



News

Serving Retired Teachers Since 1957



VOLUME LVIII NUMBER 1

LOUISVILLE, KENTUCKY

JULY 2023

Introducing Your 2023-24 State Officers



President Steve Gillespie, President-Elect Rick Tatum, Past President Golden Hale, Vice President Ann Porter

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Frank Hatfield Volunteer of the Year Carolyn L. Wells

Influential. Dedicated. Inspirational. Notable. There is not one person in Todd County who has not heard the name, Carolyn L. Wells. Her name is significant to many Todd County alumni, teachers, parents, and the Todd County communities, and hundreds of Todd County High School graduates would eagerly agree that Ms. Wells was one of their favorite English teachers of all time. Carolyn's background in literature and passion for Todd County's revitalization would eventually lead her to author and produce two books that would have significant impacts on our county.

After an extremely fruitful and illustrious career, Carolyn retired from the Todd County School District in 2010. Although her teaching days were over, her desire to continue to give to Todd County was not.

Carolyn has made lasting contributions in many ways. She helped found the Todd County Alumni Association through which many Todd County graduating students receive scholarships to further their education. She serves in numerous volunteer capacities to help support community projects.

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News
A QUARTERLY PUBLICATION
Kentucky Retired Teachers Association



7800 Leaders Lane
Louisville, Kentucky 40291

PERSONALLY SPEAKING . . .

KRTA Members Have An Advantage!

Visiting local chapters is the highlight of being the Executive Director of the Kentucky Retired Teachers Association. During these visits, I not only get to see the beauty of our great state; I get to visit with undoubtedly some of the best people on earth. At these meetings conversation is at a premium, from catching up with their former colleagues to planning for community events and the food is always delicious. There is always something intriguing on the agenda, maybe a student reading their grandparent essay, a scholarship winner, a musical performance, information from local leaders on what is going on in the community, updates from the local public schools, learning about travel opportunities, and the latest on the Kentucky legislature, membership benefits, and retiree health and insurance.

For many people, retirement is surprisingly one of the most stressful times in their entire lives. The sudden transition from a day filled with tasks working alongside peers to a life of leisure can be jarring and isolating.

The good news: there's a group of people with a similar background to you who are eager to have you join them (if you haven't already). Your association, KRTA!

Whether you're an active worker or retired, whether your membership has lapsed or you're considering joining for the first time, your association membership can

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Tim Abrams
Executive
Director

Why Our Teachers Are So Important

Once again, we have concluded our annual convention and have begun our planning for next year. Overall we had a great turn out; very similar to last year. Attendance was around 350 on Tuesday and overall survey results were very positive. Breakfast and additional video screens seemed to be two items that received some attention on the results. We will continue to work with the staff to improve overall satisfaction for our attendees.

Selecting a program that will both educate and entertain our retirees is no easy task. Last year we got lucky with Mayor Kathy O'Nan out of Mayfield. Her stories of how she used her classroom teaching skills to navigate her city through a natural disaster were both tear jerking and entertaining. She was awesome.

This year Tim and I struggled to find something to top Kathy O'Nan. We searched and debated on different ideas. We discussed student speeches but kept searching. We finally came to a point in time where we had to decide what route to take. I called my good friend and former teacher, Ryan Hale. We pitched the idea of needing student speeches, but we wanted the students speeches to help our teachers feel good about the careers they chose. Our profession has been beaten up lately and we wanted that sunshine to reappear in their hearts. Both students hit it out of the park!

Cadence Hamilton spoke about the two people that inspired her in education: her mother and her Kindergarten teacher. Her mother, a Hearing Impaired teacher, faced challenges every day and Cathryn Career (her Kindergarten teacher) zoom-called her class from China. Teachers like those two taught her what it meant to care about others. She compared teachers to "Everyday Superheroes."

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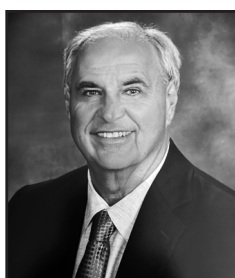
Greg Roush
Deputy
Director

PRESIDENT'S MESSAGE . . .

Working To Be A Stronger KRTA

I would like to introduce myself at this time. My name is Steve Gillespie, and I will be your KRTA President for this year. It is an honor and a privilege to serve such a distinguished group. As your President of KRTA, I will work to the best of my ability to represent your interest and to carry out the duties of the office. I would also like to thank my district, Central East, for their support in making this possible.

Before I became a retired teacher, I was blessed to teach social studies for 33 years at Madison Central High School in Richmond, Ky. It was a job that I truly enjoyed. I served on the KEA Board of Directors while teaching and was also part of KEPAC which was the political arm of KEA. I was active in our school system as well as in our community and my church. I was chair of the Richmond Area Arts Council, and I also serve on the state insurance board for TRS. I mention these things as a sample to show that I have experience in working with different groups to accomplish goals and objectives. As your President, I will be as accessible as possible to answer questions or to visit if needed. I truly believe that together we can accomplish our goals of protecting our pension and benefits while serving the needs of our members.



Steve Gillespie
KRTA President

Since being a member of KRTA, every President has had an area or theme they wanted to work on while in office. The objective I would like us to achieve while in office is to become a stronger organization. I know this is a broad topic, but it is an achievable goal that I will address as President. I feel there are five areas that we can and should improve on to become stronger as an organization. To do this, we must all become more active participants. As we get older, we like to think that we are wiser because of our experience and knowledge. This is true, however, sometimes we forget that it is the details that make the difference. Going to physical therapy and not doing the exercises will not produce a good outcome. We are an educated, hard-working, talented group of people, and when motivated, can accomplish our goal of being a stronger organization.

I will address in this newspaper the first area of need. In future newspapers and in our fall workshops, I will address the other four areas I feel we can improve upon. I did not want to make this article too long and brevity has its advantages. I want to make clear that I feel our organization does a good job. I feel, though, that with more attention to detail and your help, we can be even better. I am not reinventing the wheel; and to some, these points may be obvious.

My first point is an area of improvement for our organization that may seem obvious, and that is to be a friend and watch out for each other. Examples are checking on that member who suddenly is not attending meetings. It may be by choice, or they might need a ride or have other issues. In our local, we have picked up people for meetings because they can no longer drive. Sometimes they might just want to know someone is thinking of them. Send a card if they are in the hospital or are seriously ill. Little things make a big difference.

(Continued on Page 6)

KRTA PARTNERS . . .

KYHEARS

Provided by Heuser Hearing Institute

We are proud to share that the KYHEARS program had a successful first year, due in large part to the partnership and dedicated support of Kentucky Retired Teachers Association (KRTA) members. Phase one (August 2022 – April 2023) saw KY HEARS visit 17 counties, screen 2,000 patients for hearing loss, develop 6,500 community outreach opportunities, acquire 296 industrial patients, and schedule 147 new patients for follow-up appointments at Heuser Hearing Institute (HHI). The program also developed four thriving partnerships, created five KY HEARS sponsorships, and established five HTM kiosk locations now successfully serving Kentuckians across the state. KY HEARS also offers industrial hearing screenings that enable technicians to detect hearing loss as part of OSHA industry requirements.

In the year ahead, KY HEARS seeks to continue removing barriers to hearing healthcare throughout Kentucky by bringing HHI's services into communities across the state. By bringing services into the community, hearing healthcare is more accessible, enabling Kentuckians in rural areas to benefit from key health resources without traveling far from home.

The program has also introduced added resources this year, including free specialized telecommunication equipment provided by the Kentucky Commission on the Deaf and Hard of Hearing, a foundational KY HEARS partner. In addition, KY HEARS has partnered with Donate Life, a nonprofit that educates people regarding organ donation and encourages every Kentuckian with a driver's license or state-issued ID to become a registered donor.

Looking ahead, we will collaborate with local facilities across five Northeastern Kentucky counties to provide hearing healthcare resources and testing to local community members that would otherwise lack access.

Last fall we enjoyed participating in four KRTA workshops, and we are excited to attend even more this year to provide free hearing tests to all workshop attendees. We look forward to seeing you on:

- 8/30 in Dry Ridge, KY
- 8/31 at Shelbyville Conference & Welcome Center in Shelbyville, KY
- 9/14 at the HCS-EC3 Center in Elizabethtown, KY
- 9/18 at the Pulaski County Public Library in Somerset, KY
- 9/19 at Pine Mountain State Park in Pineville, KY

For more information on how KY HEARS can assist your local community, please email Devon Woodlee, KY HEARS Project Manager at

kyhears@thehearinginstitute.org.



