



# News



Serving Retired Teachers Since 1957

VOLUME LV NUMBER 3

LOUISVILLE, KENTUCKY

MARCH 2021

## 2021 KRTA Convention Going VIRTUAL

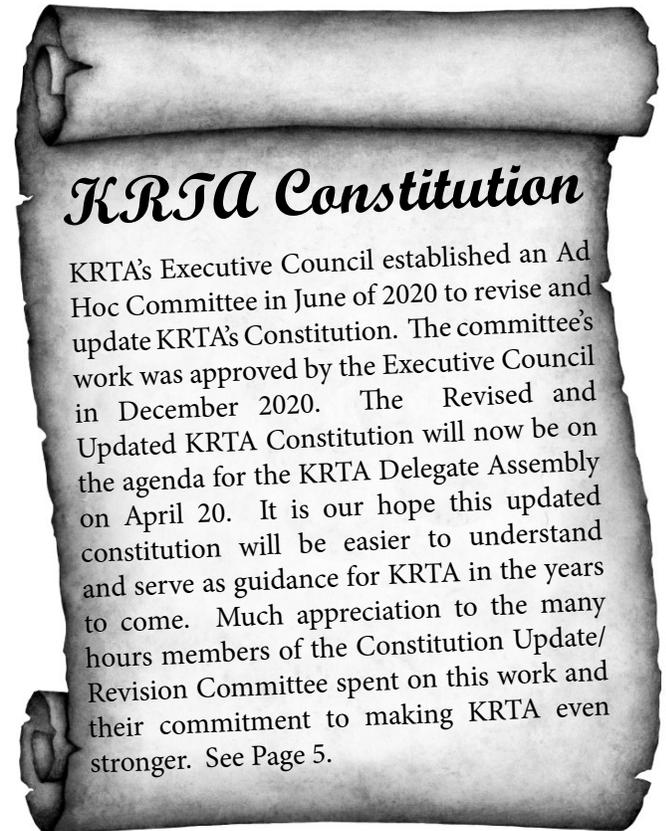
For the safety of our members, the KRTA Executive Council voted at its December meeting to hold the 2021 KRTA Convention virtually. It is our hope that with the vaccination roll out in process, we will be able to hold our Fall Workshops in-person this coming year.

The first day of the 2021 Virtual Convention will be held on April 19, 2021, beginning at 10:00 AM (EST) 9:00 AM (CST). All members will be sent a link to register for the convention approximately one month prior to the convention date. It is vital that you pre-register as early as possible to ensure your ability to log on to the Virtual Convention—there is no cost. As we did for the Virtual Fall Workshops last year, each KRTA local will receive \$25 per member that attends the 2021 Virtual Convention up to \$125. During the Virtual Convention, TRS Executive Secretary, Gary Harbin, and staff will share an update on TRS including any changes at TRS following the 2021 General Assembly. We will also have TRS partners, i.e., United Health Care, Anthem, Rx Coalition, and Corrielle Life Sciences share updates to their programs. KRTA partners will also be included to share your benefits of being a member of KRTA.

On April 20 at 10:00 AM (EST) 9:00 AM (CST), KRTA will hold its Delegate Assembly virtually as well. During the Delegate Assembly, voting will be on three important issues:

- ▶ the leadership for the upcoming year
- ▶ the updated KRTA Constitution and By-Laws
- ▶ the legislative program.

KRTA Committee Co-Chairs will be giving updates from the Health and Insurance, Membership and Legislative Committees. KRTA Executive Director Tim Abrams will share the KRTA financial report and give an update on all things KRTA for the past year. Local KRTA Presidents will be receiving information on how to submit the names of delegates to attend.



### KRTA Constitution

KRTA's Executive Council established an Ad Hoc Committee in June of 2020 to revise and update KRTA's Constitution. The committee's work was approved by the Executive Council in December 2020. The Revised and Updated KRTA Constitution will now be on the agenda for the KRTA Delegate Assembly on April 20. It is our hope this updated constitution will be easier to understand and serve as guidance for KRTA in the years to come. Much appreciation to the many hours members of the Constitution Update/Revision Committee spent on this work and their commitment to making KRTA even stronger. See Page 5.

PRSR STD  
U.S. POSTAGE  
PAID  
PERMIT 572  
LOUISVILLE, KY



Kentucky Retired Teachers Association

7505 Bardstown Road  
Louisville, Kentucky 40291-3234

### IN THIS ISSUE ...

2021 KRTA Convention Going VIRTUAL .....	1
KRTA Constitution/By-Laws Update.....	1
<b>PERSONALLY SPEAKING</b>	
From the Executive Director .....	2
<i>What is KRTA?</i>	
<b>A MESSAGE FROM THE PRESIDENT</b>	
Turn, Turn, Turn.....	2
<b>KRTA PARTNERS</b>	
Liberty Mutual.....	3
<i>Decision Driving</i>	
Comfort Keepers.....	3
<i>Maintaining Wellbeing During Senior Isolation</i>	
KRTA Finance & Investment Line .....	4
<i>6 Tips For Online Shopping</i>	
AAA .....	5
<i>A Word From Our Newest KRTA Partner</i>	
<b>YOUR HEALTH &amp; SAFETY</b>	
Let's Talk About Your Health.....	6
<b>SPOTLIGHT ON KRTA MEMBER</b>	
Wanda Mollett	
<i>These Times Are A Changing</i> .....	7
<b>INSIDE SCOOP</b>	
2021 Nominating Committee Appointments.....	3
Revenue & Expense Statement .....	7
Membership ... Salute to Membership Builders .....	7
Yes, We Did Awards .....	7
Top Hat Award Recipients .....	7
Membership Statewide By District.....	7
N. O. Kimbler 2020-21 Scholarship Recipients .....	10

### AROUND THE STATE

Capital City RTA.....	8
Johnson County RTA .....	8
Paducah/McCracken County RTA.....	8
Union County RTA.....	8
First District RTA .....	8
<b>FOR YOUR INFORMATION</b> .....	11
KRTA Membership Pin Order Form .....	11
Quips, Quotes & Puzzles .....	11
<b>DECEASED RETIRED TEACHERS</b> .....	12



## PERSONALLY SPEAKING . . .

This past year has taught us a lot. It has been unlike any year we have ever experienced; the year has reemphasized the importance of family and friends. It has forced us to slow down from the rat race of life. I don't know about your family, but my wife and I have cooked more over the past twelve months than during our first 30 years of marriage. Hopefully with the vaccine role out occurring we are nearing the end of this period of learning but how will we take what we have learned and apply it to the post pandemic world.



Tim Abrams  
Executive Director

For KRTA, we will continue to be the only organization in the state whose sole mission is the welfare of Kentucky's Retired Teachers. In a world where political rhetoric has divided many, KRTA has remained and will remain apolitical, only looking out for the welfare of its members, advocating for financial security for Kentucky's retired teachers in Frankfort and Washington D.C. We will be continuing our partnerships with AARP-KY, the National Retired Teachers Association (NRTA), United Health Care, Your Rx Coalition, TRS of Kentucky and others to provide support for our members during their retirement years. Throughout the past year technology has been instrumental in allowing us to remain connected with you and it is our hope to leverage this valuable tool going into the future to connect with our members even better.

Retired Teachers will continue to be a valuable support system in communities across the Commonwealth. Even though we haven't been able to meet face to face, our members have continued to volunteer in their communities, donating school supplies and food to those in need. KRTA's N.O. Kimbler Scholarship has continued to support future teachers attending the state's community and technical college



system; and because of your generous donations, the Bourgard Fund continues to grow and will be a fund to support retired teachers in need for many years to come.

As we approach the coming year with cautious optimism, I would like to thank the many volunteers across the state who work tirelessly to make KRTA an association that makes a difference for retired teachers in Kentucky.

Your work is greatly appreciated by many and the staff and I stand ready to assist your work in any way possible. For now, stay safe, stay prepared and stay tuned.

### Kentucky Retired Teachers Week Celebrated October 18-24, 2020

This week was established to highlight the efforts of retired teachers in the local community and the Commonwealth. KRTA reports that the 2020 contributions by members were 722,394 volunteer hours, 28,697 food items, and 2,316 bags of school supplies. If money value was placed on these contributions, it would be \$15,350,775.

Carroll County Retired Teachers Association celebrated the week by hosting a drive-thru event for one of their own, Pat Perkins, who is now residing in an assisted living facility. Due to the pandemic, arrangements were made for Mrs. Perkins to be on the porch where retired teachers and members of the community drove by and waved at her. Decorated goody bags were available for any retired teacher. Mrs. Perkins was presented a certificate of honorary membership in CCRTA, a bouquet of flowers, and a big bag of chocolate. The pandemic limits visitations; any outside communication with others is appreciated. Thanks to Sandy Roberts, Margaret Walker, and Becky Woods for all they did preparing the goody bags and arranging for the visit.



