



# News

Express

Kentucky Retired Teachers Association  
Serving Retired Teachers Since 1957



VOLUME IV, NUMBER 2

LOUISVILLE, KENTUCKY

SEPTEMBER 2019

## Proclamation By The Kentucky Retired Teachers Association

To All To Whom These Presents Shall Come.

- WHEREAS, Kentucky's retired teachers have devoted their careers to the education and training of literally thousands upon thousands of Kentucky's youth; and
- WHEREAS, Kentucky's retired teachers have retrained and/or provided primary educational opportunities to hundreds of adults in the state who for one reason or other, had fallen behind in the formal education needed for job and social skills, and
- WHEREAS, Kentucky's retired teachers rendered valuable services in diverse leadership roles in their communities and institutions throughout their careers and continue to render such services as retirees; and
- WHEREAS, Kentucky's retired teachers represent the profession, which is given the basic responsibility for launching the careers of state and national leaders and for laying the foundation for the welfare of all members of our society; and
- WHEREAS, Kentucky's retired teachers have toiled ceaselessly to improve the quality of life in the state and nation, too often in less than adequate circumstances and for less than adequate pay; and
- WHEREAS, Kentucky's retired teachers represent a tremendous pool of experience and training which remains dedicated to the betterment of society everywhere; and
- WHEREAS, Kentucky's retired teachers represent a loyal, patriotic, and concerned citizenry, which provided a dedicated and dependable support to the leaders in our communities, state, and nation
- WHEREAS, Kentucky's 2014 General Assembly has honored Kentucky Retired Teachers retired teachers by recognizing the third week of October as Kentucky Retired Teachers' Appreciation Week

NOW, THEREFORE, I, Harold Wilson, President of the Kentucky Retired Teachers Association, do hereby proclaim October 21-25, 2019 as

### RETIRED TEACHERS' APPRECIATION WEEK

Done in the city of *Louisville, Kentucky* the *nineteenth day* of *August*, in the year of our Lord *two thousand* and *nineteen*.



**The Leadership Issue**

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**Hon. Lifetime Member**

**BOBBY L. HUMES**  
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270-300-2927  
lpathumes@gmail.com

## MEMBERSHIP

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Where do we go legislatively from this day forward?



**THE KEY:**  
"One on one" work with legislators

## TRS Workshops

### Retiring Sooner or Later

**Upcoming**

**Oct. 2** in Bowling Green (Greenwood High School) for employees of any school district — Registration open

**Nov. 23** in Ashland (Boyd County High School)

Preregistration is required. Register through Pathway at [mss.trs.ky.gov](http://mss.trs.ky.gov) or, if you haven't registered for Pathway, call TRS at 800-618-1687. Registration opens two months prior to event date.

A seminar for anyone anywhere on the career spectrum. Session topics include: understanding your defined benefit retirement plan, retirement eligibility, understanding what can impact your retirement benefit, health insurance in retirement and the importance of staying informed about retirement. Sessions are geared toward a specific type of member (school district, university or state agency employee).

### TRS On the Road

**Upcoming**

Nov. 2 in Somerset (Pulaski County High School) — Registration open

Preregistration is required for individual counseling and presentation attendance. Separate registrations for each part are required. Register through Pathway at [mss.trs.ky.gov](http://mss.trs.ky.gov) or, if you haven't registered for Pathway, call TRS at 800-618-1687. Registration opens two months prior to event date.

TRS On the Road brings an office visit to your town, allowing members who are retiring within three years to sit down with TRS counselors and receive individual estimates through 20-minute sessions. TRS will contact registrants with appointment times.

### Turning 65 Seminars

Advance registration required. Members about to turn 65 are contacted by mail. A video of the presentation is available on the [Turning 65 page](#).

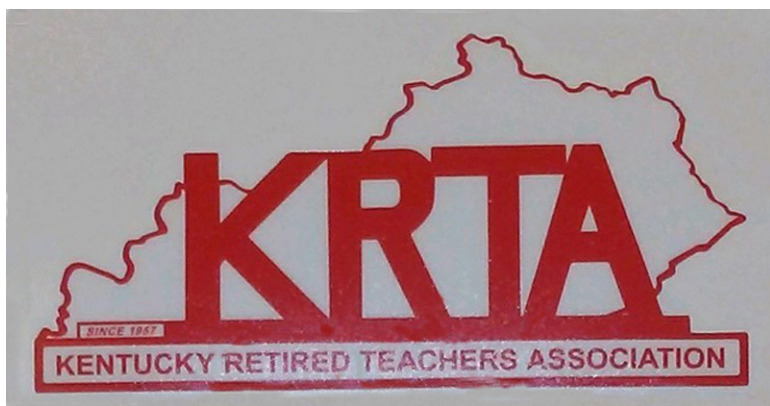
**Upcoming Webinars**

Aug. 21 webinar Registration open  
Dec. 11 webinar Registration open

## KRTA License Plates and Decals Now Available



License plate is \$10 + postage.



