Kentucky’s Retired Teachers Continue to Have Impact in Their Communities

Retired teachers in Kentucky continue to have an enormous impact through volunteerism, giving and economically in their communities throughout the Commonwealth. With more than 88% of Kentucky’s retired teachers residing in the Commonwealth, their annuities add over $164 million dollars to the Kentucky economy.

The local Dyslexia program has served hundreds of students and adults through an innovative method of instruction which supplements the reading methods used in classrooms. Dyslexia is recognized under Federal Law as a Specific Learning Disability found in people with normal intelligence or below normal.

The program functions as an independent entity where no student is ever denied program access.

(Continued on Page 7)

Volunteer of the Year

Ruth Lature

The year 1970 was a pivotal year for area students with reading disabilities due to the launch of an innovative program to aid children in achieving reading competence. In that year, a local young educator experienced a life changing event, both for herself and children in the Pennyrile at risk of failure academically due to their inability to read words and sentences correctly.

When approached by a group of local parents seeking a different method for reading instruction, Ruth Lature attended a summer training session at Berea College which focused on a new multi sensory approach to teaching vital reading skills. She then returned to her hometown and organized the Dyslexia Association of the Pennyrile. From 1970 until 2015, a total of 45 years, Ruth Lature served as the volunteer director of the program while also teaching in the Christian County Public Schools.

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The program functions as an independent entity where no student is ever denied program access.

(Continued on Page 10)
PERSONALLY SPEAKING . . .

Changing Times

The first half of 2020 has seen an increase in the use of many words and phrases into our daily conversations that were rarely, if ever used just a few months ago. Social distancing, unprecedented, pandemic, stay safe, corona virus, COVID-19, healthy at work, healthy at home, and singing happy birthday while we wash our hands are just a few examples.

There is no doubt that we are dealing with a “New Normal” not only in language but in our routines. For KRTA the annual convention, local and district chapter meetings, state committee meetings and now the annual “in person” KRTA Fall Workshops across the state have been moved to an online platform. The KRTA staff, like office staffs across the world, have had to adjust to working from home. However, like most dilemmas, we have seen throughout our lives—this too shall pass. Until it is safe to resume a more “back-to-normal” routine, it is vital that our members 65 and older who have pre-existing conditions take every precaution to stay healthy and follow CDC guidance regarding their health during the pandemic.

If your district or local chapter is in need of help to launch an online meeting, don't hesitate to call the KRTA office.

Without a doubt our best years are ahead, and because of what we have learned during these difficult times, we will grow as people and as an association. COVID-19 has forced us all to communicate, meet and socialize in new and different ways. KRTA held its first webinar and had over 400 registrants to hear an update from TRS. The KRTA Executive Council has met twice via Zoom as has the KRTA State Membership and Recruitment committee. Locals and District Chapters across the state are holding on-line meetings and calling members who are not online to make sure they are doing well and staying connected. I look forward to the time when we are able to meet in person again, and I pray that day is soon. These difficult times will enable KRTA to be even more impactful for our members because of improved

A New Tool For Engaging With Our Members!

More and more of you are relying on smartphones to communicate, and texting is an increasingly popular feature. So, we've set up a new service to add texting to communicate with our members.

We'll continue our standard communications like e-mail, regular mail, social media and phone calls to keep in touch. We're adding texting to alert you quickly about important or time-sensitive information.

We anticipate that texting will be particularly helpful to keep you informed of legislative issues and when we need your voice to tell elected officials to protect your retirement benefits. You have our commitment to keep the texting to a minimum; and of course, we will never share your information.

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 the message and data rates on your mobile phone plan may apply. If you would like to terminate receiving texts from KRTA, just send 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!

Remember to visit https://teachfrankfort.org for more information on how to join the fight to effectivly become an advocate to help protect the rights and interests of retired teachers throughout the Commonwealth of Kentucky.

(Continued on Page 10)

PRESIDENT’S MESSAGE . . .

Sue Ellen Caldwell

Vision 2020

When I was approached about being 5th District’s nominee for President of KRTA, I approached it like I do most major decisions in my life. I made a list of positives and negatives. On the positive side was the opportunity to get to know the many retired teachers around our great Commonwealth of Kentucky. Also on this positive side was the opportunity to work with the dedicated leadership that I had already come to know and respect in my work with the association. However, there was that other side of the list—the negatives.

First and foremost, would I have to sacrifice time with my two sons, their wives and my three wonderfully perfect grandchildren? Second, did I have the knowledge of the many issues facing the membership? Third, did I have the skill sets to effectively lead and represent KRTA? And my fourth concern, did I have the passion for the work of KRTA as it protects the pensions, healthcare and general welfare of retired teachers? I knew that this organization valued family, so my first negative was really not an issue. The second answer was no: I probably did not have all the knowledge needed; but I was willing to work hard, listen and study to get up to date. As for the skill sets, again, I was willing and eager to learn. The fourth negative was moot. I already had a passion for the work of KRTA and could only see that passion growing as I sought to represent all the retirees. Little did I know there would be a negative so big and beastly waiting to pounce as we turned the corner into 2020—COVID 19.

