AARP/KRTA Specialist

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Email</th>
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</thead>
<tbody>
<tr>
<td>Cebert Gilbert, Jr.</td>
<td>P.O. Box 826 Stanton, KY 40380</td>
<td>(606) 663-6893</td>
<td><a href="mailto:cgilb@bellsouth.net">cgilb@bellsouth.net</a></td>
</tr>
</tbody>
</table>
2016-17 Presidents by Districts

FLOYD COUNTY
Daniel Branson
PO Box 418
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606.226.6241
dpbranson@bellsouth.net

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fayedaniel@aol.com

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shenson@bellsouth.net

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mtleitch@gmail.com

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lindacolliver@att.net

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bedfordfarm@roadrunner.com

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859.289.2978/859.473.0522
crawlings@hughes.net

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klink726@roadrunner.com

WOODFORD COUNTY
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303 Tincher Drive
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859.873.3806/859.227.4255
fayedaniel@aol.com

(Continued on page 6)
2016-17 Presidents by Districts

**EASTERN**
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**BATH COUNTY**
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**ELLIOTT COUNTY**
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<tr>
<th>District</th>
<th>President</th>
<th>Address</th>
<th>Phone Numbers</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FULTON COUNTY</strong></td>
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<tr>
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</tr>
<tr>
<td><strong>MCCREARY COUNTY</strong></td>
<td>TBD</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PULASKI COUNTY</strong></td>
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jean.chapman@krtanet.org

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270-842-0487  
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msims4949@yahoo.com

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418 RIDGECREST RD  
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evanl79@gmail.com

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SMITHFIELD KY 40068  
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s81sills@gmail.com

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LOUISVILLE KY 40220  
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patriciabhoward@icloud.com

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colejbc83@windstream.net

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falncarolyn@gmail.com

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gendy栉sils@gmail.com
Gary Harbin’s Update on Teachers’ Retirement System

How We Got Here. Mr. Harbin addressed the progress that has been made by passing HB303. TRS got $973 million which represents 94% of the full actuarially required contribution (ARC).

Although TRS investment performance has been excellent in the past, there hasn’t been sufficient dollars to invest. Over the past 30 years, the compounded return has been 8.73% and presently ranks in the top 9% when compared to public pension plans in the nation.

Additional funding received by TRS in 2006-07 was $3.17 M; in 2007-08 $38.7 M; and $0 through 2015-16. TRS has suffered the consequences of underfunding. It has been experiencing a negative cash flow since 2008. TRS was on course to sell about $3.4 billion in assets in FY 2016-2019.

Annuity payments were still going out. Thus, leaving less money to invest. Through these years of no additional funding, actual teachers’ pension investments had to be sold. Without the additional funding, the only projected action would have been to continue to sell assets.

TRS investment strategy has become increasingly constrained by liquidity needs. Investments constraints mean lower future investment returns.

Former Governor Beshear’s TRS Funding Work Group appears to be the catalyst that resulted in the additional funds to TRS. The governor appointed members representing a wide spectrum of the education community, including leaders of constituent groups, state officials, Kentucky Chamber of Commerce, and professional consultants. These 25 people met eight times from July to December. William B. “Flick” Fornia (consultant who has worked on both sides of state pension problems across the United States) reported that the TRS financial requests and assumptions didn’t look overstated and “if the state shifted to a hybrid pension system for new hires that included Social Security, it wouldn’t provide any solutions toward solvency.”

Supporters of TRS, many being KRTA members, filled every available seat at the TRS Funding Work Group and many gave testimony. Legislators saw our presence and got to know us.

That 94% puts us in a good spot. We are in the budget in a big way. Is it a one-time thing? Probably.

Kentucky is one of the few pension plans in the nation with a pre-funded medical plan. It is safe because it is pre-funded. The rest of the U.S. doesn’t even realize they have a problem yet.

What’ Ahead?

House Bill 271 requires reporting of individual recipients’ account information to the Public Pension Oversight Board (PPOB) with identities of the recipients concealed.

House Bill 238 requires PPOB to perform audit of the work of the System’s actuary every five years. It puts the permanent pension fund into statute.

Senate Bill 2 stipulates no placement agents. TRS has never used placement agents. It also restricts the use of hedge funds. TRS does not use hedge funds.

Harbin states that TRS has no fear of an honest audit. We are one of the most transparent agencies in the nation. We have an audit every five years; every quarter all investments are reported to the SEC and

there are PPOB reports by Beau Barnes monthly.

