

2024-2025 Officers

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Legislation Beth Dowdell	641-5667
JCRTA Membership Ken Draut (interim)	592-8049
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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LOUISVILLE, KENTUCKY

NOVEMBER 2024

A Message from the President



Susan R. Thurman
JCRTA President

If you're like me, this is the time of year when things start to get hectic! Fall harvest festivals, holiday events, and family gatherings begin to fill our calendars as we look forward to this special time of year. One event you definitely want to include on your calendar is our annual JCRTA holiday meeting and luncheon on Thursday, December 5, at Wildwood Country Club. Our meeting will be full of holiday cheer as we are treated to a performance by Lincoln Elementary Performing Arts students and enjoy a delicious luncheon buffet with our friends and colleagues. Remember to bring your donations (cash, check, or card) for Blessings in a Backpack, our last service project for the year.

Holiday traditions are important and one recent tradition of mine is to share the things I am thankful for as a retired educator.

First, I am grateful for our JCRTA members who spent their careers in service to the children and youth of this community. In retirement, JCRTA members are still generous with their time, talents, and finances. The impact of your work continues to be powerful.

I am full of gratitude for our dedicated JCRTA board members. They support retired teachers through their work as membership advocates, trip sponsors, volunteer coordinators, healthcare and legislative liaisons, financial representatives, and communication and technology facilitators. Their work with this organization is invaluable.

I am also appreciative of the leadership within KRTA as they continue to advocate for our pension and healthcare benefits. I want to especially thank Dr. Tim Abrams, who is retiring as our Executive Director. Tim's calm, steadfast, compassionate, and ethical leadership has been an asset for us in Frankfort and throughout Kentucky.

Proudly, our organization has supported others throughout this past year. We are thankful for the generous donations for school supplies and Blessings in a Backpack. We also gave two \$1000 scholarships to assist two recent JCPS graduates who plan to major in education. In addition, we are resuming the AARP/KRTA Grandparent Essay Contest and will provide awards to the winning 5th grade student and their teacher.

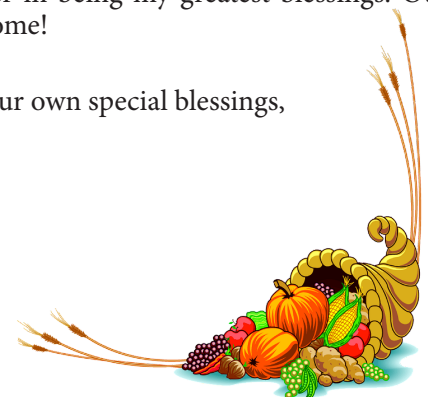
On a personal note, I am enormously grateful for recent additions to my family – twin granddaughters! They join their three-year-old brother in being my greatest blessings. Our holidays will be full of joyful chaos for many years to come!

May this hectic and joyful time of year be filled with your own special blessings, traditions, and holiday cheer!

Sincerely,

Susan R. Thurman

Susan Reynolds Thurman



From the Desk of the First Vice President*Vicki Lete*

Thank you to all who attended our fall general meeting at Wildwood Country Club. The energy in the room was high as we celebrated the opening of a new school year outside the classroom. The new retirees who joined us are a welcomed addition to JCRTA and they will provide expertise and rejuvenation as we expand our membership. Please consider bringing a newly retired friend to our December meeting.

JCRTA focuses on two philanthropic fund drives each year. At our August meeting, we raised \$1,037 that will be donated to a school in need of additional resources to support students. Our second drive, Blessings in a Backpack, occurs each December. This nationwide initiative provides food on weekends to school aged children. During the 2023-24 school year, JCRTA donated \$1,771 to Blessings in a Backpack. These funds helped support 6,146 students in 41 JCPS schools. Kim Holsclaw, Managing Director of The Louisville Chapter of Blessings in a Backpack, will join us at our December meeting to give us an overview of the impact in the Louisville area. To help reach our goal of \$2,000, please bring cash or a check made payable to JCRTA to the December meeting, mail a check payable to JCRTA to Treasurer Mary Perry at 640 Circle Valley (40229), or donate via credit card at jcrtat.org. Thank you in advance for your donation to help children in our community.

