

TODAY/TOMORROW

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Meet your KEA-Retired
Board of Directors
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REPORT FROM GOV. BESHEAR'S WORKING GROUP ...

KTRS FUNDING SOLUTIONS SOUGHT

by Mary Ann Blankenship, KEA Executive Director

Background

Recognizing the chronic underfunding of the Kentucky Teachers Retirement System (KTRS), in June Gov. Steve Beshear named a KTRS Funding Working Group for these two purposes:

1. Review best practices in pension benefits and make recommendations on principles to assure a sustainable high quality education work force.
2. Review funding options and make recommendations for improving the solvency of KTRS.

It became apparent through all the information the group gathered that changing benefits for current or future teachers will only relieve a very small portion of the funding issue, especially when compared to the cost to individual teachers. The real funding problem for KTRS is its accumulated unfunded liability, which resulted from the great recession that started in 2008, and chronic underfunding by the General Assembly.

The Working Group included among its 23 members JCTA President Brent McKim and KEA Executive Director Mary Ann Blankenship. The group held the last of its eight meetings on Dec. 1. A large contingent of KEA Retired members attended each meeting, representing both their retired colleagues and active and future teachers.

KEA President Stephanie Winkler testified before the group on September 11. She was joined by KEA-Retired President Joyce Dotson and these other KEA members:

- Andrea Higgs from Daviess Co.
- Shanna Byrd from Kenton Co.
- Alan Young from Jefferson Co.
- Tyler Hartz, president of KEA's student program

Governor Beshear's office retained a well-respected national pension consultant, William "Flick" Fornia, to advise the group and help it meet its charge. In addition, the group heard from bond rating experts, since Kentucky's pension funding issues affect the Commonwealth's credit worthiness. KTRS Executive Secretary Gary Harbin also provided information.

All the meeting materials and video of each meeting can be found on Governor Beshear's web site: www.governor.ky.gov. Click on the "KTRS" tab at the top right.

Possible Solutions

Throughout its seven meetings, the working group has gathered information about:

- various options for funding KTRS
- comparisons between KTRS and Social Security (both the cost and benefits)
- which benefits for current retirees and active teachers are "inviolable"
- changes in benefits for current and future teachers that would reduce the cost of KTRS in the future.

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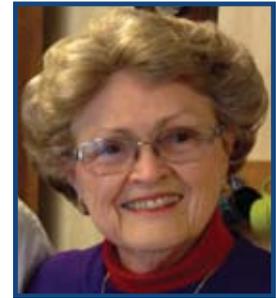
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PRESIDENT'S COLUMN
From Under The Apple Tree

KEEPING ON ...



JOYCE DOTSON

I visited the apple tree today. It looked a little forlorn in the sunshine without any deer in sight. I'm sure that next year the white blossoms will appear and then the little apples will grow and turn red and the deer will enjoy eating them as always. The tree will keep on "keeping on."

I googled "keep on" and found the following: continue, don't let up, don't stop, keep it up and persevere. That is what we must do. Over the years we have fought many battles. NEA/KEA has trained us to persevere for causes that we think are right. Kentucky educators are facing an uphill battle with elected leaders who do not understand our situation. Because we know we are in the right, we will persevere. We will keep on.

KEA-Retired members have answered the call. ROC's (Retirees on Call) traveled to Frankfort to make their presence known at all eight of the KTRS Work Group's meetings.

Next up will be the 2016 legislative session, which begins on Jan. 5. Please try to come to Frankfort for the KEA Days of Learning. The KEA-Retired Day of Learning will be Feb. 11, but you can

join your KEA district on its day as well. Check with your UniServ office to find out the date. Wear black every Friday and when you come to Frankfort. Black "Close the Gap" shirts can be purchased online at the KEA store. They are available in both short- and long-sleeve versions.

"To ensure our schools have the best people to help prepare students for the future, we must guarantee them professional pay and retirement security."

It is imperative that we be visible to members of the legislature and that we make our voices heard as they make decisions that affect educators and the children in classrooms across the commonwealth. Our key message is this: Creating great public schools for every student requires accomplished education professionals.

