



News



Serving Retired Teachers Since 1957

VOLUME LV NUMBER 2

LOUISVILLE, KENTUCKY

NOVEMBER 2020

PRESIDENT'S MESSAGE . . .

Sue Ellen Caldwell

Vision 2020

HIGH HOPES***

In my former life, I was an elementary music teacher. After spending a day of moving, playing instruments and singing songs, I would frequently get in my car at the end of the day with what we musicians call an "ear worm." It means there is a song or a lyric that is on loop in one's brain and only goes away if and when it is ready to go away.

"High Hopes," my latest "ear worm," is a popular song from 1959. It was popularized by Frank Sinatra. The music was written by James Van Heusen and Lyrics were by Sammy Cahn. Introduced by Sinatra and child actor Eddie Hodges in the 1959 file, **A Hole In the Head**, it was nominated for a Grammy, and won an Oscar for

Best Original Song at the 32nd Academy Awards.

*Next time you're found, with your chin on the ground
There's a lot to be learned, so look around*

Last April we all had our chins on the ground as we realized that COVID19 was not going anywhere; and to protect our members, we would have to call off the annual convention. As April melted into May (without a Derby) and oozed into June, it became clear to KRTA's leadership team that the Fall Workshops were also in jeopardy. We struggled with hoping for the best but planning for the worst. Not knowing that the state would be experiencing a second, even higher, plateau of viral activity, the decision was made to offer a virtual alternative. Since the concept of virtual meetings was new and at best challenging, we knew we needed a head start and could not wait until August to make that decision. In hindsight, that decision was right on target.

*Just what makes that little old ant
Think he'll move that rubber tree plant
Anyone knows an ant, can't
Move a rubber tree plant*

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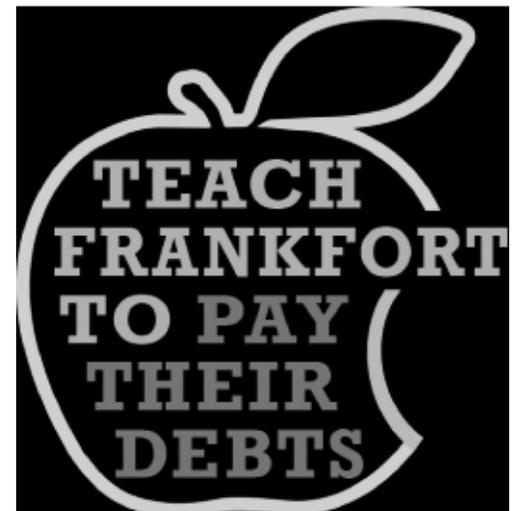
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PERSONALLY SPEAKING . . .

Pandemic Times



Tim Abrams
Executive Director

We're all continuing to navigate a world-wide health pandemic and we hope you remain safe and healthy. It is important that we all follow the Centers for Disease Control and local guidance to keep us safe and help flatten the curve. It is especially important for our members who are aged 65 and older and/or with pre-existing health conditions to follow these guidelines. This means social distancing, wearing a mask, frequent hand washing, and limiting exposure to large crowds until there is a vaccine or medications to protect us. I know this is becoming increasingly difficult as we experience "coronavirus fatigue" and as the holidays approach, but staying in this together will protect our community and loved ones.

I hope each of you received our recent postcard mailer with reminders on how to vote safely in the November elections. Thanks to a grant from the National Retired Teachers Association and in partnership with AARP-KY, the postcard was part of KRTA's voter engagement initiative. In addition to the postcard, we sent emails, text messages and posted information on social media reminding our members of the importance of voting and options for voting safely in Kentucky.

The pandemic has also given KRTA the opportunity to expand our online presence. Holding the Annual Fall Workshops online saw record-breaking attendance at these events a 37% increase over the previous year. We were thrilled to see so many of you engaged in the conference and connecting virtually with your fellow retired teachers.

There are many folks to thank for the success of the Fall Workshops including Gary Harbin, Executive Secretary of TRS, and the TRS staff, representatives from Know Your Rx Coalition, Corielle Life Sciences, Anthem, United Health Care, Brown and Brown Insurance, North American Life, and KRTA State Committee Chairs, Don Hines (Legislative Co-Chair), Debby Murrell and Betty Hester (Membership Co-Chairs), Margaret Sims (Health and Insurance Co-Chair) and Cebert Gilbert (AARP-KY/KRTA Liaison) for their time and efforts to get vital information out to our membership.

Looking ahead to 2021, our elected leaders will face unprecedented challenges when the General Assembly convenes in January. The enormous strains on state and local governments from the lingering pandemic will make creating a budget an enormous challenge with lawmakers looking for areas to cut. KRTA advocacy efforts will be more important than ever to ensure your financial security. A reminder that our Legislative priorities for the 2021 session are:

- 1) Fully fund the Medical Trust Fund at TRS in 2021 as agreed upon in Shared Responsibility Agreement (HB 540) passed in 2010.
- 2) The General Assembly must fully fund TRS.
- 3) The General Assembly must maintain a Defined Benefit System for current and future retired teachers.
- 4) The Board structure of TRS must not change.

As always, please reach out to us if we can provide any support or answer any questions. Stay safe and healthy!

Stay connected with KRTA during the 2021 General Assembly

Like us on Facebook

Visit our Website at: www.krta.org

Visit our Advocacy Website: www.teachfrankfort.org

Sign Up for our texting service: To: 41411 Message: KYPENSION

Make sure the KRTA office has your latest email address.

