

2023-2024 Officers

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1st Vice President Vicki Lete	396-2713
2nd Vice President Pam Gooch	836-7640
Treasurer Mary Perry	693-3714
Recording Secretary Marilyn Puckett	935-7002
Corresponding Secretary Debbie Dunn	541-1865
KRTA Representative Tara Parker	226-0219
Past President/Parliamentarian Dale Warren	609-7954
Audit and Budget Ann Marie Hafling	690-3358
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 Marilyn Hazard	499-2716
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 Cindy Goldstein	541-2786



**Susan R. Thurman
JCRTA President**

A Message from the President

Welcome to 2024! I hope your new year has gotten off to a great start! JCRTA is beginning this new year with lots of enthusiasm, some exciting new programs and opportunities, a few new changes, and an ongoing commitment to serving retired teachers.

First, welcome to our new 1st vice president, Vicki Lete. Vicki is a recently retired JCPS administrator whose last position was assistant principal at Dupont Manual High School. Vicki brings a fresh perspective as a newly retired educator and has some very creative ideas for programs and activities for JCRTA members. Plan

to attend our meetings this year for some interesting, informative, and entertaining programs! Our next general meeting is scheduled for Thursday, March 7, 2024, at 10:00 a.m. at Wildwood Country Club. Our guest speaker is Interim Dean Amy Lingo from the University of Louisville School of Education and Human Development. Dean Lingo will address current trends in education, teacher recruitment issues, teacher preparation, and the university's partnership with JCPS. These are all important, relevant issues for educators and guaranteed to keep us engaged!

The March meeting will also feature a brief remembrance ceremony for Jefferson County educators who passed from our midst in 2023. The ceremony will include a tribute to Titus Exum, past JCRTA president, who recently passed away. Titus was a passionate advocate for retired teachers, education, patriotism, his church, and his family. His dedicated service to JCRTA will be missed.

Starting in 2024, we are changing the menu format for our meetings. We will now offer a lighter, lunch-style menu featuring sandwiches, salads, soups, and lighter entrees. This change is being made to keep meals affordable and not increase costs for members. We are confident the new luncheon menu will still reflect the same quality food and service known at Wildwood.

One final note - watch for registration information in the March KRTA newsletter about the upcoming KRTA Convention on April 22-23 at the Holiday Inn East on Hurstbourne Lane. The convention is open to all KRTA members and features guest speakers, entertainment, and updates on legislative, pension, and healthcare issues. Registration includes dinner on Monday, April 22 and lunch on Tuesday, April 23. At only \$37, the convention is both great fun and a great bargain!

Remember to mark your calendar and begin your new year with JCRTA on March 7!

Sincerely,

Susan R. Thurman

Susan Reynolds Thurman

From the Desk of the First Vice President

Vicki Lete

I hope everyone had a wonderful holiday season filled with food, festivities, family, and friends. Both of my children, who live out of town, were home, so my heart was full! Over 100 retirees attended our last JCRTA meeting in December; a special thank you to the Atherton Choir who provided entertainment along with sing-a-longs and Santa (a.k.a Jerry Mayes) who visited and made his rounds through the room. In addition, it was fun watching everyone interact, laugh, roll dice, and vie for society poker gifts! Thank you to all our members who donated funds to our two philanthropies: School Supplies and Blessings in a Backpack. JCRTA collected \$770 for School Supplies and \$1,650 for Blessing in a Backpack. King Elementary Principal Rhonda Hedges will use the funds to purchase supplies for the King Elementary PBIS Reward Store. Students earn behavior points and then have an opportunity to shop for rewards from the store. Principal Hedges will join us at our March meeting to give us an overview of exciting initiatives at King. Blessings in a Backpack Board Member Jennifer Lamkin will also attend our March meeting to receive our JCRTA donation and to briefly review projects for the coming year. Your generosity to give after leaving the classroom does not go unnoticed!

March is just around the corner and we have a treat for you; Interim Dean Amy Lingo from the University of Louisville College of Education and Human Development will be our featured speaker. Interim Dean Lingo earned her Ed.D., M.S., and Level 1 from the University of Kentucky, Teaching Certification from Eastern Kentucky University, and B.A. from Transylvania University. She will deliver a speech on Trends in Education, Teacher Preparation, and JCPS Partnerships. Currently, the Kentucky Teacher turn over rate is 25%, while the National average is 3.8%. Statistics show the cost to an employer to replace an employee is 33% of the employee's salary. While Jefferson County currently has some of the best teachers in the state, it is vital to find ways to attract and retain teachers. I hope you can attend the March 7, 2024 JCRTA meeting on March 7, 2024 at 10:00 a.m. at Wildwood Country Club; it will be a great way to renew old friendships while forging new ones. Try to bring a friend. President Susan Thurman reached out to me before I retired on August 1, 2023 and because of her I joined JCRTA. I am proud to be a member and I look forward to many more years with you.

