10th Anniversary of House Bill 540

A Solution of Shared Responsibility for Long-Term Funding of Retiree Health Care for Teachers

On April 30, 2010, House Bill 540 was signed into law. Shared Responsibility refers to the 2010 state law where Kentucky’s teachers and the rest of the education community agreed to changes that assured the long-term funding of retiree health care for teachers and eliminated a $5 billion liability facing taxpayers.

The legislation, which was in HB 540, helps ensure health care benefits for not only Kentucky’s current retired teachers, but also active teachers when they retire. Shared Responsibility set retiree health care on the path to being prefunded by requiring everyone involved (active teachers, retired teachers, school districts and the state) to share in a piece of the solution.

Governor Steve Beshear signs HB 540. Standing L to R: Sharon Oxendine, KEA President; Rep. Carl Rollins; Gary Harbin, TRS Executive Secretary; Barbara Sterret, Chairperson of TRS Board of Trustees; Brent McKin, JCTA President; Dr. Bob Wagoner, KRTA Executive Director; Bob King, Director of Council on Postsecondary Education, Todd Hollenbach, KY State Treasurer & ex-officio member of TRS Board of Trustees

Gary L. Harbin

2020 Convention Speakers

Gary L. Harbin has served as the executive secretary of the Teachers’ Retirement System of the State of Kentucky (TRS) since December 2000 and was chief deputy executive secretary from 1999 until he became executive secretary. Prior to coming to TRS in 1999, he was chief financial officer of two nationwide companies, and prior to that, a partner in a regional CPA firm for 20 years in Frankfort, Kentucky. While partner in the CPA firm, he was in charge of the audit of TRS and other public plans.

(Continued on Page 6)
PERSONALLY SPEAKING...  

**Budget Focuses on Public Education**

The first step in the 2020 biennial budget process occurred on January 28, 2020, when Governor Beshear presented his budget to both chambers of the General Assembly. Most important to KRTA members, Governor Beshear's budget includes full pension funding for the Teachers’ Retirement System and full funding in both years of the biennium for the medical insurance trust fund at TRS, KRTA's top legislative priority. His budget will begin the second decade of fully funding the medical benefits for retired teachers as enacted by the Shared Responsibility Plan.

KRTA advocates have been busy the last several weeks contacting legislators to support the full funding of both the pension and medical insurance fund. Thanks for your efforts! We will continue to work with our political leaders to ensure we stay on this fiscally responsible path.

As promised the governor's budget made public education a priority including the following items. It’s a great start for public education, but the process has just begun. Stay tuned.

**$2,000 Teacher Salary Increase**

A $2,000 salary increase for teachers is provided in fiscal year 2021. This will be a one-time salary supplement to teachers who are full-time employees in a school district or a state school and who provide daily instruction to students. Additional General Fund amounts of $97.7 million in fiscal year 2021 and $90.9 million in fiscal year 2022 are provided. These funds will be administered by the Department of Education and will be reimbursed directly to school districts and will not flow through the SEEK formula to ensure that all school districts receive the full amount for their teachers. The average Kentucky teacher salary in 2019 was $53,923. A $2,000 increase reflects a 3.7 percent average increase.

**Increases the SEEK base per pupil amount by 1%**

To begin the process of reinvesting in our public education system, a one percent increase in the SEEK program’s base per pupil amount is included in the Executive Budget, reflecting increased funding of $39.0 million in fiscal year 2021 and $48.5 million in fiscal year 2022. This will raise the base per pupil amount up by $40 to $4,040. This is a starting point that hopes to be followed in subsequent budgets with greater investment.

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**Textbooks Funding**

Textbooks funding was eliminated in the last budget. The Governor’s budget recommendation includes $11 million each year of the biennium to restore a large portion of the amounts included in past budgets.

