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)
**PERSONALLY SPEAKING . . .**

Stay Engaged in the Political Process

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 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 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](https://www.ssa.gov/pubs/EN-05-10045.pdf)

(Continued on Page 4)
Are 529 College Savings Plans a Good Way to Save for College?

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, you still have the option of transferring the 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.

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Suite 505
Louisville, KY 40202
502-583-1260
Henry.Hensley@RaymondJames.com

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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/krta.

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You’ve Been Upgraded!

Your senses are essential. At Avésis, 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 Avésis vision plan just got richer. Take a closer look at your plans, and sign up today!

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Low Option Plan (0501300EZ)</th>
<th>High Option Plan (0651300EZ-L7)</th>
<th>Limitations and Exclusions</th>
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<tr>
<td>Eye Examination</td>
<td>Covered in full after $10 copay</td>
<td>Covered in full after $90 copay</td>
<td>Some providers, benefits, exclusions or limitations listed herein may vary depending on your state of residence.</td>
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<tr>
<td>Materials Copay</td>
<td>$25 copay</td>
<td>$75 copay</td>
<td>Limits:</td>
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<td>Frame</td>
<td>$50 wholesale allowance; Up to $150 retail value</td>
<td>$65 wholesale allowance; Up to $175 retail value</td>
<td>1. Orthoptics or vision training;</td>
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<tr>
<td>Spectacle Lenses</td>
<td>Covered in full after copay</td>
<td>Covered in full after copay</td>
<td>2. Subnormal vision aids and any supplemental testing; Ariskoklon lenses;</td>
</tr>
<tr>
<td>Standard Single Vision</td>
<td>Covered in full after copay</td>
<td>Covered in full after copay</td>
<td>3. Plano from prescription lenses, rangs lenses;</td>
</tr>
<tr>
<td>Standard Bifocal</td>
<td>Covered in full after copay</td>
<td>Covered in full after copay</td>
<td>4. Two pair of glasses in lieu of bical lenses;</td>
</tr>
<tr>
<td>Standard Trifocal</td>
<td>Covered in full after copay</td>
<td>Covered in full after copay</td>
<td>5. Any medical or surgical treatment of eye or eyes or supporting structures;</td>
</tr>
<tr>
<td>Standard Lenticular</td>
<td>Covered in full after copay</td>
<td>Covered in full after copay</td>
<td>6. Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services;</td>
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<tr>
<td>Progressive</td>
<td>20% off retail, plus $55 allowance</td>
<td>Covered in full after copay</td>
<td>7. Any eye or vision examination or corrective wear required by an employer as a condition of employment and safety eyewear;</td>
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<tr>
<td>Lens Options</td>
<td></td>
<td></td>
<td>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</td>
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<tr>
<td>Contact Lenses</td>
<td>$130 allowance</td>
<td>$130 allowance</td>
<td>9. Services or Materials provided by any other group benefit plan.</td>
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<td>Medically Necessary</td>
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<td>LASIK Surgery</td>
<td>$150 one-time / lifetime allowance</td>
<td>$150 one-time / lifetime allowance</td>
<td>Refractive Surgery Vision Benefit Exclusions: Benefits are not payable for any of the following:</td>
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<td>Frequency</td>
<td>Low Option Plan (0501300EZ)</td>
<td>High Option Plan (0651300EZ-L7)</td>
<td>1. Routine vision examinations or corrective vision materials, including corrective eyeglasses, framing, lenses, frames or contact lenses; or</td>
</tr>
<tr>
<td>Exams</td>
<td>12 Months</td>
<td>12 Months</td>
<td>2. Medical or surgical procedures, services or treatments:</td>
</tr>
<tr>
<td>Lenses / Contact Lenses</td>
<td>12 Months</td>
<td>12 Months</td>
<td>a. not specifically covered under this Rider;</td>
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<tr>
<td>Frames</td>
<td>24 Months</td>
<td>24 Months</td>
<td>b. provided free of charge in the absence of insurance;</td>
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<tr>
<td>Member Paid Rates Annually</td>
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<td></td>
<td>c. payable under any Workers’ Compensation law, or similar statutory authority; or</td>
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<tr>
<td>Member</td>
<td>$115</td>
<td>$115</td>
<td>d. payable under governmental plan or program whether Federal, state or subdivisions thereof.</td>
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<td>Member + Dependent</td>
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<td>$280</td>
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<tr>
<td>Member + Family</td>
<td>$285</td>
<td>$400</td>
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First Class Vision for Coach Prices

