



# News

Serving Retired Teachers Since 1957



VOLUME LX NUMBER 1

LOUISVILLE, KENTUCKY

JULY 2025

## Introducing Your 2025-26 State Officers

## Frank R. Hatfield Volunteer of the Year Award



Golden Glen Hale was nominated for the Frank R. Hatfield Volunteer of the Year Award by his local, Knott County RTA, and his district, Upper KY River, for his exceptional dedication to his family, church, community, and various organizations. He supports his widowed sister, his church, the Knott County Retired Teachers group, and served as President/Chairman of the Carr Creek Alumni Association. Golden led efforts to preserve Carr Creek's history by renovating the old school building, volunteering over 30 hours weekly, and organizing fundraisers like bazaars, bake sales, and community events. He also wrote grants and secured donations to maintain the legacy of Carr Creek High School. Golden was described as indispensable, humble, and committed to improving the world for future generations.



Golden Glenn Hale  
Volunteer of the Year

Ann Porter, President; Charlotte Benton, President-Elect;  
Meg Judd, Vice President; Dr. Rick Tatum, Past President

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**News**  
A QUARTERLY PUBLICATION  
Kentucky Retired Teachers Association



7800 Leaders Lane  
Louisville, Kentucky 40291

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Scan this QR Code to go to  
Join/Renew.  
The membership period is  
July1 to June 30.  
Dues are only \$20 a year.

## PERSONALLY SPEAKING . . .

### The State of KRTA

Well, the convention has come and gone, and overall, I would say it was a great success. The South Oldham Choir was a big hit. Their talents were evident and closed Monday evening with a wonderful performance. Gary Harbin continues to give us good news about our pension and health insurance. Even with the market in disarray, he gave us a healthy reminder that our investments are long-term and will be ok. Dr. Robbie Fletcher, KY Education Commissioner, brought us a great message and introduced us to vibrant learning and his vision for Kentucky.

Being from Kentucky, Dr. Fletcher was well received and even had a few former teachers in the crowd! Last, the "Traveling Grannies" warmed our hearts with a true story of their adventures around the world at 82 years of age. They closed, reminding us that people around the world are inherently good. As always, the Delegate Assembly took care of KRTA business, and we welcomed Megg Judd as our new Vice President.

As I have completed the first 6 months as the Executive Director of KRTA, I would like to recap the state of KRTA. Dating back to the beginnings of KRTA with J. Marvin Dodson, Frank Hatfield, Dr. Bob Wagoner, Tim Abrams, and now myself, I

(Continued on Page 3)



**Greg Roush**  
Executive  
Director

## Remembering Past President Romanza Johnson

Romanza LaMoyné Oliphant Johnson, of Bowling Green, passed away peacefully on Wednesday, May 7, 2025, at Hospice of Southern Kentucky. She served as President of KRTA during 2017-2018.

Romanza taught Home Economics at Scottsville High School and taught at Western Kentucky University in the Home Economics Department in Foods, Housing, and Interior Design. She was the first certified Home Economist for BGMU (Bowling Green Municipal Utilities) and served in that capacity for 23 years.

After a successful career as a teacher and Home Economist of BGMU, her commitment to service earned her numerous positions and accolades on local, regional, statewide, and national platforms. Some of her most current awards include the Inaugural Hilltopper Excellence Award, The Distinguished Medal of Community and Public Service Award. She was honored by The Salvation Army Champions of Hope Luncheon for her work with the Angel Tree Program and was the recipient of The First Hospice of Southern Kentucky Lotus Award. Romanza worked tirelessly for Western Kentucky University, Home Economics Alumni, Phi Upsilon Omicron and as well as KET and Hospice of Southern Kentucky. She also served as the Ambassador of the Chamber of Commerce President. Hundreds of former students, fellow volunteers, longtime associates and friends attribute their volunteerism and sense of service to their association with Romanza.



**Romanza Johnson**  
KRTA President 2017-18

## PRESIDENT'S MESSAGE . . .

### Let Us Be Grateful



**Ann Porter**  
KRTA President 2025-26

Hello, I am Ann Porter from Mason County in the Eastern District, where I taught Family and Consumer Science for 34 years. My favorite part of teaching was helping my students grow, especially in leadership.

I am looking forward to working with you and helping the Kentucky Retired Teachers Association grow. This is why my theme is going to be "Let Us Be GRATEFUL!" We are so fortunate to have KRTA! It provides many more benefits than you could ever imagine for just twenty dollars a year.

Membership will be one of my goals. Every retired teacher should want to be a member of the only organization whose sole purpose is to help retired teachers. We have a great legislative committee that maintains good rapport with legislators representing your interests, and a hardworking membership committee.

