

2026-2027 Officers

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Susan Thurman 386-2555

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Susan Thurman 386-2555

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Community Liaison

Donna Wiseman 228-7733

Insurance

Lue Peabody 767-9328

KRTA Membership

Sheila Carson-Smith 262-2686

Legislation

Beth Dowdell 641-5667

JCRTA Membership

Kathy Fries 262-5325

Necrology/ Remembrance

Sahara Myers 245-0781

Nominating

Melanie Wood 290-4944

Scholarship

Myra Fugate 807-8517

Technology

Ken Draut 592-8049

Trips and Tours

Vicki Lete (interim) 396-2713

KRTA/AARP Essay Contest

Currently Open

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LOUISVILLE, KENTUCKY

JULY 2026

A Message from the President



Vicki Lete

JCRTA President This fall brings several exciting opportunities for our members. The KRTA Fall Workshop will feature TRS Executive Secretary Gary Harbin and KRTA President Charlotte Benton, who will provide valuable updates and information for retired educators. In addition, there will be a KRTA Partner Fair, where members can visit with representatives from the Alzheimer's Association, Teachers' Retirement System (TRS), Anthem, Humana, Commonwealth Credit Union, Class Act Credit Union, AARP, SilverSneakers, Delta Dental, Supplies Over Seas (SOS), Kentucky Derby Museum and other organizations offering valuable programs, services, and benefits for retired educators.

It is time to renew your JCRTA membership. You can complete the enrollment form included in this newsletter and mail it in the enclosed envelope or conveniently renew your membership online at jcrta.org for just \$15. Your membership helps us continue providing valuable programs, advocacy, fellowship, and events throughout the year.

At our August meeting each year, JCRTA also collects donations for our Annual Back-to-School Supply Drive to support local students and teachers. Please consider making a contribution by credit card, check, or cash. Every donation makes a difference and is greatly appreciated.

As we begin a new year, I want to express my sincere appreciation to several outstanding board members whose terms of service have concluded. Pam Gooch, Dale Warren, Ann Marie Hafling, Marilyn Puckett and Martha O'Bryan have each devoted countless hours to serving our association. Their leadership, dedication, and willingness to volunteer have helped strengthen JCRTA and improve the experience of our members. Please join me in thanking them for their exceptional service.

More than 100 members attended JCRTA Day at Churchill Downs on June 4, 2026, making it one of our most successful events of the year. Thank you to everyone who joined us for a wonderful day of fellowship and fun! We are already looking forward to upcoming activities, including a fall visit to Yew Dell Botanical Gardens and a French Lick Christmas Tea planned for early December. Watch your email, visit our website, and check out our Facebook page in the next few months for specific details about each event and to stay connected with all updates and benefits of JCRTA.

As part of the President's Initiative to strengthen JCRTA's visibility and presence throughout our community, we are now offering JCRTA T-shirts and polo shirts for purchase at our upcoming meetings and events. If you would like to order either item, please contact me at 502-396-2713. Items will be available for purchase at our August meeting.

Our association continues to grow because of members like you. I encourage each of you to invite a retired educator to join us at an upcoming meeting and experience the fellowship, advocacy, and benefits JCRTA provides. I look forward to seeing everyone on August 28!

Vicki Lete

Legislative Update

Beth Dowdell

I hope you have been able to enjoy the warm weather and the 4th of July activities with your family. It's hard to believe but summer will be over before you know it. I was in a craft store this week and couldn't believe all the fall decorations already! Time does seem to fly when you're retired!

Anyway, the news from Frankfort has been good for retired teachers! We received the full amount of the pension contribution and the required amount for the insurance fund as well. Since 2026 was a biennium budget year, the upcoming session in Frankfort will not include discussions concerning our pension or insurance benefits. We will, however monitor any legislative activity that could affect our membership. It's also important that our legislators are familiar with our priorities in advance in case an issue presents itself. Your KRTA Legislative team will be making regular visits to Frankfort to meet with members of both the House and the Senate.

You can help by contacting your legislators and thanking them for their support. I have included a copy of our newly approved 2027 Legislative Priorities for your review. The Priorities have not changed in the past few years but it's imperative that we all know and understand their importance.

