



Jefferson County Retired Teachers Association

Visit us at www.jcrtar.org

2025-2026 Officers

President

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1st Vice President

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2nd Vice President

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Bill Routh 494-8462

Recording Secretary

Pam Gooch 836-7640

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KRTA Representative

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Insurance

Lue Peabody 767-9328

KRTA Membership

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Legislation

Beth Dowdell 641-5667

JCRTA Membership

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Necrology/ Remembrance

Sahara Myers 245-0781

Nominating

Melanie Wood 290-4944

Scholarship

Myra Fugate 807-8517

Technology

Ken Draut 592-8049

Trips and Tours

Martha O'Bryan 426-5394

KRTA/AARP Essay Contest

Marilyn Puckett 935-7002

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NOVEMBER 2025

A Message from the President



Vicki Lete
JCRTA President

Leaves are turning and there is frost on the pumpkins; fall in the Louisville area is beautiful and the festivities are abundant. Our fall general meeting in August proved to be a huge success as over 160 attended the luncheon. Thank you, Second Vice President Sheryl Tapp, for securing the event space, planning the tasty meal and greeting everyone as he/she entered. KRTA President Ann Porter kicked off the meeting by giving us the goal of increasing membership while being "grateful;" she also encourage everyone to reach out and support teachers still in the trenches. Ms. Porter then gave everyone a cheese grater as a symbol of her platform. TRS Executive Secretary Gary Harbin discussed the state of affairs with TRS by stating TRS is in the top 6% in the nation with a 12.34% rate of return and KRTA Executive Director Greg Rousch followed by celebrating the Top Hat Award JCRTA received in the spring for meeting our 2024-25 KRTA membership goal. In addition, JCRTA members collected over \$1000 in Back to School Supply donations to support Goldsmith Elementary; First Vice President Susan Thurman will be delivering a check to Goldsmith's principal in early November, so teachers can purchase needed supplies. Thank you to all that donated to our annual Back to School Supply Drive!

Since our meeting, JCRTA Trips and Tours Coordinator Martha O'Bryan led a Norwegian Cruise to New England and Canada in early October and a day trip to the Kentucky Castle in mid-October. I had the opportunity to join the castle trip with lunch and shopping in Midway, Kentucky. We had fabulous weather and we all enjoyed getting to know each other over lunch. Please consider joining Ms. O'Bryan and others on a motor coach trip to Asheville and the Biltmore Estate on November 23-26, 2025 where the estate will be decorated for the holidays. In 2026, Ms. O'Bryan has coordinated a Royal Caribbean Eastern Caribbean Cruise in March and a Norwegian Pacific Coast cruise in October. Grab your traveling companion and join in the fun before each trip fills to capacity.

In addition to JCRTA, KRTA provides travel opportunities that can be found on the KRTA website. The website also lists benefits such as free limited legal advice, links to dental and vision plans, and free checking via Commonwealth Credit Union. One of the yearly initiatives of KRTA is to encourage members to get out in the community and volunteer. The Frank R. Hatfield Volunteer of the Year Award was established in 2009; this yearly award recognizes a KRTA volunteer who has a unique volunteer activity that benefits a group. Please keep track of your volunteer hours from January to December 2025 as we will report the number of collective volunteer hours JCRTA members have donated to the community. We will then nominate one of our own to the state level to receive this prestigious Volunteer of the Year Award.

Mark your calendar and plan to attend our next general meeting on December 4, 2025 at 10:00 a.m. at Wildwood County Club; for a mere \$25, you will enjoy a fried chicken buffet. There will be holiday music and a special visitor to greet each table. As always, this meeting will be filled to the brim with laughter and fun. Please wear your ugly Christmas sweater and compete for a prize. Since Retired Teacher Appreciation Week occurred on October 20-26, 2025, we will also celebrate all teachers at this meeting. December marks the time of the year JCRTA collects funds for Blessings in a Backpack, so please bring your checkbook, cash or credit card to make a positive impact on our community. I look forward to seeing you on December 4th!