To update, call 1-800-551-7979



The Leaves May Be Falling, But Online Scams Are Rising

A fraud alert from Kathy Stokes
AARP Fraud Watch Network

How It Works

- Phishing: Scammers send emails, texts and instant messages impersonating a legitimate sender (like a bank, shipping company, retailer or friend, among others). They may direct you to click on a link to address a problem or learn about a free federal grant, or they may use some other ruse.
- Spear-phishing: When the criminals have obtained someone's personal information (from social media, data breaches — even public records), they use that information to make a targeted attack. Whereas scammers cast a wide net with phishing, spear-phishing targets an individual or organization.
- Phony websites: Fake websites and bogus mobile apps have long been the territory of online shopping scams. COVID-19 has spawned tens of thousands of phony websites and apps to lure unsuspecting visitors.

What You Should Know

- Phishing relies on the criminal's ability to impersonate a person or entity you trust. Click on the link, and you end up loading malware onto your device that can steal logins and passwords. You could also give up sensitive personal information that could lead to identity theft.
- The goal of spear-phishing is ultimately to steal money. This can happen by convincing a company employee of the legitimacy of an email they just got from a senior leader in the company asking to transfer funds. It can involve the criminal hijacking a company's systems, holding them for ransom to get a big payoff. It can also involve extorting someone with threats that sensitive or uncomfortable information will be released if the individual doesn't pay up.
- Fake websites and apps seek to lure in victims, get them to pay for a product that never comes, or load malicious software on their devices to steal logins and passwords.

What You Should Do

- Engage your inner skeptic when receiving incoming emails, texts or social media messages. The criminals want you to act quickly, often by scare tactics or sharing ways to get fast money. Time is on your side when it comes to avoiding scammers' tactics.
- Many websites offer two-factor authentication to ensure it's you logging on. Typically, it involves the entity sending you a code by text, email or phone, and requiring you to enter it to proceed with your login. Enable it everywhere it's offered so that someone with your username and password can't get very far.
- Ensure your device's operating system and security software are current.
- Visit the AARP Fraud Resource Center to learn more about these and other scams.

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.

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.

**By entering your mobile number, you are opting in to receive text messages from AARP to the number you provide. Your consent is not required as a condition to purchase goods/services. Message frequency varies by account. Message and data rates may apply. SMS Terms and Conditions: <https://aarp.info/tcofr>*

KRTA PARTNERS . . .

Adjusting to Winter Behind the Wheel

Because driving in winter conditions is fraught with hazards such as icy roads, poor visibility and the threat of snowstorms, ask yourself the following questions before you get behind the wheel and put your safety at risk.

Is this trip absolutely necessary?

If you can wait out a storm or until roads are cleared, don't take the risk.

Do I need to drive a car to get to my destination? Consider public transportation if it's available.

Are roads icy? If so, stay put. Black ice is especially slick and dangerous on bridges and overpasses.

Is visibility okay across my entire route? Check local news stations or online forecasts for up-to-the-minute weather information for your final destination and locations along the way.



How can I make the trip safer?

Give your itinerary to family and friends. Scrape the entire windshield and windows. Brush snow from the hood, trunk and headlights. Don't speed. Don't travel at night. Use main highways whenever possible.

How can I maintain my vehicle to keep my drive safe?

Fill your coolant system with antifreeze. Clean the inside of your windshield to prevent glare. Keep your gas tank at least half full. Use snow tires or chains as directed.

Do I have what I need if there's an emergency?

If not, build an emergency kit for your vehicle that includes a flashlight, batteries, jumper cables, flares, mobile phone charger, blankets, and battery-operated radio. And stow an ice scraper, brush and snow shovel in your trunk.



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/kрта.

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Under 65 Insurance

It is open enrollment for your insurance. If there are not any changes to be made, you don't have to do anything.



Sarah A. Short, MSW
Owner

Compassion Fatigue: What Family Caregivers Need to Know

Knowing the Limits

Caring for others is often driven by motivations of love and understanding. It's not uncommon for family caregivers to initially feel that their capacity for helping those they love is nearly limitless. From taking care of finances and managing medications to preparing meals and cleaning, there's certainly a sense of fulfillment that comes along with assisting a loved one. But many find themselves going through the motions of caring without taking time out to focus on their own needs—often to the point of physical and emotional exhaustion. As a result, family caregivers may feel something they've never experienced before: decreased empathy. This condition is known as compassion fatigue.

In decades past, compassion fatigue was seen primarily in healthcare professionals. This should hardly come as a surprise considering the profession involves constantly helping patients who are suffering or experiencing diminished quality of life. But as the country's aging population continues to grow, there are many family caregivers who are left feeling much the same way.

In addition to the lower threshold of empathy, family caregivers experiencing compassion fatigue may feel the following:

- Exhaustion (physical and/or emotional)
- Feelings of dread or guilt
- Irritability, anxiety, or anger
- Difficulty sleeping
- Difficulty making decisions
- Feeling disconnected
- Trouble finding meaning in caregiving
- Self-isolation

The Compassion Fatigue Awareness Project notes that the worst symptom of compassion fatigue is denial because it prohibits family caregivers from examining the feelings associated with their caregiving situation. And if ignored for an extended period of time, family caregivers may begin to feel resentment toward their loved one, ultimately leading to a communication breakdown and strained relationship.

Outside relationships suffer as well. In a collaborative research study with the Stanford Center on Longevity, Comfort Keepers, and ClearCare, it was indicated that those responsible for a loved one with a severe illness experience poor emotional wellbeing because of their inability to properly maintain their social lives. The results of the study highlight the increasing need for family caregivers to not only acknowledge their compassion fatigue, but also take steps toward self-care. Doing so can certainly help the family caregiver, but it will also help mend the relationship with their loved one.

What to Do Next

Below are a few steps that family caregivers can take to combat compassion fatigue and get back to feeling positive about caring for their loved ones.

- Understand the common signs of compassion fatigue (listed above) and acknowledge them if they occur.
- Practice a self-care regimen that includes a balanced diet, regular exercise, and consistent sleep.

