#ROSE@30

This year the Kentucky Retired Teachers Association (KRTA) along with the Kentucky School Boards Association (KSBA), the Kentucky Association for School Administrators (KASA), the Kentucky Association of School Superintendents (KASS), the Kentucky Education Association (KEA) and the Kentucky Association of School Councils (KASC) are celebrating the 30th anniversary of the landmark Rose v. Council decision, paving the way for education improvement in KY and the nation.

The following article by Charles Hartley originally appeared in the Courier-Journal on 3 April 2013. The article depicts the role former KRTA Executive Director, Frank Hatfield, had leading up to this landmark decision.

Bullitt Memories:
Frank Hatfield, School Financial Reform Pioneer

The Kentucky Education Reform Act (KERA), passed by the General Assembly in 1990, has had a significant effect on how Kentucky's schools are financed, and how they are evaluated. Moreover, he serves as NRTA's national spokesperson representing 850,000 members nationwide.

Before joining NRTA, Mr. Campos was a lobbyist in the Government Relations Department of AARP's community engagement dedicated to the priorities of individuals age 50-plus and their families. Moreover, he serves as NRTA's national spokesperson representing 850,000 members nationwide.

Alfred Campos is the Director for the National Retired Teachers Association (NRTA): AARP's Educator Community. NRTA is a division of AARP and is the nation's largest organization serving the interests of retired educators. He leads NRTA's strategic direction, management, advocacy, and community engagement dedicated to the priorities of individuals age 50-plus and their families. Moreover, he serves as NRTA's national spokesperson representing 850,000 members nationwide.

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The last 20 months have been a roller coaster for Kentucky's retired teachers. At KRTA we have strived to provide accurate information by various media, i.e., social media, email, the KRTA website and teachfrankfort.org and our electronic newsletters and printed newspaper. KRTA has had registered lobbyists in Frankfort during the legislative sessions to keep track of legislation, both good and bad, that is of concern to retired teachers. We have used text alerts to make our members aware of happenings in Frankfort that need immediate attention. Our volunteers have continued to travel around the state to keep folks up to date on legislative matters, health and insurance concerns, and KRTA membership efforts.

But it is YOU, the members of KRTA, who have made the difference through these difficult times. It has been your phone calls, emails, and personal contact with members of Kentucky General Assembly that have made a difference in these tumultuous times. Kentucky's Retired Teachers have continued to volunteer to make a difference in their communities. Donating school supplies and food items to local food banks and school family resource centers. Thanks for all you have done and will continue to do for the Commonwealth of Kentucky.

Legislative Update

Governor Bevin’s State of the State address was Thursday evening at 7:00 pm in the House Chambers.

Governor Bevin highlighted the funding that has been allocated to the pension plans during his time in office.

“This is the first administration, supported in turn by legislation that came out of this body, that has funded 100 percent of the ARC, ever,” said Bevin of the state’s actuarially required contributions to the pension systems.

But money won’t be enough to solve the problem, according to Bevin. He warned that structural changes to the system will be required.

KRTA legislative volunteers were in Frankfort again last week on Wednesday and Thursday meeting with legislators.

KRTA’s main focus at this time is:

• Sharing the importance of restoring funding to the Medical Insurance Fund at TRS during the 2020 session of the General Assembly.
• Maintaining the financial and administrative independence of TRS.
• Kentucky must maintain a Defined Benefit Pension Plan for its future teachers.

The Kentuckiana Retired Teachers Association (KRTA) is an independent, autonomous, self-governing organization of Kentucky’s retired educators. It is the only organization with your interest as its sole purpose. KRTA represents over 32,500 retired educators throughout the commonwealth with 119 local associations and 14 active districts. Our association’s mission is to provide a wide range of quality services, workshops and education information.

1. To provide a wide range of quality services, workshops and education information
2. To develop a biennial Legislative Program and solicit support for the association’s priorities
3. To offer discounts on long-term care, vision care, hearing instruments, homeowner and automobile insurance, life insurance, identity theft, and in-home health providers
4. To assist in legal, finance, investment and retirement counseling
5. To inform members by producing an informative newspaper 3 times per year, by conducting workshops, and holding an annual state convention
6. To assist in the organization of KRTA local units and to recognize the units as a vital part of KRTA
7. To provide valuable programs in retirement planning in cooperation with TRS of Kentucky
8. To award N.O. Kimbler Scholarships to students at each of the Kentucky Community and Technical Colleges across the commonwealth
9. To launch the Bourgard Benevolence Foundation to assist retired teachers in financial difficult situation

In 1957 prominent, concerned retired Kentucky educators met to discuss creating/establishing an organization whose sole purpose would be to “look out for the welfare of retired teachers.” From this meeting KRTA was established. We value their insight, courage and fortitudinous accomplishments. KRTA is still going strong sixty-two years later and our founders’ vision and purpose remain true today.

Yet the challenges our founders faced then are still the same challenges we face today. We still worry about our pension, health insurance and other retired teachers’ issues.

Determined by our founders to best fit the local, district and state needs of our association, three major state committees were formed. The membership, legislative and health insurance committees have specific agendas and responsibilities. This structure allows updated information to flow from state to district to local RTAs helping to ensure that all members receive the same vital reports and facts approved by our Executive Council.

Continuous membership building will secure KRTA’s future and is central to everything we do. Strength in numbers equates to power of our association in Frankfort. We must all be membership advocates and welcome all opportunities to encourage others to join KRTA. KRTA provides opportunities to stay professionally and socially engaged with colleagues through local meetings, district workshops and our annual state convention.

KRTA is diverse and non-partisan. We do not endorse candidates. We work with both parties for a common goal. The KRTA Biennial Legislation Program is aimed at soliciting support for and commitment to KRTA’s priorities. KRTA is your voice in the General Assembly. We work to make sure that retired teachers continue to get the best benefits during their retirement years. We must stand together and be professionally vocal when there are potential attacks on our pension, cost of living and affordable health insurance. We must all serve as advocates by communicating and engaging with our legislators. If 32,500+ members engage in productive, informed, courteous conversation and discussion, it will positively impact, strengthen and build relationships with those who have the voting power to change our lives.

KRTA and TRS Kentucky are tightly entwined in securing good health insurance for Kentucky’s retired teachers. The main goal of this committee is to find the best benefits available in areas of healthcare services. These discounted benefits and services are part of a vetted partnership program. Each is checked thoroughly and approved by the KRTA Executive Council before we endorse them.

(Continued on Page 4)
When It Is Time to Consider Respite Care

Respite care is not self-indulgent. It’s a necessity. Caring for an older or ill family member can be hugely rewarding and bring you closer—but being consumed by it will drain you physically and emotionally, and eventually cause burnout.

That’s why it’s important for caregivers to seek occasional respite from their responsibilities, whether it’s for a few hours a week to run personal errands—or longer to take a much-needed vacation. Respite care offers you the chance to de-stress, restore your physical and mental energy, and keep your own life in balance.

The Many Benefits of Respite Care

Respite care for loved ones provides short-term breaks for caregivers, for their own wellbeing, and the wellbeing of the person for whom they are providing care. After all, you want to be at your very best, both physically and mentally. There are many benefits to be had through respite care. They include having:

1. Leisure time for renewal – Take a walk, read a book, browse the internet, visit an art gallery or museum, listen to music—whatever brings you a sense of joy and calm.
2. A change of venue – Escaping routine caregiving can help you relax, bring you a new perspective on the situation, and gives you a chance to clear your head to come up with new solutions to problems or concerns.
3. Enjoyment and pleasure – As a caregiver, you must remember that you have the right to enjoy life. You also have no reason to feel guilty.
4. A renewed sense of self – You are an individual who also needs to live your life and keep a firm grip on your own identity.
5. Socialization – Don’t be isolated or feel alone. Take time to engage with friends, family, and co-workers by sharing meals, conversation, and experiences.