KRTA 2027 Legislative Priorities

1. Fully fund the Teachers' Retirement System (TRS) in accordance with the state's pension contribution statute.
2. Maintain the defined benefit system currently in place for Kentucky's retired, current and future teachers.
3. Fully fund the statutorily required obligation to the TRS Medical Insurance Fund as required by the Shared Responsibility Law,
4. Maintain the current TRS board structure.
5. Oppose any legislation that would result in higher prescription costs for Kentucky's retired teachers.

We are very fortunate that we have such an exceptional teacher retirement system here in Kentucky. Our pension plan has been rated in the top 9% of public retirement pension plans in the country by a recent audit. We are also very fortunate to have available to us retiree health insurance for those who are not eligible for Medicare just yet. Contacting your legislators can help us to keep our benefits in place. Working together can make a difference!

KRTA Executive Council Meeting, June 2026

Tara Parker

During the last KRTA Executive Council meeting held on 6/15/26, the following information was presented by the Health and Insurance committee:

Over 65 Insurance: A letter sent to members from U of L stating medical services would no longer be available was sent in error. If you received one of these letters, please disregard it. Humana is still accepted by U of L Health.

To manage your health insurance information in real time, you can go online and download the Humana App. The \$50 Walmart Gift Card for your "in home" visit is also available by doing so.

Humana representatives are available to speak with by calling TRS.



Tara Parker is awarded as the JCRTA Volunteer of the Year.

SUPPORTING FUTURE EDUCATORS*Myra Fugate*

The Jefferson County Retired Teachers Association has been instrumental in supporting retired teachers in many areas—health and insurance, governmental decisions, supplying information through meetings and the newsletter, but as retired teachers, we also recognize that qualified young educators are essential to the continuation of our real passion, classroom instruction. JCRTA has the unique opportunity to support those young educators by providing two (2) \$1,000.00 scholarships each year. Both of our 2026 scholarship winners will bring a passion for teaching and a love for students, and both will make a difference in the lives of many young people.



Haley Chowning, of Seneca High School, represents the best of the next generation of educators. She was a two-year president of the Educators Rising chapter and a state-level officer in that organization. She has collaborated with teachers at Goldsmith Elementary School and TJ Middle School where she received

accolades describing her work. She has chosen middle school as her career choice because she believes that early adolescence is a pivotal, often underserved, stage of development, and she knows that the right teacher can make a lasting difference.

Haley was also a Student Ambassador at Seneca, representing her school for outside business partners, guests, and incoming students. The theater was also a recipient of her talents, working as a stagehand, building sets, and creating costumes. Haley is a star on many levels and will bring all her talents to the classroom. Congratulations, Haley.



Ava Williams, from Central High School, is also an accomplished star among the upcoming teachers. She completed four years of the University of Louisville Dual Credit Program within the Teaching and Learning Magnet. She consistently demonstrated exceptional leadership, maturity, and

commitment to public education. She completed 80 hours of observation at Coleridge-Taylor Elementary School. As a poised Sophomore, she spoke before the JCPS Board of Education on the importance of maintaining transportation for magnet schools, and then later she spoke on the negative impact splitting the district would have on students.

Ava also sits on the YMCA's consultation board for youth programming in our community and has become a trained facilitator for YMCA'S Love Notes program, a curriculum that teaches adolescents about healthy relationships. Ava is committed to being an educator who creates safe spaces, builds meaningful connections, and helps young people recognize their full potential. Congratulations, Ava.

The Jefferson County Retired Teachers Association is honored to support these passionate young educators who will shape the new world of education.



Myra Fugate awards a \$1000 scholarship to a senior who plans to major in education at the May meeting.

Insurance Update

Lue Peabody

2026 Teachers' Retirement System (TRS) Insurance 10 Healthy Habits for Your Brain- Alzheimer's Association

Challenge your mind - Be curious. Put your brain to work and do something that is new or hard for you. Learn a new skill. Try something artistic. Challenging your mind may have short- and long-term benefits for your brain.

Eat right - Eating healthier foods can help reduce your risk of cognitive decline. This includes more vegetables and leaner meats/proteins, along with foods that are less processed and lower in fat. Choose healthier meals and snacks that you enjoy and are available to you.