To ensure our schools have the best people to help prepare students for the future, we must guarantee them professional pay and retirement security.

Here are the things we need our legislators to know and understand:

- Kentucky demands a lot from its teachers and others who work in public schools and rightly so.
- Education professionals enter and stay in the profession not for the money, but because they are dedicated to helping their students learn and prepare for the future.
- Education professionals don't expect to be wealthy, but they do expect—and they deserve—a decent retirement.
- The pension of a full career education employee replaces only a portion of the salary earned while working. Educators' salaries are so low that their pension provides only a modest living in retirement.
- Since teachers and their employers do not contribute to Social Security, their pension is the only form of retirement income many educators receive.

Stronger together, we keep on keeping on.

KEA-RETIRED BOARD NOMINATIONS DUE MAY 2

The following districts are due to elect KEA-Retired District Board members: FIRST, SECOND, FIFTH, JCTA (1), CENTRAL (2), MCEA, UCEA, NKEA (2), and KESPA (1). CENTRAL and NKEA are electing two directors each due to growth in KEA-Retired membership in their areas.

The Directors from SECOND, FIFTH, JCTA (Tom Denton only), CENTRAL (Gayle Greer only), MCEA, UCEA, NKEA and KESPA (Kathy Hobbs only) are eligible for re-election.

Directors elected by district KEA-Retired members serve a two-year term on the KEA-Retired Board and are limited to two consecutive terms. Directors elected will serve from June 15, 2016, through June 14, 2018.

The KEA-Retired Board meets at least five times each year, usually at KEA Headquarters in Frankfort. District directors are expected to help organize district meetings and political activities, serve on committees, promote active and retired membership and report district news for use in the KEA-Retired newsletter.

If you wish to nominate yourself or someone else, please fill out the form below.

The KESPA-Retired election will be handled from KEA Headquarters. KESPA retirees are asked to mail their nomination forms to Kathy Whitlock at KEA, 401 Capitol Ave., Frankfort, KY 40601. All other retirees are asked to return their forms to their geographic district offices, as their elections will be conducted by retirees in their geographic areas.

All nomination forms are due by May 2, 2016.

NOMINATION FORM – KEA-Retired BOARD OF DIRECTORS

Name: _____ Last 4 digits Soc. Sec. # _____

Address: _____

City: _____ State: _____ Zip: _____

Nomination is for which KEA-Retired district? _____

Biographical statement (not to exceed 30 words): _____

Signature of nominee: _____

“Who ya gonna call?” KEA-Retired!



Across Kentucky, members of KEA-Retired are working with local association leaders to help them recruit new members. KEA-Retired President Joyce Dotson and Retired members Connie Mele and Pam Buren helped the Shelby County EA leadership team (including local president Cyndi Skellie) do just that on their opening day. Are you ready to get involved? Call the KEA field office near you to find out how you can be part of the team in your area!



Members focus decades of experience, expertise on Governor Beshear's KTRS work group



Governor Beshear's KTRS Funding Work Group met eight times between July 17 and Dec. 1, and members of KEA-Retired have attended every one. Two dozen retired members were on hand when the group met for the next to last time on Nov. 16, including (left to right) Gayle Greer, Louise Steidel, Joyce Dotson, Janet Cartmell, Diana Gautier, Tom Denton and Gail Devine. For more information about that meeting, and the work of the group, please see Mary Ann Blankenship's story on front page.

ELECTIONS TO BE HELD AT ANNUAL MEETING

At the Annual Meeting in April, KEA-Retired will be electing a President, Vice President, Secretary and KEA Board Representative. All members are eligible to attend and vote at the Annual Meeting, which will be April 6, 2016, at noon at the Marriott Downtown in Louisville.

Watch for details in the next issue of this newsletter.

DAY OF LEARNING SET FOR FEBRUARY IN FRANKFORT

The KEA-Retired "Day of Learning" is scheduled for Thursday, Feb. 11, 2016.

Plan to attend this enlightening day with KEA at the state legislature. We will meet at KEA headquarters, attend a Senate Education Committee meeting at the Capitol Annex, lobby our legislators and sit in on a legislative session.