Window decal is \$3 + postage.

To order license plate or decal, contact the KRTA office by email at [info@krta.org](mailto:info@krta.org) or call 502-231-5802.

## Under 65 Insurance

"Go 365" is being discontinued. Anyone with points will have until November 30 2019 to use the points or they will be lost.



## DISTRICT AND LOCAL MEMBERSHIP PERCENTAGE REPORT

September 9, 2019

DISTRICT	LOCAL	%	DISTRICT	LOCAL	%	DISTRICT	LOCAL	%
<b><u>BIG SANDY</u></b>								
	FLOYD	59.3%		OLDHAM	56.2%		GALLATIN	82.5%
	JOHNSON	64.1%		OWEN	94.4%		GRANT	85.9%
	LAWRENCE	61.9%		SHELBY	63.3%		KENTON	70.0%
	MAGOFFIN	46.7%		SPENCER	72.8%		PENDLETON	83.8%
	MARTIN	89.6%		TRIMBLE	86.8%	<b><u>SECOND</u></b>		
	PIKE	66.6%	<b><u>FIRST</u></b>				CHRISTIAN	71.5%
<b><u>CENTRAL KY EAST</u></b>								
	EKURA	62.4%		BALLARD	85.2%		DAVIESS/MCLEAN	76.7%
	ESTILL	69.0%		CALDWELL	85.8%		HANCOCK	95.1%
	GARRARD	94.9%		CALLOWAY	71.7%		HENDERSON	82.5%
	JACKSON	77.2%		CARLISLE	96.6%		HOPKINS	81.5%
	LEE	100.0%		CRITTENDEN	98.6%		UNION	84.9%
	LINCOLN	87.6%		FULTON	96.4%	<b><u>THIRD</u></b>		
	MADISON	63.4%		GRAVES	78.5%		ALLEN	76.5%
	MONTGOMERY	89.5%		HICKMAN	94.3%		BARREN	67.1%
	POWELL	92.2%		LIVINGSTON	87.5%		BUTLER	89.6%
	ROCKCASTLE	75.6%		LYON	89.5%		CUMBERLAND	90.9%
<b><u>CENTRAL KY WEST</u></b>								
	ANDERSON	56.6%		MARSHALL	75.2%		EDMONSON	85.3%
	BLUEGRASS	65.1%		MCCRACKEN	69.6%		LOGAN	75.8%
	BOYLE	61.9%	<b><u>FOURTH</u></b>				METCALFE	98.9%
	CLARK	70.8%		TRIGG	77.4%		MONROE	100.0%
	HARRISON	73.5%		BRECKINRIDGE	75.6%		MUHLENBERG	59.7%
	JESSAMINE	62.3%		E'TOWN/HARDIN/ LARUE	57.2%		OHIO	83.5%
	MERCER	68.4%		GRAYSON	78.8%		SIMPSON	79.1%
	NICHOLAS/ ROBERTSON	95.5%		GREEN	97.7%		TODD	72.8%
	SCOTT	67.0%		HART	91.8%	<b><u>UPPER CUMBERLAND</u></b>		
	WOODFORD	74.0%		MARION	72.8%		BELL	66.9%
<b><u>EASTERN</u></b>								
	BATH	83.7%		MEADE	71.4%		CLAY	63.6%
	BOYD	70.0%		NELSON	89.9%		HARLAN	53.6%
	CARTER	61.0%	<b><u>JEFFERSON</u></b>				KNOX	52.3%
	ELLIOTT	75.0%		TAYLOR	73.6%		LAUREL	65.7%
	FLEMING	95.2%		WASHINGTON	81.1%		MIDDLESBORO	95.7%
	GREENUP	68.9%	<b><u>MIDDLE CUMBERLAND</u></b>				WHITLEY	66.9%
	LEWIS	61.5%		JEFFERSON	54.6%	<b><u>UPPER KY RIVER</u></b>		
	MASON	95.1%		ADAIR	73.8%		BREATHITT	87.0%
	MENIFEE	87.9%		CASEY	82.5%		KNOTT	93.0%
	MORGAN	88.1%		CLINTON	74.4%		LESLIE	47.7%
	ROWAN	81.3%		MCCREARY	92.0%		LETCHER	91.7%
<b><u>FIFTH</u></b>								
	BULLITT	84.5%	<b><u>NORTHERN</u></b>				OWSLEY	79.3%
	CARROLL	84.9%		PULASKI	71.4%		PERRY	58.6%
	FRANKLIN	55.4%		RUSSELL	62.9%		WOLFE	95.5%
	HENRY	84.7%		WAYNE	87.0%			
				BOONE	63.8%			
				BRACKEN	92.6%			
				CAMPBELL	74.9%			

JOIN. SHARE. CONNECT.