Maintain a healthy weight - Talk to your health care provider about the weight that is healthy for you. Other healthy habits on this list — eating right, exercising and sleeping well — can help with maintaining a healthy weight.

Get Moving - Engage in regular exercise. This includes activities that raise your heart rate and increase blood flow to the brain and body. Find ways to build more movement into your day — walking, dancing, gardening — whatever works for you!

Sleep well - Good quality sleep is important for brain health. Stay off screens before bed and make your sleep space as comfortable as possible. Do all you can to minimize disruptions. If you have any sleep-related problems, such as sleep apnea, talk to a health care provider.

Stay in school - Education reduces the risk of cognitive decline and dementia. Encourage youth to stay in school and pursue the highest level of training possible. Continue your own education by taking a class at a local library or college, or online.

Control your blood pressure - Medications can help lower high blood pressure. And healthy habits like eating right and physical activity can help, too. Work with a health care provider to control your blood pressure.

Manage diabetes - Type 2 diabetes can be prevented or controlled by eating healthier, increasing physical activity and taking medication, if necessary.

Protect your head - Wear a helmet for activities like biking and wear a seatbelt. Protect yourself while playing sports. Do what you can to prevent falls, especially older adults.

Be smoke-free - Quitting smoking can lower the risk of cognitive decline back to levels similar to those who have not smoked. It's never too late to stop.

For the latest and most up-to-date information from the Kentucky Retired Teachers Association (KRTA) and the Teachers Retirement System (TRS) about our insurance and retirement plans, please consider attending the 2026 Fall Workshop on Friday, August 28, 2026, 10:00 a.m. (registration begins at 9:00 a.m.) at Audubon Country Club 3265 Robin Rd Louisville, KY. If interested in having lunch, see reservation form in this newsletter.



JCRTA Newsflash!

Dates to Remember:

August 18, 2026

Last day to register for lunch at our next general meeting. Registration form is in this newsletter.

August 28, 2026

General Meeting at Audubon Country Club - 10:00 am

December 10, 2026

General Meeting at Audubon Country Club - 10:00 am

2025-2027 JCRTA President Initiatives:

1. Branding – Create a strong JCRTA image to include our mission, values, identity, messaging, story, experience and presence in the community.
2. Increase JCRTA membership by 200 over 2 years; we currently have approximately 1,300 members.
3. Designate a local philanthropy in Jefferson County to support through volunteerism and contributions.

JCRTA Membership

Kathy Fries

Thank you to the current 561 members who have already renewed for the 2026-27 JCRTA membership year!

JCRTA membership for the previous year was 1217, so we hope the other 650+ members who have yet to renew will consider rejoining. If you have not yet rejoined, you will receive a membership flyer and a return envelope with your August newsletter. This will be the last newsletter sent if you do not renew. We hope you will consider membership for the camaraderie of our luncheons and various outings throughout the year, as well as firsthand information about our insurance, pension, and legislative activity. The valuable information shared in the newsletter makes JCRTA a unique organization tailored to all retired educators. You may join JCRTA by credit card at www.jcrt.org or by sending the completed membership form and a check.

Several people have inquired about different memberships of KRTA (Kentucky Retired Teachers Association), JCRTA (Jefferson County Retired Teachers Association), and JCTA Retired. KRTA is the state organization that includes the entire retired cohort in Kentucky. The KRTA dues are submitted in November by either check or automatic renewal withdrawal from our pension. JCRTA is the only organization that includes both retired JCPS teachers and JCPS administrators. Our dues are collected by check or credit card on June 1st. There is currently no automatic withdrawal available for JCRTA. JCTA (Jefferson County Teachers Association) is the labor union representing certified JCPS employees. They run their own retired teachers' organization, called JCTA-R. It is an organization that informs retired JCTA members about current legislation and education funding. If you were a member of JCTA as an active teacher, you receive the JCTA Retired newsletter automatically.

If you have any questions about your membership, please contact me at (502)262-5325 and leave a voice-mail or text. I will return your call or text as soon as possible. Hope to see you at the next general meeting and luncheon on August 28th at the Audubon Country Club and count you on our 2026-27 membership roll!