We hope to educate our legislators about our concerns for public education in Kentucky.

Each district has a scheduled date, so if you cannot attend Feb. 11 with KEA-Retired, attend with your district. Contact your KEA field office for that date.

GOVERNOR BESHEAR'S WORKING GROUP STUDIES SOLUTIONS TO KTRS FUNDING ISSUES

... CONTINUED FROM FRONT PAGE

For current retired educators, none of their benefits can be changed. Your pension benefits, health benefits and 1.5% cost of living adjustment annually are all protected by the inviolable contract.

For current teachers, some of their benefits could be adjusted. They include:

- Counting reimbursement for sick leave as part of their final salary,
- Calculating benefits for those at least 55 years old based on their three highest years' salary (rather than their five highest years' salary), and
- Increasing the multiplier for each year of service beyond 30 to 3% (instead of 2.5% which applies to all years 1-29).

Even though these benefits could be changed, Mr. Forna, KEA and other group members have urged caution in changing them. We do not want to encourage a mass exodus of teachers since 25 percent of current teachers are eligible to retire. Further, we want teaching to remain a decent job with reasonable benefits.

Next Steps

The working group issued its report on Dec. 4. It includes a discussion of the options available to the Commonwealth to regain KTRS' solvency, and how much they would save KTRS; a list of "guiding principles" for the group; and two specific recommendations: (1) That the special appropriation and debt service savings, commonly known as green box and yellow box dollars, should stay with KTRS to help address the unfunded liability in the pension fund as the associated obligations go off-line and the funds become available for this purpose; and (2) That as contribution and benefit adjustments become clearer in coming weeks and months, KTRS and their actuary, Cavanaugh Macdonald (CMC), prepare very thorough projections and adjustment impacts.

The work group report also encouraged "the Governor, members of the General Assembly and all stakeholders to continue the meaningful dialogue that has taken place over the last six months."

These recommendations will go to the Kentucky General Assembly and Governor-Elect Bevin. During the campaign, Bevin said that he favors closing the current KTRS and putting all new educators on a 401(k) type plan and Social Security. Information gathered by the working group indicates that this solution will cost the state more than keeping KTRS open, will provide future teachers much lower benefits, and will do nothing to address the accumulated unfunded liability.

Watch the Governor's website and www.KEA.org for more details as this work progresses.

DISTRICTS: NEWS & NOTES

FOURTH DISTRICT The Fourth District-Retired met Thursday, Oct. 22, 2015. Officers elected for our newly formed association are Bill Wooldridge, President; Nancy Reed, Vice President; Barbara Reeves, Secretary/Treasurer. Those in attendance wrote postcards to help get out the vote for KEPAC-endorsed candidates in the Nov. 3 election. Work on the Fourth District-Retired constitution will take place at the January meeting.



FIFTH DISTRICT On Friday, Oct. 16, several members of FDEA-Retired attended a session of the KTRS Funding Work Group. A discussion of alternatives was presented by William "Flick" Forna and Linda Bournival of Pension Trustee Advisors. Following the meeting, FDEA-Retired members joined other KEA members and staff at the KEA headquarters building to recap the day's events.



JCTA Our JCTA-Retired annual meeting and luncheon in October was well attended. Gubernatorial candidate Jack Conway gave a stirring message about the importance of our vote. Brent McKim, JCTA President, stressed the need to protect our pension. Courtney Mangione, KTRS Retiree Healthcare Senior Associate, answered numerous questions from members.

MORE DISTRICT NEWS ON PAGE 7...

KEA-RETIRED BOARD MEMBERS

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DISTRICTS: NEWS & NOTES

CENTRAL DISTRICT A great crowd attended the Sept. 8, 2015, meeting of KEA-Retired/Central District. We welcomed new members and enjoyed presentations from the Central Kentucky Computer Society and the Race for Education/Starting Gate Program. KEA-Retired President Joyce Dotson, KEA Assistant Executive Director Kayne Ishmael, KEA Board member Jim Sproul and KEA UniServ Director Rob Tye updated us on the KTRS Work Group and the KEA Patriot Program. Central District has had 12 or more members monitoring each session of the KTRS Work Group in Frankfort. Many KEA-Retired Patriots spent many nights calling members and writing cards for our endorsed candidates for state constitutional office. Next meeting is a potluck luncheon meeting Tuesday, Jan. 12, 1 p.m. at the KEA Lexington office, 523 Wellington Way. Bring a luncheon dish to share. Tableware and drinks will be provided. If we do not have your email address for reminders and updates between meetings send your information to Gayle Greer, gdgreer190@windstream.net.