L-R: Pat Perkins, Cheryl Woods,  
Cassandra McBurney

## PRESIDENT'S MESSAGE . . .

Sue Ellen Caldwell



Sue Ellen Caldwell

### Turn, Turn, Turn

I grew up in the West End of Louisville. I often reminisce with high school friends about the things we remember. One of our memories is growing up within walking distance of Fountain Ferry Park. The rides, by today's standards, were pretty tame. For those who were allowed to enter, it was a magical place. In addition to the Comet roller coaster and the carousel, there was a place in the park called Hilarity Hall. It had an Angel Slide and for those who preferred to live a little

more dangerously, there was the Devil Slide. My favorite was the Sugar Bowl. It was a large wooden bowl that was below floor level. I would climb in and position myself against the wall of the bowl, close my eyes and wait. The bowl would slowly begin to turn and then pick up speed until we were plastered against the wall by the centrifugal force. When it finally stopped, we would all stagger to the exit. For some reason I can no longer recall, we would ride it repeatedly to see who would lose their lunch first. After the events of this last year and particularly these last 60 days, I feel like I cannot get out of that bowl and everything is just spinning and turning out of control.

In the late 1950s, composer and songwriter, Pete Seeger, penned a song that came to be known as "Turn! Turn! Turn!" The only words of this song that he actually wrote were the phrases "Turn! Turn! Turn!" and "a time for peace, I swear it's not too

late." The rest of the lyrics were, with a slight change in the word sequence, from the King James Version of Ecclesiastes 3: 1-8. While Ecclesiastes is reported to be the writings of King Solomon, many biblical scholars believe it is possibly much older in origin. I have found myself frequently comforting myself this last year with the very first phrase: "to everything there is a season."

I just had my 72<sup>nd</sup> birthday. Frequently these days, I find myself looking back on the seasons of my life. My childhood was pretty protected from my perspective as a child. I played outside until dark and enjoyed the freedoms of a child of the 50s. However, my high school and college years were marked by assassinations and the Viet Nam War. I lost friends and family to that war. Some were killed and some were just never the same. I survived the 1973 tornado in Louisville. The season of motherhood to two rambunctious boys still brings a smile to my face. The season of my career had its good and bad days, but looking back I only seem to remember the good. Now here I am in my season of retirement plus a pandemic. My life experiences have taught me "to everything there is a season."

There is comfort in knowing the seasons always change. Knowing spring daffodils and summer tomatoes are in the future carries me through the ice and snow of a dark winter. The beautiful colors of fall guide me gently back to winter. "Turn! Turn! Turn!"

To those of us who fancy ourselves a cook, the word season takes on another meaning. Season is something that adds zest and flavor. It is added slowly and in small increments. Too much season can ruin the dish, but when it is exactly right it brings joy and satisfaction. Perhaps these seasons of our lives are meant to add zest and flavor and ... "to everything there is a season."

KRTA, as an organization, has also had its seasons. The legislative season is currently on our minds. Our goals, as in past legislative seasons, are for (1) the ARC and the health insurance trust fund to be fully funded and (2) the TRS Board continue to be elected by our members.

I became a member of KRTA in 2010 when I retired. It was the season of Dr. Robert

(Continued on Page 5)

# KRTA PARTNERS . . .

## Decision Driving

You may never have had a collision. Or received a citation for speeding. Or even paid a parking ticket. But no matter how well you drive, it always helps to keep in mind these four proactive pointers:

- **Extend your vision.** Rather than staring directly in front of your vehicle, focus on where it will be positioned 10 to 12 seconds down the road—the zone where an accident is more likely to occur.
- **Scan the entire scene.** Shift your focus every few seconds from the windshield to the rear and side mirrors to check for pedestrians, bicyclists, erratic drivers, construction, traffic congestion, oncoming trucks and motorcycles, and changing road conditions.
- **Demonstrate your intentions.** Whether using your signal to indicate a right or left turn, hazards to warn that you need to



slow down because of a flat tire, or horn to assert your right of way, it always helps other drivers and pedestrians make their own appropriate decisions when they understand yours.

- **Plan an escape route.** Based on your speed and the proximity of other cars on the road, give yourself enough time and space to maneuver smoothly and stop if necessary. For instance, never tailgate and always estimate conservatively the time it will take to pass another car if you want to avoid a crash.

Each of these four practices depends on your ability to focus, stay alert and take decisive action. Be proactive, not reactive, and you'll increase your confidence behind the wheel.



Dave Farmer  
Liberty Mutual Insurance

To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call David Farmer at 502-429-4504 ext. 51690 or visit [www.libertymutual.com/krta](http://www.libertymutual.com/krta).

*Coverage underwritten and provided by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA 02116. Reprinted with permission from Liberty Mutual. ©2014 Liberty Mutual Insurance*

## 2021 Nominating Committee Appointments

Harold Wilson  
2362 Georgia Ln  
Owensboro, KY 42303  
harold2362@att.net

Patsy Rainey,  
PO Box 29  
North Middletown, KY 40357  
859-362-4392  
raineypatsy@yahoo.com

Shirley Wolf  
216 Pogue Dr.  
Somerset, KY 42503  
Shirleydick-wolf@twc.com

Edwin Cook  
160 Comet Dr.  
Olive Hill, KY 41164  
edwincookiii@yahoo.com

Romanza Johnson  
3341 Cemetery Rd  
Bowling Green, KY 42103  
270-991-3401  
romanzajay@gmail.com



Sarah A. Short, MSW  
Owner

## Maintaining Wellbeing During Senior Isolation

As we all prepare to keep our homes and families safe during this COVID-19 outbreak, it's important to consider the needs of the seniors in our lives and in our communities.

State and local health agencies are taking steps to ensure that seniors are physically protected from the virus, including directives for those 65 and older to stay home including shelter in place orders and quarantines directed at seniors. Many families are searching for guidance and solutions to ensure their loved ones are best taken care of.

This isolation can take a toll a senior's mental and physical health, and it's important to remember that there are things we can all do to foster connection, hope, purpose, and support for seniors during this difficult time.

Families, caregivers and health professionals should work with seniors to develop a plan that allows them to take part in activities they love, follow the self-isolation recommendations of health agencies, and maintain positive mental health.

This can include:

- Ensuring basic needs are being met. Caregivers, loved ones, and volunteers considered low risk (those under 65 without preexisting medical conditions) can help seniors by running errands, grocery shopping, picking up prescriptions, helping with online orders of delivery of food and supplies, and taking care of other tasks outside of the home. With self-isolation guidelines in place, seniors should remember that there are people willing to help them stay safe.
- Connecting with others whenever possible. Spending time with loved ones doesn't have to happen in-person to be meaningful. Video calls, Facetime, texts and emails can help seniors stay in touch with loved ones when they can't be together. Get the whole family in on connecting with loved ones.
- Enjoying the things they love. Life doesn't stop when staying at home, talk to your senior about what they enjoy—uncovering old favorites can lead to new memories like an at home spelling bee, a spirited game of cards, or a renewed love of art. For any activity and hobby, there's a virtual version available. For those that love art, museums are offering online tours for those that can't visit. There are a host of music options available on streaming services and singing and dancing is just as fun in the living room! And, podcasts on any topic can be streamed on a phone, website or through a virtual assistant.
- Get some exercise. It's important for seniors to continue movement and motion through exercise, even during a period of isolation. Ensuring a senior's range of motion is still intact through daily stretching or yoga is a great way to keep moving. Keep moving by getting steps in when you can or turn up the tunes and have a dance party in the living room! Lifting light weights at home can help keep muscles strong when getting out of the house may not be an option. Many gyms and fitness professionals are offering free virtual workouts to do at home, for those that have permission from their physician to exercise.
- Maintain a healthy diet. When we spend a lot time at home it's often easy to grab a bite anytime we pass the kitchen. It's important to keep in mind healthy options when snacking—avoid too many salty or sweet snacks. And, when meal prepping remember the food pyramid—fruit, veggies, calcium, grain, and proteins.
- It's a great time for spring cleaning! Not only is disinfecting surfaces in the home a recommended step to avoiding Coronavirus, it's also a good time to consider a larger spring-cleaning project. And, a spring refresh doesn't have to be a chore—seniors can make housework fun by playing upbeat music or using the time to look at photos and mementos with loved ones.

Continued from “Comfort Keepers” Page 3)

• Spring serves up holidays that are pure fun. Seniors and their loved ones should make it a point to celebrate occasions like Cinco de Mayo, Mother’s Day, Easter and the first day of spring. Whether it’s making a special meal, dressing up or sending cards to loved ones, holidays offer lots of opportunities for connection—even when families aren’t together.

