News Express

Kentucky Retired Teachers Association

Serving Retired Teachers Since 1957

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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 19-23, 2020, as

RETIRED TEACHERS' APPRECIATION WEEK

Done in the city of ***Louisville, Kentucky*** the ***twenty-fourth day*** of ***August***, in the year of our Lord ***two thousand*** and ***twenty***.

Sue Ellen Caldwell, President
Kentucky Retired Teachers Association

PERSONALLY SPEAKING . . .

Tim Abrams
KRTA Executive Director

The 2020 Virtual Fall Workshops are complete. This format offered members an opportunity to receive updates from TRS staff, TRS vendors (Coriell Life Sciences, Know Your RX Coalition, United Health Care, and Anthem), information from KRTA Business partners Brown and Brown Insurance (Delta Dental and Avesis), AARP-KY and hear from KRTA Co-Chairs on Health and Insurance, Legislation, and Membership. Many thanks to Gary Harbin and his staff for taking time to contribute to this conference as well the KRTA State Co-Chairs. While we will all be happy to meet in person when the pandemic has passed, this virtual format gave us an opportunity to engage our membership on topics that are important to them. The entire workshop is available on the KRTA website for those that missed this important information. Just click here or go to www.KRTA.org. First click on News followed by Fall Workshops.

Until we meet again, stay safe!

Total Attendance 2019 and 2020 Workshops

	2019	2020
Jefferson District	105	148
Central KY East District	64	
Central KY West District	62	
Northern District	119	
Fifth District	59	
Total Week 1	304	374
First District	59	
Second District	54	
Third District	59	
Fourth District	59	
Total Week 2	231	385
Mid Cumberland District	31	
Upper Cumberland District	43	
Upper KY River District	39	
Big Sandy District	43	
Eastern District	63	
Total Week 3	219	241
Total Fall Workshop Attendance	859	1,148

A Tribute to Billy Triplett Former KRTA President

Billy Triplett passed away in August 2020. Billy served as president during the 2008-2009 year.

Since his time as president, he continued to serve his local and district associations in many capacities. That included serving as the Upper Kentucky River RTA representative on the Executive Council.

Billy was a Frankfort prognosticator. During our meetings, he would often tell us what the legislature and governor were going to do even before the legislative session began. During our district meetings his reports often began and/or ended with a story or a joke.

We will miss his wit and wisdom. We will miss Billy Triplett. KRTA has lost a treasure.—Karen Griffith

KRTA OFFICE STAFF

Tim Abrams
Executive Director

Janie Caslowe
Deputy Executive Director

Emily Carey
Office/Social Media Director

Charlotte Lindley
Receptionist

Betty Hester
Database Administrator

Jan Abrams
Special Events Coordinator

KRTA NEWS
Brenda Meredith, Editor
brenda.meredith@krta.org

Kentucky Retired Teachers Assn.
7505 Bardstown Road
Louisville, KY 40291-3234
502-231-5802
1-800-551-7979
502-231-0686 (fax)
info@krta.org (e-mail)
www.krta.org (web site)

OFFICE HOURS
Mon.- Fri. 8:30 AM - 4:00 PM

KRTA OFFICERS
Sue Ellen Caldwell, President
Bill Kelley, President-Elect
Vacant, Vice-President
Harold Wilson, Past President

2020-21 KRTA OFFICERS

PRESIDENT

Sue Ellen Caldwell
2088 Silver Lake Blvd
Frankfort, KY 40601
502-695-7486
s8caldwell@aol.com

PRESIDENT-ELECT

William Kelley
904 Dogwood Drive
Elizabethtown, KY 42701
270-766-7377
pbkelley1@comcast.net

VICE-PRESIDENT

Office not filled due to no Delegate Assembly in April.

IMMEDIATE PAST-PRESIDENT

Harold Wilson
2362 Georgia Lane
Owensboro, KY 42303
270-302-7504
harold2362@att.net

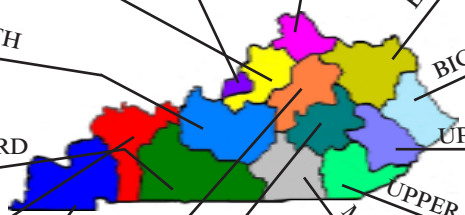
EXECUTIVE DIRECTOR

Tim Abrams
560 Point Pleasant Rd
Eminence, KY 40019
502-706-1672
tim.abrams@krta.org

DEPUTY DIRECTOR

Janie Caslowe
11009 Fox Moore Place
Louisville, KY 40223-5583
502-245-5735
janie.caslowe@krta.org

2020-21 EXECUTIVE COUNCIL



Rick Tatum
7810 Saint Anthony Woods Ct
Louisville, KY 40214
(502)649-7613
hrtatum@bellsouth.net

Betty McKinney
1978 US Highway 27N
Falmouth, KY 41040
859-322-7205
rogerbetty@live.com

Ann Porter
PO Box 88
Washington, KY 4106
606-584-2510
alport1941@gmail.com

Sue Crumpler
1210 Pradero Dr
Frankfort, KY 40601
502-395-1775
suecrumpler22@gmail.com

Martha Stepp
4082 Hodgenville Rd
Greensburg, KY 42743
270-405-3563
stepp_martha@scrtc.com

Mary Alice Hunt
11883 Bent Branch Rd
Pikeville, KY
606-631-1951
maryalicehunt@bellsouth.net

Janice Yonts
232 Norman Circle
Greenville, KY42345
270-338-6790
janyonts@yahoo.com

Golden Glen Hale
1722 Branhams Creek Rd
Mallie, KY41836
606-634-9075
halegolden@yahoo.com

Rebecca Brown
302 Tartan Dr.
Henderson, KY 42420
(270) 860-0986
beccabillbrown@att.nett

Maggie Napier
1770 N Highway 421
Manchester, KY 40962
606-278-0454
maggiegardens@yahoo.com

Marshall Ward
1308 Oak Hill Dr
Murray, KY 42071
270-293-9041
josephmarshallward@gmail.com

Parthenia Wells
4036 Cynthiana Rd
Georgetown, KY 40324
502-863-4012
wellsparthenia@gmail.com

Ann Upchurch
55 Lakeview Dr
Stanford, KY 40484
859-749-5805
annupchurch@ymail.com

Jane Dalton
443 Kendricks Ave
Monticello, KY 42633
606-278-0454
jane.dalton.443@gmail.com

Laura Gray
PO Box 3908
Midway, KY 40347
859-846-5652
icreate88@aol.com

TRS Executive Secretary

Gary Harbin
479 Versailles Road
Frankfort, KY 40601
800-618-1687

AARP/KRTA Specialist

Cebert Gilbert, Jr.
766 Boone Creek Rd
Stanton, KY 40380
859-227-9557
cgilb@bellsouth.net

2020-21 Presidents by Districts

BIG SANDY
Deborah Ward
PO Box 134
Auxier, KY 41602
606.886.2840/606.424.1433
debward6200@gmail.com

FLOYD COUNTY
Daniel Branson
PO Box 418
Allen, KY 41601
606.226.6241
dpbranson@bellsouth.net