Testing being conducted by
KY HEARS for teachers



Comfort Keepers® Offices in Kentucky Celebrate 25 Years of Inspiring Joy, Purpose and Positivity for Seniors, Caregivers, and Their Families

Comfort Keepers®, a market-leading provider of uplifting home care for seniors and adults who need assistance, is celebrating 25 years of bringing hope, joy and purpose to seniors, families and communities across the country. The company was created when registered nurse Kristina Butler was looking for a different, non-medical solution to care for her patients—allowing them to live in the comfort of their own homes, while also helping them thrive and find purpose. Twenty-five years later, Comfort Keepers continues to help tens of thousands of seniors and their families find connection and positive moments, while providing meaningful support for the caregivers who nurture them.

Comfort Keepers comprises a vast network of franchises across the nation and around the world, including the Comfort Keepers locations in Kentucky.

“We are so very proud of the Comfort Keepers brand and the difference we have made in so many lives over the past 25 years across the country,” said owner of the Somerset/London/Corbin franchise, Sarah Short. “We want to express our gratitude to all of our compassionate, dedicated caregivers who have worked tirelessly to elevate the human spirit of so many families. We look forward to continuing our mission of providing joy and positivity to many lives in our community.”

The company's nationwide network of



Sara Short

caregivers, also known as “Comfort Keepers” deliver joy, purpose and uplifting support to seniors on this day—and every day. For 25 years, Comfort Keepers has made it their mission to not only help today's seniors thrive and find joy and purpose every day, but also to invest, inspire and nurture the caregivers who care for them. According to a recent Comfort Keepers survey of nearly 1,000 Comfort Keepers caregivers, respondents reported being satisfied with the personal fulfillment gained in their job (90%) and the flexibility of being an in-home care caregiver (93%). The company recently launched www.ComfortKeepers.jobs to make it easier for more job seekers to find rewarding careers in the Comfort Keepers family.

Comfort Keepers #362
110 Richie Lane, Suite D
Somerset, KY 42503
908 W. Fifth St., Suite 15
London, KY 40741
606.676.9888 \ 606.864.0090
c 606.219.2909

For more information about services with Comfort Keepers in Kentucky, please visit www.comfortkeepers.com, and type in your zip code to find the office nearest you.





Kentucky Employees'
Health Plan

Lark Diabetes Prevention Identifies and Addresses Health Risks

According to the Centers for Disease Control, roughly 88 million Americans have prediabetes, but 84% don't know that they do. It doesn't usually cause symptoms, but it does increase your risk of type 2 diabetes, heart disease, and stroke.

The Kentucky Employees' Health Plan, through its medical vendor, Anthem, has partnered with Lark to offer a diabetes prevention program at no extra cost to you. After a brief survey, if you are determined to be at risk for type 2 diabetes and enroll in the Lark program, you will receive:

- Access to a customized program through a convenient mobile app.
- 24/7 coaching to help develop habits to lose weight, manage stress, eat healthier, sleep better, and increase activity.
- Personalized feedback and daily check-ins.
- Educational information about prediabetes and preventing type 2 diabetes.
- Tips for managing everyday stress.

Receive a free smart scale upon enrollment and a free Fitbit after reaching certain milestones. See if you qualify at [Lark.com/Anthem](https://www.lark.com/anthem).

Weight loss with Lark

Losing weight can make a difference in lowering risk for type 2 diabetes. Lark members lose an average of 4.2% of their body weight in 12 months on the diabetes prevention program.

24/7 coaching support

Losing weight and making lifestyle changes can feel intimidating even if it can lead to better health. Coaches can help you stay motivated. If you enroll in the program, you can send a message to a coach anytime from anywhere and receive an immediate response, as well as extra support. During the course of the program, coaches will:

- Provide educational information on prediabetes and preventing type 2 diabetes.
- Be available 24/7 through the Lark mobile app to provide personalized coaching.
- Customize a program based on your food preferences and lifestyle.
- Provide information about how stress affects your health and how to cope with it.

You are in control of your health. Prevent diabetes and start improving your overall health and well-being today. Go to [Lark.com/Anthem](https://www.lark.com/anthem) and take a quick one-minute survey to see if you could benefit from Lark's diabetes prevention program.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



JSW Plan Changes for Avesis Vision and Delta Dental

Avesis Vision

KRTA members should be aware of the upcoming changes that are being made to the KRTA **Avesis Vision** Plans. We want to ensure that members and their covered dependents are loaded in the **Avesis Vision** system and ID cards are in members' hands before the plan year (January – December) starts. JWS is changing the timeframe for mailing out member renewal letters, open enrollment, and receiving ID cards. This new timeframe outlined below should make for a smoother enrollment process and greater member satisfaction:

- › Member renewal letters mailed out by August 15
- › Open Enrollment September - October
- › Enrollment processed by November 15
- › Vision ID cards mailed by December 1

KRTA members can enroll in the **Avesis Vision** program within 30 days of joining KRTA or during the open enrollment period which is September through October of each year. Members will also have the ability to make enrollment changes within 30 days of a qualifying event (i.e., marriage, divorce, death, etc.).

Delta Dental

As of July 1, 2023, KRTA will no longer be offering the **Delta Care** dental plan through **Delta Dental**. The reason for the change is due to the lack of new dental providers joining this network which is leaving members with too few providers. **Delta Dental** will still be the endorsed dental provider for KRTA.

The exciting news is that we are replacing the **Delta Care** plan with a new plan design, **PPO Basic**! This plan has a larger PPO network, no deductibles, 100% coverage on preventative services and all at an attractive price point. This dental plan should be considered for anyone that currently doesn't have dental coverage in place. See below how this new dental plan could work for you:

Annual average KY dentists charge for two oral exams/cleanings and annual x-rays	\$454.00
Less annual member-only insurance premium	<u>-221.52</u>
Annual savings for the KRTA member	\$232.48

As a KRTA member, you will still have the ability to choose from three distinctive dental plans that are available to members wherever they live in the USA.

While KRTA will no longer offer the **Delta Care** dental plan to new subscribers, those that are currently enrolled still have the option of continuing your coverage. If you choose to remain on this dental plan, everything will continue as is. If at some point you choose to move away from the **Delta Care** dental plan, you will not have the option to re-enroll. The earliest effective date for coverage for the new **Delta Dental** plan, **PPO Basic**, will be July 1, 2023. Going forward, you can enroll anytime of the year. With this dental plan replacement, you can continue to feel confident that you are receiving top-notch, custom dental plans with preferred pricing as a KRTA member.

If you have any questions, feel free to contact me at 502-500-9623 or the KRTA office at 1-800-551-7979.

Jason Weilage, JSW Agency
KRTA Dental and Vision Representative
jweilage@jswagency.com



MEMBERSHIP



2023 KRTA Convention Membership Leadership Training Workshop

by Debby Murrell

This year's KRTA convention offered a Membership Leadership Training Workshop. I designed the "Nuts and Bolts" of Membership thanks to KRTA President, Golden Hale's, emphasis on the importance of KRTA.

The workshop was on the afternoon of April 17. After Tim Abrams asked me to lead the workshop, I decided the topic should be about the "Nuts and Bolts" of membership. With the special assistance of District Membership Chairs Becky Woods, 5th District; Sherry Radford and Pamela Napier, 3rd District; Wanda Mollett, Big Sandy; and Michael Caudill, Upper KY River, District and Local leaders who jam packed the room received fresh ways in how to effectively use membership tools in building their Local Membership!

A special "Thank You" to these District Chairs who in this last year led their own Districts and Locals to new membership heights!

Several Membership Alerts!

- All Cash Members received a letter in June reminding them to renew their memberships. If you received this reminder, then please remit your dues ASAP. It is so convenient for you to sign the A.D.D. (automatic dues deduction) White Card. The dues are automatically deducted from your annuity check each November. This saves the on-going postage rate hikes on reminder letters. It is a big saving to KRTA. Upon their retirement, all NEW Retirees receive a congratulatory letter, as well as an invitation to join the ranks of 32,000 plus Retired Educators who are KRTA Members. There are many great benefits, not simply at the State Level of KRTA Membership, but many Local RTA's are enlisting local businesses, some of which are owned by former students to offer a discount for their services and or products to retirees who are members of the LOCAL RTA. Another great reason to be a KRTA member!

- The State Membership Committee will meet on Monday, July 24, at 10:00 a.m. at the KRTA office in Louisville. Each District Membership Chair will be contacting Local Presidents and or Membership Chairs for an update regarding the 2023-2024 Local Membership Chairperson.

- All District Membership Chairs have received a copy of the 2023-2024 goals for both their District and their Locals. These will be discussed at the July meeting.

As we launch a new membership year, let's make it another celebratory year. It will take each one of us enlisting another to join our ranks! Will you do your part? Enlist that new retiree or the one who has been retired several years so they can also enjoy these many KRTA membership benefits!

I am looking forward to seeing many of you along this year's KRTA membership highway.



