

2023-2024 Officers

President	
Susan Thurman	386-2555
1134 Blackthorn Road Louisville, KY 40299	
1st Vice President	
VACANT	
2nd Vice President	
Pam Gooch	836-7640
Treasurer	
Mary Perry	277-1813
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
saharamyers@twc.com	
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	
cwgoldstein0325@gmail.com	



Susan R. Thurman
JCRTA President

A Message from the President

Happy summer to all! It's hard to believe we're already heading into August and the start of school is just around the corner! It's also the time of year when we offer the KRTA Fall Workshop as part of our upcoming general meeting. Our next general meeting is scheduled for Friday, August 25, 2023 at 10:00 a.m. at Wildwood Country Club. Registration begins at 9:00 a.m.

The KRTA Fall Workshop is typically our most important meeting of the year. It is a key opportunity for retired teachers to hear up-to-date and vital information about our pension benefits, healthcare benefits, legislative issues, and the financial status of TRS. Guests will include Dr. Tim Abrams, Executive Director of KRTA; Gary Harbin, Executive Secretary of TRS; Steve Gillespie, President of KRTA; Jane Gilbert and Dora Moore, TRS Retiree Health Care. In addition, a variety of KRTA partners and sponsors will be on hand to provide information on specific benefits and discounted services such as financial and legal services, hearing aids, personal alert systems, auto and home insurance, dental and vision plans, and more. This is an event you won't want to miss!

Remember that our service project for August is to collect money to purchase school supplies for JCPS students. We will collect donations during our upcoming meeting to support this effort. JCRTA usually promotes two major service projects per year – donations for school supplies in the fall and donations for food during the winter holidays. Therefore, give generously at our August meeting so our local students can have a good start to the school year with new school supplies! If you prefer to donate in advance, make a check out to JCRTA and mail to: Mary Perry, 640 Circle Valley Drive, Louisville, KY, 40229. Indicate the check is for school supplies.

I want to take this opportunity to thank our outgoing 1st Vice President, Sahara Myers, for her leadership and service during the past four years. The programs Sahara arranged have been outstanding! Sahara has accepted a new role on the JCRTA board – Necrology and Remembrance Chairperson. We are pleased Sahara will remain on the board and continue to make an impact with her time and talents. JCRTA will maintain the tradition of inspiring, entertaining, and informative programs as our board welcomes a new 1st Vice President this fall.

See you at the KRTA Fall Workshop on August 25! It promises to be an enlightening event!

Susan R. Thurman
Susan Reynolds Thurman

Legislative Report

Beth Dowdell

Hi everyone! I hope you've been able to stay cool in the heat and enjoy the summer months with your family.

On to the latest legislative news... We were fortunate that the 2023 legislative session in Frankfort ended with no bills passed that directly affect our membership. Our legislative priorities remain largely the same for the 2024 session.

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.

We are also watching some bills that were presented in committees last session.

They are:

Senate Bill 128 - This bill would require school districts to annually report sick leave balances to TRS, beginning in fiscal year ending June 30, 2023. The bill would require TRS to report in the annual actuarial valuation the total liabilities and costs of the sick leave program.

Senate Bill 149 and House Bill 83 - Both bills are related to patient access to pharmacy benefits. These are prescription drug bills.

Senate Joint Resolution 83 - This bill seems to imply that the Public Pension Oversight Board might look to consolidate services between the 3 retirement systems, i.e., actuary services, investment services and others.

House Bill 553 - This bill removes excess General Fund support for the actuarial costs of sick leave benefits for new retirees under the Teacher Retirement System.

Please note that we will continue to monitor any news affecting our membership from Frankfort, even while the legislature is not in session.

More information about legislative issues will be available at our general meeting in August. Hope to see you there!

Technology Update

Ken Draut

Credit Card Option for Membership Payment

If you haven't paid your 2023-24 membership yet, you may now renew your membership for 2023-24 using our new Credit Card Payment option. If you go to our JCRTA website (www.jcrta.org) you'll see a button on the Home Page to pay for membership by credit card. Follow the instructions to make a membership payment. JCRTA pays a .67 cent fee for this service; therefore, your credit card is charged \$15.67. The fee is approximately the cost of a postage stamp; therefore, the credit card option doesn't cost much more and may be more convenient.

Email Addresses:

Please let us know if you have a change in your email address. We'll update our list and keep you informed via email of the latest news from JCRTA. You can go to our website and email me on any topic, including an email address change. Scroll down on the Home Page to the bottom to see an email option.