JOHNSON COUNTY
Thomas Salyer
PO Box 1715
Paintsville, KY 41240
606.297.4959
salyertc@foothills.net

LAWRENCE COUNTY
Sharon Kinner
270 Tower Hill Rd.
Louisa, KY 41230
606.638.0692/606.483.0734
skhkinner@gmail.com

MAGOFFIN COUNTY
Joyce Joseph
184 Birch Branch Rd. Unit 1
Salyersville, KY 41465-9620
606.349.3910
jpjos@foothills.net

MARTIN COUNTY
Darrell Clark
577 Collins Creek
Warfield, KY 41267
606.395.6222/606.626.7304
drclark1951@gmail.com

PIKE COUNTY
Virgil Osborne
9890 Robinson Creek Rd.
Virgie, KY 41572-8355
606.639.2740/606.794.0155

CENTRAL KY EAST
Steven (Steve) Gillespie
1646 Foxhaven Dr Apt2
Richmond, KY 40475
859.582.1755
srkgillespie@gmail.com

EASTERN KY UNIVERSITY
Fawn Conely
144 E Walnut St.
Richmond, KY 40475
859.623.7163
fawn.conley@eku.edu

Jackie Vance
5024 Dundee Dr.
Richmond, KY 40475
859.623.4736/859.582.0571

ESTILL COUNTY
Robert Smith
2647 Crooked Creek Rd.
Irvine, KY 40336
606.723.3728
rlarvin@yahoo.com

GARRARD COUNTY
Pamela Canter
1175 Perry Rogers Rd.
Lancaster, KY 40444
859.792.4282/859.339.8938
butchcanter@windstream.net

JACKSON COUNTY
Donna Rose
312 Northway Dr.
Berea, KY 40403
859.986.7104/859.314.9263
rosedonna14@yahoo.com

LEE COUNTY
Willie Addison
PO Box 602
Beattyville, KY 41311
606.464.2502
mr.willie.addison@gmail.com

LINCOLN COUNTY
Rhonda Marshbanks
398 Clubside Dr.
Stanford, KY 40484
606.669.7225
rhondamarshbanks@yahoo.com

MADISON COUNTY
Judy Baugh
122 Garden Gate Dr.
Berea, KY 40403
859.661.1006
jhbaugh@roadrunner.com

MONTGOMERY COUNTY
Gina Gooch, Co-President
2973 Northridge Dr.
Mt. Sterling, KY 40353
859.274.7773
gina.gooch2017@gmail.com

Zanada Gay Hudson, Co-Pres.
109 Meadow Ct.
Mt. Sterling, KY 40353
859.404.4026
gelliottku@aol.com

POWELL COUNTY
Virginia Todd
205 Hatton Creek Rd.
Stanton, KY 40380
606.663.4066
vatodd@bellsouth.net

ROCKCASTLE COUNTY
Janie Harper
P.O. Box 191
Mount Vernon, KY 40456
606.256.2095/606.308.1694

CENTRAL KY WEST
Kathy Cole
3790 Troy Pike
Versailles, KY 40383
859.873.0051
colejbkc83@windstream.net

ANDERSON COUNTY
Barbara Schaars
110 N Gatewood St.
Lawrenceburg, KY 40342
502.545.1830
barbjhs76@gmail.com

BLUEGRASS COUNTIES
(Bourbon and Fayette)
Karen Guffey
917 Amanda Court
Lexington, KY 40515
859.245.2034/859.537.7460
karlyssa@aol.com

BOYLE COUNTY
Elizabeth Stamps
2945 Lebanon Rd.
Danville, KY 40422
859.319.4328
elizabethstamps@att.net

(Sarah) Sallie Donaldson
505 Herington Haven
Lancaster, KY 40444
859.913.1558
salliedonaldson@yahoo.com

(Mary) Cindy Turcea
515 Boone Trail Rd.
Danville, KY 40422
859.583.1014

CLARK COUNTY
June Tompkins
419 Willowbrook Rd.
Winchester, KY 40391-2384
859.771.2659
juneathome@roadrunner.com

HARRISON COUNTY
Sharon L. Henson
338 Raintree Dr.
Cynthia, KY 41031-9214
859.234.3877/859.227.0759
slhenson@bellsouth.net

JESSAMINE COUNTY
Margie Maloney
114 Briarwood Dr.
Nicholasville, KY 40356
859.327.1623
margiemaloney5@gmail.com

MERCER COUNTY
Sylvia Moore
425 Manns Rd.
Harrodsburg, KY 40330
859.366.4329/859.265.6533
mmdurr2012@gmail.com

NICHOLAS/ROBERTSON COUNTIES
Cheryl Rawlings
6492 Maysville Rd.
Carlisle, KY 40311
859.473.3360
crawlings@hughes.net

Ellie Thompson
962 Kentontown Rd.
Mt. Olivet, KY 41064
606.584.1197/606.724.5080
ellieslp@hotmail.com

SCOTT COUNTY
Mary Cameron
743 Isaac Shelby Circle W
Frankfort, KY 40601
502.695.5616
mecameron524.com

(Continued on Page 5)

2020-21 Presidents by Districts

Mary Zerhusen
1375 Lexington Rd.
Georgetown, KY 40324
502.863.6493/859.494.1857
maryzehusen@bellsouth.net

WOODFORD COUNTY
Terri Morford
6000 Crabapple Rd
Versailles, KY 40383
859.227.4016
terrimorford@aol.com

EASTERN
Ann Porter
P.O. Box 88
Washington, KY 41096
606.584.2510
alport1941@gmail.com

BATH COUNTY
Robert "Tate" Adams
P O Box 919
Owingsville, KY 40360
606.210.8283/606.210.8283
robert.adams8181@gmail.com

BOYD COUNTY
Jacquelyn Thornburg
2835 Ranch Court
Ashland, KY 41102
606.939.5069
jkthornburg44@gmail.com

CARTER COUNTY
Edwin S. Cook III
160 Comet Drive
Olive Hill, KY 41164
606.316.7148
edwincookiii@yahoo.com

ELLIOTT COUNTY
Rosemary Moore
1753 S KY 706
Isonville, KY 41149
606.738.5601/606.225.3125
rr.moore65@yahoo.com

FLEMING COUNTY
Mark Crain
7861 Hillsboro Rd.
Hillsboro, KY 41049
606.876.2029
judycrain70@windstream.net

GREENUP COUNTY
Nancy Stephenson
PO Box 304
Worthington, KY 41183
606.836.1990/606.571.1980
nancystephenson@yahoo.com

LEWIS COUNTY
Joseph Gilbert
2647Briary Rd.
Quincy, KY 41166
606.757.2234/606.375.3139

MASON COUNTY
Ann Porter
P O Box 88
Washington, KY 41096
606.584.2510
annp1942@icloud.com

MENIFEE COUNTY
Dorothy Elaine Brown
44 Harrison Dr.
Frenchburg, KY 40322
606.768.2244/606.359.1398
elaineb@mrtc.com

MORGAN COUNTY
VACANT

ROWAN COUNTY
Jeanette Fannin
240 Pennington Flats Rd.
Morehead, KY 40351
606.784.3065/606.356.1087
jeanettefannin@outlook.com