Once You Have Decided to Pursue Respite Care

- **Involve your loved one.** When planning for time off from your caregiving duties, make sure to keep your loved one informed. Involve him or her in deciding how much time you will be away, and who will fill in for you when you’re gone. Express how he or she will benefit from you being more relaxed and refreshed. Reinforce the idea that they will also benefit from socializing with other people.
- **Acknowledge your role.** A survey of family caregivers by the National Family Caregivers Association showed that family caregivers often refuse to accept that caregiving is a separate role from their role as a parent or spouse. The survey found that shifting this attitude and accepting that caregiving is a separate role had a profound impact on their situations.
- **Assess your needs.** Decide what care will be needed in your absence, and if there are specific caregiver skills needed to take care of your loved one.
- **Stay organized.** Use a calendar to organize and plan for assistance, and don’t forget to schedule time for yourself. Schedule in some respite time and indicate how you plan to use it.
- **Create your own space.** Once you’ve decided on having respite relief, find a place for yourself, whether it’s a porch, spare bedroom, or simply a corner of a room. You shouldn’t have to leave the house to get some alone time to enjoy hobbies, relax—and do the things you love most.
- **Deal with your feelings.** Bottling up your emotions takes a toll on your psyche and your health. Share feelings of frustration with friends and family. Seek support from others who are in a similar situation. Talk with a professional counselor, or join a caregiver support group.

(Continued on Page 4)
Research Links Hearing Loss and Dementia
by Greta Ratliffe

For the past few years, there has been a great deal of research into the causes of dementia, and many separate studies point to a connection between untreated hearing loss and dementia as well as other types of cognitive decline. A recent analysis of 36 different research studies with over 20,000 study participants concluded "age-related hearing loss was significantly associated with decline in all main cognitive domains and with increased risk for cognitive impairment and incident dementia." In other words, people with poor hearing have more problems with memory and just about everything else our brains do. Here are some highlights from key studies:

- Older adults with hearing loss have a 24-percent higher risk of cognitive impairment compared with normal-hearing individuals and they experience such decline sooner.
- How much did cognitive performance decline? A 25-dB hearing loss (which is considered a “borderline” or mild loss by most professionals) was equivalent to the reduction in cognitive performance associated with a 6.8-year age difference.
- Study participants with hearing loss were much more likely to be diagnosed with dementia over time; the worse the loss, the greater the chance of that diagnosis.
- In addition, hearing loss is associated with clinical depression; the odds increased approximately 45% for every 20-dB increase in hearing loss. Depression is another risk factor for dementia.
- Although brains typically shrink with age, the rate of shrinkage is faster for people with hearing loss.
- The Lancet Commission found that Hearing loss was the single largest out of nine modifiable risk factors for dementia.

What about hearing aids? There hasn’t been nearly as much research completed yet about the differences between cognitive performance of people who wear hearing aids, but early results are promising: a study at the University of Texas found that after only two weeks of hearing aid use participants showed improved scores on tests like word recall, selective attention and processing speed.

You’ve only got one brain: To keep it working at its best, make sure to get your hearing checked; and if hearing aids are recommended, HEAR In America Hearing Plans can help make sure you get the best value and care. Call 1-800-286-6149 to register for a free hearing screening for yourself or a loved one. Visit our website at www.hearinamerica.com.

(Continued from Page 3)

- Remember to say “no” when it’s necessary. Accept the fact that you can’t do everything, and resist the urge to take on more than you can handle. If someone asks you to do something that you just can’t take on, be honest, explain why you can’t—and don’t feel badly about it.
- Stay positive. Do your best not to dwell on the negative. Hold a family meeting or call a senior care mediator to resolve conflicts with siblings and other relatives. Remember to be proud of all that you are doing, and focus on the rewards of caring for someone you love.

You Deserve a Break—Comfort Keepers® Can Help. Taking care of a loved one can be an all-consuming job—but what will happen to him or her should you get physically ill or mentally exhausted from emotions and overwork? Comfort Keepers’ trained and carefully screened caregivers will provide care for your loved one, so you can fully enjoy your time away—without having to worry. We’ll perform household tasks, prepare meals, make sure your loved one is safe and taking medications, get him or her to appointments, and more. Call us at 606-676-9888!

References:

(Continued from President’s Message Page 2)
As our founders determined, KRTA is governed by an Executive Council comprised of district representatives and state officers. This council operates much like a district school board as it monitors the direction of KRTA through scheduled frequent meetings and close communication with the Executive Director.

It is indisputable that good leadership plays a major role in achieving and sustaining success. The stability and consistency of KRTA is a direct result of steady effective leadership. In our sixty-two years, we have had only four Executive Directors thus providing continuity, endurance and stability.

KRTA is the voice, resource and connection for all retired educators in our Commonwealth. I think every single Kentucky retired educator should professionally want to belong to KRTA and it boggles my mind that many do not. KRTA members are better able to keep up to date with what is happening with our pension, health insurance and all potential legislative decisions that impact retired teachers. Just as our founders knew all those years ago, we must continue to forge a path forward; and to do that, we need the support of every Kentucky retired teacher.

I am looking forward to speaking at local and district meetings and visiting with you at our April Convention. Please contact me if I can be of service to you.
I wish each of you good health, God’s grace and many blessings.
Shirley Dick Wolf, President

“Successful KRTA leadership is valuing the predetermined goals, vision, and purpose of our founders and staying motivated to strengthen & build those goals. The effectiveness of strong leadership shows when the stakes are high and the results really matter to KRTA members.”
-Shirley Dick Wolf, President
KRTA CONVENTION 2019 - 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 22 or 23. Make checks payable to KRTA and mail this registration form with attachments/payment to:

KRTA
Emily Carey
7505 Bardstown Road
Louisville, KY 40291-3234

I want to attend the Leadership Workshop on Monday, April 22.
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

concerning federal legislative and regulatory issues concerning taxation, pensions, Social Security, Medicare/Medicaid, health care, and school finance. He was also NEA’s legislative liaison to the Congressional Hispanic Caucus and a trustee to the Employees’ Retirement Plan of the National Education Association.

Mr. Campos worked for the Financial Planning Association as Counsel and Assistant Director of Government Relations. He began his political career as Legislative Counsel for Representative Sheila Jackson Lee (D-Tex.) and as a Legislative Assistant for former Senator Charles S. Robb (D-Va.). He also practiced law as an attorney for the law firm of Porter, Wright, Morris and Arthur LLP and was a senior insurance underwriter for the Chubb Corporation, a multinational insurance company.

Mr. Campos holds a Bachelor of Arts in Political Science from the State University of New York at Albany and a Juris Doctor from Western New England College School of Law. He is a member of the US Supreme Court, District of Columbia, and Connecticut Bars. In addition, Mr. Campos serves on the National Council on Teacher Retirement (NCTR) Corporate Advisory Committee, the National Institute on Retirement Security (NIRS) Visionary Circle, and is an Aspen Institute Socrates Society Scholar.

Dr. Mike Thomson has extensive professional experience, including working in the public school system, Supervision in the Department of Psychology and Psychiatry at The Mayo Clinic, Director of healthcare centers in Minnesota, Ohio and Sweden, an Adjunct Associate Professor with The Ohio State University and Ashland University, Certified Reality Therapist and Founder and CEO of Thomson ETC., Inc. and The Moral Compass Foundation. Dr. Mike, as he is known around the country, is the host of the award winning PBS series “In Search of Character” as well as “The Learning Lunchbox” and author of 15 books with more on the way. Dr. Mike has lectured to over 2.5 million people worldwide.