• Find joy in everyday activities. Take time to enjoy the small things—card games, baking projects, a good cup of coffee, a phone call with a friend, eating your favorite food. There are always opportunities for meaningful moments and joyful days with a little planning, conversation and intentional action.

For those in need of a little extra help at home, Comfort Keepers can help. Our professional caregivers are well-trained and have the right protective equipment to provide loving and safe in-home care. Find out more about our uplifting in-home care services at [ComfortKeepers.com](http://ComfortKeepers.com).

Here’s a list to get you started. You can do these activities with the senior in your care or even share in the activity remotely

1. Read suspense or romance novels out loud
2. Order an herb garden online, and watch it grow
3. Order supplies to garden in a pot
4. Send your senior a coffee or tea of the week.
5. Order supplies from an online crafts store for your loved one’s favorite hobby or something fun and new
6. Have your senior narrate parts of their life for you. Write down the memories and create a booklet with photos for you all to cherish
7. Picnic in the backyard or inside
8. Have a fashion show at home
9. Watch favorite classic movies
10. Watch classic TV shows from childhood together and talk about it
11. Have fun with adult coloring books
12. Paint by numbers
13. Read your horoscope every day
14. Try Wii sports
15. Make a Sundae bar at home
16. Gather items to donate
17. Organize a room, a drawer or closet
18. Phone or Video calls with family
19. Look at old albums and yearbooks
20. Try scrap booking
21. Watching the Travel Channel or History Channel
22. Voice journaling/journaling
23. Create a recipe book for the family
24. Have fun with Snapchat filters
25. Learn a language online
26. Watch documentaries
27. Have a culture day: Watch a foreign film and cook a meal
28. Visit a virtual museum, go to a virtual concert, ballet and opera
29. Play online Bingo
30. Put together a collage
31. Play Charades
32. Have a formal tea
33. Make origami
34. Press flowers
35. Make greeting cards
36. Order supplies and paint rocks
37. Plan a dream vacation
38. Try a new food
39. Watch old music videos
40. Start corresponding with a pen pal
41. Listen to music favorites; make a playlist
42. Download a new podcast
43. Make a family tree
44. Make a time capsule
45. Have a spelling bee; really challenge yourself

Let us be a resource during these difficult times. Learn more at [ComfortKeepers.com](http://ComfortKeepers.com) or call 606.676.9888 \ 606.864.0090 \ c 606.219.2909.



## KRTA FINANCE & INVESTMENT LINE

1-800-927-0030

Henry L. Hensley  
Raymond James Financial Services

## 6 Tips For Safe Online Shopping

Cybersecurity pros offer ways to keep your cart secure as more scams pop up.

Face masks, hand sanitizer, puppies: High demand for items in scarce supply has driven many U.S. consumers into the arms of online scam artists, the Federal Trade Commission (FTC) reports. In fact, the FTC received more complaints related to online shopping in April and May than in any other months on record—with more than half of those shoppers saying they never received their order. There has also been an explosion in coronavirus-themed phishing emails designed to steal sensitive data. The collective cost of all this online fraud? An estimated \$420 million since 2015, according to the FTC.

Before you click another “buy now” button, read these six tips from cybersecurity professionals on how they approach online shopping.

**TIP #1: Be choosy about where you shop.** If you’re unfamiliar with a seller, search the company or website name along with the words “scam” or “review,” advises Bridget Small, a consumer education specialist with the FTC. Pay careful attention to subtle differences in the website URL, such as [amazon.com](http://amazon.com). Also make sure you see an “https” or padlock icon in the address bar of your web browser when you’re purchasing an item.

### SHOPPING SIDEKICKS

These browser add-ons act as your personal shopping assistant.

- › Honey : Automatically finds coupon codes for your cart
- › The Camelizer: Reveals historical pricing data
- › Avast Online Security: Warns you if a page is fake or a security risk

**TIP #2: Be stingy with your credit card info.** “I never save my payment information. It takes 10 seconds to type it in,” Carl Carpenter, CEO of security firm Arrakis Consulting, told Kiplinger. That’s not the case for most of us, who enjoy the convenience. More than 64% of U.S. cardholders say they have saved their payment data in an app or website, a Bankrate.com survey shows. This means a data breach could leave you vulnerable. Instead, you can try using a virtual credit card number that is randomly generated, either through a service like Apple Pay or Google Pay. This is like camouflage for your payment data, offering an extra layer of security.

**TIP #3: Don’t click retailer email links—that includes the “unsubscribe” button.** Scammers know you don’t want their email, so they often link the unsubscribe button to a website that can download viruses to your computer. It also confirms the email account is active. So instead, mark the message as spam. And if you’re interested in a sale advertised via email, type the store’s web address into the search bar rather than clicking a link. There are many scams involving fake deals sent via email that are too good to be true. “Absolutely do not click on that email,” says Kelvin Coleman of the National Cyber Security Alliance, which has launched a COVID-19 online safety tips page at [staysafeonline.org](http://staysafeonline.org).

**TIP #4: Update your computer’s operating system before you shop.** An even better idea is to turn on auto updates for your devices . Security patches are being pushed out on an ongoing basis to protect you, but if you ignore or delay updates, you’re more vulnerable. If your PC is running Windows 7 or another defunct operating system, you’re probably better off shopping via a smartphone, according to Precognitive Inc., a fraud detection company . To confirm the operating system is up to date, check your device’s settings.

**TIP #5: Don’t Use public Wi-Fi.** If you aren’t on your home network, it’s safer to use cellular data than public Wi-Fi for a task like banking or shopping online. The biggest risk when using public Wi-Fi is that hackers might position themselves between you and the connection points, collecting your data—a “man in the middle” attack. With modern encryption, the risks are mitigated some, but

(Continued on Page 6)



## A Word From Our Newest KRTA Partner



Jennifer Hester

I look forward to serving KRTA members in 2021!

KRTA and AAA KY are now in partnership for you to receive exclusive AAA benefits as a member of KRTA.

Hello! I am Jennifer Hester, your dedicated AAA Group Membership Sales Agent! I am a proud to say that I graduated from Bullitt County Public Schools. Many retired educators truly made such an impact on my life, and I am so happy to be able to give back through this program.

### What is AAA?

- Roadside assistance (Towing, Battery Replacement & Flat Tire Assistance)
- Discounted Travel Services (Flight, Rental Car, Hotel, etc.)
- Discounts at over 100,000 retail locations and much more...
- Group AAA Membership provides KRTA members discounted purchase of a new AAA Membership
- Current AAA/KRTA members can call for your needs analysis and other exclusive offers

### We are launching AAA Affinity Group Travel Programs!

Your KRTA Chapter can plan a bus day trip, a weekend getaway, or even a cruise for your group. Reach out to me to schedule a meeting with KRTA'S AAA Affinity Travel Agent. Once our agent connects with your chapter, together a customized travel plan is created at your discounted group rates.

AAA Affinity Travel will provide all travel arrangements for your KRTA Chapter. Individuals make payments to AAA by phone or in person at the closest AAA branch for their travel arrangements. This will make it easy and simple for your KRTA Chapter to plan travel.

I am eagerly awaiting a time when I can meet KRTA members in person. Until then, I will be available for members by phone, text (502-655-2827) email, hester.jennifer@aaaec.com, or even zoom.

### Stay Safe!

Continued from "President's Message" Page 2

Wagoner. Although he was planning to retire, his untimely death did not allow for the transition to the next season that he had planned. However, Tim stepped up to the challenge and led through that season of grief and loss. When the pandemic hit last March, it became apparent that KRTA was about to enter another season. We discovered that our current constitution did not offer the guidance that we needed to steer us through the season of virtual meetings and now a virtual convention. A committee, co-chaired by former KRTA Presidents Melanie Wood and Tara Parker, was created to review and revise the constitution. Committee members who represented districts from across the state were Shirley Wolf (Middle Cumberland), Steve Gillespie (Central KY East), Arthur Green (Third District), Charlotte Benton (First District), Lori Flerlage (Northern), and Paula Adams

(Upper Cumberland). The committee met virtually and drafted a document which was presented to the Executive Council at our meeting on December 7, 2020. After some discussion and some minor tweaking, this document was approved by the Executive Council and is included in this publication for your review. I hope you will take time to read it.

There are some seasons in our lives when we have no choice: "a time to be born or a time to die." However, many of the choices presented in Ecclesiastes 3 are seasons that are ours to choose. Those of you who know me well will agree I will probably forever struggle with "a time to be silent and a time to speak." However, when it comes to, "a time to love and a time to hate, a time for war and a time for peace," I choose that the next seasons of my life are a time to love and "a time for peace, I swear it's not too late." I wish you well as you choose the next seasons of your life.

## KRTA CONSTITUTION

### ARTICLE I. NAME

The name of the Association shall be the Kentucky Retired Teachers Association, referred to as KRTA.