Convention Awards for Local & District Associations

Local Recognition Awards

Gold	Silver	Bronze
Adair	Marion	Barren
Bluegrass	Mason	Bath
Boone	McCracken	Bell
Bracken	McLean	Boyd
Breathitt	Meade	Breckinridge
Bullitt	Menifee	Christian
Butler	Metcalfe	Daviess
Calloway	Middlesboro	Edmonson
Campbell	Monroe	Estill
Carlisle	Montgomery	Graves
Carroll	Morgan	Grayson
Casey	Nicholas/Robertson	Greenup
Clinton	Ohio	Harlan
Cumberland	Owen	Harrison
Etown/Hardin/ LaRue	Pendleton	Jackson
Floyd	Pike	Jessamine
Franklin	Taylor	Lyon
Fulton	Trigg	Madison
Gallatin	Trimble	McCreary
Garrard	Union	Muhlenberg
Grant	Wayne	Nelson
Green	Webster	Owsley
Henry	Whitley	Perry
Hickman	Wolfe	Rockcasatle
Hopkins	Pendleton	Spencer
Johnson	Middlesboro	Todd
Kenton	Whitley	Warren
Knott	Breathitt	Washington
Lee	Knott	
Letcher	Letcher	
Lincoln	Wolfe	



Gold = 55
Silver = 28
Bronze = 5

District Recognition Awards

Gold	Silver	Bronze
First District	Fifth District	No Bronze Awards
Second District	Big Sandy District	
Third District	Central KY East	
Fourth District	Central KY West	
Jefferson	Eastern District	
Northern District	Middle Cumberland	
Upper KY River	Upper Cumberland	

Retraction: **Mason County** was incorrectly reported as 99.5% in the *Yes, We Did Awards* in the March KRTA NEWS. It should have been 100%.

Virginia Shaw Award

Second District 82%
Upper KY River District 82%

M. L. Archer Award

Lee Co.	100%	Garrard Co.	96.1%	Union Co.	92.3%
Menifee Co.	100%	Montgomery Co.	95.9%	Cumberland Co.	91.9%
Metcalfe Co.	100%	Webster Co.	95.3%	Hart Co.	91.7%
Mason Co.	100%	Owen Co.	93.9%	Butler Co.	91.6%
Fulton Co.	98.8%	Letcher Co.	93.8%	Knott Co.	91.6%
Monroe Co.	98.6%	Carlisle Co.	93.5%	Green Co.	91.4%
Middlesboro	98.0%	Bracken Co.	92.8%	Hancock Co.	90.7%
Powell Co.	97.1%	Carroll Co.	92.3%	Wolfe Co.	90.1%
				Martin Co.	89.9%

(Continued from Page 2 Steve Gillespie)

Pass along information. We have saved many people hundreds of dollars by making them aware of the Know Your RX. Learn from each other. Without stating the obvious, we are teachers. Our organization offers benefits that many times people are not aware of. Let's not keep it a secret.

Enjoy each other. Meetings should be a time to be informed but also a time for fellowship. We are people that all our lives during our professional career wanted to help and make a difference. Let's keep that going.

I tried to keep this somewhat brief; and again, I would like to say how proud I am to be a member of such a dedicated group of people who strove to make a difference in young people's lives and had such a great impact on our state.

You deservedly should be proud of your service and your organization.



(Continued from Page 2 Greg Roush)

Olivia Barker was inspired by her father—a man that went back to college at age 40 to get his Master's in Education so he could become a full-time teacher. Oliva was intrigued at how her father could care about people that she typically tried to stay away from because of the trouble they got into. Her dad stated that he understood these students and that he too was a punk back in the day, and they deserve to have someone care about them. Teachers like this impressed her basically because they kept showing up every day after constantly being underappreciated. Olivia also was inspired by her English teacher, Ryan Hale. A teacher that used fun lessons and games to help connect learning to real life lessons. He taught her not so much valuable content, but that why continuous learning was worth it!

Both of these young ladies brought tears to many retirees' eyes including my own. They reminded us why we did what we did and that it did pay off and we did make a difference in the lives of others.

I, too, salute you all for the dedication and impact you had on the students in our commonwealth, an impact that still continues today!

Spotlight on Joe Westerfield

Member of Daviess County RTA



Spotlight On A KRTA Member

Teaching Brings a Multitude of Riches*

I have heard people say that they do not want their kids to be teachers because they would never make any money or have anything. Baloney! I taught school for 33 years, and I am rich.

I am rich because I got to be a part of the lives of several thousand young men and women.

I am rich because I have seen these young men and women grow up to be successful doctors, lawyers, accountants, financial planners, teachers, principals, bank presidents, college professors, scientists, realtors, business owners, morticians, architects, farmers, factory workers, mechanics, firemen, policemen, CEOs, cosmetologists, electricians, plumbers, landscapers, school board members, city commissioners, state legislators and many other jobs I may not know about or have long forgotten.

I am rich because I helped over 5,000 students register to vote. I got to see the excitement in their voices when they went to the polls for the first time and told me about it. I am rich because I got to see the light bulb go off when they understood what I was trying to teach and when they understood why working hard was important.

I am rich because I got to see students learn to study, learn how to become organized, and learn from their mistakes.

I am rich because I got to see thousands of young ladies in their prom dresses and their dates in their tuxedos at the prom. I still have lots of pictures taken with them at the prom.

I am rich because I saw these same students at their graduations in their caps and gowns and heard their wonderful speeches and saw them march out for the last time.

I am rich because I found the vocation that I was interested in and got the opportunity to teach the subject I liked and spent time building up the experience I needed to work with high school kids.

I am rich because I have a box full of cards, letters and e-mails that former students have sent to me over the years.

I am rich because of the hundreds of Facebook posts I received when I had the honor of being inducted into the Kentucky Teacher Hall of Fame in 2018.

I became a teacher because I thought it was one of the most important jobs in our society. I still do. Money isn't everything!

Joe Westerfield was a teacher in Daviess County Public Schools for 33 years before retiring in 2002. He wrote this in recognition of Teacher Appreciation Week which was May 8-12.

* Also appeared in the *Owensboro Messenger-Enquirer*



Greg Roush with speakers & Candace Hamilton & Olivia Barker

INSIDE SCOOP . . .



Return-to-Work Reminders

If you are retired and considering reemployment in any capacity, it is very important to contact Teachers' Retirement System to discuss the consequences of reemployment on your TRS health insurance. Read this article for details of those consequences. Retirees and their spouses who return to work in a position that offers health insurance must drop health insurance coverage through TRS. If insurance is available through the employer, TRS insurance must be waived regardless

of which TRS plan the person is participating. Then, prior to losing eligibility for the active employment insurance, you must contact the TRS Insurance Department if you wish to reenroll in TRS coverage. You must submit a new TRS insurance application and provide the required documentation from your employer indicating the coverage termination date to reenroll in TRS coverage. If you wait until your active employment coverage is already terminated, you could have a gap in coverage. If you have chosen a Waiver Health Reimbursement Arrangement (HRA) through your active employer, you can only reenroll in TRS coverage during open enrollment for the effective date of January 1. Losing eligibility for one of the Waiver HRA options through the Kentucky Employees' Health Plan (KEHP) is not considered a qualifying event.

(Continued from Page 2 Tim Abrams)

benefit your wellbeing and provide the support you need to live strong now and in years to come.

There are many advantages only available to members. Perks can include:

Pension and Health Insurance Defense: Your association fights on your behalf to protect your retirement income and hard-earned pension so you can enjoy your retirement. As well as working to protect your health insurance and keeping prescription cost low for our members.

Access To Benefits: Get the insurance you need—everything from Long-Term Care to Dental Insurance to vision coverage—at group rates!

Social Opportunities: Your association provides many opportunities to rub elbows with other peers. Everything from association meetings to volunteering opportunities to group travel.

Whether you're renewing your membership or joining your association for the first time, there's no reason to go it alone. Join the group and attend your local chapter meeting.

Enjoy your summer and join us this Fall as the KRTA Fall Workshops visit your area. KRTA Fall Workshops will provide a TRS Update, information on your health insurance and many programs provided by United Health Care for our over 65 members and Anthem for our under 65 members. The workshops will provide information on the benefits of being a KRTA member and as always enjoy a meal with fellow retirees. We hope to see you at a KRTA Fall Workshop this Fall. Call your local president to reserve your seat. If you do not know your current local president, simply email us at info@KRTA to make your reservation.