There are many discounted services offered. Included are Legaline, Finance and Investment, AAA, Life Plans Insurance, Vision, Dental, and Hearing. Comfort Keepers, Home Instead Senior Care, and Home Helpers are available if you need in-home care services. Collette Travel offers a variety of trips at discounted prices for our members. All services are to help our members save money.

We are GRATEFUL that we can award \$1650 scholarships to all sixteen Kentucky Community and Technical Colleges to help students continue their education.

Many of our members are incredibly GRATEFUL for our Bourgard Foundation, which has offered financial assistance to those in need due to the flood and tornado damage in Kentucky.

If you have not attended your local, district, or state meetings, you are missing another way to see what KRTA does for its members. The meetings are informative, entertaining, and provide an opportunity to socialize and reconnect.

Remember, we are a not-for-profit organization, and our budget depends on membership dues. We give these funds back to you in the value of the services provided.

Let's reach out to every retired teacher in our state this year and make everyone aware of how GRATEFUL we should be for the opportunity to be a member of the Kentucky Retired Teachers Association.

I hope to meet many of you this year as I travel to local and district meetings! Join me in my efforts to increase membership and participate in the Feed Kentucky program and the School Supply project.

Remember, just be grateful for KRTA!



# PAST PRESIDENT'S MESSAGE . . .



**Dr. Rick Tatum**  
KRTA Past President

## Leadership Thru Service For Retired Teachers

### “A Year of Getting A Round TUIT”

What a great Annual KRTA Convention that was held in April! Your support and attendance made the activities enjoyable. The speakers were motivational and the recognitions that were received by Local RTAs and District RTAs were well deserved. The individual awards also reflected a great deal of achievement by

the individuals who received them and those recipients are to be congratulated. A special thanks also goes out to Lisa Petry-Kirk and Ellie Thompson for their “Pardon The Interruption” skits which added humor to our Convention. Congratulations to all. Thanks for what all of you continue to do for retired teachers in Kentucky.

It has been an exciting and enjoyable year for Joyce and me as we traveled around the state observing first hand what retired teachers are doing in their local communities. We can all be proud of what is continuing to be done in our profession by those who have given so much to educate young people in our schools. I want to personally thank everyone who made our trips so enjoyable and for all the ideas that you have shared with us. I would also be remiss if I did not express enthusiastic appreciation for all the good food that we enjoyed.

I would also like to thank the KRTA staff and all the volunteer leadership that have supported me in my efforts to guide the organization during this past year. You have made the job much easier and more enjoyable. Let us continue to support our leadership as we look to growing our organization in the future.

All of you have done well on the four goals that I set before the organization for this year. We have seen KRTA grow in volunteer leadership at all levels, grow in membership, grow in the amount of volunteer work done in our communities, and grow in gaining the necessary support for those legislative issues that affect our retirement. Let's all keep KRTA growing and we can do this by continuing to recruit and involve new retirees as well as those retirees in our ranks who have just been waiting to assist with the “right” job.

I pray that each of you has a safe and enjoyable summer and I look forward to the many opportunities that we will have to work together for retired teacher causes in the future. I hope that all of you continue to enjoy retirement. The story has been told of a mother who said to her son, “It's time to get up and go to school.” He replied, “I'm not going to school today!” His mother said, “Why not?” He replied, “Because the children hate me, and the teachers criticize me. Why should I have to go to school and put up with that?” His mother replied, “Because you're the Principal!”

(Continued from Page 2 Greg Roush)

try to reflect on what makes KRTA great. I began as Deputy Director in 2021, and since then, I have been able to travel as far North, South, East, and West (except the small island in the Mississippi River) as you can in Kentucky. In traveling to those various counties across Kentucky, it has helped me put into very simple terms what makes KRTA great--THE PEOPLE.

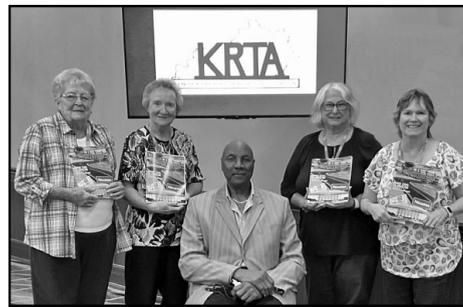
I have met so many great retired educators who just love their profession, what they accomplished during their career, and most importantly, keeping a strong local chapter in their community. We have had KRTA members move on to be Mayors, Council members, Board Members, Magistrates, and much more. Our members are pillars in their communities who still have a voice in their local schools and are proud to continue contributing. I love having conversations about various topics, from Social Security to Dental Insurance, and have those conversations every day.

