



News

Serving Retired Teachers Since 1957

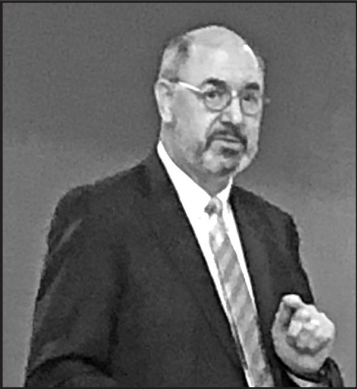


VOLUME LVIII NUMBER 3

LOUISVILLE, KENTUCKY

MARCH 2024

Convention 2024 Guest Speakers

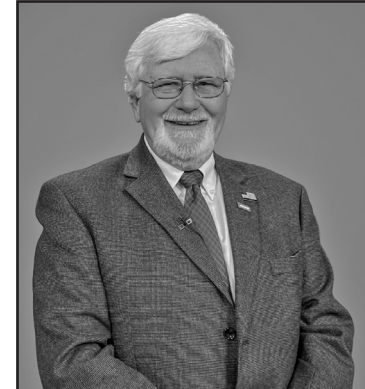


Gary L. Harbin
TRS Executive Secretary

Gary L. Harbin has served as the executive secretary of the Teachers' Retirement System of the State of Kentucky (TRS) since December 2000 and was chief deputy executive secretary from 1999 until assuming duties as executive secretary. Prior to coming to TRS in 1999, he was chief financial officer of two nationwide companies, and prior to that, a partner in a regional accounting firm for 20 years in Frankfort, Kentucky. While partner in the accounting firm, he was in charge of the audit of TRS and other public plans for 19 years, giving him more than 30 years of experience with public pension plans.

During his tenure as executive secretary of TRS, Mr. Harbin has been recognized for implementing significant advancements in the governance and operations of the retirement system. In 2010, Mr. Harbin lead a coalition that developed a plan to prefund retiree

(Continued on Page 9)



Gary W. Adkins
AARP State President

Gary W. Adkins retired from the Commonwealth of Kentucky in 2018. He last served with the Department of Financial Institutions as a Staff Attorney in the Prosecution Assistance Unit.

During that time, he was appointed an Assistant Commonwealth's Attorney to prosecute a gas well securities scam in southeast Kentucky. This was the first time a department attorney had been allowed to prosecute a felony

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News
A QUARTERLY PUBLICATION
Kentucky Retired Teachers Association

7800 Leaders Lane
Louisville, Kentucky 40291



PERSONALLY SPEAKING . . .

KRTA and Politics

Thanks to all the great work of our volunteers KRTA has met our membership goal for 2023. I encourage you to thank those in your local chapter for the tremendous work they have done throughout the past year to accomplish this goal, and if you have worked to recruit a new retiree, THANK YOU. KRTA continues to maintain a strong membership across the Commonwealth. Thanks again to our volunteers.

As we look forward to the new year, let's all commit to growing KRTA even more. The reasons I most often hear for not joining is, "I don't want to belong to KRTA because of their political leaning." The following statement was made by Dr. Bob Wagoner, the former KRTA Executive Director, in the early part of 2000 and is still true today:

KRTA has NEVER been partisan. KRTA does not endorse state or federal candidates for office. We do not support or oppose Democrats. We do not support or oppose Republicans. We are bi-partisan and work with members from both parties. KRTA does not have a Political Action Committee (PAC) that contributes to political campaigns. KRTA does encourage all members to work on political campaigns of their choice. KRTA encourages all members to run for political office. KRTA does not encourage members to support one political party over other parties, work to elect only the candidates of one party over the candidates of the other parties nor register and vote for one party over the other parties. The Association is politically active. KRTA advocates for retiree benefit increases, KTRS service enhancements, and federal program changes. All these actions are political because they are influencing public policy and public funding. We have an active advocacy team that is present in Frankfort during each legislative session. Adequate pension and health insurance benefits are bi-partisan issues and KRTA works with both major parties to accomplish the Association's goal of maintaining and enhancing these benefits. KRTA is a volunteer Association that does not play partisan politics or use PACs to acquire political influence. Instead, KRTA relies on the political activity of its volunteer members. Their letters, post cards, telephone calls and personal contact with elected officials are our strength.

Since January 2, 2024, the Kentucky General Assembly has been in session. Throughout that time, KRTA has been in Frankfort to monitor legislation that impacts Kentucky's retired teachers. We strive to get out periodic updates to keep our members informed about the happenings in Frankfort. I enjoy receiving replies from our members after each of these updates and work to reply to as many as possible. One common reply throughout the session has been referring to the Windfall Elimination Protection Act (WEP) and the Government Pension Offset (GPO). Please remember these unjust acts, WEP and GPO, are Federal Acts. Both WEP and GPO need to be addressed in Washington D.C. While we appreciate the Kentucky State Legislators who annually file resolutions to urge Congress to address WEP and GPO, their resolutions have no force of law; this needs to be addressed in Washington D.C. To read more about WEP/GPO and KRTA see Page 9.



Tim Abrams
Executive
Director

The Importance of Goal Setting



Greg Roush
Deputy
Director

It was the year 2008, and I had finished my first year as an Elementary School Principal. I was so excited to see how well (or not so well) we achieved as a school. I was anxious just like you were in the classroom so you could see your achievement and most importantly, set goals for the next year. Goal setting is something that drives and motivates us to go the extra mile for the good of the students, school, and community! Even though we are now retired, we need to continue setting goals for ourselves, our family, and our local KRTA chapters.

As individuals, we often set a New Year's Day goal to lose a few pounds, exercise more, or some right-field goal that may or may not even get started. While setting that goal is important, it's more important to maintain the vision of goal setting and continue to look for ways to have a purpose for the day. I spoke to a gentleman on the phone the other day who had to go downstairs to get his credit card. When he returned to the phone, he was out of breath. He said he needed to exercise more; he was out of shape. We laughed but talked about setting a goal to each day go up and down the stairs one extra time until he felt better and in better shape. Something as simple as that can go a long way for your general health.

Families often try to set goals to travel more, eat dinner together more, or even just have a facetime gathering once or twice a month. As an older generation, we often miss our kids and grandkids. Do something about it! Just because you may be out of town or can't drive any longer shouldn't stop you from seeing and talking to your family. Setting that goal once again gives you a sense of purpose and something to shoot for as a family.

Local KRTAs are always given a membership goal every year, which is important to both the local and state association to help us grow. What about locals setting other types of goals? Think how much we could prosper as an organization if we set a goal to have more social gatherings or get together once a week at the YMCA to exercise together. How about a goal to raise more money or more school supplies for our local school system? Having goals like those versus just asking them to attend a meeting, will help our younger generation of teachers have an interest in being a part of KRTA.

Goals are important to us as a society. I hope I can challenge you to set some personal goals for your health, some family and friend goals for your loved ones, and some local KRTA goals for your chapter to gain relationships and be more social. If just one retiree can read this article and make a positive life-changing goal, I have met my goal for this article!

"If you want to live a happy life, tie it to a goal, not to people or things" - Albert Einstein



KRTA PARTNERS . . .



Experience Shades of Ireland

by Patrick Kinsella

Embark on a journey like never before as we extend a special invitation to you for the *Shades of Ireland Tour*—an unforgettable expedition through the enchanting Emerald Isle!

What is Ireland known for? An abundance of green landscapes, a proud literary heritage, and a passion for sport might come to mind. But that's not all. Discover its many charms and secrets for yourself.

Tour Highlights:

All-Inclusive Experience: Your only responsibility is to relish every moment; we've taken care of everything else.

Flights: Seamless travel arrangements to and from Ireland.

Luxurious Accommodations: Indulge in 4-star hotels, including an overnight stay at the renowned Cabra Castle.

Guided Touring: Immerse yourself in the rich history of Dublin, kiss the Blarney Stone at the historic Blarney Castle, explore Killarney on an Irish jaunting car, and marvel at the breathtaking beauty of the Ring of Kerry.