2023 Workshop Schedule

<u>District</u>	<u>Date</u>	<u>Location</u>
Jefferson County	Friday, August 25 10:00 AM (ET)	Wildwood Country Club 5000 Bardstown Rd. Louisville, KY 40291
Central KY East	Monday, August 28 9:00 AM (ET)	Boone Tavern 100 Main St. Berea, KY 40403
Central KY West	Tuesday, August 29 9:00 AM (ET)	Scott Co Public Library 104 Bradford Ln. Georgetown, KY 40324
Northern	Wednesday, August 30 9:00 AM (ET)	TBD
Fifth	Thursday, August 31 9:00 AM (ET)	Shelbyville Conf/Welcome 219 7th St. Shelbyville, KY 40065
First	Monday, September 11 9:00 AM (CT)	Kenlake State Park 542 Kenlake Rd. Hardin, KY 42048
Second	Tuesday, September 12 9:00 AM (CT)	223 Third St. Henderson, KY 42420
Third	Wednesday, September 13 9:00 AM (CT)	Barren River State Park 1149 State Park Rd. Lucas, KY 42156
Fourth	Thursday, September 14 8:30 AM (CT) 9:30 AM (ET)	HCS - EC3 Center 200 University Dr. Elizabethtown, KY 42701
Middle Cumberland	Monday, September 18 8:30 AM (CT) 9:30 AM (ET)	Pulaski Co Library 304 S Main St. Somerset, KY 42501
Upper Cumberland	Tuesday, September 19 9:00 AM (ET)	Pine Mtn. State Park 1050 State Park Rd. Pineville, KY 40977
Upper Ky River	Wednesday, September 20 9:00 AM (ET)	LKLP Community Action 412 Roy Campbell Dr. Hazard, KY 41701
Big Sandy	Thursday, September 21 9:00 AM (ET)	Jenny Wiley State Park 75 Theatre Ct. Prestonsburg, KY 41653
Eastern	Friday, September 22 9:00 AM (ET)	Carter Caves State Park 344 Caveland Dr. Olive Hill, KY 41164

*Call your local president to make reservations
for the workshop in your district.*

AARP/KRTA Announces Grandparent Essay Winner



Cebert Gilbert, KRTA/AARP Specialist; Christine Jackson, AARP Program Analyst; Barry Shroust, London's Grandfather; London Pearson, Winner; Ashley Linback, London's Teacher.

Congratulations! We're proud of London Pearson for her award winning essay. She is a 5th Grader from Maysville, KY, in Mason County and earned top honors in the 2022-2023 Grandparent of the Year Essay contest for her school, Mason County, and Eastern District.

London, her grandfather, Barry Shroust, and her teacher, Ashley Linback, received their awards before 300 retired educators at the Annual "AARP Kentucky Grandparent of the Year" ceremony at KRTA's Convention in April in Louisville.

London received a check for \$100 and her grandfather received an engraved plate. Her teacher received a check for \$150 for her classroom. London's essay was about her loving and very busy grandfather who is raising her and three other granddaughters.

(Continued from Page 1 "Volunteer of the Year")

Carolyn's belief in the power of words and her love for her community helped her find a unique and powerful way to raise funds for much-needed public historic projects.

In 2017, Carolyn authored *T is for Todd County*, an alphabetical collection of art, images, stories, and knowledge celebrating Todd County's unique heritage. Proceeds were used for the restoration of the second floor of the Historic 1835 Todd County Courthouse. After selling 1,000 copies of this popular keepsake, a second printing of 500 more was requested.

Her unique literary idea led to the creation of a 2nd "coffee table book." In 2022, she penned *Notables of Todd County*. Carolyn has dedicated hundreds of volunteer hours to contacting community members who have real connections with people, places, and events from the past. These current or former Todd County residents have shared photos, stories, or interesting information that helped form the content of the book. After authoring *Notables*, Carolyn contacted

many individuals and businesses to help sponsor the publication. Small and large businesses across the county are selling copies of *Notables* to support the work Carolyn helped begin. As of December 14, 2022, this treasured keepsake has been sold to family and friends in as many as 27 states, all sharing memories of Todd County history. The thousands of dollars in funds raised from Carolyn's "Labor of Love" are being devoted to the rehabilitation of the Green River Female Academy which dates to 1835 and is believed to be the beginning of formal education in Todd County. The Green River Female Academy has the distinction of being the only existing school in the Green River area that predates the Civil War. The Academy is being restored to help spotlight the arts for Todd County citizens and visitors.

In Carolyn's mind, finding creative ways to give back to her community are endless. Whether it is through supporting the education of our upcoming generations or restoring the unique history of our county. She has found ways to support our communities with her talents and expertise and authoring two books is no small feat. Throughout her career as a teacher and

District Grandparent Essay Winners

<u>Name</u>	<u>County</u>	<u>District</u>
Ansley Higgins	Calloway	First
Zailey Buchanan	Union	Second
Madelyn Froehlich	Metcalfe	Third
Remi Petett	Taylor	Fourth
Camdyn Tingle	Trimble	Fifth
Natalie Frazier	Madison	Central Ky East
Nolan Rose	Wayne	Middle Cumberland
William Hildebrand	Bracken	Northern
Adyson Wagers	Clay	Upper Cumberland
James Connor Perkins	Wolfe	Upper KY River
Aubrey Salyers	Johnson	Big Sandy
Bryson Ward	Mercer	Central KY West
<i>*London Pearson</i>	<i>Mason</i>	<i>Eastern</i>

5th Grade Grandparent Essay

- The 300-500 word essay must be handwritten about (only) one grandparent or surrogate grandparent, (e.g. someone the child considers to be "like a grandparent") who is alive at the time the essay is written.
- The essay must include the components of a formal essay (introduction, supporting points and conclusion).
- Name and school of the author must be written at the end of the essay.

Send questions via email to kyaarp@aarp.org.

in her current reality as a community volunteer, Carolyn continuously gives all she has and asks nothing in return except to see her county's heritage grow. Her strong belief, in our past affects both our present and our future, shows in her heart. She selflessly dedicates her life to Todd County and is well deserving of the Frank R. Hatfield Volunteer of the Year Award.

Carolyn L. Wells—influential, dedicated, inspirational, notable.

District Nominees for Volunteer of the Year Award

First.....	Roy Hensel
Second.....	Harold Wilson
Third.....	Carolyn Wells
Fourth.....	Vonnie Johnson
Fifth.....	Gail Becraft
Jefferson.....	No nominee
Central KY East.....	Dorothy Murphy
Central KY West.....	Judy Coffey
Middle Cumberland.....	Tishana Cundiff
Northern.....	C. W. Spencer
Upper Cumberland.....	Claudia Gibson Greenwood
Upper KY River.....	Letha Patterson
Big Sandy.....	No nominee
Eastern.....	Norma Week

YOUR HEALTH & SAFETY . . .

Let's Talk About Your Health

Since the beginning of the pandemic, many of our members have suffered from depression. One in five Americans suffer from mental illness, and less than half of them ever get the help they need. Some symptoms that depressed people may experience include changes in:

- ▶ mood (anxiety, apathy, general discontent, guilt, hopelessness, loss of interest or pleasure in activities, mood swings, and sadness)
- ▶ sleep pattern (early awakening, excess sleepiness, insomnia, or restless sleep)
- ▶ whole body functions (fatigue, excessive hunger, loss of appetite, or restlessness)
- ▶ behavior (excessive crying, agitation, irritability, or social isolation)
- ▶ cognitive processing (low in activity, lack of concentration, or even thoughts of suicide)
- ▶ weight (loss or gain).

If you notice any of these symptoms in your loved ones or someone tells you that they have noticed some of these symptoms in you, please seek professional help. We must take care of our retirees because a large percentage of our retirees live alone and may not have any family close by.

According to *Facty Health*, there are natural remedies for depression:

Adopt a healthy diet—A Mediterranean diet is good for the heart, and it could help treat depression. Some foods enhance the production of serotonin. Some of the foods that can contribute to the manufacture of this “happy chemical” are eggs, fish oil, flaxseed oil, sour cherries, and healthy fats.

Practice meditation—A strong mind-body connection has a therapeutic effect on relieving clinical depression. Meditation battles stress/heart disease and slows down the aging process while

helping make you calm and happy. All you need is a peaceful location where you can sit comfortably to relax and focus on your breathing. Just 15 to 20 minutes a day can help.

Engage in regular exercise—Thirty to 45 minutes of mild exercise five days a week can lift mood, improve self-esteem and lessen stress. Exercise releases endorphins and creates the feel-good chemical dopamine. Dopamine floods a person's brain with positive emotions and helps fight sadness and anxiety. Physical activity done three times every week for 15 minutes or more at a time can lessen the severity of depression symptoms and boost your energy levels.

Limit your daily caffeine intake—Coffee, tea and energy drinks may provide an energy boost momentarily, but they have an insidious long-term impact. Caffeine worsens anxiety and depression. If you are a “caffeine veteran”, it will be wise to take your time cutting back on caffeine. Quitting caffeine can be tricky. A lack of caffeine may cause a temporary depressive episode. You should consider limiting your intake and slowly easing off caffeine.