Our people are simply great. As I say that, I have a heavy heart for the many

members that have left us, some way too soon. Marshall Ward, a current State Legislative Co-Chair who was full of life and energy and Romanza Johnson, who was well known across the state with many great accomplishments, on top of being KRTA State President in 2017-18. These people left a mark on both our KRTA community and their local community and will always be remembered and deeply missed. I love our members and am proud to represent them!

In closing, our membership is as strong as ever, our pension has been fully funded now for ten consecutive years, our Health Insurance is as good as ever, and our financial portfolio is doing well. Current revenues are not keeping up with expenditures, so as leaders, we will have to review that area. KRTA continues to be the strongest and only Kentucky group that solely looks out for the welfare of retired teachers. Thank you for allowing me to serve you, and I look forward to many years as your director.

## Horse Cave to Houston



The photo was taken, Tuesday, April 22, 2025, at the Kentucky Retired Teacher Association (KRTA) Annual Convention.

“Thank you, Audrey, Barbara, Amy, and Cheryl, for taking the photo with me and for donating to the Clarence Glover Scholarship Fund.”

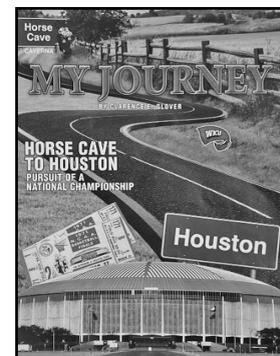
Clarence E. Glover, M. Ed.

Mr. Glover also wishes to thank those who have sent photos taken with him that appear in *My Journey, Horse*

*Cave to Houston, Pursuit of a National Championship.*

Glover was born in Horse Cave, Kentucky and attended Caverna High School. In 1971 he helped lead Western Kentucky University Hilltoppers to the NCAA Final Four. He then became an American National Basketball player. Following his basketball career, he had a successful career in Education.

Mr. Glover is a member of the Jefferson County Teachers Association and the Kentucky Retired Teachers Association.



## KRTA PARTNERS . . .



Sara Short

### A Guide to Helping Your Parents Navigate Aging

This comprehensive checklist helps families prepare for their parents' senior years, covering health, safety, legal, financial, and social aspects. Creating a senior life plan for aging parents is crucial for their wellbeing and peace of mind. It starts with early communication to discuss a senior's needs and preferences, considering a caregiving plan, health and medical care planning, safety and living arrangements that include developing an emergency plan. Financial discussions, managing finances without infringing on a senior's privacy. Legal documentation and insurance reviews ensure all legal matters are in order and insurance policies are adequate and current.

We're so used to our parents living independently that we don't always notice when they begin to struggle with handling daily activities. Changes can begin gradually as they start to slow down, or they can happen quickly, when a parent has an unexpected diagnosis or accident. No matter if you live across town or across the country, proactively creating a senior life plan for your parents will give you peace of mind and allow them to continue to live their lives to the fullest.

#### Communication

Approaching aging parents about planning their senior years can be a touchy subject for everyone involved. As a general rule, it is recommended to start having these conversations by the time you're in your forties, or they're in their seventies (known as the 40-70 rule). Of course, you know your parents' habits and personalities best, so you are the best judge of their physical and mental health. Here are some factors that can determine the appropriate time to initiate this conversation:

- Start the conversation early, using the 40-70 rule, so you have time to make or change plans based on your parents' needs
- Create a comfortable and open environment for the conversation
- Plan more than one conversation so you can cover all possible issues
- Take notes so you remember what was discussed and can keep track of next steps
- Keep a list of all their passwords for accounts such as computer, email, phone, and cable

#### Create a Caregiving Plan

A caregiving plan will ensure everyone is on the same page about the care needed and how it will be handled as your parents age. If they require additional care, consider how you can support their needs. This might involve coordinating with

local caregivers, hiring professionals to assist with certain tasks, or, if you don't live nearby, planning regular visits to spend time with them.

- Have a caregiving plan ready in case your loved ones need in-home care
- Discuss changes to your parents' healthcare needs with their doctors
- Research different caregiving options
- Find out if your loved one has any specific needs to maintain their health and happiness

#### Health and Medical Care

A senior life plan starts with understanding your parents' health statuses and medical needs. When they are in excellent health, it's essential that their care and treatment preferences are detailed in a living will or advanced directive and discussed with family members. Have this conversation now, during the planning stage, rather than during a medical emergency.

