Deputy Executive Director Janie Caslowe Retires

As many of you already know, I will be retiring from KRTA at the end of December. It’s been an honor and a privilege to have met so many wonderful people and made so many great friends throughout the state of Kentucky during my 16 years at KRTA. I’ve enjoyed traveling for Fall Workshops, attending the KRTA Annual Convention and speaking to local RTAs. Many thanks to all of you.

I retired after 33 years of teaching in Jefferson County and began my new journey working at KRTA in 2005. I have been blessed with knowing the amazing past staff members, Frank and Margaret Hatfield, Dr. Bob and Mary Wagoner and Carla Hahn, as well as our amazing present.

KRTA Leaders Now

Teachers in Kentucky have always shown themselves to be leaders. First they were leaders in their classrooms pointing the way for young people to learn and prepare for the future. Then the teachers were leaders in their schools and departments, their districts and their communities. Many teachers were coaches, band or chorus directors, club and student organization faculty sponsors such as the FFA and FBLA and academic team coaches. In these capacities they were not only the school face of the organization but also the community face. They developed the skills to lead to successes.

As these active teachers retired they still did not stop. They found ways to continue to serve and lead in their communities. As a few examples from this past year’s Volunteer of the Year activities show, the range of activities is very broad. One volunteer was very involved in the historical and genealogical society; another as Chemo Volunteer to aid and comfort those receiving chemo therapy. Another sewed masks for their local resource centers, and another organized food drives for community groups. The winner this year has volunteered at the Ronald McDonald House for many years. Retired teachers provide great leadership for many areas so these worthy programs can continue to impact the community in very positive ways.

As I mentioned in my recent speech, KRTA has been providing great local, district and state leadership since the 1950s. As we move forward into the future and all the challenges we face, we must be cognizant that a major
PERSONALLY SPEAKING . . .

What’s Going On at KRTA

First of all, we welcome a new staff member. Greg Roush is a wonderful addition to the KRTA family and you will be hearing more from him in the future.

While the last 19-20 months have presented a lot of uncertainty in all our lives, what I can tell you with certainty, however, is that your local association members and officers have been hard at work serving your community and schools in many ways. Returning to work as substitute teachers, part-time teachers or going back full time to help our schools during these unprecedented times, Kentucky’s retired teachers continue to make a difference in their communities. School supply and food drives are underway across the state providing needed resources to families, students, and schools. Local association meetings are being held both in-person and via Zoom. I have been pleased to attend several in-person association meetings over the last few weeks and have seen the excitement and enthusiasm of those in attendance.

KRTA is mindful that we must not lose sight of our mission—which is to look out for the welfare of Kentucky’s Retired Teachers and protect the hard-earned pensions and health insurance of our members. KRTA is hard at work meeting with political leaders and working with our public education partners to insure a bright future for current and future retired teachers in Kentucky.

The KRTA State Legislative Committee has been busy crafting legislative messaging for the upcoming 2022 General Assembly to coincide with our priorities:

1) The Kentucky General Assembly must fund its statutorily required obligation to the Medical Insurance Fund as required by HB540, the 2010 Shared Responsibility Plan.

Retired teachers, active teachers, and school districts came together with the General Assembly in 2010 to support model legislation to ensure the solvency of retiree health insurance through shared sacrifice, relieving the state of over $5 billion of liability. While retired teachers, active teachers, and school districts continue that sacrifice, the current budget does not contain the commonwealth’s share of the plan, $52.4 million. Urge your elected officials to get back to fiscal responsible practices and fully fund the medical insurance fund at TRS in the next biennial budget.

2) The Kentucky General Assembly must fully fund the Teachers’ Retirement System in accordance with the state’s pension-contribution statute (KRS 161.550).

The General Assembly has fully funded the pension system at TRS for the past six years. Urge your elected official to stay the course and improve the stability of the retirement system even more in the next biennial budget. Every time Frankfort ignores its capital contribution to TRS, the negative impact on the system is doubled. Based on historical investment returns, for every dollar missed in capital contributions, TRS misses out on another dollar of investment income over the next ten years.

3) Kentucky must maintain the defined benefit system currently in place for Kentucky’s retired, current, and future teachers.

The recruitment and retention of public teachers has never been more important in the Commonwealth of Kentucky. Defined benefit plans are the most secure and reliable retirement plans for working families. Urge your elected officials to support public school teachers and teacher retirees by maintaining the retirement system without further changes.

4) The Teachers’ Retirement System (TRS) must maintain its independence, and the board structure must remain unchanged.

New KRTA Staff Member

Greg Roush

I am excited to start a new chapter of my life at KRTA as the incoming Deputy Executive Director following in the footsteps of Janie Caslowe.

I have been married for 28 years to Kim and we have two boys, Seth and Nicholas. Kim is retired from state government and currently works with Kentucky Medical Services Foundation in Lexington. Seth is an English teacher at Elkhorn Middle School in Franklin County and Nick is a first-year Physical Therapy student at Bellarmine University. He is engaged to be married in December of this year.

I completed 28 years in the public education system, finishing my last 21 with Franklin County Schools.

I was a middle school math teacher, counselor and administrator. My administrative roles include middle school assistant principal, elementary and high school principal, and Middle School Director at Central Office.