FIFTH
Cassandra McBurney
715 Ghent Eagle S
Sanders, KY 41083
502.347.5587
cmcburney715@gmail.com

BULLITT COUNTY
Charlotte Frisby
308 Valley Lane
Shepherdsville, KY 40165
502.543.2033
cfpanda@gmail.com

CARROLL COUNTY
Rebecca Woods
108 Delaware Circle
Carrollton, KY 41008
502.732.9020
bwoods22222@gmail.com

FRANKLIN COUNTY
Frank Miklavcic
319 Erin Way
Frankfort, KY 40601
502.320.2264
fmiklavcic@aol.com

HENRY COUNTY
Joann Adams
6805 Castle Hwy.
Pleasureville, KY 40057
502.878.4814

OLDHAM COUNTY
Boyd Johnson
1816 Hunters Trace.
LaGrange, KY 40031
502.222.7261
bcjohnson1977@yahoo.com

OWEN COUNTY
(Gloria) Faye Shelton
13995 Hwy. 127 South
Owenton, KY 40359
502.484.5385/502.514.1268
fayeshelton@live.com

SHELBY COUNTY
James Ray Morgan
156 Eastview
Shelbyville, KY 40065
502.220.2301
jamesraymorgan63@gmail.com

SPENCER COUNTY
Charlotte Nedros
230 Essex Way
Taylorsville, KY 40071
502.477.8459/502.439.4136
nedros44@twc.com

TRIMBLE COUNTY
Rebecca Moore
900 Nubbin Ridge Rd.
Milton, KY 40045
502.268.3305/ 502.663.3225
rsmoore77@gmail.com

FIRST
Charlotte Benton
3705 Apperson Rd.
Kevil, KY 42053
270.462.3406/270.564.4469
cab@brtc.net

BALLARD COUNTY
Virginia F. Roberts
PO Box 205
LaCenter, KY 42056
270.665.5649 /270.983.1537
vroberts@brtc.net

CALDWELL COUNTY
Virginia Oldham (Ginnie)
1706 Cadiz Rd.
Princeton, KY 42445
270.625.3957
ginnie.oldham@gmail.com

CALLOWAY COUNTY
Brenda Call
1515 Coles Campground Rd.
Murray, KY 42071
270.759.06005

CARLISLE COUNTY
Delores G. Vinson
340 St Rt 1820
Cunningham, KY 42035
270.210.3214
gvinson@wk.net

CRITTENDEN COUNTY
Phyllis Sykes
215 N Walker St
Marion, KY 42064
270.965-5080/270.704.0039
phyllis.sykes@att.net

FULTON COUNTY
Wayne Lohaus
210 3rd St
Fulton, KY 42041
270.472.0963/270.519.9602
loha6333@bellsouth.net

GRAVES COUNTY
Jeffrey Hill
37 Pleasure Dr.
Mayfield, KY 42066
270.727.9751
jhill7780@gmail.com

HICKMAN COUNTY
Sherman Walker
5599 State Route 1529E
Fulton, KY 42041
270.355.2379/270.627.1134
sswalker@hughes.net

(Continued on Page 6)

2020-21 Presidents by Districts

LIVINGSTON COUNTY
Delbert Myrick
1123 Lola Rd.
Salem, KY 42078-9336
270.988.3729/270.704.6696

LYON COUNTY
Sandra Rudolph
415 Barnett Rd.
Eddyville, KY 42038
270.388.9375/270.601.1525
sandra@roxcom.net

MARSHALL COUNTY
Donna Cope
5049 Slickback Rd.
Benton, KY 42025
270.703.2226
dswcglc@gmail.com

MCCRACKEN COUNTY
Charlotte Benton
3705 Apperson Rd
Kevil, KY 42053
270.462.3406/270.564.4469
cab@brtc.net

TRIGG COUNTY
Brenda Southwick
14 Livingston Way
Cadiz, KY 42211
270.350.0345
gcsouthwick@gmail.com

FOURTH
Ramona Jeffries
670 Jeffries Rd
Elizabethtown, KY 42701
270.763.2290
crjeff442windstream.net

BRECKINRIDGE COUNTY
Mary Lois Roberts
210 Plainview Dr.
Hardinsburg, KY 40143
270.756.2399 / 270.617.8146
marylo@bellsouth.net

E'TOWN, HARDIN/LARUE COUNTIES
Robert Krausman
1376 Wingard Ave.
Radcliff, KY 40160
270.351.7403/270.765.9006
krausman@twc.com

GRAYSON COUNTY
Jenice Bratcher
2140 Crow Hollow Rd.
Clarkson, KY 42726
270.230.6047
jenice.bratcher@yahoo.com

Linda French
3602 Brandenburg Rd.
Leitchfield, KY 42754
502.259.4332
lfrench@windstream.net

GREEN COUNTY
Betty Carol Milby
1376 Hall Cemetery Rd
Greensburg, KY 42743
270.932.4169/615.420.0224
bettiemilby@windstream.net

HART COUNTY
Connie Poynter
1443 E. Les Turner Rd.
Cave City, KY 42127
270.773.5843/270.404.1610
conniepoynter@gmail.com

MARION COUNTY
Janet Mattingly
65 Countryside Estates
Lebanon, KY 40033
270.692.6426/270.940.0121
jstmattingly@hotmail.com

MEADE COUNTY
Betty Barger.
107 Sandy Hill Rd.
Guston, KY 40142
270.422.7210/270.547.9643
ronbettybarger@yahoo.com

NELSON COUNTY
Cara Blackmon
204 S 3rd St.
Bardstown, KY 40004
502.249.1130
blackmoncara@gmail.com

TAYLOR COUNTY
Patty Evans
1137 Cave Rd.
Campbellsville, KY 42718
270.789.2631/270.469.5840
pgevans1@hotmail.com

WASHINGTON COUNTY
Deborah (Debbie) Harrod
131 Meadow Ln.
Springfield, KY 40069
859.336.9007
debbie.harrod90007@gmail.com

JEFFERSON COUNTY
Dale Warren
412 E. Southside Court
Louisville, KY 40214
502.366-8742/502.609-7954
dalewarre14@gmail.com

MIDDLE CUMBERLAND
Shirley Dick Wolfe
216 Pogue Dr
Somerset, KY 42503
606.875.3321
shirleydick-wolf@twc.com

Tishana Cundiff
11181 South Ky 501.
Liberty, KY 42539
606.303.1132
tishana333@yahoo.com

ADAIR COUNTY
Ellen Zornes
195 Oxford Pl.
Columbia, KY 42728
270.384.5759/270.250.3400
ellen.zornes@gmail.com

CASEY COUNTY
Tishana Cundiff
11181 South Ky 501.
Liberty, KY 42539
606.303.1132
tishana333@yahoo.com

CLINTON COUNTY
Connie Armstrong
52 Lakewood Way
Albany, KY 42602-7167
606.387.5150/606.688.2025
connie.armstrong@windstream.net

MCCREARY COUNTY
Schyler Jones
106 Starlin Anderson Rd.
Pine Knot, KY 42635
606.354.3548/ 606.765.0062
schylerjones@live.com