**Preschool and Early Learning Funding for Disadvantaged Areas**

An additional $5 million each year is included to support preschool programs in disadvantaged areas. This funding is intended to create more opportunities for children in the most need to obtain the benefits of preschool programs. Moreover, the Executive Budget includes provisions that would direct any excess funds from the SEEK formula and excess lottery revenues to preschool programs and all-day kindergarten.

**Teacher Loan Forgiveness/Teacher Scholarships**

The Executive Budget restores a teacher loan forgiveness program to be administered by the Kentucky Higher Education Assistance Authority by adding $2.1 million each year from lottery revenues. The need-based teacher scholarship program which was eliminated in the last budget will be revitalized with an additional $1 million each year from lottery revenues.

**School Safety**

The Governor’s budget recommendation includes bond funding for $18.2 million to finance the school building upgrades required by Senate Bill 1 from the 2019 legislative session. This is the full amount of funding needed as estimated by the Kentucky School Boards Association. The Department of Education will administer these funds. This reflects the first phase of implementation of the School Safety and Resiliency Act. The Transportation biennial road plan will further include some projects that improve safety at public school entrances, including but not limited to, schools in Bullitt, Carter, Taylor and Trimble counties.

**School Facilities**

The Executive Budget includes the necessary debt service to follow through and increase the $58 million in offers of assistance that were authorized in the 2018–20 budget. Additionally, the budget proposes that the School Facilities Construction Commission be authorized to make $100 million in offers of assistance to school districts, an increase from the $58 million in the last budget and a return to an amount that school districts have counted on for many years.

**School Buses—Volkswagen Settlement Funds**

The Governor’s budget recommendation includes funding from the Volkswagen Settlement Fund to support the full funding of both the pension and medical insurance fund. Thanks for your efforts! We will continue to work with our political leaders to ensure we stay on this fiscally responsible path.

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As promised the governor's budget made public education a priority including the following items. It’s a great start for public education, but the process has just begun. Stay tuned.

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Our former KRTA director, Dr. Robert Wagoner, said all politics are local and the devil is in the details. We are a non-partisan organization. However, we do stay involved before and after elections by contacting our representatives and by sending our lobbying team to Frankfort. Our lobbying team will let us know when, or if, we need to make contacts, phone calls and trips to Frankfort. Contact on the local level works better than anything. Local legislators know we vote. We appreciate legislators on both sides of the aisle supporting us. While it could be another exciting overtime game it has been quiet on the hill. Please stay informed and ready to help make contacts; they paid off big last year by helping stop bad bills.

There are a lot of false narratives out there. Our main KRTA 2020 Legislative priorities are: (1) to fully fund the medical trust fund in 2020, as agreed upon in the shared responsibility law passed in 2010. Over 70% of our legislators were not in the 2010 General Assembly when the shared responsibly HB 540 bill was passed. We must properly educate them on HB 540 and the hard work and commitments made by all parties; (2) to maintain Teacher Retirement System's (TRS's) independence from Kentucky's other retirement systems and not change the board's composition and structure. Some legislators have suggested combining all the retirement systems; (3) to keep the defined benefit system for current and future retired teachers; (4) and to fully fund TRS. Full funding will save the state millions in the long run and secure TRS for all members.

I want to thank the standing committees for devoting their time and energy to serving our members every day. We have more good news about the health and insurance benefits. Our premiums remain low and our benefits are the best in...
A message from Liberty Mutual Insurance
By Dennis Goebel, Vice President, Liberty Mutual Insurance Company

Keeping Your Car Battery Healthy
By Richard Rowe

Whether you’re taking a family road trip or just running an errand at the store, a reliable car battery is imperative. Here are some tips for a healthier, better-performing car battery.

- **Maintain proper battery temperature.** All batteries work best and live longest at about 68°F. Intense heat and overcharging are the two primary culprits for shortened battery life. If a battery gets hot because of overcharging or bad storage, it will lose power. The heat can also cause battery fluid to evaporate. Conversely, if it gets too cold, the acid may not conduct electricity. Both temperature conditions may result in the battery not functioning properly.

