



# The Horse's Mouth

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July - December 2018

## Joe's Final Unselfish Gift Will Long Be Remembered by TRF

By Francis LaBelle

When he died in 2014, Joe D was alone and indigent. He was interred in the Pauper's Cemetery in Louisville, Ky, where at least, there was respect and dignity at graveside. Students from the University of Louisville and Bellarmine University as well as local high schools attended the service and acted as pallbearers as part of an on-going program in cooperation with the Jefferson County Coroner's Office.

That could easily have been the end of Joe's story.

Just a few weeks ago, however, the Thoroughbred Retirement Foundation received a donation of \$8,052.92 from the Kentucky Racetrack Retirement Plan. Now in its 35th year, the non-profit TRF relies on donations to support the 780 former racehorses in its care. Many of these horses are part of the TRF's innovative Second Chances Program, in which inmates at various state prison are taught horse care as a vocation.

All donations to TRF are appreciated, but this one was particularly touching as well. Joe had bequeathed his retirement account to the TRF to help horses have a better life.

It was a most unselfish gift.

"Joe was a hotwalker for me for a few years, and that has to be at least 10 years ago," said trainer Eddie Kenneally. "I didn't know much about him other than he was a good worker and a good horseman. He was a typical racetracker,

JOE'S FINAL UNSELFISH, ...CONTINUED ON PAGE 4

## Hayden Named Kentucky Racing Health Services Center Director



**Dedra Hayden, M.S.N., A.P.R.N.-B.C., assistant professor, University of Louisville School of Nursing, will lead the Kentucky Racing Health Services Center (KRHSC) as its new director.**

"I really want to express how fortunate I am to be able to work at the KRHSC. I feel grateful to have been given the opportunity to impact the health and lives of so many people in such a positive way. Not everybody is so lucky to have such fulfilling work," Hayden said.

The KRHSC is a program of the Kentucky Racing Health and Welfare Fund, Inc. in partnership with the University of Louisville School of Nursing. It provides comprehensive health care to those licensed by the Kentucky

Horse Racing Commission and working in the Kentucky's thoroughbred industry. The Center was recently designated an innovative model by the American Academy of Nursing.

Hayden, who advanced her clinical training at KRHSC while a student in the Master of Science in Nursing program at UofL in 2009, says she grew to love working with the people who visited the center

Hayden will head up a team of eight nurse practitioners who regularly practice at the Center and a fluctuating number of nursing and dental students, translators and foreign language students.

The Center provides clients with a medical home, which allows them to receive the full spectrum of primary care, including disease management and preventative care, while also providing women's health and mental health services.

"We opened the Center in April 2005 and have experienced over 17,000 patients without a legitimate complaint," said Richard Riedel, Executive Director of the Kentucky Racing Health and Welfare Fund. This is a tribute to our original director, Dr. Whitney Nash and her successor Dr. Sarah Robertson. I feel very confident the high level of care set by Dedra Hayden's predecessors will continue and new services will be provided."

Workers can access the clinic for a \$5 copay, which covers the patient visit and lab tests. Services include mental health treatment, physicals and women's annual exams, care for acute illnesses, and maintenance treatment for chronic conditions such as asthma, diabetes and hypertension.

## DISCLAIMER

**T**he Kentucky Racing Health & Welfare Fund is a non-profit charitable organization that receives no government funding or public tax revenue. It is not an insurance company and does not assume responsibility for any incurred charges nor does it guarantee approval for any request for assistance. This newsletter should not be construed as a policy and shall not be considered as an offer to extend assistance, benefits, coverage, payment, or medical advice. The Fund's guidelines are changed at the sole discretion of the Fund and are modified, extended, altered, and revised from time to time without prior notice. Therefore, any information supplied in any form must not be construed or regarded as creating an expressed or implied right to the services, coverage, or benefits the Fund may offer. A copy of the Fund's current guidelines can be obtained by a written request submitted to the Fund.