### ARTICLE II. PURPOSE

The purpose of the Association shall be:

1. To promote the economic, social, health, and professional interests of retired teachers.
2. To act on behalf of retired teachers in matters involving their needs.
3. To afford opportunity for the expression and interchange of opinions on matters of special interest to all retired teachers.
4. To aid and support worthy legislation and community efforts to improve public education.
5. To work with national and other state professional organizations on promoting membership and cooperating in legislative efforts.

### ARTICLE III. MEMBERSHIP

1. Active Members: Any retired teacher, supervisor, or school administrator formerly employed in any school system or who receives retirement benefits from the Teachers Retirement System (TRS) of Kentucky may become an active member of the Association upon payment of the annual dues.
2. Associate Members: Any person interested in the welfare of KRTA may become an associate member upon payment of annual dues. Associate members are only eligible for program benefits and cannot hold an office or vote.
3. Honorary Members: Honorary membership may be extended to persons upon the approval of the Executive Council and has no voting privileges.

### ARTICLE IV. GOVERNANCE

The Governing body of the Association shall consist of the following.

1. The Executive Board comprised of the President, President-Elect, Vice-President, and Immediate Past-President.
2. The Executive Council
3. The Delegate Assembly

Responsibilities of each group above are described in the By-Laws.

### ARTICLE V. AFFILIATES

The association will approve affiliates and local districts and grant them authority as permitted by KRTA Constitution and By-Laws.

### ARTICLE VI. AMENDMENTS

1. Amendments can be made by majority vote of the Delegate Assembly provided that the proposed amendment shall have been published in print or electronically at least one month prior to the meeting of the Delegate Assembly.
2. If information is disseminated with less than 30 days, two thirds vote of the Delegate Assembly is required.

### ARTICLE VII. ADOPTION AND EFFECTIVE DATE

Upon adoption, the constitution shall become effective immediately.

(Continued "By-Laws" on Page 9)



We're fighting for you! And every other educator . . .

Join us! Dues are only \$20 for an entire year.

Membership applications online at [www.krta.org](http://www.krta.org) or call 800-551-7979

# YOUR HEALTH & SAFETY . . .



## Let's Talk About Your Health . . .

How many of you like things done the way you want them done? Could the reason for this be that you feel you know what's best in your own situation. With this in mind, how many of you procrastinate and put off doing things? Probably many of us—probably all of us at some time!

**How many of you have a will?** If you don't have a will, please consider calling our LegalLine at 1.800.232.1090 and speaking to Rebecca Murrell. She can help you write your will and the cost for a simple will is only \$50. Peace of mind is achieved.

**How many of you have a durable power of attorney?** A durable power of attorney puts in writing your choice of the person you trust to take the best care of you. You can give this person the power to talk with your doctors about your care and medication. This person can watch over your financial well-being. This is another time that you should call Rebecca Murrell at the LegalLine at 1-800-232-1090. Rebecca is our lawyer who can write your durable power of attorney. Ask about the cost when you call her.

**Have you made your final arrangements?** Have you thought about whether you want to be buried, cremated or possibly donated? Do you already have a grave site? Do you want control over what is done for your final service? If you haven't already made these arrangements, please consider doing so. I believe that all people should have control over what is done to them and with them.

Remember, each of our fully retired teachers has a \$5,000 life insurance policy through TRS of Kentucky. You can use this to help with funeral expenses if you so choose.

Do you know who is your beneficiary of your TRS policy? If not, please call TRS at 1-800-618-1687 and ask them to mail you the name of the person. Because of privacy issues, they will not be able to tell you over the phone the named beneficiary.

If the named beneficiary is already deceased, please consider filling out another DB-1 form and name the new beneficiary. This form is available on line at trs.ky.gov or you may request one by calling TRS at 1-800-618-1687. This will make for a cleaner estate.

Your \$5,000 life insurance is non-taxable. Your beneficiary will receive the entire amount. If you have any questions about these issues or any insurance question, please feel free to call me. My feelings are that everyone should exercise complete control over their own well-being. Let's all be proactive with our decisions. God bless you and stay safe. —Margaret Head Sims, KRTA Co-Chair for Health and Insurance  
502-349-0055 or msims4949@yahoo.com

### Continued from "Raymond James" Page 4

experts say to weigh the tradeoffs. "Will I log on to my bank account at Starbucks? No. But will I log on to Twitter? Sure," Chester Wisniewski of cybersecurity firm Sophos told Consumer Reports.

**TIP #6: Stay Informed.** Sites like ftc.gov/coronavirus list shopping scams and other types of online fraud to be aware of to stay safe. You can even subscribe to alerts. It's also a good idea to turn on payment notifications for your credit and debit cards, even for smaller amounts, so you can catch fraud in a timely manner.

### NEXT STEPS

• If you're worried about security, install an antivirus program with automatic updates and set up multifactor authentication for any account that contains sensitive data. You can go to turnon2FA.com to find out which sites allow you to enable this feature.

• If you've been hacked and data like your Social Security number was exposed, consider a credit monitoring service.

• Take advantage of secure file-sharing, such as the Vault feature within Client Access, when sending tax or financial information to your professional advisors, and remember to review your statements for suspicious charges.

## Spotlight on

Wanda Mollett

Membership Chairperson

Johnson County &  
Big Sandy RTA



## Spotlight On A KRTA Member

### These Times Are "A Changing"

Ding, you've got mail! Maybe you have gotten a text notification, a good ol' fashion land line telephone ring, or even "snail mail" in your mail box. These are just some of the many ways that your local RTA's have been reaching out to our members during these unprecedented times we call the pandemic. The COVID-19 has changed the way of life for all of us. Does that change the fact that we have and always will care about the well being of our retired teachers? No, of course not! We will still take precautions, wear masks, social distance and look out for each other as long as it takes.

Many of the local RTA membership chairs and officers have spent countless hours sending out messages, texts, and making phone calls to check on each other. Not being able to attend our regular local RTA meetings, going to State Convention, having our annual Memorial Service to honor those we have lost, or even the Fall Workshop we all enjoy attending has been the "Norm" this year. In the age of Zoom meetings and Webinars, the days of simply getting out and about to have our local and district meetings are few and far between. Some of us unfortunately have even had to endure the dreaded "Out of an abundance of caution you need to quarantine for 14 days." Our thoughts have been and always will be about the well being and safety of our members.

Johnson County Retired Teacher Association has always picked projects each year to help out the local students and educators in our county. Despite the pandemic, we decided to choose a project this year to honor and give thanks to those educators who have spent countless hours at home, on their computers, on the phone, or in-person classes seeing to the education of our students. During the Retired Teacher Appreciation Week, we took a bag of chocolate candy and a bag of Thank You mints labeled "You are worth a mint to education!" to each of the schools in the Paintsville Independent and Johnson County Schools. It was just

a small token of our appreciation for those who spend their time in the pursuit of educating our youth on a daily basis even in these difficult days we have been seeing.

Since we again can't have those Pre-Retirement in person meetings we needed to get the word out about Kentucky Retired Teacher Association (KRTA) and the local association Johnson County Retired Teacher Association (JCRTA) to teachers in the classroom who are nearing retirement. We inquired at the KRTA office about the Pre-Retirement Folios that they usually hand out at the Pre-Retirement meetings. They gladly sent them to us. We took informational portfolios out to each of the schools to reach those teachers who will be retiring soon.... the FUTURE of our organization. If there is a will there is a way to reach each other. Just keep trying to encourage and reach out to those who have or will be retiring soon. In our previous Membership Zoom meeting, we learned about giving mints to members from 2<sup>nd</sup> district and to remind members they are "worth a mint" to KRTA. We used that idea to reach out to teachers and staff to let them know that they were "worth a mint to education." We all try to help each other reach out to members, so we changed it a little to reach out to our Future members for now.

Our retirees spend many hours volunteering and will continue to be active members in their local, district, and state RTA. I know we are in Johnson County and the Big Sandy District. Whether you have been in touch countless times, or only a few times with the members of your locals, we urge you to continue to check on each other. We all need that connection to the world and each other. No matter how small a quick phone call, a letter, a card, or a text message may seem, it may be the only one that retiree has gotten that day, that week, or even that month. So reach out and "touch some one" since we have to social distance and can't meet in person right now, because as we know "These Times Are a Changing."

# INSIDE SCOOP . . .

## WHAT'S GOING ON AT KRTA

## Salute to Membership Builders

Betty Hester, KRTA Membership Co-Chair

In spite of the difficult year we've had due to the pandemic, those responsible for membership recruitment overcame many of the problems and still built strong local associations. Yes, there's still work to be finished at both the local and district levels. We will continue to grow as retirees present themselves, desiring to be a part of the largest association in the state that works for the benefit of educators.

We can celebrate what you did when the opportunity reveals itself. For now, certificates will be mailed: **Yes, We Did Awards** (for meeting the goal set by the Membership Committee) and **Top Hat Awards** (to the top locals and districts for the most gained since last year).