Community Liaison

Donna Wiseman

As we begin the new year of Jefferson County Retired Teachers I want to welcome new members and encourage all members to take advantage of a volunteer opportunity. SOS International {Supplies Over Seas} is a non-profit organization that improves healthcare access for those in need locally and abroad. Some aspects of this charity include: the collection of surplus medical supplies from healthcare systems and redistribution of them, they support health care improvement in local areas with insufficient coverage, provide medical supplies to health care training programs, provide supplies and support in natural disasters, support individual medical crisis such as a broken wheel chair or the need for crutches, and many more. We have 3 opportunities to support them this fall. We will need 20 volunteers to work from 1:00pm until 3:00pm, on **Wed. Sept. 9th**, on **Wed. Oct. 14th**, and on **Wed. Nov. 11th**. SOS International is located at 1500 Arlington Ave. Louisville, Ky. There is sufficient parking on their lot. More information about signing up will be coming out as we get closer to the dates via the JCRTA Aug. meeting, the Newsletter and email blast. Now is the time to round up your teacher friends and plan to attend. I'll be collecting a list of volunteers as we get closer to the first date.

Many teachers once retired give back to the community by volunteering, it's our caring nature. JCRTA shares the number of service hours with our legislators and the Kentucky Retired Teachers Association. JCRTA has over 1200 members and I only get a small portion of those hours reported to me. Please keep track of all your volunteer work, there is a form on our website that you can download and record your hours. Please share your hours with me at the December meeting.



Marilyn Puckett with the grandparents of the KRTA/AARP Grandparent Essay winner.

Trips & Tours

More than 100 members attended JCRTA Day at Churchill Downs on June 4, 2026, making it one of our most successful events of the year. Thank you to everyone who joined us for a wonderful day of fellowship and fun! Be on the lookout for more information about upcoming get-togethers and trips planned for our members. Don't miss out on the fun!



GENERAL MEETINGS

Friday, August 28, 2026

Thursday, December 10, 2026

Location: Audubon Country Club**3265 Robin Road (Off Preston Highway)****Louisville, KY 40213**

JCRTA August 28, 2026
Registration 9:00 am Meeting 10:00 am
Lunch following meeting

Buffet Menu: Kentucky Salad, Bourbon Chicken, Grilled Vegetables, Red Skin Potatoes and Dessert

**Reservation and Payment****ONLINE****Go to JCRTA.org and sign up****Reservation and Payment****BY MAIL****Detach Form and Mail to:**

Sheryl Tapp, 10637 Wemberley Hill Blvd, Louisville, KY 40241

REGISTRATION FORM**Print Name:** _____ **Telephone #:** _____**New Retiree:** _____**I am enclosing \$ _____ for _____ reservations at \$29 per person.****RESERVATION POLICY CHANGE****To ensure your lunch reservation, payment must be received by August 18.****Payments may be made online or by mail.****Please note that telephone and walk-in reservations cannot be accepted.**

NEW RETIREES attending a JCRTA meeting for the first time are eligible for a reduced-price luncheon reservation of \$13. To make a reservation, send in your \$13 check along with the special "new retiree invitation" you receive in the mail. If you did not receive the "new retiree invitation", please contact Sheryl Tapp (502) 558-4350.



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Congratulations Retirees!!!

March	June	Stephen Guinn	Nancy Renfrow
David Lechleiter	Mirza Baig	Caryl Hemmer	Rebecca Roy
April	Albert Bookstein	Julie Hendricks	Steven Scherdin
John Filiatreau, III	Timothy Brown	Rodney Jenkins	Therese Stevens
Linda Gordon	Bryan Crady	Jennifer Kosek	Ralph Williams
Cammie Kinder	Mary Duvall	Timothy Laha	Leslie Wooten
Tamara Lewis	Dolores Everett	Jacqueline Mayfield	
Risa Randolph	Ramona Ford	Amy Moore	
	James Garrett	Sara Moses	

JCRTA celebrates your retirement by inviting you to attend our upcoming luncheon on Friday August 28, 2026 at a reduced cost of \$13 if you are a new retiree. Be sure to send in the special invitation you received in the mail to: Sheryl Tapp, 10637 Wemberley Hill Blvd., Louisville, KY 40241.