- **Conserve your battery’s power.** Modern cars use a tremendous amount of electrical power. The engine’s actuators, ignition system, powerful projector headlights, electric fans, the fuel pump, electric power steering, entertainment systems, and heated seats all drain electrical energy. The less you use these electrical accessories, the easier it is for your battery to maintain a full charge.

- **Safely jump-start your battery.** Jump-starting a car can be dangerous if done incorrectly. Most batteries are easily accessible from under the hood, but some cars have their batteries buried deep in the engine compartment or in the trunk. Before attempting to jump-start your vehicle, refer to your owner’s manual and carefully follow its instructions. Do not perform this procedure if you do not feel comfortable doing so—contact a professional. If you have Liberty Mutual’s 24-Hour Roadside Assistance, you can call 1-800-426-9898.

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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(Continued from "Personally Speaking" Page 2)

levels do a wonderful job and we always welcome your help on every level of our association.

I want to thank each member for your involvement in the largest association in Kentucky. I encourage every member to help where you can. If you don’t do it, then who will? “Your life is a tablet written on the human heart.” It takes all of us to “Make the Dream Come True.” You have been the “Molder of Dreams.” You still make dreams come true. Your work in the association on every level helps to keep public education strong. It is teamwork that makes the dream work.
let's talk about your health . . .

it is well known that Kentucky's retired teachers are very pro-active when it comes to their health. Wellness visits are part of being pro-active and retirees are rewarded for taking their health seriously.

from January 1 until June 30 when a member does a Wellness Visit with their primary care physician, retirees are rewarded with a $50 VISA gift card. All Wellness Rewards are VISA gift cards starting January 1, 2020.

After making your Wellness Visit, please call ReNew at 1-888-219-4602 and request your $50 VISA gift card.

something to remember is that you do NOT need to wait 366 days between wellness visits. Our United Healthcare insurance states that a retiree qualifies for a Wellness Visit once per calendar year. Therefore, everyone can qualify for getting their Wellness Visit done from January 1 to June 30 and receive their $50 VISA gift card.

If you obtain your Wellness Visit between July 1 and September 30, retirees qualify for a $25 VISA gift card. Just Call ReNew at 1-888-219-4602.

A change we have this year is through the House Calls Program. Since you have your wellness visit during the first part of the year, consider calling the House Calls Program at 1-866-447-7868 and schedule a visit from a Nurse Practitioner during the second half of the year. This way you will be getting two free check-ups during the year.

the Nurse Practitioner will bring you a gift when they come. Also, they will enter your information into the computer for a gift card to be sent to you. In 2020 when you have a visit through the House Calls Program, retirees will qualify for a $50 VISA gift card.

Benefits for both the Wellness Visit and the House Calls Program are for all retirees over 65 enrolled in our insurance. Retirees and their spouses who are on the TRS insurance can receive the same services and quality for the same rewards.

Our best asset is our health. Let's take advantage of the Wellness Program and the House Calls program and get rewarded for being pro-active. Let's have quality of life for many years to come.

—margaret Head Sims
KRTA Co-Chair for Health and Insurance
502-349-0055 or msims4949@yahoo.com

popular scams to avoid

scams targeting senior citizens come in all types and sizes, range greatly in complexity, and may originate from someone close to you or a stranger halfway around the world.

below is information on some of the more common types of scams. Keep in mind that scam artists constantly reinvent new ways to perpetrate old scams. Because knowing how to spot a scam is important, we have put together a publication titled how to spot a scam that outlines some of the tell-tale red flags of a scam.

computers scams

These scams generally begin with a call or email from a con artist posing as a representative of a well-known company, such as Microsoft or Norton. The scam artist typically claims your computer has been infected with a virus or is not working properly because of an error. The scam artist then says that he can remove the virus or fix the error for a fee if you allow him to remotely access your computer, usually by going to a website. In some cases, the scam artist uses this access to steal personal or financial information on your computer, which can be used to commit the crimes of theft or identity theft. Other times, the scam artist may attempt to install malware on your computer, which may allow the scam artist to control the computer remotely, or rogue applications that display fake security alerts to convince you to pay for a useless service.

