



WVARSE endorses new cancer insurance

Cancer causes more bankruptcies than any other medical problem. Two-thirds of the cost associated with cancer are out-of-pocket, according to the American Cancer Society. When she was diagnosed with Leukemia, Laura Landro of the Wall Street Journal found from her research into her disease that the clinic that was having the greatest success treating her disease was in Seattle, Washington. She flew across the country and was there for three months for treatment. She beat the

See Cancer, Page 4

IMPORTANT REMINDER

Please try to
attend WVARSE's
"A Day with the
Legislature" on
February 17!

Efforts under way to retain members

Now is the time to make another effort to retain members who have not paid their dues this year. The year and years pass by so quickly that many may forget that they are late with their dues payment. Therefore, do not hesitate to call upon them to renew their memberships. This not only indicates that they support the work of

WVARSE, but also entitles them to receive the Newsletter to keep them informed. **Suggest a one-time state life membership available for \$100 each. To date more than 100 new life memberships have been received since June. This year WVARSE will return to the counties \$5 for each new life membership re-**

ceived before May 15. These rebates will be presented at the Annual Council in September.

"New members are joining each year," according to Joann Beer, membership clerk, "but the renewals from this group are slow. We need to focus on retaining these members on our roles."

Although the total membership this year is below last year's figure, Loretta Thompson, membership chairman, is optimistic that WVARSE will grow.

"That is why WVARSE is asking each county to make a special effort to retain members, as well as getting new members," Thompson said.

Dates to remember

February 16 — Executive Committee meeting
February 17 — Day with the Legislature
March 15 — Deadline for newsletter items
April 1 — County officer lists due
May 3 — Executive Committee meeting
May 4-5 — Leadership Conference

Membership task force formed

The membership task force had its initial meeting at Flatwoods in October. As promised in the goals for 2004-2006, President Roscoe Keeney has set up a WVARSE Membership Task Force. Its purpose is to study current procedures for membership, to discuss proposals for change, to produce a membership guide to coordinate state and county procedures, to consider unified membership for the state and local units, and to stimulate efforts for state wide growth

in membership.

The Task Force, co-chaired by Past President Charles Akers and Region II membership chairman John Puffenbarger, includes executive board members Garry Lynne Shearer, Gail Ratliff, Loretta Thompson, and Joann Beer. Also serving are Connie Watson, Monongalia; James Burgess, Kanawha; James Hollandsworth, Cabell; Blanche Pennington, Raleigh; and William J. Brown, Jefferson counties.

The second meeting of Task Force was held at the '79er Restaurant at Burnsville on November 18.

The task force will not constitute a standing committee, but will serve during this year and will be disbanded after their recommendations have been discussed in regional conferences and final action at the 2005 Annual Council meeting in September.

President Keeney and Executive Director Bill Milam are ex-officio members of the Task Force.

Six WVARSE scholarships available

The West Virginia Association of Retired School Employees will again offer six scholarships of \$500 each to West Virginia college or university students who will be doing student teaching in the Spring or Fall semester of 2005.

The deadline for receiving applications is January 8, 2005. Applications should be mailed to: WVARSE

Scholarship, Executive Director, 200 Elizabeth Street, Charleston, WV 25312.

Application forms are available at Department or Schools of Education at participating colleges or universities. Also, the Executive Director of WVARSE has applications forms.

Winners will be notified by February 1, 2005.

The President's Message

"IF IT IS TO BE IT IS UP TO ME" was introduced at the 2004 WVARSE Annual Council as the theme for 2004-2006 at the installation of Roscoe Keeney, Jr. of Kanawha County as the 28th president of the state organization, succeeding Dr. Charles Akers of Fayette County.

Keeney served as president-elect, scholarship chairman and chairman of the Reorganization Task Force for the past two years, after serving as WVARSE legislative chairman from 2000 to 2002. He served as the Kanawha County unit president for three years.