His presentation will be “Strategies For Saving Your Sanity!” The title says it all! Dr. Mike Thomson will pull back the curtain and unleash his trademarked tips, secrets and strategies on “how” to save your sanity in everyday life. This session will turbo-charge whatever you’re doing right now and give you the tools for the Right Mindset—Mental Toughness—Lasting Resilience and the Life Balance that leads to Sustainable High Performance at work, home and life. These are Dr. Mike’s best tips that he has shared with over 2.5 million people to date. Fasten your seatbelt for a high energy keynote that you will not forget!

Tom Lussier is President of The Lussier Group, a governmental affairs consulting firm based in Massachusetts. The Lussier Group offers a full range of government-related consulting services and legislative representation primarily focused on public employee pension and health benefits. In addition, the firm is actively engaged in the management of national coalitions in support of specific Federal advocacy objectives, including the Coalition to Preserve Retirement Security (CPRS) and the Public Sector HealthCare Roundtable.

Mr. Lussier previously served as Executive Director and CEO of the Massachusetts Teachers’ Retirement System (MTRS). For nearly 19 years, he was responsible for the administration of retirement benefits for approximately 110,000 active and retired teachers and school administrators of the Commonwealth of Massachusetts.

Mr. Lussier currently serves as a member of the Group Benefits Advisory Committee for the Employees Retirement System of Texas. He has served as President of the National Council on Teacher Retirement (NCTR); Chairman of the Coalition to Preserve Retirement Security (CPRS); and President of the National Preretirement Education Council on Teacher Retirement Security (NCTR). He has been an instructor with the International Foundation of Retirement Security (CPRS); and President of the National Preretirement Education Council on Teacher Retirement Security (NCTR). He has been an instructor with the International Foundation of Retirement Security (CPRS); and President of the National Preretirement Education Council on Teacher Retirement Security (NCTR).

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Prior to the MTRS, he served as the First Deputy Commissioner of the Massachusetts Division of Public Employee Retirement Administration and was elected to four terms in the Massachusetts House of Representatives. He has the distinction of being the youngest person elected to the Massachusetts House of Representatives; he was first elected in 1977 at the age of nineteen. In 1976, Mr. Lussier was elected to the City Council in Pittsfield, MA.
He is a former member of the Massachusetts Retirement Law Commission, and a former Trustee of the Methuen Contributory Retirement System in Methuen, MA.

In addition to his professional engagements, Mr. Lussier is actively involved in his community. He serves as President of the Methuen Festival of Trees, Inc., Chairman of the Methuen Historic District Commission, and Treasurer of the Methuen Historical Society, Inc.

Superintendents of financially-poorer school districts across the state could only look with envy at wealthier districts that spent perhaps twice as much per pupil to educate their children. This resulted in greater educational opportunities, such as advanced classes, for the wealthier district’s children.

This disparity was obvious to anyone who cared to look, including some who worked for the State Department of Education. Among these were James Melton, Kern Alexander, and Arnold Guess who recognized the inequality of school financing and questioned the constitutionality of the way it was being done in Kentucky.

When Guess left his position as Assistant Superintendent of Education following the election of Alice McDonald as Superintendent, he found himself in a position to pursue this issue. Among the first local district superintendents he spoke to was Frank Hatfield, then superintendent of Bullitt County Schools.

While many of the poorer districts were in eastern Kentucky, Bullitt County borders Jefferson County, providing a clear picture of the disparity between rich and poor districts. While Bullitt County had some commercial development, overall its sources of taxable wealth paled in comparison with its neighbor.

Under Frank Hatfield’s leadership, Bullitt County had done everything possible to improve the amount of money available, but still lagged significantly behind Jefferson County.

Hatfield watched his district’s enrollment grow by 212% from 1966 to 1980, with much of that increase coming from Jefferson County. Yet by 1985 Bullitt County had only 56% as much money per student as did Jefferson County.

When Arnold Guess approached Hatfield in the Spring of ‘84 about joining an effort to improve Kentucky’s school finance system, Hatfield was quick to see the possibilities of such an effort.

In May ‘84 representatives from 28 of the financially-disadvantaged school districts met, and agreed to form a council to explore the possibility of filing a lawsuit against the state to force needed changes in how schools were financed throughout the state. Frank Hatfield was selected as president of the Council for Better Education, with Steve Towler of Hardin County as vice president and Jack Moreland as secretary/treasurer. Hatfield’s role included directing the organization and dealing with the press which made him a more visible face of the Council.

Council members agreed to ask their local school boards for 50 cents per child to cover the expenses of filing a lawsuit. This was quickly attacked by Alice McDonald and others as an illegal use of school funds, but at Hatfield’s request, the Attorney General’s office issued an opinion that supported this use of funds.

Members of the General Assembly were also mostly opposed to such a lawsuit, and several districts were pressured to withdraw from the effort. When Hatfield, Moreland, and Kern Alexander testified before the Senate and House Education committees, they were met with considerable hostility.

The Council decided to approach former Governor Combs to represent them in a possible lawsuit. Combs agreed to do so in October, giving the Council additional credibility.

Despite some lingering doubts on the part of some districts, Hatfield called a special meeting of the Council’s Board of Directors in November ’85 where a vote was taken to proceed with the lawsuit.

The case was assigned to Judge Ray Corns in the Frankfort Circuit Court. Since Corns was a former assistant attorney general assigned to the Department of Education, he was well versed in school law, and proved to be a good selection for the Council.

Frank Hatfield gave his deposition in the case on June 10, 1987. It was to be his last significant role in this effort. After more than 22 years as Bullitt County’s School Superintendent, he retired from the school system to accept the leadership of the Kentucky Retired Teachers Association.

As court cases seem prone to do, this one moved slowly for about two years, before final arguments were heard in April ‘88.

In its case, the Council was asking that the current methods of financing public schools be declared unconstitutional, and that the General Assembly be required to “increase the funding for public schools in an amount sufficient to provide an equitable, adequate and efficient funding program for all school children of the Commonwealth of Kentucky.”

Judge Corns ruled in the Council’s favor in May ’88, and issued his final judgment in October. The Kentucky Supreme Court almost immediately accepted the case on appeal in December.

Six months later, that court ruled in favor of the Council, affirming and expanding Judge Corn’s decision. The court basically declared the entire education system unconstitutional, and ordered the construction of a new one. Combs, in describing the result, said “We asked for a thimble-full and we got a bucket-full.”

In the aftermath of the court’s decision, and in the events leading up to KERA, the role of the Council’s pioneers in this effort has been somewhat forgotten; and we want to take this opportunity to thank them, and especially our own Frank Hatfield, for their efforts.

Inheritance & Estate Tax

Federal Estate Tax

Generally very few estates are obligated to pay federal estate tax. By way of example, for the year 2017, no federal estate tax would be due unless the value of your estate, including certain life insurance policies, exceeds five million four hundred ninety thousand dollars, ($5,490,000.00).

Kentucky Inheritance Tax

Kentucky is one of only a few states to charge inheritance tax. The amount of inheritance tax due in Kentucky depends upon which class of persons the beneficiary falls.