From the Desk of the Second Vice President

Pam Gooch

The Rising Cost of Eating Out has hit our luncheon. We have struggled to keep your out-of-pocket cost at the same amount because we value your ability to attend our general meetings. We offer informative and entertaining meetings to keep you updated on your retirement. We debated whether to raise the cost of lunch or offer a lighter lunch. After many Board Meeting discussions, we voted to not put any more burden on your already stretched budget. We hope you enjoy the new menus and look forward to seeing everyone in March.

Working Together for Retired Teachers in Kentucky

**“Alone we can do so little;
together we can do so much.”**

Helen Keller - author and lecturer, activist for disability rights, women's rights, and world peace

Did you know JCRTA, our local retired teacher organization, is part of the Kentucky Retired Teachers Association (KRTA) and our mission is to focus solely on retired teachers? KRTA works to ensure ongoing healthcare, pension, and legislative efforts provide the best possible outcomes for retired teachers. JCRTA supports those efforts in a variety of ways. That's why it's so important to belong to both organizations!

To become a member of JCRTA, visit our website at www.jcrta.org. Dues are \$15 per year. Payment is available via check or credit card.

To become a member of KRTA, call the KRTA office at 502-231-5802 and request an automatic dues deduction card. Dues are \$20 per year and are deducted once annually.

If you are already a member of JCRTA and KRTA, invite and encourage a friend or colleague to join! Remember, we are all working together to benefit retired teachers in Kentucky!

JCRTA Membership

Marilyn Hazard

I am excited, because our JCRTA membership is slowly growing. Remember that our membership is to improve the welfare of our teachers in Jefferson County. Please, share the benefits of JCRTA and that there are two types of membership. Regular membership: Retired teachers who live in or out of Jefferson County and receive their annuity check from TRS. Associate Membership: These are people who don't receive an annuity check from TRS but support the concerns of educators. If any of your vital information should change, you can call TRS in Frankfort at 1-800-618-1687.

Trips & Tours for 2023

Martha O'Bryan

Come join us in 2024 for two wonderful bus trips with Diamond Tours. Go to www.JCRTA.org and get all the forms needed for the trips.

The Canadian Island Trip

Monday June 3- Tuesday June 11, 2024

Montreal, Quebec and Island of Coudres

\$1,788

Bonjour ca va!! Brush up on your French. You will need it to go with us to French-Canada. Have you every eaten Poutine? You will get an opportunity to sample this favorite family recipe while in Canada. Have you ever seen whales in a breaching position? Hopefully, you will get to experience this on our boat trip. A PASSPORT is needed. It must not expire within 6 months of the departure date. Insurance is strongly recommended.

Amelia Island, St. Augustine & Jacksonville

Sunday Sept. 15-Saturday Sept. 21, 2024

\$848

Join us on a wonderful vacation to a historical and beautiful part of Florida. We will stop at the Fountain of Youth and cruise the St. John River.

Japan

August 24-September 4, 2024

Princess Cruises Line- 12 days/11 nights

Prices starting at \$7,094

Air departs US on Aug. 22nd to arrive in Tokyo on August 24th. Perks: Free Plus beverage package; Free Wi-Fi; Free Paid gratuities and much more.

A PASSPORT is needed. It must not expire within 6 months of the departure date. Insurance is strongly recommended.

Go to www.jcrta.org to get all forms needed for the trip to Japan.

Community Liaison

Donna Wiseman

'No act of kindness, no matter how small, is ever wasted.' A quote from Aesop's The Lion and the Mouse. Our membership has performed multiple acts of kindness in so many ways by supporting multiple groups of people in our communities. This year our membership has volunteered a total of four thousand hours. We are coming back to serve following the pandemic.

In the same spirit of kindness, I would like to recognize Mr. Scott Davenport, Head Coach at Bellarmine University, for his dedication to the youth of our county. For the second year in a row, he scheduled two daytime home games and invited all Jefferson County Elementary and Middle Schools to attend as a free field trip. He asked JCRTA for volunteers to help the teachers in getting the students in the building, to their seats, and settled before the game. The classes that were able to get a bus watched the game, were recognized at halftime, and left with a poster and a positive experience.