I am also a retired Major with the United States Army Reserves. I served in both the Kentucky National Guard and Army Reserves for 21 years with my last duty assignment being with the 100th Training Division teaching with the UK ROTC program.

Advocating and serving both students and staff was the passion that drove my career. Having a “Kids First” mentality served me well during that time. As I transition to KRTA, I look forward to continuing that servant attitude as I advocate for Kentucky’s most prized possession, our retired teachers.

I am anxious and excited to become more familiar with the local chapters and meet all of you! Please feel free to email me with any questions or concerns that I may assist you with at greg.roush@krta.org.

(Continued from “Personally Speaking”)

TRS is independently managed; the fiduciary responsibility of the retirement system remains exclusively accountable to the system’s members. TRS is administered by an eleven-member Board of Trustees of which seven are elected by TRS members. The Kentucky Education Commissioner and the State Treasurer serve as board members, and the Governor appoints two members who must have investment experience. TRS investment gains and administration is among the tops in the country.

Your advocacy and participation in the legislative process is vital to our success with the General Assembly. KRTA is always working behind the scenes, but legislators are more influenced by their constituents because your vote counts. Stay connected to KRTA during the upcoming General Assembly.

On the federal level, KRTA continues to monitor H.R. 82 (Social Security Fairness Act of 2021) by Representative Rodney Davis of Illinois. Did you know Kentucky is one of 15 states that are subject to the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)? The GPO and WEP are federal provisions that reduce retired teachers’ individual Social Security and/or survivor benefits. These provisions have unfairly penalized many retirees for years. KRTA supports the repeal of the GPO and WEP through federal bill H.R. 82.

Mark your calendars now to attend the Annual KRTA Convention April 25-26, 2022, at the Holiday Inn at Hurstbourne in Louisville. While the pandemic has led to the cancellation of last two conventions, we are excited to get back together this coming spring. This year’s convention will give us a chance to reconnect with friends from across the state and celebrate the success of KRTA throughout the years.

Look for further information in the March 2022 issue of KRTA NEWS.
Five considerations for making an informed purchase.

By: Melanie Foley
Executive Vice President, Liberty Mutual Insurance Company

If your idea of home excludes chores like shoveling snow or mowing the lawn, then a condo might be the type of home that best fits your lifestyle. A good choice for first-time home buyers and empty-nesters wishing to downsize, a condo is typically cheaper and more compact than a single-family house, and can often include amenities such as a swimming pool, fitness center, and concierge. Condos also come with their own set of unique issues not encountered when buying a house. The following advice may help you navigate those issues and ensure that your condo purchase is one you can really afford—and later won’t regret.

1) LOCATION: Where do you want to live?
Location, location, location—no other factor will have a greater impact on real estate prices—and, most likely, on your quality of life. Do you prefer the city or suburbs? Do you need to be close to schools, shopping, or restaurants? How will you commute to work and how long will it take? Think hard about how the condo’s location and associated costs will suit your preferred lifestyle—without leaving you too “house poor” to enjoy it. Also think hard about how long you plan to stay at that location. Ideally, you should live in your condo at least a couple of years to recoup your closing and moving costs.

2) PROPERTY: What can you live with—and without?
Condos come in many configurations: duplex, triple-decker, townhouse, high-rise—your choice will determine the number and proximity of your neighbors. How much space do you need? If you’re starting a family, make sure the square footage gives you room to grow. And what about amenities, such as central air, covered parking, personal storage units, and a private balcony? Determine if the extra costs are worth the convenience. If you’re not interested in a pool or fitness center, you should understand that the condo’s price will include their use whether or not you ever swim or work out.

3) FINANCING: What can you afford?
Although it’s a good idea to attend open houses to get a sense of what’s “out there,” once you are determined to buy, get pre-approved for a mortgage before looking any further. There’s no point in wasting time visiting properties beyond your ability to finance them. After deciding on an appropriate down payment, meet with a mortgage broker, who will calculate a monthly payment within your means based on your income, expenses, investments, savings and debt. It’s also important to make sure that, in addition to your mortgage, you can comfortably afford your condo association dues, maintenance fees, utilities, taxes, costs for moving and storage, new furniture and appliances, and finally, closing costs, which usually are about 2% of the total cost of your condo.

4) CONDO ASSOCIATION: Can you live with these people?
Unique to condo ownership and often a deal breaker, the condo association can make your life easier—or in the worst case scenario, a living hell. Members of the condo association are not only your neighbors, they also write the bylaws that add restrictions to what you can do with your property and contribute to the fund that helps maintain the property’s structure, amenities, and grounds. Ask to meet the current residents with whom you would be sharing a common wall or who live on the floor above you so that you can gauge how their lifestyles might translate into noise levels (e.g., crying babies, post-college partiers, musicians-in-training). Ask for copies of the bylaws and minutes from the last few condo association meetings to see if the residents are unreasonable in their restrictions, constantly fighting, or griping about recurring problems. Who wants to live in a hostile environment or on property that is poorly managed? Finally, find out the size of the condo association’s reserve funds. The smaller the reserve, the greater the chance that you’ll be billed more frequently for unexpected maintenance and emergency repairs.

5) INSURANCE: Are your property and personal belongings properly protected?