Yes, We Did Awards are down somewhat; this was to be expected due to these difficult times. Still, 29 locals met or surpassed their goals. Simply growing the membership is worthy of recognition. Top Hat Awards will be awarded to the 12 locals and 4 districts who were at the top of members gained list.

Yes, We Did Award Recipients:

Top Hat Award Recipients:

Allen	Lee	Bell	Central KY West
Boone	Leslie	Boone	Fourth
Boyd	Marion	Breckinridge	Northern
Breckinridge	Mason	Campbell	Third
Caldwell	Menifee	Hardin/LaRue	
Carlisle	Metcalfe	Mason	
Edmonson	Monroe	Monroe	
Franklin	Owen	Oldham	
Graves	Powell	Powell	
Grayson	Rowan	Scott	
Hart	Simpson	Warren	
Henry	Union	Washington	
Hickman	Washington		
Lawrence	Webster		

### KENTUCKY RETIRED TEACHERS ASSOCIATION STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS - MODIFIED CASH BASIS Years Ended June 30, 2019 and 2020

REVENUES	2019	2020
Membership dues	\$687,411	\$630,907
Investment Income	46,778	81,443
Other Income	52,207	43,321
<b>TOTAL REVENUE</b>	<b>\$786,396</b>	<b>\$755,671</b>

EXPENSES	Amount	Amount
Salaries	184,109	187,338
Annual Convention	37,763	(258)
Committee Expenses	63,118	46,127
Contract Printing	7,154	4,217
Depreciation	5,479	6,920
District Expenses	10,987	10,000
District Managers Meeting	17,144	12,626
Donations	1,846	1,000
Employee Benefits	19,588	20,064
Fall Workshops	18,189	16,524
Insurance	6,440	6,228
KRTA News	112,374	114,619
Legal Hotline Services	19,000	19,000
Maintenance	21,905	29,295
Materials and Supplies	28,781	9,463
Membership Recruitment	22,779	24,558
Payroll Taxes	14,840	14,788
Postage	9,650	6,795
Professional Fees	16,416	18,960
Scholarships	10,575	-
Retiree Recognition Reimbursement	6,280	2,990
Taxes and Licenses	118	4,227
Telephone	5,051	5,770
Travel	65,279	44,079
Utilities	3,575	4,560
<b>TOTAL EXPENSES</b>	<b>\$708,440</b>	<b>\$609,890</b>
Increase in Net Assets	\$77,956	\$145,781
Net Assets - Beginning of Year	\$1,436,290	\$1,514,246
<b>Net Assets - End of Year</b>	<b>\$1,514,246</b>	<b>\$1,660,027</b>

Executive Director: *Tina Adams* Date: 12/02/2020

KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 25, 2021			
DISTRICT	POTENTIAL MEMBERS	MEMBERS	%-AGE
Upper KY River	1,353	1,068	78.90%
Eastern	2,497	1,958	78.40%
Second	2,884	2,261	78.40%
First	2,888	2,248	77.80%
Middle Cumberland	1,831	1,370	74.80%
Central KY East	2,752	2,052	74.60%
Northern	3,162	2,317	73.30%
Fourth	2,989	2,186	73.10%
Fifth	2,858	1,997	69.90%
Third	3,813	2,539	66.60%
Big Sandy	1,853	1,219	65.80%
Upper Cumberland	2,394	1,514	63.20%
Central KY West	5,763	3,490	60.60%
Jefferson	6,573	3,719	56.60%
Out of State	5,261	2,477	47.10%
Associate	96	83	100.00%
<b>TOTALS</b>	<b>48,967</b>	<b>32,498</b>	<b>66.40%</b>
MEMBERSHIP TYPE	JAN. 24, 2020	JAN. 23, 2021	DIFFERENCE
Automatic Dues	26,417	26,482	65
Cash	6,223	6,016	- 207
<b>TOTALS</b>	<b>32,640</b>	<b>32,498</b>	<b>- 142</b>
<b>Percentage</b>	<b>67.5%</b>	<b>66.4%</b>	<b>- 1.1%</b>

**Please note:** KRTA has changed its method of accounting for membership dues revenue. The Association previously recognized a deferred revenue liability for dues received in advance. To better conform to the Association's modified cash basis of accounting, membership revenue is now recognized when received. The financial statements have been restated to conform to the new basis of accounting. As a result, net asset without donor restriction have increased by \$45,170 for the year ended June 30, 2019.

# AROUND THE STATE . . .

## First District RTA



First District held its December 3rd meeting at 10:00 am with 24 participants using computers, iPads, and phones. Charlotte Benton, district president, presided over the meeting. Melissa Earnest gave the devotion and pledge was led by Wayne Lohaus. Margaret Sims, KRTA Health and Insurance Co-Chair, gave an informative presentation. Steve Gilpsie followed her presentation with a wealth of information about General Assembly in 2021 and other legislative points. Aaron Beals gave the legislative report; Darl Henley gave health report; and Charlotte Benton gave the membership report.

## Capital City RTA

The Capital City Retired Teacher Association sponsored their December Reading Reindeer Program to provide books for the King Center in Frankfort. The members collected books for elementary and middle school students who participate in afterschool activities at The King Center. CCRTA members enjoyed shopping for the project at Poor Richard's Books, a local bookstore, and supporting the book sales at Paul Sawyer Library in Frankfort. The King Center instructors use the books as gifts for the students



or as additions to the center's classrooms. The Reading Reindeer Program strives to support the Education, Mentoring and Development focuses of the King Center. Although the Covid restrictions provided some challenges to the 2020 project, CCRTA provided 174 books this year. Vice Chair of the Board, Johnny Keene, met with CCRTA member, Fran Bradshaw, on a cold windy day to accept the books on behalf of the King Center.

## Paducah McCracken RTA

Paducah McCracken County RTA Zoom meeting was December 10, 2020, at 10:00 A.M. The meeting was called to order by president, Charlotte Benton. Mrs. Benton welcomed all participants as well as new retirees and led the pledge of allegiance. Nancy Bruce gave the devotional.



Charlotte Benton

Sally Michelson, Executive Director of Community Kitchen, presented the program sharing the history, goals, mission and impact of Community Kitchen on the community. They have gone from feeding 200 people daily to over 1,000 daily since Covid 19 has impacted community.

Ann Rushing presented a memoriam for twenty deceased teachers.

## Johnson County RTA

L-R: Johnson Schools Elementary Principals, Steve Young, Chris Pierce, Brenton Dials, Heather Butcher & Robin Halsey; Nelson Gullett; Tom Salyer; Superintendent Thom Cochran



L-R: Johnson County High School Principal, Noel Crum; CTE Principal, Monica Daniels; Tom Salyer, Nelson Gullett



## Union County RTA

UCRTA Officers, Linda Knight and Janet Gill, delivering school supplies to Morganfield Elementary School.

Retired teachers purchased \$900 in supplies. Current teachers submitted a list of items needed by students and in classrooms.

This annual project rotates among three elementary schools.



*If you have local association news that you would like to share, email the articles/pictures to [brenda.meredith@krtar.org](mailto:brenda.meredith@krtar.org). Please identify the people in the pictures. We cannot reprint articles from other publications. The next KRTA NEWS will be July 2021. The deadline date to submit an article for that issue is May 20, 2021. If you have questions, call the office at 502-231-5802.*

## By-Laws of the Kentucky Retired Teachers Association

### ARTICLE I. OFFICERS

Section A. The Executive Board of the Association shall consist of the following officers: President, President-Elect, Vice-President, and Immediate Past-President.

Section B. Duties of the Officers.

1. The President
  - a. The President shall be the executive officer of the Association and of the Executive Council. The term of office shall be for (1) year beginning July 1 and ending June 30 each year after the annual convention.
  - b. The President shall carry out rules and regulations and policies as set forth by the Executive Council and the association as well as perform the duties prescribed by the Constitution.
  - c. The President shall make an annual report to the Delegate Assembly.
2. The President-Elect
  - a. The President-Elect shall serve as President if for any reason the President is unable to serve.
  - b. The President-Elect shall automatically succeed and be deemed elected without convention vote, to the office of President.
  - c. The President-Elect shall keep in contact with the district chairpersons giving help whenever possible.
  - d. The President-Elect shall assist in formulating programs for the meetings and workshops and perform any other duties which the President or Executive Council may designate.
3. The Vice-President
  - a. The Vice-President shall serve as President in the absence of the President and President-Elect.
  - b. The Vice-President shall assist the President at such functions and times as requested by the President or Executive Council.
  - c. The Vice President shall automatically succeed and be deemed elected without convention vote, to the office of President Elect.
4. The Immediate Past-President
  - a. Shall serve on the Executive Council.
  - b. Shall be a member of the Executive Board for one year after serving as President.