## FALSIFYING INFORMATION

Once an individual applies to the Fund for assistance the Fund will conduct a routine inquiry into the accuracy of the information that has been provided.

If the individual has provided inaccurate or false information pertaining to, but not limited to:

- Work related injuries
- False KHRC license information
- Insurance or other benefit coverage (if eligible the Fund will always be considered secondary)
- Employment
- Identities
- Transferring benefits to a non-eligible individual

### THE FOLLOWING ACTION WILL BE TAKEN:

#### FIRST OFFENSE

- No benefits until the Fund has been paid for all benefits received under false pretenses.
- Loss of benefits for six (6) months once the Fund has been repaid.
- Future benefits will be provided on a reimbursement basis for six (6) months.

#### SECOND OFFENSE

- Complete loss of benefits for a two (2) year period.

#### THIRD OFFENSE

- Complete and indefinite loss of all benefits

## THE HORSE'S MOUTH IS PUBLISHED TWO TIMES A YEAR BY THE KENTUCKY RACING HEALTH & WELFARE FUND, INC.

Elizabeth Alarcon - *Layout and Design Editor*

### KENTUCKY RACING HEALTH & WELFARE FUND, INC.

A non-profit charitable organization  
Established 1978

Donald Ball - *Chairman* (Deceased)

Rick Hiles - *Vice Chairman*

Dr. Randy Scheen - *Treasurer*

Carol Hebel - *Secretary*

Andre Regard - *Member*

Peter W. Salmen - *Member*

Burr Travis - *Member*

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Karen Pehlke - *Director of Operations*

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Donna Davis - *Turfway Park & Ellis Park  
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*Service Coordinator*

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LOUISVILLE, KY 40208**

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(800) 548-3662**

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Website Address:

**KYRACINGHEALTH.ORG**

Email Address:

**KRHWF@KYRACINGHEALTH.ORG**

**LIKE US ON** 

Louisville office hours:

**Monday - Wednesday - Friday**

**9:00 am - 2:45 pm**

**Tuesday - Thursday**

**8:00 am - 12:00 noon**

Health benefits provided since 1978 - Dec 2017

**\$ 43.0 Million**

Kentucky Race Track Retirement  
contributions since 2001 - Dec 2017

**\$ 6.25 Million**

# A Tribute to Don Ball

## *The Memory*

*The memory of you will be a happy one.  
 You leave on an afterglow of smiles knowing what you have won  
 You leave a resounding echo down the path  
 Of what else can we do; what else can be done  
 We've left the tears that grieve you before the sun to dry  
 And hold tight your legacy that binds us, never to be untied*



## Gone..... But Not FORGOTTEN

The Kentucky Racing Health and Welfare Fund pays tribute to the following dedicated individuals who have recently passed away after dedicating many years in the Kentucky racing industry:

Edward "Slim" Anthony	Trainer
Vernon Coyle	Trainer
Franklin "Frankie" Castillo	Exercise Rider
Scott "Scotty" Dinger	Groom
Sam Gilman	Ast. Trainer
Richard Haggin	Mutuel Clerk
Helmut Jackson	Trainer
Roberto Lopez	Groom
Anahi Mejia	Hotwalker
Johnny "Red Dog" Thomas	Hotwalker
Charlie Walcott, Jr.	Trainer (father)
Charles "Tony" Walcott	Trainer (son)

The Kentucky Racing Health and Welfare Fund family cherishes the memory of Don Ball who passed away on March 23, 2018. Don had been a valued member of our family since October, 1988, when he joined the Fund's Board of Directors as Treasurer.



On November 21, 1994 he was elected Chairman of Board of the organization, a position he would retain until his passing.