As an active social studies chairman at Cedar Grove and East Bank High schools, Keeney served as senior class sponsor, HI-Y advisor, and organized the West Virginia Model United Nations, sponsoring annual model meetings and trips to the United Nations in New York for twenty-one years. As a dedicated family genealogist he has authored six family genealogies and has produced a family quarterly newsletter since 1983.

Keeney also served as vice president and treasurer of WVEA, the first treasurer of

See President, Page 2



Roscoe Keeney
WVARSE president

—From the Executive Director—

Officers

President Roscoe Keeney Jr.
304-346-2036
govc@wv-cis.net

President-elect Betty Daugherty
304-457-2174

Recording Secretary Gail Ratliff
304-392-5142
sgrat@yahoo.com

Immediate Past President Charles Akers
304-465-1550
19261@earthlink.net

Executive Director William G. Milam
304-346-6079
bmilam@kcs.kana.k12.wv.us

The annual meeting went well. This was the year for changes. Roscoe Keeney, Jr., who served the past two years as President elect, was sworn in as President and started his tenure by naming a Membership Task Force to develop strategies to increase membership to both the State and County units.

Charles Akers who served the past two years as President is now serving the organization as Past President and chair of the Scholarship Committee.

We welcome Betty Daugherty (Barbour Co.) to the board as President elect; Recording Secretary Gail Ratliff (Greenbrier Co.); Connie Watson (Monongalia Co.) as Regional I Director; Garry Lynne Shearer (Lewis Co.) as regional II Director; Donareeta Seabolt (Logan Co.) as Regional IV Director and John Childs (Hampshire Co.) as Regional VI Director.

We also welcome the following new chairs of standing committees. Blaine Auville (Wood Co.) Legislative; Sybilla Caudill (Boone Co.) Informative & Protective Services and Hazel Wooster (Kanawha Co.) Community Services.

All of these people are stepping into "big shoes" and "great expectations" in order to continue the fine service provided by their predecessors.

We welcome Betty Wagner (Kanawha Co.) who is leading a new project named NRTA With our Youth. You can read more about this project in a separate article.

After six months or so of negotiations with the WV Insurance Office, AMBA of Austin, Texas has finally been approved to provide Dental insurance to our membership. Watch your mail around the 15th of January, 2005. Dental insurance will be available through AMBA-Guardian.



William G. 'Bill' Milam
Executive director

The premium, to be paid by the retiree, will be \$28.56 per month for the retiree and \$54.46 per month for the retiree and spouse. You will be able to use the dentist of your choice and all waiting periods are waived for members who participate in the initial enrollment. You will have until February 15, 2005 to enroll and your coverage will be effective March 15, 2005.

Many County Units have taken advantage of our offer to provide mailing

labels of members and potential members. You may make a request either by mail or e-mail to the office and a list will be provided as soon as possible. You are advised to work with your county board of education in your efforts to keep a list of current retirees. It would be appreciated if you would send to the WVARSE office a copy of the list you get from your local Board of Education since I can no longer obtain names from the retirement board.

The 2005 legislative session will begin February 9, 2005. February 17, 2005 has been established as WVARSE day for 2005. A COLA will be our main legislative goal. We hope to have a bill introduced into both the House and Senate early in the session. The Legislative Committee recommends that WVARSE support the merging of the two retirement systems back into the Defined Benefit System as one of its goals.

This merger offers many advantages to retirees. The benefits for retirees will not be affected by this merger. It will only serve to enhance the Defined Benefit system. The State will save money by the merger. By placing new hires into the TRS, the employer's contribution will be reduced from the present 7 percent in the TDC to 4.34 percent making a 3.16 percent reduction. Under the current actuarial assumptions the state will save \$1.8 billion over the next thirty years. Under the low inflation rate assumption the savings during the same time period will be \$75 million. This will also be an advantage to present employees who will have the opportunity to withdraw from the TDC in which many have experienced unfavorable returns.

Retirees and active employees in the TRS will benefit from this merger. The

See Director, Page 4

SEVERAL COUNTIES ANNOUNCE WINTER MEETINGS

Several counties have announced meetings for the winter months.