If you would like to share an act of kindness and you do not know where to go, or you need new experiences, check out all the volunteer opportunities listed on our website. There is always a need.

Congratulations 2023 Retirees!!!

October

- DEBRA BLAKELY
- DAVID WITHERS
- KELLY DOCKERY-BROOKS
- MARK ELMORE
- DEBORAH GILMORE
- AGNES GRATZ
- O'DELL HENDERSON
- ANGELA HOSCH
- PAMELA MONHOLLON
- GERRI MONSOUR
- STACY PENDLETON
- NERMINA SALIPUR

We celebrate your retirement by inviting you to be our guest for lunch on Thursday, March 7, 2024. Be sure to send in your special invitation to Pam Gooch, 13804 High Trail Court, Louisville, KY 40299.

Insurance Update

Lue Peabody

2024 Teachers’ Retirement System (TRS) Insurance

MEHP Members received a second letter dated November 28, 2023, from Baptist Health that stated, “You can continue to access your Baptist Health providers and services.” because we have a Group PPO Plan (which is noted on our United Healthcare membership card). If you have questions or concerns, please call your Baptist Health provider or TRS at 800-618-1687.

What you need to know:

Resources available to you:

- JCRTA www.jcrt.org
- TRS (800-618-1687) www.trs.org
- KTRS (502-231-5802) www.Krta.org
- UnitedHealthCare Group Advantage (PPO) 1-844-518-5877

KEHP (under 65 retirees) – Carrum - New for 2024

- Helps members get the highest-quality healthcare experience possible, for far less cost! Carrum Centers of Excellence provide cancer care and a range of surgical procedures such as knee, hip, heart, and weight loss surgeries. No surprise bills! No cost share (copays or deductibles) to you! Your journey to a healthier life. Connect with Carrum. Meet your care specialist who will help you throughout the process to lend a hand and answer any questions. Carrum coordinates your surgery, from planning your first appointment through post-op physical therapy. Carrum works with the top 10% of doctors across the nation so you know you’ll be in the best hands on the day of surgery, with full Carrum support. High-quality healthcare doesn’t have to cost you thousands of dollars. Your health plan covers most, if not all,

of the medical costs related to your surgery, even travel expenses if there is not a Center of Excellence near you.

- For additional information: www.carrumhealth.com, TRS, 502-848-8500

MEHP (over 65 retirees)

- Through the Teachers Retirement System (TRS), you are enrolled in a Medicare Eligible Health Plan (MEHP). This is a **Medicare Advantage Plan** through United Healthcare (provides additional coverage for Medicare Part A and B), and Express Scripts (provides additional coverage for Medicare Part D). **PLUS**, this plan gives you access to many other programs and services.
- Express Scripts is our contact for drug coverage. Through mail order, they supply generic medications for 90-day or longer at a very low cost. For medications that are short term, there is an extensive list of pharmacies e.g., Walgreens, CVS, Walmart, and many more options. For more information or to access a list of pharmacies closest to you, call customer service 1-877-866-5834 or www.Express-Scripts.com/pharmacies. (sign in on the website to access).
- For detailed information about benefits, programs, and resources available through your Medicare Eligible Health Plan (MEHP) or Kentucky Employees’ Health Plan (KEHP), please visit: www.trs.org www.krta.org www.jcrt.org

REMEMBER to say NO! Enrolling in another Medicare Advantage plan will **cost you more money** and will automatically **“TERMINATE”** your TRS MEHP coverage. You may not be able to re-enroll.

JCRTA Newsflash!



- **Tuesday, February 27, 2024 – Reservations due** for March 7th JCRTA General Meeting.
Mail checks to: Pam Gooch, 13804 High Trail Court, Louisville, KY 40299
- **Thursday, March 7, 2024 – JCRTA General Meeting:** 10:00 AM at Wildwood Country Club
- **Monday/Tuesday, April 22-23, 2024 – KRTA Convention** at Holiday Inn East on Hurstbourne Lane; see upcoming KRTA Newsletter for registration information.

NEW KRTA LEGAL ASSISTANCE PHONE # - 502-387-1005

KRTA offers legal support services via phone through the office of Rebecca Park, Attorney at Law. Legal guidance and assistance regarding simple wills, powers of attorney, living wills, attorney referrals, and more are available through this legal assistance service. Note the old number of 800-232-1090 is no longer valid. Call the NEW legal line number at 502-387-1005.