### ARTICLE II. EXECUTIVE COUNCIL

1. The Executive Council, hereafter referred to as the Council, shall consist of:
  - a. The Executive Board consisting of the President, President-Elect, Vice-President, and the Immediate Past-President. The Executive Board shall act for the Association between meetings of the Council and in addition shall have sole responsibility for any matter expressly delegated to it by the Delegate Assembly or Council.
  - b. Fourteen members to be elected at the District fall meeting for a term of two years (or until a successor has been duly elected), to take office on July 1 following the meeting at which they were elected. Council members shall be elected in the following manner: The First, Third, Fifth, Central Kentucky East, Upper Kentucky River, Northern Kentucky, Big Sandy, and Central Kentucky West shall elect members for terms beginning in odd number years. The Second, Fourth, Louisville & Jefferson County, Middle Cumberland Upper Cumberland and Eastern Kentucky shall elect Council members for terms beginning in even number years. Council members may serve in succession for no more than two full terms.
  - c. The Executive Council nominees must be voted in by the District they represent and cannot hold any other paid or volunteer state level position.
  - d. All elected members of the Council shall each have full voting privileges.
2. The Council shall act for the Association ad interim. The President shall be chairperson of the Council and the Executive Director or designee shall serve as Secretary of said Council. The Council

shall meet on the call of the chairperson or written petition to the chairperson signed by a majority of the Council members. A majority of the Council present at a meeting shall constitute a quorum for transacting business.

3. The Executive Council shall hold a minimum of two meetings per fiscal year. Meetings can be virtual or in person.
4. The Executive Council shall adopt rules and regulations for conducting its meeting and performing its functions in conducting the business of the Association.
5. In case of a vacancy, the District with the vacancy, will elect a member to fill the vacancy for the remainder of the term.
6. The Executive Council shall have the authority to employ and prescribe the duties of an Executive Director. Other staff members may be employed by the Council upon the recommendation of the Executive Director.
  - (1). The Executive Director shall be the Administrative officer of KRTA.
  - (2). The Executive Director or designee shall take the minutes of the KRTA Delegate Assembly and the Executive Council and submit a copy to all parties concerned as soon as possible.
  - (3). The Executive Director or designee shall keep on file in the KRTA office all minutes, communications, and committee reports.
4. The Executive Director or designee shall serve as the Editor of the KRTA Newsletter.
5. The Executive Director shall be evaluated annually by the Executive Council.
6. The Executive Director shall present an annual budget and be responsible to see that an annual audit is performed.

### ARTICLE III. AFFILIATES

Section A. District Associations shall be approved by a majority vote of the members of the Executive Council.

Section B. Governance Affiliates

1. The District Associations shall be organized by counties as follows:
  - a. First District: Ballard, Caldwell, Calloway, Carlisle, Crittenden, Fulton, Graves, Hickman, Livingston, Lyon, Paducah/McCracken, Marshall, and Trigg.
  - b. Second District: Christian, Owensboro/Daviess/McLean, Hancock, Henderson, Hopkins, Union and Webster.
  - c. Third District: Allen, Barren, Butler, Cumberland, Edmonson, Logan, Metcalfe, Monroe, Muhlenberg, Ohio, Simpson, Todd, and Warren.
  - d. Fourth District: Breckinridge, Grayson, Green, Elizabethtown/Hardin/LaRue, Hart, Marion, Meade, Nelson, Taylor, and Washington.
  - e. Fifth District: Bullitt, Carroll, Franklin (Capital City), Henry, Oldham, Owen, Shelby, Spencer and Trimble.
  - f. Louisville and Jefferson County
  - g. Central District West: Scott, Harrison, Woodford, Fayette/Bourbon (Bluegrass), Jessamine, Anderson, Mercer, Clark, Nicholas/Robertson and Boyle.
  - h. Central District East: Madison, Garrard, Lincoln, Jackson, Lee, Estill, Powell, Rockcastle, EKU, and Montgomery.
  - i. Eastern District: Boyd, Carter, Elliott, Rowan, Menifee, Bath, Fleming, Lewis, Mason, Greenup, and Morgan.
  - j. Big Sandy District: Lawrence, Magoffin, Johnson, Martin, Floyd, and Pike.
  - k. Middle Cumberland District: Adair, Casey, Clinton, McCreary, Pulaski, Russell, and Wayne.
  - l. Northern District: Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton.
  - m. Upper Cumberland District: Bell County/Pineville, Middlesboro Independent, Clay, Harlan, Knox, Laurel and Whit-

(Continued from "By-Laws" on Page 9)

ley.

n. Upper Kentucky River District: Breathitt, Knott, Leslie, Letcher, Owsley, Perry, and Wolfe.

**ARTICLE IV. DELEGATE ASSEMBLY**

1. The Delegate Assembly shall consist of the following:
  - a. Members of the Executive Council.
  - b. Local Association Delegates: At least one delegate for the first 50 members or any fraction thereof plus one additional delegate for each additional 50 members or major fraction thereof. No local association shall be entitled to more than 10 delegates.
2. Local Association Delegates must be a dues paying member of the Association.
3. The local presidents of the local associations shall transmit to the KRTA Executive Director the names of the qualified delegates, not later than March 10 of each year.
4. The powers of the Delegate Assembly shall consist of the following:
  - a. Approve the Vice President nominee
  - b. Approve Legislative Agenda
  - c. Receive reports from Executive Director, Standing Committees, and Special Reports.
  - d. Vote on recommended amendments to the constitution and bylaws.
  - e. Receive annual budget and audit report.
  - f. Vote on actions referred from the Executive Council
  - g. If the Delegate Assembly is unable to meet in person, the Executive Board will prepare a plan to complete the objectives and the voting process of the convention.

**ARTICLE V. DUES**

The annual membership dues of the Association shall be approved by the Delegate Assembly as recommended by the Executive Council.

**ARTICLE VI. VICE PRESIDENT NOMINATION**

1. The District will elect a Vice-President nominee using the KRTA Presidential Rotation, by December 15 prior to the Delegate Assembly.
2. On or before December 15, before the annual convention, the President shall appoint an interview Committee of five Past Presidents, not more than two from the Executive Council. This committee will meet with the District's nominee to discuss the duties of KRTA officers and present the nominee to the Delegate Assembly.
3. If the District has not submitted a nominee then the rotation continues.
4. The President shall present the Vice-President nominee to the Delegate Assembly.
5. The newly elected officer shall take office July 1 following the annual meeting.

**KRTA PRESIDENTIAL ROTATION**

<u>DISTRICT</u>	<u>YEAR</u>	<u>DISTRICT</u>	<u>YEAR</u>
Third	2017-18	Jefferson Co	2024-25
Mid Cumberland	2018-19	Eastern	2025-26
Second	2019-20	First	2026-27
Fifth	2020-21	Upper Cumberland	2027-28
Fourth	2021-22	Northern	2028-29
Upper KY River	2022-23	Central KY West	2029-30
Central KY East	2023-24	Big Sandy	2030-31
		Third	2031-32

**ARTICLE VII. COMMITTEES**

1. Standing Committee Members are elected by Districts. Chairs and Co-Chairs of committees are appointed by the Executive Director and approved by the Executive Council. No person can be a member of more than one state committee. Responsibilities of each committee will be published.
  - a. Legislative
  - b. Membership
  - c. Health & Insurance
2. Ad-Hoc Committees - Appointed by the President for a specific objective.

**ARTICLE VIII. TERMS OF OFFICE**

The term of office for President, President Elect, Vice President shall be one year, except where specified otherwise, or until their successors are elected or appointed.

**ARTICLE IX. QUORUM**

A quorum of the Delegate Assembly shall be a majority of its qualified registered delegates present.

**ARTICLE X AMENDMENTS**

1. Amendments can be made by majority vote of the Delegate Assembly provided that the proposed amendment shall have been published in print or electronically at least one month prior to the meeting of the Delegate Assembly.
2. If information is disseminated with less than 30 days, two thirds vote of the Delegate Assembly is required.

**ARTICLE XI. RULES OF PROCEDURE**

The most recent edition of *Robert's Rules of Order* shall be the authority governing all matters of procedure not otherwise provided in the Constitution of these Bylaws.

**ARTICLE XII. FISCAL MEMBERSHIP YEAR**

The fiscal year of the Association shall begin July 1 and end June 30 of the following year.

**ARTICLE XIII. ADOPTION AND EFFECTIVE DATE**

Upon adoption, By-Laws shall become effective immediately.