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**Buying Your First Condo?**

**Comfort Keepers® of Kentucky continues to provide uplifting care for seniors through the COVID-19 crisis**

Comfort Keepers’ locations across Kentucky, a provider of in-home care for seniors and other adults, are continuing to provide support to seniors and their families through the Coronavirus pandemic.

Comfort Keepers caregivers have been deemed essential workers during this time when more seniors than ever in our communities need assistance at home. With national and local agencies recommending that seniors continue to social distance and limit exposure to crowds, now is a great time for seniors to consider the help of an in-home care agency. Comfort Keepers provides highly trained, empathetic people to provide non-medical senior home care.

Comfort Keepers caregivers run errands, shop for groceries, provide companionship and personal care, and complete other tasks that help seniors stay at home to avoid illness. In addition, caregivers help seniors stay connected to their loved ones and keep seniors engaged and active physically, mentally and socially.

“For seniors looking for help during this time, an in-home caregiver can be an amazing resource,” said Sarah Short, Owner of Comfort Keepers of Somerset/London/Corbin. “At Comfort Keepers, we believe that there is no higher calling than bringing joy, purpose, and independence to seniors that want to stay safe at home. While some businesses have had to close due to the pandemic, caregivers provide an essential health function. We are excited to talk to anyone that thinks they or their senior loved one could benefit from uplifting in-home care.”

Comfort Keepers caregivers complete extensive training to provide the best care for families. If you or a loved one has questions about care services, community support for seniors or Comfort Keepers, visit www.comfortkeepers.com or call 606.676.9888 and we’ll connect you with the office nearest to you!

**About Comfort Keepers®**

Comfort Keepers® is a leading franchise network in the in-home care market for seniors and other adults needing care. Since its founding in 1998, the network has grown to more than 600 franchised locations around the world by staying true to the founders’ goal of providing quality, caring in-home care services that allow clients the opportunity to age in place. In August of 2009, the brand was strengthened when the franchisor, CK Franchising, Inc. was purchased by Sodexo, a global leader that delivers Quality of Life services to over 75 million consumers in 80 countries each day. In addition to providing services that focus on health care and senior markets, Sodexo’s integrated offerings encompass more than 45 years of experience in reception, safety, maintenance and cleaning, foodservices, facilities and equipment management, and concierge services. For more information, visit ComfortKeepers.com.

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Liberty Mutual offers quality condo insurance you can depend on, including coverage for your property, personal belongings, and personal liability. For more information and a free quote on home or condo insurance from Liberty Mutual, call 800-524-9400 or visit www.LibertyMutual.com/krta.

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The Best Is Yet To Come
by Patsy Young

During the past several months, our normal way of life has been challenged. One of the side effects of this pandemic has often been a sense of lethargy about many things. It is time to shake off the doldrums and inject infusions of encouragement and renewable energy in order to strengthen KRTA's membership and influence!

How do we do this? We must foster the idea that membership is everyone's responsibility. KRTA has been so fortunate for 64 years to have outstanding leadership. These leaders stepped up to serve as local presidents, district officers, state officers, council members and committee members. And to their credit, they have continued to contribute time after time. We are so grateful to these leaders.

However, as a member have you asked, "What can I do to help?" It is time to act on that question! Retirees have the skills of communication and organization perfected through the years in the classroom. Being a leader in an RTA is simply being willing to serve—being willing to share yourself for a cause that is personal to you. When you decide to step up in any capacity, there are mentors who come alongside to cheer, listen and answer questions. Oh what wonderful friendships develop!

In the meantime, let's reflect on the structure of KRTA. The local level is the foundation of our success. This is the place where most of us can have the most influence in recruiting new members and making sure that the local is active. Every member knows inactive members that you taught with or interact with daily. Be ready to tell how important KRTA is.

The district level is a logical link between the local and state. The sharing of ideas at this level strengthens the locals and the state. When we bring representatives from every part of the commonwealth together and work together in a cooperative manner, a mighty voice in support of the interests of retirees is heard.

I am grateful for the TRS and the benefits we have. It is our responsibility to be vigilant; we do that by having a strong KRTA.

So it is time for us to dust ourselves off and accept the responsibility of reaching our goal of 32,822. Remember our rich history but let's strive to make "the best is yet to come" a reality.

Michael Never Takes Off His Thinking Cap!

Mike lives in Letcher County and serves as his District’s Membership Chair. Debby Murrell, KRTA Membership Co Chair, forwarded the following message from Mike to each KRTA District Membership Chair hoping each would be encouraged to assist locals to brainstorm their County’s possibilities! According to Debby, “We need to keep on ‘stepping outside of the box’ in order to attract the younger retiree to KRTA.”

Mike’s message:

I had to have an oil change today. While there I asked my former student if he could afford to offer our KRTA members a discount. He turned to his daughter and told her to draw up the papers to give us a 10% discount on work at his garage AND auto glass business.

This was Rev. Buddy Turner, co-owner of Turner Brothers and Acme Auto Glass, located on Combs Road in Hazard. Patronize this business and show your card proudly.

Folks, I know this is only in one of our seven counties, but I shop primarily in Perry and Letcher Counties, and most of my former students reside in Perry. Still, it shows how easy it is to get discounts for our members if we only have the nerve to ask!