PULASKI COUNTY
Fonda Crawford
100 N. Linnwood Ct.
Somerset, KY 42501
606.219.2278
crawfordfonda@yahoo.com

RUSSELL COUNTY
Lura "Jane" Johnson
237 Yellow Apple Ridge Rd.
Russell Springs, KY 42642
270.866.5435 / 270.566.2333
jane@duo-county.com

WAYNE COUNTY
Jane Dalton
443 Kendrick Ave.
Monticello, KY 42633
606.348.4825/606.278.0454
jane.dalton.443@gmail.com

NORTHERN KENTUCKY
Loretta Flerlage
1000 Independence Pike
Dry Ridge, KY 41035-0611
859.824.4882/859.620.7462
sflerlage@zoomtown.com

BOONE COUNTY
Mary Sue Wilson
850 Hicks Pike
Walton, KY 41094-8216
859.485.7210/859.630.4005
susieq45_kentucky@hotmail.com

BRACKEN COUNTY
Carol Norris
2044 Powersville-Harrison Co. Rd.
Brooksville, KY 41004
606.782.5363
cnorris300@hotmail.com

CAMPBELL COUNTY
Terry Lightfoot
117 Memorial Pkwy. #1
Bellevue, KY 41073-1747
859.441.5803

GALLATIN COUNTY
Carmen Gullion
436 KY Highway 465
Sparta, KY 41042
859.643.2564
carmen.gullion@yahoo.com

(Continued on Page 7)

2020-21 Presidents by Districts

BonnieHumphries
4683 Sparta Pike
Sparta, KY 41086
589.466.1715
luv2teach@libertybb.com

GRANT COUNTY
Loretta Flerlage
1000 Independence Pike
Dry Ridge, KY 41035-6811
859.824.4882/859.620.7462
sflerlage@zoomtown.com

KENTON COUNTY
J. B. Losey
3521 Visalia Rd.
Morning View, KY 41063-8729
859.356.6168

PENDLETON COUNTY
Janice Polley
403 Maple Ave.
Falmouth, KY 41040
859-445.9948
janice.polley57@gmail.com

SECOND
Mathew (Matt) Ciecorka
319 Valley Dr
Morganfield, KY 42437
270.389.1054/270.871.1688
mciecork@bellsouth.net

CHRISTIAN COUNTY
(Reba) Sharon Suddeath
3733 Brady Ln.
Hopkinsville, KY 42240
270.886.0509/270.889.7274
ssudd523@bellsouth.net

DAVIESS/MCLEAN COUNTY
Harold Robinson
5521 Mulbery Pl.
Owensboro, KY 423031
812.660.0563
h.mikerobinson@gmail.com

HANCOCK COUNTY
Dominic (Dale) Gray
181 Alsop Lane
Hawesville, KY 42348
270.922.6155
daleg3@mac.com

HENDERSON COUNTY
Kenneth Davis
2565 Maclerie St.
Henderson, KY 42420
270.826.3004
kl.davis@twc.com

HOPKINS COUNTY
(Mary) Susan Weatherford
1290 College St.
Madisonville, KY 42431
270.825.4052/270.836.7641
shweatherford@bellsouth.net

UNION COUNTY
Cheryl Ladd
9529 Star Route 141S
Morganfield, KY 42437
270.952.5451
cherylladd58@gmail.com

WEBSTER COUNTY
Pauletta Yarbrough
54 Huntington Ridge Rd.
Madisonville, KY 42431-8774
270.875.6655
pauletta.yarbrough@gmail.com

THIRD
Arthur Green
PO BOX 314
Elkton, KY 4220
270.878.0137
agreen51@bellsouth.net

ALLEN COUNTY
Julie Dinwiddie
700 Rediger Dr.
Scottsville, KY 42164-8938
270.237.4006/270.618.0867
jdinwiddie@nctc.com

BARREN COUNTY
Tommy Elliot
125 Wynd Star Ct.
Glasgow, KY 42141
270.651.9655/270.590.1982
telliott@scrtc.com

BUTLER COUNTY
Dr. Darryl Dockery
PO Box 11
Morgantown, KY 42261
270.999.0946
darryl.dockery@brescia.edu

CUMBERLAND COUNTY
Patricia Garner
PO Box 74
Burkesville, KY 42717
270.864.4165/270.576.2474
garnerpatricia@yahoo.com

EDMONSON COUNTY
Bobby Joe Duncan
1637 Shady Land Church Rd.
Bowling Green, KY 42160
270.991.1176
jbky@windstream.net

LOGAN COUNTY
Marshall Kemp
2498 E Old Volney Rd.
Olmstead, KY 42265
270.7292.0625
mkemp0625@gmail.com

METCALFE COUNTY
(Linda) Carolyn Edwards
573 Spradlin Rd.
Edmonton, KY 42129
270.432.5844/270.590.3894
carolynedwards@scrtc.com

MONROE COUNTY
Deborah Rush
1027 Cave Springs Rd.
Tompkinsville, KY 42167
270.407.3151
depr2468@gmail.com

MUHLENBERG COUNTY
Alan Hansen
225 Hopkinsville St.
Greenville, KY 42345
270.338.3353/270.225.0199
ajhansen225@comcast.net

OHIO COUNTY
Barbara (Bobbie) Porter
107 Southdale Dr.
Hartford, KY 42347
270.256.0195
mimi222@bellsouth.net

SIMPSON COUNTY
John D. Hall
1653 Temperance Rd
Franklin, KY 42134
270.776.4161
schoolhr2@gmail.com

TODD COUNTY
Arthur Green
PO Box 314
Elkton, KY 42220
270.878.5958
agreen51@bellsouth.net

WARREN COUNTY
(Joseph) Pat Stewart
1171 Lake Rd.
Bowling Green, KY 42101
270.779.1329
jpatstewart@icloud.com

UPPER CUMBERLAND
Paula Adams
PO Box 485
Middlesboro, KY 40965
606.248.4486/606.499.1392
paula.adams1951@yahoo.com

Sherry Skaggs (Co-Pres)
340 Greers Chapel Rd
Harrogate, TN 3775
423.869.8496
sskaggs56@outlook.com

BELL COUNTY
Jessie Givens
88 Carl Givens Rd.
Pineville, KY 40977
606.337.6511/606.524.0733
Jjessiegivens@bellsouth.net

CLAY COUNTY
Maretta (Penny) Robinson
106 T St.
Manchester, KY 40962
606.681.6800
pennymn@aol.com

HARLAN COUNTY
Polly McLain
PO Box 28
Evarts, KY 40828-0028
606.837.3546/606.280.3331
pollymclain@aol.com

KNOX COUNTY
Debra F. Payne
8702 South KY 11
Barbourville, KY 40906-7538
606.546.8394/606.627.0357
blumoonky40906@yahoo.com

(Continued on Page 8)

2020-21 Presidents by Districts

LAUREL COUNTY
James Meding
116 Fox Glove Circle
London, KY 40744
606.864.9045
james.meding@gmail.com

MIDDLESBORO COUNTY
Paula Adams
PO Box 485
Middlesboro, KY 40965-0485
606.248.4486/606.499.1392
paula.adams1951@yahoo.com