grandparents scam

Under this scam, a con artist calls or emails you posing as a relative in distress or someone purporting to represent the relative (such as a lawyer or police officer). The scam artist may frantically begin the phone call with a variation of “I thought I would call you, I’m really worried.” The scam artist will likely attempt to create a sense of urgency and encourage you not to tell anyone, including the parents of the “grandchild,” about the matter. You will then be instructed to send cash—usually by wire transfer, money order or a reloadable card—with the claim that the money will be used for bail, lawyer’s fees, hospital bills, or other expenses.

lottery scams

Lottery scams typically begin with an unexpected email, letter or phone call from a scam artist who claims you have won money in a lottery or sweepstakes. This seemingly good news might quicken your pulse, but do not let it override your good judgment. Invariably, the scam artist will ask you to send money to pay purported taxes, insurance or other fees to claim the winnings. Or, the scam artist may ask for your bank account information, supposedly so your winning can be directly transferred into your bank account. The scam artist uses this information to empty your bank account. Once the money has been sent, contact with the scam artist is cut off, and the money is lost for good.

living trusts

Unscrupulous salespeople will install and prey upon seniors’ financial fears in order to sell unwarranted, unnecessary, or unsuitable living trusts, legal plans, and other financial products. You may receive a phone call or letter asking permission to allow someone to come to your home to give you guidance about probate or inviting you to attend a “free dinner” at a popular restaurant to learn more about wills, trusts, and estate plans. During the presentation, the salesperson may use deceptive and high-pressure sales tactics to lure you into buying a living trust, often costing over $2,000. Do not let this happen to you. More information is available in our publication Living Trust Mills.

Medicare and social security scams

Under this scam, a con artist calls you posing as a Medicare, Social Security, or insurance company representative. The caller generally claims that new Medicare, Social Security, or supplemental insurance benefits cards are being issued or that your file must be updated. The scam artist will then ask you to provide or verify your personal or financial information. Never provide this sort of private information to an unknown person over the phone, as disclosure of this information can lead to identity theft and unauthorized withdrawals from your financial accounts.

identity theft

Identity theft occurs when another person uses your personal information to commit fraud. Identity thieves often apply for loans or open credit card accounts in someone else’s name. If your personal information has been disclosed to an unknown party, you may be at risk of identity theft. If an unknown party has your bank or credit card information, you should immediately contact your financial institution, as it should be able to help you protect your account.

Magazine scams

People should be alert for magazine sales companies that use high-pressure telemarketers or door-to-door solicitors, phony invoices or renewal notices, or deceptive premature renewal tactics. To make their offers sound better, these companies sometimes claim that a portion of the sales will be donated to a charity or offer shopping sprees or gift cards that turn out not to be worth much. After signing people up, these companies sometimes make it difficult to cancel subscriptions and obtain refunds, which may end up costing people hundreds of dollars for magazines they do not want.

investment scams

Scam artists often target seniors with promises of easy money. The pitch might come in the form of an investment opportunity that promises big returns. Regardless, you will be required to send money up front to make the promised returns. Beware of

(continued on page 10)
KRTA CONVENTION 2020 - REGISTRATION FORM
HOLIDAY INN HURSTBOURNE
Louisville, Kentucky
$37 Registration Fee

REGISTRATION: Each member, guest, or spouse is required to pay the registration fee. Executive Council, Past Presidents, State Standing Committees & District Presidents do not 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 8. Registration packets may be picked up in the KRTA registration area on April 20 or 21. 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 20.