As I write this, we are just beginning Phase II of our comeback from this pandemic. Looking back, we have had to cancel our local meetings and our convention. We have been in quarantine and missed the fellowship and interaction with our friends and family. We have missed participating in worship in our churches. We began wearing masks to protect ourselves and those we love and care about. Some of us may have lost income or watched our children struggle to maintain a business and livelihood. Some of us may have even lost friends and family. We have not been able to grieve and comfort or be comforted in the way to which we have become accustomed. I could go on and on with all the things we have given up to try and conquer this beast.

When I get in my car, the first thing I do before starting the motor is put on my seat belt and adjust my mirrors. I adjust the little rear view mirror until it is just right. That little rear view mirror shows me almost everything behind me. I check it frequently; but as I drive forward, I am looking intently through a much bigger and broader perspective—my windshield. That windshield is my window to the future. Sometimes the view through that windshield gets foggy. Sometimes the rain distorts my vision. Sometimes a bird flies over. When these things happen, I simply turn on the wipers to clear the view and keep moving forward.

(Continued on Page 3)
Immediate Past President’s Message

Harold Wilson 2019-2020

Just a few weeks ago I was so excited about the upcoming “March Madness” season. Everyone knows all that March and April brings. Everything from basketball tournaments, the KRTA state conference, baseball and track season, to a multitude of other events including the Kentucky Derby have been cancelled. Of course, the Kentucky Legislative General Assembly limped along on crutches in desperation because of the COVID-19 virus fear. How different it all turned out to be. No one knew what was coming in January. I was so excited about serving and attending meetings across the state. By mid-February, the bad news of the virus suddenly changed the whole world. We all know the number of cases, deaths and survivors currently. The Governor with Team Kentucky has led the way in protecting us and saving lives. It has not been easy for most. I even learned a new techy word called “Zoom.”

During this last half of my term as your president, it seems like I have been your “President in Exile.” I have really missed attending meetings across the state and speaking on the importance of your membership and the work that we do. I miss giving Dr. Guy Doud’s message that you are the “Molder of their Dreams.” You still make their dreams come true. I miss the moments when we shared the very “heart and soul” of our joint mission, that of “teaching children.” You have been called. I saw your moments of tears, smiles, sadness, and expressions of achievement in your calling as I spoke. How touching that was!

I appreciate your everyday measure of safety and wisdom. You have helped save others as well. Yes, we will experience all of “March Madness” again. Hopefully, all those events will return, and our State KRTA Convention will be bigger and better than ever next April. I pray that I will be there to see your smiles, enthusiasm, and dedication to our Kentucky Retired Teachers Association. And yes, our local and district meetings will also be bigger and better than ever. I wish I could attend them all.

We know that the legislators passed a one-year tentative budget with strings attached. The Governor announced April 30 that there will be at least a $500-million shortfall. We know that the legislators passed a one-year tentative budget with strings attached. The Governor announced April 30 that there will be at least a $500-million shortfall. We were not even talking about what the future may look like. The Kentucky Derby has been cancelled. Of course, the Kentucky Legislative General Assembly limped along on crutches in desperation because of the COVID-19 virus fear. How different it all turned out to be. No one knew what was coming in January. I was so excited about serving and attending meetings across the state. By mid-February, the bad news of the virus suddenly changed the whole world. We all know the number of cases, deaths and survivors currently. The Governor with Team Kentucky has led the way in protecting us and saving lives. It has not been easy for most. I even learned a new techy word called “Zoom.”

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We know that the legislators passed a one-year tentative budget with strings attached. The Governor announced April 30 that there will be at least a $500-million shortfall due to the pandemic cost. Our pension and health/insurance fund will be greatly affected. It also can affect new hires. We all know what these repercussions can make in years to come. We must all be vigilant and knowledgeable when we are called upon to contact our legislators. From past experiences we know that contact numbers count. It did this time for sure by persuading the senate and house to meet in joint conference.

Our membership chairs, legislative chairs and health/insurance chairs are to be commended for all their hard work and achievements. Special thanks go to State Membership Chairs, Debby Murrell and Betty Hester, for another successful membership drive. A special thank you go to our State Legislative Chairs, Don Hines, Larry Woods, Ray Roundtree and lobbyist, Steve Gillespie, Margaret Sims and Allen Schuller for working their way through this unusual session. During this awful pandemic, we give special thanks to Health/Insurance Chairs, Margaret Sims and Ed Cook, for their diligence in keeping us informed about our Health/Insurance updates. Everyone will want to join me in thanking Allen Schuller for his brilliant satirical writings. He really made us think. Thanks also goes to the TRS staff for fighting for our pensions and health care during the legislative session and informing membership.

Special thanks go to other groups and individuals we have greatly counted on. They are:

- Strategic Advisors: Greg Green, Pat Crowley, Daniel Shields.
- Keneally Communications: (Washington, DC) Kelly Keneally.

There are no words to express the outstanding and humbling experience I have had serving as your 2019-2020 KRTA President. I thank you all for your support and kindness shown to me. My love and thanks go to my wife, Claudia, who has been by my side during the entire experience. Special thanks go to our executive director, Mr. Tim Abrams, with whom it has been a joy to work. I want to thank my officers, Shirley Wolf, Sue Ellen Caldwell and Bill Kelley for their valuable knowledge, support and help through the years. A special thank you goes to Scotty Parsons, Neil Tucker and Second District for placing my name in nomination for Vice-President three years ago.