Consider acupuncture—It is an excellent addition to antidepressant medications. These tiny needles inserted lightly into the targeted areas of the body is an ancient treatment that may aid in alleviating the symptoms of depression.

Improve your sleep routine—One of the most common complaints of people struggling with depression is the inability to get proper sleep. Depression causes restlessness at night, which interrupts your rest. While some people with this condition don't get enough sleep, others tend to sleep way too much. Improper sleeping patterns can be severely detrimental for people dealing with chronic conditions. The regeneration system breaks down. Proper sleeping practices include going

to bed and waking up at the same time every day. This means 7 days a week. Some sleeping aids can also be beneficial, BUT contact a doctor before taking any sort of medication.

Practice yoga—Yoga has been around for almost 5,000 years. It is a series of stretches and mindfulness. Regular yoga practice can boost your emotional health and aid in building confidence, mindfulness, and grace. It is an effective natural treatment that has the power to positively impact psychiatric disorders and reduce the severity of symptoms of depression. Yoga is a combination of breathing work, postures, and repetitive movements.

Eliminate depressants—Many people turn to self-medicating to deal with depression. Some look to alcohol and other drugs. The physical consequences and adverse side effects of excessive alcohol or dependency on other substances can lead to devastating consequences. Alcohol makes a person impulsive and even increases the chances for suicidal attacks.

Test magnesium levels—Ask your doctor to include a check of your magnesium in your lab work. Symptoms of depression and anxiety from moderate apathy to psychosis are related to magnesium deficiency. Magnesium relaxes muscles and produces proteins and energy. Apart from this benefit, magnesium is necessary for healthy bones and joints. A magnesium-rich diet includes foods like seeds, sesame seeds, legumes, dark leafy veggies, nuts, beans, and whole grains.

Have fun—One of the most challenging tasks for people living with depression is to enjoy themselves. Social withdrawal is a common tendency. It is important for people to socialize and try to connect with others.

Use light therapy (phototherapy)—Light therapy can be used to treat depression, mainly seasonal affective disorders (SAD). The treatment is simple. You need to wake up early and walk in the morning sun to improve your mood or treat yourself to a unique

light lamp to help battle the winter blues. Exposure to the sun is suitable for depression symptoms. In fact, it is best to make sure your home is rich with indoor light. Fluorescent bulbs installed in a quiet room where you can meditate may help effectively deal with depression.

Consider Cognitive Behavioral Therapy—This is a type of talk therapy that examines the beliefs and practices which contribute to depression. The study of these factors helps many people re-evaluate their patterns and embrace a healthier mental state.

Take multivitamins—Certain vitamin tablets and supplements are known to elevate one's mood and ease depression symptoms. Multivitamins play a significant role by affecting the chemicals released in the brain. Foods rich in Vitamin B are fish, cheese, turkey, shellfish, and spinach. Vitamin C rich foods which can be consumed are fruits and vegetables such as strawberries, berries, dark leafy greens, pineapples, melons, and tomatoes.

Stick to a routine—Be soft, yet flexible with your schedule and plan to stick to it. Think about completing all your daily tasks within a set time. For example, wake up on time, eat your food at the right hours, and sleep on time. A proper routine will help ease the symptoms of depression.

Remember that even the smallest accomplishment while dealing with depression is still an accomplishment. Be kind and gentle with yourself and practice holistic self-care.

Do you know anyone who was once very active in his or her RTA but is no longer involved? If so, reach out to them and invite them back to the meetings. Show genuine concern and tell them that they have been missed.



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

LEGISLATIVE . . .

When Nothing is Something

Allen J. Schuler, Legislative Co-Chair



Allen J. Schuler
Legislative Co-Chair

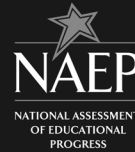
For most of us, the 2023 General Assembly session is but a fading memory. The good news is that this year's short session produced nothing that negatively impacted TRS. That's a major something.

The bad news is that the 2024 General Assembly is but six months away. Not only will it be a long session, but it's also a budget session. During the sixty days allotted to the 2024 GA, anything can and often does happen, as we've learned. Unfortunately, thanks to seemingly eternal political races, it feels like legislative matters never stop. True. They don't. As a result, we must continue to maintain our vigilance and awareness of GA doings.

That means now, too, in the blissful summertime, not just when the GA's in session. Currently, our representatives are involved in interim joint committee meetings during which they'll be concocting plans for 2024. That makes this a good time to touch base with your senator and representative. When you do so, be sure to thank each one for fully funding TRS and our medical fund during the 2022 budget session. If your representative or senator is new to the GA, impress upon them the need to continue funding TRS fully. Make sure they're committed to maintaining the legislative portion of shared responsibility funding. In short, take the time to keep KRTA's legislative priorities in front of the people who will vote in the not-too-distant future on the state's budget priorities. One of those priorities should be retired teachers. However, remaining a priority requires effort on our part.

As we go forward toward the 2024 GA, we must be on the lookout for bills that could potentially hurt our pension and/or our medical benefits. For instance, during the previous two GA sessions, bills were proposed that could have impacted pharmacy benefit managers such as Express Scripts and CVS, entities many of us depend on for maintenance medications. Though such bills did not move then, they could reappear in 2024. Also, bills funneling tax dollars into "educational scholarships" for private schools or to further fund charter schools will probably crop up. Such reallocation of our tax dollars could potentially damage our pension system by reducing the money going to TRS.

While it is tempting to let the lazy days of summer pass by before the onslaught of this fall's gubernatorial election ramps up to speed, let's not. Our representatives are preparing for 2024 now. We should do the same. Let your senator and representative know we're out here and that we're paying attention. They love to hear from us. After all, they represent us. Thank them. Remind them of our priorities. It doesn't take long. So, take a moment and contact your representatives now, in person, by phone, via email, with a postcard or a letter. After all, if you want something to happen, doing nothing isn't always the best option.



What is NAEP?

The National Assessment of Educational Progress (NAEP), often called The Nation's Report Card, is the largest nationally representative and continuing assessment of what students in public and private schools in the United States know and are able to do in various subjects. Sponsored by the U.S. Department of Education, NAEP has been conducted since 1969 and is often considered the "gold standard" in large-scale assessments.

(NAEP is conducted by Westat on behalf of the U.S. Department of Education)

"The results, from what is known as the nation's report card, offer the most definitive picture yet of the pandemic's devastating impact on students."

– The New York Times

"We need a renewed focus on the educational needs of our struggling students."

– Dr. Peggy Carr, Commissioner National Center for Education Statistics (NCES)

NAEP is hiring

Become an in-school data collector

with the National Assessment of Educational Progress (NAEP)

NAEP is a resource that teachers, principals, and other educators can use to improve students' learning experiences and educational outcomes. From its assessment frameworks, to its innovative assessment and survey questions, and its data-rich results, NAEP provides helpful tools and information for educators.

Responsibilities

- Administer assessments in schools on digital devices for sampled students.
- Be available to work during school hours, when work is available, between January 29 and March 8, 2024. The data collection window may be extended due to weather or other delays.
- Attend virtual training between January 3 and 19, 2024, and attend a 1- to 2-day in-person meeting with your team between January 22–29 (local travel).

Westat offers

- Paid training;
- Paid time and mileage reimbursement for local driving from home to schools and back; and
- Weekly paychecks (with direct deposit).

How do I find out more?

Enter your contact information at www.WorkNAEP.com to be notified once applications are available.

Candidates should

- Be detail-oriented
- Be able to work in a team environment
- Have good communication skills
- Be comfortable working with technology
- Be a U.S. citizen and willing to complete a background check, including FBI fingerprinting
- Enjoy working in schools (prior education or research experience is a plus)

Stay Informed—Receive Text Alerts From KRTA

Text alerts will keep you informed—real time—on any legislative progress and action needed as it relates to our legislative priorities.

Because of new FCC regulations, we are no longer able to use 41411 as a number to sign up for our texting services.

If you are already signed up to receive text alerts from KRTA, there is NOTHING you need to do. *If you are not signed up and would like to receive text alerts* from KRTA, just follow these four easy steps to sign up:

1. Open your texting application just as you would normally do to send a text message.
2. In the "To" field, enter 1-833-526-4752
3. In the "Message" field, enter KYPENSION
4. Hit Send



That's it! You'll receive a confirmation text, and you are ready to receive our messages. Please note that message and data rates on your mobile phone plan may apply.

If you would like to opt out of receiving our texts, just send a text to 833-526-4752 with the message STOP.

AROUND THE STATE . . .

Adair County RTA

Adair County RTA provided donuts and pens to Adair County staff for Teacher Appreciation!



Gavin Giles, a 5th grade student at ACES, wrote the county winning essay in the AARP sponsored "Grandparent of the Year" essay contest. Gavin wrote the essay about his grandmother, Cheryl Giles.