The BOONE unit will hear Mildred and Willie Barker on December 15 and have scheduled meeting for February 6 and March 6 at the Park Avenue Restaurant in Danville at 10:00 AM.

The BRAXTON retirees will have a Christmas program and meditation on December 9 at the Skidmore Truck Stop, Flatwoods. John Puffenbarger, Region II membership chairman will speak at the February 10 meeting.

BROOKE county retirees will meet at 11:30 AM at Briun's Inn. Brooke County High School, featuring Director Rick Taylor and the BCHS Madrigal Choir will entertain.

On December 3, the

GREENBRIER retirees will have a Christmas party with a gift exchange. They also will meet on February 4. The unit will not meet if school is cancelled due to bad weather.

The KANAWHA County unit prepared Blizzard Boxes at the November meeting and will meet again on December 7 for Christmas celebration with a children's chorus presentation.

At the November 22 MERCER County meeting, the members emphasized protection against identity theft. Region V Director Mary Riner will speak at the March 28 meeting at the Commission on Aging Building, Stafford Avenue, Princeton.

The MONONGALIA County meeting on

November 11 had a presentation by Mary Furber. Their December 9 meeting will feature a work session on messages to legislators, a Laughter Club meeting with Joyce Jackson on January 13, and a program by the Mountainview Elementary Chorus on February 10.

In RALEIGH County members met with their legislators at a November 13 meeting. In March there will be an Irish program at the Pancake House in Beckley.

The ROANE County unit will have a Christmas luncheon at the Heritage Park Community Building at 12:30 on December 1 with guest music and a gift exchange.

A Dutch Treat dinner at Colombo's on Novem-

ber 18 had retirees of WOOD County collecting the annual Blizzard Boxes. "Seeking Saddam's Money" was the title of a presentation by Jeff Sandy, IRS special agent. The election of officers is scheduled for the March 17 meeting at Emmanuel Baptist Church. The Edison Junior High School Chorus will perform.

The March 8 meeting in WYOMING County at the Community College in Saulsville will feature an auction by Gerald Short. The proceeds will help fund scholarships.

The MARCHALL County unit will meet December 9 at the Guest House with a program by the Washington Lands Elementary School, Susan Pettit, Director. The March 10 meeting

will feature a program by Marianne McCausland. Members are asked to bring 'gently used' items for a silent auction.

The CABELL County retirees have produced a membership directory

with a calendar for the year, a dues process, and a list of programs to be held at the Huntington YWCA. The February 8 program will feature an

See Counties, Page 4

President

From Page 1

WVEA/PAC, and was a member of the Board of Directors of NEA for six years, serving as International Relations chairman, representing NEA at world teacher's conferences in Jakarta, Brazilia, Montreaux, Tel Aviv, Ottawa and Calgary.

After his installation by Dr. Stanley Anderson, Keeney called on WVARSE to continue the tradition of excellence, success at the legislature, as well as well-planned regional and local meetings, and continued growth in membership.

Quoting Abraham Lincoln, he added, "The best thing about the future is that it comes one day at a time."

~ In Memoriam ~

BARBOUR - Oran
Leslie Webb
BERKELEY - Olive
Saville Clower, and Mary
Coe Dillon

BLUEFIELD - Pauline
M. Harvey
BRAXTON - Mabel
C. Lloyd, and Marquerite
Stewart

BROOKE - Mildred L.
Marstilller, and Katherine
Traubert

CABELL - Eloise M.
Morrison, and Eloise
Hash Pope

CLAY - Hugh H.
Boggs

DEAF & BLIND -
Alma Louise Liller
DODDRIDGE -

Clifford L. Willis
FAYETTE - Katheran
F. Hoffman, Mary Z.
Naff, and Fred Davis

Wriston
HAMPSHIRE -
Delphia Susan Hartman
HARRISON - Majorie
L. Greene, and Jacqueline
M. Kress

JACKSON - Mabel
Ernestine Carpenter
KANAWHA - Eunice
L. Alderson, Paul
Brannon, William O.