Then, of course, I want to thank my executive council, district and local officers, home office staff, vendors and the full membership for their tremendous love and support. I welcome the time when we can all be together safely. I would be honored to speak to your local if called on next year as your past president. May we all continue to strive to make dreams come true during our retirement years. May you all be blessed during this difficult time. Please be safe. We will get through this. We will get through this pandemic together.

(Continued from “President” Page 2)

I think life right now is like that mirror and the windmill. There have been too many birds flying over. There is a reason that the rear view mirror is so small and the windmill is so large. We just need to keep things of the past in the past and focus on the future. The future may look different than we anticipated. In fact, as I reevaluate my life, I actually hope some things don’t make it back as “normal.” Change can be good.

None of us are sure what the future holds. Will there be meetings? What will meetings and gatherings look like? KRTA will planning for our Fall Workshops to be done on line. Technology such as Zoom and live streaming may become our new “best friends” as we navigate to our new normal.

Unfortunately, we are all in the “vulnerable group” until a vaccine is developed and made available. As you plan to resume your local meetings, think about changes that may need to be made to ensure the safety of your members. The need for masks and social distancing may continue for some time for our age group.

Do we really need to serve shared food or should we each bring our own? Consider bringing back that telephone tree to check on the welfare of members. A lot of our members may not have access to internet or updated equipment. Some may lack the skills or confidence to use the many new forms of technology.

The phone tree could become their lifeline to information. Emails and texts are great, but there is nothing like personal calls to say “Hey, are you doing OK?” or “By the way, did you know . . .?” Sending a postcard collected from previous travels to just say, “I was thinking about you” can certainly brighten a day. Consider developing a Facebook page for your local members if you don’t already have one. Never forget our membership is our greatest asset.

KRTA will continue to provide everyone with an up-to-date web page, newsletters and text alerts as needed. However, only you can provide that personal touch that we all need so much. It is 2020. Let’s all have 2020 vision as we look to the future.

N. O. KIMBLER MEMORIAL SCHOLARSHIP FUND INC. (D/B/A KIMBLER-BOURGARD FOUNDATION)

Scholarships Paid 2019-2020

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<td>Heritage Christian Acad.</td>
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<td><strong>TOTAL</strong></td>
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<td><strong>$23,100.00</strong></td>
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Home Care Tips for Improving Memory For Seniors

For seniors with memory issues, receiving care while remaining in their home can further enhance their quality of life. This is true for those with minor memory problems that result from age or for those with Alzheimer's, dementia or other forms of memory loss. A familiar environment can reduce confusion and improve mental engagement, and being surrounded by beloved objects and memory cues can foster a sense of connection and peace.

For older adults, there are some conditions that progress over time and have a significant effect on memory. However, lifestyle changes may help control memory problems and help seniors continue to remain independent at home with a little extra help from family or a professional caregiver.

- **Mental exercise:** Research has shown memorization helps keep the brain healthy. Learning how to play an instrument or fix a car, and even teaching others, strengthens the brain’s circuits.
- **Take a class:** Formal education works the brain through the learning process. For those who want to keep their minds sharp, many colleges and universities offer courses at low cost or for free to seniors.
- **Socialize:** Seniors who interact regularly with friends, family, and community are less likely to experience cognitive decline and can experience a better sense of overall wellbeing. Those who are unable to drive can enlist the help of family and friends to get to social engagements or seek the assistance of a caregiver.
- **Get up and move:** Exercise is a great way to help keep the mind sharp. Seniors that are interested in increasing their physical activity should consult with a physician before beginning an exercise program.
- **Eat well:** Good nutrition benefits the mind and the body. Healthcare professionals can suggest dietary guidelines and/or supplements that can help with memory issues.
- **Believe in yourself:** Scientists are not sure why self-efficacy seems to ward off mental decline, but it may have to do with a person’s ability to manage stress.
- **Organize the home:** Creating to-do lists, calendars, a dedicated spot for keys and items that are often lost, and ensuring that things are put back after use can help those with memory issues feel comfortable and confident.
- **Get enough sleep:** Lacking sleep can contribute to memory loss, so seniors should take steps to improve their sleep.

Taking an active role in engaging the mind can help older adults continue to live with purpose, connection and joy. To learn how professional caregiving can help seniors stay active, social, and engaged, contact your local Comfort Keepers® office today.

**Comfort Keepers Can Help**

Our goal is to provide uplifting in-home care that benefits seniors and their families. The individualized care plans we create for our clients can include companion care, respite care and Alzheimer's and dementia care. Our caregivers can provide transportation to community events, support physician-prescribed exercise and diet regimens, provide companionship and help families stay connected through technology. We strive to elevate the human spirit through quality, compassionate, joyful care.

**References**


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**Play It Safe—Get Extra Coverage with a Personal Liability Protection Policy**

_A message from Liberty Mutual Insurance_

By Dennis Goebel, Vice President, Liberty Mutual Insurance Company

Every day, we hear about neighbors suing neighbors, accident victims suing those responsible, and people filing lawsuits for libel, slander and countless other reasons. But you can protect your assets or future earnings from substantial legal claims against you with a personal liability protection—or umbrella—policy, which will pick up where home, auto and watercraft policies leave off. A PLP policy is an extra layer of protection against lawsuits stemming from a catastrophic accident or loss—whether someone slips on your front step or has a run-in with your car. And if your auto policy includes children under the age of 25 (the age group most likely to be involved in car accidents), a PLP policy will offer a big dose of peace of mind.