Class A Beneficiaries: No KY Inheritance Tax Due:
- Surviving spouse
- Children: natural, step-children, and adopted children who were adopted as children
- Grandchildren
- Parents
- Brothers and sisters of the whole or half blood

Class B Beneficiaries: (note: $1,000 of the amount bequeathed to these persons is exempt from inheritance tax.) Thereafter these persons are taxed at the following rates: 4% on amounts up to $10,000; 5% on amounts from $10,000 to $20,000; 6% on amounts from $20,000 to $30,000; 8% on amounts between $30,000 and $45,000; 10% on amounts between $45,000 and $60,000; 12% on amounts between $60,000 and $100,000; 14% on amounts between $100,000 and $200,000 and 16% on amounts over $200,000.
- Nephews and nieces of the whole or half blood
- Daughters-in-law or sons-in-law
- Aunts or Uncles
- Great-grandchildren

Class C Beneficiaries: These individuals receive a $500 exemption. Thereafter they must pay an inheritance tax of 6% on the first $10,000; 8% on amounts between $10,000 and $20,000; 10% on amounts between $20,000 and $30,000; 12% on amounts between $30,000 and $45,000; 14% on amounts between $45,000 and $60,000 and 16% on all amounts over $60,000.

All persons not included within Class A or Class B listed above. Examples might include friends, neighbors, significant others or partners to whom you are not legally married.

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Changes Are Coming in 2019 to Allow Domestic Flying

Big changes are heading Kentucky’s way when it comes to identification needed to fly domestically.

A new “voluntary travel ID” rolled out in early 2019. That ID allows residents to fly domestically, access restricted federal facilities and drive in the state. Residents who don’t want the new ID will get a new standard credential.

What are the prices of Kentucky’s new IDs?

Here are the new licenses and their corresponding prices:
- New standard driver’s license, $43
- New standard personal ID card, $23
- New standard motorcycle license, $43
- Voluntary Travel ID driver’s license, $48
- Voluntary Travel ID personal ID, $28
- Voluntary Travel ID motorcycle license, $48

When will they start to be available?
The new voluntary travel IDs will be available beginning in March and April depending on where you live.

The changes are part of a state initiative called Confident Kentucky that will upgrade all current licenses (driver’s licenses, permits and personal IDs) as well as introduce the travel ID.

A current license is valid at airports until October 2020 when Kentucky and all other states must be in compliance with 2005’s Real ID Act—a post-9/11 security measure.

Why wouldn’t everyone just get the voluntary travel ID?

For starters, there’s a price difference.

If someone already has an ID that’s acceptable for flying domestically or accessing federally restricted areas (we’ve listed these IDs in the question below), then that might be their preference.

Or, if someone doesn’t plan to fly within the U.S. or visit a military base after October 2020, then they might not want a new license.

“Giving Kentuckians the choice allows each person to make a decision that fits their needs and budget,” Naitore Djigbenou, a spokeswoman for the Kentucky Transportation Cabinet, wrote in an email.

Can I fly domestically with just a passport? What about with a passport card?

Yes, a passport will work for domestic flights.

A U.S. passport card is also valid for boarding a flight within the United States, according to the Transportation Security Administration.

Other forms of identification they allow for domestic travel include:
- U.S. Department of Defense ID
- Permanent resident card
- Border crossing card
- DHS-designated enhanced driver’s license
- Federally recognized, tribal-issued photo ID
- DHS trusted traveler cards (Global Entry, NEXUS, SENTRI, FAST)

For more specific questions, visit the TSA’s website.

What if my license hasn’t expired?

Kentuckians can continue to use their current license to drive, vote and make age-restricted purchases until it expires.

But starting in October 2020, those IDs can’t be used as the sole form of identification to board a flight. That’s where the voluntary ID cards (or passports) come in.

What do I need to bring with me to get a new ID?

First-time applicants: If you’re requesting a new standard driver’s license, you must present one proof of identity (i.e., a birth certificate, passport or permanent resident card), proof of social security (i.e., social security card) and one proof of residency (i.e., a utility bill or lease). A birth certificate must always serve as the proof of identity for applicants under 18.

To renew a standard license or personal ID: Applicants only need to surrender their current credential. Personal identification cards require the same verification documents as a license. Non-U.S. citizens may apply for any standard credential.

To get a voluntary travel ID: A voluntary travel ID has the same requirements as first-time applicants, except applicants must provide two documents showing proof of residency instead of one.

Where do I go to get a new ID?

Residents will continue to visit Circuit Court Clerk’s offices to apply for a new standard credential (driver’s license, permit, personal ID) or voluntary travel ID. The ID will then be mailed to you within five to 10 business days.

After I get the new ID, how long is it valid?

Previously, Kentucky drivers had to renew their license every four years, unless they moved addresses. All the new ID—licenses, permits, ID cards and travel IDs—are valid for eight years.

What if I fly a lot? Which ID should I get?

You should obtain the voluntary travel ID, unless you have a passport and prefer to use that every time you fly domestically.

What if I just want to drive and don’t care to fly?

The new standard credential ID will work for you. You can turn in your old license for a new one when they become available.

This article appeared Sunday, August 19, 2018 in the Courier-Journal.

Thomas Novelly contributed reporting.
Darcy Costello: 502-582-4834;
dcostello@courierjournal.com;
Twitter: @dctello.
Other popular scams involving Medicare feature callers who say:
You must purchase Part D prescription drug coverage or you will lose all of your Medicare coverage. (The truth is that Part D is completely voluntary.)
You are entitled to a refund and you need to supply your Medicare number and banking information in order to collect your money.
You qualify for a free medical device such as a back brace, but you need to provide your Social Security number for coverage verification and give your credit card information to cover shipping fees.
You are eligible for additional Medicare benefits, but you need to update your file with Social Security or credit card information.
Once the con artists have your data, they can use it to obtain health services, purchase medical equipment, fill prescriptions, or file false claims and pocket the money. A 2017 report found that incidents of medical identity theft were on the rise in the U.S., particularly in southeastern states like Florida and Georgia.

How to protect yourself—Safeguard your personal information carefully. Most Medicare scammers perpetrate their hoaxes by phone, but some use email or even show up at your door. It’s important to know that real Medicare representatives contact people by regular mail. They will never come to your home uninvited, call you to try to enroll you in a drug plan, or ask for payment information over the phone. If you have any concerns, call the customer service number found on the back of your Medicare card.

Silent calls and robocall scams
Have you ever answered your phone, only to find there’s no one on the other end? It might simply be a wrong number, but it might also be an automated system testing out phone numbers to see which ones are answered by real humans. These silent calls are designed to identify potential scam targets. Once you answer, your number is added to a list that gets sold to an untold number of fraudsters. And that leads to robocalls.
Robodialing technology allows con artists to make huge numbers of unsolicited automated calls easily and inexpensively. What’s more, scammers can easily spoof the number that appears on your caller ID to make it look like the call is from a legitimate company or from your local area code (when in fact it might originate overseas).

Some robocalls are legal. For instance, you might get automated appointment reminders or pre-recorded messages from local candidates running for office. Those are allowed. But robocalls can’t be used to promote the sale of a service. If you get a robocall warning you about a problem with your credit card or offering you a special deal on a home security system, it’s probably a scam.

How to protect yourself—Get on the U.S. National Do Not Call Registry (or Canada’s National Do Not Call List), screen your calls, and don’t pick up if the number doesn’t look familiar. If you get fooled and do answer, just hang up. Be sure not to react to anything in the message (such as a statement like “press 3 to be taken off the list”) as that will probably just lead to more calls. You may also want to look into call-blocking services from your phone provider or companies like Nomorobo. These services can intercept and block calls from numbers that are known to be used by robocallers.

Charity scams
Sadly, it’s common for scammers to pose as representatives of charitable organizations in order to prey on seniors’ willingness to give to good causes. This is particularly true in the aftermath of natural disasters like earthquakes, fires, and hurricanes. Fraudsters might call you or come to your door requesting donations for either well-known charities or ones that they made up themselves. Or you might be directed to bogus charity websites (many of which will have names that are very similar to well-known organizations) that collect your money and steal your credit card information.