Gavin is the son of Ashley McGuffin. Pictured with Gavin are his fifth grade teacher, Robin Hancock and Adair Co. RTA President Elect, Mary Ann McQuaide.

Bullitt County RTA

Bullitt County Retired Teacher's meeting today. Derby theme with hats and a charcuterie board demonstration by Joyce Crigler. Then followed by a fantastic brunch and short business meeting. Travel opportunities were presented. Next meeting is June 13.



Calloway County RTA



John Secor, President, CCRTA; Steve Gillespie, President-elect KRTA; and Pat Seiber, President-elect, CCRTA

Mr. Gillespie spoke on the KY State Budget and Kentucky Retired Teachers Association (KRTA) priorities.

Central KY West

Central Kentucky West RTA had their May meeting in Cynthiana at the First Christian Church. Dr. Jeremy Penn, Ophthalmologist spoke to the group about "Healthy Eyes Over 50".



Margaret Head Sims, KRTA Chair for Health and Insurance, spoke on the great insurance benefits that our members have. She emphasized the "PERS" program and encouraged every retiree over 65 to get their FREE Personal Emergency Response System device.

Karen Guffey had a handout for members on various help aids. Karen put together the names of these aids along with their market availability. She had researched different aids to help members with illnesses such as Parkinson's. This particular aid helps a Parkinson patient eat soup without spilling it. Her handout was well received by the members.

Karen Guffey and Lisa Petry-Kirk are Co-Presidents of Central KY West through 2024.

Christian County RTA



The CCRTA met in Hopkinsville at the Christian County Public Library for their March meeting. Jackson Holland was recognized as the Christian County AARP Grandparent Essay Winner. Jackson, a 5th grader at Millbrook, read his essay to the group.

Margaret Head Sims, KRTA Chair for Health and Insurance, presented a program on the insurance benefits for both the Under 65 and Over 65 teacher retirees.

Sharon Suddeath is the President of the Christian County RTA.

Edmonson County RTA

The ECRTA met at the Public Library for its April meeting.

Margaret Head Sims, KRTA Chair for Health and Insurance, gave the program on various benefits offered through United Healthcare Medicare Advantage Insurance to the over 65s in attendance.

Emphasis was on the Personal Emergency Response Program (PERS). One member in attendance had already received the device and was very positive on its effect. Others in attendance were planning to get their PERS soon.

Questions were addressed about turning 65 and how it affects members.

Bobby Joe Duncan is President of the ECRTA.



Garrard County RTA



Left to right Linda Rudolph, Pam Canter, Susan Walters, Shannon Driskell and Jamie Hester.

Garrard County Retired Teachers Association met for their March meeting at the First Southern National Bank in Lancaster.

The three Garrard County AARP Essay winners were recognized. They are Addalyn Holloway, Paint Lick Elementary, Elana Clarkson, Camp Dick Robinson and Grayson Elleman, Lancaster Elementary. Grayson Elleman was chosen as the Garrett County winner to compete as the Central Kentucky East representative.

A program on Health and Insurance was given by Margaret Head Sims. Members asked some very good questions regarding their insurance benefits.

Shown in picture are members of the Garrard County Leadership/Planning Committee.

Henderson County RTA



Isabella Ortez was the Grandparent Essay winner from Henderson County Retired Teachers Association.

Henry County RTA



The Henry County Retired Teachers Association met in Eminence at the Henry County Public Library for their March meeting.

Margaret Head Sims, KRTA Health and Insurance Chair, presented information on insurance benefits for both the Under 65 and the Over 65 retirees. A question and answer discussion followed.

JoAnn Adams is President of the Henry County RTA.

Hopkins County RTA



The HC RTA met in Madisonville at Brothers BBQ for their March meeting.

Jemma Geary, Hopkins County AARP Grandparent Essay Winner, presented her essay to the group.

Margaret Head Sims, KRTA

Health and Insurance Chair, spoke to the group about United Healthcare's benefits available to retirees. Ann Hale is the President of the Hopkins County RTA.

Fifth District RTA



Fifth District RTA attendees at the KRTA Convention in April 2023

Jefferson County RTA



Thanks to the Atherton High School concert choir for entertaining the Jefferson County Retired Teachers at their December 2022 general meeting held at Wildwood Country Club in Louisville.

They sang beautiful Christmas music under the direction of their choir teacher, Melinda Cumberledge.

Kenton County RTA



AARP Speaker, Gary Adkins, a former KY State Prosecutor, spoke to 67 KCRTA members on Tuesday, March 14 about Frauds and Scams aimed at Seniors. The presentation took place at Summit Hills Country Club.

Paducah McCracken RTA



Lone Oak Elementary third grade choir, under direction of Chad Davidson, entertained Paducah McCracken County RTA during lunch May 4, 2023, at First Christian Church.

The minutes were presented by Glenda Barkley and the treasurer's report by Kaye Boyd.

Committee reports presented:

Membership: Charlotte Benton

Legislation: Aaron Beals

Health Insurance: Katherine Mayne

President's: Charlotte Benton

KRTA Health and Insurance Chair, Margaret Sims, presented an informative presentation followed by a question and answer session.

Charlotte Benton, president called the meeting to order and welcomed everyone. The Pledge of Allegiance was led by Edd Rowe and the devotional was presented by Buddy Rushing. Installation of officers was conducted by Buddy Rushing.

KRTA Convention highlights were discussed by Charlotte Benton who presented the local with the Gold Seal Local Recognition Award and YES WE DID Award for membership of 79.6%.

Officers installed were:

- PresidentCharlotte Benton
- Vice PresidentKatherine Mayne
- SecretaryGlenda Barkley
- Treasurer.....Kaye Boyd

The door prize was awarded to Marlene Wallace. Money and items were collected for Hope Unlimited for the May service project.

Trimble County RTA



TCRTA recognized Camdyn Tingle as their AARP Grandparent Essay Winner. Camdyn read his essay to the group.

This is a very active retired teacher group due in part to the leadership of this association.

Margaret Head Sims presented the program on Health and Insurance and entertained questions

from the group. Ken Cottongim was in charge of the meeting in place of the President Becky Moore.

Wayne County RTA

The March Wayne County Retired Teachers Association meeting was held at the Aspire Center in Monticello. The AARP Grandparent Essay winner, Nolan Rose, was recognized and read his essay. Jane Dalton is President of the WCRTA.



We celebrate Kentucky's Retired Teachers with a special **BUY 1 GET 1 FREE** offer.

KRT23

Show your KRTA Member Card at time of purchase or mention membership on a phone order and receive one free ticket with the purchase of one adult admission to The Stephen Foster Story or Songs of Stephen Foster Matinee (limit two).

In Bardstown, KY

a new 1-hour indoor matinee:

The Songs of STEPHEN FOSTER

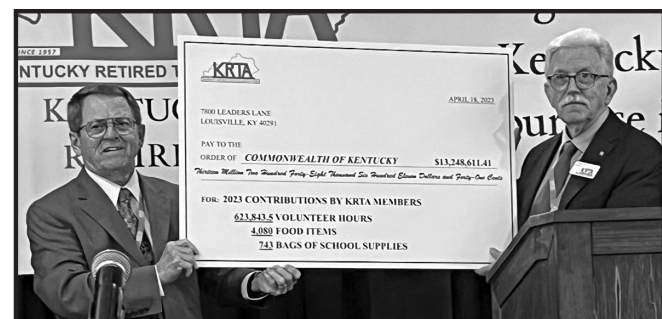
June 17-August 12, 2023

502-348-5971 stephenfoster.com

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

Retired teachers in Kentucky continue to have an enormous impact through volunteerism, giving and economically in their communities throughout the Commonwealth. With more than 88% of Kentucky's retired teachers residing in the Commonwealth, their pensions and benefits add

over two billion dollars to the Kentucky economy each year.



Rick Tatum, 2023-24 President Elect, and Golden Hale, Past President, proudly hold a replica of a check displaying the monetary value of KRTA volunteer efforts in 2022.

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

KRTA members documented 623,843.5 volunteer hours. The Independent Sector was used as the source for assigning the value of each volunteer hour. The national value of a volunteer hour is now \$26.85; and the Commonwealth of Kentucky value is \$31.80, which is a 7.5% increase since 2021.

Members donated 4,080 food items and 743 bags of school supplies. KRTA uses a formula to arrive at \$.77 for each food item and \$15.37 for each bag of school supplies. Each donation has value—whether it be hours of work donated to hospitals, local agencies, or schools; bags of school supplies, or bags/boxes of food.

Volunteering is a great way to stay active and engaged after retirement. It allows us to use our skills and experience to help others in need while allowing us to meet new people and make a difference in our community.

Retirement volunteer opportunities are available for retirees of all ages and backgrounds. Volunteering after retirement can provide:

Emotional Benefits: Volunteering after retirement can offer numerous emotional benefits, including a sense of purpose, fulfillment, and connection to the community. The act of volunteering has been shown to increase levels of happiness, self-esteem, and satisfaction with life.