- Designate a healthcare proxy who can speak with doctors on your loved one's behalf and make healthcare decisions, especially if they are hospitalized
- Keep a list of their medications up to date, including prescriptions, over-the-counter medications, supplements, and vitamins
- Keep a list of your parent's doctors and specialists, including their contact information
- Ensure they are following their doctors' advice and taking medications as prescribed
- Make a note of the closest urgent care facility and hospital
- Get to know their primary care physicians
- Discuss your parents' latest check-ups and help schedule upcoming appointments
- Encourage your parent to write a living will or advanced directive and keep a copy on file

#### Safety and Living Arrangements

Most seniors want to remain in their homes as they age, connected to family, friends, and community. If your parents are able to continue living at home, consider home remodeling options to help them safely age in place. In addition, develop an emergency plan with your parents and make sure they know what to do in case of a natural disaster or other emergency.

- Evaluate the safety of their home and make modifications if necessary
- Review any mortgage or financial concerns about the home
- Check in regularly, either in person, or by phone or video chat
- Consider long-term care insurance in case long-term care is ever required
- Develop an emergency plan and list of emergency contacts

#### Social and Support Network

A strong social support network helps keep seniors healthy and active and gives them a sense of connection, belonging, and purpose. This support can include neighbors, friends, or other family members who can assist your loved one if needed. If possible, foster connections with their support network to have reliable contacts in case of emergencies.

- Encourage your parents to stay socially engaged and participate in activities that bring them joy

(Continued from Page 4 “Comfort Keepers”)

- Check if your parents have a support network in their local community
- Keep the name and number of a neighbor who can regularly check on your loved ones
- Create a schedule of friends and family who call or regularly video chat
- Ensure your parents have access to reliable transportation when needed, especially if they don't drive

### **Review Finances**

Discussing finances can be tricky. Seniors sometimes want to keep their financial information private, even from family members. Reassure them that they can keep exact dollar amounts confidential, but make sure you have access to the information if you need it. Have them assign a Durable Power of Attorney (POA) to someone who can make financial decisions on their behalf. When going over how your parents would like their finances handled, topics to discuss include outstanding debts, homeownership, savings, and retirement funds.

- Find out what financial accounts are open and where they are held
- Make a list of advisors' contact information
- Ensure they are making informed decisions about retirement, investments, and insurance
- Stay up to date on Social Security benefits
- Check that beneficiary designations are current
- Make sure your loved ones have a POA representative
- Streamline bill paying by setting up automatic payments
- Ensure they know how to avoid scams

### **Gather Legal Documents**

Discussing and taking care of legal issues while your parents enjoy good health can ensure everything is planned and understood. Make sure you know where your parents keep their personal information and important documents in case you need them. Go over everything together and meet with their estate planner so you can ask questions about their wishes and how to ensure they are carried out.

- Discuss important documents and where they are stored
- Find out if your parents have a will and a living will, and where they are located
- Make sure their POA for finances and healthcare proxies are in order
- Read through their estate plan/will to make sure beneficiaries and responsibilities are correct and up to date

### **Review Insurance Plans**

Regularly review your parents' insurance policies. It's essential to know if their policies are adequate, up to date, and where the accounts are located. This information can help avoid undue financial burdens during medical emergencies or accidents.

- Make a list of active insurance policies such as auto, home, health, long-term care, etc.
- Review homeowners, auto, and life insurance policies to ensure they are adequate and up to date
- Review health insurance coverage for any policy changes that need to be made based on current or future needs

### **Aging Parents Checklist**

Although caring for an aging parent often means taking on financial, legal, and other responsibilities, it can also be a time to reflect on happy memories and plan for a future that includes more joyful moments. The aging parent checklist below can help you ensure you've got all the bases covered when it comes to life planning and the next steps for your aging loved ones.

#### **Communication**

- Have the conversation early so you have time to make or change plans based on your parents' needs
- Create a comfortable and open environment for the conversation
- Take notes so you remember what was discussed and keep track of your next steps
- Keep a list of all their passwords for accounts such as computer, email, phone, and cable

#### **Health and Medical Care**

- Designate a healthcare proxy who can speak with your loved ones' doctors and make decisions
- Keep an up-to-date list of all their medications, including over-the-counter, supplements, and vitamins
- Keep a list of their doctors and specialists, including their contact information
- Ensure they are taking medications as prescribed
- Make a note of the closest urgent care facility and hospital
- Get to know their primary care physicians
- Help schedule upcoming appointments
- Encourage your parent to write a living will and keep a copy on file

#### **Ensure Safe Living Arrangements**

- Evaluate the safety of their home and make modifications if necessary
- Review any mortgage or financial concerns about the home
- Check in regularly, either in person, or by phone or video chat
- Consider buying long-term care insurance
- Develop an emergency plan and list of emergency contacts in case of a natural disaster or other emergency