[http://www.avesisvision.co.uk/en/productivity.htm](http://www.avesisvision.co.uk/en/productivity.htm)

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

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@krta.org

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 President's Message 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](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/](https://www.ssa.gov/).
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.
Directions to Holiday Inn Hurstbourne

(Continued from “In Loving Memory” Page 1)

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

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*The Kimbler-Bourgard Foundation is a non-profit fund.
2017 Convention Speakers

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)

Milennials 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 the 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.

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.
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.

Campbell 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.

Casey 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.

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.

Hart 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.
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.

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.

Madison County RTA

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

Northern District RTA

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.

Northern District RTA

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.

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, Merryleen 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, Legislative chair, Joe Litton, Vice President, Kathy Litton, President.
**INSIDE SCOOP . . .**

**KENTUCKY RETIRED TEACHERS ASSOCIATION STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS—MODIFIED CASH BASIS**

*Years Ended June 30, 2016 and 2017*

### REVENUES

<table>
<thead>
<tr>
<th>Total</th>
<th>Percent to Revenue</th>
<th>Total</th>
<th>Percent to Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership dues</td>
<td>$627,410</td>
<td>$615,575</td>
<td>96.52%</td>
</tr>
<tr>
<td>Interest income</td>
<td>2,613</td>
<td>2,366</td>
<td>0.37%</td>
</tr>
<tr>
<td>Dividend income</td>
<td>12,071</td>
<td>11,959</td>
<td>1.88%</td>
</tr>
<tr>
<td>Capital Gains Distrib.</td>
<td>19,748</td>
<td>34,324</td>
<td>5.38%</td>
</tr>
<tr>
<td>Other Income</td>
<td>48,370</td>
<td>34,633</td>
<td>5.43%</td>
</tr>
<tr>
<td>Net realized loss on invest.</td>
<td>2,768</td>
<td>13,695</td>
<td>2.15%</td>
</tr>
<tr>
<td>Net unrealized gain</td>
<td>96,394</td>
<td>(74,759)</td>
<td>-11.72%</td>
</tr>
</tbody>
</table>