How to protect yourself—Don’t let yourself be guilted into giving a donation until you’ve had a chance to research the charity, perhaps through free sites like Charity Navigator or BBB Wise Giving Alliance. Never give your credit card information to people who appear at your door; instead, ask for printed materials that you can review in your own time. Check the charity’s website address for odd misspellings and keep in mind that most non-profit sites end in .org rather than .com. (And be aware that in the wake of a disaster, legitimate charities will generally appeal for donations through the media rather than approach individual potential donors.)

Counterfeit prescription medication
One of the most potentially harmful senior scams involves counterfeit medications that are sold online. While there are plenty of legitimate pharmacy websites that offer convenient service, there are also plenty of disreputable sites that are just looking to con you out of your money. Between 2008 and 2016, the National Association of Boards of Pharmacy (NAPB) identified more than 10,000 websites that were operating illegally.

Many older adults searching for cheaper prescription drugs online end up paying for medications that either never arrive or are not the real deal. In some cases, seniors pay for drugs that do not contain the right active ingredients or are expired or contaminated with other substances. Such Internet scams pose a serious health risk to those who get caught up in them.

How to protect yourself—Be wary of sites that supply medications without requiring a valid prescription or offer drugs at suspiciously discounted prices. Check to see if the site is accredited by the Verified Internet Pharmacy Practice Sites (VIPPS) program or the Pharmacy Verified Websites Program from the NAPB. Pharmacies in both Canada and the U.S. that appear on these lists are safe to purchase from. The NAPB also maintains a list of online pharmacies to avoid.

Funeral scams
Taking advantage of a grieving widow or widower is one of the most despicable types of elder scams. Fraudsters know that people are more susceptible to being conned when they are dealing with the loss of a loved one. Some scammers read obituaries or attend funerals of random elderly individuals, then they approach the surviving spouse claiming that the deceased person owed lots of money that must be repaid immediately. Victims can be extorted for thousands of dollars.

Some unscrupulous funeral directors also perpetrate senior fraud by requiring you to purchase services such as embalming (which is expensive and optional, except in some cases when a body is being transported across state lines) or by charging an extra fee for their services if you buy a casket from someone other than them (which they are not legally allowed to do).

How to protect yourself—To avoid getting swindled when you’re emotionally overwhelmed, ask someone you know and trust to take care of your financial obligations for a brief time while you are in mourning. Have whoever is making funeral arrangements get an itemized price list of services, caskets, and outer burial containers (these are often three different lists) and scrutinize the final bill before committing to payment.

Grandparent scams
This is another one of those financial scams that play on seniors’ heartstrings. Fraudsters have been known to phone random older adults and ask something like, “Hey Grandpa, guess who this is?” The unwitting senior names an actual grandchild that the voice sounds most like. Having established a bogus identity, the scammer then begs Grandpa to wire some cash right away because he or she has been arrested, been in an accident, or is overdue on rent. The fraudster may add something like, “And please don’t tell Mom or Dad, OK?”

If the victim complies, the con artist will frequently call again, claiming the fees are higher than initially thought. By the second call, most people realize they’ve been scammed. In 2016 alone, the Federal Trade Commission collected almost 15,000 complaints about people masquerading as family members and friends.

How to protect yourself—Proceed with caution and attempt to verify the facts before wiring money to grandchildren in trouble. Try asking the person on the phone some basic questions that only your real grandchild would be able to answer, such as the name of a family pet. Or reach out to a close friend or other relative of your grandchild to see what they know about the situation.

Sweepstakes scams
You get a letter or phone call saying you’ve won a huge monetary prize in a lottery or sweepstakes. Wow! The catch is that you need to pay a small fee or provide your banking details in order to collect your winnings. This is one of the most common scams out there because it still works. A typical sweepstakes scam involves the Jamaican lottery. You get a call from a number that begins with 876, which from a quick glance can look like a toll-free number even though it is actually the country code for Jamaica. The caller says you’ve won the Jamaican lottery, but before you can receive your windfall, you must pay a few hundred dollars in taxes or processing fees. You are instructed to send the money via wire transfer or prepaid debit card. At the height of this scam, con artists were swindling $300 million a year from thousands of American seniors.

(Continued on Page 11)
## Membership … We’ve Come A Long Way!

**Betty Hester, Membership Co-Chair**

A long way from 130 members in 1957, a gain of 550 members since last year puts us at 32,519! Hard work in every district is evident when I see the numbers continue to climb every year in spite of losing over 1,000 to death. We’re a group of proud professionals who want all of our retired educators to enjoy the best that can be offered. I hope you’ll continue to spread the word.

On Monday, April 22, KRTA will again celebrate your accomplishments over the last year in the area of membership building. I know many of you are looking forward to being among the winners of the “Yes We Did” award. Recognition will be given to 43 local associations and three district associations that reached the goals set by the KRTA Membership Committee last spring.

Everyone who participated is to be commended. Making up for the losses we have and then still gaining 550 over that is awesome! A special thank you goes to Debby and Ernie, fellow co-chairs, for the work they did to help make this possible.

Associations to be honored are as follows:

Districts: Jefferson, Northern, and Upper Ky River

<table>
<thead>
<tr>
<th>District</th>
<th>Potential Members</th>
<th>Members</th>
<th>%-Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second</td>
<td>2,828</td>
<td>2,292</td>
<td>81.0%</td>
</tr>
<tr>
<td>Middle Cumberland</td>
<td>1,783</td>
<td>1,399</td>
<td>78.5%</td>
</tr>
<tr>
<td>First</td>
<td>2,829</td>
<td>2,234</td>
<td>79.0%</td>
</tr>
<tr>
<td>Upper KY River</td>
<td>1,348</td>
<td>1,073</td>
<td>79.6%</td>
</tr>
<tr>
<td>Eastern</td>
<td>2,505</td>
<td>1,980</td>
<td>79.0%</td>
</tr>
<tr>
<td>Central KY East</td>
<td>2,672</td>
<td>2,073</td>
<td>77.6%</td>
</tr>
<tr>
<td>Fourth</td>
<td>2,865</td>
<td>2,151</td>
<td>75.1%</td>
</tr>
<tr>
<td>Fifth</td>
<td>2,766</td>
<td>2,011</td>
<td>72.7%</td>
</tr>
<tr>
<td>Northern</td>
<td>3,063</td>
<td>2,295</td>
<td>74.9%</td>
</tr>
<tr>
<td>Third</td>
<td>3,693</td>
<td>2,515</td>
<td>68.1%</td>
</tr>
<tr>
<td>Upper Cumberland</td>
<td>2,365</td>
<td>1,572</td>
<td>66.5%</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>1,818</td>
<td>1,209</td>
<td>66.5%</td>
</tr>
<tr>
<td>Central KY West</td>
<td>5,544</td>
<td>3,486</td>
<td>62.9%</td>
</tr>
<tr>
<td>Jefferson</td>
<td>6,450</td>
<td>3,722</td>
<td>57.7%</td>
</tr>
<tr>
<td>Out of State</td>
<td>4,930</td>
<td>2,337</td>
<td>47.4%</td>
</tr>
<tr>
<td>Associate</td>
<td>170</td>
<td>170</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