#### **Create a Caregiving Plan**

- Have a caregiving plan ready in case your loved ones need in-home care
- Discuss changes to your parents' healthcare needs with their doctors
- Research different caregiving options
- Find out if your loved ones have any specific needs to maintain their health and happiness

#### **Social and Support Network**

- Encourage your parents to stay socially engaged and participate in activities that bring them joy
- Check if your parents have a support network in their local community
- Keep the name and number of a neighbor who can regularly check on your loved ones
- Create a schedule of friends and family who call or regularly video chat

(Continued on Page 11)



## 2025-26 Travel with Collette and KRTA

KRTA Members are invited to participate in safe, affordable group travel. Guests are welcome but must travel with a KRTA member.

You can view pictures of each trip on [KRTA.org](http://KRTA.org). Itinerary, pricing and online reservations information can be found under “Book Online.”

Upcoming trips include:

- 1262948 *European Christmas Markets*: December 10, 2025 – December 18, 2025
- 1319642 *Discover Hawaiian Adventure*, February 12, 2026 – February 21, 2026
- 1319634 *British Landscapes*, May 21, 2026 – May 30, 2026
- 1319628 *New York City Holiday*, December 7, 2026 – December 11, 2026

Book Early – KRTA has partnered with Collette Travel to offer customized travel opportunities. Plans include a reserved block of airline seats for each trip. A deposit is required to reserve your seat and to ensure you receive any advertised price reduction. Reservations made after the seating block is filled, or after the booking date has passed, are based on availability and are subject to a price increase. Prices include round trip airfare from Louisville Muhammad Ali International Airport in Louisville. Departures from alternate gateways can be requested when booking.

Please visit [KRTA.ORG](http://KRTA.ORG) and click COLLETTE TRAVEL for more information.

Any questions can be answered by calling Collette Travel directly at 1-800-581-8942.

### KRTA Legaline

**Rebecca Park**

**Attorney at Law**

**502-287-1005 or [Kylawrm@gmail.com](mailto:Kylawrm@gmail.com)**



## From Windfall Exemption to Windfall

The long awaited elimination of the Windfall Exemption, (WEP) and Government Pension Offset, (GPO) by the Social Security Fairness Act has brought about increased monthly income and greater financial stability for many, if not most, KRTA members and retired teachers in Kentucky.

Unfortunately, as “they say,” the only two things in life that are certain are death and taxes.

Receipt of a significant lump sum payment and new or increased monthly social security payments may carry adverse tax consequences unless members plan carefully. Members who have received lump sum payments should either obtain or plan to retain a certified financial planner who can help minimize your 2025 tax obligation. In most cases a lump sum payment must be claimed as income in the year it is received. Oftentimes this can mean increased tax liability. Your financial planner will be able to help you develop strategies to minimize the amount of federal taxes you will owe. Fortunately, the state of Kentucky does not tax social security income. Some examples of advice a financial planner might give include converting a traditional IRA to a Roth IRA, purchasing certain types of tax free, government or municipal bonds, purchasing certain types of tax deferred annuities

and making charitable donations.

Those receiving significant monthly social security benefits for the first time need to know that income may mean that you will owe some federal tax. IRS looks at your combined annual income, which is your adjusted gross income plus nontaxable interest plus one half of your social security income minus certain deductions and exclusions. Remember that your annual KTRS pension, employment income and interest and dividend income will be included as part of your adjusted gross income. After application of this formula to your specific situation, single taxpayers with combined income between \$25,000 and \$34,000 will have their social security benefits taxed at a rate of 50%. That taxable percentage will jump to 85% for any amount over \$34,000. Married persons filing jointly will have their social security benefits

taxed at 50% if their combined income falls between \$32,000 and \$44,000. Joint filers whose annual combined income exceeds \$44,000 will have their benefits taxed at 85%.

You should consult your tax professional now so you can determine your potential federal tax liability and plan for ways to meet that obligation. Your tax professional and your financial advisor may need to work together to smooth out your tax obligation so that it can be comfortably managed. You should discuss with these professionals whether you should and how to go about filing quarterly taxes or whether you should request the Social Security Administration to withhold taxes on your monthly benefits at an appropriate rate for you by completing and submitting a form W-4V. Taxes are often unavoidable, but some advance planning can help reduce the pain.