Vicki Lete

From the Desk of the First Vice President*Susan Thurman*

With autumn fading fast, it's hard to believe it's already time to start thinking about the holidays! If you're like me, it's always fun to jump start the season with an entertaining event to get in the holiday spirit for all the shopping, baking, gift wrapping, family dinners, and party planning to come. Jump start your holiday season this year by donning your favorite holiday apparel and joining us for a very special music program at our next JCRTA General Meeting on Thursday, December 4, 2025, at 10:00 a.m. at Wildwood Country Club.

Our featured guests will be the advanced choirs from Fern Creek High School, led by Mrs. Talor Byrd, Director of Choral Activities. Their program will include a mix of holiday and other music that promises to be uplifting, memorable, and entertaining!

The students in the two choirs are 10th through 12th grade students who have had previous choral experience. Mrs. Byrd says her students go above and beyond to learn and grow each day, lead by example, and refine their craft. Together they have created a sense of family that shines through in

their joyful performances.

Mrs. Byrd is a former JCPS student herself, graduating from Ballard High School. Now a proud "Creeker," Mrs. Byrd has guided the choral program at FCHS over the past five years and has seen the program grow in both size and quality. She is extremely proud of her students and their accomplishments. The FCHS choirs are excited to perform for us – you won't want to miss it!

As we get in the holiday spirit, we also want to remember our spirit of generosity. At our December 4th meeting we will be collecting monetary donations for Blessings in a Backpack. This national non-profit organization provides food on the weekends for school-age children who might otherwise go hungry. Research shows that well-fed children are more successful in school and have better attendance, fewer behavioral issues, and improved learning skills. Please remember our local students in need of food on the weekends and give generously via cash, check, or by donating online at jcrt.org.

**JCRTA Newsflash!****Dates to Remember:****December 4, 2025**

General Meeting at Wildwood Country Club - 10:00 am

January 13, 2026

Board Meeting - 9:30 am

March 12, 2026

General Meeting at Wildwood Country Club - 10:00 am

April 20 & 21, 2026

KRTA Convention at Holiday Inn East

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.

Congratulations Retirees!!!

Dennis Allison	Timothy Dobson	Treva Hurst	Kim McClure	Connie Sea
Tonya Arnold	Lisa Downes	Jill Hutto	Michael Medley	Robin Shultz
Kristen Axline	Krista Drybrough	Kathy Iqbal	Melissa Mellick	Joseph Simon
Stephanie Barnes	Michele Edelen	Susan Isherwood	Kimberly Metzgar	Cynthia Skellie
Denine Barrett	Kerwin Ewing	Craig Jefferson	Catherine Moeller-	Lori Sklodoski
Shannon Barrett	Steven Farris, Jr.	Antoinette Johnson	Cunanan	Melissa Stebbins
Joyce Biergans	Ronald Fields	Stephen Johnson	R. Daniel Morgan	Janet Stephens
Rebecca Black	Anita Fisher	Susan Johnson	Goldie Morris	Jennifer Straub-Vowels
Claudia Bledsoe	Bradford Flener	Michael Jolly	Janet Naamani	Mary Stuedle
Kelli Blevins	Brittany Ford	Deborah Jones	Kimberly O'Leary	Tony Suddath
Mark Boland	Edward Franz	John Junk	Selena Oliva	Lori Svoboda
Melanie Brewer	Robert Gaskins	Mary Kenzer	Katherine Osborn	Mark Thomas
Ronald Broadwater	Misty Glass	Carla Kirby	Patrick Padron, Sr.	Patrenia Thomas
Jamie Bryan	Jaime Goldsmith	Marcia Klemenz	Lisa Parry	Patti Thurman
Roger Buch	Melissa Goodson	Michelle Kokes	William Perkins, III	Jennifer Toepfer
Christopher Burba	Richard Graviss, II	Gina Kokojan	Martin Pollio	Todd Toepfer
Susanne Burkhardt	Darren Griggs	Stacy Kramer	Vanessa Poteet	Rosie Turner
Carol Busam	Anureeta Gupta	John Lanham	Carol Pratt	Kimberly Vinegar
Katherine Cail	Timothy Hall	Dianne Lanyi	Susan Purcell	Audrey Vogt
Melissa Case	Christy Hall	Donna Price	Karen Putlak	Camille Wade
Thomas Cheatham	Artrice Hansberry	Tracy Lee	Shaune Rebilas	Yolanda Walker
Jennifer Chester	Richard Hawks	Mary Lega	Rebecca Reichle	Patricia Wallace
Kimbra Clark	Sarah Hill	Stacey Looney	Carol Robinson	Patricia Watson
William Comstock	Dona Hinkle	Roseann Lubeach	Kaith Rose	Gary Watson
Christopher Connelly	Teresa Hinkle-Jones	Tom Ludwig	Sharon Rosenberger	Berta Weyenberg
Reid Coulston	Carolyn Hoagland	Joann Mangus	Michael Ryan-Kessler	Vicki White
Melanie Cox	Susan Huffman	Cynthia Martin	Garrett Sanborn	Sharon Whitis
Stephanie Deeley	Terry Holmes	Carol Masden	Michael Sanders	Brenda Williams
Rebecca Despain	Tonya Holt	Sharon Mattingly	Kelly Sawyer	Karen Winters
Kimberly Dezarn	John Hundley	Donna McBee	Amy Scott	Joseph Wood