Brown, Handley
Brudette, Norma Crum,
Otmer R. Gandee Jr.,
Geraldine Noell, Maude
Price, Margaret R. Quinn,
Concetta A. Spangler,
Virginia W. White, and
Patricia M. Woodyard

LINCOLN - B.
Christene Farrell
MARION - Peggy Lou
Kuhn

MARSHALL -
William Harmen Bevan,
Thomas F. Dick, and
Edith Pegg

MCDOWELL - Mary
Lou Czwaski, and
Elizabeth Fine

MERCER - June B.
Melcher
MINERAL - June
Wilson

MINGO - Gladys
Barfield Hoffmaster,
Rhodes Ooten Jr., and
Swanee F. Walters

MONONGALIA -
Virginia A.P. Warner
MONROE - Mary M.
Ellison

MORGAN - Melford

P. McCoy
NICHOLAS - Anna

W. Mick
OHIO - Dorothy L.
Kadar, and Miranda
Tatalovich

PLEASANTS -
Samuel Clyde Himmeger,
and Judith K. Webb

PRESTON - Loralli
Clark, James L.

McMillen Sr., and
Frances Sapp

RALEIGH -
Jacqueline R. Akers, and
Audessa M. Wright

RANDOLPH - Betty
June Prentiss

TAYLOR - Gracie V.
Bosely

TUCKER - Wilfred
Dingess

UPSHUR - Helen H.
Hall, and William B.
Light

WETZEL - Nelle Pearl
Murphy

WOOD - Bert C.
Stallings

WVU - Tanner J.
Livisay, and William L.
Wylie

WYOMING - Rita
Riley McGraw, Lillian H.
McKinney, and Frances
Marie Trump

*Regretably, because
of identical names within the
state retiree system, deceased
names are sometimes
identified in the wrong county.
We apologize for any undue
stress caused by this
circumstance.*

WVARSE Membership Report

Monday, November 29, 2004 Processed for Year Ending 6/30/2005

| | Last Yr | Current | Potential |
|--------------|-----------|----------|-----------|
| UTA | 42 | 7 | 0 |
| TOTAL | 42 | 7 | 0 |

| REGION I | Last Yr | Current | Potential |
|--------------|-------------|-------------|-------------|
| BROOKE | 180 | 183 | 320 |
| FARMONT | 24 | 21 | 167 |
| HANCOCK | 202 | 150 | 403 |
| MARION | 201 | 184 | 678 |
| MARSHALL | 169 | 165 | 447 |
| MONONGALIA | 183 | 166 | 628 |
| OHIO | 207 | 182 | 498 |
| PLEASANTS | 85 | 18 | 126 |
| TYLER | 43 | 49 | 105 |
| W. LIBERTY | 1 | 2 | 71 |
| WETZEL | 87 | 86 | 244 |
| WVU | 33 | 38 | 947 |
| TOTAL | 1415 | 1224 | 4632 |

| REGION II | Last Yr | Current | Potential |
|--------------|-------------|-------------|-------------|
| BARBOUR | 97 | 102 | 210 |
| BRAXTON | 122 | 90 | 237 |
| DODDRIDGE | 23 | 22 | 115 |
| GLAER | 63 | 68 | 106 |
| GLENVILLE | 16 | 20 | 112 |
| HARRISON | 348 | 298 | 848 |
| LEWIS | 115 | 104 | 215 |
| PRESTON | 164 | 153 | 400 |
| RANDOLPH | 248 | 194 | 344 |
| TAYLOR | 122 | 102 | 172 |
| TUCKER | 38 | 43 | 104 |
| UPSHUR | 223 | 223 | 290 |
| WEBSTER | 79 | 74 | 171 |
| TOTAL | 1658 | 1493 | 3324 |

