To be Continued on Page 4...
A glorious spring has arrived in Kentucky and I have a new Kentucky home. I tell you this because I’ve moved away from my apple tree. Mother and I have downsized to a patio home in the city of Shelbyville.

The KEA Delegate Assembly has just met for the 143rd time; we’re older than the Kentucky Derby. If you were there, you know that the business of the association was conducted and also a little fun was included. Perhaps the highlight in my mind is the Action Plan that was adopted for KTRS funding. A complete action plan is outlined elsewhere in this newsletter. I ask that you look carefully at the plan and decide how you can help with its implementation. We are all an integral part of the plan. There are many steps and many levels where you are needed. We may need you to dust off your walking/marching shoes. Our KEA leaders in the past made sure that we are able to depend on a steady income from a defined benefit plan. Now we must make sure that the tradition carries forward for those who are currently teaching. We must not stand by and let politicians ruin the system for those who are not yet retired.

Are you an activist? I’ve asked you that question before, and it is now more important than ever. Election Day will be here soon. Make sure you know the candidates who will stand up for us and go vote for them. KE PAC, our political action committee, recommended candidates for us based on interviews and questionnaires that candidates have submitted. We heard the candidates who spoke to us at the Delegate Assembly. I spoke to them individually and will be casting my vote for Jean-Marie Lawson, candidate for Agriculture Commissioner; Adam Edelen, candidate for State Auditor; Alison Lundergan Grimes, candidate for Secretary of State; Jack Conway and Sannie Overly, candidates for governor and Lieutenant Governor. The future of the Retirement System depends on it!

Lastly, I want to express my never-ending gratitude to Brenda McGown who will be retiring soon as our KEA-Retired Professional Staff. Her official title has been KEA-Retired/Education Issues Specialist. That means she has had more to do than any one person had time to do, but Brenda always found time to help members.

She has worn many hats over the years, including teacher, NEA Director, distinguished educator, UniServ Director and friend. I am sad that she is leaving us as staff but happy that she is a member and will remain a part of the KEA family as we go forward.

Brenda, we appreciate you and your willingness to always be there to help. Thanks will never be enough to express what a blessing you have been to KEA-Retired.
Of all the issues this legislative session, the one I followed most closely was the pathway of House Bill 4, a bill to ease the underfunding of the Kentucky Teacher Retirement System.

Being a retired teacher, I understand how important it is that all Kentucky pension plans be adequately funded. The majority of a person’s pension income is spent in his/her home locale. The money retirees receive goes back into the state economy, making each dollar work multiple times to improve that economy. Consider this cycle. The retiree receives his/her pension, spends most of the money locally, then pays taxes on purchases increasing KY General Fund providing funds that can be used to stabilize pension systems so the retiree can receive his/her pension. Lack of adequate funding breaks this cycle.

Contrary to the views presented in many newspaper articles, KTRS has worked diligently to keep the system healthy. Even with the legislature not covering their share of the pension match for years, KTRS has managed to maximize the money entrusted to it by making safe, solid investments of the money it manages.

The Speaker of the House of Representatives, the Honorable Gregory Stumbo, introduced legislation that would provide alternatives for addressing the monetary need. The bill, House Bill 4, passed out of the House of Representatives with a super majority. It ran into a wall in the Senate. The Senate preferred to study the situation and then possibly take action during the 2016 session. There will be more money spent with little guarantee of a solution to the problem. Every day the solution is delayed, KTRS fails to gain the needed growth from those funds.

The KEA Board of Directors has developed an action plan delineating steps to be taken between now and the convening of the 2016 General Assembly. That plan is outlined in the article describing the work done by the recent KEA Delegate Assembly. The key word is ACTION.

To paraphrase a Star Wars term, “the Force is with us” referring to KEA and KEAR. Our lobbyists are working to resolve the problem but we must become engaged, too. It takes us working at home, contacting our legislators. We need to stand UNITED. We can and will make a difference.

DECISIONS...DECISIONS...DECISIONS

Express Scripts is my prescription medication provider. Recently I learned that one of my prescriptions was increasing from $20 for a 90-day supply to over $1,000 for the same time period. I contacted Express Scripts to begin a Tier change request. The process for this is in the booklet I received in 2014 but it can also be accessed by calling the number on the back of the insurance card. I am in the process of appealing the movement of my medication from Tier 2 to Tier 3. I will let you know if I am successful.

Retirees who are under 65 receive medication via CVS Caremark. Retired classified employees 65 and over are still with the system managed by Humana. Should you be faced with increases in medication, it might be worth your time to make contact with your medication provider to start a similar process.