Focus first on folks you know and patronize or that your members patronize. Think LOCAL. I leave the Walmarts and other chain stores to our office staff at KRTA.

Every county has a dentist. Did they graduate from your system? How about mechanics? Tree Service folks. If one of your students now owns a pharmacy trying to survive against CVS, Walgreens and Rite-Aid, talk to them.

If you can find a teacher they admired, take them with you. I don't ask for a discount to cover ALL retired teachers. I want to help those who are beyond the “Me First” attitude. There is strength in numbers, and those who refuse to join KRTA are actually weakening our voice. When I ask for a discount, I tell the business what our member numbers are and what our potential is. With the discount, we can increase our membership and create more customers for THEM!

That’s it. Go get ‘em! If I can help, call me.

Please share this with your Membership Chair, and if you don’t have one, run this idea past your membership at your next meeting. Some folks think “membership” means going door to door talking to non-joiners. But some folks see that if we have more to offer them than what we’re asking from them, we have the upper hand. Recruit a membership chair who is friendly, polite and willing to talk. Every business owner has teachers who inspired them. I remind them that those teachers did not become teachers for the money. They worked (especially in Appalachia) for far less than they could make in other areas or careers, and now we owe it to them to help these teachers stretch their retirement dollars as far as possible!

The advantage of being a retired teacher officer is that I get to work with the most dedicated people I know!

Thank You

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<thead>
<tr>
<th>District</th>
<th>Total 2019 (in person)</th>
<th>Total 2020 (Virtual)</th>
<th>Total 2021 (Virtual)</th>
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<tbody>
<tr>
<td>Jefferson</td>
<td>105</td>
<td>148*</td>
<td>149*</td>
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<tr>
<td>CKE</td>
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<td>CKW</td>
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<tr>
<td>Northern</td>
<td>119</td>
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<td>Fifth</td>
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<td><strong>Total Week 1</strong></td>
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<td><strong>374</strong></td>
<td><strong>329</strong></td>
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<tr>
<td>First</td>
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<tr>
<td>Second</td>
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<td>Third</td>
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<td>Fourth</td>
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<td><strong>Total Week 2</strong></td>
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<tr>
<td>Mid Cumberland</td>
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<td>Upper Cumberland</td>
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<tr>
<td>Big Sandy</td>
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<tr>
<td>Eastern</td>
<td>63</td>
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<tr>
<td><strong>Total Week 3</strong></td>
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<td><strong>239</strong></td>
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<tr>
<td><strong>Total Attendees</strong></td>
<td><strong>859</strong></td>
<td><strong>1,148</strong></td>
<td><strong>1,127</strong></td>
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*These numbers do not include members who viewed the 2021 Virtual Fall Workshop in small groups in their communities.
Let’s Talk About Your Health . . .

As Barbra Streisand sang, “People who need people are the luckiest people in the world.”

Well, this is definitely true with our teacher retiree population. Since the pandemic started in March 2020, we have lost more than 80 retirees in the Over 65 age group to COVID just in the hospitals. We cannot get an accurate count of those who have passed. I can only say that we have lost many, too many, retirees to COVID.

To make these times even harder on our membership, depression has tripled, and many members are now suffering from Alzheimer’s and Dementia. We even have members spending time in psychiatric wards in health facilities due to depression.

People need people. We must all commit to checking on our members. I know several locals who make it a point to make sure all members are contacted on a regular basis. Making a phone call does not take that long and the benefits of just one call are astronomical. We all need to feel wanted and needed. Just a 5-minute phone call can brighten the day of a retiree; and guess what, it will also brighten the day of the person making the call.

Socialization is needed by all of us. Many locals are having their regular meetings now. Some locals are offering a hybrid meeting.

Many local presidents are being creative with their meetings. Meetings are being held inside at libraries, extension offices, banks, restaurants, etc. Many locals are meeting outdoors at city parks, state parks, campgrounds, etc.

I am calling on all locals to come back to meeting in person. I have heard from so many members that they are tired of ZOOM. They just want to see people in person and talk with them. This is good for their mental well being.

I have been traveling to locals for the last several months. Retirees have always been good about asking questions about their health and insurance needs, but they are even more inquisitive now.

Our insurance in the Over 65 category is one of the best policies anyone can have. We have so many benefits and there are always more benefits being added. Retirees need to attend in-person meetings and find out about all the benefits available to them. Not only do they learn up-to-date information, but they also get to socialize with other retirees.

As always, I am available to attend retiree meetings and share important information about health and insurance.

God bless you and stay safe.

Margaret Head Sims
KRTA Co-Chair for Health and Insurance
msims4949@yahoo.com
502.349.0055

What Your Health Reveals About Your Hearing

Hearing loss usually develops gradually, making it difficult to notice in many cases. People often suffer from impaired hearing for years before receiving the treatment they need. The average patient, in fact, waits seven years before seeking help. Untreated hearing loss leads to a number of potentially serious mental and physical health problems, including dementia, Alzheimer’s disease, depression, anxiety and deteriorating physical health.