Our December meeting held on December 5, 2024 at Wildwood Country Club will help put everyone in the holiday mood as Lincoln Elementary Choir and Percussion, under the direction of Kaylee Benson and Dana Gumm respectively, perform. Wear your best holiday attire or your ugliest sweater as we will award prizes for both. Santa is booked and cannot make it this year, however, the Grinch will be there creating havoc. As the Grinch makes his rounds, we will partake in an activity that involves trading small gifts. This is one meeting you do not want to miss. I look forward to seeing you on December 5th!

JCRTA Audit*Ann Hafling*

An audit was done on the JCRTA financial records. All of the records were found to be accurate and complete. Thanks to Kathy Sayre and Janet Chase for helping with the audit of the books.budgetary shortfalls.

JCRTA Membership*Ken Draut*

Can you recruit just one retired teacher friend to join JCRTA? Perhaps you could make one call, send an email, and tell your friend about JCRTA. Just direct them to our website: JCRTA.org and they can either send in membership by mail or join with a credit card online.

JCRTA is the local chapter of our Kentucky Retired Teacher's Association (KRTA) and we offer many LOCAL benefits such as quarterly lunch meetings with old friends, quarterly newsletters, travel opportunities, volunteer activities with your friends, and plenty of chances to help out our current students and teachers in JCPS.

Most importantly, we monitor our pension and health benefits along with KRTA. If we get word of any issues, we work to ensure our benefits aren't reduced.

In addition, if you ever need an advocate to help you understand your benefits or assist with problems, we stand ready to help you.

Help us by recruiting a retired teacher friend to our organization. Just go to: JCRTA.ORG

Grandparent of the Year Essay Contest*Marilyn Puckett*

KRTA and AARP Kentucky sponsor and administer the Grandparent of the Year Essay Contest. The subject is "Why my Grandparent should be the AARP Kentucky Grandparent of the Year". It is open for all 5th graders in Kentucky public schools and highlights the vital relationship between grandparents and their grandchildren. The contest also helps to bring attention to grandparents who are raising their grandchildren. There are 96,000 children being raised by a relative in Kentucky.

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

If you are working or volunteering in an elementary school or know someone who would be interested, please pass the information along. The school deadline is December 15, 2024, so it is not too late! You may reach me at (502) 553-3977 or email: mstearnsruckett@aol.com.

Congratulations Retirees!!!

July				
Michael Alexander	Amanda (Amy) Fallahay	Deborah McCarty	Raymond Wilcox	John Rego
Wendy Anderson	Brenda Foster	Mustafa Mohamed	Gregory Willett	Rose Sanchez Mazar
Kimberly Bailey	Sharon Foster	Tamela Moriarty	Mary Wurst	Kristin Shelor
Teresa Baldwin	Kathryn Fries	Linda Murphy		Irving Smith
Mary Kay Barfield	Melisa Gano	Jacqueline Nelson	August	Dana Stephenson
Rebecca Barnett	Kelli Garr	Kenneth Norris	Myrna Baete	Kimberly Thomas
Jametha Baxter	Tamala Gibson	Sandra O'Loughlin	Elizabeth Best	Michelle Watkins
Judith Birkhead	Robbin Goodin	Amanda Osborn	Donald Boemker	Mary Jo Wimsatt
Terrie Blackman	Aimee Green-Webb	Charles Osborne	Michelle Brown	Marcus Wright
Lauren Bland	Kelly Haile	Pam Parker-Huck	Erin Carson	
Kelly Boyd	Mary Harris	David Pearson	Amy Crady	September
Melissa Boyle	Jennifer Heath	Stephaine Phelps	Amy Currie	Robin Brewer
Shelley Bratcher	Tara Hengartner	Bryatt Platt	Wesley Curtis	Sondra Flowers
Leanna Brennick	Mary Herdelin	Jason Powell	Stacey Dunn	Scott Gregory
Barbara Bullitt	Andre Howard	Donna Price	Marcella Franklin-	Timothy
Janice Burkhardt	Stephanie Ikanovic	Daphne Renaud	Williams	Hargesheimer
Debra Burnell-Wise	William Jay	Christopher Rennirt	Tracie Graves	Kristi Hodges
Joann Byrd	Ramonda Johnson	Ivonne Rovira	Janice Henderson	Lydia Jones
Everestus Calliste-	Gail Jones	Jennifer Ramage	Angela Johnson	Michael Kelly
Gibbs	Neysa Jones	David Ruth	Constance Johnson	Gary Liebert
Timothy Campbell	Mashelle Kiggins	Kristin Sattich	Kimberly Johnson	Tina Marsteller
Jennifer Cave	Jennifer Kiser	Robin Schultz	Patricia Lightfoot	Kimberly Mata
Karen Cecil	Dawn Lader	Stuart Sollman	Brent McKim	Michael Mitchell
Timothy Chapman	Christian Larmee	Victoria Stoltz	Amy Medley	Mary Morgan
Betty Crenshaw	Mary Leslie	Melissa Stuart	Leanne Miller	Phyllis Newby
Stephanie Crowe	Tyler Lincks	Juan Suarez-Hernandez	Regina Mitchell	Shawn Pfaadt
Calvonne Curry-	Theresa Lyvers	Jennifer Sydenstricker	Laura Moore	Lucienne Ricketts
Spaulding	Jean Maclean	Dawn Tarquinio	David Moseley	David Sanders
Stacy Dattilo	Anamaria Mahon	Magdalena Triana	Mary O'Kennedy	Colleen Strybel
Terri Davenport	Donna Manley	Jill Warner	Brenda Peterson	Jonathan Travis
Melissa Davis	Michelle Marcotte-	Donna Watson	Nancy Popp	
Laurie Dawson	Ramsey	Michael Weber	Phyllis Poston	
Stephan Deacon	Suzanne Marcy	Shervita West	Melissa Pratt	
David Deckard	Ethel Martin	Debra Wheat	Etta Ray	
		Belinda White		