| REGION III | Last Yr | Current | Potential |
|--------------|-------------|-------------|-------------|
| BOONE | 160 | 173 | 361 |
| CALHOUN | 40 | 48 | 126 |
| CLAY | 48 | 51 | 164 |
| JACKSON | 109 | 107 | 347 |
| KANAWHA | 616 | 549 | 2859 |
| RITCHIE | 50 | 51 | 135 |
| ROANE | 41 | 41 | 198 |
| STATE DEPT | 24 | 24 | 218 |
| WIRT | 39 | 32 | 84 |
| WOOD | 363 | 356 | 1012 |
| WVS | 9 | 9 | 114 |
| TOTAL | 1499 | 1441 | 5618 |

| REGION IV | Last Yr | Current | Potential |
|--------------|------------|------------|-------------|
| CABELL | 159 | 114 | 1149 |
| LINCOLN | 102 | 95 | 319 |
| LOGAN | 119 | 28 | 712 |
| MASON | 42 | 55 | 312 |
| MINGO | 78 | 76 | 563 |
| MU | 11 | 8 | 284 |
| PUTNAM | 31 | 54 | 489 |
| WAYNE | 165 | 49 | 576 |
| TOTAL | 707 | 479 | 4404 |

| REGION V | Last Yr | Current | Potential |
|--------------|-------------|-------------|-------------|
| BLUEFIELD | 3 | 2 | 34 |
| CONCORD | 11 | 5 | 87 |
| FAYETTE | 235 | 222 | 712 |
| GREENBRIER | 184 | 188 | 450 |
| MCDOWELL | 202 | 194 | 650 |
| MERCER | 351 | 310 | 905 |
| MONROE | 76 | 74 | 172 |
| NICHOLAS | 102 | 81 | 360 |
| POCAHONTAS | 44 | 60 | 123 |
| RALEIGH | 240 | 220 | 1033 |
| SUMMERS | 130 | 116 | 201 |
| WIRT | 5 | 5 | 91 |
| WYOMING | 155 | 157 | 508 |
| TOTAL | 1738 | 1634 | 5326 |

| REGION VI | Last Yr | Current | Potential |
|--------------|------------|------------|-------------|
| BERKELEY | 131 | 118 | 529 |
| DEAF & BLIND | 65 | 61 | 127 |
| GRANT | 58 | 67 | 149 |
| HAMPSHIRE | 65 | 69 | 176 |
| HARDY | 30 | 39 | 135 |
| JEFFERSON | 108 | 116 | 262 |
| MINERAL | 125 | 47 | 320 |
| MORGAN | 80 | 82 | 149 |
| PENDLETON | 40 | 38 | 119 |
| POTOMAC | 11 | 4 | 30 |
| SHEPHERD | 10 | 8 | 50 |
| TOTAL | 723 | 649 | 2046 |

| Total Members | Last Yr | Current | Potential |
|---------------|---------|---------|-----------|
| | 7782 | 6927 | 25350 |

BUILDING BRIDGES

This year WV will be participating in NRTA's WITH OUR YOUTH program. This program is designed to connect us, the 50+, with children and help them learn about, care about and appreciate community. We want to focus on the international community, exposing our children of middle and high school age to a culture quite different from ours. There will be a great exchange of ideas and customs.

We will promote a com-

munication exchange, a pen pal type of activity, where our children will be writing to, learning about, and becoming friends with children in Jordan, Israel and Palestine. Contacts can be arranged.

Your help is needed in getting this project started. We need volunteers, at least 8 from each region, to help a child begin this wonderful writing experience which will help to bridge the gap in understanding between our dif-

ferent cultures and ways of life.

For further information about how you can sign up for this ambitious project, please contact Betty Wagner at 304-768-5633 or on e-mail at bwagner8@aol.com.

Our project will be in competition with other states and the winners will be announced at the national convention in California next year. Let's go for it! I'm looking forward to hearing from you!!!



Legislative committee update

It is the goal of the committee to have a Cost of Living Adjustment (COLA) bill submitted on the first day of the legislative session. Executive Director, William Milam will recruit the sponsors for the House and Senate bills from a committee developed list.

The committee will again meet on December 8 in Charleston.