Find us at  
 Facebook.com  
 /KentuckyRetiredTeachersAssociation



## KRTA MEMBERSHIP STATEWIDE BY DISTRICT SEPTEMBER 9, 2019



DISTRICT	POTENTIAL MEMBERS	MEMBER	%-AGE
Big Sandy	1,831	1,170	63.9%
Central KY East	2,713	2,024	74.6%
Central KY West	5,653	3,335	59.0%
Eastern	2,522	1,909	75.7%
Fifth	2,796	1,917	68.6%
First	2,864	2,212	77.2%
Fourth	2,925	2,127	72.7%
Jefferson	6,531	3,568	54.6%
Middle Cumberland	1,800	1,368	76.0%
Northern	3,090	2,221	71.9%
Second	2,873	2,244	78.1%
Third	3,750	2,451	65.4%
Upper Cumberland	2,378	1,517	63.8%
Upper KY River	1,360	1,063	78.2%
Out of State	5,075	2,279	44.9%
Associate	156	108	69.2%
<b>TOTALS</b>	<b>48,317</b>	<b>31,513</b>	<b>65.2%</b>

MEMBERSHIP TYPE	SEPT 21, 2018	SEPT 9, 2019	DIFFERENCE
Automatic Dues	25,808	26,244	436
Cash	5,299	5,266	-33
<b>TOTALS</b>	<b>31,107</b>	<b>31,510</b>	<b>912</b>
<b>PERCENTAGE</b>	<b>65.2%</b>	<b>65.2%</b>	<b>0.0%</b>



### MEMBERS ARE THE KEY TO OUR SUCCESS:

What Should We Do to Recruit/Retain Members?

- Encourage Involvement
- Emphasize Value
- Communicate Appropriately
- Survey Former Members



October 2019

Contact: [aarpfoundation.org/taxaide](http://aarpfoundation.org/taxaide) or call 1-888-687-2277

**WE NEED YOU!**  
**AARP FOUNDATION NOW RECRUITING VOLUNTEERS**  
**FOR TAX-AIDE**

*AARP Foundation Tax-Aide is the nation's largest volunteer-run tax preparation service*

AARP Foundation Tax-Aide has kicked off volunteer recruitment for its Tax-Aide program, the nation's largest volunteer-run tax-preparation service. The Foundation is looking to expand its team of volunteers for the upcoming tax season and is accepting new volunteers.

Tax-Aide offers free in-person tax preparation and assistance to low- and moderate-income individuals nationwide. Volunteers make a difference in their communities by helping taxpayers, and their families, who might otherwise miss out on the tax credits and deductions they've earned.

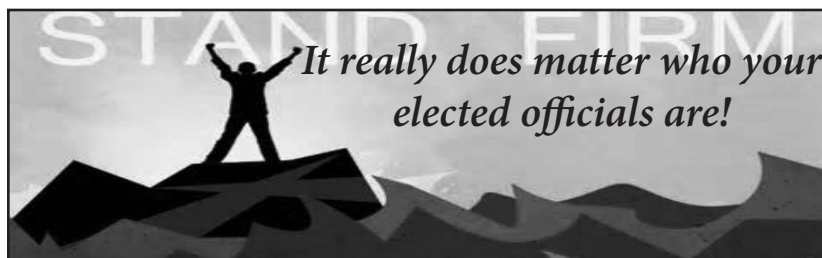
There are a variety of volunteer roles, including tax preparers, client facilitators, those who can provide technical and management assistance, and interpreters. Every level of experience is welcome. Volunteer tax preparers complete tax preparation training and IRS certification.

In Kentucky last year, 470 AARP Foundation Tax-Aide volunteers helped more than 30,000 people file their federal and state tax returns, resulting in over \$20M in refunds. This program is offered at over 60 sites across Kentucky, including senior centers, libraries and other convenient locations.

Nationwide, AARP Foundation Tax-Aide has grown since its inaugural team of just four volunteers in 1968, and has served over 68 million taxpayers since its inception. The program now involves 35,000 volunteers and serves over 2.5 million taxpayers annually at nearly 5,000 sites nationwide. In 2019 taxpayers who used AARP Foundation Tax-Aide received \$1.4 billion in income tax refunds and more than \$200 million in Earned Income Tax Credits (EITCs). Taxpayers do not need to be a member of AARP or a retiree to use Tax-Aide.