PLP policies provide additional coverage for things not included in your home and auto insurance—such as false arrest, defamation and wrongful eviction. If you already have auto and home insurance from the same carrier, you likely won’t need big bucks to add this expanded coverage. Premiums and underlying coverages can vary by state. Higher coverage limits are also available. To be eligible for excess liability, you must maintain certain personal liability limits on your auto and home insurance; so it is best to review all of your policies simultaneously.

Additional coverage may be purchased for any recreational vehicle you own or operate, such as a snowmobile, golf cart or ATV. And a Liberty Mutual PLP policy also provides higher limits for bodily injury and property damage on your auto and home policies. Check with your insurer to see what type of additional liability coverage they offer.

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/krt](http://www.libertymutual.com/krt).

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Each year at the Spring Convention, local and district retired teacher associations are recognized for their achievements and volunteer activities. This year, however, the pandemic prevented us from honoring these groups.

**Gold, Silver and Bronze Awards**

Each year the 119 local RTAs strive to grow in membership and participation in the community and in the program sponsored by KRTA. Points are earned based on the local associations’ emphasis on these important areas:

- Membership increases and percentage of potential members
- Number of meetings held and the topics of those meetings
- Contact with new retirees and honoring them at a meeting
- Participation in the state convention
- Contact with local legislators concerning current issues
- Contribution in Health/Wellness & Insurance, Legislation, and Membership
- Contribution of $30 or more to the N. O. Kimbler Scholarship Fund
- Standing committees in Health/Wellness & Insurance, Legislation, and Membership

Gold Seal = 425 Points       Silver Seal = 375 Points Bronze Seal = 325 Points

**M. L. Archer Award**

In recognition of his contribution to the Association, the M. L. Archer Award was established. This award is given to top local associations with membership of at least 90% of those eligible. Mr. Archer served as Membership Committee chairman for 12 years.

**Virginia Shaw Award**

In honor of Virginia Shaw and her continued work with membership, the Shaw Award is awarded for Districts reaching the goal of 80% of those eligible. Mrs. Shaw served as Membership Committee chairperson for 17 years.

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**Gold Recognition**

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**Silver Recognition**

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<td>Simpson</td>
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**Bronze Recognition**

Gold = 55       Silver = 22       Bronze = 11

Applied/No Award

- Allen
- Boyle
- Graves
- Knox
- Lawrence
- Rockcastle
- Spencer

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**KRTA District Associations 80% & Above Membership**

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<tr>
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<tr>
<td>Lee</td>
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<tr>
<td>Mason</td>
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</tr>
<tr>
<td>Menifee</td>
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<td>Monroe</td>
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<td>Nelson</td>
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<td>Middlesboro</td>
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<td>Knott</td>
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</tr>
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</table>

**Solution to Number Fun on Page 11**

- Start at any point, but the pairs should read: 1-9, 2-8, 3-7, 4-6.

- Click on the “Like” button on www.facebook.com/ KentuckyRetiredTeachersAssociation.

---

**Local Recognition**

<table>
<thead>
<tr>
<th>County</th>
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</tr>
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<tbody>
<tr>
<td>Bath</td>
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<tr>
<td>Letcher</td>
<td>Silver</td>
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<tr>
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<td>Bronze</td>
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<td>Breckinridge</td>
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<td>Bell</td>
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</tr>
<tr>
<td>Bluegrass</td>
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<tr>
<td>Clay</td>
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<tr>
<td>E’town/Hardin/Larue</td>
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<tr>
<td>Gallatin</td>
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<tr>
<td>Harlan</td>
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<td>Hickman</td>
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**District Recognition**

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</tr>
<tr>
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<td>Third</td>
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<td>Fourth</td>
<td>Upper Cumberland</td>
</tr>
<tr>
<td>Fifth</td>
<td>None</td>
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<tr>
<td>Central KY East</td>
<td>None</td>
</tr>
<tr>
<td>Upper KY River</td>
<td>None</td>
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<tr>
<td>Big Sandy</td>
<td>None</td>
</tr>
<tr>
<td>Eastern</td>
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</tbody>
</table>

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**Virginia Shaw Award**

- KRTA District Associations 80% & Above Membership
- Eligible For The Virginia Shaw Award
- January 24, 2020

- Second 81.0%  Upper KY River 80.6%
**District Grandparent Essay Contest**

<table>
<thead>
<tr>
<th>Winner</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sam Dobson</td>
<td>First McCracken County</td>
</tr>
<tr>
<td>Julianne Holmes</td>
<td>Second Webster County</td>
</tr>
<tr>
<td>Lily McIntosh</td>
<td>Third Todd County RTA</td>
</tr>
<tr>
<td>Annabelle Brockman</td>
<td>Fourth Taylor County</td>
</tr>
<tr>
<td>Whittani Ritter</td>
<td>Fifth Bullitt County RTA</td>
</tr>
<tr>
<td>None</td>
<td>Jefferson</td>
</tr>
<tr>
<td>Mason Meadows</td>
<td>Central KY East</td>
</tr>
<tr>
<td>Phoenix Yates</td>
<td>Garrard County RTA</td>
</tr>
<tr>
<td>Madisyn Spurlock</td>
<td>Central KY West</td>
</tr>
<tr>
<td>Aubrey Hall</td>
<td>Northern Grant County RTA</td>
</tr>
<tr>
<td>Carley Hope Fultz</td>
<td>Upper Cumberland</td>
</tr>
<tr>
<td>Kylan Combs</td>
<td>Clay County RTA</td>
</tr>
<tr>
<td>Ava Farnham</td>
<td>Upper KY River</td>
</tr>
<tr>
<td>Naydine Kiestler</td>
<td>Big Sandy Martin County RTA</td>
</tr>
<tr>
<td></td>
<td>Eastern Rowan County RTA</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Winner</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jessica Jewell (Ava's Teacher), Ava Farnham and Principal Shane Stafford</td>
<td></td>
</tr>
</tbody>
</table>