KRTA Executive Council Meeting, December 4, 2023

Tara Parker

Highlights of the meeting presented for informational purposes only:

-Julia Meredith from Monroe Shine presented our annual independent auditors report for KRTA. Overall, expenses were similar to last year. Our net, assets and cash equivalent have increased slightly, which is a good thing for the organization.

-Rhonda Caldwell, CEO of KASA(Kentucky Association of School Administrators) presented 17 recommendations from a year-long study by the Coalition to Sustain the Education Profession. The number one priority recommendation increases teacher compensation setting a statewide minimum starting salary of \$45,000 and a 10% increase for all other teachers over the next two bienniums. The Coalition was comprised of 150 business, community, and education leaders and included 30 teachers. Their goal is to seek statewide policy to ensure that the teaching profession is a coveted role in society today. Their findings included the top three reasons for teacher job dissatisfaction are pay, student behavior, and time allocation.

-Our Kentucky teacher turnover rate averages 20.4% while nationwide the turnover rate is 3.8%. Their 17 minute documentary entitled “Crisis in the Bluegrass is available to view on YouTube. The top three priorities, for the Coalition are:

- Increased Compensation for Teachers
- Funding for the Kentucky New Educator Training(K-NET) plan
- Create a Kentucky Educator Stabilization Fund
- More detailed information is available at www.kasa.org.

-The KRTA history has been updated by Bill Kelley, Past President, as well as Patsy Young, Past President, and Debby Murrell, Statewide Membership Chairperson. Prior to this update, the history had not been updated since 2002. This information is available on the KRTA website.

-Dates have been set for the 2024 KRTA fall workshops. As usual, Jefferson County will kick off the workshops with our meeting on Friday, August 23 at 10 AM. Please mark your calendars and plan to attend.

-The KRTA Annual Convention is scheduled to be held at the Holiday Inn Hurstbourne in Louisville on Monday, April 22 -Tuesday, April 23, 2024. Please mark your calendar and plan to attend. More information will be available as time gets closer.

-The 2024 mileage reimbursement rate for travel for KRTA business, will again be based on the allowable federal rate once those rates are released.

-It has been recommended by the KRTA Executive Committee that KRTA begin to promote trips through Colette Travel for KRTA members, their families and friends. Any commissions

earned by KRTA from the 2024 trip to Ireland in October, and from any future trips booked through Colette, will be deposited into the Bourgard Fund. Further information will be forthcoming.

-Betty Hester, longtime Co-Chair of the KRTA Membership Committee as well as former Assistant Executive Director for many years, has decided to retire her position with KRTA. Please let Betty know how much you appreciate all of her work over the years.



Is it true retired teachers have more fun? JCRTA and KRTA members Tara Parker, Mary Wagoner, Melanie, and Karen Foreman enjoyed a recent South American cruise on their way to visit Antarctica!

JCRTA Scholarships!

Myra Fugate

As teachers, we recognize the value of great educators. During our careers, we applauded those who were dedicated to the success of all their students, and we held out a helping hand to those who were taking the first steps into the educational field. Now, as retirees, we have the unique opportunity to extend our support for future teachers- through scholarships. The JCRTA is proud to provide two (2) \$1,000.00 one-year scholarships to prospective seniors from Jefferson County Public Schools who want to make a difference by dedicating their lives to the field of education. Our 2.0 minimum grade point average includes students with a wide range of skills and talents, demonstrating our belief that exceptional teaching originates in young people with real-life experiences to share.

Please encourage any JCPS senior students who want to pursue education as a life choice to contact Myra Fugate at 502-807-8517 or fugatemyra@gmail.com for additional information or a scholarship application. Selections will be made by March 29, 2024.

Legislative Report

Beth Dowdell

I hope you had a wonderful holiday season with your family! Now, as we change our focus to 2024, it is important that we re-emphasize our legislative priorities.

Our 2024 KRTA Legislative Priorities

1. To fully fund the Teachers' Retirement System in accordance with the states pension 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 structures.
5. Oppose any legislation that would result in higher prescription costs for Kentucky's retired teachers.

As Tim Abrams noted in his video message posted to the KRTA website, January began the current session of the Kentucky Legislature. It is also the time that the state budget will be determined. It is very important that our state representatives support a budget that will allow for our pension and insurance fund contributions to continue as required by state statute. Our lobbyists and volunteers will be in Frankfort during this time and will be meeting with our representatives to emphasize our priorities and to ask for their support. We will ask for our members to continue to voice their support by contacting their representatives as well.

Let's continue to work together to support these priorities for retired teachers!