By taking charge of our medical coverage, we are more in control of our own health care. Be sure to keep a record of the contacts you make including the person’s name and the date the contact occurred.

Reactions and comments welcome: wildcat860@aol.com
The KEA-Retired Scholarship was presented by Fred Hester to Kristen Lisembee, a junior from Murray State University, who is majoring in elementary education. She carries a 4.0 grade average. Kristen attends school on the Hopkinsville regional campus of Murray State allowing her to spend more time addressing needs in her local community. She thanked her parents and teachers for their support and thanked KEA-Retired for the $1,000 scholarship. We are very proud of Kristen and wish her the best.

During the business part of the meeting, members voted to amend the KEA-Retired Constitution by approving all proposed Amendments. (The amendments were printed in the last edition of the newsletter.) Elections included representatives and alternates for KEA standing committees. Election results follow:

- Diversity—Penny Robinson/Alternate Becky Hudson-Brown
- Compliance & Constitution—Patty Hester/Alternate Gail Devine
- Government Relations—Louise Stiedel/Alternate Terry Poindexter
- Visibility—Sondra Baker/Alternate Deborah Zaborac

Tom Denton was elected alternate to the KEA Budget Committee. Cookie Henson was re-elected ethnic minority member on the KEA-Retired Board of Directors. Two new business items passed: support for minimum wage propositions, and opposition to the right-to-work movement, which is a union-busting tactic.

One of the main topics on delegates’ minds during the KEA Delegate Assembly in April was pension funding, since House Bill 4 was passed by the House but then gutted by the Senate, making it impossible to come to compromise. During their meetings, the KEA Board of Directors and Delegate Assembly adopted KEA’s action plan to assure adequate funding for school employees’ retirement systems, the Kentucky Teacher Retirement System (certified school employees) and the Kentucky Retirement Systems (classified school employees). Among those actions are:

1. Establishing full-funded retirement systems as the Association’s top legislative priority, along with adequate school funding.
2. Calling on state Senate leadership to come back to the table immediately to adopt a plan to fund the retirement systems.
3. Reconvening KEA’s Retirement Task Force immediately to finalize action plans.
4. Electing to statewide office this year candidates who are friends of education and of educators’ pensions.
5. Publicizing through KEA’s website the amount of unfunded liability of the retirement systems.
6. Engaging in a week of action after the General Election to engage local communities in the push for adequate school funding and pension funding.
7. Having at-home conversations with members of the General Assembly, prior to their convening in January 2016, to stress the importance of funding schools and educators’ pensions.
8. Encouraging KEA leaders from across the state to come to Frankfort to learn how the legislative process works and to talk with their own legislators about the importance of school and pension funding.
9. Taking other appropriate statewide action during the General Assembly as warranted.

Members are needed to help carry out this plan. Talk with your own legislators, letting them know how important your pension is to you and why our pension systems need to be adequately funded.
Delegates to KEA heard from KEPAC-endorsed candidates for statewide offices: Jean-Marie Lawson, Commissioner of Agriculture; Adam Edelen, Auditor of Public Accounts; Alison Grimes, Secretary of State; Jack Conway, running for Kentucky Governor; Sannie Overly, running for Lieutenant Governor. Each candidate spoke of their hopes and dreams for quality education and a successful life for every public school student and citizen in the Commonwealth. They have been endorsed because they have the same hopes and dreams that we do.

We heard a presentation from Dr. Terry Holliday, Kentucky Commissioner of Education, and reports from the KEA Student Program, KEA-Retired and KEA Executive Director. Awards and scholarships were given and accepted. Eddie Campbell was re-elected NEA Director from Kentucky, and Alvia Littleton was re-elected Minority Representative. Of 18 new business items presented, discussed and amended, 12 were adopted. A Legislative Program, Budget and Constitutional amendments were also adopted.

It wasn’t all business though. The Smith-Wilson Award breakfast was again a highlight of the gathering. The award recipient was Dr. George Moorman, and the keynote speaker was Winston Bennett. A lively district Karaoke competition was held Thursday night, with the winner getting to sit in the front of the DA next year. This is a highly-prized award. Voting is done with dollars. The President’s district gets to sit up front, so Central District wanted to be sure to keep their place—they won and will remain in the front of the 2016 Assembly. There were silent auctions and live auctions, with proceeds going to the NEA Fund. When all totals were in, KEA-Retired had donated the most money per delegate to the NEA Fund and, therefore, won the PAC District Challenge for 2015.