JCRTA celebrates your retirement by inviting you to attend our upcoming luncheon on Thursday December 4, 2025 at a reduced cost of \$10 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.

Trips & Tours for 2025- 2026



The Jefferson County Teachers had a great time at the Castle in Versailles, KY on October 14, 2025. After our tour we went to the "Goose and Gander" restaurant in Midway, had lunch and went shopping. It was a beautiful sunny day and all had a great time.

Our Norwegian Cruise up the East Coast of the US, October 5-12, brought us amazing spectacles as the deep blue sea met the dramatic coastlines of New England and Canada. We enjoyed seeing the cities of New York, Newport, Boston, Bar Harbor, and Halifax, Nova Scotia.



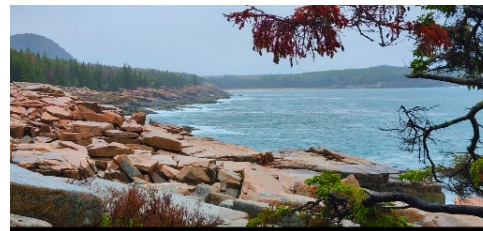
Rick & Mary Jo Berry



Jesse & Anna McNear



*Anita Winstead &
Linda King*



We have several new trips planned for 2026.

Please join us for the following:

Eastern Caribbean & Perfect Day with Royal Caribbean on the Independence of the Seas

9 days/ 8 nights -March 7-15, 2026. Final payment is due November 3, 2025.

Pacific Coast with Norwegian Cruise Line on the Norwegian Encore

7 days / 6 nights – October 12-18, 2026. Final payment is due May 14, 2026.

New York City-The Big Apple

7 days / 6 nights – December 3-9, 2026. Final payment is due September 27, 2026.

For pricing and more information please contact Martha O'Bryan
(tennisbridgemom@gmail.com or 502-426-5394).

At this time, we have no day trips planned for 2026 but please check our website:
JCRTA.org often to see what offerings we will have in 2026.

Audit & Budget

The JCRTA financial records from Mary Perry, outgoing treasurer, were audited on July 15, 2025. The records were found to be very thorough and accurate. Thank you to Mary for paying such close attention to every detail. Thank you to Janet Chase and Kathy Sayre for helping with the audit.

The budget for the 2025-2026 year was approved and a copy given to those in attendance at the August 22, 2025 JCRTA meeting at Wildwood Country Club. Your JCRTA board members work diligently at spending your dues money wisely. We make your \$15 go a long way.

Here are some of the ways we spend your \$15 dues:

- printing and postage for 4 newsletters a year
- two \$1,000 scholarships to students entering college in the field of education
- an award of \$50 to both the 5th grade student and the teacher of the winning AARP grandparent essay contest
- the cost of keeping our website and technology current
- a sympathy card sent to the families of retired Jeff Co teachers who pass away
- a \$100 yearly contribution to the KRTA Bourgard Fund that helps retired teachers in dire need after emergencies or disasters
- miscellaneous expenses for our general meetings

AARP/KRTA Grandparent of the Year Essay Contest

Marilyn Puckett

The AARP/KRTA Grandparent Essay Contest for 2025-26 is open to all 5th graders in Kentucky public schools and highlights the vital relationship between grandparents and their grandchildren. The contest helps to bring attention to grandparents who are raising their grandchildren. The topic of the essay is "Why My Grandparent Should be the AARP Kentucky Grandparent of the Year."