**Total**                        | **47,629**         | **32,519**  | **68.3%**|

### KRTA Membership
**Statewide by District**
**February 5, 2019**

<table>
<thead>
<tr>
<th>Membership Type</th>
<th>Jan 29, 2018</th>
<th>Feb 5, 2019</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic Dues</td>
<td>25,464</td>
<td>26,012</td>
<td>548</td>
</tr>
<tr>
<td>Cash</td>
<td>6,505</td>
<td>6,507</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>31,969</strong></td>
<td><strong>32,519</strong></td>
<td><strong>550</strong></td>
</tr>
<tr>
<td><strong>Percentage</strong></td>
<td>68.8%</td>
<td>68.3%</td>
<td>-0.5%</td>
</tr>
</tbody>
</table>

---

## 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, 2017 and 2018**

### Revenues

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2018</th>
<th>Increase</th>
<th>Percent to Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership dues</td>
<td>$627,410</td>
<td>$629,250</td>
<td>19.30%</td>
<td>77.85%</td>
</tr>
<tr>
<td>Interest income</td>
<td>2,613</td>
<td>5,232</td>
<td>19.30%</td>
<td>0.65%</td>
</tr>
<tr>
<td>Dividend income</td>
<td>12,071</td>
<td>11,587</td>
<td>19.30%</td>
<td>1.43%</td>
</tr>
<tr>
<td>Capital Gains Distrib.</td>
<td>19,748</td>
<td>45,858</td>
<td>19.30%</td>
<td>5.67%</td>
</tr>
<tr>
<td>Other Income</td>
<td>48,370</td>
<td>56,986</td>
<td>19.30%</td>
<td>7.05%</td>
</tr>
<tr>
<td>Net realized loss on invest.</td>
<td>15,633</td>
<td>15,795</td>
<td>19.30%</td>
<td>1.94%</td>
</tr>
<tr>
<td>Net unrealized gain</td>
<td>96,394</td>
<td>96,394</td>
<td>19.30%</td>
<td>7.36%</td>
</tr>
</tbody>
</table>

### Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2018</th>
<th>Increase</th>
<th>Percent to Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>$208,000</td>
<td>$243,288</td>
<td>30.80%</td>
<td>45.77%</td>
</tr>
<tr>
<td>Annual Convention</td>
<td>29,352</td>
<td>31,409</td>
<td>30.80%</td>
<td>5.93%</td>
</tr>
<tr>
<td>Committee Expenses</td>
<td>47,190</td>
<td>81,438</td>
<td>30.80%</td>
<td>15.06%</td>
</tr>
<tr>
<td>Contract Printing</td>
<td>8,412</td>
<td>9,423</td>
<td>30.80%</td>
<td>1.74%</td>
</tr>
<tr>
<td>Depreciation</td>
<td>9,812</td>
<td>9,668</td>
<td>30.80%</td>
<td>1.74%</td>
</tr>
<tr>
<td>District Expenses</td>
<td>10,220</td>
<td>10,950</td>
<td>30.80%</td>
<td>1.74%</td>
</tr>
<tr>
<td>District Managers Meeting</td>
<td>16,632</td>
<td>16,217</td>
<td>30.80%</td>
<td>2.01%</td>
</tr>
<tr>
<td>Donations</td>
<td>0.00%</td>
<td>1,500</td>
<td>30.80%</td>
<td>0.01%</td>
</tr>
<tr>
<td>Employee Benefits</td>
<td>22,748</td>
<td>18,899</td>
<td>30.80%</td>
<td>3.42%</td>
</tr>
<tr>
<td>Fall Workshops</td>
<td>16,189</td>
<td>17,651</td>
<td>30.80%</td>
<td>2.21%</td>
</tr>
<tr>
<td>Insurance</td>
<td>5,817</td>
<td>5,585</td>
<td>30.80%</td>
<td>0.69%</td>
</tr>
<tr>
<td>KRTA Communications</td>
<td>47,081</td>
<td>117,481</td>
<td>30.80%</td>
<td>21.21%</td>
</tr>
<tr>
<td>Legal Hotline Services</td>
<td>19,000</td>
<td>19,000</td>
<td>30.80%</td>
<td>3.55%</td>
</tr>
<tr>
<td>Maintenance</td>
<td>31,448</td>
<td>33,262</td>
<td>30.80%</td>
<td>6.11%</td>
</tr>
<tr>
<td>Materials and Supplies</td>
<td>14,684</td>
<td>15,960</td>
<td>30.80%</td>
<td>2.97%</td>
</tr>
<tr>
<td>Membership Recruitment</td>
<td>20,656</td>
<td>18,526</td>
<td>30.80%</td>
<td>2.23%</td>
</tr>
<tr>
<td>Payroll Taxes</td>
<td>15,184</td>
<td>19,741</td>
<td>30.80%</td>
<td>2.44%</td>
</tr>
<tr>
<td>Postage</td>
<td>9,851</td>
<td>10,237</td>
<td>30.80%</td>
<td>1.27%</td>
</tr>
<tr>
<td>Professional Fees</td>
<td>15,633</td>
<td>15,795</td>
<td>30.80%</td>
<td>1.95%</td>
</tr>
<tr>
<td>Scholarships</td>
<td>19,750</td>
<td>16,225</td>
<td>30.80%</td>
<td>2.01%</td>
</tr>
<tr>
<td>Retiree Recognition Reimb.</td>
<td>5,825</td>
<td>5,990</td>
<td>30.80%</td>
<td>0.74%</td>
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<tr>
<td>Taxes and Licenses</td>
<td>3,932</td>
<td>3,165</td>
<td>30.80%</td>
<td>0.39%</td>
</tr>
<tr>
<td>Telephone</td>
<td>4,605</td>
<td>5,602</td>
<td>30.80%</td>
<td>0.69%</td>
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<tr>
<td>Travel</td>
<td>64,487</td>
<td>64,639</td>
<td>30.80%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Utilities</td>
<td>4,333</td>
<td>5,289</td>
<td>30.80%</td>
<td>0.65%</td>
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### Total Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Percent to Total</th>
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</thead>
<tbody>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$650,841</td>
<td>80.70%</td>
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<tr>
<td><strong>Revenues</strong></td>
<td>$806,606</td>
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</tr>
<tr>
<td><strong>Net Assets Beg. of Year</strong></td>
<td>$1,241,270</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Net Assets End of Year</strong></td>
<td>$1,397,037</td>
<td>100.00%</td>
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</tbody>
</table>

---

Executive Director: [Signature]

Date: 1/28/2019
KRTA Establishes State Level
Long Term Volunteer Recognition Program

During her KRTA Presidency in 2016-17, Cathy Gullett highlighted the volunteer spirit of KRTA members. Gullett said, “Locals and districts do a great job recognizing the valuable work done by volunteers at the grass roots level, but there is no recognition program in place for volunteers on the state level.” With this in mind, an Ad Hoc Committee was appointed to consider the recognition of long-term volunteer service by members serving on the State Executive (officers) Committee, the Executive Council, District Presidents, State Committee Chairs and Co-Chairs, and State Committee members. The 2018 Executive Council accepted the Ad Hoc Committee’s recommendations for recognizing longevity of volunteer service to State KRTA Leadership.

The 2019 State Convention will mark the first year of the Recognition Program for KRTA State Volunteers. Members of the Ad Hoc Committee have been researching records (some prior to computer files) to compile the names of those who have completed 10, 15, or 20 years volunteer service for state volunteer leadership. During the convention’s Monday night dinner session presentations will be made to honor those members who have contributed 10, 15, or 20 years volunteer service to the organization. This will be an on-going recognition program.

Ad Hoc Committee members include: Past Presidents Cathy Gullett and Patsy K. Rainey; Immediate Past President Romanza Johnson; Membership/Pre-Retirement Co-Chairs Debby Murrell and Ernie Trosper; and current President Shirley Wolf.