Culinary Delights: Choose from the finest restaurants with our Diner's Choice program.

Unforgettable Experiences Await:

- ▶ Witness the agility of border collies in action during a traditional sheepdog demonstration.
- ▶ Stand in awe at the top of the majestic 700-foot Cliffs of Moher.
- ▶ Live like royalty with an overnight stay on the grounds of the captivating Cabra Castle.

Details:

Dates: October 30-November 8, 2024

Deposits Due: April 25th, 2024

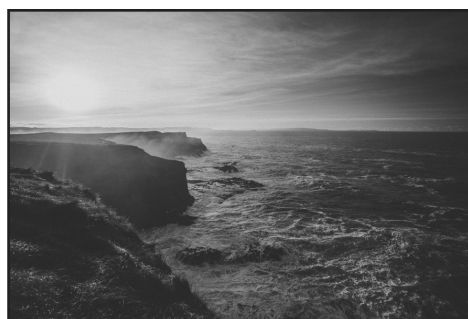
Limited Seats: Act swiftly to secure your spot for this once-in-a-lifetime adventure.

Don't miss out on this vibrant blend of captivating culture and stunning nature. It's the Ireland you've always imagined!

Insurance: Collette offers a "no questions asked" insurance policy that allows you to cancel up until the day before departure and receive 100% of your money back.

To sign up or learn more, visit Shades of Ireland Tour at <https://gateway.gocollette.com/link/1215038> or call Collette directly at 1-800-581-8942 (Please refer to Booking #1215038).

Seize the opportunity to create cherished memories with your fellow Kentucky Retired Teachers. We look forward to welcoming you on board for an unparalleled experience in the heart of Ireland!



Cliffs of Moher



Cabra Castle, Kingscourt



Sara Short

How to Talk to Your Siblings About Senior Care

Caregiving can be a rewarding experience and an opportunity to give back some of the care and compassion received earlier in life. As we watch family members age, it can bring up big emotions and challenges. It's hard to see an aging parent loved ones growing older and in need of help. Especially when it comes to having the initial conversation about options like in-home care.

Having that first conversation about a loved one and their needs can be challenging, but it should be done sooner rather than later. As a person ages, their ability to make decisions may diminish. For a decision as important as this one, everyone in the family should feel heard.

Steps for a Successful Family Care Conversation

Step 1: Plan the Conversation

As the saying goes, seeing is believing. Phone calls don't always convey the complete picture of the situation. How can your family make this easier? Try to pick a date and time when you can get the whole family together and in person for this vital conversation. If it's impossible to get your family together in person, a video call can be a great alternative.

Try not to wait for an accident or medical emergency before addressing the future—after all, it is always harder to think clearly and make decisions in moments of crisis.

There are many different options for in-home care, and information can help find a solution that is the best fit. **Start your research** to see what you think is best for you and your family.

Step 2: Share concerns from a place of love

Although this can be intimidating, staying calm and taking breaks is important. The initial conversation is to understand each other and begin to set goals together as a family.

Have the necessary paperwork or documents to help everyone in the family. Share any stories or anecdotes from the older family member's doctors or friends will be helpful as well. It's easier for everyone to understand the situation when medical records illustrate important care concerns. If the older member of the family expresses interest in staying in their home as they age, then in-home care may be the right choice for them.

Seniors who use home care services report 25% fewer doctor's visits than those who do not. [AM1]

Step 3: Talk it out

Make sure you give everyone time to speak; everyone might not always agree during this process but respecting each other and staying level-headed is key. Ultimately a good rule of thumb is to ask a lot of questions. Ask siblings and family members for their thoughts and what they think about getting an aging parent in-home assistance, and ask the loved one their desires for this next step in life.

What to do after the first conversation? Give it some time, and make sure everyone has collected their thoughts from the initial discussion.

Every family is different. Don't feel discouraged if a few conversations are needed before everyone is comfortable moving to the next step. It can take some time for siblings and family members

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MEMBERSHIP

The Vitality of KRTA Is Found Within Her

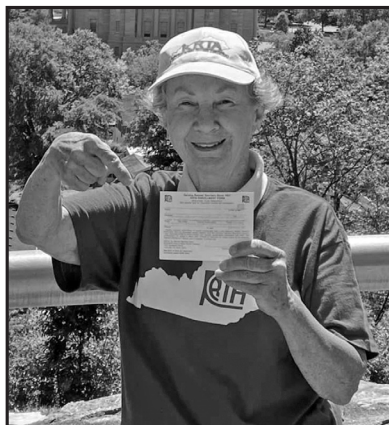
Membership

by Debby Murrell

Over the past four issues of the “KRTA News,” this column has discussed a variety of ways in which both the Local, as well as the District, can operate with more clarity of purpose. We have discussed the recently revised “Membership Handbook” and the resource section. Several Locals have pulled some ideas from this segment of the handbook and have made several positive changes within their organization. One Local took the “School Supply Cake” idea and utilized it as a “Retired Teachers Appreciation Week” project for the schools in their county. This provided an opportunity to be in the schools, to engage in conversation with educators, and to share quality information regarding KRTA! This created some interest in membership. During this same week, another Local requested their retired members to purchase a book for the school from which they retired and to present it to their respective libraries. They also placed a special bookplate in the front of the book with the retired teacher’s name on it.

We have emphasized the importance of recruiting new retirees before they “walk out the door.” Locals have enlisted retired members who substitute teach to be an A.D.D. (Auto Dues Deduction) card carrier and recruit them before they do get out the door! This made a difference in their Membership Gain!

We have discussed the importance of Cash Member Renewal and the importance of completing the A.D.D. Card for a Life Membership. This focus always begins July 1, the beginning of a new KRTA Membership Enlistment year!



Debby Murrell
Membership Chair

Finally, we have discussed the role of the District Membership Chairs (the State Membership Committee) and how to keep in contact with each Local in assisting them with Membership Growth and Development.

In this issue, we would like to announce to everyone there will be a Monday Afternoon Convention “hands on” Membership Workshop from 2:15 to 3:15. This is for ALL KRTA Members. We have two District Presidents who will share leadership ideas and suggestions for strengthening the roles of District and Local Presidents through fresh communication. This is paramount for KRTA as we continue to be a strong organization for Kentucky’s Retired Educators. Also, we will hear from District Membership Chairs regarding ways to “Grow Membership As We Grow KRTA’s Future Leaders,” as well as other helpful information. You definitely will want to be in attendance for this!!

We come now to the “meat” of this article with the word “Vitality.” This word is a noun and carries the meaning of “being strong and active!” Being strong and active means changes which will give renewed vitality to each Local and District in the days, months, and years to come.

Vitality has four characteristics:

vibrancy, brightness, liveliness, and cheerfulness.

Each of these words distinguish the living from the non-living and the capacity to live and to develop freshness.

You might recall the children’s poem, “Wynken, Blynken, and Nod.” It is also a children’s song. At the heart of the poem, were three children who needed to go to sleep. Each of them reflected a characteristic of being sleepy. They were fighting sleep as they wanted to keep on—regardless of how sleepy they were.

We engage in our own form of “Wynken, Blynkin, and Nod.” Sometimes it is easier to keep on doing what we have been doing without yielding to the vitality of freshness! Planning a yearly KRTA calendar of events is paramount to the growth and success of each District as well as every Local. We so often “fail to plan” and we know the result: we end up “planning to fail.” Our events are poorly attended, and all too often, we are waiting until the last minute in planning the meeting and inviting both the guests as well as the members. This is not fair to the guests, nor to the members. It also lacks vitality!

This past year several of our Locals have been working on this word “vitality” in making their gatherings more “upbeat.” Recently, I attended a local meeting where all four characteristics of the word vitality were employed throughout their gathering. Gathering is another word for “meeting.” Members were actively engaged throughout their time together. They laughed and conversed. All the while, they took care of business concerns. In between business items, they played various games and enjoyed a plethora of homemade food items and coffee! It was one of the liveliest Local meetings one has attended. Due to its success, they are planning future events. Their goal is to keep it this way. I might add that their attendance has grown! Other Locals, as well as Districts, have invited various student groups to perform and to share current activities. Some have invited local businesses

to share information regarding their services in the community—often with a special discount to Retired Teachers.