(Continued on Page 4)

INSIDE SCOOP . . .

WHAT'S GOING ON AT KRTA

*Banks Say To Watch For These Warning Signs!

If you receive an email, text, or phone call requesting any of the information listed in this chart, hang up the phone or delete the message. Any of these items are not to be handled by phone or email.

	EMAIL	TEXT	PHONE
Your Account Number	NO	NO	NO
Username or Password	NO	NO	NO
Your Social Security Number	NO	NO	NO
Your Pin Number	NO	NO	NO
Your Birthday	NO	NO	NO
Your Address	NO	NO	NO
Share A One-Time Code	NO	NO	NO
To Fill Out A Form	NO	NO	NO
Download An Attachment	NO	NO	NO
Reveal A Security Question Answer	NO	NO	NO

You may be asked to verify confidential information if you call your bank, but rarely the other way around. If you're ever in doubt that a bank call is legitimate, or if a caller pressures you to stay on the line and provide bank information right away or something bad will happen, it is a scam. Hang up and call the number on the back of your card to talk to a real bank employee.

*www.banksneveraskthat.com American Bankers Association

(Continued from Page 3 "Compassion Fatigue")

- Carve out time to spend with friends and maintain social connections.
- Find a caregiver support program, either in the community or online.
- Document your thoughts and feelings related to caregiving in a journal.
- Choose healthy activities during your downtime (e.g., go for a walk, meditate, or practice a favorite hobby).
- Discuss your feelings with a counselor or therapist.

Comfort Keepers® Can Help

Caring for others, especially those who have been instrumental in our upbringing, can be uniquely rewarding. At Comfort Keepers®, we value the relationships family caregivers have with their loved ones, and it's our goal to help maintain them. We offer respite care and senior care services that help family caregivers take the time they

need to practice self-care, with peace of mind that their loved ones are receiving quality assistance.

Learn more about our respite care and senior care services by contacting a local office today. KRTA Number: 606.676.9888

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Stanford Center on Longevity. "Spotlight on Caregiving: Exploring the Well-being of Family Caregivers" by Sarah Raposo, Jessica Barnes, Tamara Sims, Amy Yotopoulos, Laura Carstensen, Mary Bowman, Jacquelyn Kung. Web. 2016.

Daily Caring. "How to Cope with Compassion Fatigue: 8 Tips for Caregiver." Web. 2017.

AARP. "Caregiving in the U.S." Web. 2015.

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 Workshop Attendance	859	1,148



KRTA Community/School Service Projects Grant Application

If your local will actively participate in the Community/School Projects (School Drive and/or Food Bank/Backpack Programs) by donating \$50 from local RTA funds, KRTA will match

your \$50! To date we have 60% of our locals who have not applied for this grant. We are pleased that AARP is the grant contributor. Please take advantage of this opportunity to participate in the Grant Program.

School Supply Drive. Participation in this project earns points for your local Recognition Program and is measured by the "number of bags" filled with school supplies delivered to a local FRC or local school(s). It is acceptable to donate money for school supplies.

Food Items Donation. Participation in this project earns points for your local Recognition Program and is measured by the "number of food items" delivered to a local FRC or local food bank and/or backpack program. It is acceptable to donate money for food items.

The purposes of this grant are twofold:

1. To encourage local RTAs to participate in 2020-21 Community/School Projects (School Supply Drive and/or Food Bank/Backpack Programs) designed to have positive impact on their local community.
2. To provide an incentive to local RTAs for becoming more engaged in their local communities through Community/School Projects (School Supply Drive and/or Food Bank/Backpack Programs).

Application forms for this grant were mailed to the local presidents. If you did not receive it or need another copy, call the office at 1-800-551-7979.

YOUR HEALTH & SAFETY . . .

Let's Talk About Your Health . . .

As retired teachers over 65, we are so blessed to have great benefits through our United Healthcare Medicare Advantage Plan. One of these benefits is having meals delivered to our homes after an in-patient hospitalization.

This program is Mom's Meals. Our over 65 members are eligible for home-delivered meals immediately following one in-patient hospitalization per year. As part of this benefit, our members can receive up to 84 fully prepared, refrigerated meals.

All meals must be ordered in succession and cannot be spread out over the course of the year. Deliveries are sent in shipments of 14 meals or greater. Meals can be refrigerated for up to 14 days and frozen for up to 90 days.

This benefit can be used only once per year through the meal delivery provider, Mom's Meals NourishCare. The first meal delivery may take up to 72 hours upon order. Some restrictions and limitations may apply. Meal options are available to support improving your nutrition: diabetic friendly, renal, lower sodium, heart friendly, cancer support, pureed, gluten free, vegetarian, and general wellness.

If you have been recently discharged from the hospital and would like to be referred into the program, just call 1.866.896.1895.

Comments I have received from numerous retirees who have had these meals delivered is that they are very good. This is just another great benefit from United Healthcare.

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

Nearly 95% of Women With Early-Stage, HR+ Breast Cancer Do Not Benefit From Anti-Estrogen Therapy After Five Years. 100% deserve to know what is right for them.

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.

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.

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

(Continued on Page 6)

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

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

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503c-4691-9828-76a7146ed6de. 15. Aromasin Full Prescribing Information And Side Effects: <http://labeling.pfizer.com/ShowLabeling.aspx?id=523>.

16. Tamoxifen Full Prescribing Information And Side Effects: <http://www.nlm.nih.gov/medlineplus/druginfo/meds/a682414.html>.

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 receptorpositive (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.

Contact Our Patient Services Team

Phone: 844.319.8111

Email: patientservices@biotheranostics.com

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.