JCRTA celebrates your retirement by inviting you to attend our upcoming luncheon on Thursday, December 5, 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.

Legislative Report

Beth Dowdell

It's that time of year again. The kids are back in school (but we're not!) and the leaves are starting to turn. Fall is finally here!

Fall is also the time when we need to think about our goals and priorities for the next legislative session. While we did have a good legislative session this year with our main priorities of our pension and insurance needs being fully funded, we still need to remain vigilant in continuing to get our 2025 priorities in front of our legislators. Our priorities for 2025 reflect our previous priorities.

2025 KRTA Legislative Priorities

1. Fully fund the Teachers' Retirement System in accordance with the state's pension-contribution statute. (KRS 161.500)
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 HB540, the 2010 Shared Responsibility Law (KRS 161.550 and 161.420)
4. Maintain the current TRS board structure
5. Oppose any legislation that would result in higher prescription costs for Kentucky's retired teachers.

It is important that we continue to voice our support and concerns to our legislators in Frankfort. You can easily contact your representative by email by going to the KRTA website and clicking on the legislative tab. While the legislative session does not begin until January of 2025, committees will be meeting in the fall which is a good time to make our voices heard! Let's keep working together on behalf of all of us!

The Box Up Bash . . . It Was a Schoolyard Smash!



Our recent Back-to-School Box Up Bash was a smash hit with JCPS Elementary Schools in mid-August! JCRTA partnered with United Healthcare, TRS, and KRTA to box up



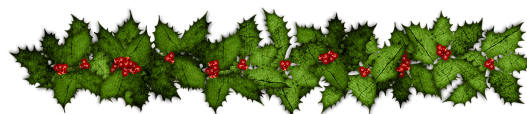
and deliver much needed teacher supplies to nearly 90 elementary schools. All school supplies, packing boxes, and snacks for participants were donated by United Healthcare. Approximately 40 retired teachers provided the muscle to pack up

the donated supplies and/or deliver them to the schools! School staff members were surprised, thrilled, and grateful to receive the additional school supplies for their classrooms. Many schools reported they had several new teachers who could particularly benefit from the extra supplies. Special thanks to those retired teachers who generously gave of their time to assist JCRTA in supporting JCPS elementary teachers through this back-to-school project.

New Luncheon Buffet Debuts for the Holidays!

Be sure to join us when we introduce our new luncheon buffet at our holiday meeting on December 5 at Wildwood Country Club! The buffet will be the new lunch format for upcoming meetings in 2025 and is sure to please a crowd of hungry retired teachers! This change in menu format was considered due to rising food costs and worker shortages. More importantly, the decision was based on the actual food we are now able to offer our members. For just \$25, the buffet will include an entrée, salad bar, vegetables,

rolls, dessert, and beverages. (Notice that our cost per person did increase slightly, but even meals at fast food restaurants are now approaching the \$20 range.) We are excited to showcase our new luncheon buffet to kick start the holiday season! Come enjoy the new buffet offerings on December 5!