Director

From Page 2

Segal Company, when they appeared before the Joint Committee on Pensions and Retirement, made a compelling argument that retirees are in a precarious position. They are in a CLOSED retirement system. This means the newly hired employees are not contributing to TRS. Their money is diverted to TDC, and this has a significant impact on the cash flow of the TRS. A closed system, particularly one that is under 20 percent funded, is living close to the edge. An open system — one that is accepting new participants — is better able to withstand a downturn in the stock market. A reduction of investment returns in a closed system will have major consequences. However, an open system, which would be created by the merger, could get a reduction in investment returns and later make up that difference.

This will particularly be true in ten years when a majority of the current active employees in TRS have retired. In short, the merger will make TRS more stable, and that will benefit both retirees and active participants.

The Legislative Committee also recommends that WVARSE support any legislation that will increase the homestead exemption. Working with the PEIA Finance Board WVARSE will continue to ask for a freeze of PEIA premiums, deductibles and co-pays.

The law suit concerning the "Pension Liability Redemption Act" was heard by the State Supreme Court September 1, 2004. A decision is expected to be rendered sometime in December. From the issues addressed at the hearing, it will most likely be in favor of the claimant and will either result in the issue being brought to the voters for approval or re-financing of the bonds will be prohibited.

Please visit the website at www.WVARSE.org. You can find the name, address, and phone number of the officers of WVARSE on the web site. Many of the officials also have e-mail addresses. Some back issues of the Newsletter can be viewed on this site. An up-to-date calendar is maintained on the web. If you click on the e-mail address info@wvarse.org on the web site, it will connect you to my office e-mail. Your comments are appreciated.

Raleigh County hears about forward progress

Father Thomas Acker, S.J., Executive Director of Forward Southern West Virginia was the speaker at a recent meeting of the Raleigh County Association of Retired School Employees. Acker detailed some of the projects in progress, such as the Beckley Higher Education Center under construction on I-64. He outlined plans for future projects for southern West Virginia and Beckley, among them, a Grand Lodge in the New River Gorge area, the Beckley Intermodal Gateway and the Neville Street renovation project.



Wanda Simpkins, left, and Father Thomas Acker.

Brooke County presents retirement seminar

The Brooke County Association of Retired School Employees sponsored a retirement seminar for all Brooke County school employees with Lorraine Durante, co-chair of the Retirement Committee presiding.

Also, presenting during the meeting were Marie Terry, a representative of PEIA and Monta Boggs of the WV Consolidated Public Retirement Board.



Pictured, from left, are Marie Terry, Lorraine Durante, Monta Boggs.

Counties

From Page 2

insurance presentation by Robert DeWester. The March 8 meeting will feature BINGO for fun and prizes.

CLAY County has held two reorganization meetings this year and made their annual meetings plan. Rosella Stover is the new president. Rosella served several years as membership chairman.

In MASON County the retirees meet on the second Friday of each month at the Point Pleasant Library. Speakers for the December 10 meeting will be WVARSE President Roscoe Keeney and Executive Director Bill Milam.

Cancer

From Page 1

cancer. How much did it cost her of-of-pocket? She never said, but she had to pay for the experimental treatment, transportation, lodging and food for three months.

Our major medical insurance (usually Medicare and PEIA) do not normally pay for new-experimental treatments, transportation, food, and lodging to undergo special treatments. One couple driving to Cleveland Clinic for three or four days of treatment spent about \$500 per week for gas, lodging, and food. In ten weeks they have spent \$5000.

After age 70, one report indicated that one-half of women and three-fourths of men will have cancer. It is commonly said that if a man lives long enough, he will have cancer (usually prostate).

The WVARSE Executive Board has acted to help protect us against such devastating expenses by endorsing new cancer insurance. The UTA Insurance Company \$10,000 to \$50,000 lump sum, first diagnosis cancer policy is available to us who have not yet had melanoma or internal cancer. You can call toll-free for additional information: 1-888-314-4727

NONPROFIT ORG
U.S. POSTAGE
PAID
CUSTOM
PACK 'N' SHIP LTD.

WVARSE Newsletter
200 Elizabeth Street
Charleston, WV 25311