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

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

Attention Under 65! StayWell and WebMD

StayWell, the current administrator of the LivingWell Program, will be joining forces with WebMD Health Services to offer a new and improved well-being program in 2021. More information will be shared in the coming months. Until then, please read below for some important information regarding the LivingWell Program for the rest of this year and the beginning of next.

KEHPLivingWell.com

- The online portal will be available through 12/31/2020.
- Employees and waivers can still complete and submit well-being activities for up to 200 points (or \$200).
- The deadline to redeem these reward points is 12/31/2020. Points will NOT rollover.
- Emails will be sent from StayWell encouraging participants who have points to spend them.

What members can expect in 2021

- There will be a new website and mobile app powered by WebMD One.
- All users will need to register for a new account.
- The LivingWell Promise will remain the same.
- All employees and retirees who are eligible to receive benefits through the KEHP are eligible to participate in the LivingWell Program, including waivers. Spouses and dependents are not eligible to participate.

What you can expect in 2020

- The Dedicated Well-being Team will be hosting webinars exclusively for insurance coordinators in December.
- During this webinar, you will get a sneak peek at the new portal and some additional information about the LivingWell Promise and LivingWell Engagement Activities in 2021.

(Continued from Page 1 "President's Message")

That wall of technology could and did fall. In fact, the Virtual Fall workshops went so well, district leadership around the state looked at the next wall, politicians and the Candidate Forums. Fifth district had two rams, Allen Schuler and Don Hines stepped up to tackle this next "dam wall." (Please excuse the pun.) On September 9, Fifth District held a Zoom Candidates Forum. Fifth District had 14 candidates participate. They provided answers to four questions that were provided to them in the invitation to participate. This format kept them on point and within a given time limit. It also provided an opportunity to record their responses. In-person forums had not previously provided recorded responses. While I don't have the details of other districts as I write this, I know that each district has, in their own way, held these important political forums. Thank you to each district that has stayed on task and not let a mere pandemic detour you from your course.

*"Cause he had high hopes, he had high hopes
He had high apple pie, in the sky hopes*

*So any time you're feelin' bad
'stead of feelin' sad*

*Just remember that ram
Oops there goes a billion kilowatt dam.*

As I have frequently said, and will continue to say, we are a non partisan organization. Our focus is on issues that impact the financial welfare and health care of retired teachers. We vote issues not candidates or parties. These forums are essential to let our members know where candidates stand on issues that concern us.

After September 22, all of these Webinars and some Political Forums were available on our KRTA web page. I encourage you to use this site and direct your members to it. If you are using Zoom or another platform for your local meetings, these recorded Webinars can be used to supplement and enhance your local programs. You will find information about the health of TRS presented by Gary Harbin, healthcare information from Jane Gilbert, membership information from Debby Murrell, member benefits presented by Margaret Sims and AARP updates from Ceibert Gilbert.

*All problems like a toy balloon
They'll be bursted soon*

*They're just bound to go pop
Oops there goes another problem kerplop*

We may not have made all the problems go "kerplop." And we may have a few more rubber tree plants to move and a dam wall to penetrate, but our power is in our KRTA organization and its 32,000+ members. I don't know about you but as we look forward to the upcoming Legislative session, I have "High Hopes, high apple pie in the sky hopes."

Welcome to my "ear worm."

***Song by: JIMMY VAN HEUSEN, SAMMY CAHN
Lyrics copy write: BARTON MUSIC CORPORATION
Lyrics Licensed & Provided by Lyric Find

(Continued from Page 1 "President's Message")

*But he's got high hopes, he's got high hopes
He's got high apple pie, in the sky hopes*

Tim began diligently working to develop these workshops. He spent hours reading about Zoom, consulting with AARP and KRTA's consultants, Strategic Advisors. Finally, in July, he asked fall workshop presenters to spend a day in the Louisville office (masked and maintaining social distance) to film the different portions of the webinar. Those recorded presentations were then edited so that they would fit the time line to which we had all agreed. Two virtual meetings were held in late July and early August to "practice."

*So any time you're gettin' low
'stead of lettin' go*

*Just remember that ant
Oops there goes another rubber tree plant.*

We held our first Webinar with Jefferson County on September 28. On September 1, we held a Webinar for Central Kentucky East and West, Northern and Fifth Districts. On September 15, we held the Webinar for First, Second, Third and Fourth Districts. Finally, on September 22, we held our Webinar Fall Workshop for Middle and Upper Cumberland, Upper Kentucky River, Big Sandy and Eastern Districts. The little ants, aka KRTA leadership, definitely "moved that rubber tree plant." Now, let me give you all the good news. A total of 1,148 attended the virtual fall workshops. In 2019, attendance totaled 859. That means we were able to connect with 289 more members in 2020 than in 2019. Plus, the workshops are now available on line for many to access.

*When troubles call, and your back's to the wall
There is a lot to be learned, that wall could fall*

*Once there was a silly old ram
Thought he'd punch a hole in a dam
No one could make that ram, scam
He kept buttin' that dam.*

**Order Your KRTA License Plate
Only \$10 + \$1 Postage
Use Order Form on Page 11**



Knowing Your Insurance

Kentucky law guarantees retired teachers access to group coverage, but the details of that coverage—including costs, subsidy and level of coverage—can change.