The fees and investment costs documented annually in the KTRS annual report shows the total cost of $44,892,486 which is 25/100 of 1% of the assets.

The attack on public pensions is real. The Pew-Arnold campaign plans to undermine America’s retirement security. The PUSH for 401K is real while it is a fact that pension plans are a better benefit at a lower cost. PEW Charitable Trusts received $10 M from Laura and John Arnold to further its cause. The simple fact is that TRS buys cheaper, invests better and the fees are less than a 401K.

Previous Pension Reform Savings. TRS changes in 2008 reduced the cost of new teacher benefits from 16.93% to 15.68% of his/her salary. For the state, that meant the cost of benefits for new teachers by 1.25 percentage points, a 7.3 percent cut in the cost of the benefit.

So What's Ahead . . . 2017 Session. Another Senate Bill 2? Changes based on Performance Review? In future sessions FUNDING is the enigma. The problem took years to create; it will take years to fix. That means we need to KEEP TALKING—keep talking with legislators.

How to Maintain Properly Inflated Tires

A message from Liberty Mutual Insurance

By Terri Trespicio

Underinflated tires are a leading cause of auto crashes. Typically, they lead to uneven treads or an overheating, which could result in a flat or a blowout. Keeping your tires properly inflated, therefore, can make a big difference in your safety. As an added bonus, it can also improve your gas mileage by 3.3 percent.

Follow these tips when checking your tires:

- Look for the sticker. Inside the driver’s side door there should be a sticker with the recommended tire pressure for your vehicle. (If it’s not there, check the owner’s manual.)
- Check the tires before you drive. The most accurate readings happen when tires are cold—meaning they haven’t been driven on for three hours.
- Get a good tire pressure gauge. Some newer cars have an in-dash tire pressure monitoring system. If your vehicle doesn’t have this feature, or you want the security of a backup, keep a good pressure gauge in your car.
- When you unscrew the valve cap on the tire, hold the nozzle firmly and squarely on the valve. Hold it straight, as tilting the gauge will affect the reading. And make sure your valves have caps. (It’s a good idea to store a few extra caps along with your gauge.)
- Check your tires once a month. And always check them before taking off on a long trip. Even though colder weather will reduce tire pressure and warmer weather will increase it, you should still inflate or deflate only to the recommend pressure.

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

Coverage underwritten and provided by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA 02116. ©2014 Liberty Mutual Insurance
## DISTRICT AND LOCAL MEMBERSHIP PERCENTAGE REPORT

**August 19, 2016**

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# KRTA MEMBERSHIP
## STATEWIDE BY DISTRICT
### AUGUST 19, 2016

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<th>MEMBER</th>
<th>%-AGE</th>
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**KENTUCKY TEACHERS’ RETIREMENT SYSTEM PRE-RETIREMENT SEMINARS**


- **September 24, 2016**
  - **The Corbin Center**
  - 222 Corbin Center Drive
  - Corbin, KY 40701
  - Registration 8:30 am
  - Seminar 9 am - noon

- **October 15, 2016**
  - **Jenny Wiley State Park**
  - 75 Theatre Court
  - Prestonsburg, KY 41653
  - Registration 8:30 am
  - Seminar 9 am - noon

- **November 19, 2016**
  - **Johnson Early Learning**
  - 631 North Green Street
  - Henderson, KY 42420
  - Registration 8:30 am
  - Seminar 9 am - noon
The junior high school principal had a problem with some girls who were starting to wear lipstick. When applying it in the bathroom, they would blot their lips on the mirrors, leaving lip prints.

So he spoke to the teachers and asked them for their help. They promised they would speak to the girls, but after two weeks, the situation did not improve at all.

He even called a few of the girls’ parents who were his friends for their advice, but to no avail. The mirrors were constantly a mess.

Finally he thought of a way to stop it. One day he gathered together all the girls who wore lipstick. He then took them to the bathroom and lectured about how hard it was to clean the lipstick off the mirrors.

You could see the young girls smiling at each other, all nodding publicly but smirking to one another.

The principal then asked the custodian, who was present at the lecture, to demonstrate how difficult it was to clean the mirrors. The custodian took a long handled brush, dipped it into the toilet and vigorously rubbed the lipstick off the mirror.

From that day forward, the mirrors stayed lipstick free.