JCRTA Membership

Marilyn Hazard

Thank you, for renewing your membership for the 2023-2024 year. The membership cost is \$15.00 per year. It is not necessary to pay more than the annual membership because any amount above this would be counted as a donation. We hope to increase our membership this year! So, if you have a former colleague or friend, please encourage them to become a member of JCRTA (SHARE THE BENEFITS). Remember we have two types of membership: Regular Membership and Associate Membership. Your checks can be mailed to Mary Perry, Treasurer. 640 Circle Valley Drive, Louisville, Ky 40229-5430. Credit Card payments can be made by going to the web site www.jcrta.org.

Thanks,
Marilyn K. Hazard

Trips & Tours for 2023

Martha O'Bryan



SUMMER 2023

May 11-17, 2023 was a special week. 43 people participated in the trip to CAPE COD. They all said that they had a GREAT time.

The trip EXPLORING NATIONAL PARKS September 3-19, 2023 is Full.

Watch out for two new bus trips in the Spring of 2024 to Canada and then in the Fall of 2024 to Amelia Island, St. Augustine and Jacksonville, Florida. The dates are yet to be determined. Go to www.JCRTA.org for the latest information.

As always, questions or comments are welcomed! For questions regarding trips and tours, email Martha O'Bryan at tennisbridgemom@gmail.com.

JCRTA Scholarships!

Myra Fugate



The JCRTA scholarship is awarded annually to a deserving senior from JCPS who plans to major in education. The Jefferson County Retired Teachers Association is pleased to announce our 2023 scholarship recipient – **Jordan Baird** from Jeffersontown High School!

Jordan will receive a one-time \$2000 scholarship to use when she attends Western Kentucky University this fall. She plans to major in elementary education.

Jordan has a most impressive resume'. She is an advanced program student and has taken the most rigorous courses offered at her school. With a 4.335 GPA, she has the highest GPA in the 2023 senior class at J-town High School. In addition to her academic achievements, Jordan has excelled in many other endeavors. While at J-town she was president of the Beta Club and vice-president of the Future Business Leaders of America. Her extra-curricular activities also included the National Honor Society, Math League, Student Ambassador program, and Governor's Cup. Jordan is an active member of her church, and she crocheted blankets during the pandemic to donate to hospital patients and others who needed extra comfort and hope.

Kerry Conklin, a counselor at Jeffersontown High School says of Jordan, "She will be an excellent role model for her students and will exhibit kindness and strength, compassion and understanding, intellect and grace." What better qualities to have as a future teacher?

We are proud of Jordan and her accomplishments. She is not only our 2023 JCRTA scholarship recipient; she is our hope and future in education. Congratulations, Jordan!

JCRTA Newsflash!

- **JCRTA General Meeting/KRTA Fall Workshop – Friday, August 25, 2023, 10:00 a.m.**
 - Location: Wildwood Country Club, 5000 Bardstown Road, 40291
 - Registration begins at 9:00 a.m.
 - Lunch reservations due by Tuesday, August 15, 2023
 - Cash/check donations to be collected for JCPS school supply drive
- **Join JCRTA or renew your membership for only \$15!** Make checks out to JCRTA, mark dues in the memo line, send to Mary Perry, 640 Circle Valley Drive, Louisville, KY 40229
- **Next JCRTA General Meeting – Thursday, December 7, 2023**



Executive Council Meeting Minutes

Tara Parker, Executive Council Representative

APRIL 17, 2023

Holiday Inn Hurstbourne Hotel

2023 KRTA Convention

The meeting was called to order by KRTA President Golden Hale. It was a joint meeting with KRTA District Presidents and Executive Council Members. Our JCRTA President, Susan Thurman was also in attendance, so I will not repeat her part of the meeting report.

The joint meeting adjourned at 1:59 PM. and the Executive Council Business Meeting was called to order.

- Minutes of the December 5, 2022 meeting were approved.
- Program agenda for Tuesday’s 2023 KRTA Convention Program was reviewed by KRTA Executive Director, Tim Abrams.
- 2023 Tentative Fall Workshop Schedule was reviewed by Tim Abrams. Tim reviewed breakfast rather than lunch scenarios since meals are getting so expensive for meetings.
- Tim presented his Annual Executive Director’s Report.
- 2023-24 KRTA Events Calendar was reviewed. Note that the Convention dates will be April

22-23, 2024 at the Holiday Inn East.

- Treasurer’s Report was reviewed & approved.
- KRTA Legislative Priorities were discussed and reviewed.

With there being no further business, meeting adjourned.

Note: If you are interested in any of the reports referenced in the meeting minutes, please let me know and I can provide them for you,

JUNE 5, 2023

President Golden Hale called the meeting to order at 10 AM.

President-Elect Steve Gillespie gave the Invocation.

Vice President Rick Tatum lead the Pledge to the Flag.

Minutes of April meeting were approved.