There are two plans for TRS health benefits:

MEHP (Medicare Eligible Health Plan)

- Medicare-eligible or 65 & over
- Exclusively TRS members
- One plan

KEHP (Kentucky Employee's Health Plan)

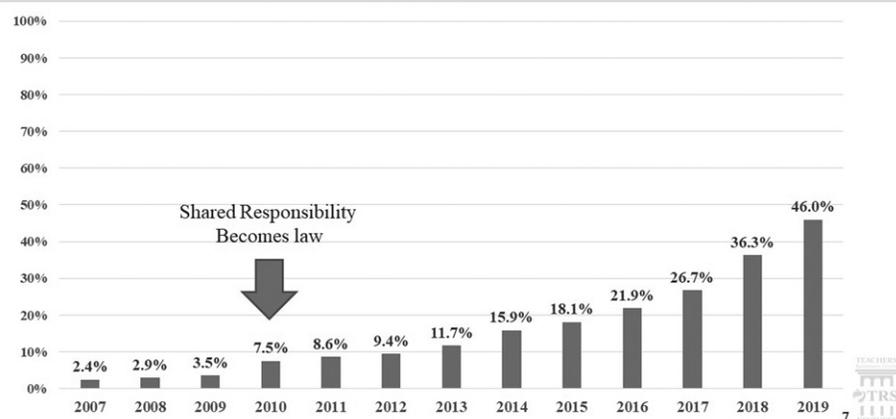
- Under 65 and not Medicare-eligible
- Same fund as active teachers and state employees
- Coverage options

Shared Responsibility. A shared solution that provides permanent funding for retiree health care. Medical funding for retirees came about with the 2010 House Bill 540. Everyone pays a little more for insurance to ensure that insurance will be available. In 2010, the board spearheaded Shared Responsibility passage to fund retiree health insurance, lowering the state's cost from \$170 million in 2010 to \$70 million in 2020. With implementation of Shared Responsibility and federal subsidy solutions, the state's \$6.2 billion share of unfunded liability fell to \$1.2 billion.

The 2020 cost of shared responsibility for retirees taking the KEHP under age 65 insurance is \$144.60 per month. That amount is the same cost of the Medicare Part B premium for the MEHP over age 65, but this is only the cost of the Shared Responsibility portion of insurance, it does not reflect the total cost of KEHP insurance.

TRS Medical Insurance

Funded Status



This chart shows funding for TRS medical insurance. With the 2010 Shared Responsibility, you can see how the TRS medical insurance funding status has increased. MEHP is 74.7% funded and projected to be fully funded in three years. KEHP prefunding will start when over-65 coverage is fully funded. The state's \$70 million for FY 2020 was funded through surplus. The fourth leg of shared responsibility is restored with the \$70 million.

What \$70 million means: Full funding for single coverage in 2018-20 biennium. It does not provide funding for non-single subsidy.

2020-2022 Budget.

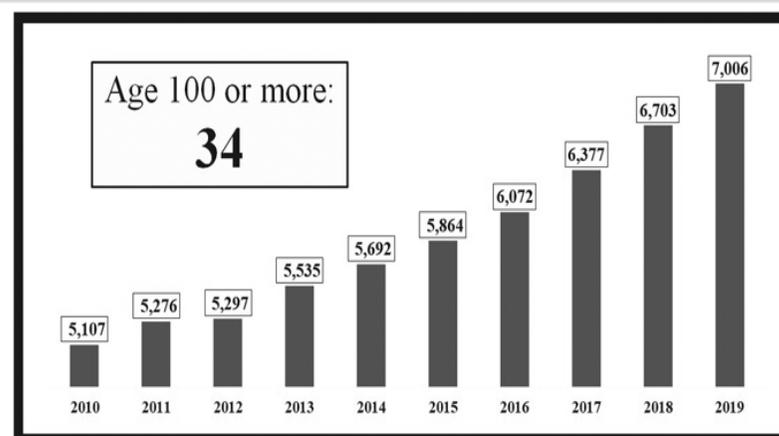
- ▶ Continued Full Funding for Pension
 - 2016-18 budget provided nearly full funding
 - 2018-20 budget provided full funding
- ▶ Full Funding for State's Retiree Medical Share
 - Provided in second year of current biennium through surplus funds

MEHP premiums have held almost constant for twenty years. The \$224 premium in 2020 is less than the 2002 premium 18 years later. This is with no material changes to the medical benefit and is a result of more managed care.

TRS benefits protect an at-risk population. We have more and more retirees above 80 each year. They're on fixed incomes. About seven of ten are female and women live longer than men.

TRS Benefits Protect At-Risk Population

Retirees over 80 as of Dec. 31



On this chart, as of December 31, 2019, 7,006 retirees were over 80 and 34 were over the age of 100! Like the 17 original members, TRS has been there for them every month without fail. They have not only been receiving their lifetime benefit from TRS for a very long time (30 years or more), but they also have access the health insurance benefit which is so important for retirees.

MEHP Benefits. Once you turn 65, you will no longer be eligible for KEHP insurance but are now eligible for the Medicare Eligible Health Plan. Anyone 65 and older or who is Medicare Eligible could be eligible for the MEHP which consists of the Medicare Advantage Plan through United Healthcare and Medicare Part D prescription drug plan through Express Scripts. In addition Coriell Life Sciences, Know Your RX Coalition, Silver Sneakers, Renew Rewards, Real Appeal, Mom's Meals, Doctor on Demand, and AmWell are all part of your MEHP benefits. Coverage for a routine hearing exam, a \$500 hearing aid allowance and access to a hearing aids discount program is offered. You will also be able to receive a free gym membership through SilverSneakers, and have access to a doctor from your computer through virtual visits. Even earn gift cards for certain health care activities you complete.

Please review your materials you receive from UnitedHealthcare to learn more about these features and the rewards for healthy activities. For more information go to www.UHCRetiree.com/trs or call 844-518-5877.

There is an important copay change in 2020. Emergency room copayment visits have increased to \$120 from \$50. To offset this, Urgent Care copayments will drop to \$25 from \$35. The purpose of the change is to protect retiree coverage and keep \$1,200 annual out-of-pocket maximum for medical expenses. The issue is that 44% of emergency room visits could have been handled by visiting urgent care, seeing a doctor in the office or a virtual visit.

