



News

Express

Kentucky Retired Teachers Association
Serving Retired Teachers Since 1957

VOLUME I, NUMBER 2

LOUISVILLE, KENTUCKY

SEPTEMBER 2016

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!

Gary Harbin Presents Update at Jefferson County Workshop (See page 11)



Gary Harbin
Executive Secretary of TRS

The Leadership Issue

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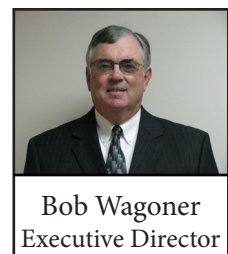
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Thanks to Debby Murrell for all the great photos taken during Fall Workshops!

PERSONALLY SPEAKING . . .



Bob Wagoner
Executive Director

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.



KRTA President, Cathy Gullett, at Fifth District Workshop in Buckner, KY

2016 FALL WORKSHOP SCHEDULE

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

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.

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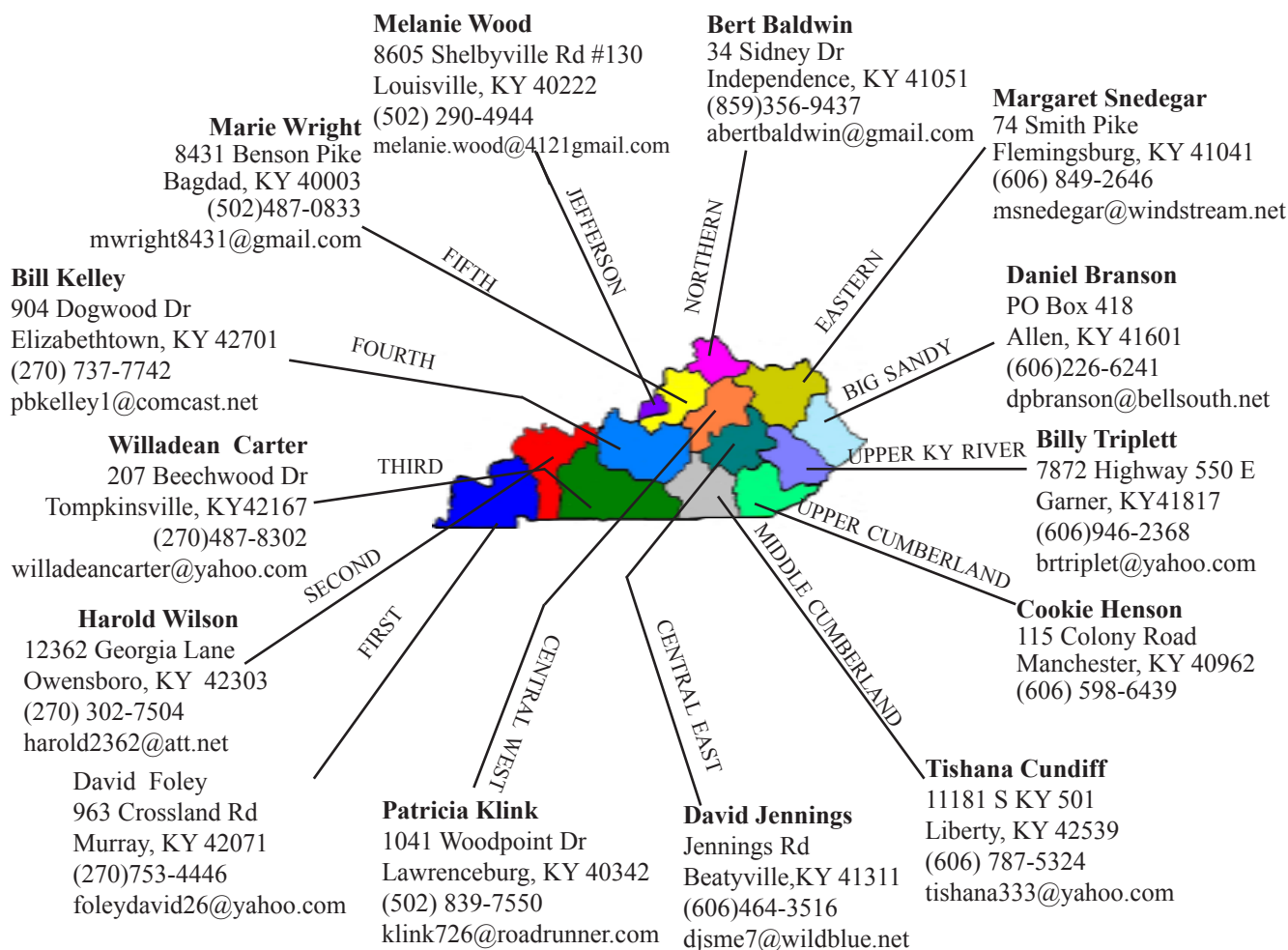
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Gary Harbin's Update on Teachers' Retirement System

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" Forna (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's 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/kрта.