Whatever you do for 2024-2025, begin planning your year by June 30, 2024! Remember each of us is an educator. Yes retired, but there remains VITALITY!

A BIG word of appreciation and thanks to the following District Membership Chairs for their vitality, especially this past December and January! Talking about “Hoppin’ To It!” They spent countless hours communicating in person, texting, calling, and emailing non-members. They were relentless in reaching out to our Local Membership Chairs and our District and Local Presidents to enlist new and renewal members, cash as well as A.D.D. cards. When you see them, give them a smile, a “Hi-5,” and a “thank you!” They know “Membership is Everybody’s Business!” Do you? It does make a difference!

KRTA State Membership Committee Members:

First District: Anita Thomas

Second District: Peggy Coombs & Susan Weatherford

Third District: Sherry Radford & Pamela Napier

Fourth District: Patsy Young

Fifth District: Becky Woods

Central KY East: Ann Upchurch & Karen Gilbert

Central KY West: Marianne Leet

Northern: Janet Sogar

Middle Cumberland: Shirley Ryan

Upper Ky River: Michael Caudill

Upper Cumberland: Debra Payne & Paula Adams

Big Sandy: Wanda Mollett

Eastern: Jacquelyn Thornburg & Lana Combs

Jefferson: Sheila Carson-Smith

In conclusion, the NEW KRTA Year begins July 1, 2024. That will be here before we realize it. Membership goals will be set during July for each District and Local. Do not wait until the last minute to plan. Simply said, keep on keeping on!

YOUR HEALTH & SAFETY . . .

Let's Talk About Your Health

How is your mental health? Because of the emphasis on our members' mental health for the last few years, let's discuss some ideas that might improve our mental state and well-being.

Most of us never take the time to think about such a thing. We just live our lives because we are busy people. Many times we even admit to saying, "I don't know how I had time to work." We are busy with all that we do for others, but do we ever think about how appreciated we are for giving our time and effort to various causes and showing appreciation to our volunteers?

This organization depends on its volunteers to keep its operation moving along and help our retirees at the same time. This organization exists because retirees have stepped up to volunteer for various offices and committees.

One thing that is lacking in this organization is appreciation for our volunteers. I have seen less appreciation shown as the years of my retirement have passed. So many of our volunteers who have spent years helping this organization are stepping down for several reasons.

Some reasons given are that they are tired, have health issues, have family members who need them, are getting older, and want more time for themselves and other interests. Could another reason be that some of them don't feel appreciated?

Age is a number! There are people at age 50 who don't have much get-up-and-go, while we have volunteers in their late 80s and 90s who attend meetings and conduct a full routine of activities every day. Once again, I say that **Age is a Number!**

Every one of our volunteers needs to feel appreciated. It does not cost a penny to tell someone how much you appreciate everything they do. Every one of us can make a difference in the tone of this organization. This needs to start and the sooner it starts, the better chance we have of still being an organization in 10 or 20 years. Where would this organization be if retirees just threw in the towel with KRTA and found other interests? KRTA would become a thing of the past. We CANNOT afford for this to happen!

Putting in time and effort as a volunteer in this organization is important and it shows. Let us all start by being more appreciative of the jobs done by our volunteers. They are the lifeblood of this organization.

Now, back to the original question. **How is your mental health?**

Volunteers who are appreciated by their peers have better mental health than those who are not shown appreciation. First, we must appreciate ourselves and the good that we do.

I recall a report that stated:

When we appreciate the good in our lives, it becomes easier to navigate adversity with a positive outlook, making us more emotionally resilient. Gratitude helps us recognize our worth and accomplishments. This can boost



Margaret Head Sims, KRTA Chair
Health and Insurance

self-esteem and confidence, mitigating feelings of inadequacy or self-doubt.

According to a study conducted at the University of Pennsylvania,

Expressing appreciation can help elevate your mood. This is especially the case if you finally thank someone you may have been waiting for a long time to show gratitude. Naturally, when you have something to be grateful for, you tend to focus more on that thing, leaving no room for sadness and irritation. The more grateful you are, the happier you will be.

As reported by the University of Kentucky:

Typically, people who appreciate good gestures from others find it easy to ignore those who mistreat them. In other words, once you have built a positive mindset, it may be difficult for a toxic person to pull you down. Besides, a grateful person spends more time thinking about good things and is less likely to seek revenge or live in regrets. He/she may also find it easier to help those in need without expecting anything in return.

I hope that all our retirees will begin to express appreciation to our volunteers. A sizable number of our volunteers show appreciation to others regularly. Everyone needs to realize that when people receive appreciation in some way, those people tend to give even more to the organization.

Just think how much better our organization will become if every retiree becomes involved with showing a little extra appreciation to our volunteers. As other retirees see this positive interaction, more members will want to become volunteers themselves. We can all hope!

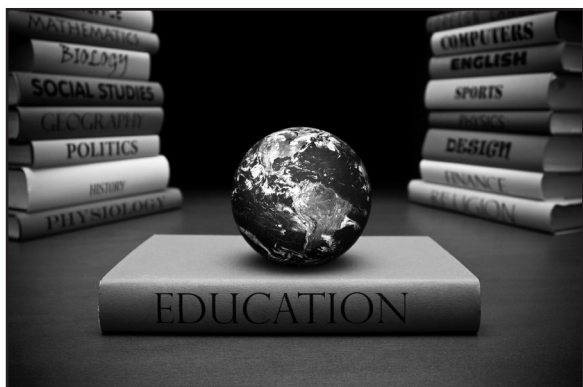
Margaret Head Sims
KRTA Chair for Health and Insurance
msims4949@yahoo.com
502.349.0055

(Continued from Page 1 "Gary W. Adkins")

securities crime.

Prior his work with the Department, Gary served as an Assistant Commonwealth's Attorney for approximately 20 years. In this role he prosecuted over 150 felony trials in Kentucky that ranged from theft, assault, sexual assault, child sexual assault, computer exploitation of children, to capital murder. He has served as an Adjunct Faculty member at Morehead State University with their paralegal studies program. Mr. Adkins was a former member of the National District Attorney's Association. He trained attorneys from the North American Securities Administrators Association on litigation skills. Mr. Adkins is a member of the Fraternal Order of Police. He completed twelve years of active duty in the U.S. Army retiring as a Major. He was awarded the Meritorious Service Medal, with 2 Oak Leaf Clusters; Army Achievement Medal; National Defense Service Medal; Armed Forces Reserve Medal; Army Service Ribbon; and Overseas Service Ribbon. Security Clearance: Secret/NATO Secret. Mr. Adkins holds a Bachelor of Arts degree from Morehead State University and obtained his Juris Doctorate degree from the University of Louisville.

Gary is a longtime AARP Kentucky volunteer and advocate who regularly speaks with members of the General Assembly and the state's federal delegation in Congress. He's also a consumer advocate who regularly presents on the AARP Fraud Watch Network fighting fraud and identity theft free of charge to community groups and clubs, professional organizations, and conferences. For Gary, these are important opportunities to share an inside look at how scammers think, how to safeguard against identity theft and fraud, hear first-hand accounts from victims, and what to do if you or someone you know has been targeted by scammers.

CONVENTION 2024 . . .**APRIL 22-23****Holiday Inn****1325 S. Hurstbourne Pkwy. Louisville, KY 40222**

HOTEL RESERVATIONS: Must be made by April 2. The cost is \$119 + 17.6% tax. This includes breakfast for two on Tuesday, April 23. Call 502-426-2600 and mention code **HGX**. If you are not staying at Holiday Inn, you may join us for breakfast on Tuesday, April 23, at the cost of \$10 per person to be paid with your conference registration.

CONVENTION REGISTRATION: Each member, guest, or spouse is required to pay the **\$37 registration fee**. Executive Council, Past Presidents, State Standing Committees and District Presidents do not pay the registration fee. The fee covers all activities including the Opening Night Dinner and Convention Luncheon. If you have been selected to attend as a delegate, your local president should register for you. The convention is open to all KRTA members.