KEHP Benefits. For those members who are new to the KEHP's Living Well CDHP or the Living Well Basic CDHP, this is a reminder to watch for your WageWorks Health Reimbursement Arrangement (HRA) card in the mail. For those members who have been on these plans in previous years, you will continue to use your existing WageWorks card. This orange and blue pre-funded HRA card can be used to pay for eligible health care expenses like deductibles, co-insurance, co-payments, and pharmacy expenses. When you swipe your WageWorks card at checkout, be sure to choose "credit."

Whenever you use your card, be sure to get a receipt in case you need to verify a card transaction. You can use the WageWorks EZ Receipts mobile app to upload photos of your receipts. Can I still put additional funds on my WageWorks card once I come onto retirement with TRS? No. Don't leave money on the table.

There are additional benefits like LiveHealth online (video chat with doctors and therapists); Smart Shopper (cash for using cost-effective options for certain procedures); rewards; gym discounts; diabetes prevention; mental health and stress management; Rethink—support for care of kids with learning or behavior challenges; NurseLine; quitting tobacco; and weight management. More information can be found at LivingWell.ky.gov.

Before you move from the KEHP to Medicare, remember that Staywell points and WageWorks HRA account funds do not continue to Medicare and the TRS MEHP—so use them before you switch. Use it or lose it!

AROUND THE STATE . . .

Fourth District RTA

Taylor County's Annabelle Brockman Wins 4th District Grandparent Essay

Annabelle Brockman, granddaughter of Janice Martin, won the 4th District Award for the Grandparent Essay sponsored by AARP. Annabelle attends school at Campbellsville Elementary School and her teacher was Jessica Robertson. Her Grandmother is Janet Martin. Annabelle was thrilled to receive the award from Taylor County and Fourth District. Pictured at the right is Annabelle with the plaque she received from KY AARP.



Garrard County RTA

Inspired by fellow retired teacher, Dr. Ethel Percy Andrus, volunteers with the Garrard County Retired Teachers provided school supplies for the local Family Resource Center to give students in need the right tools for school. Dr. Andrus founded the National Retired Teachers Association in 1948 and AARP ten years later with a vision to serve others. Taking advantage of a match grant funded by AARP-KY and KRTA, the Garrard County Retired Teachers launched their effort in the same spirit of service for all Garrard County students.



The Garrard County Retired Teachers are committed to giving back to the community. It has been a pleasure to work with Angie Wagoner, Family Resource Coordinator, these past years and witness the many ways in which her work has had a positive influence on the students of Garrard County. The Family Resource Center and their work is making life a little better for children in need in Garrard County.

Muhlenberg County RTA

This photo was taken on October 1, and shows Central City Elementary School Principal (on right), Scott Blake, receiving school supplies donated by the Muhlenberg RTA, presented by Alan Hansen, local RTA President.



The other school receiving student supplies on October 1 was Muhlenberg County High School, East Campus.

School supplies have been donated to the various county schools by the local RTA over a number of years.

First District RTA

Officers Elected For 2020 – 2022 are: Charlotte Benton, President; Wayne Lohaus, Vice President; Melissa East, Secretary; Kaye Boyd, Treasurer; Sandra Rudolph, President Elect; Sam Dodson, Concord was AARP Grandparent First District Winner. First District had 21,260 volunteer hours. by Kathy Mowery, Calloway.

Owen County RTA

We had several members who drove through, were greeted, given their folder of info about things learned from the workshop, plus local association updates, and a goody bag with water/lemonade mix, a memo pad, a pen, plus a little bag of sweets for earning Gold this past year!

Our little theme was "OCRTA makes lemonade out of lemons! Let's make 20-21 a great year!"

We had 4 officers there to greet and help, several members participated, and volunteered to deliver the goodies to those who were unable to attend. We enjoyed it!



Paducah/McCracken RTA



Officers Elected For 2020 – 2021 are: Charlotte Benton, President; Kathy Mayne, Vice President; Glenda Barkley, Secretary; Kaye Boyd, Treasurer; Russell Hobbs, Past President. Sam Dodson, Concord Was AARP Grandparent Essay Winner, as well as First District winner. McCracken had 6050 Volunteer Hours. KrtA awards received were Gold Seal Award For Local Recognition. Charlotte Benton participated in the Local Presidents' Meeting conducted by Tim Abrams by Zoom. The planning meeting was Thursday, July 30.



Laine Cooper, Heath Elementary Principal, and Charlotte Benton, President Paducah McCracken County RTA

More than 32,000 retired teachers will be honored October 19-23, 2020, during the Kentucky Retired Teachers Week designed by KY General Assembly. 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.

Retired teachers participate in special activities during this week as well as activities throughout the year. Paducah McCracken County Retired Teachers Association mailed letters of appreciation to all schools in Paducah City Schools and McCracken County

(Continued from Page 9)

Schools expressing their appreciation to faculty and staff thanking them for the excellent jobs they are doing. They are stepping out of their comfort zones to educate every student in educational issues, as well as students' needs in the areas of physical, emotional, nutritional, hygiene, and safety.

Judge Craig Clymer has signed a proclamation designating October 19-23, 2020, as Retired Teachers' Week.

Retired Teachers' Week is a great time to see how much retired teachers give back to their communities. Paducah McCracken County RTA has reported 4050 volunteer hours. Retired teachers continue to render valuable services in diverse leadership roles in their communities. They represent a tremendous pool of experience and training which remain dedicated to the betterment of society everywhere.

McCracken County has 787 retired teachers in the county generating \$28,292,837.80 into the local economy.



Judge Craig Clymer presenting Proclamation to Charlotte Benton

2020 Grandparent Essay Winner Ava Farnham

"Best Grandma Ever"

2020 continues challenging us all, but we can still share all the joys of Grandparenting.