Among the more notable accomplishments the Board of Directors initiated and piloted during Don's tenure are:

- The modernization of determining the eligibility of the Fund's beneficiaries.
- Successfully working with the Kentucky legislature to reduce the waiting period to cash an escheated ticket from 24 months to 12 months.
- The expansion of the Fund's benefits and presence at Kentucky's thoroughbred tracks
- The privatization of the Fund's investments.
- The creation of the Thoroughbred Addiction Counsel of Kentucky (TACK).
- Successfully working with the Kentucky legislature for the creation of the Kentucky

### Race Track Retirement Plan.

- The creation of Filly and Foal Daycare Center.
- The purchase, rehabilitation and management of the The Old School apartment building.
- The creation of the Kentucky Racing Health Services Center.
- The creation of the Horsemen's Wellness Center @ Turfway Park.

Don's legacy with backstretch workers and thoroughbred horse racing in Kentucky will continue in these many programs and we carry forward his example of learning from the past, living in the present and building for the future.



## Kentucky Racing Health Services Center

422 Heywood Avenue Louisville, KY 40208 • (502) 636-2900  
 BY APPOINTMENT ONLY

**\$ 5 COPAY FOR EACH APPOINTMENT**

• Monday 10:00 am - 3:30 pm • Wednesday 1:00 pm - 4:00 pm • Friday 10:00 am - 3:30 pm

**MUST PRESENT A CURRENT PAYROLL CHECK or PAYROLL CHECK STUB & CURRENT KHRC LICENSE WHEN SCHEDULING AN APPOINTMENT**



## Joe's Final Unselfish Gift Will Long Be Remembered by TRF

CONTINUED FROM PAGE 1

and I bet he was probably one all of his life. He was a hard worker, very polite and he very likely lived paycheck to paycheck."

Joe worked long and hard for his money and opened an account with the Kentucky Racetrack Retirement Plan, which is run under the auspices of the non-profit Kentucky Racing Health and Welfare Fund (KRHWF).

"Around 2001, the Kentucky State Legislature passed legislation that created the funding mechanism for the Kentucky Racetrack Retirement Plan for backstretch employees," said KRHWF Director of Operations Karen Pehlke, the administrator for the plan. "Our funding comes from uncashed pari-mutuel tickets at Kentucky's Thoroughbred racetracks, and we usually fund the Retirement Plan with about \$250,000 a year, which is split among the enrollment.

"Last year, 336 people shared in the contribution from the Fund to the Retirement Plan."

Since its inception, about \$6 million has been available in the Kentucky Racetrack Retirement Plan, yet, according to Pehlke, it is not unusual for a person to forget that they had enrolled. She has often tracked down people to make sure they received their retirement benefits.

"Mail will get returned to us for several reasons, including a change of address or someone simply forgetting that they had enrolled," Pehlke said. "We try to locate these people, because we would prefer it went to the people who are entitled to it."

When Joe's mail kept coming back to Pehlke, she put in the extra time, including hours on social media, to try to locate him. When she did, it ended with the sad news of Joe's death

four years ago.

It also led to the fact that Joe, who had not provided for his own funeral, had chosen to help the horses. The TRF's Second Chances program began in 1983 at the state prison in Wallkill, NY and is currently available at nine prisons in nine states.

One such prison is the Blackburn Correctional Facility in Lexington, Ky. And to help commemorate the 35th anniversary of its founding, the TRF has decided on a thoughtful

way to remember Joe and his final act of generosity.

"We are so grateful to Karen (Pehlke) who tried to do the right thing by finding Joe," said Diana Pikulski, the TRF's National Director of Major Gifts, Planned Giving and Endowment. "We wish we could have thanked him in person".

"So, instead, we have named a paddock at Blackburn in his honor."