In order to recognize a hearing loss in you or a loved one, you need to know the signs and symptoms. Some typical behaviors amongst people with hearing loss include asking others to repeat themselves, zoning out during group conversations, struggling to hear women and children and turning up the volume on the TV and radio. There are also a few health problems that may indicate a hearing problem:

A ringing in the ears—This symptom, called tinnitus, affects approximately 50 million Americans. It can indicate a number of health problems and is often a sign of hearing loss.

Depression—As hearing loss develops, it becomes harder and harder for the person affected to connect with the world around them. As hearing and communication abilities decline, it can cause withdrawal, sadness, stress, anxiety and self-doubt.

Many health issues and treatments can cause hearing loss, and it’s important to understand if you are at risk so you can get your hearing tested regularly. There are more than 200 ototoxic medications known today, and they have all been directly linked to auditory system damage. Some of the most common ototoxic over-the-counter and prescription drugs include certain antibiotics, chemotherapy drugs, loop diuretics, anti-inflammatory (NSAID) pain relievers and salicylate pain relievers like aspirin.

Several health and medical problems are also directly linked to hearing loss. These include Meniere’s disease, diabetes, cerebrovascular disease, certain autoimmune disorders and infections, including herpes, influenza, measles, mumps, syphilis and meningitis.

Regular hearing screenings are an invaluable tool in identifying problems early and taking steps to prevent further hearing damage before it is too late.

Heuser Hearing Institute is proud to partner with the Kentucky Retired Teachers Association to provide members and their families an exclusive hearing health care plan that includes:

- Free hearing screenings
- Risk-free hearing aid trials
- Special KRTA membership discounts on hearing aids, batteries, accessories and services
- Priority scheduling for specialty services, such as diagnostic hearing services, dizziness and implants
- Freedom to purchase amplification technologies of your choice with set fitting, service and dispensing fees competitive with all national discount plans (all products include a three-year repair-and-loss warranty)

Heuser Hearing Institute is a nonprofit organization that has been serving the deaf and hard of hearing communities in Kentucky and Southern Indiana since 1948. We provide comprehensive, lifelong support to children and adults with hearing loss and ear-related disorders as well as balance, speech and counseling services. Our non-commissioned team includes audiologists, otologists, speech-language pathologists, counselors, teachers and support staff. All net proceeds from our clinics support students of Heuser Hearing & Language Academy.

We have five locations throughout Louisville and southern Indiana, all easily accessible with free parking. Call (502)912-9981 to schedule an appointment.

Online shopping continues its climb. Scammers are along for the journey.

Online shopping was already on the rise, but the pandemic has cemented it as the go-to shopping option for many of us. Scammers have followed us online and have constructed many ways to deceive us into sharing money or sensitive personal information.

How It Works
- An online ad promotes great prices for in-demand products—including personal protective equipment and N95 masks in addition to top brand products.
- Someone in your social network (such as on Facebook) posts about an amazing online sale that they just got great deals on.
- You get an email or text with a link to take you to an absolutely outstanding deal.

What You Should Know
- Scammers are behind all of this with the singular goal of stealing from you through coercing you to share sensitive information or by introducing malicious software onto your device to harvest your logins and other credentials.
- Scammers are better than ever at creating legitimate-looking emails and websites, often even cloning legitimate online shopping sites and marketplaces.
- You may get an actual product, but it will likely be an inferior version of what you were seeking.

What You Should Do
- Shop online with stores you trust—shopping via search engine or as a response to an online ad, email or social post is a risky proposition (and a sad state for stores that deserve to earn your trust that you haven’t yet done business with).
- It’s always a good idea to type in a web address yourself, versus clicking a link to what you think is a website you trust. If you get an email from Amazon, for example, rather than clicking the link, access your account online the way you normally would.
- Engage your inner skeptic more than you would like to; it’s a sad state of affairs, but until the collective we figure out how to stop this criminal activity, protecting ourselves comes first.

Knowledge gives you power over scams. The AARP Fraud Watch Network equips you with reliable, up-to-date insights and connects you to our free fraud helpline so you can better protect yourself and loved ones. We also advocate at the state, federal and local levels to enact policy changes that protect consumers and enforce laws.

AARP Fraud Prevention
A fraud alert from Kathy Stokes, AARP Fraud Watch Network Watchdog Alerts

And one more thing . . . Are you active on social media?

Do you enjoy sharing information that can help friends and family to spot and avoid scams?

Become a volunteer AARP Fraud Watch Network (FWN) Digital Fraud Fighter!

Interested?

Send us a note at FWN@aarp.org for more information.

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://cp.email.aarp.org/sms_tcs

Come naturally. In fact, she is now an administrator of over a dozen Facebook groups involving her family, school, church, and community. After all, as an educator, she had always embraced technology, using word processors in her classroom long before computers were installed. Her school was the county’s first to incorporate Accelerated Reader & Accelerated Math into their curriculum. Her students had become quite adept at using computers to enable speedier editing and revising of writing portfolios.

Then three years ago, after an invitation from a friend, she attended her first meeting of the Johnson County Historical & Genealogical Society. This group had recently started a Facebook page, but no one seemed to know how to organize it so that it might become a research tool. Maintaining a Facebook page is not the same as maintaining a closed group, as she soon learned. So she did what any good teacher would do—ask for help from a former student. He sent her a video showing himself creating albums for his business. With his help, now when you visit the Johnson County Historical & Genealogical Society’s public Facebook page, you’ll find a treasure trove of information in over 40 albums containing several thousand photos accompanied by historical facts. You can view the steamboats that navigated the Big Sandy River 100 years ago and browse photos from Paintsville’s early years and then visit old schools of yesteryear.