My check in the amount of \$ _____ is enclosed for _____ attendees and _____ breakfast charges on Tuesday for those not staying at the Holiday Inn.

County Affiliation: _____

Name

Name

Name

Registrations must reach the KRTA office by April 2. Registration packets may be picked up in the KRTA registration area on April 22 or 23. Make checks payable to KRTA and mail this registration form with payment to:



KRTA
7800 Leaders Lane
Louisville, KY 40291-8343

_____ I want to attend the Membership Workshop on Monday, April 22.

_____ I want to attend the Health & Ins. Workshop on Monday, April 22.

**PRE-CONVENTION
ACTIVITIES****MONDAY, APRIL 22****Registration**

8:30 a.m. - 6:00 p.m.

ASHFORD

**District Presidents &
Executive Council Meeting**

10:00 a.m. - 12:00 p.m.

CHURCHILL

**District Presidents &
Executive Council Luncheon**

12:00 a.m. - 1:00 p.m.

KEENELAND

Health & Insurance Workshop

1:00 p.m. - 2:00 p.m.

CARRIAGE

Membership Workshop

2:15 p.m. - 3:15 p.m.

CARRIAGE

N. O. Kimbler Committee

3:00 p.m.

CHURCHILL

President's Reception

3:30 p.m. - 5:00 p.m.

ATRIUM

Fun Photo Booth

4:00 p.m. - 7:00 p.m.

ATRIUM

Opening Dinner

Doors open at 6:00 p.m.
Dinner begins at 6:15 p.m.

GRAND BALLROOM

**CONVENTION
SCHEDULE****TUESDAY, APRIL 23****Registration**

8:00 a.m. - 11:00 a.m.

ASHFORD

Coffee

7:30 a.m. - 10:15 a.m.

ATRIUM

Exhibit Hall

7:30 a.m. - 12:30 p.m.

ELLIS

Morning Session

9:00 a.m. - 11:50 a.m.

GRAND BALLROOM

Luncheon

Noon - 1:00 p.m.

ATRIUM

Afternoon Session

1:00 p.m. - 2:00 p.m.

GRAND BALLROOM

Delegate Assembly

2:15 p.m. - 3:30 p.m.

GRAND BALLROOM

The number of delegates to the Delegate Assembly is based on the local's KRTA state membership.

Registration badge will be required for admission to all convention activities.

NO PETS ALLOWED**Convention Activities**

Opening Night Dinner

Recognition of Service Years

Standing Committee Reports

Election of 2024-2025 Officers

Luncheon

Membership & Unit Activities

Local & District Recognition

KRTA/AARP Grandparent Essay Contest Winner

14 Door Prizes Donated—One From Each District

Entertainment

KRTA Partner Exhibits

INSIDE SCOOP . . .

WHAT'S GOING ON AT KRTA

KENTUCKY RETIRED TEACHERS ASSOCIATION STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN NET ASSETS - MODIFIED CASH BASIS

Years Ended June 30, 2022 and 2023

REVENUES	2022	2023
Membership dues	\$645,995	\$616,524
Investment earnings	-447,431	265,042
Other Income	49,216	48,837
TOTAL REVENUE	\$247,780	\$930,403

	Amount	
EXPENSES		
Salaries	\$228,427	\$195,203
Annual Convention	32,607	37,003
Committee Expenses	46,913	48,405
Contract Printing	3,333	1,043
Depreciation	8,404	8,405
District Expenses	10,350	10,200
District Managers Meeting	10,242	15,753
Donations (N.O. Kimbler Scholarships)	9,400	8,300
Employee Benefits	20,641	20,766
Fall Workshops	378	14,642
Insurance	7,286	7,848
General Election Mailing	9,403	0
Marketing Services & Newspaper	113,586	120,737
Legal Hotline Services	21,671	20,004
Maintenance	32,409	32,205
Materials and Supplies	10,909	10,216
Membership Recruitment	17,610	15,306
Payroll Taxes	18,079	15,324
Postage	7,413	7,797
Professional Fees (Auditing Services)	19,705	21,705
Retiree Recognition Reimbursement	2,822	3,746
Taxes and Licenses	4,937	4,581
Telephone	5,396	5,249
Travel	38,912	57,499
Utilities	4,278	4,516
TOTAL EXPENSES	\$685,111	\$686,453

Increase in Net Assets	-437,331	243,950
Net Assets - Beginning of Year	\$2,240,333	\$1,830,002
Net Assets - End of Year	\$1,803,002	\$2,046,952

Tim Adams

11/8/2023

N. O. Kimbler Scholarship 2023-24 Recipients

Technical College	Name
Ashland.....	Macy Newman
Big Sandy.....	Sydney Cordle
Bluegrass.....	Jayma White (Burgin Independent H.S.)
Elizabethtown.....	Austin Their (Nelson County)
Gateway.....	Danny Otten (Conner High School)
Hazard.....	Alexis Sizemore (Leslie County High School)
Henderson.....	Rebekah Stoney (Union County High School)
Hopkinsville.....	Sabrina Frank (Hopkinsville High School)
Jefferson.....	Stephanie Kristine Sauer
Madisonville.....	Shawna Watson (Muhlenberg County High School)
Maysville.....	Charity Dow (Mason County High School)
Owensboro.....	Samantha Bell-Poe
Somerset.....	Elizabeth Hoskins
South Central KY.....	Preston Wimpee (Allen Co. Scottsville High School)
Southeast.....	No Applicant
West Kentucky.....	No Applicant

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.



What's Going On In Washington D.C. Regarding WEP and GPO.

For those members new to retirement, the **Windfall Elimination Provision** (WEP) is a Federal Act that negatively affects retirees who receive pensions from government agencies that do not participate in the Social Security system. Many of these retirees have earned Social Security retirement benefits from other work during their lifetimes or as eligible spouses. The WEP cuts or eliminates their earned Social Security retirement benefits. **Government Pension Offset** (GPO): If you are married to someone who is earning Social Security, you will probably lose all Social Security spousal or survivor retirement benefits.

Public employees affected by GPO & WEP:

- Teachers in 15 states—AK, CA, CO, CT, GA, IL, KY, LA, MA, ME, MO, NV, OH, RI, TX.
- State, County, City and special district employees in 26 states.
- Federal employees who are on the CSRS retirement system in every state.
- Foreign pension earners who also qualify for Social Security.

Currently in the 118th Congress, H.R. 82 Social Security Fairness Act of 2023 sponsored by Representative Garret Graves of Louisiana has been introduced in the House -Ways and Means Committee. The Kentucky Congressional Delegation of Jamie Comer, Thomas Massie, Andy Barr, Hal Rogers, Brett Guthrie and Morgan McGarvey have all signed on as cosponsors of H.R. 82.

- This bill repeals provisions that reduce Social Security benefits for individuals who receive other benefits, such as a pension from a state or local government.
- The bill eliminates the government pension offset, which in various instances reduces Social Security benefits for spouses, widows, and widowers who also receive government pensions of their own.
- The bill also eliminates the windfall

elimination provision, which in some instances reduces Social Security benefits for individuals who also receive a pension or disability benefit from an employer that did not withhold Social Security taxes.

- These changes are effective for benefits payable after December 2023.

In the Senate, S. 597 - Social Security Fairness Act has been introduced in the Senate-Finance Committee. It has 50 cosponsors; neither of Kentucky's Senators McConnell nor Paul have signed on.

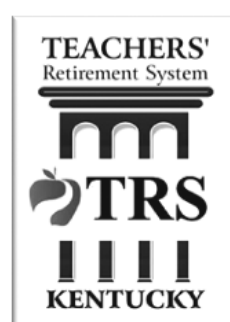
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- The bill also eliminates the windfall elimination provision, which in some instances reduces Social Security benefits for individuals who also receive a pension or disability benefit from an employer that did not withhold Social Security taxes.
- These changes are effective for benefits payable after December 2023.