**Editor's Note** – This story is an edited version of a story published on [trfinc.com](http://trfinc.com).

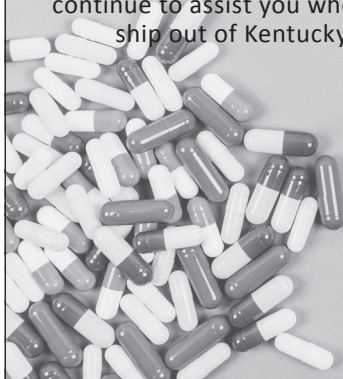
# OOPS

## DON'T FORGET YOUR MONTHLY MEDICINE

To be eligible you must meet the following criteria:

1. Must pre-register with the Fund prior to leaving Kentucky.
2. Currently receiving benefits from the Fund.
3. Currently taking medication for one or more of the above illnesses.
4. Must have been licensed and worked in Kentucky during six of the twelve months prior to applying for the OOPS program.
5. Must contact the racing jurisdiction to which you are shipping to see if you are eligible to receive prescription benefits.
6. Must continue to work for the same employer for whom you last worked for in Kentucky during the period you are out-of-state.
7. Benefits are on a reimbursement basis.

If you or your dependents take monthly medications for asthma, diabetes, epilepsy, heart disease, hypertension, cancer, hormones, mental health, psoriasis, thyroid, glaucoma, acid reflux, ulcer's or certain other chronic conditions the Kentucky Racing Health and Welfare Fund may be able to continue to assist you when you ship out of Kentucky.



**APARTMENTS FOR RENT**

**(502) 636-5950**

## THE OLD SCHOOL Apartments

422 HEYWOOD AVENUE  
LOUISVILLE, KY 40208

**(502) 636-5950**

CALL FOR AN APPOINTMENT

Monday through Friday  
8:00 am - 4:00 pm

STUDIO APARTMENT - \$492  
1 BEDROOM APARTMENT - \$527

- One block from Churchill Downs
- All utilities included in rent
- On-site laundry facility
- Appliances furnished with carpet & blinds

**Must be 55 or older  
or disabled Income eligible**

# Eleven Things to Know About Hepatitis A

## What is hepatitis A?

Hepatitis A is a highly contagious liver infection caused by the hepatitis A virus. It can range from a mild illness lasting a few weeks to a severe illness lasting several months. Although rare, hepatitis A can cause death in some people. Hepatitis A usually spreads when a person unknowingly ingests the virus from objects, food, or drinks contaminated by small, undetected amounts of stool from an infected person.

## How serious is hepatitis A?

Most people who get hepatitis A feel sick for several weeks, but they usually recover completely and do not have lasting liver damage. In rare cases, hepatitis A can cause liver failure and death; this is more common in people older than 50 and in people with other liver diseases.

## How common is hepatitis A in Kentucky?

As of May 2, 2018, 350 cases of the disease have been reported in the state in 2018. Of that number, 304 were in the Jefferson County/Louisville area. Three persons have died as a result of the disease.

## Who is at risk for hepatitis A?

Although anyone can get hepatitis A, in the United States, certain groups of people are at higher risk, such as:

- People with direct contact with someone who has hepatitis A
- Travelers to countries where hepatitis A is common
- Men who have sexual contact with men
- People who use drugs, both injection and non-injection drugs
- Household members or caregivers of a recent adoptee from countries where hepatitis A is common
- People with clotting factor disorders, such as hemophilia
- People working with nonhuman primates

## I think I have been exposed to hepatitis A. What should I do?

If you have any questions about potential exposure to hepatitis A, call your health professional or your local or state health department.



## If I have had hepatitis A in the past, can I get it again?

No. Once you recover from hepatitis A, you develop antibodies that protect you from the virus for life.

## What are the symptoms of hepatitis A?

Older children and adults typically have symptoms. If symptoms develop, they can appear abruptly and can include:

- Fever
- Fatigue
- Loss of appetite
- Nausea
- Vomiting
- Abdominal pain
- Dark urine
- Clay-colored stools
- Joint pain
- Jaundice (yellowing of the skin and eyes)

## How long do hepatitis A symptoms last?

Symptoms usually last less than 2 months, although some people (10%–15%) with hepatitis A can have symptoms for as long as 6 months.