**TOTAL REVENUE** $806,606 100.00% $637,793 100.00%

### EXPENSES

<table>
<thead>
<tr>
<th>Amount</th>
<th>Percent to Revenue</th>
<th>Amount</th>
<th>Percent to Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>$208,000</td>
<td>25.79%</td>
<td>$212,408</td>
</tr>
<tr>
<td>Annual Convention</td>
<td>29,352</td>
<td>3.64%</td>
<td>14,793</td>
</tr>
<tr>
<td>Committee Expenses</td>
<td>47,190</td>
<td>5.85%</td>
<td>50,919</td>
</tr>
<tr>
<td>Contract Printing</td>
<td>8,412</td>
<td>1.04%</td>
<td>8,795</td>
</tr>
<tr>
<td>Depreciation</td>
<td>9,812</td>
<td>1.22%</td>
<td>10,568</td>
</tr>
<tr>
<td>District Expenses</td>
<td>10,220</td>
<td>1.27%</td>
<td>10,520</td>
</tr>
<tr>
<td>District Managers Meeting</td>
<td>16,632</td>
<td>2.06%</td>
<td>19,944</td>
</tr>
<tr>
<td>Donations</td>
<td>22,748</td>
<td>2.82%</td>
<td>22,902</td>
</tr>
<tr>
<td>Employee Benefits</td>
<td>0.00%</td>
<td>101,954</td>
<td>15.99%</td>
</tr>
<tr>
<td>Fall Workshops</td>
<td>16,189</td>
<td>2.01%</td>
<td>16,717</td>
</tr>
<tr>
<td>Insurance</td>
<td>5,817</td>
<td>0.72%</td>
<td>5,122</td>
</tr>
<tr>
<td>KRTA News</td>
<td>47,081</td>
<td>5.84%</td>
<td>63,944</td>
</tr>
<tr>
<td>Legal Hotline Services</td>
<td>19,000</td>
<td>2.36%</td>
<td>19,000</td>
</tr>
<tr>
<td>Maintenance</td>
<td>31,448</td>
<td>3.90%</td>
<td>31,696</td>
</tr>
<tr>
<td>Materials and Supplies</td>
<td>14,684</td>
<td>1.82%</td>
<td>12,572</td>
</tr>
<tr>
<td>Membership Recruitment</td>
<td>20,656</td>
<td>2.56%</td>
<td>22,691</td>
</tr>
<tr>
<td>Payroll Taxes</td>
<td>15,184</td>
<td>1.88%</td>
<td>19,649</td>
</tr>
<tr>
<td>Postage</td>
<td>9,851</td>
<td>1.22%</td>
<td>12,033</td>
</tr>
<tr>
<td>Professional Fees</td>
<td>15,633</td>
<td>1.94%</td>
<td>16,305</td>
</tr>
<tr>
<td>Scholarships</td>
<td>19,750</td>
<td>2.45%</td>
<td>18,400</td>
</tr>
<tr>
<td>Retiree Recognition Reimb.</td>
<td>5,825</td>
<td>0.72%</td>
<td>5,550</td>
</tr>
<tr>
<td>Taxes and Licenses</td>
<td>3,932</td>
<td>0.49%</td>
<td>3,655</td>
</tr>
<tr>
<td>Telephone</td>
<td>4,605</td>
<td>0.57%</td>
<td>4,603</td>
</tr>
<tr>
<td>Travel</td>
<td>64,487</td>
<td>7.99%</td>
<td>65,204</td>
</tr>
<tr>
<td>Utilities</td>
<td>4,333</td>
<td>0.54%</td>
<td>3,652</td>
</tr>
</tbody>
</table>

**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** $1,241,270 $1,377,073

**Net Assets End of Year** $1,397,037 $1,241,270

Executive Director: [Signature]

Date: 2/12/2018

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**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.

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**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.

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**KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 29, 2018**

<table>
<thead>
<tr>
<th>DISTRICT</th>
<th>MEMBERS 2017</th>
<th>MEMBERS 2018</th>
<th>%-AGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second</td>
<td>2,768</td>
<td>2,283</td>
<td>82.5%</td>
</tr>
<tr>
<td>Middle Cumberland</td>
<td>1,7193</td>
<td>1,378</td>
<td>80.2%</td>
</tr>
<tr>
<td>First</td>
<td>2,822</td>
<td>2,259</td>
<td>80.0%</td>
</tr>
<tr>
<td>Upper KY River</td>
<td>1,304</td>
<td>1,039</td>
<td>79.7%</td>
</tr>
<tr>
<td>Eastern</td>
<td>2,464</td>
<td>1,955</td>
<td>79.3%</td>
</tr>
<tr>
<td>Central KY East</td>
<td>2,603</td>
<td>2,052</td>
<td>78.8%</td>
</tr>
<tr>
<td>Fourth</td>
<td>2,777</td>
<td>2,103</td>
<td>75.7%</td>
</tr>
<tr>
<td>Fifth</td>
<td>2,701</td>
<td>1,975</td>
<td>73.1%</td>
</tr>
<tr>
<td>Northern</td>
<td>2,965</td>
<td>2,157</td>
<td>72.7%</td>
</tr>
<tr>
<td>Third</td>
<td>3,564</td>
<td>2,435</td>
<td>69.3%</td>
</tr>
<tr>
<td>Upper Cumberland</td>
<td>2,300</td>
<td>1,561</td>
<td>67.9%</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>1,788</td>
<td>1,202</td>
<td>67.2%</td>
</tr>
<tr>
<td>Central KY West</td>
<td>5,356</td>
<td>3,401</td>
<td>63.5%</td>
</tr>
<tr>
<td>Jefferson</td>
<td>6,330</td>
<td>3,610</td>
<td>57.0%</td>
</tr>
<tr>
<td>Out of State</td>
<td>4,726</td>
<td>2,255</td>
<td>47.7%</td>
</tr>
<tr>
<td>Associate</td>
<td>304</td>
<td>304</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