Winners are chosen at the school, county, district and state levels. Guideline information and forms may be accessed online at aarp.org/kygrandparentessay.

The deadline for the school winners is December 15, 2025. It's not too late! If you work or volunteer in an elementary school and know a fifth grade teacher who would be interested in having their students participate, I can be reached by phone or text at (502) 553-3977 or by email at mstearnsruckett@aol.com.

Thank You for Supporting Goldsmith Elementary!

Thank you to all the retired teachers and JCRTA members who contributed to our school supply drive for Goldsmith Elementary. More than \$1000 was collected at our recent August fall workshop in support of Goldsmith.

This money will be used to provide both school supplies for teachers and students as well as additional books for classroom libraries. Representatives from the JCRTA board of directors will present a check with the grand total to Goldsmith principal Jessica Carter.

Thank you for your generous donations that continue to support the ongoing needs of students in our community.

Insurance Update

Lue Peabody

2026 Teachers' Retirement System (TRS) Insurance

Medicare Eligible Health Plan (MEHP) - WHAT YOU NEED TO KNOW!

Our Teacher Retirement System (TRS) MEHP Medicare Advantage Plan will change effective January 1, 2026, to Humana from UnitedHealthcare. Those currently participating in the TRS MEHP will be enrolled automatically for 2026 with Humana. There is no change in our coverage. Copays remain the same, our annual of pocket expenditure (\$1,200) remains the same, medical deductible (\$150 per year) remains the same, and it remains a PPO plan. The TRS MEHP Medicare Part D prescription drug plan will continue to be administered by Express Scripts in 2026. Coriell Life Sciences, Know Your Rx Coalition, Personal Emergency Response System, Mom's Meals, and in-home health assessment will continue to be part of our benefits through the **Humana Medicare Advantage Preferred Provider Organization (PPO) Plan. Our fitness program will change from Renew Active to SilverSneakers.**

Additional features include hearing aid discount - \$500 for **each year**, every 3 years; \$0 copay for routine vision exam up to 1 per year; and rewards for completing certain activities through go365. For additional information, visit our website, www.jcrt.org to access a Teachers' Retirement System of the State of Kentucky Insurance 2026 power point that was part of a recent KTRA state insurance committee meeting presentation. For additional information visit www.trs.ky.gov

In early October, Humana mailed a 2026 Humana Group Medicare booklet to all TRS members who are Medicare eligible. This document included important information about our new plan. You will receive your Humana member ID card in the mail prior to January 1, 2025. Once you receive your card go to **Humana.com/Registration** to activate your account and see the

features available to you. **If you did not receive this booklet or want additional information, please call a Humana Representative at 866-307-2494.**

BEWARE! Don't lose your MEHP! Make sure you do not enroll in other coverage. If you are enrolled in the TRS Medicare Eligible Health Plan (MEHP), enrolling in another Medicare Advantage plan would cancel your TRS MEHP coverage. Go to trs.ky.gov to watch an informative 4-minute video on protecting your MEHP.

Kentucky Eligible Health Plan (KEHP) – WHAT YOU NEED TO KNOW!

KEHP consists of **Anthem BlueCross BlueShield, CVS CAREMARK, Castlight, KNOWYOUR RX Coalition, HealthEquity and SmartShopper. Be sure to use your Castlight points by December 31 or lose them! Hinge Health** offers at home musculoskeletal program/physical therapy. **LiveHealth** provides video chat with doctors and therapists online. Set up an online account with **SmartShopper** to receive cash for using cost-effective options for certain procedures. **HealthEquity** Health Reimbursement Arrangement (HRA) helps reduce costs; remaining funds carry over to next year if remaining in Consumer Driven Health Plan (CDHP). If you are on a CDHP plan and don't have a HealthEquity card, or to determine eligible expenses, call 877-430-5519 or visit www.healthequity.com

For additional information about your plan features visit www.trs.ky.gov

Community Liaison

Donna Wiseman

First I would like to thank everyone who supported the “stuff the backpacks for CASA kids”! I only needed 10 volunteers but I had over 30 calls to offer help. Teachers show up when they are needed.