Convention Activities
Opening Night Dinner
Recognition of Service Years
Standing Committee Reports
Resolutions Committee Report
Election of 2020-2021 Officers
Luncheon
Membership & Unit Activities
Local & District Recognition
KRTA/AARP Grandparent Essay Contest Winner
14 Door Prizes Donated——One From Each District
Entertainment
KRTA Partner Exhibits
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)
I-264 East
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

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Keith Matheney
is a mentalist and a motivating entertainer who will capture your imagination as he reveals your thoughts, predicts answers to math problems before they are created and describes objects held by audience members while he is heavily blindfolded.

From the moment he takes the platform he will captivate, amuse, inform and inspire the audience. Over the past decade, Keith has toured nationally with a unique brand of motivation. His messages are geared toward helping people improve self esteem, gain confidence in their abilities and achieve results far beyond the norm.

Mr. Matheney presents an incredible show of the power and ability of the mind as he shares with his audience the keys to help you unlock your hidden potential, overcome obstacles, manage change, and achieve results in your life that you may at one time thought were impossible. The is a high-energy program loaded with good-natured humor, mystery, and motivational words that are guaranteed to refresh and inspire. Keith has appeared for such groups and companies as Procter & Gamble, The U.S. Naval Academy, The Opryland Hotel, AT&T, General Motors, IBM, and Delta Airlines. He has also appeared five times for the West Virginia University Mountaineer football team. He is from Huntington, West Virginia and has been entertaining and doing motivational programs for over thirty years.

Mr. Matheney has written two books: Dynamite Memory and Dynamite Self-Esteem.

The Stephen Foster Story
would like to honor Kentucky's Retired Teachers with a special Buy1-Get 1 Free offer.

Show your KRTA Member Card at time of purchase or mention membership on a phone order and receive one free ticket with the purchase of one adult admission. (limit two)

The Stephen Foster Story & Mamma Mia!
June 13 - August 15, 2020
800-626-1563
www.stephenfoster.com
Only at the amphitheater in Bardstown, KY
Membership Continues to Grow

Betty Hester, Membership Co-Chair

People ask us, “How do you do it?” The answer is simple: “We have members all over the state who work hard to reach the inactive retirees as soon as they retire.” That is why we can be proud of over 32,600 members who see how important it is to belong to the largest association in the state who work for the benefit of educators—both active and retired.

We will celebrate your hard work at the KRTA Convention on April 20-21. Among other awards for membership, the “Yes We Did” Award will be given to 44 local associations and 3 districts. This award is based on reaching the membership goal set by the KRTA Membership Committee last spring. Sometimes reaching that goal seems next to impossible; but growing the local or district membership is still possible. The locals and districts who grow the most will receive the “Top Hat” Award. Associations to be honored for reaching the goal are:

Dists: Big Sandy, First, Upper Ky. River

Locals: Allen, Anderson, Bath, Bell, Bracken, Breathitt, Boone, Boyd, Breckinridge, Butler, Caldwell, Calloway, Carroll, Crittenden, Cumberland, Edmonson

Top Locals for Gains:

Johnson, Boone, Madison, Pulaski, Mercer

Top Dist for Gains:

Jefferson, First, Big Sandy, Second, Upper Ky. River

Statistics of Membership

Upper KY River: 1,347
Second: 2,871
First: 2,856
Eastern: 2,504
Middle Cumberland: 1,800
Central KY East: 2,696
Northern: 3,096
Fourth: 2,915
Fifth: 2,812
Third: 3,753
Big Sandy: 1,847
Upper Cumberland: 2,389
Central KY West: 5,665
Jefferson: 6,547
Out of State: 3,097
Associate: 118

TOTALS: 48,313

Membership Type: Feb 5, 2019

Automatic Dues: 26,012
Cash: 6,507

TOTALS: 32,519

Difference:

Automatic Dues: 405
Cash: -284

TOTALS: 121

Percentage: 68.3% 67.5% -0.8%
AROUND THE STATE . . .

