As summer lingered into fall this year, autumn now seems to be flying by at a rapid pace. Before we realize it, we will be fully embracing sweater and jacket weather, falling leaves and bare branches, and a holiday season filled with special dinners, traditions, friends, and family!

In reflecting on the upcoming holidays, I am reminded of all the things we can be truly thankful for this year in JCRTA. I am especially grateful and excited to announce that our December holiday meeting will once again be held in person!

Our upcoming general meeting and holiday luncheon is scheduled for Tuesday, December 7 at 10:00 AM. This time we are trying a new venue – Wildwood Country Club, located at 5000 Bardstown Road. In addition to JCRTA updates and holiday music, our program will feature a guest speaker from the Frazier History Museum. What a wonderful way to start your holiday season!

I am also proud and thankful for our JCRTA membership. With past careers dedicated to educating and serving others, our members continue to impact our community through volunteer work, tutoring, caregiving for the elderly, babysitting grandchildren, second careers, church work, and more. Retired teachers are the busiest people I know! Our members truly make a difference with their service to others.

On a somber note, I want to express our gratitude for the loyal and devoted leadership of two former JCRTA board members who recently passed away. Joyce Cecil was a former JCPS Reading Recovery Teacher Leader who was responsible for our annual remembrance service for deceased JCRTA members. Jim Hicks was a past JCRTA President.

As summer lingered into fall this year, autumn now seems to be flying by at a rapid pace. Before we realize it, we will be fully embracing sweater and jacket weather, falling leaves and bare branches, and a holiday season filled with special dinners, traditions, friends, and family!

In reflecting on the upcoming holidays, I am reminded of all the things we can be truly thankful for this year in JCRTA. I am especially grateful and excited to announce that our December holiday meeting will once again be held in person!

Our upcoming general meeting and holiday luncheon is scheduled for Tuesday, December 7 at 10:00 AM. This time we are trying a new venue – Wildwood Country Club, located at 5000 Bardstown Road. In addition to JCRTA updates and holiday music, our program will feature a guest speaker from the Frazier History Museum. What a wonderful way to start your holiday season!

I am also proud and thankful for our JCRTA membership. With past careers dedicated to educating and serving others, our members continue to impact our community through volunteer work, tutoring, caregiving for the elderly, babysitting grandchildren, second careers, church work, and more. Retired teachers are the busiest people I know! Our members truly make a difference with their service to others.

On a somber note, I want to express our gratitude for the loyal and devoted leadership of two former JCRTA board members who recently passed away. Joyce Cecil was a former JCPS Reading Recovery Teacher Leader who was responsible for our annual remembrance service for deceased JCRTA members. Jim Hicks was a past JCRTA President.

As summer lingered into fall this year, autumn now seems to be flying by at a rapid pace. Before we realize it, we will be fully embracing sweater and jacket weather, falling leaves and bare branches, and a holiday season filled with special dinners, traditions, friends, and family!

In reflecting on the upcoming holidays, I am reminded of all the things we can be truly thankful for this year in JCRTA. I am especially grateful and excited to announce that our December holiday meeting will once again be held in person!

Our upcoming general meeting and holiday luncheon is scheduled for Tuesday, December 7 at 10:00 AM. This time we are trying a new venue – Wildwood Country Club, located at 5000 Bardstown Road. In addition to JCRTA updates and holiday music, our program will feature a guest speaker from the Frazier History Museum. What a wonderful way to start your holiday season!

I am also proud and thankful for our JCRTA membership. With past careers dedicated to educating and serving others, our members continue to impact our community through volunteer work, tutoring, caregiving for the elderly, babysitting grandchildren, second careers, church work, and more. Retired teachers are the busiest people I know! Our members truly make a difference with their service to others.

On a somber note, I want to express our gratitude for the loyal and devoted leadership of two former JCRTA board members who recently passed away. Joyce Cecil was a former JCPS Reading Recovery Teacher Leader who was responsible for our annual remembrance service for deceased JCRTA members. Jim Hicks was a past JCRTA President.

As summer lingered into fall this year, autumn now seems to be flying by at a rapid pace. Before we realize it, we will be fully embracing sweater and jacket weather, falling leaves and bare branches, and a holiday season filled with special dinners, traditions, friends, and family!

In reflecting on the upcoming holidays, I am reminded of all the things we can be truly thankful for this year in JCRTA. I am especially grateful and excited to announce that our December holiday meeting will once again be held in person!