Now the historical society’s public page is followed by over 4000 people. Over 1500 photos along with educational information have been catalogued and stored in 40 albums. Other duties include helping visitors with historical questions, routine updating of the cover page and posting upcoming events, and monitoring and responding to comments. In addition to the public page, she also started and is admin for the historical society’s private group of nearly 500, which focuses more on genealogy and updating cemetery and...
(Continued from Page 1 “Janie Caslowe”)

staff of Tim and Jan Abrams, Charlotte Lindley, Betty Hester, Brenda Meredith, Emily Carey and Greg Roush. Many thanks to all of you who became family and not just co-workers.

All of you remain in my heart and prayers! God Bless You All!

Before I leave, I’d like to share a cause that’s important to me. I’m sure many of you have heard of this website, but I just wanted to spread the word.

https://greatergood.com

Together they care for People, Pets & Planet.

Together they've raised more than $70 million for important causes.

When you click, their sponsors support food for hungry people and animals, health care, education and other important causes. It only takes a few minutes of your time and each click is free. Take a stand and change the world today by clicking each site everyday up to eight times:

• The Veterans’ site supports meals for homeless veterans and their families.
• The Alzheimer’s site supports leading-edge Alzheimer’s research.
• The Breast Cancer site supports mammograms for women in need.
• The Diabetes site supports leading-edge diabetes research.
• The Animal Rescue site supports food for rescued animals.
• The Autism site supports research and therapy for autistic children.
• The Literacy site supports new books for children in need.
• The Rainforest site supports preservation of endangered rainforest.
• The Earth site supports the planting of trees to support diverse ecosystems.

Many thanks!

(Continued from Page 6 “Volunteerism”)

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AROUND THE STATE . . .

Boyd County RTA

The Boyd County Retired Teachers Association met on June 3 for the first time since March 2019. The BCRTA scholarship winner for 2020, Halley Collier, Fairview High School and 2021, Olivia Parsons, Boyd County High School, were recognized. Also present was the 2018 winner, Cameron Fraley, Ashland High School. Birthday greetings were given to two attendees with June birthdays: Beth Robinette (94) and Carolyn Towler (95). There were 276 items of nonperishable food collected and donated to River Cities Harvest.

Shown in the picture are Theresa Kazee, Scholarship Chairman; Olivia Parsons; Halley Collier; and Cameron Fraley.

Campbell County RTA

From left to right are Cheryl Johnson, Tim Abrams, Cheryl Dietrich, Terry Lightfoot and David Kramer.

Campbell County Retired Teachers had a long awaited in-person meeting at the Highland Country Club on June 15, 2021. Tim Abrams was the guest speaker.

Gallatin County RTA

Gallatin County Retired Teachers Association met for their September meeting at the City Park in Warsaw. The backdrop for this meeting was the scenic view of the Ohio River complete with a barge moving loads. There are so many places in our counties that would make nice locations to have local meetings.

Margaret Head Sims spoke on the insurance benefits for the Under 65 and Over 65 age groups of teachers. Topics covered included the ReNew rewards, House Calls rewards, DNA testing and the benefits of it, and in-patient vs observation hospital status and other vital information pertaining to retirees. Members were encouraged to check on their members and keep them informed.

A question and answer session followed. Susan Humphries is President of the GCRTA.

Garrard Co RTA

Inspired by fellow retired teacher, Dr. Ethel Percy Andrus, volunteers with the GCRTA 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 matching grant funded by AARP-KY and KRTA, the GCRTA launched their effort in the same spirit of service for all Garrard County students.

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.

Jessamine County RTA

JCRTA met at the Central Bank meeting room in Nicholasville for their September meeting. The meeting was conducted by Anna Wilson, Vice President. The program for the meeting was given by Margaret Head Sims, KRTA Co-Chair for Health and Insurance, on the insurance benefits for both the Under 65 and Over 65 age groups. Emphasis was put on the ReNew program, House Calls program, DNA testing by Corriell, and observation vs in-patient hospitalization and the Medicare laws on this.

Special emphasis was put on our members NOT taking any other medicare insurance. Tear up any letters from companies selling medicare insurance and hang up the phone on any sales people trying to get retirees to purchase additional medicare coverage. Retirees will lose their TRS insurance if they take another medicare coverage and they will not be able to return to TRS insurance.

Johnson County RTA

The Johnson County RTA met for their memorial service on August 16, 2021. They were unable to hold an in-person memorial during 2020, so this was a Celebration of Life for the seventeen retirees who had passed the last two years.

President Tom Salyer read the poem, A Teacher is Missing, then he read the Proclamation for the members being honored. Family members were present to accept the Proclamation and a candle was lit. Each family member was presented a miniature rose bush in honor of their loved one. Stories were shared about the honored educators. We know this tribute was honored educators. We know this tribute was a small token of appreciation and honor in comparison to the wealth of contributions and impact each of these individuals have made on our youth and in our society.
Knott County RTA

Knott County Retired Teachers met on the 5th of August after a long year and a half with no meetings. They welcomed four new retired teachers to their group. A special memorial tribute was given for all the members that were lost during the pandemic. Membership mailings were prepared and included encouragement cards with a Walmart gift card for all new teachers in Knott County. In addition, they collected $760 to donate to Relay for Life.