**Best Grandma Ever**

(In Ava's Farnham's Own Words)

Do you have a grandparent that means the world to you? Well I do. She is an amazing grandma! Her name is Sharlene Blackburn. She is more than just a grandparent. She’s my everything. She should be AARP’s Kentucky grandparent of the year because she goes beyond the role of being a grandparent.

When I was just 3 years old my mom passed away. This was really hard on my family, especially my grandma. Ad shortly after when I was only 5 my dad passed away too. As you can imagine this was a hard time in our lives.

My grandma adopted both my brother and me from our family. I was very blessed for my grandma to want to raise my brother and me.

One of the many ways she takes care of me is she take’s me to my basketball games. She loves to watch me play. I believe she likes to watch me play because my mom played. I wear my mom’s number, 25. My mother was knownfor being one of the best platers to come out of our county. I hope to be like her because I know it makes my grandma happy.

Another reason she should be AARP grandparent of the year, is she take’s care of all our school stuff. She drives us to school and back everyday. She help’s us with with our home work, she even makes it fun. She tries to get us what we need or want especially school. She doesn’t have much money but she always take care of us.

The most important thing is how much she loves us. She’s always there for us. Granny don’t pick favorites and she’s always fair. She even take's us to church so we can learn about the love of God.

Throughout the time she has raised us she has fought cancer. During this time I was worried I could lose her too. We decided to help her like she has helped us. She was very tired at this time. So my brother and me cooked meals for her. My brother cooked in the morning while I cooked in the evening. But his eggs were not as good as grannys. Thankfully granny got better so I wouldn't have to eat his eggs anymore.

As you can see my grandma should be AARP Kentucky grandparent of the year. She goes above and beyond what a grandparent does. We love her with all our heart and I would be lost without her.

**Cathy G. Gullett 20 Year State Leadership Award**

In 2019 the KRTA Executive Council voted to name the state volunteer leadership recognition award after the late Cathy G. Gullett. Volunteer was at the core of Past KRTA President Cathy Gullett. During the first Executive Council meeting which Cathy attended, representing the Big Sandy District, she posed this question, “How does this organization recognize their volunteer leaders?”

The award established in her honor recognizes volunteers who have served as a state officer, a member of the executive council, district president, or a state committee (Membership and Recruitment, Health and Insurance, and Legislative) member for 10, 15, and 20 years. At the 2019 Convention, there were 40 recipients of this award who were recognized.

There were no 20 Year awards.

<table>
<thead>
<tr>
<th>Name</th>
<th>Years</th>
<th>County/Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gerald Preston</td>
<td>15</td>
<td>Big Sandy</td>
</tr>
<tr>
<td>Jane Dalton</td>
<td>15</td>
<td>Middle Cumberland</td>
</tr>
<tr>
<td>Darl Henley</td>
<td>10</td>
<td>First</td>
</tr>
<tr>
<td>Golden Hale</td>
<td>10</td>
<td>Upper KY River</td>
</tr>
</tbody>
</table>

**Top Hat Awards**

The “Top Hat Award” is given to the top ten locals and the top five districts for their number of members gained over the previous membership year and are presented at the dinner the night before the convention begins. Betty Hester, Membership Co-chair, created the “Yes We Did” and “Top Hat” awards. The “Yes We Did” awards appeared in the March issue of KRTA News.

- **Local Members Gained**
  - Bluegrass: 30
  - Johnson: 24
  - Boone: 23
  - Madison: 22
  - Taylor: 21
  - Pulaski: 13
  - Mercer: 11
  - Calloway: 9
  - Harrison: 9
  - Daviess/McLean: 8
  - Whitley: 8

- **District Members Gained**
  - Jefferson: 55
  - First: 32
  - Big Sandy: 28
  - Second: 14
  - Upper KY River: 13

2016-2017 President, Cathy Gullett
Focus on KRTA . . . Because We are All in this Together!

by Betty Hester

Trying to get everyone in our local associations to focus and help is a real job I know! But our Committee members shared real experiences in membership building at our annual meeting held on-line on May 18. Each member then came away from the meeting with new ideas and a renewed determination to win those inactive retirees who need to be reminded of our responsibility to focus on the tasks before us. We want every retired teacher to share in the joy of belonging; but, in addition to that, we need everyone to help because we are all in this together.

When it comes to what KRTA represents and that we “are the only organization in the state that has as its main purpose to look out for the welfare of retired educators,” every retired teacher in our local associations should be on board to help. So it is the focus of the Membership Committee to build KRTA . . . for our pension, health insurance, and the stability of TRS and the Board we elect! Just as important, we feel responsible for helping with the advocacy in Frankfort and Washington DC on retired teacher issues!