# RICHEST DENTAL PLAN EVER OFFERED

## PINNACLE

### PLAN HIGHLIGHTS

- 100% Prevent & Diagnostic
- 80% Minor
- 60% Major
- \$2,000 Annual Max

### ENROLLMENT DETAILS

Enroll starting 05/26/2025

Earliest eff date 07/01/2025

[www.krtadentalandvision.com](http://www.krtadentalandvision.com)

or 502-500-9623



 DELTA DENTAL

# MEMBERSHIP

# CONVENTION HIGHLIGHTS

## KRTA MEMBERSHIP STATEWIDE BY DISTRICT JANUARY 27, 2025

DISTRICT	POTENTIAL MEMBERS	MEMBERS	%-AGE
UPPER KY RIVER	1287	1068	83.0%
SECOND	2861	2295	80.2%
CENTRAL KY EAST	2625	2061	78.5%
FIRST	2834	2216	78.2%
EASTERN	2471	1929	78.1%
NORTHERN	3195	2465	77.2%
FOURTH	3020	2306	76.4%
BIG SANDY	1701	1279	75.2%
MID CUMBERLAND	1813	1353	74.6%
FIFTH	2690	1956	72.7%
THIRD	3595	2504	69.1%
UPPER CUMBERLAND	3645	2519	69.0%
CENTRAL KY WEST	5085	3360	66.1%
JEFFERSON	5540	3605	65.1%
ASSOCIATE		59	100%
OUT OF STATE	3334	1845	55.3%
<b>TOTALS</b>	<b>44,391</b>	<b>31,692</b>	<b>71.4%</b>

MEMBERSHIP TYPE	JAN 29, 2024	JAN 27, 2025	DIFFERENCE
Automatic Dues	26,679	26,808	129
Cash	4,990	4,883	-107
<b>TOTALS</b>	<b>31,669</b>	<b>31,691</b>	<b>-22</b>
<b>Percentage</b>	<b>72.1%</b>	<b>71.4%</b>	<b>-7%</b>

## Yes, We Did Awards

### LOCALS

Metcalfe	100.0%
Lee	100.0%
Middlesboro	99.0%
Green	98.6%
Garrard	98.2%
Powell	97.2%
Cumberland	97.1%
Webster	97.0%
Monroe	96.8%
Owen	95.6%
Carroll	93.9%
Butler	93.5%
Union	92.6%
Crittenden	92.4%
Fulton	91.7%
Bracken	91.1%
Carlisle	90.8%
Letcher	90.8%
Montgomery	90.7%
Hart	89.8%
Knott	89.7%
Pendleton	89.3%
Breathitt	89.3%
Hopkins	87.8%
Hickman	87.0%
Edmonson	86.3%
Johnson	85.8%

McCreary	85.3%
Adair	84.3%
Washington	84.3%
Wayne	84.2%
Gallatin	84.1%
Ohio	83.2%
Henderson	82.0%
Marion	81.8%
Campbell	80.9%
Simpson	80.6%
McCracken	79.6%
Grayson	79.6%
Graves	79.5%
Spencer	76.1%
Bell	75.1%
Boone	74.9%
Calloway	74.6%
Perry	73.7%
Logan	73.3%
Kenton	72.2%
Meade	72.2%
Shelby	69.3%
E'town/Hardin/Larue	68.9%
Estill	68.7%
Pulaski	68.4%
Floyd	67.5%

### DISTRICTS

Up. Ky. River	83
Second	80
Northern	77
Fourth	76
Mid Cumberland	75



### Top Hat Awards Largest Membership Growth LOCAL

Hopkins	27
Boone	23
Perry	17
Shelby	12
Pulaski	12
E'town/Hardin/Larue	11
Oldham	10
Spencer	10
Kenton	9
Pendleton	9
Breathitt	9

### Virginia Shaw Award 80% or Above District

80.2%	Second District
83.0%	Upper Kentucky River District

DISTRICT	
Jefferson	59
Northern	53
Second	42
Fourth	40
Eastern	22

### M. L. Archer Award 90% or Above Local

100.0%	Lee	95.6%	Owen
100.0%	Mason	93.9%	Carroll
100.0%	Metcalfe	93.5%	Butler
99.0%	Middlesboro	92.6%	Union
98.6%	Green	92.4%	Crittenden
98.5%	Menifee	91.7%	Fulton
98.2%	Garrard	91.1%	Morgan
97.2%	Powell	91.1%	Bracken
97.1%	Cumberland	90.8%	Carlisle
97.0%	Webster	90.8%	Letcher
96.8%	Monroe	90.7%	Montgomery

## Membership Period: July 1 to June 30



Scan the QR Code to join or renew



## Convention Awards for Local & District Associations

### Local Recognition Awards

#### Gold

Adair  
Boone  
Bracken  
Breathitt  
Bullitt  
Butler  
Calloway  
Campbell  
Carlisle  
Carroll  
Clinton  
Cumberland  
Edmonson  
Etown/Hardin/  
LaRue  
Floyd  
Franklin  
Gallatin  
Garrard  
Grant  
Grayson  
Green  
Harrison  
Harrison  
Henderson  
Henry  
Hopkins  
Johnson  
Kenton