KRTA Executive Council Meeting, August 2024*Tara Parker*

The following report includes highlights from the August 2024 KRTA Executive Council Meeting.

KRTA Investments Report

Hank Hensley of Henry Hensley and Associates, Inc. gave us a summary of the KRTA portfolio. Hank stated that he handles several nonprofit organizations and none are run as well as is KRTA. Our investments are diversified and earning at a good rate.

Acting State Chair for Membership and Pre-Retirement, Debby Murrell, reported that our current membership is 31,035, which is 69.9%. Our goal is 31,725. She encouraged everyone to make your friends and colleagues aware of the benefits of membership in KRTA and encourage them to join.

Health and Insurance Chair, Margaret Sims informed us that TRS has more retirees over 65 than we have ever had and 43 of those people are over 100 years old. She encourages those over 65 to get the DNA testing and the PRS (Personal Response System) which are both offered for free with our United Healthcare insurance. We will still be under contract with both United Healthcare Medicare Advantage and Express Scripts next year.

Legislative Co-Chair, Allen Schuler said that at each Fall Workshop the KRTA Legislative Priorities will be reviewed. He also distributed information regarding Amendment 2, which will be on the November ballot. The Legislative Committee recommends that we oppose Amendment 2. This recommendation was unanimously approved by the executive council. More information on Amendment 2 can be found elsewhere in this newsletter. Alan also asked that we endorse "Protect Our Schools Kentucky" and this also was passed unanimously by the committee.

Executive Director Tim Abrams discussed that we begin distributing the KRTA newsletter electronically for those who have email. Members would be allowed to signify if they want the paper version mailed to them. More information will be forthcoming from KRTA in their next newsletter.

In other news, Greg Roush was introduced as our next Executive Director of KRTA. He will replace Tim Abrams who is retiring at the end of December 2024. We thank Tim for his service and welcome Greg as our next Executive Director.

JCRTA and Amendment 2*Beth Dowdell*

As our Legislative representative to KRTA, I wanted to share with you some background and insight to our stated opposition to Amendment 2 to the Kentucky State Constitution. KRTA is a nonpartisan organization that supports the interests and needs of Kentucky's retired teachers. As an organization, we do not take positions on issues that affect educators currently teaching in our schools. Amendment 2 has been an exception because we believe that this issue is so important to the future of public schools across the commonwealth. The Legislative Committee voted unanimously to join with Protect Our School Kentucky and other educational organizations in voicing our concerns and opposition to Amendment 2.

- Passage of Amendment 2 would allow the state legislature to proceed with school vouchers which would enable public tax dollars to be used for private school tuition.

- Budget cuts will come from the reduction of public tax dollars. States that allow tax dollars to go to non-public schools such as Ohio, Arizona and Florida are already experiencing budgetary shortfalls. Many states are spending over 1 billion on vouchers alone.

- Vouchers in other states which allow public funds for private schools most often go to fund existing private school students who have never been enrolled in public school.

Bottom Line: Public dollars should be spent for the benefit of public school students and not for the benefit of private school tuition. Please vote No on Amendment 2.

Insurance Update

Lue Peabody

2024 Teachers' Retirement System (TRS) Insurance

What's New or Changing for 2025?

KEHP (Kentucky Employees' Health Plan) under 65 and not Medicare eligible

- No increase in retiree health insurance premium contributions insurance.
 - No changes in co-pays, co-insurance, deductibles or maximum out of pocket amounts.
 - New Plan Option: LivingWell High Deductible Health Plan (HDHP).
 - PrudentRX: no longer available. Members are encouraged to research and apply copay card or drug cost assistance card when they pick up covered drugs at the pharmacy.
 - Fill Specialty Drugs at any Pharmacy: Specialty drugs are no longer required to be filled through CVS Specialty Pharmacy. The same cost share, depending on plan options, at any of the pharmacies
- MEHP** (Medicare Eligible Health Plan) Medicare-eligible or 65 & over - TRS members have one plan.
- No changes in our Medicare Advantage Plan which provides additional coverage through United Healthcare and Express Scripts.
 - The cost for the monthly premium will increase from \$207 to \$210. TRS pays all or a portion of the premium based on retiree's entry date into TRS and years of service at retirement. Spouses of TRS retirees pay the full premium.
 - Medicare Part B monthly premium will increase from \$174.70 to approximately \$185. It is paid by retirees and spouses to Social Security.
 - No change in co-pays, deductibles (\$150), or maximum out of pocket amounts (\$1,200).
 - In early 2025 a request for proposals (RFP) will solicit provider bids and finalized by June. We could keep the same providers: United Health Care and Express Scripts or have new providers for 2026.