Adair County RTA

Judy Reliford, retired high school science teacher, won the December door prize at the quarterly meeting.
At this meeting they learned that they raised enough money at the Downtown Days’ Booth to fund the $500 Bobbie Coomer Memorial Scholarship for a local Lindsey Wilson College student majoring in Education.
They also brought canned goods for the local Food Pantry and underwear for the public library’s ‘Drop Your Drawers’ campaign.

Boyd County RTA

At the September meeting, members brought in school supplies. There were 58 bags of school supplies donated that day. Margaret Head Sims gave a program on Health and Insurance to the members. Theresa Kazee is President of the Boyd County RTA.

Campbell County RTA

CCRTA celebrating at the December meeting. Volunteers are leading the group in singing “The Twelve Days of Christmas.”

Carroll County RTA

CCRTA used the AARP-KY/KRTA Community/School Services Project Grant along with money donated by the Fifth District RTA to give a $50 gift card to each of the four family resource personnel at our schools. These cards will be used to purchase “necessities” to distribute to students in need. Pictured l to r Cydney Conley of Winn, Cassandra McBurney of CCRTA, Cathy Towles of CCHS, Robin Huesman of Cartmell, Stephanie O’Neal of CCMS, Margaret Walker of CCRTA.

Estill County RTA

Members of the ECRTA gathered at the County Library for their November meeting. A Health and Insurance report was given by Margaret Head Sims, KRTA State Co-Chair. Officers of the Estill County RTA are l to r: Robert Smith, President; Floretta Thorpe, Vice-President, Steve Garrett, Legislative Chairman; Phyllis Dunaway, Treasurer; Jeff Tate, Health and Insurance Chairman.

First District RTA

First District met at the Majestic Steakhouse in Draffenville for their December meeting. State officers at the meeting included Marshall Ward, Executive Council; Darl Henley, District Insurance; Dr. Aaron Beals, District Legislative. Margaret Head Sims gave the program on Health and Insurance with updates on the changes coming in 2020 to the Under 65 KEHP Retirees and the Over 65 MEHP Retirees. Charlotte Benton is President of the First District RTA.

Garrard County RTA

The GCRTA met at the 1st Southern Bank for their November meeting. Health and Insurance benefits was the topic for the program given by Margaret Head Sims, KRTA State Co-Chair for Health/Insurance. Garrard County is a very active local in KRTA. Larry Woods, State Co-Chair for Legislative is a member of this group. Pam Canter is President.

Glasgow Barren County RTA

There was an abundant number of items turned in at the December meeting of the Glasgow/Barren County Retired Teachers Association for the Kentucky Feed the Need and School Supply Drive programs. A total of 185 items were collected for the food drive along with 144 school supply items. The Boys and Girls Club and Community Food Bank were the recipients of these items. Left to right: Ruby Edwards, Gail Bunch, Mike Harris, and Karen Foster are shown here with some of the donations.

Hopkins County RTA

The Hopkins County Retired Teachers Association met for their September meeting at Brothers Barbecue. Officers include President, Susan Weatherford; Secretary, Ann Hale; Program Planner, Barbara Eichholz; Treasurer, Tammy Winters; Health and Insurance Chair, Shirley Nance; Membership Chair, Peggy Coomes; and Legislative Chair, Chuck Hayslip. Every member of the team is sincerely dedicated to doing their best for their association. Margaret Head Sims, KRTA Co-Chair for Health and Insurance spoke on benefits for the Under 65 KEHP and Over 65 MEHP members.
Knott County RTA officers (Left to right: Debbie Craft - Treasurer, Debbie Couch - Secretary, Sharon Roberts - President, Tammy Childers - Vice-President) presented 400 cans of food to Caney First Baptist Church’s Food Bank. The canned food was donated by the members during their annual Thanksgiving Dinner.

Lawrence County RTA

Sam Lyon with Louisa Food Pantry accepts a check for a $100 donation from the Lawrence County RTA. Presenting the check are Co-President, Elsie Jones, and Treasurer, Sally Chapman.