2023-24 Standing Committee Appointments were discussed & Executive Director Tim Abrams asked council members to remind their District President to send the KRTA Office the names of any new members for committees and leadership roles. The council discussed the need to schedule training for Local Presidents & Tim said he will plan to schedule a Zoom meeting for them.

A. Membership & Pre-Retirement: Betty Hester, Debby Murrell, State Co-Chairs. Debby said that the current membership enrollment is 31,332 (26,351 card and 4,981 cash). Potential numbers are 43,232 with 11,900 non-members.

B. Health & Insurance: State Chair, Margaret Sims. Margaret told the council to remind their members to order their free Personal Emergency Response Systems (PERS). You can call 855-595-8485 to request yours. She also discussed the concerns of mental illness in our older population and the importance of informing our

members about the things they can do to combat the struggle against depression. Margaret listed some steps members can take to help battle mental illness.

C. Legislative Committee: State Co-Chairs Larry Woods, Allen Schuler, Marshall Ward.

Allen reminded the council that we go to Frankfort often to meet with new Legislators to make sure they know who we (KRTA) are. Allen mentioned that this is a good time for all of us to meet with our Legislators and remind them of our Legislative Priorities.

Larry Woods discussed the upcoming elections. He stated that we now know who our candidates will be since primaries have been held.

Tim Abrams mentioned that our Legislative Committee reached out to all candidates during the primaries to ask how they felt about pensions, but none responded. We will also reach out to the nominees prior to the fall election to gain some insight on where they stand about retired teacher pensions.

Marshall Ward distributed TRS statistical information for the year ending June 30,2022 that lists by each KY county the distribution of retirement and Health Insurance payments.

We should all use this information when discussing with our legislators the importance of the amount of our TRS pension money that is received by each county and spent locally and statewide.

At the time that this information was reported, Jefferson County had 7,660 recipients who received a total of \$363,727,871 in pension benefits.

Allen Schuler reminded us to invite members of the Legislative Committee to speak at our membership meetings. Legislative concerns going forward include any bill that could negatively affect our members’ prescription benefits (i.e.Express Scripts & CVS mail-in services). The committee is monitoring bills that would funnel state tax dollars to EOAs for private schools and/or funding charter schools. Such bills would reduce money going to TRS and thus potentially affect the overall health of the retirement system.

D. AARP/KRTA Specialist: Ceibert Gilbert, Jr. Ceibert discussed the AARP Grand Parents Essay and encouraged all districts to participate. Ceibert mentioned that an AARP representative will come to local meetings to present programs on topics such as Care Giving & Fraud. He gave several real life examples of fraud that has happened to some of our elderly Kentuckians.

E. Volunteerism: Ed Cook reported that he was sorry he could not attend the convention and was proud to receive his 15 year Volunteer Pin. Ed mentioned how true it was what Margaret stated about mental illness and discussed that we should take the time to reach out to our neighbors who live alone.

President Hale referenced the schedule of 2023-2024 Executive Council meetings, which was approved. Tim clarified that you can serve two 2-year terms on the Council.

The following contracts were presented, discussed and approved:
2023-24 Auditor/CPA Services with Monroe Shine CPA Firm

2023-24 Communications Services Contract with Kelly Kenneally

2023-24 Legislative Advocates Contract

2023-24 Legaline Contract with Rebecca Park

2023-24 KET Proposal: Tim Abrams discussed the Fall membership drive and how much KRTA has helped raise money in the past.

2023-24 N.O. Kimbler Scholarship Proposal: Tim Abrams reminded the council that we currently give 16 -\$1,000 scholarships. Tim mentioned that there is a deficit in the amount of money we distribute and the amount we receive in donations. Currently locals give \$25 and Districts give \$30 to each account. It was discussed & approved that we increase donations to \$40 for locals and \$50 for districts to receive top points on their recognition form.

A motion was made & approved to give Locals and Districts an extra 10 points if they double the minimum amount given for both the Kimbler and Bourgard scholarship Funds.

-Executive Director's Report presented by Tim Abrams.

-2023 Fall Workshops: Tim Abrams referenced the Fall Workshop schedule and noted some of the changes to next year's schedule. Some Districts have changed location and some have changed from lunch to brunch/breakfast. Tim asked Executive Council members to remind District Presidents to email him if they want to make a change.

-2023-24 Tentative Events Calendar: Tim Abrams presented the calendar which lists all KRTA Council and Committee meetings and when things are due.

-2023 KRTA Convention Evaluations: Tim mentioned the evaluation results. People really enjoyed the students, and we hope to include more of that in the future. The biggest concerns were breakfast tickets. Tim and Greg will continue to work with the Holiday Inn on improvements.