Our upcoming general meeting and holiday luncheon is scheduled for Tuesday, December 7 at 10:00 AM. This time we are trying a new venue – Wildwood Country Club, located at 5000 Bardstown Road. In addition to JCRTA updates and holiday music, our program will feature a guest speaker from the Frazier History Museum. What a wonderful way to start your holiday season!

I am also proud and thankful for our JCRTA membership. With past careers dedicated to educating and serving others, our members continue to impact our community through volunteer work, tutoring, caregiving for the elderly, babysitting grandchildren, second careers, church work, and more. Retired teachers are the busiest people I know! Our members truly make a difference with their service to others.

On a somber note, I want to express our gratitude for the loyal and devoted leadership of two former JCRTA board members who recently passed away. Joyce Cecil was a former JCPS Reading Recovery Teacher Leader who was responsible for our annual remembrance service for deceased JCRTA members. Jim Hicks was a past JCRTA President.
Fall is here. According to my husband, it's time to turn on the heat. I'm not quite ready for that. I like the crispness in the air. I would rather put on a sweater than sweat. Thanksgiving is around the corner and if you have been listening to the newscasters, you better start shopping for Christmas right now!

A simple trip to the grocery store this week brought to my remembrance of the family gatherings of my youth when my Granny, Amanda Mae Newby, was still living. She was the master cook in the family. There were certain dishes she would always have at our Thanksgiving, Christmas or New Year's Day meals. One such dish was the Watergate salad. That salad was a mystery to me. I didn't know what went in it, but all I did know was that it was delicious. It was light green in color, shaped in a Bundt mold and the only ingredient I could identify was the marshmallows. I always associated that salad with special occasions and family. I didn't know the real name of the salad since Granny always called it Jell-O. It wasn't until I was grown, married with children of my own that I researched what actually was in it. As a small child, I had never eaten a pistachio nut before so it was understandable that I wouldn't be able to identify the taste. (For those of you who are interested, it is made with pistachio instant pudding, crushed pineapple, pineapple juice, marshmallows, and cool whip. --crushed pecans are optional.) I hadn't made it myself for many, many years. Not since my grown children were small... so I didn't really remember much about it.

As aforementioned, while at the grocery store on Sunday, I saw a container of pistachio flavored ice-cream in the freezer section. It was not what pistachio tasted like that drew me to the container, but it was the color on the container that triggered something familiar. It was that same light green color. I decided I wanted to try it. My husband warned me if I didn't like it, the ice-cream might sit in our freeze and go to waste. He evidently wasn't sure about the taste either. So I put it back on the freezer shelf. We continued to talk more about the ice-cream, having traveled down several aisles, before we concluded that we would go back and get it.

After dinner that evening I announced I was ready for dessert. The pistachio ice-cream was served. After one bite, all of the memories of yesteryear immediately came flooding back to me. New Year's Day dinner at Granny's house... The mysterious Watergate salad... it was oh so delicious! I was elated to discover that the ice-cream tasted just like that salad! Images of my grandmother's house, her dining room table where the older adults ate, and the enclosed side porch with a long table set up for the young people to sit. There would be so many people in the house we would have to take turns in shifts to eat. I could see all of the bowls and platters of casseroles, colorful vegetables and an assortment of meats in her kitchen on the table, stove and counters. It all came rushing back to me in one glorious SPOONFUL. It tasted like home! It tasted like heaven! That wonderful flavor that was reserved for special occasions made that Sunday afternoon for me, something special.

It wasn't until after we finished our dessert that I explained to my husband why this flavor meant so much to me. He said, “You should have lead with that story, now I understand why you had to have it.” I didn't know it was going to taste like that but I'm sure glad to have had that sensory trip down memory lane. It's a wonderful thing to be able to remember. I hope you all will be able to create wonderful new memories as our family and friends begin to gather in person for holidays, birthdays and special events. It's been a long couple of years and I hope you enjoy your every moment you have together.

On October 14 Mary Perry, our Treasurer, helpful husband, Ralph and I delivered the requested items to Michelle Cox the FRSC at Portland Elementary School. They expressed their appreciation for everything that had been purchased. Thank you all for your generous donations of $590.
Check out our JCRTA Website look (JCRTA.ORG). Please take some time to visit the site and look around. You'll find Travel Opportunities, Community Opportunities, Legislative Information, Newsletters, Membership Information and much more.