#### Silver

Knott  
Lee  
Letcher  
Lincoln  
Lyon  
Marion  
Mason  
McCracken  
McCreary  
Meade  
Menifee  
Metcalf  
Middlesboro  
Monroe  
Montgomery  
Morgan  
Nelson  
Nicholas/Robert  
son  
Pendleton  
Perry  
Pike  
Rowan  
Shelby  
Spencer  
Union  
Wayne  
Webster  
Wolfe

#### Bronze

Boyd  
Casey  
Christian  
Davies/McLean/  
Owens  
Eastern KY Univ  
Fulton  
Graves  
Greenup  
Harlan  
Jefferson  
Jessamine  
Logan  
Madison  
Middle Cumberland  
Muhlenberg  
Owen  
Owsley  
Pulaski  
Rockcasatle  
Taylor  
Todd  
Trimble  
Upper Cumberland  
Warren  
Whitley  
Woodford



**Gold = 56**  
**Silver = 24**  
**Bronze = 5**

### District Recognition Awards

#### Gold

Second District  
Fifth District  
Upper KY River District

#### Silver

First District  
Third District  
Fourth District  
Big Sandy District  
Central KY East  
Central KY West  
Eastern District  
Jefferson District  
Middle Cumberland  
Northern District  
Upper Cumberland

#### Bronze

No Bronze Awards

**Gold = 3**  
**Silver = 11**  
**Bronze = 0**

## Cathy G. Gullett State Leadership Service Award



**Cathy Gullett**  
**2016-17 KRTA President**

In 2019 the KRTA Executive Council voted to name the state volunteer leadership recognition award in honor of the late Cathy G. Gullett. Volunteerism was at the core of Past KRTA President, Cathy Gullett. During the first Executive Council meeting that Cathy attended representing the Big Sandy District, she posed this question, “How does this organization recognize their volunteer leaders?”

The award recognizes volunteers who have served as a state officer, a member of the executive council, district president, or a state committee (Membership and Recruitment, Health and Insurance, and Legislative) member for 10, 15, and 20 years. The following people received this honor in 2025.

- Ray Roundtree** ..... **25 Years**  
Laurel County—Upper Cumberland District
- Jane Dalton** ..... **20 Years**  
Wayne County—Middle Cumberland District
- Ellie Thompson** ..... **20 Years**  
Robertson County—Central KY West District
- Robert Tate Adams** ..... **15 Years**  
Bath County—Eastern District
- Lana Combs** ..... **15 Years**  
Rowan County—Eastern District
- Arthur Green** ..... **15 Years**  
Todd County—Third District
- Golden Glen Hale** ..... **15 Years**  
Knott County—Upper KY District
- Joann Adams** ..... **10 Years**  
Henry County—Fifth District
- Paula Adams** ..... **10 Years**  
Middlesboro—Upper Cumberland District
- Tishana Cundiff** ..... **10 Years**  
Casey County—Middle Cumberland District
- Loretta Flerlage** ..... **10 Years**  
Grant County—Northern District
- Stephen Gillespie** ..... **10 Years**  
Madison County—Central KY East District
- Marianne Leet** ..... **10 Years**  
Robertson County—Central KY West District
- Tara Parker** ..... **10 Years**  
Jefferson County—Jefferson District
- Sheila Carson Smith** ..... **10 Years**  
Jefferson County—Jefferson District
- Margaret Snedegar** ..... **10 Years**  
Fleming County—Eastern District
- Larry Woods** ..... **10 Years**  
Garrard County—Central KY East District

# YOUR HEALTH & SAFETY . . .

## Let's Talk About Your Health

Mental health is an issue that continues to be on the radar for all Americans, especially seniors. I have seen in the past months that the mental health of some of our retirees has improved.

One issue that has impacted our retirees since 1984 was the GPO-WEP, which President Reagan signed into law. This bill reduced the Social Security benefits for our teacher retirees.

Let's start with the Social Security changes:

Congress passed the Social Security Fairness Act on December 21, 2024, which was signed into law by President Biden on January 5, 2025. This act affected 2.8 million people.

This act eliminated two provisions that previously reduced Social Security benefits for certain public sector employees and survivors, restoring full benefits to those affected. This was the repeal of the GPO and WEP.