WHITLEY AREA
Ronnie R. Partin
2385 Tackett Creek Rd.
Williamsburg, KY 40769-7857
606.549.5534/ 606.304.2578
rmpartin@accesshsd.net

UPPER KENTUCKY RIVER
Karen Griffth
20 Twin Cedar Road
Jackson, KY 41339
606.295.9211/606.568.0113
kayseegee@yahoo.com

BREATHITT COUNTY
Karen Griffith
20 Twin Cedar Rd.
Jackson, KY 41339-9193
606.295.9211 / 606.568.0113
kayseegee@yahoo.com

KNOTT COUNTY
Sharon Roberts
PO Box 222
Hindman, KY 41822
606.785.3003/606.438.3550
sharon.roberts2@knott.
kyschools.us

LESLIE COUNTY
Jewell Wilson
2444 Hwy 421
Helton, KY 40840
606.374.4188
jewellwilson65@gmail.com

LETCHER COUNTY
Marcia Caudill
392 Civil War Gap
Carcassonne, KY 41804-9061
606.633.9691/606.253.1722
marcia@tvscable.com

OWSLEY COUNTY
Brenda Spence
508 KY 1071
Tyner, KY 40486
606.287.8258/606.560.1478
bbsp@prtcnet.org

PERRY COUNTY
Norma Noble
1687 Lost Creek Rd.
Hazard, KY 41701-7916
606.436.5009/937.802.7894
nornoble@aol.com

WOLFE COUNTY
Bernice Elam
7244 Upper Gilmore Rd.
Campton, KY 41301-8399
606.662-4801/606.495.7573
belam1@mrtc.com

KRTA STANDING COMMITTEES — 2020-21

LEGISLATIVE

DON HINES, CO-CHAIR
109 WIMBLEDON CT
FRANKFORT KY 40601-4860
502-875-4988
drhines109@gmail.com

LARRY WOODS, CO-CHAIR
1427 KEMPLER LN
LANCASTER KY 40444
859-742-1377/270-999-1121
ikw53@windstream.net

AARON BEALS 1
165 NOLAN DR
PADUCAH KY 42003
270-554-5633
drbeals@aol.com

MIKE HAILE 2
3125 WILSON STATION RD
HENDERSON, KY 42420
270-823-2571
wizmike@aol.com

JON HALL 3
1653 TEMPERANCE ROAD
FRANKLIN KY 42134
270.586.5011
schoolhr2@gmail.com

JOHN MATTINGLY 4
65 COUNTRYSIDE ESTATES
LEBANON KY 40033
270-692-6426
mattinglyjohng@gmail.com

ALLEN SCHULER 5
6420 VILLA SPRING RD
LOUISVILLE 40291
502-239-1559
satrer31@twc.com

SUSAN THURMAN . . . . . JEFF
1134 BLACKTHORN RD
LOUISVILLE KY 40299
502-386-2555
susan.thurman@outlook.com

ELLIE THOMPSON . . . . . CKW
962 KENTONTOWN RD
MT OLIVET KY 41064-7725
606-724-5080/606-584-1197
ellislp@hotmail.com

STEPHEN GILLESPIE . . . . . CKE
1646 FOXHAVEN DR APT 2
RICHMOND KY 40475
859-582-1755
stkgillespie@gmail.com

LISA STEPHENSON . . . . . N
2910 GARRISON RD
BROOKSVILLE KY 41004
606-402-0771
lisar.stephenson@gmail.com

KIMBERLY GOODIN . . . . . MC
152 PINEVIEW LOOP
COLUMBIA, KY 42728
270-378-2399/270-384-6231
kagoodin@icloudcom

RAY ROUNDTREE . . . . . UC
392 LAUREL RD
LONDON KY 40744
606-864-7421
rj_roundtree@yahoo.com

MICHAEL CAUDILL . . . . . UKR
392 CIVIL WAR GAP
CARCASSONNE KY 41804-9061
606-633-9691/606-454-4052
macaudill@tvscable.com

VIRGIL OSBORNE . . . . . BS
9890 ROBINSON CREEK RD
VIRGIE KY 41572-8355
606-639-2740/606-794-0155

ROBERT "TATE" ADAMS . . . . . E
PO BOX 919
OWINGSVILLE KY 40360
606-210-8283
robert.adams8181@gmail.com

Hon. Lifetime Member
BOBBY L. HUMES
2587 FLINT HILL RD
SONORA KY 42776
270-300-2927
lpathumes@gmail.com

MEMBERSHIP

BETTY HESTER, CO-CHAIR
196 GRAND OAK BLVD
SHEPHERDSVILLE, KY 40165-8682
502-957-2305/502-494-9114
betty.hester@krta.org

DEBBY MURRELL, CO-CHAIR
2805 ALICE AV
LOUISVILLE, KY 40220-1703
502-458-5125/502-387-7472
dasailboat@msn.com

ANITA THOMAS 1
842 WE LIKE IT LANE
GRACEY KY 42232
270-885-6252/270-348-4974
thomasanita@bellsouth.net

JEAN CHAPMAN 2
7303 HWY 762
PHILPOT KY 42366
270-729-4218/270-316-0061
norma.jean15@icloud.com

L. CAROLYN EDWARDS 3
573 SPRADLIN RD
EDMONTON KY 42129
270-432-5844/270-590-3894
carolynedwards@scrtc.com

MARTHA JENKINS 3
611 COVINGTON GROVE BLVD
BOWLING GREEN KY 42104
270-842-0686/270-780-4900
jenkins62.63@gmail.com

SHERRY RADFORD 3
146 SPRING LN
BURKSVILLE KY 42717
270-864-9590/270-459-0858
sherryradford94@gmail.com

PATSY YOUNG 4
418 RIDGECREST RD
ELIZABETHTOWN KY 42701
270-765-7964/270-763-2375
pmyoung1@windstream.net

SUE CRUMPLER 5
1210 PADERO DR
FRANKFORT KY 40601
502-395-1775
suecrumpler22@gmail.com

SHEILA CARSON-SMITH . . . . . JEFF
3304 INDIAN LAKE DR
LOUISVILLE KY 40241
502-262-2686
sheilacarson52@gmail.com

JAMES COLE . . . . . CKW
3790 TROY PK
VERSAILLES KY 40383
859-873-0051
colejbkc83@windstream.net

KAREN GILBERT . . . . . CKE
766 BOONE CREEK RD
STANTON KY 40380
859-227-6537
karenhcg@att.net

JANET SOGAR . . . . . N
36 AMHERST LN
FLORENCE KY 41042
513-476-7434
garyandjanet@twc.com

SHIRLEY WOLF . . . . . MC
216 POGUE DR
SOMERSET KY 42503
606-875-3321
shirleydick-wolf@twc.com

PATRICIA HOWARD . . . . . UC
PO BOX 131
PINEVILLE KY 40977
606-337-7274/606-670-4429
teachers4ever72@gmail.com

CHARLOTTE DITTY . . . . . UKR
111 STATE DR
JACKSON KY 41339
606-666-5253/606-272-3202

WANDA MOLLET . . . . . BS
7672 KY ROUTE 40E
WILLIAMSPORT KY 41271
606-789-5041
bobandwanda@bigsandybb.com