Each Committee member represents one of our 14 districts across the state. We looked at the results of their efforts over the past year, each trying to determine a strategy for improvement. The 2020-2021 Local and District Goals have been set.

As with every year, they are based on the idea that just a little more effort in the coming year can mean rewards for each local and district. I’m asking you to move forward just 1 or 2 tenths of a percent before January 20, 2021. That can earn for you the “Yes We Did” award. And . . . accomplishing that can mean other awards for your local or district association.

The new goal for this membership year is 32,821. The use of the tools we have available will make the job much easier in reaching that goal. These recruitment tools are available from the office:

- Pink Sheet for recruiting, with detailed list of benefits
- FACT Sheet with complete descriptions of benefits
- Reminder forms for soliciting membership payments

Using the KRTA News, your stories of taking advantage of benefits of belonging are evident. They are savings through dental, vision, long-term care plan, car insurance, home insurance, life insurance, pet insurance, just to name a few—all of this is a “telling experience” that no one knows unless you tell it. Face to face with your former co-workers can bring results that I can’t get with someone I don’t know. This is how a local association works—with everyone filling a position. That’s why I’ve always encouraged to work membership building with a committee, not just one person. LET’S FOCUS AND GET THE JOB DONE BECAUSE NUMBERS COUNT!

The Energizer Bunny Hops to Frankfort!

Members of the Energizer Bunny Committee come away from the annual meeting with new ideas and a renewed determination to win inactive retirees. Membership letters should be in the homes of inactive retirees and those folks who are on cash basis for membership renewal.

Now would be a great time to fill out the automatic dues deduction card—the “white card” like Debby (AKA Energizer Bunny) is holding. By completing this form and returning it to us, dues will automatically be deducted from the November annuity check. Wouldn’t it be nice to never worry about keeping your dues up to date?

When a member recruits someone to fill out the “white card,” a $5 donation will be made by KRTA to the local association of the recruiter. Simply put your name and your local association on the back of the “white card.”

Lessons of the Geese

Geese flying in a V-formation have always been a welcome sign of spring as well as a sign that heralds the coming of winter. Not only is this a marvelous sight, but there are some remarkable lessons that we can learn from the flight of the geese significant to us as members of KRTA. As we continue to embrace the challenges of pension reform, health and insurance and other legislative issues pertinent to Kentucky’s retired teachers, the lessons of the geese fit directly into our goals and purposes.

As each goose flaps its wings, it creates an uplift for others behind it. There is 71 percent more flying range in V-formation than in flying alone.

Lesson: People who share a common direction and sense of purpose can get there more quickly traveling on the support and momentum generated from the team.

Whenever a goose flies out of formation, it feels drag and resistance and tries to get back into position.

Lesson: It’s harder to do something alone than together. The sense of community emerges from a willingness to work together as a team.

When the lead goose gets tired, it rotates back into formation and another goose flies at the head.

Lesson: Shared leadership and interdependence gives us each a chance to lead as well as an opportunity to rest.

The geese flying in the rear of the formation honk to encourage those up front to keep up their speed.

Lesson: Encouragement is motivating. We need to make sure our “honking” is encouraging—and not discouraging. Uplifting words of support and inspiration help energize those on the front line helping them keep pace in spite of the day-to-day pressures and fatigue.

When a goose gets sick or wounded and falls, two geese fall out and stay with it until it revives or dies. Then they catch up or join another flock.

Lesson: We may all need help from time to time. We should stand by our colleagues in difficult times.

Let us continue to be helpful to one another; to encourage each other to be the best we can be; to celebrate the victories we have gained during our 60+ years as a viable organization for Kentucky’s retired teachers. For it is, indeed, a reward, a challenge and a privilege to fly in V Formation with the Kentucky Retired Teachers Association Team.

Prepared, Augmented, Edited, Revised
by
Shirley Dick Wolf
KRTA - President-Elect 2017

(Continued from “Kentucky Retired Teachers” Page 1)

Energizer Bunny letterhead

In addition to retirees volunteering hours to the community, they also donate food to local food banks, backpack programs, churches and schools.

In 2019 KRTA members documented 867,976 volunteer hours. The Independent Sector was used as the source for assigning the value of each volunteer hour at $21.17 for Kentucky. The national value of a volunteer hour is $25.43.

Members donated 23,322 food items and 2,459 bags of school supplies valued at over $18,161,570.

Each donation has value; whether it be hours of work donated to schools, hospitals, local agencies or schools; bags of school supplies or bags/boxes of food.

KRTA uses a formula to arrive at $.77 for each food item and $15.37 for each bag of school supplies.
YOUR HEALTH & SAFETY . . .

Let’s Talk About Your Health . . .

As I have said many times, turning 65 does have its advantages, especially when it comes to the healthcare of our Kentucky teacher retirees. Once a teacher signs up for Medicare and health insurance through TRS of Kentucky, then there is never anything else to do to ensure that great benefits will be available from now on.

There is never any more worry about open enrollment, because there is none. There is never any worry about choosing any health insurance, because Kentucky teacher retirees over 65 have the best insurance of anyone in the state. We have Jane Gilbert to thank for the coverage that we enjoy with our UH Medicare Advantage Plan.

It is very important that we understand that there are always companies out there wanting to sell us more health insurance. Please remember that if you should take health insurance with another company, TRS of Kentucky will “cut you loose” from our policy and you will NEVER be allowed to come back onto our coverage.

