

Retirement Times

President's Message

The temperature when I awoke today was 39° F; a refreshing change from the 75° starts of September. Both the trees and Neyland Stadium have turned orange. We are looking forward with hope for both UT football and East Tennessee public education. Come to our November 15th meeting and meet nine bright young people who are committing themselves to be among the best of the next generation of teachers. We are continuing our support of public education through the presentation of scholarships at this meeting. We have expanded this edition of this newsletter to publish revised policies of the Scholarship Foundation which we hope will prevent any repetition of the misinformation and misunderstanding which have occurred in this unusual year.

Don Loy, President
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Proposed Local Membership Dues Increase

Since KCRTA was founded about 60 years ago, our annual local dues have been \$5.00. In the early years generous contributions of members established a savings account. For the past five (5) years, we've had to make withdrawals from savings at year's end to meet expenses. The Executive Board is therefore recommending that the membership increase the dues to \$10.00, effective in the 2019-2020 membership year. The decision on the dues increase will be made by the members present at the January meeting.

Membership

We have a membership chairman. Chris Vandergriff will chair the committee which also includes Jeanette Casteel, Leslie Casteel, and David Huntsinger. This does not mean that the members of this committee are the only ones responsible for membership. Membership is everyone's responsibility. MEMBERSHIP begins with ME.

Please remember to talk to your retired friends about the importance of being a member in KCRTA. We need everyone!

Help Needed

Do you know the following members? If you have any contact information for any of these members, please let David Huntsinger know. They are: Margaret Houston, June Warriner, Beverly Ferguson, Eva Graves, Constance Hewitt, Evelyn Cunningham, and Molly Phibbs. Thank you for your assistance.

Check It Out!!!

The KCRTA website, www.knoxretiredteachers.com, is now live. We also have a new email address: Knoxretiredteachers@gmail.com.

Beginning with this newsletter, if you have been receiving the newsletter by email, you will no longer receive a hard copy unless you request it. To receive a hard copy, please contact Leslie Casteel - lasteel@casteelandcompany.com.

Representing You at TRTA

You were represented by Legislative Chair, Betty Berry; treasurer, David Huntsinger; and Immediate Past President, Jeanette Casteel at the TRTA Fall Workshop. The importance of talking to your legislators was highly emphasized at this workshop. Please let your new legislators know who you are and your concerns for retirees.



KCRTA Officers and Committee Chairs

President:

Don Loy

President-Elect:

Libby Burney

Past President:

Jeanette Casteel

Secretary:

Glenda Childress

Community Participation:

Charlotte Linge

Hosting Chair:

Lu Jones

Information & Protective Services:

Pam Chipley

Legislative Chair:

Betty Berry

Membership:

Chris Vandergriff

Newsletter Editor:

Leslie Casteel

Parliamentarian:

Dan Williams

Publicity:

Margaret Willis

Scholarship Foundation Rep.:

Lexa Hooten

Web Page Chairman:

Chris Vandergriff

Executive Secretary / Treasurer:

David Huntsinger

Calendar

Be sure to mark your calendar for the following dates of the Knox County Retired Teachers Association meetings:

- November 15, 2018
Scholarship Luncheon
- January 24, 2019
TBA
- March 28, 2019
TBA
- June 11, 2019
TRTA Annual Meeting
Murfreesboro

Meetings are held at the Foundry, 747 World's Fair Drive, at 11:00 am. Meetings are usually held on the fourth Thursday of alternate months. The Executive Board meets at 9:30 am. All members are welcome to attend.

Quote of the Month:

"Let us not seek the republican or the democratic answer, but the right answer. Let us not seek to fix the blame for the past. Let us accept our own responsibility for the future."

John F. Kennedy

Information and Protective Services

There is an extensive article in the AARP Bulletin (Chadel, D., Sept. 2018) about the Internet dark web and criminal activity. Evidently most of our personal identification information has already been pilfered, stored, and is being sold to various criminals. Who knew that giving your birthday for a free cup of coffee would help a criminal "hack" into your bank account! The Equifax hack earlier this year has divulged massive amounts of personal information about most American citizens. These are three steps that will greatly reduce the chance of a criminal using this information to attack you.

1. **Freeze Your Credit** - Most retirees do not need new credit investigations very often. You can eliminate credit reporting by contacting the three credit bureaus and "freezing" your credit. The freeze can be lifted at any time if needed. You can contact them by phone or using their website.

Equifax - 1-888-548-7878

Transunion - 1-800-916-8800

Experian - 1-888-397-3742

2. **Monitor Your Accounts** - Looking at your account information once every three months is not often enough! If you can use computer websites, it would be prudent to check the activity and balance on all of your credit and investment accounts each week. If that is not possible, you may want to be notified by the bank of any activity exceeding a said amount.

3. **Use a Password Manager** - If you use the Internet you are already frustrated with the many passwords that you are supposed to remember. Also they're too simple and repetitive. There are reputable commercial password managers that generate multiple complex passwords and store them in a secure "vault" that you can access automatically. Dashlane and Keeper Security are two paid products. Lastpass is a free system that has fewer features and will be supported with advertisements.

Legislation

There will be 33 new House seats and several Senate seats that could be changing after the November election. It is more important than ever that we stay in touch with our Legislator(s) this upcoming year to ensure that we retain our COLA, insurance, Medicare, and all other retiree benefits.

Necrology

Phillip Akers
Cleophas Leroy Fulton
Marilyn Sue Valentine

Dessa Blair
Martha Sue Pittman
Leonard Lee Wolfenbarger

Sara Betty Clark
Mary Jane Ripley