Resources and information are available to you through the following:

JCRTA www.jcrta.org (Scroll down to the bottom of the Home Page to access insurance resources.)

TRS (800-618-1687) www.trs.org

KTRS (502-231-5802) www.krta.org

Under 65 - Anthem BlueCross BlueShield, CVS Caremark (TRS: 800-618-1687)

Over 65 - UnitedHealthCare Group Advantage (PPO) (1-844-518-5877)

Express Scripts (1-877-866-5834) or www.Express-Scripts.com/pharmacies

JCRTA Newsflash!



JCRTA General Meeting- Thursday, Dec. 5, 2024 AT 10:00 a.m.

- *Location: Wildwood Country Club, 5000 Bardstown Road, 40291*
- *Registration begins at 9:00 a.m.*
- *Lunch reservations due by **Monday, November 25, 2024***
- *Cash/check/card donations to be collected for Blessings in a Backpack (Donations can also be mailed to Mary Perry, 640 Circle Valley Drive, Louisville, KY 40229 - note "Blessings in a Backpack" on the memo line; or donate online at jcrta.org)*

Pay \$15 JCRTA membership dues for 2024-2025:

Send checks to Mary Perry, 640 Circle Valley Drive, Louisville, KY 40229 or pay online at jcrta.org. (Note "Membership Dues" on the memo line if paying by check.)

Turn in volunteer hours for 2024: c/o Donna Wiseman, 4820 Wolf Creek Parkway, Louisville, KY 40241, or email d.wisema4@gmail.com (form available at jcrta.org)

Next JCRTA General Meeting – Thursday, March 6, 2025, 10:00 am

Wake Up to New Beginnings Membership Event

Beth Dowdell



On Wed., September 25th, JCRTA hosted the Wake Up to New Beginnings Membership breakfast at Wildwood Country Club, with the goal of providing new retirees with valuable information and to increase our membership.

Over 60 retirees attended the event and heard a program of guest speakers that included Tim Abrams from KRTA, Dora Moore from TRS and other representatives from JCRTA who spoke about the value of membership. Several board members spoke about their experience joining JCRTA and what it means to them.



In addition, we invited organizations from the community who need volunteers to come and speak with attendees. We had 17 organizations send representatives to meet with our retirees. We had

organizations such as the Kentucky Derby Museum, the Kentucky Center for the Performing Arts, the Kentucky Humane Society, AARP, the Red Cross and many more. This proved to be a very positive experience for both the organizations and our retirees. The organizations recognize that retired teachers make great volunteers and our retirees appreciated having so many volunteer options all in one place!



We appreciate the positive feedback we received from those who attended. We will plan to do another similar event next year with the same goal of providing information to new retirees and to increase our

membership.

Thank you to everyone who assisted the day of the breakfast! Special appreciation goes to Sheryl Tapp, Ken Draut and Susan Thurman in planning this event!

Travel Opportunities

Martha O'Bryan

ALL SIGN UPS DUE NOW!

Churchill Downs Day At The Races - November 2024

The Odds Favor A Fun Day At The Downs!

Where: Churchill Downs, Millionaires Row, 4th Floor

700 Central Avenue, Louisville, KY 40208

Date: Thursday, November 7, 2024

Gates Open: 12 Noon, First Race at 1:00 p.m.

Costs: Table Rows A-C, \$50; Rows D-I \$48

Get your JCRTA friends together and enjoy a relaxing day at the fall meet at Churchill Downs. We'll meet on MILLIONAIRES ROW located on the 4th floor of the Clubhouse. Sign up now for the BEST seats. **Go to JCRTA.org for more information.**

Washington, DC, Our Nation's Capital, June 5 – 11, 2025

Join us for a summertime tour of Washington DC. Your trip includes motorcoach transportation, six nights lodging with 4 nights in Washington. 6 breakfasts, and 4 dinners included. You'll get a guided tour of Washington: WWII Memorial, Capitol Hill, Embassy Row, Korean and Vietnam Memorials, the Abraham Lincoln and Martin Luther King Memorial, Arlington Cemetery and a visit to the Smithsonian. Cost is \$919. **Go to JCRTA.org for more information. Sign up now! Final payment due 3/29/25**

Canada and New England Cruise, October 5 – 12, 2025

Join your fellow teachers on a fun cruise up the New England coast to Canada. We will depart from New York City and make the following stops: Newport, Rhode Island, Portland, and Bar Harbor Maine, Halifax in Nova Scotia, and St. John Bay and the Bay of Fundy in New Brunswick. Lobster and great fall cruising weather are in the works. **PASSPORT REQUIRED**

Cost: Great Discounted Price! \$2,559-\$2,906 double occupancy.