Facebook: And be sure to visit our Facebook page - Jefferson County Retired Teachers Association for information and posts. Suggestions for the website or Facebook can be emailed to Ken Draut at technology@jcrta.org

And be sure to keep your email address up to date with us. When important and timely events occur, we can notify you via email. If you are a new retiree or a member who has changed your email address make sure you let us know. Just send us your first and last name with your email address to info@jcrta.org. NOTE: We will NOT give out your email address to anyone or any organization.
The last meeting of the KRTA EXECUTIVE COUNCIL was held August 23, 2021. The items listed below are some of the current items that were discussed at that meeting.

We reviewed the current status of our financial investments for the organization. KRTA has two accounts: They are the KRTA Reserve Funds and the N.O. Kimbler-Bourgard Foundation Fund. Each account includes: 1. Cash/CDs/Guaranteed Investments; 2. Bonds/Bond Funds/Fixed Income/Equity Income Funds and 3. Equity/Equity Funds. The organization maintains two years of operating cash that is available. The annual audit revealed good management of KRTA funds and continued growth of the funds.

We discussed the membership goal for 2021-22 is 32,822 and we had 31,574 members as of the date of the Executive Council meeting. The Membership Committee continued to stress personal contacts of retirees.

Items mentioned by the Health and Insurance Committee are that 90 million people in our country are not vaccinated and encouraged all retirees to make sure that they are not one of the people in this category.

United HealthCare has extended the deadline for getting your gift card for your annual Wellness Visit until December 30, 2021. Renew Rewards number is 1-888-219-4602.

A couple items from the Legislative Committee were that: 1. The Census, that was just concluded, can redraw legislative districts in Kentucky and 2. Don Hines is stepping down as Legislative Co-Chair. Allan Schuler and Marshall Ward will be serving as Legislative Co-chairs with Larry Woods.

Some dates that Local and District organizations need to keep in mind for the Grandparent Essay Contest are: Dates for submission of the Grandparent Essays; December 15th – School winner; March 1st - District Winner.

Upcoming Staffing Changes at KRTA Headquarters: Deputy Executive Director Janie Caslowe will be retiring effective December 31, 2021. Assistant Office Manager Charlotte Lindley will be retiring effective June 30, 2022.
Congratulations 2021 Retirees!!!

July
MARY E BALDOCK
DARCY J BERMAN
 LESLIE A BRAUER
WILLIAM G BRENZEL
LYNN M BROWN
KIMBERLEE G BURNS
DEBORAH D CAMPBELL
JAMES L CONWAY JR
JENNIFER J DAUGHERTY
STACEY M DZIEDZIC
CURTIS C ESSIG
KIMBERLY A FINK
LORI L FITZGERALD
VIVIAN L GADDIS
RONALD L GAMBRELL
SANDRA E GAVIN
FRANK L GILBERT
ADELINA M GONZALEZ
KYMBERLY C HAICK
BRENDA F HARDIN
BETH A JOHNSON
SNAKE C JONES
STELLA L KAVANAUGH
ELLEN M KEENE
TERRI L KENDALL
PATRICIA A KUBANCIK
ROSA R KURTZ
LINDA K LE
CHARLES G LOGSDON
TERESA J MAGUIRE
PAMELA G MANN
MARTHA A MCCORMACK
MARK A MCKINNEY
LAURA D MULLANEY
TANYA T NEWTON
TYMNA S OBERHAUSEN
MELANIA S OCONNELL
JOHN S PEDEN
NANCY K PFAADT
SHARON L REDMON
ELIZABETH A RUHE
KAREN L SMITH
JOSEPH D STEWART
STEPHANIE R STINNETT
KIM M SWETT
THOMAS J TIERNEY
IRENA TOMANIC
MARIA E TREVINO
EVELYN M TRINIDAD
SHERRY A TUCKER
JOHN D TURNER
DAVID A WELCH
JANICE B WELLER
LAGRIELLE WIGLESWORTH
KAREN J WILLS
KIM-CUONG H WISE
WILLIAM B WOLFE
PATRICIA E WOODS

August
SUSAN S BIBELHAUSER
ELIZABETH E BOYD
ERIK A DENNES
HOLLY H DUKE
LAUREN V EASON
JOSEPH T ELDER
MARK E EVANS
PAMELA J JONES
LINDA B LEE
ROBERT R LOGAN
PAMELA G POWERS
JILL M PROFFITT
MARY T RICKERT
NICOLETTE L ROBISON
LYNNE A SEEWER
REBECCA R SEXTON
ELLEN H SMITH
MARTIN B TALLENT
VICKIEE L VILLAFANE
EDWARD C WARD
FONDA H WILLIAMS
PAMELA F WILLISON
MAX A WINEINGER
MIECHLE B ZAYAS