Social Benefits. Volunteering can also provide social benefits, allowing retirees to connect with others and make new friends. Volunteering offers an opportunity to meet like-minded individuals who share similar interests, and it can help retirees form new relationships that can last a lifetime. It can also be a great way to bridge the generation gap.

Physical Benefits. Being physical can improve overall health, increase strength and flexibility, and promote an active lifestyle.

Mental-Health Benefits. Over time, many seniors lose interest in things they used to enjoy. Volunteering can help to stimulate the mind and provide a sense of intellectual engagement. Volunteers often learn new skills, gain knowledge, and have the opportunity to solve problems creatively. This can help to prevent cognitive decline and keep the mind sharp. Giving back to the community can also provide a sense of purpose, which can improve happiness and reduce stress.

Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH, APRIL 2023

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

ADAIR CO		Kenneth Swenk	Charlene Aitkin	GRAYSON CO				Imogene Banks	Jackita Snelling	MADISON CO			
Jane Hume	Marjorie Templeton	Ellen Allen	Allen	Doris Decker	Rebecca Bingham	Clarence Stickler	Donald Feltner						
ALLEN CO		James Vest	Sadie Brown	Thurman Jagers	Judith Birkhead	Patricia Taylor	Sherrie Harris						
Cecil Calvert	Patricia Wilkens	James Cassell	Cecil	GREEN CO		Charles Blevins	Daniel Tivnan III	Joan Kleine					
Sue Erwin	CARTER CO		Valerie Cecil	Larry Gumm	Robert Boehm	Georgette Tran	Nannie Linville						
BARREN CO		Helen Lemaster	Bruce Combs	Suzanne Hancock	Kathleen Bowling	Mary Vaughn	Mary McCollum						
Sharon Dillard	CASEY CO		Reeda Cowan	GREENUP CO		Margaret Box	Mary Robinette						
Mildred Parsley	Judy Allen	Betty Dorsey	Cindy Davidson	Sandra Chitwood	Robert Watson	MAGOFFIN CO							
Edna Railey	CHRISTIAN CO		James Everett	Betty Powell	Norris Christian	Wanda White	Sandra Howard						
John Scalise	Agnes Blane	Neita Falkner	Arthur Seelhorst Jr	Charles Commodore	Laura Woods	MARSHALL CO							
BOONE CO		Patricia Burd	James Fields	Jean Stevens	Karen Congrove	JESSAMINE CO		Don Cothran					
Linda Bunning	Arthur Davis	John Fox	HANCOCK CO		Brenda Cornelius	Ned Slone	Kathy Farmer						
Jo Gillespie	Peggy Gilkey	Jon Maki	Dwain Carlton	Carole Daniels	JOHNSON CO		Clara Sargent						
Jerry Lancaster	Carolyn Haddock	Ann Miller	HARDIN CO		Michael Dant	Michael Collins	Bobby Woods						
Beverly Laughlin	Margaret Peterson	Gladys Owens	Zelda Elmore	Anne Dent	KENTON CO		MARTIN CO						
Mary Martin	CLARK CO		Lillian Phillips	John Galvin	Alice Dodd	David Bodkin	Jeweline Coleman						
Arnold Meyer	Phillip Handshoe	Patsy Powell	Mary Hicks	Bill Evans	Sue Cox	Margaret Waller							
Susan Rankin	David Jenks	Judith Ramsay	Michael Kinney	Linda Ford	Patricia Gammon	MASON CO							
Gary Schweikert	Samuel Robinson Jr	FLEMING CO		David Lawrence	Janet Frederick	Shirley Green	Nancy Brooks						
Arlene Tackett	CLAY CO		Janet Adams	Nancy Lockard	Marcia Ghesquier	Gertrude Koehling	Wanda Ginn						
John Wills	Reuben Hacker	Roy Giehls Jr	Frances McCoy	Larry Hamfeldt	Laura McLean	Sara Ison							
Sue Wisenbake	Betty House	Mary Lindberg	David Miller	Carol Hamilton	Susan Miller	MCCRACKEN CO							
BOURBON CO		Sue Wilson	FLOYD CO		Karen Tapp	Kathryn Kahn	Jean Ratcliff	Candice Griffin					
John Elkins	CUMBERLAND CO		Maurice Allen	Doris Weaver	Carolyn Kaufman	Daniel Wachs	Molly Hayden						
Homer Goins	Lee Carver	Emma Billips	HARLAN CO		Wilma Klein	Katherine Wold	Rhonda Kinnis						
BOYD CO		DAVIESS CO		Roy Frazier	David Davies	Larry Loeser	KNOTT CO		Walter Lawrence				
Marilyn Green	Anna Autry	Robertta Fugate	Dillard Day	June Long	Tammy Childers	Anthony McGroarty							
Mary Leidecker	Martha Bastin	Vestlene Hall	William Ellis	Arthur Luker	Ollie Morgan	Doris Stubblefield							
Sharon Pack	Gale Buchanan	David Leslie	Charles Gross	Theodore Martin	Edith Triplett	MCCREARY CO							
Pauline Ross	Marie Eidson	Betta Morrison	Wanda King	Samuel Mashburn Jr	LAUREL CO		Mary Wilson						
Ruth Tabor	Sylvia Freeman	FRANKLIN CO		Jack Ward	Carolyn Matherly	Linda Dick	Phoebe Wilson						
BOYLE CO		William Fuller	Leslie Auxier	John Wilson	J Miracle	Cassie Reed	MCLEAN CO						
Marianne Kirby	Sarah Harrison	Ronald Devillez	HARRISON CO		Jane Nast	Juanita Sibert	Thomas Hall						
BRECKINRIDGE CO		Noble Midkiff	Shirley Duff	William Caywood	Marce Parmley	Jacqueline Walden	Donald Hayes						
Kenneth Gentry	William Miller	Winona Fletcher	HART CO		Emma Payne	LEE CO		Ouida Troutman					
Linda Turner	George Morgan	Steven Gale	Nevelen Craddock	Annie Perry	Ruth Power	Maxie Hollon	MEADE CO						
BULLITT CO		David Morris	Dan Green	Danny Logsdon	HENDERSON CO		Julia Randle	Eugene McGehee					
Horace Broyles Jr	Mildred Reed	Williams Leach	HENDERSON CO		Julia Randle	Josephine Day	MERCER CO						
Jane Cowan	Martha Snyder	Joyce Logan	Sandra Boone	Gay Rapley-Adelstein	Charles Osborne	Julie Graham							
Michael Eberbaugh	Edward Willen	Louise Mitchell	David Ettensohn	William Renn	Lisa Wilson	METCALFE CO							
Fred Krenke	Katherine Williams	Coy Trapp	Joan Koewler	Lamar Richardson	William Wooton	Mildred Sparks							
CALLOWAY CO		Thelma Young	Gail Watkins	Margaret Phillips	Juanita Ridener	LETCHER CO		MONTGOMERY CO					
Gene Bailey	EKU		GARRARD CO		Brenda Risner	Jon Henrikson	Erma Harvey						
Leon Bodevin	Kenneth Griffith	Mary Caldwell	Lisa Harper	HENRY CO		Teresa Roberson	LEWIS CO		James Hensley				
Fred Cornelius	John Meisenheimer	Nancy Clark	HOPKINS CO		Carolyn Roberts	Charles Adams III	MUHLENBERG CO						
Douglas Tucker	ELLIOTT CO		Anna Harrison	Patricia Walters	Waldon Roberts Jr	Joseph Gilbert	Sandra Snodgrass						
William Maddox	David Davis	Phyllis Swaffar	JACKSON CO		Susan Schueler	LINCOLN CO		Mary Tucker					
Ann Minor	Vilma Tackett	Carolyn Wells	Rex Miller	JEFFERSON CO		Paul Shelley	NELSON CO						
CAMPBELL CO		ESTILL CO		GRANT CO		Margaret Silliman	Phyllis Muncy	Maxine Eye					
Carole Barnes	Joy Burkhart	Nelson Doyle	Donn Adams	Martha Smith	LOGAN CO		Phyllis Gritton						
Barbara Bellm	James Smith	GRAVES CO		Dennis Anderson	Jennifer Smoot	Annetta Arney	Helen Jones						
Richard Neufang	FAYETTE CO		Steven Jones	David Ashworth	Frances Smothers	Mary Downing	Natasha Romans						