Lincoln County RTA

The October meeting of the LCRTA was held at the Lincoln Co. Senior Citizens Center. Members served a potluck lunch to those attending. Speaking on Insurance Benefits was Margaret Head Sims, KRTA State Co-Chair for Health and Insurance. This group is very active with supplying school backpacks to needy children in Hustonville Elementary.

Madison County RTA

Madison County RTA met at the Madison County Library in Richmond for their October meeting. MCRTA meets 10 times each year with a great turnout for their meetings. The program for the meeting on Under 65 KEHP and Over 65 MEHP insurance was given by Margaret Head Sims, KRTA State Co-Chair for Health/Insurance. This was a very attentive group and asked questions throughout the presentation. Officers Judy Baugh and Susan Gay Taylor sorted over one hundred food items contributed by MCRTA members for the pantry at Grace Now, an after 5 P.M. distribution center for Richmond KY residents.

Menifee County RTA

A few Menifee County Retired Teachers passed out candy with 40 vendors at Menifee Elementary School on October 31 at their Annual Trick or Treating in the Gym event. The teachers in the photo are: Elaine Brown, Lola Thomas, Glenna Adams, and Sandy Wilson. The vendors and students had a wonderful time!

Mercer County RTA

For several years MCRTA has held a health fair for its members. KRTA vendors, health vendors from the Mercer County Region and TRS of KY gathered at the UK Extension Center in Harrodsburg. They not only had updated information, but provided materials, information, and local health professionals who gave flu shots. There were door prizes, hot cider and muffins for all who attended. KRTA membership information was provided.

Metcalfe County RTA

The September meeting of the Metcalfe County Retired Teachers Association was held in Edmonton. The program for the meeting was given by Margaret Head Sims, KRTA State Co-Chair for Health and Insurance. Carolyn Edwards is President of the MCRTA.

Monroe County RTA

Monroe County Retired Teachers members discuss Retired Teacher Appreciation Week on WTKY radio program, Monroe Monday. Shown are - Willadean Carter, Debbie Rush and Cecilia Stephens.

Oldham County RTA

OCRTA met at the Aquatic Center in Buckner for their regular meeting with a large number of retirees in attendance. Margaret Head Sims, KRTA State Co-chair spoke on the insurance benefits for the Under 65 KEHP and Over 65 MEHP retirees. Steve Gillespie, KRTA State Legislative Team Member spoke on the upcoming election and legislative issues to look for in Frankfort during the upcoming session beginning in January. Thanks to President Boyd Johnson for contacting members about the meeting and inviting them to attend.
Owen County RTA

Speaking at the December meeting of the OCRTA was Margaret Head Sims, KRTA State Co-Chair for Health and Insurance, who spoke on the new changes in the Under 65 KEHP insurance and on the Over 65 MEHP insurance. Owen County has one of the top membership percentages in KRTA in the state. Faye Shelton is President of the Owen County RTA.

Scott County RTA

SCRTA and Scott County Public Library cooperated in hosting an AARP Driver Safety Course. This class is designed as a refresher course for drivers age 50 and over. Participants learned defensive driving strategies and tips for staying safe. Pictured left to right are Melissa Gipson, Scott Public Library, Marvin Jerry Sell and Candy Pettry from AARP, Mary Zerhusen and Parthenia Wells, SCRTA.

Spencer County RTA

The SCRTA met at the Spencer Co. Extension Service for their regular October meeting. The program for their meeting was given by Margaret Head Sims, KRTA State Co-Chair for Health and Insurance. Updates on the Under 65 KEHP and Over 65 MEHP was given as well as other important information regarding partners. Charlotte Nedros is President of the SCRTA.

Trigg County RTA

The October meeting of the Trigg County Retired Teachers Association was held at the Genesis Express Building in Cadiz. A very nice breakfast was prepared by George Radford and the guys from Genesis Express. George Radford is one of us. Margaret Head Sims, KRTA State Co-Chair for Health and Insurance, and Steve Gillespie, KRTA State Legislative Team Member, spoke. Brenda Southwick is President of Trigg County RTA, one of our most active groups in the state.