**TOTALS** 46,493 31,969 68.8%

**MEMBERSHIP TYPE JAN 20, 2017 JAN 29, 2018 DIFFERENCE**

<table>
<thead>
<tr>
<th>Type</th>
<th>Jan 2017</th>
<th>Jan 2018</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic Dues</td>
<td>25,029</td>
<td>25,464</td>
<td>435</td>
</tr>
<tr>
<td>Cash</td>
<td>6,325</td>
<td>6,505</td>
<td>180</td>
</tr>
<tr>
<td>TOTALS</td>
<td>31,354</td>
<td>31,969</td>
<td>615</td>
</tr>
</tbody>
</table>

**Percentage** 69.3% 68.8% -0.5%
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.
DECEASED RETIRED TEACHERS

SEPTEMBER, OCTOBER, NOVEMBER, DECEMBER 2017

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

BREATHITT CO

William Collins

BREATHITT CO

Marilyn Williams

BREATHITT CO

Sharon Wartman

BREATHITT CO

Edith Warren

BREATHITT CO

Lois Warren

BREATHITT CO

Doyle Warren

BREATHITT CO

Robert Warren

BREATHITT CO

Mary Warren

BREATHITT CO

Leroy Warren

BREATHITT CO

Phillip Warren

BREATHITT CO

Harold Warren

BREATHITT CO

Barbara Warren

BREATHITT CO

Paul Warren

BREATHITT CO

Linda Warren

BREATHITT CO

Gloria Warren

BREATHITT CO

Sylvia Warren

BREATHITT CO

 snacks Warren

BREATHITT CO

William Warren

BREATHITT CO

Mary Warren

BREATHITT CO

Margaret Warren

BREATHITT CO

Betty Warren

BREATHITT CO

Linda Warren

BREATHITT CO

Marcia Warren

BREATHITT CO

Mary Warren

BREATHITT CO

Susan Warren

BREATHITT CO

Dee Warren

BREATHITT CO

Janet Warren

BREATHITT CO

Karen Warren

BREATHITT CO

Leslie Warren

BREATHITT CO

Mary Warren

BREATHITT CO

Patricia Warren

BREATHITT CO

Linda Warren

BREATHITT CO

June Warren

BREATHITT CO

Donald Warren

BREATHITT CO

Virginia Warren

BREATHITT CO

Karen Warren

BREATHITT CO

Gladys Warren

BREATHITT CO

Bonnie Warren

BREATHITT CO

Melinda Warren

BREATHITT CO

Sandra Warren

BREATHITT CO

Donna Warren

BREATHITT CO

Deborah Warren

BREATHITT CO

Geraldine Warren

BREATHITT CO

Karen Warren

BREATHITT CO

Juanita Warren

BREATHITT CO

Laura Warren

BREATHITT CO

Sandy Warren

BREATHITT CO

Cindy Warren

BREATHITT CO

Mary Warren

BREATHITT CO

Betty Warren

BREATHITT CO

Barbara Warren

BREATHITT CO

Alma Warren

BREATHITT CO

Susan Warren

BREATHITT CO

Janet Warren

BREATHITT CO

Karen Warren

BREATHITT CO

Mary Warren

BREATHITT CO

Sandra Warren

BREATHITT CO

Linda Warren

BREATHITT CO

Mary Warren

BREATHITT CO

Sara Warren

BREATHITT CO

Karen Warren

BREATHITT CO

Sandra Warren

BREATHITT CO

Sue Warren

BREATHITT CO

Dee Warren

BREATHITT CO

Mary Warren

BREATHITT CO

Dorothy Warren

BREATHITT CO

Deborah Warren

BREATHITT CO

Lois Warren

BREATHITT CO

Margaret Warren

BREATHITT CO

Betty Warren

BREATHITT CO

Linda Warren

BREATHITT CO

Sandra Warren

BREATHITT CO

Sue Warren

BREATHITT CO

Karen Warren

BREATHITT CO

Mary Warren

BREATHITT CO

Debra Warren

BREATHITT CO

Sandra Warren

BREATHITT CO

Marcia Warren