<i>GENERAL MEETINGS</i>	<i>Wildwood Country Club</i>	<i>BOARD MEETINGS</i>	<i>KRTA Office</i>
Thursday, March 7, 2024	10:00 AM	Tuesday, March 26, 2024	10:00 AM
Thursday, May 16, 2024	10:00 AM	Tuesday, June 18, 2024	10:00 AM
Friday, August 23, 2024	10:00 AM	Tuesday, October 8, 2024	10:00 AM
Thursday, December 5, 2024	10:00 AM		

Registration and time to visit vendors 60 minutes prior to meeting.

Thursday, March 7, 2024

Wildwood Country Club, 5000 Bardstown Road

Limited handicapped parking and golf-cart shuttle is available

Menu

Chicken Salad Sandwich, Soup, and Chips; Coffee or Tea

Registration: 9:30 A.M.
Meeting: 10:00 A.M.
Lunch Following Meeting

Meeting: Thursday, March 7, 2024

Please detach this form and return it to:

Pam Gooch
13804 High Trail Court
Louisville, KY 40299
(please print address)



Name: _____ Telephone No.: _____

School Table Reservation: _____

I am enclosing \$ _____ for _____ reservations at \$20 each.

E-mail _____

**Reservations deadline for a meal is Tuesday, February 27, 2024. Make your check to JCRTA.
No telephone or walk-in reservations will be accepted.**



"A life that touches others goes on forever"

In Remembrance

January 1, 2023 – December 31, 2023

Donn Adams	Luda Dixon Jr.	June Long	Betty Schooling
Anita Anderson	Alice Dodd	Jean Lorimer	Susan Schueler
Dennis Anderson	Teressa Duffee	Lawrence Lose	Paul Shelley
Sue Arnold	Frances Eddleman	Ethel Martin	Margaret Silliman
Linda Beldon	Bill Evans	Theodore Martin	Shirley Sinclair
Rebecca Bingham	Carol Eyl	Samuel Mashburn Jr.	Laura Sinex
Judith Birkhead	Virginia Flener	Janet Masterson	Martha Smith
Leo Blackburn Sr.	Mary Gant	Sharlee McDonald	Mary Smith
Charles Blevins	Marcia Ghesquier	Phillip Montgomery	Jennifer Smoot
Robert Boehm	Delphine Griffin	Ursula Nally	Frances Smothers
Kathleen Bowling	Cassandra Grigsby	Jane Nast	Jackita Snelling
Margaret Box	Carol Hamilton	Sheryle Nussbaum	Linda Spencer
Jo Boyles	Kelly Hamsley	William Orton	Clarence Stickler
Jeanne Brereton	Mark Hartman	Myrna Osgood	Anita Stringer
Sue Browning	Grover Harton	Kent Oyler Jr.	Dorothy Sutton
William Burke	Constance Hatfield	Barbara Pass	Patricia Taylor
Raymona Carter	Mary Hearn	Margaret Penney	Pamela Thompson
Roquel Chambers	Linda Holloway	Gloria Pennington	Daniel Tivnan III
Norris Christian	Jacqueline Hopkins	Annie Perry	Barbara Torian
Genevieve Churchill	Jessie Hord	Bruce Plymale	Betty Triplett
Arnetha Cobbs	Sandra Horsley	Carole Pohl	Benjamin Truitt
Wanda Combest	Shirley Hubbs	Ruth Power	Gloria Van Nostrand
Karen Congrove	David Hume	Goldie Proctor	Mary Vaughn
Carolyn Connor	Floyd Jones	Claude Purvis Jr.	Rogna Wagoner
Roger Conwell Jr.	Kathryn Kahn	Norma Ragsdale-Hussey	Jannie Washington
Adrian Cooksey	Carolyn Kaufman	Julia Randle	Mary Watson
Brenda Cornelius	Mary Kirby	William Renn	Robert Watson
Macy Courtney	Wilma Klein	Edward Roach Jr.	Wanda White
Carole Daniels	Gene Kovatch	Teresa Roberson	Deborah Wigginton
Michael Dant	Elaine Krizan	Carolyn Roberts	Michael Wildt
Jerry Davis	Rhoda Lanham	Anita Roby	Darlene Williams
Thomas Dean	Christena Leahy	Joanna Rogers	Gary Williams
Nancy Demartra	Mildred Lemaster	Jane Rueve	Elisha Wimsatt
Anne Dent	Dorothy Light	Rene Schnurr	Laura Woods
			Frank Wright