L-R: Jessica Jewell (Ava's teacher), Ava Farnham, and Principal Shane Stafford.

We miss the fun and excitement of honoring and meeting the winning student's family and teacher at the Annual "KRTA/AARP Kentucky Grandparent of the Year" ceremonies. Even though we can't be together in person, I'm proud to share a little bit about the 2020 contest winner with you.

Congratulations to Ava Farnham, a 5th Grade Student at Eden Elementary in Martin County. Ava received top honors in the 2020 Grandparent of the Year essay contest sponsored by Kentucky Retired Teachers Association (KRTA) and AARP Kentucky. Ava wrote her winning essay honoring her grandmother, Ms. Sharlene

Blackburn. According to Ava, "She is more than just a grandparent. She's my everything."

The Eden Elementary School (Martin County) student's grandmother, Sharlene Blackburn, was the subject of his winning essay, "Why My Grandparent Should be the AARP Grandparent of the Year." Ava shared her family's story with us and it's a testimony to Grandparents who willingly step in with love to care for their grandchildren. Ava wrote, "When I was just 3 years old my mom passed away. This was really hard on my family, especially my grandma. And shortly after when I was only 5 my dad passed away, too. As you can imagine this was a hard time in our lives. I was very blessed for my grandma to want to raise my brother and me."

Ava's essay was selected from thousands of student entries across 240 schools in 90 Kentucky counties.

We look forward to a better 2021 and joining KRTA for a bigger and better celebration. The annual contest continues to highlight the nurturing relationship between grandparents and their grandchildren. The essay contest is one more important way to show how important grandparents are in the lives of children," said AARP Kentucky's KRTA volunteer liaison Cebert Gilbert of Stanton, Ky. Ava's words continue to fill my heart with joy. "As you can see my grandma should be AARP Kentucky grandparent of the year. She goes above and beyond what a grandparent does. We love her with all our heart and I would be lost without her.

Spotlight on Chuck Fletcher

Capital City Retired Teachers Association



Spotlight On A KRTA Member

Fletcher Elected to Board of Global Service Organization

Three-year term begins October 1, 2020

INDIANAPOLIS – (August 14, 2020) — Chuck Fletcher, a member of the Kiwanis Club of Frankfort, Kentucky, has been elected to the Kiwanis International Board of Trustees. He was elected during a Kiwanis International Council meeting held in lieu of the annual Kiwanis International convention, canceled this year due to the COVID-19 pandemic. He will serve a three-year term beginning Oct. 1 as trustee for the United States and Pacific Canada regions of Kiwanis.

Around the globe, Kiwanis International members are dedicated to serving the children of the world. Members meet the needs of children in their communities by providing necessities such as food and clothing and enrichment programs that help children thrive, prosper and grow.

"I knew Kiwanis was right for me when I heard one of the members in my club had started a food drive in his automobile," Fletcher said. "People would donate items to help those folks in need. It was a moment when Kiwanis was making a difference in the community because one man had a vision of feeding those in need through Kiwanis. What an impact this made in the community."

Fletcher has been a member of Kiwanis for 14 years and has served as club vice president and president. He also has served the Kentucky-Tennessee District of Kiwanis as governor and lieutenant governor. He served with distinction as lieutenant governor and helped open new clubs during the 2015-16 Kiwanis year.

Within Kiwanis he has received numerous awards and honors, including the George F. Hixson Fellowship and Walter Zeller Fellowship. He has served as a club builder and club counselor and is a supporter of the Kiwanis Children's Fund.

"I am so excited that I can work with people to make a difference," Fletcher said. "I will work with other board members and Kiwanis International staff in setting goals to make Kiwanis strong all over the world."

Outside of Kiwanis, Fletcher is a member of the Franklin County school board and the Frankfort Regional Medical Center board. He also is active in the Capital City Retired Teachers' Association (served as president in 2019-2020) and is a member of the Kentucky School Boards Association and the Kentucky Association of School Administrators. He also is a former Frankfort city commissioner.

He holds a master's degree in education. Fletcher has one child and four grandchildren

Founded in 1915, Kiwanis International is a global organization of clubs and members dedicated to serving the children of the world. Kiwanis and its family of clubs, including Circle K International for university students, Key Club for students age 14-18, Builders Club for students age 11-14, K-Kids for students age 6-12 and Aktion Club for adults with disabilities, annually dedicate more than 18.5 million service hours to strengthen communities and serve children. The Kiwanis International family comprises more than 537,000 adult and youth members in 85 nations and geographic areas. Visit kiwanis.org for more information.

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Quips, Quotes & Puzzles

The Results of Staying Safe at Home

Half of us are going to come out of this quarantine as amazing cooks. The other half will come out with a drinking problem.

I used to spin that toilet paper like I was on Wheel of Fortune. Now I turn it like I'm cracking a safe.

I need to practice social-distancing from the refrigerator.

Couldn't decide where to go for Easter—The Living Room or The Bedroom.

Word of advice: every few days try your jeans on just to make sure they fit. Pajamas will have you believe all is well in the kingdom.

Homeschooling is going well. Two students suspended for fighting and one teacher fired for drinking on the job.

I don't think anyone expected that when we changed the clocks we'd go from Standard Time to the Twilight Zone

This morning I saw a neighbor talking to her cat. It was obvious she thought her cat understood her. I came into my house, told my dog—we laughed a lot.

So, after this quarantine—will the producers of *My 600 Pound Life* just find me or do I find them?

Went to this restaurant called THE KITCHEN. You have to gather all the ingredients and make your own meal. I have no clue how this place is still in business.

Day 5 of Homeschooling: One of these little monsters called in a bomb threat.