Lawrence County RTA

L-R - Helen Muncy, Jenny Smith, Donna West, Laura Salyer, Rose Murray, Sally Chapman, Terry Compton, Brenda Thornberry, Sharon Kinner, Debbie Murrell, Toni Preece.

Seated - Emma Jean Maynard, Anna Marie Frazier.

Lawrence County met and Debbie Murrell, State Membership Chair, spoke at their meeting. KRTA handouts were distributed to those in attendance, as well as updated non-member lists for membership enrollment. This was their first non-virtual meeting since March 2020.

Lincoln County RTA

The September meeting of the Lincoln County Retired Teachers was held at the McKinney Depot in McKinney. Two new retirees were introduced to the group.

The program for the meeting was presented by Margaret Head Sims, KRTA Chair for Health and Insurance. Topics covered included rewards through the ReNew program which is being extended to September 30, Nurse Practitioners' visits, increase in price for Medicare coverage for 2022, price increases with Express Scripts for specialty prescriptions for 2022, and observation vs in-patient hospitalization.

Door Prizes were given.

Bruce Smith is President of the Lincoln County RTA. This was an in-person business meeting. Socialization is important for our members who have been isolated for so long.

Madison County RTA

Retired teachers are eager to be back meeting in person. This was evident at the September meeting of the Madison County Retired Teachers Association.

MCRTA met at the Madison County Library with Steve Gillespie conducting the business meeting for Judy Baugh, President, who was absent because of a death in her family.

Members attending wore masks and social distanced. Janis Barton operated the ZOOM connection for members to watch from their homes.

Margaret Head Sims talked about the various insurance benefits that retired members have. She impressed upon the group the need for socialization among the membership. We need to get back to offering meetings in person for our members. Depression has tripled since the beginning of COVID and it has taken a hard toll on our retirees. Emphasis was put on calling and checking on our members.

Monroe County RTA

The Old Mulkey Meetinghouse State Historic Park was the site for the September meeting of the Monroe County Retired Teachers Association.

Old Mulkey Meetinghouse State Historic Site is a 20-acre park in Monroe County, Kentucky. It features the Old Mulkey Meetinghouse, a Baptist church built around the turn of the 19th century, and its adjacent cemetery. The site became part of the park system in 1931.

The program for the meeting was presented by Margaret Head Sims, KRTA State Chair for Health and Insurance.

Items addressed were the ReNew Wellness Visit, House Calls visit by a Nurse Practitioner, podiatry visits, in-patient vs. observation status in hospitalization, the DNA testing offered by Correll and Covid Testing.

Question and answer time followed.

Carol Light is President of the Monroe County RTA.

Paducah/McCracken RTA

Paducah Mayor George Bray and McCracken County Commissioner Jeff Parker shared highlights of joint projects between City of Paducah and McCracken County to Paducah McCracken County Retired Teachers Association, noon, the 9th of September, at First Christian Church. Charlotte Benton, president, gave the welcome to attendees; retirees, Glenda Wyatt, Charlotte Tyler, James Tyler (who were in attendance for their first meeting); as well as guests, Mayor Bray and Commissioner Jeff Parker. Glenda Barkley led the pledge of allegiance. Buddy Rushing gave the devotional and blessing. Boxed lunches were served to attendees.

Proposed Budget and Treasurer's reports were presented by Kaye Boyd. Committee reports presented by:


Kathy Mayne—Health and Insurance, Russell Hobbs—Hope Unlimited.

$1,000 in scholarships. Recipients were: Kindles Knight—Paducah Tilghman and Natalie Barnhill—Paducah McCracken County.

Officers elected to serve for 2021 - 2022 were:

President Charlotte Benton
Vice President Kathy Mayne
Secretary Glenda Barkley
Treasurer Kaye Boyd

Monetary donations of $110 were collected for school supplies and 8 bags of school supplies. Hope Unlimited Baby Bottles were passed out.
Third District RTA

The RTA Presidents of Third District met in August for their annual training conducted by Linda Pitcock. It was held at the Split-Tree Barbecue in Bowling Green. Pictured to r, front row: Patricia Garner, Cumberland; Carolyn Edwards, Metcalfe; Vickie Anderson, Cumberland; Linda Pitcock, Third District RTA President; Carol Light, Monroe; Julie Dinwiddie, Allen & Third District RTA President-Elect.

Back row, l to r: Pat Stewart, Warren; Alan Hanson, Muhlenberg; Bobby Duncan, Edmonson; Arthur Green, Todd & Immediate Past President of Third District; Tommy Elliott, Barren/Glasgow; and Jon Hall, Simpson.

Left forefront: Pamela Napier, Warren County RTA President and 3rd District Incoming Membership Co-Chair; Dr. Martha Jenkins, WKU 3rd District Membership Co-Chair

Right forefront: Carolyn Edwards, Outgoing 3rd District Membership Chair; Sherry Radford, Incoming 3rd District Co-Chair Membership

A beautiful June day was spent at Barren River State Park discussing membership ideas, and strategies for locals to utilize in growing their membership.