<b>N. O. Kimbler 2020-21 Scholarship Recipients</b>	
<u>Technical College</u>	<u>Name</u>
Ashland.....	None
Big Sandy .....	Kendra Slone
Bluegrass.....	Autumn Faith Stumbo
Elizabethtown .....	Oriana Salazar (North Hardin H. S.)
Gateway .....	Michael Venneman (Holy Cross H. S.)
Hazard.....	Andrya Dru Smith (Breathitt County H. S.)
Henderson.....	None
Hopkinsville .....	Ashton Brook Higgins
Jefferson .....	Bailey McMahan
Madisonville.....	Megan Sparks (Muhlenburg County H. S.)
Maysville.....	None
Owensboro .....	Sydney Jordon (Apollo H. S.)
Somerset .....	Cameron Matthews (Clinton County H. S.)
South Central KY .....	Maggie Dotson (Butler County H. S.)
Southeast.....	None
West Kentucky .....	Adrienne Adams (Graves County H. S.)

# FOR YOUR INFORMATION

**KRTA OFFICE**

800.551.7979 ~ 502.231.5802

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

**KRTA LEGALINE**

800.232.1090

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

Rebecca Murrell    Louisville, Kentucky

**KRTA FINANCE & INVESTMENT INFO**

Hank Hensley    800.927.0030

**DELTA DENTAL/VSP INSURANCE**

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

**AVESIS KRTA VISION PLAN**

Enrollment 800.466.5182 ~ Provider Questions 800.828.9341

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

**BAY ALARM MEDICAL**

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

**FIRST CHOICE PROTECTION**

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

**AUTOMOBILE & HOMEOWNERS INSURANCE**

Liberty Mutual Insurance Company

888.504.0156 ext. 51690 or 502.710.0553

**HEARING INSTRUMENT PLAN**

Heuser Hearing Institute

800.912.9981 or <https://thehearinginstitute.org>

**TEACHERS' RETIREMENT SYSTEM OF KY**

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

**COMMONWEALTH CREDIT UNION**

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

**COMFORT KEEPERS**

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

**HOME INSTEAD SENIOR CARE**

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

**HOME HELPERS HOME CARE**

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

**NORTH AMERICAN LIFE PLANS** including LifeLock

888.362.1214 or 502-553-7630

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

**TRAVEL**

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

**HEALTH INSURANCE**

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

Express Scripts 877-866-5834

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

Silver Sneakers for MEHP 888-423-4632

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

CVS Caremark 866-601-6934

KEHP 888.581.8834

## ORDER FORM

### KRTA MEMBERSHIP PIN

Please send \_\_\_\_\_ pins @ \$3.50 each to

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Enclosed is the check in the amount of \$\_\_\_\_\_.

Send completed Order Form to: KRTA

7505 Bardstown Road

Louisville, KY 40291-3234

# Quips, Quotes & Puzzles

## A Tribute to the Spirit of Bob Hope

This will put a smile on your face and in your heart.

**On Turning 70**

*You still chase women, but only downhill.*

**On Turning 80**

*That the time of your life when even your birthday suit needs pressing.*

**On Turning 90**

*You know your getting old when the candles cost more than the cake.*

**On turning 100**

*I don't feel old. In fact I don't feel anything until noon. Then it's time for my nap.*

**On Giving Up His Early Career, Boxing**

*I ruined my hands in the ring—the referee kept stepping on them.*

**On Sailors**

*They spend the first six days of each week sowing their wild oates, then they go to church on Sunday and pray for crop failure.*

**On Never Winning An Oscar**

*Welcome to the Academy Awards or as it's called at my home, "Passover."*

**On Golf**

*Golf is my profession. Show business is just to pay the green fees.*

**On Presidents**

*I have performed for twelve presidents and entertained only six.*

**On Why He Chose Showbiz For His Career**

*When I was born, the doctor said to my mother, "Congratulations. You have an eight-pound ham."*

**On Receiving the Congressional Gold Medal**

*I feel very humble, but I think I have the strength of character to fight it.*

**On His Family's Early Poverty**

*Four of us slept in the one bed. When it got cold, mother threw on another brother.*



## The One and Only

There are many examples of uniqueness in America. Can you guess the answers to the following bits of trivia?

1. What is the only state with a one-syllable name?
2. Where would you find the nation's only monument to an insect?
3. What is the only U.S. state that formed as a result of popular vote to separate from another state?
4. Who is the only president buried in Washington's National Cathedral?
5. What southern state is the only state with laws not based on British law?

**Answers:**  
 1. Maine 2. Enterprise, Alabama, which has a very dignified Greek-style monument to the boll weevil, a cotton-crop-destroying bug from Mexico 3. West Virginia, made up of the 26 Virginia counties that voted to leave Virginia when Virginia joined the confederacy 4. Woodrow Wilson 5. Louisiana, which (being French heritage) has laws based on the Code Napoleon