-Treasurer's Report: Tim Abrams referenced and explained the report in detail. The bulk of our money is in investments, currently at \$1.73 million.

-2023-24 Tentative Budget: The budget is based on 31,000 members. Revenue is brought in from sponsorships, but we are \$23,000 less than the previous year. Liberty Mutual dropped us and will not provide the \$23,000 as in the past. The budget explains where we cut that \$23,000 deficit. Increases were made in salaries (\$5 per day for the Director, Ex. Director and Office Manager), Staff Travel, and KRTA Newsletter. These increases are due to inflation and increased expenses. The budget is balanced and down from last year. There was some discussion on ways to make cuts.

-History Update Ad-Hoc Committee: Bill Kelley has approached Tim Abrams about updating the history of KRTA. Members of this committee are listed. Our recorded history currently stops at 2002 and needs to be brought up to date.

-Executive Director Evaluation: President Hale sent out 18 evaluations and received 17 back from Executive Council Members. Comments were positive and noted that he cares for KRTA members.

Overall, a very good evaluation. Tate Adams stated that he did not receive an evaluation form. There was some discussion on issues that occurred with the mailing out of the evaluations.

Motion made to Adjourn

Final remarks and recognition of outgoing President and Council members were made during lunch.

Next Meeting: August 25, 2023

Congratulations 2022-2023 Retirees!!!

March

- Robin K. Bowman
- Jeanne S. Cartwright
- Gilbert L. Donnelly
- Michelle S. Edwards
- Ruthmary F. Gaunt
- Robert W. Kuhl
- Regina A. Woolfolk

April

- Harvey G. Creggett
- Katherine M. McKinney

May

- Kathy E. Goodin
- Christine W. Wade
- Trevor A. White

Congratulations KRTA Members!



Congratulations to those JCRTA retirees who are also members of KRTA! Thanks to your support through your KRTA dues, JCRTA received both a local and district GOLD AWARD at the KRTA Convention in Louisville in April 2023 for meeting our membership goals as set forth by KRTA! A special thank you goes to Sheila Carson- Smith, KRTA Membership Chairperson, for her leadership and determination in reaching these goals.

JCRTA is our *local* association and KRTA is our *state* association. Both organizations dedicate their efforts to supporting retired teachers throughout Louisville and Kentucky. KRTA is the only organization in the state whose sole purpose is to support retired teachers. KRTA works tirelessly to ensure that our pensions and healthcare benefits remain intact.

How do you support KRTA as they work to support YOU? Pay your \$20 annual KRTA membership dues! For additional information, email Sheila Carson-Smith at sheilacarson52@gmail.com or go to www.krta.org to pay your dues via check, credit card, or automated dues deduction.

Insurance Update

Lue Peabody

2023 Teachers' Retirement System (TRS) Insurance
Live Healthier, Live Longer!

There are many programs and services available through our 2023 UnitedHealthcare Group Medicare Advantage (PPO) plan for members over 65.

DID YOU KNOW....

Personal Emergency Response System (PERS) – United-HealthCare works with Lifeline to provide this service for our members. At our April KRTA Conference, this resource was highlighted and recommended by the KRTA Insurance Committee Chair, Margaret Sims.

- You wear this device on your wrist or around your neck. It detects falls and has GPS tracking which provides services wherever you go even if you become disoriented, immobilized, or unconscious and cannot press the help button.

- It cannot be used with a pacemaker. It can be worn in the shower (flyer says water resistant). There is an “On the Go Model” and an “At Home Model.”
- It has cellular or landline compatible.
- If you had to purchase, it would cost \$99 to have activated and \$49.95 per month, but it is free to our members.
- For additional information, call 1-855-595-8485, TTY 771. You can enroll online <https://www.lifeline.com/uhcgroup/>.

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

<i>GENERAL MEETINGS</i>	<i>Wildwood Country Club</i>	<i>BOARD MEETINGS</i>	<i>KRTA Office</i>
Friday, August 25, 2023	10:00 AM	Tuesday, October 10, 2023	10:00 AM
Thursday, December 7, 2023	10:00 AM	Tuesday, January 16, 2024	10:00 AM
Thursday, March 7, 2024	10:00 AM	Tuesday, March 26, 2024	10:00 AM

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

Friday, August 25, 2023

Wildwood Country Club, 5000 Bardstown Road

Limited handicapped parking and golf-cart shuttle is available

Menu

Salad, Baked Chicken Parmesan, Vegetable, Rolls and Butter; Coffee, Tea, Soda; **DESSERT**

Registration: 9:00 A.M.
 Meeting: 10:00 A.M.
 Lunch following meeting

Meeting: Friday, August 25, 2023

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, August 15, 2023. Make your check to JCRTA.

No telephone or walk-in reservations will be accepted.