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DISTRICT AND LOCAL MEMBERSHIP PERCENTAGE REPORT

August 19, 2016

DISTRICT	LOCAL	%	DISTRICT	LOCAL	%	DISTRICT	LOCAL	%
<u>BIG SANDY</u>						<u>MIDDLE CUMBERLAND</u>		
	FLOYD	61.00%	<u>EASTERN</u>				ADAIR	80.00%
	JOHNSON	65.50%		BATH	81.60%		CASEY	90.70%
	LAWRENCE	63.40%		BOYD	69.50%		CLINTON	71.80%
	MAGOFFIN	48.50%		CARTER	64.90%		MCCREARY	95.60%
	MARTIN	91.30%		ELLIOTT	67.10%		PULASKI	74.60%
	PIKE	67.80%		FLEMING	94.40%		RUSSELL	65.40%
<u>CENTRAL KY EAST</u>				GREENUP	67.60%		WAYNE	90.50%
	EKURA	61.30%		LEWIS	65.50%	<u>NORTHERN</u>		
	ESTILL	75.70%		MASON	98.20%		BOONE	64.40%
	GARRARD	82.30%		MENIFEE	75.90%		BRACKEN	88.00%
	JACKSON	83.90%		MORGAN	80.70%		CAMPBELL	72.40%
	LEE	98.60%		ROWAN	80.70%		GALLATIN	83.90%
	LINCOLN	89.80%	<u>FIFTH</u>				GRANT	83.30%
	MADISON	65.60%		BULLITT	84.30%		KENTON	66.60%
	MONTGOMERY	95.40%		CARROLL	91.10%		PENDLETON	82.80%
	POWELL	95.70%		FRANKLIN	59.10%		MUHLENBERG	61.20%
	ROCKCASTLE	75.50%		HENRY	89.30%		OHIO	86.60%
<u>CENTRAL KY WEST</u>				OLDHAM	57.50%		SIMPSON	80.40%
	ANDERSON	59.50%		OWEN	96.00%		TODD	78.30%
	BOURBON	66.50%	<u>FOURTH</u>				WARREN	52.40%
	BOYLE	62.40%		BRECKINRIDGE	76.00%	<u>UPPER CUMBERLAND</u>		
	CLARK	75.30%		GRAYSON	82.20%		BELL	69.80%
	FAYETTE	50.50%		GREEN	99.10%		CLAY	66.40%
	HARRISON	68.00%		HARDIN	59.30%		HARLAN	60.10%
	JESSAMINE	62.50%		HART	94.70%		KNOX	52.30%
	MERCER	68.00%		LARUE	56.30%		LAUREL	68.30%
	NICHOLAS	92.60%		MARION	72.30%		MIDDLESBORO	94.90%
	ROBERTSON	96.00%		MEADE	69.50%		WHITLEY	70.70%
	SCOTT	69.00%		NELSON	94.90%	<u>UPPER KY RIVER</u>		
	WOODFORD	76.20%		TAYLOR	74.50%		BREATHITT	87.30%
				WASHINGTON	89.90%		KNOTT	88.80%
			<u>JEFFERSON</u>				LESLIE	48.80%
				JEFFERSON	53.20%		LETCHER	86.90%
							OWSLEY	85.20%
							PERRY	54.20%
							WOLFE	96.30%

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

DISTRICT	POTENTIAL MEMBERS	MEMBER	%-AGE
Big Sandy	1,775	1,160	65.4%
Central KY East	2,513	1,920	76.4%
Central KY West	5,201	3,086	59.3%
Eastern	2,448	1,839	75.1%
Fifth	2,599	1,850	71.2%
First	2,809	2,213	78.8%
Fourth	2,657	1,984	74.7%
Jefferson	6,139	3,269	53.2%
Middle Cumberland	1,690	1,349	79.8%
Northern	2,883	2,017	70.0%
Second	2,729	2,170	79.5%
Third	3,468	2,331	67.2%
Upper Cumberland	2,265	1,513	66.8%
Upper KY River	1,290	982	76.1%
Out of State	4,365	2,013	46.1%
Associate	380	264	69.5%
TOTALS	45,211	29,960	66.3%

MEMBERSHIP TYPE	AUG 14, 2015	AUG 19, 2016	DIFFERENCE
Automatic Dues	24,352	24,864	512
Cash	4,874	5,096	222
TOTALS	29,228	29,962	734
PERCENTAGE	66.3%	66.3%	0.0

KENTUCKY TEACHERS' RETIREMENT SYSTEM PRE-RETIREMENT SEMINARS
REGISTER ON-LINE AT <http://ktrs.ky.gov>

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

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Hank Hensley 1.800.927.0030

DELTA DENTAL INSURANCE

1.866.480.4872 or www.deltadentalky.com

AVESIS KRTA VISION PLAN

Enrollment 1.800.466.5182 ~ Provider Questions 1.800.828.9341

www.avesis.com

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502.429.4504 ext. 51690

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1.800.286.6149 or www.hearinamerica.com

TEACHERS' RETIREMENT SYSTEM OF KY

1.800.618.1687 or www.tr.s.ky.gov

COMMONWEALTH CREDIT UNION

1.800.228.6420 / 502-564-4775 or www.ccu.ky.org

COMFORT KEEPERS

1.877.257.KRTA or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE

1.866.886.6831 or www.seniorcarelouisville.net

NORTH AMERICAN LIFE PLANS including LifeLock

1.888.362.1214 or 502-553-7630

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Quips, Quotes & Puzzles

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 mends 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.

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