LANA COMBS . . . . . E
200 DUSTY RD
MOREHEAD KY 40351
606-784-6161/606-356-0223
lanacombs49@gmail.com

HEALTH & INSURANCE

MARGARET HEAD SIMS, CO-CHAIR
145 CASTLETON DR
BARDSTOWN KY 40004
502-349-0055
msims4949@yahoo.com

EDWIN COOK III, CO-CHAIR
160 COMET DR
OLIVE HILL KY 41164
606-286-6312/606-316-7148
edwincookiii@yahoo.com

DARL HENLEY 1
6208 US HIGHWAY 60 W
MARION KY 42064-7015
270-965-2092
henley_jamesdarl@bellsouth.net

HAROLD WILSON 2
2362 GEORGIA LN
OWENSBORO KY 42303
270-302-7504
harold2362@att.net

CAROL GARD 3
189 ROBIN HOOD TRL
BOWLING GREEN KY 42101-8243
270-842-0487/270-991-4353
cgard@twc.com

MARCIA WITHERSPOON 4
203 CAVE ST
HORSE CAVE KY 42749
270-786-1562/270-404-6112
marciawspoon@gmail.com

ALLIE BRADSHAW 5
705 JONES LN
FRANKFORT KY 40601
502-223-7083/502-352-0909
fbradshaw789@gmail.com

LUE PEABODY . . . . . JEFF
3244 BEALS BRANCH
LOUISVILLE KY 40206
502-767-9328
luepeabody@gmail.com

SUSAN TAYLOR . . . . . CKE
1050 OLD TOLL PIKE RD
RICHMOND KY 40475
859-623-6629
sugaysantaylor@gmail.com

MARIANNE LEET . . . . . CKW
4390 BLUE LICK PIKE
MT. OLIVET KY 41064
606-842-0527
leetmarianne@gmail.com

NANCY DULEY . . . . . N
120 LIZA LN
CRITTENDEN KY 41030
859-428-2091/859-240-4291
nduley@gmail.com

JANE DALTON . . . . . MC
443 KENDRICK AV
MONTICELLO, KY 42633
606-348-4825/606-278-0454
jane.dalton.443@gmail.com

(Continued on page 9)

HEALTH & INSURANCE

COOKIE HENSON . . . . . UC
115 COLONY RD
MANCHESTER KY 40962
606-598-6439
cookieihenson@gmail.com

KAREN GRIFFITH . . . . . UKR
20 TWIN CEDAR RD
JACKSON KY 41339
606-295-2911/606-568-0113
kayseegee@yahoo.com

GERALD PRESTON . . . . . BS
133 IRIS ST
PAINTSVILLE, KY 41240-9303
606-789-5830/606-367-1657
gpreston@foothills.net

MARGARET SNEDEGAR . . . . . E
74 SMITH PIKE
FLEMINGSBURG, KY 41041
606-849-2646/606-776-8240
msnedegar@windstream.net

KENTUCKY RETIRED TEACHERS ASSOCIATION

Kentucky Retired Teachers Assn.
7505 Bardstown Road
Louisville, KY 40291-3234
502-231-5802
1-800-551-7979
502-231-0686 (fax)
info@krta.org (e-mail)
www.krta.org (web site)

OFFICE HOURS
mon.- fri. 8:30 am - 4:00 pm

KRTA OFFICE STAFF

Tim Abrams
Executive Director

Janie Caslowe
Deputy Executive Director

Emily Carey
Office/Social Media Director

Charlotte Lindley
Receptionist

Betty Hester
Database Administrator

Jan Abrams
Special Events Coordinator

KRTA NEWS
Brenda Meredith, Editor
brenda.meredith@krta.org

KRTA OFFICERS

Sue Ellen Caldwell, president
Bill Kelley, president-elect
Vacant, vice-president
Harold Wilson, past president

FOR YOUR INFORMATION

KRTA OFFICE
800.551.7979 ~ 502.231.5802
info@krta.org (e-mail) www.krta.org (website)

KRTA LEGALINE
800.232.1090
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

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Enrollment 800.466.5182 ~ Provider Questions 800.828.9341
www.avesis.com

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Liberty Mutual Insurance Company
888.504.0156 ext. 51690 or 502.710.0***553***

HEARING INSTRUMENT PLANS
Hear in America
800.286.6149 or www.hearinamerica.com
Heuser Hearing Institute
800.912.9981 or https://thehearinginstitute.org

TEACHERS' RETIREMENT SYSTEM OF KY
800.618.1687 or www.trs.ky.gov

COMMONWEALTH CREDIT UNION
800.228.6420 / 502-564-4775 or www.ccuky.org

COMFORT KEEPERS
866.676.9888 or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE
866.886.6831 or www.homeinstead.com

HOME HELPERS HOME CARE
800.216.4196 or www.homehelpershomecare.com

NORTH AMERICAN LIFE PLANS including LifeLock
888.362.1214 or 502-553-7630
www.krtabenefits.com

TRAVEL
Air Land Sea Travel LLC. 502.873-5610 or
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