KRTA continues to work with the retired teacher associations in many of the states mentioned above to repeal both WEP and GPO. If either of the bills above begins to move, KRTA will alert our members. Please also understand the fight to repeal these unfair acts is nearing 40 years.

For more information about efforts to repeal WEP and GPO visit <https://ssfairness.org>.

(Continued from Page 1 "Gary Harbin")

health benefits through the "shared responsibility" of retired members, active teachers, employers and the state. The historic solution eliminated \$5 billion in future taxpayer responsibility for providing health insurance benefits for retired teachers. Mr. Harbin also has developed strategies for returning to work following retirement in an actuarially sound manner, reorganized TRS's Investment Committee to include nationally recognized investment experts, implemented a web-based trustee education program, established an internal audit program and established an information center to field member questions and an imaging system for member records. Mr. Harbin



also oversaw the replacement of TRS's legacy computer systems with a web-based system that incorporates the highest standards in customer service and operational efficiency. Most recently, Mr. Harbin also assisted in the development of a hybrid benefits tier for new teachers that will provide them a secure retirement without relying on the state to pay any unfunded liability that may arise.

Mr. Harbin serves as president of the Public Sector Health Care Roundtable, headquartered in Washington, D.C. He is a member of the Board of Directors of the Know Your Rx Coalition and served as president of the National Council on Teacher Retirement.

Mr. Harbin is a 1972 graduate of the University of Kentucky, where he earned a bachelor of science degree in accounting. He was admitted to practice as a Certified Public Accountant in 1975.

(Continued from Page 2 "Comfort Keepers")

to come around; just remember to be patient and make sure everyone has a clear understanding of their role and responsibility in this decision.



Comfort Keepers® Can Help

Comfort Keepers caregivers can help with encouragement, support, and assistance with daily living. Caregivers can encourage overall health through meal planning, grocery shopping, meal preparation, and activities. Our custom care plans focus on physical and mental health and wellness activities. Our goal is to see that clients have the means to find joy and happiness each day, regardless of age or understanding.

To learn more about our in-home care services, **contact your local Comfort Keepers location** today at 606-676-9888 and mention you are a KRTA member!



As you are holding your Spring meetings, please remember to submit new officer forms to the KRTA office when you elect your officers for the 2024-2025 year.

KENTUCKY STATE PARKS COMMONWEALTH CONNECTION

Discount applies Nov. 1, 2023 through March 31, 2024



For Kentucky Local, State, and Federal Employees and Retirees.

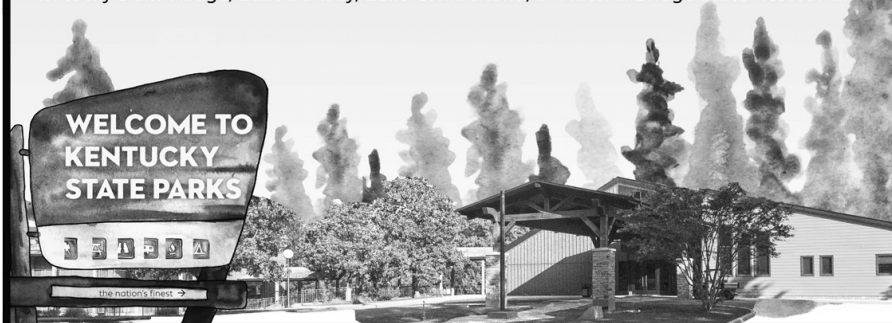
Discover the unmatched beauty, history, & dining experiences waiting for you right here in your Kentucky State Parks! The Commonwealth Connection offers reduced rates on lodge rooms and cottages at the following 11 of our 17 resort parks, plus cottages at John James Audubon State Park:

- Blue Licks Battlefield
- Buckhorn Lake
- Carter Caves
- Dale Hollow Lake
- General Butler
- Greenbo Lake
- Jenny Wiley
- Kenlake
- Pennyriple Forest
- Pine Mountain
- Rough River Dam

Lodge Room-\$64.⁹⁵ 1BR Cottage-\$84.⁹⁵

2BR Cottage-\$94.⁹⁵ 3BR Cottage-\$104.⁹⁵

Add \$5 to the above rates to enjoy a getaway to Barren River Lake, Cumberland Falls, Kentucky Dam Village, Lake Barkley, Lake Cumberland, or Natural Bridge State Resort Parks.



Make reservation at parks.ky.gov and type the discount code **TRCC** under *Special Rates*. Park numbers can be found on-line, or call 502-564-2172 to ask for numbers. Mention "Commonwealth Connection" if making your reservation by phone.

Select dropdown code SG15 under *Special Rates* to receive a 15% discount **April-Oct.** for active state employees only. One accommodation at discounted rate per state employee per visit. Leisure travel only; does not apply to campgrounds.

Proof of government employment or past service may be required at check-in. Subject to availability. May exclude park special event weekends and holidays. Not to be combined with other offers. Applicable taxes will apply.

PARKS.KY.GOV



TEAM
KENTUCKY.

AARP



AARP
COMMUNITY
CHALLENGE

Grants to make communities livable for people of all ages
aarp.org/CommunityChallenge

2024 AARP Community Challenge Grants:

Apply for Grant Funding by Wednesday, March 6, 2024, 5:00 p.m. ET / 2:00 p.m. PT

AARP invites you to submit applications for tangible improvement projects that can help YOUR community become more livable for all residents, especially those 50 and older. Applications are being accepted through March 6, 2024, 5:00 p.m. ET / 2:00 p.m. PT for grants to improve public places; housing; transportation; community resilience; digital connections; and community health and economic empowerment across three funding opportunities—Flagship Grants, Demonstration Grants and Capacity-Building Microgrants. Since 2017, AARP has invested \$16.4 million through 1,370 projects across all 50 states, D.C., Puerto Rico and the U.S. Virgin Islands. Visit AARP.org/CommunityChallenge to learn more and apply if eligible.

WKU Hall of Distinguished Alumni



For over 30 years, the Hall of Distinguished Alumni induction ceremony has been a highlight of WKU's Homecoming weekend. The inaugural Hilltopper Excellence Awards celebration, held on November 9, built upon this legacy

and offered the opportunity to recognize nine esteemed alumni and dedicated benefactors of WKU. The event was generously sponsored by Franklin Bank & Trust and kicked off the "Big Red, White and Blue" Homecoming festivities.

The 32nd class of the Hall of Distinguished Alumni included four noted inductees. Two individuals were recognized for alumni achievement.

Two alumni recognized for their service to the University and the community are KRTA members from the Third District: Paul Just and Romanza Johnson. Mrs. Johnson served as the 2017-2018 KRTA President.

- Paul J. Just ('69, '72), Sports Information Director Emeritus and WKU Sports Historian, was honored with the Distinguished Medal of WKU Service.
- Romanza O. Johnson ('60, 68), received the Distinguished Medal of Community and Public Service Award for her exceptional volunteer service.

WKU Kentucky Teacher Hall of Fame



From left: Accepting for the late Helen Russell, her sons Eddie and Rick Russell; Lieutenant Governor Jacqueline Coleman; Robin Fields Kinney, Interim Commissioner of Education; accepting for the late Donna Smith, her sister Sue Holder; Jesse Brown; and Kimberlea Embry.

Congratulations to Jesse Reide Brown of Glasgow County, Kimberlea Embry of Butler County, the late Helen Russell of Barren County, and the late Donna Smith of Allen County. The four retired educators were inducted to The Governor Louie B. Nunn Kentucky Teacher Hall of Fame in a ceremony at Western Kentucky University.

The Governor Louie B. Nunn Kentucky Teacher Hall of Fame was created in 2000 through a gift by former Gov. Nunn, who hoped to recognize the vital role that classroom teachers in Kentucky play in the education of young people and the positive impact education has on the state's economy.

WKU was selected as the home of the Teacher Hall of Fame because of its more than 100-year history in teacher education.

AROUND THE STATE . . .

Breckinridge County RTA



Breckinridge County RTA November meeting with Tim Abrams, Senator Meredith, and Representative Calloway.