Geezers’ Writing Group

We retired. We sought a way to express our passion. Thus was formed the Geezers’ Writing Group. Of course, we didn’t call ourselves that at first. We knew we weren't old. It just seemed a fitting name as we got to know each other.

My adventure began three years ago when I decided to offer a two-session workshop for the group New Friends of Northern Kentucky. What was intended to be a two-day workshop has continued for three years. The original members of the group vehemently refused to quit. They were determined to exercise their passion for writing that had lain dormant during their careers.

I meet with this diverse group of women each month to inspire and be inspired to write. We read our writings aloud to be critiqued by members.

We are destroying the myth of retirees whiling away their time rocking on the porch. We do rock, but with our passion for writing.

You, too, can start a Writers’ Workshop, whether or not you are a geezer.

Our members are working on a family history of Maysville, KY, children’s books, a mystery novel, poems, a discussion guide for groups working to improve education, personal experience stories, short stories from Appalachia, and a crime novel based in Covington, KY.

We laugh; we critique with brutal honesty; we comfort one another when we receive rejections, and we celebrate with balloons and cake when one of us actually gets published.

If you would like to start a writing group, email me at maryalexanderjacobs@gmail.com, and I will send you a free step-by-step plan to begin. Happy writing!

What is Your Leadership Style?
by Jim Cole, Membership
Central Kentucky West

Many teachers often talk about how having community service makes a difference. As I move through life, I think I will always be involved in community service because I know it is important and I enjoy and look forward to it. I love giving back through community service because it is extremely rewarding.

A simple definition of leadership is the ability and willingness to take ownership of the organization (or the component of the organization that one is charged with managing), combined with an intrinsic drive to do what is best for the organization. However, for leadership to be effective, it must be built on a solid foundation consisting of a clear mission, a vision for the future, a specific strategy, and a culture conducive to success. New leaders need to understand that these concepts are essential for effectiveness and personal growth. This is being explained, due to the fact that we have slate of officers to be elected, and it is time for many of you to step up and takes your turn as leaders of our organization.

As a leader, you need to be able to clearly and succinctly explain to your members everything from organizational goals to specific tasks/functions. The most important (some would argue) tool that leaders possess is communication. Effective communication ensures understanding and is not the same as simply sending out messages or emails. Communication is a two-way interaction, and the ability for the leader to listen is critical. Leaders should practice active listening rather than just being quiet while others speak. A simple but effective way to practice active listening is to take mental notes while others are speaking or communicating. With time, a leader can become very adept at this skill and others will notice that the leader is actually paying attention. Being heard is important to others even if final decisions are not what was initially requested.

I really hope that you already think that you matter. Keep in mind that you are the ones doing all the front-line work and are usually the ones talking to the public. Since you set the attitude and they are taking their cue from you, what attitude are they projecting to the public? Members that feel valued, that know that they matter will bring that feeling to the public with whom they talk. They will pass on the organization’s belief that people matter and your members will recognize that they are being heard. Being a leader does require you to have a heart. You have to set the example just like you would with your children. Your team members are going to model their attitude after yours!

How to protect yourself—Always remember that you can’t win a contest you didn’t enter. Also, legitimate lotteries or sweepstakes do not require you to pay a fee in order to collect your prize. Even if the letter you receive includes a check for your “winning,” the check is worthless and will bounce in a few days’ time if you try to cash it. Never give out your banking information in response to a contest promotion.
**AROUND THE STATE . . .**

### Adair County RTA

Ellen Zornes, Adair County RTA, President, holds just a sampling of the many pairs of underwear donated by the Retired Teachers for the library’s ‘Drop Your Drawers’ campaign. Not pictured were the many bags of canned food delivered to the Food Pantry. Each time the Retired Teachers meet they bring canned foods to help replenish the local food pantry that helps so many.

### Bluegrass RTA

Bluegrass Retired Teachers Partner With North Middletown Elementary School

### Caldwell County RTA

The Caldwell County RTA met at Pagliai’s Italian restaurant on Friday, September 21. The guest speaker, Brad Harralson of Encompass Wealth Management, spoke on topics such as safety deposit boxes, funeral planning, personal item distribution, power of attorney (both financial and medical), quality of life directive, identity theft and DocuBank.

### Capital City RTA

Capital City Retired Teachers met for their November meeting for a program on Health and Insurance. Margaret Head Sims went over the various partners of KRTA. Margaret stressed that the partners are available to the family of KRTA members. She stressed how much a KRTA member gets from the $20 annual membership dues.

State officers Don Hines, Legislative Chair and Sue Ellen Caldwell, KRTA Vice-President are members of this association. Sue Crumpler is Secretary and Curtis Fletcher pictured at the right is President of CCRTA.

### Central KY West RTA

CKW met at Bobby Gaffney’s home in Versailles on December 15. Tim Abrams, KRTA Executive Director, was the guest speaker. Pictured at the left is Cindy Hill, from Harrison Co., singing Christmas carols.

### Christian County RTA

On October 16 State Representative Walker Thomas presented a proclamation adopted by 2014 General Assembly officially proclaiming the third week of October each year to be Kentucky Retired Teachers Appreciation Week to Kay Lancaster, President Christian County Retired Teachers Association. Also present were (left to right) Nancy Tankersley, Treasurer CCRTA; Steve Tribble, County Judge/Executive; Patty Valente, chair of local health and legislative committees; Larry Carter, Past President CCRTA; Nat Adams, chair memorial service and cheer committees; and Carter M. Hendricks, Hopkinsville Mayor.

### Garrard County RTA

Garrard County RTA met at First Southern Community Room in Lancaster for their regular November meeting. Margaret Head Sims gave the program on Health and Insurance.

Pam Canter is President of GCRTA.

### Glasgow Barren County RTA

The week of October 14-20 was Kentucky Retired Teachers Week. A proclamation was read and signed by Judge Hale and Mayor Doty declaring it for Glasgow/Barren County. Several braved the windy and rainy afternoon to attend. On hand were Glasgow Superintendent Keith Hale and Barren County Superintendent Bo Matthews, Central Office Staff, and Representative Steve Riley, who is also a retired educator.

### Grayson County RTA

A wonderful turnout for the 2018 Christmas Brunch! Our speaker, Don Wittbrodt, from TRS provided information and a handout about our health insurance and then entertained us with Christmas songs. Volunteer hours were collected (and can still be turned in) for our group’s entry at the State Convention in April. If anyone is interested in attending the State Convention, please let Co-Presidents Linda French or Jenice Parsley Bratcher know. Tessa Blain, Daughter of Jim and Teresa Blain, was announced as the county winner of the AARP Grandparent Essay Contest. Her entry will be submitted for state competition.
Green County RTA

There was a large show of membership on December 11 at the Green County Retired Teachers Association meeting to hear Margaret Head Sims speak on the Health and Insurance benefits available to all retirees, both in the Under 65 category and in the Over 65 Medicare eligible category.

Monroe County RTA

Monroe County Judge Executive Tommy Willett was present at the October meeting. He signed a proclamation declaring Retired Teacher Appreciation week. He praised the group for their efforts in helping our community with various projects to help those in need and volunteering their services and time.

Madison County RTA

Madison Co. RTA members Susan Gay Taylor, Beth Jones, Jill Whittaker and Steve Gillespie presented Daniel Boone School Family Resource Director, Tracy McIntosh, with over a hundred dollars of school supplies to distribute. All Madison Co. Students receive free lunch.

Menifee County RTA

Menifee Elementary had “Trick or Treat in the Gym” Wednesday. Menifee County Retired Teachers was one of the many groups that participated by buying and giving out candy to students in grades K-8. Retired teachers who gave out candy were Elaine Brown, Mary Jo Hatton, Lola Thomas, Glenna Adams, Ruth Bryant, and Dennis Harper.