DISTRICT AND LOCAL MEMBERSHIP PERCENTAGE REPORT

September 22, 2020

DISTRICT	LOCAL	%
BIG SANDY		
	FLOYD	59.1%
	JOHNSON	66.5%
	LAWRENCE	61.9%
	MAGOFFIN	50.9%
	MARTIN	88.2%
	PIKE	65.9%
CENTRAL KY EAST		
	EKURA	60.3%
	ESTILL	67.5%
	GARRARD	92.1%
	JACKSON	71.9%
	LEE	100.%
	LINCOLN	85.3%
	MADISON	61.9%
	MONTGOMERY	91.6%
	POWELL	94.6%
	ROCKCASTLE	75.5%
CENTRAL KY WEST		
	ANDERSON	57.9%
	BLUEGRASS	63.4%
	BOYLE	60.8%
	CLARK	69.9%
	HARRISON	67.9%
	JESSAMINE	62.7%
	MERCER	70.1%
	NICHOLAS/ ROBERTSON	87.1%
	SCOTT	65.5%
	WOODFORD	74.4%
EASTERN		
	BATH	80.5%
	BOYD	76.1%
	CARTER	60.8%
	ELLIOTT	72.2%
	FLEMING	95.8%
	GREENUP	68.9%
	LEWIS	58.8%
	MASON	96.7%
	MENIFEE	91.%
	MORGAN	87.0%
	ROWAN	81.5%
FIFTH		
	BULLITT	83.8%
	CARROLL	82.3%
	FRANKLIN	56.4%
	HENRY	83.7%
	OLDHAM	56.8%
	OWEN	95.0%
	SHELBY	61.0%
	SPENCER	68.2%
	TRIMBLE	87.1%
FIRST		
	BALLARD	78.1%
	CALDWELL	85.8%
	CALLOWAY	70.8%
	CARLISLE	96.7%
	CRITTENDEN	95.5%
	FULTON	100.%
	GRAVES	78.4%
	HICKMAN	96.9%
	LIVINGSTON	80.8%
	LYON	86.8%
	MARSHALL	71.5%
	MCCRACKEN	70.3%
	TRIGG	83.9%
FOURTH		
	BRECKINRIDGE	74.7%
	E'TOWN/HARDIN/ LARUE	56.4%
	GRAYSON	77.0%
	GREEN	95.3%
	HART	91.6%
	MARION	76.6%
	MEADE	70.6%
	NELSON	90.0%
	TAYLOR	73.6%
	WASHINGTON	85.4%
JEFFERSON		
	JEFFERSON	53.7%
MIDDLE CUMBERLAND		
	ADAIR	71.0%
	CASEY	79.1%
	CLINTON	76.6%
	MCCREARY	92.5%
	PULASKI	68.5%
	RUSSELL	59.9%
	WAYNE	84.4%
NORTHERN		
	BOONE	65.8%
	BRACKEN	93.5%
	CAMPBELL	73.8%
	GALLATIN	81.4%
	GRANT	82.1%
	KENTON	68.5%
	PENDLETON	83.4%
SECOND		
	CHRISTIAN	70.1%
	DAVIESS/MCLEAN	74.2%
	HANCOCK	92.6%
	HENDERSON	79.7%
	HOPKINS	82.1%
	UNION	82.3%
	WEBSTER	91.4%
THIRD		
	ALLEN	75.6%
	BARREN	65.4%
	BUTLER	85.1%
	CUMBERLAND	91.0%
	EDMONSON	90.7%
	LOGAN	72.9%
	METCALFE	100.%
	MONROE	100.%
	MUHLENBERG	58.8%
	OHIO	85.6%
	SIMPSON	78.8%
	TODD	69.8%
	WARREN	51.1%
UPPER CUMBERLAND		
	BELL	66.4%
	CLAY	64.3%
	HARLAN	51.4%
	KNOX	50.9%
	LAUREL	65.5%
	MIDDLESBORO	96.7%
	WHITLEY	65.2%
UPPER KY RIVER		
	BREATHITT	87.9%
	KNOTT	92.0%
	LESLIE	49.6%
	LETCHER	92.1%
	OWSLEY	78.8%
	PERRY	54.4%
	WOLFE	93.5%

JOIN. SHARE. CONNECT.

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KRTA MEMBERSHIP
STATEWIDE BY DISTRICT
SEPTEMBER 22, 2020

DISTRICT	POTENTIAL MEMBERS	MEMBER	%-AGE
Big Sandy	1,849	1,189	64.3%
Central KY East	2,744	2,013	73.4%
Central KY West	5,741	3,375	58.8%
Eastern	2,504	1,918	76.6%
Fifth	2,867	1,954	68.2%
First	2,877	2,203	76.6%
Fourth	2,975	2,154	72.4%
Jefferson	6,558	3,522	53.7%
Middle Cumberland	1,823	1,342	73.6%
Northern	3,132	2,237	71.4%
Second	2,872	2,213	77.1%
Third	3,793	2,481	65.4%
Upper Cumberland	2,398	1,508	62.9%
Upper KY River	1,354	1,046	77.3%
Out of State	5,290	2,428	45.9%
Associate	1100	84	84.0%
TOTALS	**48,317**	**31,513**	**65.2%**

MEMBERSHIP TYPE	SEPT 9, 2019	SEPT 22, 2020	DIFFERENCE
Automatic Dues	26,244	26,458	214
Cash	5,266	5,209	-57
TOTALS	**31,510**	**31,667**	**157**
PERCENTAGE	**65.2%**	**64.8%**	**0.4%**

MEMBERS ARE THE KEY TO OUR SUCCESS:

What Should We Do to Recruit/Retain Members?

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

AARP Foundation
For a future without senior poverty.

Online Shopping Can Lead To Big Deals . . . Or Bigger Scams.

The pandemic has many of us trying to limit our time in stores. This has led to a surge in the already growing online shopping industry. However, while shopping online is more convenient these days, the recent increase has also presented an increased opportunity for scammers. And their goals are always the same: to get a hold of your money or take your sensitive personal information in order to commit identity theft.

How It Works

- Scammers create bogus websites or apps to lure in unsuspecting shoppers with too-good-to-be-true deals. They may even use a web address that closely mirrors a well-known retail site in the hope that shoppers won't notice.
- Scammers are pros at mocking up emails that look like they are from Amazon; one of the more sophisticated versions of this scam has evolved into the "tech support scam," in which the criminal convinces the target to grant remote access to his device.
- Scammers are also able to post fake customer-support phone numbers online. So when a person does a search for "Amazon customer service," there's a chance it might not be the real contact number and the call goes directly to the scammers.

What You Should Know

- Online shopping scams are a huge industry unto themselves; chances are high that you have or will come across a scam site as you surf the internet.
- Some copycat sites will deliver merchandise, but they'll be shoddy versions of what you were expecting. More often, however, they'll take your money and run, never sending anything at all.
- Scammers have sophisticated tools they use to make fake email messages appear legitimate.

What You Should Do

- Shop online with stores you trust rather than finding unfamiliar or unverified companies through a search engine.
- Don't rely on a web search to look up customer service numbers. Go directly to the store's website. Or when contacting your credit card issuer, refer to the number on the back of your card.
- Rather than clicking on a link to a store from an email message, go to your browser and type in the web address in order to avoid landing on a fake site.
- Listen to your inner skeptic as you scroll through your inbox, knowing that some messages might not be what they appear to be.

When it comes to fraud, vigilance is our number one weapon. You have the power to protect yourself and your loved ones from scams. Please share this alert with friends and family and visit the Fraud Watch Network.

Kathy Stokes
AARP Fraud Watch Network

P.S. Are you active on social media? Do you enjoy sharing information that can help prevent friends and family from falling victim to scams? Become a volunteer AARP Fraud Watch Network (FWN) Digital Fraud Fighter! In exchange for simply sharing the same type of content with your friends and family that you already do, Digital Fraud Fighters will receive access to exclusive scam briefings plus a Welcome Packet that includes a T-shirt, a special lapel pin, a copy of the FWN Con Artist's Playbook, the FWN Watchdog Alert Handbook, and more. Interested? Send us a note at FWN@aarp.org for more information!

Get Help. To report a scam or for help if you or a loved one has fallen victim,contact the AARP Fraud Watch Network Helpline. CALL 877-908-3360. Receive AARP Watchdog Mobile Alerts* Text "FWN" to 50757 to sign up.

Nearly 95% of women with early-stage, HR+ breast cancer do not benefit from anti-estrogen therapy after five years.[1-7]

100% deserve to know what is right for them.

breast cancer index
NOT ANOTHER MINUTE™

Breast Cancer Index Is Changing The Game

If you've been diagnosed with early-stage, hormone receptor–positive (HR+) breast cancer, Breast Cancer Index will provide you and your doctor with critical information to aid in the decision on whether you can stop your anti-estrogen therapy at five years, or whether an additional five years of treatment is likely to benefit you.

What is anti-estrogen therapy?

HR+ breast cancer grows in response to estrogen and progesterone. Anti-estrogen therapy is used to prevent these hormones from fueling cancer growth in the body.