NICHOLAS CO
 Jerlyn Clark
 Kathy Green

OHIO CO
 Paula Hughes
 Linda Miller

OLDHAM CO
 James Corley
 Doris Detlefs
 Keith Eiken
 Lorine Gruner
 Harry Reno

OWEN CO
 James Hutton

PENDLETON CO
 Orman Conrad Jr
 Eleanore Williams
 Hilda Wright

PERRY CO
 Loretta Allen
 James Brashear
 Elmer Combs
 Ralph Kidd Jr

PIKE CO
 Don Abshire
 Alka Ison
 Eva Mckee
 Virgil Osborne
 Tabitha Vanhorn

POWELL CO
 Betty Crabtree

PULASKI CO
 Jenny Dykes
 Thomas Garner
 Anna Wallace
 Shirley Wolf

ROCKCASTLE CO
 Ronnie Cash
 Shelby Reynolds
 Margie Wilcop

ROWAN CO
 Alta Blair
 Harold Cain
 Katharine Herzog
 Green Miller
 Betty Peters
 Jerry Shuck

RUSSELL CO
 Hollis Dehart
 Janice Wilson

SCOTT CO
 Kathleen Mook
 Bobbie Pullen
 Terry Pullen
 Susan Wells

SHELBY CO
 Jacqueline Crawford

TAYLOR CO
 James Clark
 Pamela Farmer

Charles Richardson
 Marilyn Shaw
TODD CO
 Mac Harper
 James Young
TRIGG CO
 Carey Vinson Jr
TRIMBLE CO
 Mark Johnson
 Wanda McHargue
UNION CO
 Earl Adkins
 Nancy Miller
 William Wells
WARREN CO
 Robert Baxter
 Orville Dotson III
 Betty Fulwood
 Vera Guthrie
 Joyce Labelle
 Susan Lackey
 John Lindsey
 Curtis Logsdon
 Mark Lowry II
 Kittye Maggard
 Robert McDowell
 Randa Melville
 Paul Morgan
 Albert Petersen Jr
 John Sagabiel
 Sayed Shah
 Connie Smith
 John Spurlock
 George Vourvopoulos
 Mamie Wardlow
 Larry Winn
WASHINGTON CO
 Nelvina Durbin
WEBSTER CO
 Jerry Fritz
WHITLEY CO
 Martha Osborne
 Virginia Peace
 Otis Reeves
 Maxine Wilder
WOLFE CO
 Charles Bradley
 Bobby Terry
WOODFORD CO
 Peggy Gay
 Carroll Hall
 Woodrow Wilson



Cathy G. Gullett State Leadership Award

In 2019 the KRTA Executive Council voted to name the state volunteer leadership recognition award in honor of the late Cathy G. Gullett. Volunteerism was at the core of Past KRTA President, Cathy Gullett. During the first Executive Council meeting that Cathy attended representing the Big Sandy District, she posed this question, "How does this organization recognize their volunteer leaders?" The award recognizes volunteers who have served as a state officer, a member of the executive council, district president, or a state committee (Membership and Recruitment, Health and Insurance, and Legislative) member for 10, 15, and 20 years. The following people received this honor in 2023.



Cathy Gullett
 2016-17 KRTA President

- Edward Cook III.....15 Years**
 Pulaski County—Middle Cumberland District
- Karen Gilbert15 Years**
 Powell County—Central Kentucky East District
- Margaret Head Sims15 Years**
 Jefferson County—Jefferson District
- Michael Caudill10 Years**
 Letcher County—Upper Kentucky River
- Cookie Henson.....10 Years**
 Clay County—Upper Cumberland

Navigating the Gift Card Minefield

A Fraud Alert from Kathy Stokes, AARP Fraud Watch Network

Gift cards have become a standard part of the modern shopping experience. But inside that colorful card kiosk could be a minefield. Here's what you need to know before purchasing one.

Gift card sales rose from \$130 billion in 2015 to \$173 billion in 2021, and while they are popular with consumers, they are also popular with criminals because they can be purchased anonymously and redeemed remotely.

There are two typical scams involving gift cards: someone buys a gift card only to later find that it has no balance on it; and someone is instructed to purchase gift cards and share the numbers as a form of payment.

Zero-Balance Gift Cards.

Criminals have several ways of draining gift card balances. In fact, a 2022 AARP survey found that one in four adults said they had given or received a gift card that turned out to have no value on it.

To combat these scams:

- Purchase cards online directly from the business that issues them. Cards on store racks can be tampered with.
- Carefully examine cards at a physical store for signs of tampering. It's safer to buy from places that keep gift cards behind the counter or near the

checkout where watchful eyes may discourage criminals.

- Register your card with the retailer if that option is offered. This makes it easier to track and quickly report any issues.

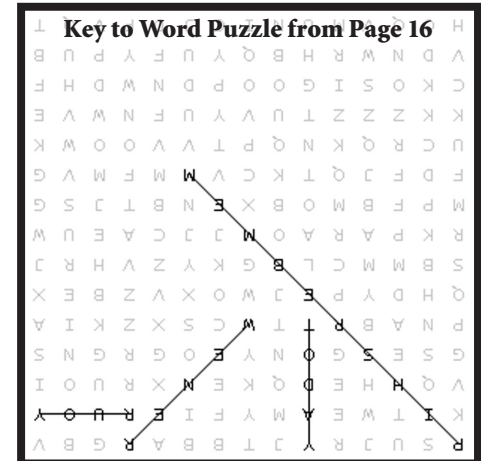
Gift Card Payment Scams

Gift cards as a form of payment in scams has been a popular tactic for the last five or so years. According to data from the Federal Trade Commission, reports of this fraud are down 25% in 2022 compared to the prior year. However, reported losses were roughly the same, suggesting that per-card losses were higher in 2022.

Here's what you should know:

- If you are confronted by someone directing you to buy gift cards to pay for something or send money, it is a scam—full stop.
- Disengage immediately and report it to the Federal Trade Commission at reportfraud.ftc.gov. The reports are used to identify trends and build cases against criminals.
- If you have lost money to this act of fraud, report it to your local police and insist they take your report. Some police lack awareness that scams are a crime and resist taking a report. Be persistent—it may help you recoup losses if the criminals are brought to justice down the road.

Knowledge gives you power over scams. The AARP Fraud Watch Network equips you with reliable, up-to-date insights.



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TEACHERS' RETIREMENT SYSTEM OF KY

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COMMONWEALTH CREDIT UNION

800-228-6420 / 502-564-4775 or www.ccu.ky.org

COMFORT KEEPERS

866-213-5344 or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE

866-886-6831 or www.homeinstead.com

HOME HELPERS HOME CARE

800-216-4196 or www.homehelpershomecare.com

NORTH AMERICAN LIFE PLANS including LifeLock

888-362-1214 or 502-553-7630

www.krtabenefits.com

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502-655-2827 hester.jennifer@aaaec.com

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Express Scripts 877-866-5834

KYRx Coalition 855-218-5979

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

CVS Caremark 866-601-6934

KEHP 888-581-8834

Quips, Quotes & Puzzles

	+		+	8	19
x		+		+	
	-		x		-17
+		-		+	
1	+		-		0
37		4		17	

Fill in the missing numbers

The missing values are the whole numbers between 1 and 9.

Each number is only used once.

Each row is a math equation.

Each column is a math equation.

Remember that multiplication and division are performed before addition and subtraction.

Answers found at bottom of the page.

Answers on Page 15

Find these words in the puzzle:

RENEW YOU MEMBERSHIP TODAY

Words can go in any direction.

Words can share letters as they cross over each other.

P	S	U	J	R	Y	J	T	B	B	A	R	G	B	V
K	I	T	W	E	A	M	Y	F	I	E	R	U	O	Y
V	Q	H	H	E	D	Q	K	E	N	X	R	U	O	I
G	S	E	S	G	O	N	Y	E	O	G	R	G	N	S
P	N	A	B	R	T	T	W	C	S	X	Z	K	I	A
Q	H	D	Y	P	E	J	W	O	X	V	Z	B	E	X
S	B	M	M	C	L	B	G	K	Y	Z	V	H	R	J
R	K	P	A	R	A	O	M	J	J	C	A	E	U	W
M	P	F	B	M	O	B	X	E	N	B	T	J	S	G
F	D	F	J	Q	T	K	C	V	M	M	F	M	V	G
U	C	R	Q	K	N	Q	P	T	V	V	O	O	W	K
K	K	Z	Z	Z	T	U	V	Y	U	F	N	W	V	E
C	K	O	S	I	G	O	O	P	D	N	W	D	H	F
V	D	N	W	R	H	B	Q	Y	U	F	Y	P	U	B
H	O	Q	V	M	U	N	I	C	J	D	P	V	Q	T

Line 1—9, 2
Missing Numbers
Line 3—4, 7, 3
Line 5—5, 6

Puzzles on Page 16

Life humbles you.
As you grow old, you stop chasing the big things and start valuing the little things. Alone time, enough sleep, a good diet, long walks, and quality time with loved ones. Simplicity becomes the ultimate goal.

—@master_nobody

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