Campbell County RTA



Cheryl Johnson & Jane Gilbert

At the Northern Kentucky RTA Fall Workshop, Campbell County RTA secretary, Cheryl Johnson, got to catch up with TRS Representative and CPA, Jane Gilbert.

Cheryl was Jane's "favorite all-time math teacher" when she attended Frankfort High School in Frankfort, KY, and Jane was one of Cheryl's favorite students.

Carroll County RTA



Pictured are the attendees at the Carroll County RTA meeting in November. They met for lunch at the General Butler Convention Center and then had the business meeting.

CCRRTA Officers

President: Becky Woods
Vice President: Judy Leep
Treasurer: Pam McNeal

Membership: Margaret Walker
Legislative: Curt Bieger
Health & Insurance: Kathy Bieger

Clinton County RTA



Above: Clinton County Retired Teachers Association donated sweatpants and leggings to Emily Craig for the Family Resource Center at their December meeting.

Right: Clinton County Retired Teachers Association donated playground toys to Lezlee Young for ECC Preschool classes at the December meeting.

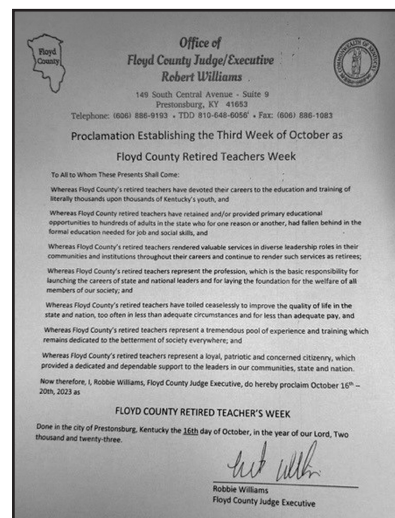


Floyd County RTA

The Office of Floyd County Judge Executive Robert Williams declared the third week of October as the Floyd County Retired Teachers Week.

FCRTA Officers

President: Shayne Wicker
Vice President: Doug Derossett
Treasurer: Lenville Martin
Membership: Beth Jones
Legislative: Daniel Branson
Health & Insurance: Shayne Wicker



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.

Johnson County RTA

Retired Educators Are You a Part?

Are you a part of the Johnson County Retired Teachers and KRTA? There are people who say educators are retired—they don't do anything—but, they are so wrong. The local members log in many volunteer hours in the course of the year, and many hours are not even reported. Several of the local members get the Volunteer of the Year Award and for the Big Sandy District as well.

Not only are the members volunteering in the community, they are substitute teachers, are involved with many church activities, teach Sunday school, and they tutor. They help youth in the community with many activities. Many may be doing daycare for grandchildren. They are on local boards or members of different groups which are vital to our community.

The Johnson County Retired Teacher Association has been involved with many projects over the last few years. They just finished partnering with the local Family Resource Center, Youth Centers and other community partners to give out school supplies to all local students who attended the Ready Fest for the upcoming school year. They recently collaborated with the local DAR to collect clothing, shoes, hats, gloves, and blankets for the flood victims who were displaced at the campground at Jenny Wiley State Park. They have done drives for needs of the students in the schools such as hats, gloves, hooded sweatshirts, t-shirts, and coats.

The JCRTA gives a scholarship of \$250 per semester to a student in Johnson County going to college. As long as the student maintains their GPA, they continue to receive the money each semester until they graduate. JCRTA has been doing this for many years. Currently there are 4 students receiving scholarship money. During Retired Teacher Appreciation Week, the local recognized the wonderful

job that educators do in the schools. JCRTA gives Paintsville Independent Schools, as well as the Johnson County School teachers, treats during that week in October. They want the teachers to know how important they are to the students and the community as a whole educating our future generation.

The Johnson County Retired Teachers Association were busy the week of October 16-21, 2023. They served "supply cakes" for each school in the county to invite those who are active teachers to one day join us as retired teachers. So being a retired educator does not mean being inactive. We are still a vital part of the community and reach out to help and contribute.

If you are a retired educator and are not a part of the Johnson County Retired Teachers and KRTA, reach out to the local and state and join. We are looking for all educators who retire from the local schools as well as BSCTC and Carl D Perkins Rehabilitation Center to be a part of our local and KRTA. We are all a vital part of our communities!



Kenton County RTA

The October 10 and December 12 meetings of Kenton Co. RTA met at Summit Hills Country Club. In October members were entertained by Lisa Sweasey, curator of the Vent Haven Museum in Ft. Mitchell. The museum houses the world's largest collection of ventriloquist puppets.

In December they enjoyed a musical Christmas program presented by Doug and Diana Webb and Ginny Kohl—all Northern KY retired teachers. In addition, Carmen DeAtley-Rosalis, an eighth-grade violin prodigy and member of the Cincinnati Youth Orchestra entertained them.



Mayfield/Graves County RTA



Mayfield/Graves County RTA member, Kathy O'Nan, was the guest speaker at the January meeting. Kathy is the Mayor of Mayfield, and the presentation centered around the progress made in the downtown area since the tornado of December 2021.

Monroe County RTA



Monroe County Judge Executive, Mitchell Page, signs proclamation during Kentucky Retired Teacher Appreciation Week.

MCRTA Officers

President: Jean Blazier
Vice President: Linda Pitcock
Treasurer: John Osgatharp
Membership: Willadean Carter

Legislative: Debbie Rush
Health & Insurance: Rebekah McPherson
President Elect: Cecilia Stephens

Ohio County RTA



October is Retired Teachers Month, and the Ohio County Retired Teachers Association volunteers teamed up with AARP Kentucky to fight fraud in west Kentucky. In a recent AARP survey, most

Americans—including 81% of those ages 50 and older—believe scams and fraud have reached a crisis level.

With support from the National Retired Teachers Association and Kentucky Retired Teachers Association, volunteers helped to organize and host the free community shredding event at the Beaver Dam Baptist Church. The shredding day was the first of its kind for the state office and retired educators in western Kentucky. The event doubled as an opportunity to recruit new local volunteers and invite participants to attend the state office's Owensboro Scam Jam in November.

Paducah McCracken RTA



Paducah McCracken County RTA held its December 14, 2023, meeting at First Christian Church. President, Charlotte Benton, welcomed members and two new members, Elaine Davis and Rebekkah Nuckolls. Lunch music was provided by Ricky Turner and Glenda Copass. Immediately after lunch, Dr. Don Shively, superintendent of Paducah Public Schools, talked about "Diversity, Equality, Inclusion, Mental Health and Issues facing their system."

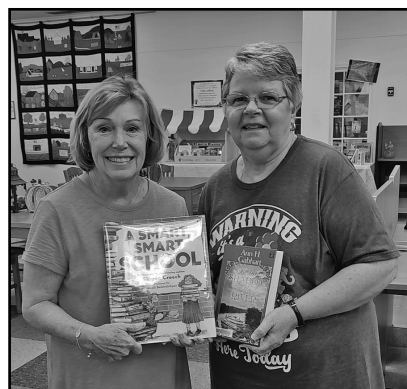
McCracken County Schools superintendent, Josh Hunt, who is a new superintendent, introduced himself and talked about "Status of System and Plans for the District."

Both speakers held questions and answers following their presentations. Glenda Barkley provided written minutes which were approved and Kaye Boyd presented the treasurer's report. Money was donated for the project, River City Missions.

Rockcastle County RTA

The Rockcastle Retired Teachers recently donated two books to the Rockcastle County Public Library in honor of those members who were deceased in the past year. The books had a nameplate inside listing the names of those teachers.

Pictured: Jerri Lynn Smith, Rockcastle Retired Teachers and Pam Chaliff, Librarian



Third District RTA

Ten of the 13 counties of the Third District RTA were represented at the December luncheon meeting. The presidents in attendance and their counties included:



(l to r): Lee Ann Daugherty, Butler County; Jon Hall, Simpson County; Teresa Horton, Ohio County; Carolyn Edwards, Metcalfe County; Bobby Joe Duncan, Edmonson County; Julie Dinwiddie, Allen County; Patricia Garner, Cumberland County; Rich Crowe, Barren County; Jean Blazier, Monroe County; and Penny Roberts, Muhlenberg County.