There are two main types of anti-estrogen therapy:

- Those that block the action of estrogen on cancer cells in the breast. Tamoxifen is a commonly-used anti-estrogen therapy, and is an example of this type of treatment.
- Those that focus on stopping the body from producing estrogen altogether. Examples of this type of treatment, also called aromatase inhibitors (AIs) include anastrozole (Arimidex), letrozole (Femara) and exemestane (Aromasin). Aromatase inhibitors are commonly used in treating post-menopausal women.

The standard course of anti-estrogen medication is five years.[8] But because more than half of recurrences happen after year five from diagnosis,[9-11] your doctor may also recommend your treatment for an additional five years to try to reduce your risk of the cancer returning. Extending your medication may also help prevent the development of new cancers in the other breast.

The challenge:

Nearly 95% of women do not benefit from anti-estrogen therapy after five years.[1-7]

"When I learned about Breast Cancer Index, I thought, oh my gosh, I have got to have this test. I need this information – am I going to benefit from another five years of this medicine? And if I am, maybe I'll soldier through. But if there is some objective test that will give me that information, I want it."

— Breast Cancer Index Patient

What are my options if the therapy isn't likely to help when considering tolerating an additional five years of therapy and its potential side effects and health risks?

The side effects of anti-estrogen therapy can have a significant impact on daily life and can range from frustrating and uncomfortable to more serious health risks.[12-16]

Possible side effects of aromatase inhibitors:[13-15]

- Hot flashes
- Joint pain and stiffness
- Vaginal dryness
- Hair thinning
- High cholesterol
- High blood pressure
- Osteoporosis
- Bone fractures

Possible side effects of tamoxifen:[16]

- Mood swings
- Hot flashes
- Vaginal dryness
- Weight gain
- Early-onset menopause
- Cataracts
- Blood clots
- Endometrial cancer
- Stroke

If you are experiencing side effects like these, talk to your doctor about Breast Cancer Index.

> "I thought, I can't do this anymore. I'm miserable. The thought starts to go through your head, is breast cancer worse than having the side effects that I'm having from this drug? When I got my results, I could have danced on the ceiling. I was so happy to know that I wasn't going to have to take this medicine that had really changed my life in ways that I didn't like."
>
> — Breast Cancer Index Patient

Breast Cancer Index is the only test that answers both of the critical questions below to help you and your doctor decide whether continuing or stopping your anti-estrogen therapy after year five is right for you.

1. Am I likely to benefit from extended anti-estrogen therapy?
2. What is my risk of late distant recurrence?

Starting the Conversation

Regardless of where you are within the first five years of your anti-estrogen treatment, the following questions and information will help you have a more informed conversation with your physician and others caring for you.

Is Breast Cancer Index right for me?

Breast Cancer Index may be right for you if you are looking for more information to help you and your doctor determine your treatment plan beyond year five, and if you:

- Were diagnosed with early-stage, HR+ breast cancer.
- Are pre- or post-menopausal and are lymph node-negative (LN-) or lymph node-positive (LN+) with one to three positive nodes.
- Want to know whether an additional five years of anti-estrogen treatment will help you reduce your risk of your cancer returning and you are currently disease-free.

When should I ask for the test?

The decision to request Breast Cancer Index may be made at different time points, depending on when you were diagnosed.

- **Year five:** You're approaching the five-year mark and deciding with your doctor if you should continue or end anti-estrogen therapy.
- **Beyond year five:** You're wondering if continuing or re-starting anti-estrogen therapy is likely to benefit you.
- **Recently diagnosed:** Talk to your doctor about when Breast Cancer Index might be right for you.

Questions to ask yourself:

- Do I want to know if longer anti-estrogen treatment is likely to help keep my cancer from returning?
- Am I taking my anti-estrogen medication as it has been prescribed?
- Do the side effects I am experiencing affect my life?
- Should I discuss tolerating an additional five years with my physician if it isn't likely to benefit me?
- Do I have risk factors for any other conditions or complications to consider before making this decision?
- How do I weigh the side effects of treatment with the potential benefit of another five years?

Questions to ask your oncologist:

- What is my individual risk of breast cancer coming back after five years?
- Can I lower my risk of the cancer coming back? How?
- Are you recommending I continue or stop my treatment after five years? Why is this your recommendation? Are there other ways to reduce my risk in conjunction with taking anti-estrogen therapy?
- Will the medication work for me? Which one? How long will I need to take it?
- Is there new data that may affect our decisions about my treatment?
- What are the potential side effects of my medication?
- Will my side effects be worse than before?
- Are there any long-term health concerns related to taking this medication for an extended period of time?
- Which test is best suited to help answer these questions and assist with decision-making?

So, What Happens Next?

Getting the test is a simple, three-step process:

1. Ask your oncologist about ordering Breast Cancer Index. Only a licensed physician or an authorized healthcare provider may order the test.
2. Your doctor sends your original biopsy tissue to the lab at Biotheranostics, the only lab that offers Breast Cancer Index. You don't need to have another biopsy for this test.
3. Once Biotheranostics has received your biopsy tissue and all required information necessary for processing your test, your provider will receive your personalized report in approximately seven days.

We've made the billing process easy.

Once you and your doctor determine Breast Cancer Index is right for you, one of our Patient Service Associates will contact you to walk you through what to expect during the billing process.

Through our Access First program, financial assistance is available for those who qualify. Breast Cancer Index is covered by Medicare with no co-pay or deductible for patients who meet the coverage criteria.

As with all health-related visits, tests, or procedures, you should be aware of your deductibles and co-insurance responsibilities.

Our team of dedicated Patient Services Associates is available to assist you with any questions throughout the process.

Learn more about our billing process and Medicare local coverage criteria on our website:

breastcancerindex.com/contact

Contact Our Patient Services Team

Phone: 844.319.8111
Email: patientservices@biotheranostics.com

For full anti-estrogen prescribing information including, side effects, go to: Tamoxifen | Femara® | Arimidex® | Aromasin®

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Breast Cancer Index Intended Uses and Limitations

The Breast Cancer Index (BCI) Risk of Recurrence & Extended Endocrine Benefit Test is indicated for use in women diagnosed with hormone receptor-positive (HR+), lymph node-negative (LN-) or lymph node-positive (LN+; with 1-3 positive nodes) early-stage, invasive breast cancer who are distant recurrence-free. The BCI test provides: 1) a quantitative estimate of the risk for both late (post-5 years from diagnosis) distant recurrence and of the cumulative distant recurrence risk over 10 years (0-10y) in patients treated with adjuvant endocrine therapy (LN- patients) or adjuvant chemoendocrine therapy (LN+ patients), and 2) prediction of the likelihood of benefit from extended (>5 year) endocrine therapy. BCI results are adjunctive to the ordering physician's workup; treatment decisions require correlation with all other clinical findings. This test was developed and its performance characteristics determined by Biotheranostics, Inc. It has not been cleared or approved by the U.S. Food and Drug Administration. This test is used for clinical purposes.
It should not be regarded as investigational or for research. How this information is used to guide patient care is the responsibility of the physician.
Biotheranostics is certified under the Clinical Laboratory Improvement Amendments of 1988 to perform high-complexity clinical laboratory testing.

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