UPPER CUMBERLAND The Upper Cumberland Education Association-Retired met Oct. 20, at David's Steaks in Corbin. Guests included Joyce Dotson, KEA-Retired President and Rich Mullins, KEA Assistant Executive Director. Rich spoke to the group about the difference between the defined benefit plan (our present KTRS plan) and the defined contribution plan. Joyce spoke to the group concerning voting for retired delegates to the KEA Delegate Assembly and the NEA Representative Assembly. KEA-Retired is entitled to 84 delegates to the 2016 KEA Delegate Assembly April 6-8 in Louisville, and 13 delegates to the 2016 NEA Representative Assembly July 2-7 in Washington, DC. All members are asked to wear black on Fridays to show support for the Kentucky Teachers' Retirement System. UCEA-Retired officers elected were Pat Bingham (Bell County) President, Penny Robinson (Clay County) Vice President, Sandra Harbin (Bell County) Secretary. **MARK YOUR CALENDARS:** Our next meeting will be our Pre-Delegate Caucus, March 8 at David's Steak House in Corbin at 11:30 a.m. **NO CARDS OR LETTERS WILL BE SENT TO MEMBERS.**

NKEA Members of NKEA-Retired have been busy this fall recruiting new members and working on campaigns of all our endorsed candidates. In conjunction with the active NKEA, we sponsored a workshop concerning pre-retirement and the GPO/WEP issue. At our last meeting, Jane Gilbert, KTRS' health care expert, spoke about the possible increase in the cost of Part B Medicare. She also talked about the healthcare advocate program available for Medicare participants. Once again this year, we will be helping NKEA hold a Read Across America event for our local children. Our next meeting will be held on March 15 at our NKEA office.

MORE DISTRICT NEWS ON PAGE 6...

FOR THE 2016 LEGISLATIVE SESSION: THINK POSITIVE, ACT POSITIVE

by Louise Steidel, KEA-Retired Legislative Chair

There is no question that the most pressing issue before us right now is the future of KTRS. Many of us have been working hard on that issue all fall. We will continue to advocate for full funding for our pensions when the 2016 session of the General Assembly convenes in Frankfort in January.

But KTRS is not the only priority issue for KEA in this legislative session. We also will be working in this session on these legislative priorities:

Time to teach KEA believes that all teachers should have dedicated time each week solely within their control for planning, consulting with colleagues, grading papers, working with technology, and contacting parents. As teachers work to help each student learn, they need more time to develop quality instruction.

Reduction in mandatory testing Time devoted to administering commercially-developed tests mandated by school districts takes time away from learning. KEA believes that decisions about which tests to use – beyond the state mandated tests – should be made by classroom teachers.

School funding Since 2008, state funding for schools has not kept up with students' and educators' needs. If we are to continue Kentucky's amazing educational progress, we must restore school funding and increase access to high-quality early childhood programs. Further, since most Kentucky educators are taking home less pay today than they were six years ago, raises are necessary to recruit and retain high-quality teachers.

KEA also expects some movement in the legislature on charter schools, which we will oppose, as always. I HOPE TO SEE ALL OF YOU IN FRANKFORT!



There will always be another election, and there will always be dedicated KEA-Retired members like these to pitch in and do the groundwork for education-friendly candidates: Seated, from left to right, after an afternoon of making KEA Patriot phone calls for KEASO's endorsed candidates last November: Barbara Barr; Karen Guffey; and Carol McKee. Standing, from left to right: Janet Cartmell; Sue Jordon; Ann Caldwell; and Pam Mitchell.

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We're on the Web!
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