We celebrate your retirement by inviting you to be our guest for lunch on Tuesday, December 7, 2021. Be sure to send in your special invitation to Pam Gooch, 13804 High Trail Court, Louisville, KY 40299.
Insurance Update

Lue Peabody

2022 Teachers’ Retirement System (TRS) Insurance

(To access a video recording of Jane Gilbert’s October 18th KTRS Health and Insurance Committee Meeting presentation and her PowerPoint, click on the following link Health and Insurance Presentation 10/18/2021 - KRTA.) Jane Gilbert is the Director of Retiree Health Care for TRS. (jane.gilbert@trs.ky.gov)

TRS (800-618-1687, 502-848-8500) offers two health plans for retirees:

- **MEHP** (Medicare Eligible Health Plan) Medicare-eligible or 65 & over, TRS members, one plan
- **KEHP** (Kentucky Employees’ Health Plan) under 65 and not Medicare eligible, same fund as active teachers and state employees

**MEHP Medicare Eligible Health Plan 2022** (Age 65 and over)

- Currently, Medicare Part B is $148.50. We will not know until late November if there is an increase. Members pay Part B to Social Security.
- Premiums for spouses will increase from $178 to $211.
- Yearly (remains the same): Low deductible ($150); Low out of pocket ($1,200)
- No change: Emergency Room copayment ($120); Urgent Care copayments ($25)

**MEHP Medicare Advantage Plan** continues with medical provider United Health Care through 2022.

- No Re-enrollment for 2022 for those currently participating in the KTRS MEHP. Members are automatically enrolled January 1, 2022 unless the member needs to make changes.

**KTRS MEHP Part D Prescription Drug Plan** continues with Express Scripts through 2023.

**MEHP** consists of:

- United Health Care (1-844-518-5877 or https://www.uhcretiree.com/trs/home.html)
- Express Scripts Mail Order-Alternatives (generic) per 90 days at Express Scripts mail Order (1-877-866-5834 or www.Express-Scripts.com)
- Know Your Rx Coalition *Pharm-Assist* (1-855-218-5979) Direct access to pharmacists to help with: Prescription questions, Answer question about MEHP coverage
- Coriell Life Sciences (1-888-454-9024) DNA testing – Genetic testing wellness program with about 7,300 members participating
- SilverSneakers (1-888-423-4632) continuing free
- Renew, Real Appeal, Mom’s Meals, Teladoc
- Register at www.UHCreTiree.com/trsto see these features available to you or call 844-518-5877 for more information.

**KEHP Kentucky Eligible Health Plan 2022** (under 65)

- Same fund as active teachers and state employees, coverage options
- Passive enrollment (do nothing) for 2022 unless changes are needed

**KEHP** consists of:

- Anthem
- CVS CareMark
- Know Your Rx Coalition
- WageWorks (may use Wageworks card to pay for DNA testing)
- StayWell WebMD
- Complete Living Well Promise each year by July 1 (Health Assessment or Biometric Screening). The penalty if Living Well Promise is not made by July 1, is a Premium charge of $40.00 extra per month.

(Before you move from the KEHP to Medicare, remember that StayWell points and WageWorks account funds do not continue to Medicare and the TRS MEHP - so use them before you switch.)
Platinum Travel is sponsoring two trips. This first one is a day trip to the ARK ENCOUNTER in Williamstown, KY.

**Christmas Adventure at the ARK ENCOUNTER**

JCRTA Members and Friends,

Please join us for a **Christmas Adventure at the Ark Encounter** in Williamstown, KY. Our day trip includes transportation, admission, buffet meal at Emzars’s Kitchen, festive foods and drinks, traditional Christmas carols, Christmas market and gardens illuminated in rainbow-colored lights. The date is **Friday Dec. 10, 2021**. We will depart at 1:00 PM and return at 8:00 PM. The cost is **$100** per person. Please make out a check to **Platinum Travel** and mail it to Russ Dunlap, 9432 Shelbyville Rd. 40222. Be sure to include your name, address, cell phone and email address.

The deadline for mailing the check into Russ is November 10, 2021. We must have at least 20 participants to go on this trip. Please send in your money immediately, if you are interested in going on this day trip.