When: Sunday through Monday, October 5-12, 2025

Cruise Line: Norwegian Cruise Line

Go to JCRTA.org for more information. Final payment due May 7, 2025. Sign up now! Don't miss the boat!

Asheville and Biltmore Estate, North Carolina

November 23 - 26, 2025

Visit the Blue Ridge Mountain area of beautiful Asheville, North Carolina and the Biltmore Estate. A motorcoach will take us on this 4 day trip with 3 nights in Asheville. 6 meals will be provided along with a tour of Asheville and the Biltmore Estate. Travel will take us along the Blue Ridge Parkway with stops at the Folk Art Center and Blue Ridge Parkway Visitor Center. The Biltmore will be aglow with beautiful Christmas decorations. You don't want to miss this Christmas event. \$615 Double Occupancy. Final payment is due 9/16/2025. Go to JCRTA.org for more information.

For more information on these trips contact Martha O'Bryan at tennisbridgemom@gmail.com or 502-426-5394.

Community Liaison

Donna Wiseman

"Volunteer work is work not done for profit. It contributes to the greater cause that is for the good of one's fellow man and the society in general." At the Dec. meeting I will be collecting two forms, first is your volunteer hours recorded on the sheets I place on the table and second your nominations for the Volunteer of the Year. Our organization identifies and celebrates one member who exemplifies the attributes of volunteerism. This person represents all the thousands of volunteer hours our organization gives to the community. So please, think about your friends and colleagues and come prepared to nominate a candidate for volunteer of the year. I will need the nominee's name, address, and phone number. Thank you for all that you do.

I am highlighting another opportunity to volunteer that I have participated in for the last two years. It is

called Wreaths Across America Day, at the Zachary Taylor National Cemetery. They honor veterans who gave their life to our country. You can participate in two ways, one purchasing a wreath, or two volunteering on Dec. 14th at 12:00 for the ceremonial placing of the wreaths. If interested go to www.wreathsaacrossamerica.org for more information.

Special thanks to those who volunteered at the Louisville International Film Festival. Tara Parker and I were lucky enough to meet Lance Burton, Magician, on Thursday, opening night, and enjoy on Friday, 7-13 films by new and budding young filmmakers.

Reminder: Opportunities for volunteering, as well as contact information, are listed on our website, which is updated as needed.

<i>GENERAL MEETINGS</i>	<i>Wildwood Country Club</i>	<i>BOARD MEETINGS</i>	<i>KRTA Office</i>
Thursday, December 5, 2024	10:00 AM	Tuesday, January 14, 2025	10:00 AM
Thursday, March 6, 2025	10:00 AM	Tuesday, March 25, 2025	10:00 AM
Thursday, May 15, 2025	10:00 AM	Tuesday, June 24, 2025	10:00 AM
Friday, August 22, 2025	10:00 AM	Tuesday, October 7, 2025	10:00 AM

Thursday, December 5, 2024

Wildwood Country Club, 5000 Bardstown Road

Limited handicapped parking and golf-cart shuttle is available

Registration: 9:30 A.M.

Meeting: 10:00 A.M.

Lunch Following Meeting

Buffet

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

JCRTA Luncheon Meeting: Thursday, December 5, 2024

Please detach this form and return it to:

Sheryl Tapp
10637 Wemberley Hill Blvd
Louisville, KY 40241

(PLEASE PRINT EMAIL ADDRESS)

Name: _____ Telephone No.: _____

School Table Reservation: _____

New Retiree: _____

I am enclosing \$_____ for _____ reservations at \$25 each. Make your check payable to JCRTA.

E-mail _____

NEW RETIREES whose names are listed in this newsletter are eligible to attend the luncheon at a reduced cost of \$10. Send in the "special invitation" you received in the mail to qualify for the reduced rate. For questions, contact Sheryl Tapp at tappshoe@twc.com or at 502-558-4350. The "special invitations" are sent in a separate mailing.