I'm so excited—it's time to take out the garbage. What should I wear?

I hope the weather is good tomorrow for my trip to Puerto Backyarda. I'm getting tired of Los Livingroom.

Classified Ad: Single man with toilet paper seeks woman with hand sanitizer for good clean fun.

Day 6 of Homeschooling: My child just said "I hope I don't have the same teacher next year." I'm offended.

ORDER FORM

KRTA MEMBERSHIP PIN

Please send _____ pins @ \$3.50 each to

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

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Louisville, KY 40291-3234

Deceased Retired Teachers

MAY, JUNE, JULY, AUGUST 2020

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

ADAIR CO Janet Cabbell Margie Coffey Doris Depp Linda Fitzpatrick ALLEN CO Chloe Devasher BALLARD CO Lois Chandler BARREN CO Vera George Robert Nuckols Patricia Simmons BATH CO Ada Thompson BELL CO Eugenia Dunn Ruth Fugate Elizabeth Hensley Sadie Robbins BOONE CO Herbert Franklin BOYD CO Goldie Collier Sharon Ison Kelva Nelson Jane Stidham Sharon Wolfe BOYLE CO Cleta Gullett Moseill Kimbel Martha McConnell Paul Oliverio Helen Pattie BRACKEN CO Steve Daniels BREATHITT CO Barbara Deaton Gladys Turner BULLITT CO Regena Cassidy CALDWELL CO Novella Smith CALLOWAY CO Richard Farrell William Grasty Raymond Hays Gary Hunt Carmen Lovett	Lenora Roberts CAMPBELL CO Luna Benedict Alice Hensley Charlsie Hina Edith Mariani CARROLL CO Mitchell Massey CARTER CO Sandra Hensley Bernard Kouns Frank Wilcox CASEY CO Mary Emerson Maxine Price CHRISTIAN CO William Bryan Jr Glenda Hunter CLARK CO Lou King Nancy Kiser Lula Mullins Ruth Nickell Frances Robinson Susan Rogers CLAY CO John Brown Jimmie Murray CLINTON CO James Brown Goldie Dryden David McFarland Jacqueline Stockton CUMBERLAND CO David Sharp DAVISS CO Richard Cates Billy Chandler James Ford Betty Howard Trudy Kimble Mary Newma Lyle Scifres ESTILL CO Audra Smallwood FAYETTE CO Patricia Barkley Geneva Browning Harold Burgess Jr	George Cambron Ann Franklin William Green Patricia Jones Clarence Musgrave Carolyn Phillips Ronald Schmidt Elaine Schneider William Scott Melvin Smith Gale Wright FLEMING CO Larry Burke George Troutt Robert Watkins FLOYD CO Kenis Hall Dorlas Lawson Charlene Nunn FRANKLIN CO Joyce Campbell William Cockley Kenton Cooper Shirley Elkins Dae Lee Charles Patrick Gus Ridgel Francis Roberts Lynn Scheu Barbara Singleton Eldred Thierstein Imelda Vanfleet Susan Williams GARRARD CO Kenneth White GRANT CO Richard Bradley Ann Tandy Shirley Wagoner Glenn Wilson GRAVES CO Mary Dillingham Mary Roach Edna Skinner Jimmy Wiggins Norma Woodson Sammy Workman	GRAYSON CO Michael Barnes Wanda Clemons William Smith GREEN CO William Lowe GREENUP CO Pamela Castle Donna Lancaster Anthony Wallace HANCOCK CO Patricia Basinger HARDIN CO David Clere Martha Cunningham Douglas Gebler Imogene Ricketts HARLAN CO Edna Baute HENDERSON CO Constance Berger Donald Gravette Janice Johnston Robert Shea HENRY CO John Roberts HOPKINS CO Patricia Griffin Ray Parsons Judith Rodgers Wanda Whitledge JEFFERSON CO Charles Allen Marie Armstrong Barbara Atkins Laverne Billinger Nancy Billington Sharon Board Martha Boyd Jean Brasher Leonard Brown Carolyn Browning Wilma Bryant Athalene Buyck Yvonne Campbell Joyce Caudill Earl Childers Claire Dale William Donaldson Robert Ebert Bobby Edwards Ethel Elbert Diane Evans Hugh Gabbard Michael Gardone Jr Frances Garrett Eleanor Gathings Sarah Harris Jane Hartman Carol Heidbreder Virginia Henderson Bobby Jarvis Gloria Lee Sandra Leffel Susan Mackin Carol Mangan Velma Martin Carol Mulhall Debra Osofsky Rebecca Pate Caroline Pinne Anita Roberts John Rowe Ada Scott	Patricia Showalter Beverly 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Marionneau SHELBY CO Max Agne Bettie Wells SPENCER CO Reba Deckard Jayne Hibberd William Schneider Hilda Snider TAYLOR CO Rhonda Hoagland Bernadine Sullivan TODD CO Billy Everett UNION CO John Harkins Charla Mauzy WARREN CO Margaret Brown Junius Bryant Barbara Burch Kerstin Danielson Robert Dawson Linda Fishback Janice Gibson Sharon Guinn Macie Huddleston William Madson Vernon Martin Ruth Meredith Bell Muth Herbert Oldham Sue Penn Janet Riedel Joerg Seitz Walter Stomps Jr Boyce Tate Richard Troutman Donald Tuck Bobby Ward Joyce Wilder Theodore Zimmer WASHINGTON CO Judy Burchett George Haydon WAYNE CO Nina Dick WHITLEY CO Doris Allison Jack Foley Emma Freeman Kathy Jones Wendal Mitchell Johnny Partin WOLFE CO Elda Gullett WOODFORD CO Dawana Daniel
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KRTA NEWS EXPRESS

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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