Russell County RTA

Russell County Retired Teachers met at Malachi Smokehouse in Russell Springs for their regular meeting. The program for the meeting was Health/Insurance presented by Margaret Head Sims. Two new members joined KRTA at this meeting. Thanks Russell County RTA for boosting their membership! Jane Johnson is President of RCRTA.

Scott County RTA

Scott County Judge Executive George Lusby signed a proclamation for Kentucky Retired Teachers Week. With him are (L to R) Virginia Pratt, Parthenia Wells, and Mary Zerhusen of Scott County Retired Teachers Association.

Menifee County RTA

Menifee County RTA met on August 8, 2018, to assemble school supplies bags for teachers. In total, 50 bags were presented to teachers on the first day of school. Thirty extra special bags were given to first year teachers.

Madison County RTA

Madison Co. RTA members Susan Gay Taylor, Beth Jones, Jill Whittaker and Steve Gillespie presented Daniel Boone School Family Resource Director, Tracy McIntosh, with over a hundred dollars of school supplies to distribute. All Madison Co. Students receive free lunch.

Middlesboro RTA

Margaret Head Sims spoke on insurance issues at the local meeting of the Middlesboro Retired Teachers on October 2, 2018, to a very active group of retired teachers. Shown in picture are officers of the Middlesboro RTA Paula Adams and Sherry Skaggs. The meeting was held at Sage Brush in Middlesboro.

Paducah/McCracken RTA

Paducah McCracken County Retired Teachers Association met the 7th of December at First Christian Church for a Christmas Breakfast. The devotion was by Betsy Myers; blessing by Russell Hobbs. The reports given were: Insurance—Kathy Mayne, Legislation—Aaron Beals, Membership—Charlotte Benton, Minutes—Glenda Barkley, Treasurer—Kaye Boyd. Doorprizes were given by President Charlotte Benton. Rickie Turner led the group in Christmas carols. Service Project—$160 and seven bags of canned food were donated to Family Services.

Hart County RTA

At the September meeting of the Hart County RTA, Margaret Head Sims, KRTA Co-Chair for Health and Insurance spoke. Information was given about the Over 65 MEHP and the Under 65 KEHP as well as KRTA member benefits with the Partners on the Green Sheet. Connie Poynter is the President of the HCRTA.

Knott County RTA

Knott County RTA met on August 8, 2018, to assemble school supplies bags for teachers. In total, 50 bags were presented to teachers on the first day of school. Thirty extra special bags were given to first year teachers.

Scott County RTA

Scott County Judge Executive George Lusby signed a proclamation for Kentucky Retired Teachers Week. With him are (L to R) Virginia Pratt, Parthenia Wells, and Mary Zerhusen of Scott County Retired Teachers Association.

Green County RTA

Shown in the picture are officers for the Green County RTA. From left to right are Martha Stepp-4th District Past President, Margaret Head Sims, Irene Perkins - Secretary, Judy Corbin - Electronic Newsletter, Tony Patterson - President, and Becky Kelly - Membership.
After retiring in 2014, with 30 years of teaching in the Bardstown City School System, I needed something to keep me busy! Never being a “Pageant Girl” while growing up, I never thought I would love this like I do. My Pageant experience is very limited! I was a contestant in the Idle Hour Park Miss Tadpole Pageant in the early 60’s and the Phi Kappa Tau Greek Week Queen, representing my sorority Alpha Delta Pi in the late 70’s. But that was it!

I started judging Miss Kentucky preliminaries about ten years ago when childhood friend, Lisa Moore Fath, recruited me to judge in my hometown; the rest is history! I love it! I judged babies to Mrs. from Miss Kentucky preliminaries, county fairs, festivals and even Distinguished Young Woman! I am a Miss America certified judge. For the last three years, I have been on the state committee for the Miss Kentucky Organization. I serve as a hostess for the contestants for Pageant week! I stay with them and escort the girls to all appearances! I hold their hands during competition and hug them after each phase of competition. I believe strongly in the program and love the relationships I make with the girls! My only daughter is married and I gain 31 new daughters every year! I love seeing each girl grow as an individual and see the positive impact they are making in the community. I never take off my “teacher hat.” I always encourage each girl to continue with her education, set high goals and, of course, major in education!

P.S. I am on the far right pictured with our new Miss Kentucky 2018, Katie Bouchard from Owensboro! Of course, her mother, Amy, is a teacher.
FOR YOUR INFORMATION

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DELTA DENTAL/VSP INSURANCE
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KRTA MEMBERSHIP PIN
Please send _______ pins @ $2.50 each to

________________________________________
________________________________________

Enclosed is the check in the amount of $__________.

Send completed Order Form to: KRTA
7505 Bardstown Road
Louisville, KY 40291-3234

Quips, Quotes & Puzzles

Interesting Kentucky Facts

- More than half of the Americans killed during the War of 1812 were natives of Kentucky.
- The Kentucky Derby is the oldest annual horse race in the country.
- Both Abraham Lincoln, President of the Union, and Jefferson Davis, President of the Confederacy, were born in Kentucky. Interestingly, they were born one hundred miles and one year apart.
- More than 100 native Kentuckians have been elected governors of other states.
- Artist, Bill Guffey of Burkesville, Kentucky, has never visited London, New York or Barcelona. However, he has created very realistic paintings of the locations by using Google's street view mapping tool. Some of his paintings have sold for $1,500.
- The hottest temperature ever recorded in Kentucky was on July 28, 1930. It reached a whopping 114 degrees in Greensburg.
- Kentucky is the nation's largest supplier of wild ginseng. It is sold to Asian markets for as much as $1,000 a pound.
- "Thunder Over Louisville," an annual event in Louisville, Kentucky, gets credit for being the largest fireworks display in the U.S.
- Louisille, Kentucky, was named after King Louis XVI of France in honor of the assistance he provided to the American colonies during the War of Independence.
- Every citizen of Kentucky is required by law to take a bath at least once a year.
- No one born in Kentucky has ever been elected to Congress.
- In the 1800’s, the Fugates of Troublesome Creek, near Hazard, Kentucky, became known for their blue skin. The condition was caused by methemoglobinemia, an inherited blood disorder that affects the oxygen-carrying ability of hemoglobin.
- Humans haven't been the only things in Kentucky sporting a bluish hue; lightning bugs in the Appalachian have as well. Known as the “blue ghost firefly,” the bugs don't flash their lights like common fireflies. Instead, they glow, flying through the sky lit up with a blue light for nearly a minute at a time. Witnessing the phenomenon is so difficult that when they have been seen, they are often mistaken for a spectral presence.
- In 1755, Mary Draper Ingles from Virginia, was taken from her home by Shawnee Indians and brought to Boone County, Kentucky. She managed to escape and travelled hundreds of miles to return home. She arrived near starvation, unclothed and white-haired at age 23.
- Travis Fessler of Florence, Kentucky, beat a Guinness record in October, 2008. He was able to stuff 11 Madagascar hissing cockroach-es into his mouth and hold them there for 10 seconds, after which they emerged alive and unharmed.
- In 1998 a dog was elected mayor to a small Kentucky town. The dog's name was Goofy and the town was Rabbit Hash, Kentucky.
- On March 3, 1876, it rained meat for several minutes covering an area of 100 x 50 yards. The best explanation given was that it had been vomited up by buzzards flying overhead.

A Reprint from KnowUDidn't.com
Deceased Retired Teachers

SEPTEMBER, OCTOBER, NOVEMBER, DECEMBER 2018

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

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