If you receive insurance sales information in the mail regarding buying other health insurance, tear it up. If you receive a phone call wanting to sell you any form of health insurance, because Kentucky teacher retirees over 65 have the best insurance of anyone in the state. We have Jane Gilbert to thank for the coverage that we enjoy with our UH Medicare Advantage Plan.

Do Illegal Robocalls Have Your Phone Ringing Off the Hook?

Does this scenario sound familiar? You’re in the middle of dinner and your phone rings. Maybe the number looks familiar. Perhaps the first few digits are the same as your number … you may even be looking at your entire number. You answer the call, and on the other end is not a live person but instead … a robotic voice.

You are the recipient of a robocall. While many robocalls are made by legitimate entities looking to conduct legitimate business, it is estimated that 40% of all robocalls are fraudulent.

How It Works

> Illegal robocalls made by scammers often use “spoofing” technology to mask their true origin, and may change the caller ID to look similar to your own phone number. A recent AARP study showed that 59% of us are more likely to answer if the caller ID shows a local area code.

> The robotic voice on the other end might claim to represent a utility, a name-brand company or a government agency, or it may offer you a free trip, cheap health insurance or a low-interest loan.

> You may be prompted to press “1” to be removed from the list.

What You Should Know

> Illegal robocalls make up a fast-growing share of phone traffic, making it all the more important to be on guard for automated scams.

> Even just pressing a key or answering a question alerts scammers that they’ve hit on a “live” number, and your number will be added to even more lists that are bought and sold among criminals.

What You Should Do

> Let calls go to voicemail or your answering machine if you aren’t 100% sure who is calling you. Listen to the message and if it’s a threat from a government agency, a utility company or some other entity, know that it is a scam.

> If you do pick up on a suspicious robocall, once you realize it’s suspicious, hang up without engaging. If the caller claims to be from a legitimate-sounding entity, hang up and call that entity on a number you know to belong to them.

> Explore free and low-cost call-blocking options, such as apps and services that screen calls and weed out spam and scams. Ask your phone service provider if it offers any such tools.

> Report scam calls to the proper authorities. Every report helps authorities piece together a fuller picture of what scammers are doing.

When it comes to fraud, vigilance is our number one weapon. You have the power to protect yourself and your loved ones from scams.

AARP Fraud Watch Network
AARP@email.aarp.org

6 Steps To A Stronger Memory

1. Learn something

Stimulating the brain helps it develop a resilience that allows us to fight off diseases like Alzheimer’s, says Paul D. Nussbaum, Ph.D., of neurological surgery at the University of Pittsburgh School of Medicine who has been working with AARP on its brain health program. “Age doesn’t matter,” he says. “We have the ability to shape our brains throughout our lives.”

2. Walk with a friend

Gary Small, M.D., a psychiatrist, calls this a triple threat against Alzheimer’s disease: It gives you a cardio-vascular workout, stress-relieving social interaction and mentally stimulating conversation.

3. Sleep

Getting fewer than six hours of sleep a night can raise the risk of stroke, according to Associated Professional Sleep Societies meeting.

4. Eat right

More than half your plate should be filled with green vegetables. Get plenty of fish, nuts and olive oil, and steer clear of refined carbs. A Columbia University study found that this kind of diet may help ward off Alzheimer’s.

5. Challenge yourself

“The number one memory complaint is bad with names,” says neurologist Majid Fotuhi, M.D., Ph.D. His prescription: Memorize three names a day—such as those of an announcer on TV, a person in your company and a player on your favorite sports team.

6. Meditate

Reduced anxiety improves blood flow to the brain. A quick calm- down: Inhale for a count of seven, hold for a count of seven, exhale or a count of seven. Repeat seven times.
AROUND THE STATE . . .

Barren County RTA

Barren County/Glasgow RTA recognized Madison Johnson, fifth grade student from Hiseville Elementary, as the local winner of the KRTA/AARP Grandparent Essay Contest. Madison shared her special story about her grandfather, Bobby Simpson. She received a certificate and monetary award. Shown here are, left to right: Lead Teacher, Keri Mosier; Fifth grade teacher, Miranda Phillips; Principal, Shari Alexander; Mother, Nia Johnson; Madison and her grandfather Bobby; and local committee member, Cindy Jackson.

Campbell County RTA

The March meeting was held in Alexandria at the Highland Country Club. Fifty members were in attendance to listen to Margaret Head Sims tell of the many benefits available to both the Under 65 KEHP and Over 65 MEHP members. Members brought in 21 gifts to be given as door prizes. Terry Lightfoot is President of Campbell County RTA.

Edmonson County RTA

There was a good turnout for a Saturday meeting of the Edmonson County Retired Teachers in Brownsville in February. The program on Under 65 KEHP and Over 65 MEHP insurance was given by Margaret Head Sims, KRTA State Co-Chair for Health and Insurance. Bobby Joe Duncan is President of the Edmonson County RTA.

Kenton County RTA

Kenton Co. Retired Teachers held their meeting December 10 at the Gardens of Park Hills with 86 in attendance.

Pictured here is the speaker, Kenton Co. Schools Superintendent, Dr. Henry Webb, in the center with J.B. Losey, KCRTA President on the left and Pat Workman, Vice President on the right.