Guest speakers at the December meeting of the Third District RTA included Representative Scott Lewis of the 14th District and outgoing KY AARP State President, Charlotte Whittaker. A great luncheon was held at our new meeting place of GRREC.

Todd County RTA



Todd County Retired Teachers Association collected 84 bags of canned foods and school supplies for their community at the December meeting.



Elizabeth Hoskins is the recipient of the N.O. Kimbler Scholarship at Somerset Community College, a member of the Kentucky Community and Technical College System. Somerset provides high quality, affordable, and accessible education and training to create student success, economic growth, and enhanced quality of life.

Deceased Retired Teachers

SEPTEMBER, OCTOBER, NOVEMBER, DECEMBER 2023

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

ADAIR CO	Martha Crawford	Seldon Thomas	Martha Posey	Sue Arnold	JESSAMINE CO	Alissa Horsemann
Judie Rice	Charletter Ellis	EDMONSON	Danielle Thompson	Leo Blackburn Sr	Judith Leonard	Louada Smith
Chester Taylor	Wanda Johnson	Basil Darden	GALLATIN CO	Jo Boyles	Sue Pigg	LIVINGSTON CO
ANDERSON CO	Paul Lyons	EKU	Burton Cleaveland Jr	Jeanne Brereton	Betty Rodriguez	Ronnie Calhoun
Wanda Perry	Mary Smith	Connie Callahan	GARRARD CO	William Burke	Charles Sutherland	Tony Dunigan
Sara Price	Shirley Toon	C Hindman	Glenna Hamilton	Raymona Carter	JOHNSON CO	LOGAN CO
BATH CO	CAMPBELL CO	Jerry Joyner	Dixie Sebastian	Genevieve Churchill	Lois Adkins	Helen Jordan
Donna Maze	Linda Fries	Dwight Parker	GRANT CO	Roger Conwell Jr	Garnet Goble	Gloria Robinson
BOONE CO	Mary Hatt	Larry Sexton	Larry Oldham	Harriet Davis	Toby Howard	James Young Jr
Dorothy Beighle	Deborah Johnston	ELLIOTT CO	Mary Reeves	Luda Dixon Jr	KENTON CO	MADISON CO
Dawn Holiday	Gary McCormick	Brenda Vest	Timothy Shaffer	Frances Eddleman	Roger Auge II	Judy Dean
Norma Hudson	Shirley Schildmeyer	ESTILL CO	Paul Simpson	Carol Eyl	Dianne Bahr	Katherine Dunn
Janice Lambert	Vell Snyder	Joan Hughes	GRAVES CO	Mary Gant	Greg Bingman	Dianna Hunsucker
Norma Roden	Julie Wissel	FAYETTE CO	Janice Gream	James Goodpaster	Harold Brewer	Roy Kidd
Patricia Sebastian	CARROLL CO	Sally Bentley	Lesa Harris	Cassandra Grigsby	Jacalyn Deaton	Ilean Meador
Virginia Smith	Nancy Cheville	Cecilia Bowers	GRAYSON CO	Kelly Hamsley	Sally George	Bert Mutersbaugh
David Young	CARTER CO	Paula Bunton	Charlie Day Jr	Mark Hartman	Linda Hugenberg	James O'Connor
BOURBON CO	Samuel Bailey	Ronald Chapman	Mary Leonard	Grover Harton	Jeanne Longeway	Loretta Smith
Samuel Chanslor	Wilma Rose	Jane Cottrell	Samuel Morris	Sandra Horsley	Thomas Orcutt	Larry Wilson
BOYD CO	Francelia Sylvester	Benjamin Dock Jr	GREENUP CO	Shirley Hubbs	Mary Robinson	MAGOFFIN CO
Nadine Cline	CHRISTIAN CO	John Engle	Mary Click	David Hume	Richard Sacksteder	Owen Barnett
Carmen Damron	Darla Congdon	Marlene Fife	Mary Gullett	Floyd Jones	Ila Westerman	Wanda Holt
Jessie Singleton	Anne Davis	Dorothy Friend	Stanley Ramey	Mary Kirby	KNOX CO	MARION CO
Kevin Smith	Karen Drennan	Mary Johnson	HARDIN CO	Elaine Krizan	Stevie Baker	Beverly Burchell
Beverly Tomlin	Wade Kadel	Karolyn Kell	Susan Burns	Christena Leahy	Maggie Cox	MARSHALL CO
BOYLE CO	Carol Sanecki	Jane Libertoski	Teresa Cecil	Jane Leis	Robert Frost	Sandra Barlow
Lucille Adams	Donald Sholar Jr	Lee Mills	Brenda Gaddie	Dorothy Light	Delia Mills	Faye Beyer
Jerry Zenor	Gladys Tucker	Martha Mullins	Sharon Macy	Ethel Martin	LAUREL CO	Molly Boggess
BREATHITT CO	CLARK CO	Angela Nunn	Donald Morris	Janet Masterson	Vicki McWhorter	Norma Stephenson
John Baker	Ronald Hancock	Jacqueline Overbey	Shirley Parker	Phillip Montgomery	Thelma Nicholson	Barbara Tully
Eva Turner	Nancy Hanna	Lila Rankin	HARLAN CO	Earl Newby	Christine Smith	MCCRACKEN CO
Zane Watts	Donna Vermillion	Robert Shaw	Dalton Buttermore	Sheryle Nussbaum	Monica Smith	Nancy Bruce
BULLITT CO	CLAY CO	Julia Thompson	Jimmy Garland Sr	Myrna Osgood	Janis Wurster	Kurt Engelhardt
Hollis James	Victor Arnett	Nancy Turner	Freida Penny	Barbara Pass	LAWRENCE CO	Nancy Reeves
George Greschel	Judy Goins	Edgar Vanhooose Jr	HARRISON CO	Gloria Pennington	Anna Bays	Patricia Robinson
Sharon Haven	CLINTON CO	Bill Ward	Phyllis Anderson	Bruce Plymale	Richard Lyon	MCLEAN CO
Vikki Hazelrigg	Pamela Stearns	James Zoll	Sarah Kinney	Donna Preston	LEE CO	Renita Hines
Elaine Ingram	DAVISS CO	FLEMING CO	HART CO	Goldie Proctor	Teresa Brinegar	MEADE CO
Steven Martin	Carol Bitters	Maxine Stacy	Charles Allen	Claude Purvis Jr	LESLIE CO	John Hayes
Norma Myers	Wanda Downing	FLOYD CO	HENDERSON CO	Helen Randles	Edith Collett	MENIFEE CO
Harold Phillips	Donna Fulkerson	Ramona Auxier	Ruth Eblen	Joanna Rogers	LETCHER CO	Virginia Powell
BUTLER CO	Patricia Hale	Linda Chaffins	James Long	Jane Rueve	Merlin Bradley	MERCER CO
Kelly Chapman	Jeffrey Hurley	Pauline Conley	Martha Shaffer	Rene Schnurr	Glenna Craft	Frank Kemplin
Kate Gary	Cherilyn Kizer	Edgar Craft	James Ward	Thomas Shaw	Sandra Ingram	Larry Yeager
CALDWELL CO	Frank List	Ralph Oquinn	HENRY CO	Shirley Sinclair	Pauline Ritter	METCALFE CO
Nancy Baker	Jerry McCandless	Jane Pixley	Randolph Mitchell	Laura Sinex	Irene Smith	Marcella Love
Judy McCalister	Burla Neeley	James Spurlock	HOPKINS CO	Pamela Thompson	Lenora Watts	MONROE CO
Patricia Miksch	Martha O'Flynn	FRANKLIN CO	Lanna Arnold	Barbara Torian	LEWIS CO	Mary Brown
CALLOWAY CO	Ronald Peyton	Dorothy Alexander	Vicki Presley	Gloria VanNostrand	Frank Bryson	MONTGOMERY CO
Stephen Brown	Shirley Price	Cletus Branstetter	Suzanne Wilson	Russell Wolff	Judy Carver	Mary Clemons
Debra Burgess	Charles Ross	LaDonna Miller	JEFFERSON CO	Frank Wright	LINCOLN CO	MORGAN CO
Joseph Cartwright	James Shrewsberry	William Nallia	Anita Anderson		William Alley	Clara Ellis