To learn about our volunteer opportunities, visit [aarpfoundation.org/taxaide](http://aarpfoundation.org/taxaide) or call 1-888-OUR-AARP (1-888-687-2277). AARP Foundation Tax-Aide is offered in coordination with the IRS.

Submitted by Becky Klusch, Tax-Aide Kentucky PCS



## FOR YOUR INFORMATION

### KRTA OFFICE

800.551.7979 ~ 502.231.5802

[info@krta.org](mailto:info@krta.org) (e-mail) [www.krta.org](http://www.krta.org) (website)

### KRTA LEGALINE

800.232.1090

[kylawrm@gmail.com](mailto:kylawrm@gmail.com)

Rebecca Murrell Louisville, Kentucky

### KRTA FINANCE & INVESTMENT INFO

Hank Hensley 800.927.0030

### DELTA DENTAL/VSP INSURANCE

800.955.2030 or [www.deltadentalky.com/KRTA](http://www.deltadentalky.com/KRTA)

### AVESIS KRTA VISION PLAN

Enrollment 800.466.5182 ~ Provider Questions 800.828.9341

[www.avesis.com](http://www.avesis.com)

### BAY ALARM MEDICAL

877.522.9633 [www.bayalarmmedical.com/krta](http://www.bayalarmmedical.com/krta)

### FIRST CHOICE PROTECTION

Home Protection 502.709.5645 [www.1stchoiceprotection.com](http://www.1stchoiceprotection.com)

### AUTOMOBILE & HOMEOWNERS INSURANCE

Liberty Mutual Insurance Company

888.504.0156 ext. 51690 or 502.710.0553

### HEARING INSTRUMENT PLANS

Hear in America

800.286.6149 or [www.hearinamerica.com](http://www.hearinamerica.com)

Heuser Hearing Institute

800.912.9981 or <https://thehearinginstitute.org>

### TEACHERS' RETIREMENT SYSTEM OF KY

800.618.1687 or [www.trr.ky.gov](http://www.trr.ky.gov)

### COMMONWEALTH CREDIT UNION

800.228.6420 / 502-564-4775 or [www.ccuky.org](http://www.ccuky.org)

### COMFORT KEEPERS

866.676.9888 or [www.comfortkeepers.com](http://www.comfortkeepers.com)

### HOME INSTEAD SENIOR CARE

866.886.6831 or [www.homeinstead.com](http://www.homeinstead.com)

### HOME HELPERS HOME CARE

800.216.4196 or [www.homehelpershomecare.com](http://www.homehelpershomecare.com)

### NORTH AMERICAN LIFE PLANS including LifeLock

888.362.1214 or 502-553-7630

[www.krtabenefits.com](http://www.krtabenefits.com)

### TRAVEL

Air Land Sea Travel LLC. 502.873-5610 or [pullen5222@bellsouth.net](mailto:pullen5222@bellsouth.net)

### HEALTH INSURANCE

**65+ (MEHP)** United Healthcare 844-518-5877

Express Scripts 877-866-5834

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

Silver Sneakers for MEHP 888-423-4632

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

CVS Caremark 866-601-6934 KEHP 888.581.8834

## Quips, Quotes & Puzzles

Wanda B. Goines is a precious 92-year-old woman who shares great wisdom through a poem she wrote and recited to her caretaker, Kathryn Clausnitzer Wilson. Kathryn loved the poem so much that she recorded Wanda reciting the poem and shared it on Facebook. With over 4.5 million views and 187,000 shares, Wanda's sweet poem went viral!

"I looked in the mirror and what did I see, but a little old lady peering back at me. With bags and sags and wrinkles and wispy white hair, and I asked my reflection, how did you get there? You once were straight and vigorous and now you're stooped and weak. When I tried so hard to keep you from becoming an antique. My reflection's eyes twinkled as she solemnly replied, you're looking at the gift wrap and not the jewel inside. A living gem and precious of unimagined worth. Unique and true, the real you, the only you on earth. The years that spoil your gift wrap with other things more cruel, should purify and strengthen and polish up that jewel. So focus your attention on the inside, not the out, on being kinder, wiser, more content, and more devout. Then when your gift wrap is stripped away, your jewel will be set free to radiate God's glory throughout eternity."

Wanda B. Goines

To watch the video of Wanda Goines reciting the poem, go to:

<https://www.youtube.com/watch?v=2YxCR2a-sxI>

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