Delegates included this group from Jefferson County: (front row, from left) Doris Payne Diane Gautier, Regina Calloway; (back row, from left) Gail Devine, Joyce Childress Redd, Candace Foster, Kathy Hudson, Tom Denton, Elizabeth Caples, Elsie Medlin.
Districts: News & Notes

JCTA  Members of Jefferson County Teachers Association-Retired have participated in two events at the University of Louisville Family Scholar House, whose mission is to assist single parents in obtaining an education and achieving lifelong self-sufficiency.

Last November, members helped carve more than 65 smoked turkeys and packed and distributed pieces to the families for their Thanksgiving meals.

In February, Toddler Book Night was held for 14 toddlers and their parents. During the event, JCTA-Retired teachers read to the toddlers and parents, demonstrating effective ways to make books tools for learning. After a cycle of moving from one teacher to another, toddlers and parents were able to pick up strategies that could be used when parents read to their toddlers at home. At the end of the night, gift bags filled with books, a brochure listing tips to use when working with their toddlers, and snacks were distributed.

Middle Cumberland  Next meeting is scheduled for June 25 at noon Somerset time (11 a.m. Russell Springs time) at the Russell Springs KEA Office. After our business meeting and lunch, Kayne Ishmael will present a program on legislative updates and our role in changing the status quo. Please RSVP to Linda Darnell at Linda50darnell@yahoo.com if you are coming for lunch. Updates or changes may be viewed on Facebook’s Middle Cumberland page.

Second District  SDEA-Retired met Monday, May 4, at Henderson County High School. Agenda items included the April KEA Delegate Assembly and the election of president and secretary. The meeting schedule for 2015-2016 was established, and committees for the year were appointed. Watch for meeting dates in this newsletter at a later date.
CENTRAL DISTRICT  KEA-Retired/Central District met Tuesday, May 12, at the KEA Lexington office. A light lunch was provided. Guest presenters were KEA-Retired President Joyce Dotson and KEA Assistant Executive Director Kayne Ishmael. The main discussion centered on KEA’s action plan to assure adequate funding for school employees’ retirement systems (KTRS & KRS). Members were asked to commit to contacting legislators. Meeting dates were established for 2015-2016. Watch for the meeting dates in an upcoming issue of this newsletter. Central District/Retired will be electing two KEA-Retired board members this summer. Janet Cartmell and Sharron Oxendine are eligible for re-election to a two-year seat. Central District was well represented at the KEA Delegate Assembly in April with 11 delegatess.

UPPER CUMBERLAND  Pre-Delegate meeting was held Tuesday, March 10, at David’s Steak House. Guests and members attending included Pat Bingham, UCEA-Retired Vice President; Cookie Henson, KEA-Retired Executive Committee; and Mary Nicholson, KEA-Retired Board. The guest speaker was Guy Kendall-Freas, NEA Member Benefits Specialist, who shared information about what our family members need to know and the benefits available from NEA as we age. Members gleaned information on how to save money using the NEA Click & Save Program, as well as other member benefits programs. Daphne Goodin, KEA UniServ Director, gave a brief history of KTRS and Social Security and how they affect teachers today. She gave an in-depth legislative update and discussed HB 4.

Retired and active members assisted Clay County High School J-ROTC with their 5-K Race on April 25. This was the 99th anniversary of the ROTC. This race was run nationwide, with all the races beginning at noon. The ROTC was trying to make a new record in the Guinness Book of World Records by having the most people participating in a race at the same time worldwide. Members gave out water, held up signs of encouragement along the race route and passed out gift bags as runners crossed the finish line.

Next meeting: Oct. 20, David’s Steak House. There will be elections for 2015-2016 officers.
A dedicated group of KEA-Retired/Central District members put together packets for students attending the Read Across America celebration at Fayette Mall in March. Retired member Janet Cartmell was chair of the FCEA Read Across America Committee. These members put in a full day preparing the packets.

To Do List . . .

- Stay current on the various retiree issues.
- Encourage friends and family to vote for education-friendly candidates who will support full funding of the state pension plans.
- Work to elect education-friendly candidates who will support full funding of the state pension plans.
- Respond to JOLT’s requests.
- Send current mail + e-mail addresses to KEA-Retired.

KEA-Retired Membership at a Glance

First-R  680
Second-R  843
Third-R   683
Fourth-R  718
Fifth-R   568
NKEA-R   827
MCEA-R   455
UCEA-R   723
UKREA-R  445
Central-R 1590
EKEA-R   1415
JCTA-R  1912
ESP-R    1089
Unknown  27
Total  11975