MUHLENBERG COWayne Divine
Carl Sparks**NELSON CO**William Sisco
Bonnie Thomas**OLDHAM CO**

Thomas Dean

OWEN CO

Joyce Duvall

PERRY COHelen Campbell
Roger Collins
Harlan Davidson Jr
Anna Kilburn
Herman Stamper**PIKE CO**Curtis Akers
Leo Burke
Barbara Dotson
Wanda Hall
Mary Justice
Franklin Keene
Gene Phillips
Tommy Thompson**POWELL CO**Jimmy Hall
Kenneth Jones**PULASKI CO**Edward Cook
Morris Norfleet
Douglas Rice
Theresa Shelton**ROBERTSON CO**

Doris Cain

ROCKCASTLE CO

Lloyd Cain

Patsy Morgan
Florence Winstead**ROWAN CO**Floyd Bowen
James Crager
Gretta Duncan
John Graham III
Eugene Hastings
Ima McMillan Vencill

Linda McNabb

Robert Wolfe

RUSSELL COLarry Kinnett
Mary Malone**SCOTT CO**Ann Ashley
Billy Hicks**SHELBY CO**

Valorie Hundley

SIMPSON COAnita Branham
Norman Hughes**TAYLOR CO**Christine Hall
Joanna Moore
Judy Sullivan**TODD CO**Elaine Longhurst
Louise Tilley**TRIGG CO**

Archie Brock

UNION CO

Daniel Ditzer

WARREN COJuanita Bogle
Joel Brown
Don DinkmeyerWilma Florence
Patricia Hewitt
Margaret Houk
Martin Houston
Neil Howell
William Jones Jr
Betty Mandabach
Kenneth Marks
Carl Martray
Donna Mize
John Moore
Jeanette Prerost
Claude Roberts
Joseph Sandefur
Robert Schneider
Lowell Shank
Mary Wright**WAYNE CO**Louise Bell
Robert Wixson Jr**WEBSTER CO**William Campbell
Dorothy Farmer**WHITLEY CO**Lane Broyles
Darva Gibbs
John Jones Jr
Bill Mitchell
Darla Smith-Fuson**WOLFE CO**

Carole Collinsworth

WOODFORD COViolet Kelley
Betty Rehm

Medical insurance changes on your 65th birthday. As of the first day of the month that you reach your 65th birthday, you will no longer be eligible for the Kentucky Employees' Health Plan. You must obtain Medicare Parts A and B and submit a completed TRS Medicare Eligible Health Plan (MEHP) Enrollment Form to have medical and prescription coverage through TRS.

Contact Social Security to enroll in Medicare approximately three months before your birth month. Your demographic information at Social Security must match what you have on file at TRS, including your name, birthdate and address, or your enrollment could be jeopardized. Since Medicare will not accept a post office box address, you must supply TRS with a residential address as well.

If your birthday is the first day of the month, your Medicare will become effective the month prior, and you can enroll in the MEHP one month early by completing both the MEHP and KEHP enrollment forms that you will receive from TRS.

TRS is hosting webinars in the coming months geared toward the many retirees who find turning 65 to be daunting as they approach Medicare eligibility. Let TRS help with a full presentation and walkthrough on the features and benefits of the TRS Medicare Eligible Health Plan (MEHP). The webinars, which can be viewed on your computer, are March 6, Apr. 3, May 1, June 5, July 3, Aug. 7, Sept. 4, Oct. 2, Nov 6 and Dec. 4. Registration, which is required, can be done by visiting <https://trs.ky.gov/home/seminars-workshops> and clicking the appropriate link for the desired webinar date. A video of a recorded version of the presentation also is available at <https://trs.ky.gov/retired-members/turning-65>.

Answers to Quip, Quotes and Puzzles

Neither Jenny (clue 1), Sarah (clue 2), nor Susan (clue 4), is the oldest nor youngest; and Anna is not the oldest (clue 5); Louise is thus the oldest; Anna the youngest. The women's ages, as stated may range from 91 to 99, inclusive. By clue 3, the ages of four must be 92, 94, 96, and 98. Anna cannot be 91 since that would require another odd-numbered age in the group (clue 5); so she is 92. She is not Mrs. Bowen (clues 1, 2), Mrs. King, nor Mrs. Walker (clue 5) nor can she be the odd-numbered aged Mrs. Wall (clue 3); so she is Mrs. Jones. Thus, by clue 5, Mrs. King must be 94; Mrs. Walker 96; Mrs. Bowen must be Louise, 98. Jenny, then, is 95 (clue 1) and Mrs. Wall (clue 3). Sarah is Mrs. King (clue 2); Susan, by elimination, is Mrs. Walker. In summary, the five and their ages are: Anna Jones, 92; Sarah King, 94; Jenny Wall, 95; Susan Walker, 96; Louise Bowen, 98. Second puzzle: a dentist

Attention KEHP Remember to Complete the LivingWell Promise

Don't forget to fulfill your LivingWell Promise by the July 1 deadline. Retirees insured through the KEHP can earn up to \$480 a year (\$40 per month) in premium discounts in 2025 by completing an online health assessment by the deadline. The health assessment only takes about 10 minutes to complete and asks various health and lifestyle questions. The LivingWell program through the KEHP, as of January 1, is administered by Castlight, which is a change from WebMD. Registration is required if you have not already created a Castlight account.

For more information or questions, visit <http://mycastlight.com/mybenefits> or contact Castlight directly at 800-681-6758.

KENTUCKY RETIRED TEACHERS ASSN.7800 LEADERS LANE
LOUISVILLE, KY 40291

502-231-5802

1-800-551-7979

info@krta.org (E-MAIL)

www.krta.org (WEB SITE)

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OFFICE MANAGER**KRTA NEWS****KRTA NEWS EXPRESS**BRENDA MEREDITH, EDITOR
brenda.meredith@krta.org

FOR YOUR INFORMATION

KRTA OFFICE

800-551-7979 ~ 502-231-5802

info@krta.org www.krta.org

KRTA LEGALINE

Rebecca Park 502-287-1005

kylawrm@gmail.com

KRTA FINANCE & INVESTMENT INFO

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HEARING INSTRUMENT PLAN

Heuser Hearing Institute

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

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Renew Active for MEHP 844-423-4632

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CVS Caremark 866-601-6934

KEHP 888-581-8834

TEACHERS' RETIREMENT SYSTEM OF KY

800-618-1687 or www.trs.ky.gov

Quips, Quotes & Puzzles

The ten most powerful two-letter words:

IF IT IS TO BE, IT IS UP TO ME.



Can you solve this easy logic problem?

THE GOLDEN-AGERS by Fred H. Dale

The Golden Age Retirement Home has a remarkable group of five women—one is named Louise—who are more than 90 years of age. No two are the same age, and none has reached 100 (all ages are considered to be in whole numbers). With the aid of the following clues, you should be able to decide the full name and age of each.

- Jenny's age is halfway between Mrs. Bowen's and Mrs. Jones'.
- Sarah is older than Mrs. Jones, but younger than Jenny.
- All the women's ages are in even numbers, except Mrs. Wall's.
- Susan is neither the oldest nor the youngest.
- Mrs. King is as much older than Anna as Mrs. Walker is older than Mrs. King.

I've left empty boxes in the ages row and column for you to fill them in when you determine what they are.

	Anna	Jenny	Louise	Sarah	Susan	ages				
Bowen										
Jones										
King										
Walker										
Wall										
a										
g										
e										
s										



Can you guess what is being described?

He fixes crowns of kings, I'm told,
 When they are showing wear.
 He patches them with shiny gold;
 He's expert at repair.
 You needn't be a monarch, though —
 He'll also fix your cap;
 But though at work he's quite a pro,
 He's still a boring chap.



Answers on Page 15