## Can a person spread hepatitis A without having symptoms?

Yes. Many people, especially children, have no symptoms. In addition, a person can transmit the virus to others up to 2 weeks before symptoms appear.

## How will I know if I have hepatitis A? How is hepatitis A diagnosed?

A doctor can determine if you have hepatitis A by discussing your symptoms and taking a blood sample.

## How is hepatitis A treated?

Unvaccinated people who have been exposed recently (within 2 weeks) to the hepatitis A virus should get the hepatitis A vaccine or a shot of immune globulin to prevent severe illness. To treat the symptoms of hepatitis A, doctors usually recommend rest, adequate nutrition, and fluids. Some people will need medical care in a hospital. It can take a few months before people with hepatitis A begin to feel better.

## Where can I get the hepatitis A vaccine?

Speak with your health professional or call your local public health department, where free or low-cost vaccines for adults may be offered. For children, check the Vaccines for Children Program.



**549 Members**  
IN THE KENTUCKY RACE TRACK  
RETIREMENT PLAN

**1 - 502 - 636 - 2646**  
(SEE PAGE 8 FOR SIGN UP SCHEDULE)



# 2018 KENTUCKY RACE TRACK RETIREMENT PLAN SIGN-UPS

**TRAINERS MUST HAVE THE FOLLOWING AT TIME OF SIGN-UP:**

- 2017 Federal Income Tax Return (including Schedule C and/or Schedule F)
- 2017 Corporate Tax Return (if applicable)

**ASSISTANT TRAINERS, EXERCISE RIDERS AND STABLE EMPLOYEES MUST HAVE THE FOLLOWING INFORMATION AT TIME OF SIGN-UP:**

- 2017 Form W2(s) and/or 1099(s) from Kentucky Trainers who made the required Kentucky starts in 2017 in which your total earnings were not less than \$5,200

DATE	DAY	TRACK	TIME
March 2	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.
March 9	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.
March 16	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.
March 23	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.
April 3	Tuesday	Keeneland	10:00 a.m. to 2:00 p.m.
April 11	Wednesday	Keeneland	10:00 a.m. to 2:00 p.m.
April 19	Thursday	Keeneland	10:00 a.m. to 2:00 p.m.
May 9	Wednesday	Churchill Downs	10:00 a.m. to 1:00 p.m.
May 10	Thursday	Churchill Downs	10:00 a.m. to 1:00 p.m.
June 5	Tuesday	The Thoroughbred Center	9:00 a.m. to 1:00 p.m.
June 6	Wednesday	The Thoroughbred Center	9:00 a.m. to 1:00 p.m.
July 13	Friday	Ellis Park	9:00 a.m. to 1:00 p.m.
July 20	Friday	Ellis Park	9:00 a.m. to 1:00 p.m.
<b>August 10</b>	<b>Friday</b>	<b>Last Chance Sign up at Ellis Park</b>	<b>9:00 a.m. to 1:00 p.m.</b>
<b>October 3</b>	<b>Wednesday</b>	<b>Last Chance Sign up at The Thoroughbred Center</b>	<b>9:00 a.m. to 1:00 p.m.</b>
<b>October 4</b>	<b>Thursday</b>	<b>Last Chance Sign up at Keeneland</b>	<b>10:00 a.m. to 2:00 p.m.</b>
<b>November 9</b>	<b>Friday</b>	<b>Last Chance Sign up at Turfway Park</b>	<b>10:00 a.m. to 2:00 p.m.</b>

• You may also sign-up at the office of the Kentucky Racing Health and Welfare Fund from Monday, January 15, through Thursday, November 15, 2018; Monday, Wednesday and Friday, 9:00 a.m. to 2:45 p.m.; Tuesday and Thursday, 8:00 a.m. to 12:00 p.m.. **OFFICE LOCATION:** The Old School, 422 Heywood, Louisville, Kentucky 40208

• **ALL DATES AND TIMES SUBJECT TO CHANGE.** Call 1-502-636-2646 for updates and answers to your questions about the Plan.