Todd Turner, Thomas Edison House, contacted me. They are in need of docents who can commit to one day a week to open the house from 10:00 – 2:00 and provide tours. Contact Todd at 502-585-5247. The address is: 729 E Washington St. Louisville, Ky.

Now is the time to organize all your volunteer hours. I will be asking for them at the December meeting. There will be a form to fill

out, turn in, that list all the ways you volunteer and how many hours you served. Also on the form is an area to nominate a person for Volunteer of the Year. Please think about all your cohorts and how they serve others and nominate a deserving person for the award. That persons name will also be submitted to the state Volunteer of the Year competition. Jefferson County has the largest number of retired teachers in the state and we have many worthy candidates so please submit candidates.

Legislative Report

Beth Dowdell

I hope everyone is enjoying the fall weather and activities that go with it, like fall festivals and football games. Maybe you’ve been thinking about beginning to prepare for the holiday season! So much fun this time of year, especially if you’re retired!

Now on to our **Legislative Priorities for 2026**. We will continue to pursue the same Legislative Priorities this year as last year. They are:

1. Fully fund the Teacher Retirement System (TRS) in accordance with the states 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 teachers.

The Legislative Session will begin in February, 2026. I will accompany the KRTA delegation to Frankfort to meet with our legislators frequently this session. It is important that we make sure that all legislators, including those new to Frankfort, know what our priorities are and why it is beneficial to the state for our priorities to be met.

You can help us by contacting your state representative and offering your support of our priorities as a constituent. KRTA has valuable resources on its website at KRTA.org. You can find email addresses and other contact information. You can also sign up for text alerts so that you are quickly notified if and when any type of action by our members is requested. KRTA also posts frequent updates of any activity going on in Frankfort that could affect our membership.

Working together can really make a difference for the retired teachers of Kentucky!

Education Scholarship

Myra Fugate

The Jefferson County Retired Teachers Association was established as an agency for continued service for teachers and community after retirement. While the focus of the association is to advance the interests and welfare of retired teachers, the underlying connection of all members is the passion for education. The JCRTA is proud to provide two (2) \$1,000.00 one-year scholarships in the hope that two young students from Jefferson County Public Schools can follow their dreams to become the newest generation of educators.

All applicants are asked to write a one-page, typed essay on their reasons for choosing education as a career. Specific examples would enhance the quality of the essay.

In addition to the essay, students must meet the following criteria:

- Students must have a minimum of 2.0 cumulative GPA for high school and be enrolled as a full-time student for the fall semester at a community college or university following high school graduation.
 - Students must submit three letters of recommendation. One should be from a teacher, one should be from an administrator, and one should be from a member of the local community. All letters must be typed.
 - Students must submit the application, essay, letters of recommendation, and a copy of their transcript, including ACT scores, to fugatemyra@gmail.com on or before March 15 of the application year.
- Additional information and scholarship forms can be found at jcrt.org or by contacting Myra Fugate 502-807-8517 or fugatemyra@gmail.com.

General Meeting Registration Form

Thursday, December 4, 2025

Wildwood Country Club, 5000 Bardstown Road

Limited handicapped parking and golf-cart shuttle is available

Registration: 9:00 A.M.

Meeting: 10:00 A.M.

Lunch Following Meeting

Buffet

Fried Chicken, Mashed Potatoes, Green Beans, Salad Bar, Rolls, Dessert, Coffee & Tea

JCRTA Luncheon Meeting: Thursday, December 4, 2025

Please detach this form and return it to:

Sheryl Tapp
10637 Wemberley Hill Blvd
Louisville, KY 40241

Name: _____ Telephone No.: _____

School Table Reservation (4 or more guests): _____

New Retiree: _____

I am enclosing \$_____ for _____ reservation(s) at \$25 each. **Make your check payable to JCRTA.**

My E-mail _____

Reservation/payment deadline for a meal is November 25, 2025

No telephone or walk-in reservations will be accepted.

ATTENTION NEW RETIREES attending a JCRTA meeting for the first time are eligible for a reduced-price luncheon reservation of \$10. To make a reservation, send in your \$10 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 (tappshoe@twc.com).