We want to recognize Carolyn Edwards for sixteen years of dedicated leadership as Third District Membership Chair. Through her years of service, she has facilitated a number of TRS of KY pre-retirement seminars for her District as well as serving as President and Membership Chair for Metcalf County RTA. Her years of service are to be commended, and we thank her for these years of State/District Volunteer Leadership!

Union County RTA

Congratulations to Audree French, scholarship winner of the United Community Bank/Union County Retired Teachers Association $1,000 scholarship. Audree was presented with her check by Tammy Belt and Ruth Montgomery from UCB and Cheryl Ladd, President of UCRTA.

(Continued from Page 9)

part of our task is to provide the leadership for the future. Now is the time for us to step up and not only recruit new members, but also identify, encourage and mentor new generations of leaders. Many new retirees have a different experience from those of us who are older. When I was working for Western Kentucky University, I found an annual guidance from Beloit College that was designed to aid college teachers in dealing with the incoming freshmen, though I did not teach freshmen. The guidance usually consisted of a list of several things that made the new freshmen different from past years. I remember very well the year that caught my attention more than others was that year's freshmen had NEVER NOT KNOWN computers. Now those incoming freshmen are able to retire or are approaching retirement. I also remember being in a classroom for upper middle school students in which the teacher was integrating standard classroom instruction with the Smart Board and at the same time integrating instruction from the students' smart phones that they had prepared the night before.

The point of this is that we as today's leaders must find new ways to reach and involve new generations. The examples above of new retirees having different experiences show that the old ways of doing things may not always result in the same level of success that we have had in the past. The range of volunteer activities of retired teachers has, though, continually shown we are very capable of the tasks of reaching and supporting new leaders. The volunteering that retired teachers do, such as those mentioned above and many, many more, offers other places to involve new retirees. They have given their lives and careers to helping others, and most will be looking to continue that effort. Hence, all those volunteer activities offer another venue to recruit and involve the new retirees and possibly even encourage them to become leaders in the KRTA local, district and state organizations. We must not miss any opportunity to connect with and include new retirees.

(Continued from Bill Kelley Page 1)

Assessment Administrators

Westat is seeking motivated individuals to proctor in-school assessment sessions with fourth and eighth-grade students for the National Assessment of Educational Progress. Those hired must be available to work the specified data collection period of January 24 to March 4, 2022. There will be paid training, paid time, and mileage reimbursement for local driving, and weekly paychecks.

This is a part-time, temporary position. For more information, visit http://www.WorkNAEP.com and provide your name and email. We will contact you with a link to our online application when it is available. Online applications will be accepted beginning in July 2021. Questions? Email: NAEPrecruit@westat.com.

Protecting the health and safety of our employees and survey participants is a top priority for Westat. Based on recommendations from the CDC and other public health authorities, we require staff to protect and monitor their health while working on their assignment. The use of personal protective equipment, regular testing for COVID-19, or other screening activities is required; getting vaccinated is strongly recommended and may be required in some locations.

The data collection window may be extended due to weather or other delays.

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Quips, Quotes & Puzzles

The other day a young person asked me how I felt about being old. I was taken
back, for I do not think of myself as old. Upon seeing my reaction, he was
immediately embarrassed, but I explained that it was an interesting question, and
I would ponder it and let him know.

Old age, I decided, is a gift.

I am now, probably for the first time in my life, the person I have always wanted
to be. Oh, not my body! I sometime despair over my body, the wrinkles, the baggy
eyes, and the sagging butt. And often I am taken back by that old person that
lives in my mirror, but I don’t agonize over those things for long.

I would never trade my amazing friends, my wonderful life, my loving family for
less gray hair or a flatter belly. As I’ve aged, I’ve become more kind to myself and
less critical of myself; I’ve become my own friend. I don’t chide myself for eating
that extra cookie, or for not making my bed, or for buying that silly cement gecko
that I didn’t need but looks so avant garde on my patio. I am entitled to overeat, to
be messy, to be extravagant. I have seen too many dear friends leave this world too
soon before they understood the great freedom that comes with aging.

Whose business is it if I choose to read or play on the computer until 4 a.m. and
sleep until noon?

I will dance with myself to those wonderful tunes of the 60’s, and if I, at the same
time, wish to weep over a lost love—I will.

I will walk the beach in a swim suit that is stretched over a bulging body and will
dive into the waves with abandon if I choose to, despite the pitying glances from
the bikini set. They, too, will get old.

I know I am sometimes forgetful. But there again, some of life is just as well
forgotten—and I eventually remember the important things.

Sure, over the years my heart has been broken. How can your heart not break
when you lose a loved one, or when a child suffers, or even when a beloved pet
gets hit by a car? But broken hearts are what give us strength and understanding
and compassion. A heart never broken is pristine and sterile and will never know
the joy of being imperfect.

I am so blessed to have lived long enough to have my hair turn gray and to have
the joy of being imperfect.

And I shall eat dessert every single day.

~Author Unknown
Deceased Retired Teachers

MAY, JUNE, JULY, AUGUST 2021

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

KRTA NEWS

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