Warren County RTA

The November meeting of the WCRTA was held at the American Legion in Bowling Green. Leah Goggins, Registered Pharmacist with the Rx Coalition and Margaret Head Sims, KRTA State Co-Chair for Health/Insurance presented a program on health and insurance benefits available to the Under 65 KEHP Retirees and the Over 65 MEHP Retirees. Charlene Rabold is President of the Warren County RTA.

Ernest Taylor Honored at KRTA Meeting

Ernest C. Taylor, age 84 of Lebanon, passed away Saturday, July 6, 2019 at his home.

He was born October 8, 1934 in Finley. He was a retired educator with the Marion County School System, a veteran of the U.S. Army and a member of the Marion County Veterans Honor Guard.

On October 14, 2019, Ernest Taylor was honored by the Kentucky Retired Teachers Association at their annual Health and Insurance meeting for his years of dedication to being the Insurance Chairperson for his district.

Jimmy Higdon, State Senator from Lebanon, presented Margaret Head Sims, KRTA State Co-Chair for Health and Insurance with an American flag from Washington, DC. The flag is on display at the KRTA Board Room and will be saluted during the Pledge to the American Flag at each and every meeting held there. The flag was obtained through the help of the US Representative of the 1st Congressional District, Jamie Comer.

Margaret Head Sims spoke on the amount of time and dedication that “Ernest T” had given to his responsibility as Fourth District Health and Insurance chairperson. With the flag being used by KRTA, Ernest T’s memory will live on.

Sign Up to Receive Text Messages from KRTA

All you need to do is sign up to receive texts from KRTA. If you have a smartphone with texting, just follow these four easy steps to sign up:

1. Open your texting application, just like you would normally do to send a text message.
2. In the “To” field, enter 41411
3. In the “Message” field enter KYPENSION
4. Hit send

That’s it! You’ll receive a confirmation text, and then you are ready to receive our text messages. Please note that message and data rates on your mobile phone plan may apply. If you would like to terminate receiving texts for KRTA, just send a text us a text message to 41411 and type the message STOP.

Thank you in advance for signing up. Your voice to legislators is vitally important to protecting your retirement benefits, and we know this tool will make our advocacy efforts even stronger!
Never Forget Your Friends
Shared with me by a Friend

A newlywed young man was sitting on the porch on a hot, humid day, sipping iced tea with his father.

As he talked about adult life, marriage, responsibilities, and obligations, the father thoughtfully stirred the ice cubes in his glass and cast a clear, sober look on his son.

"Never forget your friends," he advised, "they will become more important as you get older."

"Regardless of how much you love your family and the children you happen to have, you will always need friends. Remember to go out with them occasionally, do activities with them, call them ..."

"What strange advice!" Thought the young man. "I just entered the married world, I am an adult and surely my wife and the family that we will start will be the foundation for everything I need to make sense of my life."

Yet he obeyed his father. He kept in touch with his friends and annually increased their number and over the years, he became aware that his father knew what he was talking about.

Inasmuch as time and nature carry out their designs and mysteries on a man, friends were the bulwarks of his life.

After 60 years of life, here is what he learned:

Time passes. Life goes on. Distance separates.

Children grow up and become independent; it breaks the parents’ hearts, but the children become separated from the parents.

Jobs come and go. Illusions, desires, attraction . . . weaken.

People don't do everything they should do.

The heart breaks. The parents die. Colleagues forget the favors. The races are over.

But true friends are always there, no matter how many miles away they are or for how long.

A friend is never more distant than the reach of a need, intervening in your favor, waiting for you with open arms or blessing your life.

When we started this adventure called LIFE, we did not know of the incredible joys or sorrows that were ahead. We did not know how much we would need from each other.

Love your parents, take care of your children, and keep a group of good friends, too.