Our pick-up point will be Southeast Christian Church, lot B. You may leave your cars there for the day. The address of the church is 920 Blankenbaker Pkwy. 40243

I will be leading the trip to the Ark Encounter. Be prepared for some holiday festivities on the bus ride.

If you have any questions or concerns, please contact me.

The second trip is to Charleston.

Platinum Travel is sponsoring a trip to Charleston. It will be with Diamond Tours. It is the same identical trip as JCRTA put together in 2020. The trip to Charleston will be May 16-21, 2022. The cost of the trip is **$754**. Please go on line to **www.jcrtota.org**. You will find all of the information and forms that need to be filled out and returned to Russ Dunlap at Platinum Travel. Please don’t delay if you are interested in the trip. There are only 48 seats on the bus.

For further information please contact me. Martha O’Bryan, 502-426-5394, Tennisbridgemom@gmail.com
Teacher Shortage

Retired educators – JCPS students need your experience and your passion for teaching now more than ever! The Kentucky Legislature has passed a law allowing you to return to district work without any penalty to your retirement. This means if you return to JCPS full time, you will earn at least $385 per day – the equivalent of $71,000 per year PLUS your full pension. Part time positions are also available.

Check out the available jobs on JCPS’ employment web page. If you are interested or have questions, email jcps-retiredteachers@jefferson.kyschools.us. JCPS appreciates what you’ve done for the students of Jefferson County and we look forward to welcoming you back to our schools!

Welcome New Retirees!

Welcome to the over 400 retirees from Jefferson County who have retired since our last in-person JCRTA meeting prior to the pandemic! We are grateful for your many years of service to students in our community and hope you are now enjoying being retired. To celebrate your retirement, JCRTA invites you to our upcoming general meeting and holiday luncheon on December 7 at Wildwood Country Club. Lunch is on us, but reservations are required. We look forward to seeing you on December 7 and encourage you to actively participate in JCRTA!

--- Menu ---

Salad; CHICKEN MARSALA on rice; Vegetable Medley; Rolls and butter; Coffee and Tea; DESSERT

--- SERVICES ---

Tuesday, December 7, 2021
NEW LOCATION is
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.

--- BOARD MEETINGS ---

KRTA Office

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

--- SCHOOL TABLE RESERVATION ---

Registration 30 minutes prior to meeting.

--- RESERVATION ---

Name: _______________________________ Telephone No.: _______________________________

School Table Reservation: _______________________________

I am enclosing $__________ for _______ reservations at $20 each.

E-mail _______________________________

Reservations deadline for a meal is Tuesday, November 30, 2021. Make your check to JCRTA.

No telephone or walk-in reservations will be accepted.
**JCRTA Volunteer Hours And Volunteer of the Year Form**

**Directions:** All JCRTA members should fill out top of form showing volunteer hours; Volunteer of Year at bottom is optional.

**Your Name:**

*Print Clearly*

**List Total Hours in All Activities From January 1 to December 31, 2021 - Only Need Grand Total**

Boxes below are just reminders of categories and to help you compile - But We Only Need Grand Total if that is easier.

<table>
<thead>
<tr>
<th>Category</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Church/Religious</td>
<td></td>
</tr>
<tr>
<td>Companship/Mentor</td>
<td></td>
</tr>
<tr>
<td>School/Education</td>
<td></td>
</tr>
<tr>
<td>Civic/Municipal</td>
<td></td>
</tr>
<tr>
<td>Health/Medical</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
</tr>
<tr>
<td>Clerical/Financial</td>
<td></td>
</tr>
<tr>
<td>Household Services</td>
<td></td>
</tr>
<tr>
<td>Youth</td>
<td></td>
</tr>
<tr>
<td>Community</td>
<td></td>
</tr>
<tr>
<td>Political/Govt</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

**Total Number of Hours Above Spent Directly with Students**

**Grand Total of All Hours**

**Volunteer of the Year Nomination Form - Nominees may be yourself or another JCRTA member**

1. **Name of Nominee:**

2. **Name/Address/Phone/Email of Person Nominating the Volunteer of Year Form**

3. **Brief Description covering the Criteria:**

   Describe the uniqueness of volunteer activity and how the nominee helped benefit the organization. List Hours/materials donated.

Add additional page if necessary.

Return by Dec 31st to: Ken Draut, 3612 Hillsboro Road, Louisville, KY 40207 or email: info@jcrrta.org (Phone: 502-592-8049)