# Deceased Retired Teachers

SEPTEMBER, OCTOBER, NOVEMBER, DECEMBER 2020

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

<b>ADAIR CO</b>	Roberta Crafton	<b>CLINTON CO</b>	Frances Owens	Robert Beaty	<b>JESSAMINE CO</b>	<b>MASON CO</b>	<b>ROBERTSON CO</b>
Juanita Blankenship	Robyn Crigler	Joel Groce	Irvin Rice	Doretha Bensenhaver	Vivian Fortenbery	Mattie Wilson	Peggy Hedges
Ludora Perkins	Cynthia Foshee	<b>CRITTENDEN CO</b>	Judy Southgate	John Bensing	John Harrod	<b>MCCRACKEN CO</b>	<b>ROWAN CO</b>
<b>ALLEN CO</b>	Dwight Hoskins	Linda McDowell	Kay Switzer	Beverly Blankenbaker	Nancy Myers	Jacqueline Byrd	James Gotsick
Euneata Steenbergen	Richard Jordan	Phyllis Orr	June Whitt	Lillian Bowman	Barbara Newcomb	June Davis	Michael Killian
<b>ANDERSON CO</b>	Nell Porter	<b>CUMBERLAND CO</b>	<b>FLOYD CO</b>	Eleanor Brinson	Shirley Toadvine	Pamela Duren	George Luckey Jr
Lee Brewer	Olive Williams	Nancy Buchanan	Evelyn Biliter	Earl Browning	Carol Vanderheyden	Carol Hannan	Cole Proctor
Betty Small	<b>CALDWELL CO</b>	<b>DAVISS CO</b>	Jack Goodman	Joan Campbell	<b>JOHNSON CO</b>	James Hobby	Shirley Raikes
<b>BALLARD CO</b>	Harold Jones	Billy Blaine	Doris Lawson	Frances Catlett	Thelma Lester	Luda Johnson	William Sharp
James Curtis	Christabel	Barbara Haley	David Layne	Nijel Clayton	Russell Rucker	Ann Nagel	Sue Tackett
<b>BARREN CO</b>	Nichols	Dorothy Haney	Alice Martin	Raymond Dant	Erma Ward	Jane Spahr	John Vanhoose
Mary Buster	<b>CALLOWAY CO</b>	Betty Hill	Janet Rowe	Hugh Dening	<b>KENTON CO</b>	<b>MCCREARY CO</b>	<b>RUSSELL CO</b>
Rachel Kidd	Ann Carr	Ann Johnson	<b>FRANKLIN CO</b>	Arthurine Dulaney	Dora Alfred	Nelda Gilreath	Judy Baldock
Ella Morgan	Melba Casey	Patricia McEnroe	Sandra Conley	Annie Duncan-Ponvert	Suzanne Bovard	Claude Phillips	James Butler
<b>BELL CO</b>	Fannilee Owen	Sylvia Richards	Clayton Farmer	Gloria Edelen	Gail Goebel	Lizbeth Staffey	Sadie Chrisman
Shirley Hufstedler	Glenda Roos	Robert Smith	Tom Hughes	Robert Evans	Samuel Hacker	Donna Stephens	Arlene Grider
Beulah Reed	Jack Rose	Francis Watrous	Lou Johnson	Ronald Farris	Elizabeth Jones	<b>MERCER CO</b>	Aubrey Johnson
Elijah Smith	Robin Sanecki	Vernile Whitmer	Z Lester	Diane Frazier	Jo Miller	Michael Armstrong	Nadine Womack
<b>BOONE CO</b>	Julianne Staudacher	<b>ELLIOTT CO</b>	Norma Parrish	Susan Freepartner	Mary Ryan	Dixie Huffman	<b>SCOTT CO</b>
Jesse Conley	Farouk Umar	Gladys Wheeler	Nicholas Petit	Irvin Gaddie Jr	Connie Salyers	George Karnavas	Barbara Hoffman
William Freeman Jr	Bobby Wall Jr	<b>ESTILL CO</b>	George Shields	Mavis Garrett	<b>KNOX CO</b>	Jewell Lay	Leslie Kitchen
Margery Greek	<b>CAMPBELL CO</b>	Mearlon Galloway	Mary Stowe	James Gatewood	Brenda Campbell	<b>MONTGOMERY CO</b>	Edna Poer
Joyce Revack	Thomas Bissmeyer	Peggy Garrett	James Sturgeon	Norma Gentry	Burnetta Hammons	Clifton Beam	Lester Sensabaugh
Deborah Rumble	Wilbur Herrmann	Kelcie Harris	Curtiss Vickers	Lewis Harp	Dorothy Warren	Marty Feltner	<b>SHELBY CO</b>
Carl Seymour	Diana McMillan	<b>FAYETTE CO</b>	Fannie Wallin	Wanda High	Druscilla Woolum	Donald Patrick	Ann Bartosh
<b>BOURBON CO</b>	Arnd Rehffuss	Lois Anderson	<b>GARRARD CO</b>	Herbert Hobbs	<b>LARUE CO</b>	Nan Ward	Anna Hayse
Mamie Snell	Bobby Vanderpool	Terry Ashcraft	Richard Arnold	Ruth Hodges	Faye Nicholas	<b>MORGAN CO</b>	Edwin Mason
<b>BOYD CO</b>	<b>CARTER CO</b>	Martha Berginski	Rose Sparks	William Hogue	<b>LAUREL CO</b>	Edwin Benton	Betty Morgan
Jackie Coburn	Linda Ferris	Glenn Berry	<b>GRAVES CO</b>	Karl Hollenbach	Ada Blair	Wallace Cantrell Jr	Gerleen Nickell
Branton Creech	Geneva Parsons	Thomas Billhymmer	Ann Crouch	Johnnie Hood	Robert Bowling	Wilma Rowland	James Stodghill
Sharon Dalton	Lincoln Sparks	Carl Bolton	Richard Elliott	John Hoover	Lester Breeding	<b>MUHLBERG CO</b>	<b>SIMPSON CO</b>
Phillip Haney	<b>CHRISTIAN CO</b>	Elsie Burdsal	Arletta Kennedy	Mary Horine	Sue Lewis	Beverly Campbell	Sandra Gilbert
Lenora Meredith	Emma Bacon	Donald Cain	Patricia Wilson	Phyllis Howard	Opal Sibert	Larry Lile	Sharon Maloney
Judy Nichols	Everett Beck	Billie Casey	<b>GREEN CO</b>	Lynn Huddleston	<b>LEE CO</b>	Nancy Price	<b>TAYLOR CO</b>
Darrell Vincent	Robert Crabtree	Harriet Collier	Anne Durham	Charles Jackson	Madge Cockerham	<b>NELSON CO</b>	Margaret Durham
Howard Wallace	Maurice Grayson	Richard Dandeneau	<b>GREENUP CO</b>	Margaret Johnson	Fay Hollon	Belinda Carter	Elizabeth Hays
<b>BOYLE CO</b>	Linda Hampton	Eleanor Fanniere	William Bramblett	Margaret Joseph	<b>LESLIE CO</b>	Bettina Todd	Paul Montgomery
Arnold Marshall	Mae Lancaster	Joyce Fulkerson	Erma Slavens	Eric Kinslow Sr	Virgie Collett	John Walker	<b>TRIGG CO</b>
Doris Peyton	David Mayes	Bobbie Gibson	Blanche Turner	Sandra Klinglesmith	Mary Nantz	<b>NICHOLAS CO</b>	Cynthia Cook
Ray Williams	Bob McCord	Lester Greenwald	<b>HANCOCK CO</b>	David Lanman	Edna Roark	Norma Kearns	Gary Hedges
<b>BREATHITT CO</b>	Hurchel Myers	Roberta Gunn	Ella Thomas	Joan Laurie	<b>LETCHER CO</b>	<b>OHIO CO</b>	<b>WARREN CO</b>
Eugenia Ferguson	Clyde Wallace Jr	Darliene Haley	<b>HARDIN CO</b>	Mallie Lobb	Cordell Baker	Peggy Boaz	Alene Burks
Rollin Gillam	<b>CLARK CO</b>	Priscilla Hepburn	Radine Ray	Richard Lombard	Ruby Holtzclaw	Dorothy Park	John Darnell
Loel Holbrook	Joyce Roades	Lynda Hollan	Gregory Schwamberger	Doris Luck	Sue Kincer	<b>OLDHAM CO</b>	Joyce Frye
Arlena Turner	Frank Smith	Fay Hoskins	Marilyn Seagrave	Sandra Marshall	Bonita Pigman	Betty Becker	Mary McLemore
Herbert Turner	Jimmy Temple	Frances Howard	Janyce Stout	Ronald Menne	Norma Roark	Betty Borich	Timothy Mullin
<b>BULLITT CO</b>	<b>CLAY CO</b>	Robbie Jessee	<b>HARLAN CO</b>	Jean Meyer	<b>LEWIS CO</b>	Jack Kleier	Neil Nash
Roxie Bishop	Ina Baker	Lenora Jones	Jack Blevins	Evelyn Miller	Gloria Chinn	Ralph Richardson	Reed Norris
John Carnes	Lynda Roberts	Margaret Miller	Donald Evans	Bernard Minnis	Millicent Lykins	David Sebree	John Oldham
			Virginia Jones	Donald Moody	<b>LINCOLN CO</b>	<b>OUT OF STATE</b>	Kathy Owens
			Brenda Kegley	Gregory Moore	Emma Corn	Garlena Smith	Jack Schock
			Vergie Mason	Julia Moorman	Patricia Short	<b>OWSLEY CO</b>	Helen Terhune
			Lola Messer	David Noonan	<b>LIVINGSTON CO</b>	Lawrence Sizemore	Brenda Veach
			Johnny Pace	Eloise Obannon	Joe Chumbler	<b>PENDELTON CO</b>	<b>WASHINGTON CO</b>
			Wilma Raleigh	Janet Parsons	<b>LYON CO</b>	Dorcella Biehn	Doris Shewmaker
			Wade Slusher	Christine Perlin-Gump	Irvin Gilson	James Kimble	<b>WAYNE CO</b>
			Christine Turner	Charles Pierce	Charles Hayslip	<b>PERRY CO</b>	Virginia Powell
			Wendell Wheeler	Anna Reed-Shawler	Dorothy Prince	James Brashear	<b>WEBSTER CO</b>
			Patricia Williams	Gladys Smith	<b>MADISON CO</b>	Annette Collins	Anita Whitledge
			<b>HARRISON CO</b>	William Smith	Carolyn Harvey	David Melton	<b>WHITLEY CO</b>
			Willa Browning	Harold Taylor	Jack Hissom	Grant Roark	Donnie Burnett
			<b>HART CO</b>	Lynette Taylor-McGriff	Rose Hutchins	Dolly Tuttle	Artie Centers
			Rita Strange	Sarah Thomason	David Mardon	<b>PIKE CO</b>	Brenda Rains
			<b>HENDERSON CO</b>	Mary Vaughn	Lewis Smither Jr	Goldie Carter	Bernice Renfro
			Frances Cohron	Timothy Warren	Robert Witt	Rebecca Francis	Lloyd Taylor
			Roger Fentress	Suzan Werstman	<b>MARION CO</b>	Jean Murphy	<b>WOLFE CO</b>
			Peggy Marable	Margaret Wheeler	Matilda Walker	Grace Ramey	Carroll Amyx
			Donna Nunn	Donald White	Violet Wooldridge	Toby Wagner	Patricia Lindon
			<b>HENRY CO</b>	Anna Whitman	<b>MARSHALL CO</b>	Patricia Willingham	<b>WOODFORD CO</b>
			Dennis Giles	Margaret Wilhite	Aline Hail	<b>PULASKI CO</b>	Helen Haynes
			Larry Johnson	Bess Wilson	Jacqueline Prater	Eula Compton	
			<b>JEFFERSON CO</b>	Thelma Wilson	<b>MARTIN CO</b>	Ruby Kelley	
			Nancy Alexander	Wayne Wright	Franklin Baldridge	Ann Morris	
			Helen Barrier	Bennett Young Jr	Emma Bowen	Nadeane Newell	
			Charles Bauer II	Doris Zollner	Judith Helton-Maynard	Joanne Robinette	

## KRTA STAFF

TIM ABRAMS  
EXECUTIVE DIRECTOR

JANIE CASLOWE  
DEPUTY EXECUTIVE DIRECTOR

JAN ABRAMS  
SPECIAL EVENTS COORDINATOR

EMILY CAREY  
OFFICE MANAGER

BETTY HESTER  
DATABASE ADMINISTRATOR

CHARLOTTE LINDLEY  
RECEPTIONIST

## KRTA OFFICERS

SUE ELLEN CALDWELL, PRESIDENT  
BILL KELLEY, PRESIDENT-ELECT  
VACANT, VICE-PRESIDENT  
HAROLD WILSON, PAST PRESIDENT

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 NEWS

### KRTA NEWS EXPRESS

BRENDA MEREDITH, EDITOR  
brenda.meredith@krta.org