Lee County RTA

The March meeting of the Lee County Retired Teachers in Beattyville featured a program on insurance benefits available to both the Under 65 KEHP and Over 65 MEHP members. The Program was given by Margaret Head Sims, KRTA State Co-Chair for Health and Insurance. Lee County RTA is maintaining a 100% membership in KRTA. Willie Addison is President of the Lee County RTA.

Madison County RTA

This organization supervises the safety and well-being of Madison County children. President Judy Baugh organized this drive to benefit foster children who must be hastily removed from one location to another.

Menifee County RTA

Liz Mattox delivered the Backpack Program foods to Melanie Golden, FRYSC director. There were 15 grocery bags of easily opened and prepared foods for kids who have been identified as needing a boost to their weekend food sources. Melanie was very appreciative of MCRTA for helping support this program. Cora Brewington got to see the program in action with her identified students and says it’s a very worthwhile program! Here is a picture of Melanie and Liz—unfortunately they are standing in front of the two boxes holding all the other bags of food!

Third District RTA

A great time was had by all at the Third District Retired Teachers Meeting in Bowling Green in February. Margaret Head Sims spoke on the great insurance that all retirees, both Under 65 KEHP and Over 65 MEHP, have as a retirement benefit for having taught in Kentucky. Carol Gard is Program Chair and Arthur Green is President of the Third District RTA.
Wayne County RTA

The March meeting of the Wayne County Retired Teachers was held in Monticello with Margaret Head Sims presenting a program on the Under 65 KEHP and Over 65 MEHP insurance. Jane Dalton, President of Wayne County RTA, is currently serving on the Executive Council.

(Continued from "Volunteer" Page 1)

as fees are waived when necessary. The majority of students who voluntarily spend a portion of their Saturdays in structured tutoring provided by trained volunteers become successful both in school and in their careers. Students who once could not read successfully learned how to do so through this approach to reading instruction. They gained the skills they needed from Mrs. Lature and her tutoring staff.

In addition to her local teaching responsibilities, Ruth Lature spent her personal time assisting in the weekly tutoring sessions and preparing instructional materials. Additionally, she spoke to local civic groups such as the Chamber of Commerce and prepared numerous exhibits of the program. All of this was done through her concern for the children, not for personal gain. Although, at times, there were paid tutors, she never earned a salary in her position as director of the program.

After her retirement, Ruth continued to assist as needed. The Dyslexia program is thriving because of her efforts. It is a member agency in the United Way through her efforts and those of the Dyslexia Association board members. Now that she has more time to do so, she volunteers in numerous community activities. She has also published a book, Dyslexia: A Teacher's Journey, about her journey through the years of developing and nurturing the Dyslexia program. She has received many honors for her devotion to children. She is a member of the International Dyslexia Association and the Kentucky Dyslexia Association. Prior to the establishment of a Kentucky chapter, Mrs. Lature served five years on the board of the Tennessee Dyslexia Association. She accepted an invitation to attend the Tennessee International Conference in April 2020. There she was going to assist in evaluating teaching materials. In 2017 she was inducted into the Oak Leaf Society of the IDA honoring a 25-year membership.

Mrs. Lature has been called a pioneer in Kentucky's efforts to meet the needs of at-risk students. She has a true servant's heart, and through her diligence, no one need be left behind in reading, writing or math skills. Although her greatest recognition comes from those students she served, it is our honor to recognize Mrs. Ruth Lature as the Christian County Retired Teachers Association Volunteer of the Year and the Kentucky Retired Teachers Association for 2020. KRTA will honor Mrs. Lature at the 2021 Convention.

(Continued from "Personally Speaking" Page 2)

ELECTIONS

Let us not forget that elections have consequences. On November 3, 2020, all members of the Kentucky House of Representatives and half of the members of the Kentucky State Senate are up for election. KRTA is non-partisan and does NOT support candidates; however, these elected officials will be making decisions about the financial security of retired teachers. It is vital that our members are informed of the positions these candidates have in regard to the retired teacher issues. Stay tuned as we plan to offer ways to get to know the candidates in your location.

As the only organization whose sole mission is to look out for the welfare of Kentucky's Retired Teachers, we will continue to get information to you about happenings in Frankfort and Washington D.C. that impact our members.

Volunteer of the Year Nominees

<table>
<thead>
<tr>
<th>Nominee</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kathy Mowery</td>
<td>First</td>
</tr>
<tr>
<td>Ruth Lature</td>
<td>Second</td>
</tr>
<tr>
<td>David Shultz</td>
<td>Third</td>
</tr>
<tr>
<td>Julia Richardson</td>
<td>Fourth</td>
</tr>
<tr>
<td>Sandy Perry</td>
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<td>Jefferson</td>
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<td>Geneva Duncil</td>
<td>Central KY East</td>
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<td>Sioux Finney</td>
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</tr>
<tr>
<td>Cora Brewington</td>
<td>Eastern</td>
</tr>
</tbody>
</table>

(Continued from "Personally Speaking" Page 2)
Recently I went through some old files that Betty Hester left behind when she was the KRTA Editor. I found the following on the back of a September 1998 calendar from Capital Printing. I read it and thought, “Not much has changed in the past 22 years.” See what you think.

Brenda Meredith, Editor

**Number Fun**

Directions:
Arrange the numbers 1-9 (except 5) in the circles so each circle, when connected with its opposite, totals 15.

Solution can be found on Page 5
Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH, APRIL, 2020

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

KRTA NEWS

July 2020

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