In January, I took on a self-proclaimed mission to help retirees get everything from Social Security to which they are entitled. As we were told, for those of us who were already drawing a monthly decreased amount check, the government would take care of us, and we would receive our full benefits without having to apply. For the retirees who were already receiving a decreased amount of Social Security, we would now receive full Social Security benefits every month. By this law, we were also entitled to receive back pay to December 2023, and this sizeable check would be automatically deposited into our bank account.

These were not all the benefits we now qualify for from the enactment of this law. If the spouse is drawing a Social Security check, then we could apply to see if we could draw some off the spouse. This is something we must apply for in order to receive.

Another benefit that applies to a large percentage of our retirees is survivor benefits. If a retiree's spouse paid into Social Security, these retirees can now draw survivor benefits retroactively for 6 months and then continue to draw these benefits until our retiree passes. Our retirees need to apply for these benefits. Also, when asking for survivor benefits, ask for your \$250 burial benefits on your deceased spouse if you did not receive them at the spouse's death.

Another benefit available to our retirees is for those retirees who are or have been divorced. If married for 10 years, these retirees are eligible to draw off the divorced spouse. Retirees who were married 10 years and divorced, and the divorced spouse has passed, then there are survivor benefits that can be claimed. I have some retirees who have been married and divorced from two spouses, married each time for 10 years or more. They are now able to draw off the spouse who received the most Social Security.

The repeal of the GPO and WEP has several scenarios for helping our retirees. I have some retirees who got back paychecks up to and exceeding \$40,000 and will continue to draw monthly benefits checks for the rest of their lives.



Margaret Head Sims, KRTA Chair  
Health and Insurance

Many of our retirees have had financial difficulties paying their monthly bills and buying groceries. These benefits have helped so many retirees across the state.

However, I am learning from many retirees that they didn't know about these benefits. As I have helped retirees with getting Social Security, I have asked every one of them to take on this mission with me. We still need to get the word out. In your district and local meetings, please think of retirees whose spouses worked outside education and paid into Social Security, and whose spouses have passed, and help them to apply for the Social Security survivor benefits.

Remember that Social Security is taxable. Please put back 20% of your "big check" to use to pay taxes to be filed in 2026. Twenty percent is a guess of what your tax liability will be. It may be more or could be a little less, but we need to put money back to pay our taxes. The amount of your tax liability will be determined, as always, by which tax bracket you fall in.

We must take care of each other. We must help each other every time we can.

As I have said many times over the last 20+ years, we are put on this earth to be servants. Let's look out for each other always.

Now, let's talk about our insurance. Our contract with United Healthcare will end on December 31, 2025. Our contract with Express Scripts will also end on December 31, 2025.

We don't need to worry because TRS has been in negotiations with insurance companies wishing to bid on our new contract, which will become effective January 1, 2026. As an organization, we will learn about this new plan by the fall.

Now, I want each of us to be proactive with our health insurance.

Remember last year how upset many of our members became when Baptist Health told our members that our members could NOT use their facilities and/or their doctors because they were NOT taking our insurance because we weren't in their network. We don't have a network!

Remember those days. I do remember. I had calls from retirees who had been notified by Baptist that their surgeries were canceled. I had calls from retirees who had been notified by Baptist that their physical therapy sessions were canceled. I had calls from retirees who Baptist had called and cancelled their chemotherapy and radiation sessions. Many were in tears. People don't need to be treated this way.

Let me state that all United Healthcare Insurance policies are NOT alike. Frontline workers do NOT know our insurance. Doctors do NOT know our insurance. CEOs of these Baptist Hospitals did NOT know the kind of insurance we have. So let me explain it.

First, when Baptist employees tell you that you are out of network, tell them our insurance doesn't have a network.

As I have told you, you can go to any doctor in the United States and any hospital in the United States if they

- 1) accept Medicare and
- 2) will file with United Healthcare.

Don't ever let anyone attempt to intimidate you. Ask them these two questions: Do you accept Medicare, and will you file with United Healthcare. If both answers are yes, then you have the right to see that doctor, and you have the right to be in that hospital.

Medicare law does NOT allow a doctor or a hospital to discriminate. If that doctor accepts Medicare from one patient, they must, by law, accept Medicare from all

(Continued from Page 7 “Your Health and Safety”)

patients. If that hospital accepts Medicare from one patient, that hospital must, by law, accept Medicare from all Medicare patients.

Now, you are probably wondering why I have mentioned this, because hopefully, Baptist has learned about retired teachers in Kentucky and the excellent insurance benefits we have—all 38,000 of us.

But guess what, other insurance companies are or have recently been in negotiations with United Healthcare over network issues.

Now, all of us should know about our ability to use any medical facilities and doctors as long as they answer YES to our two questions. What are those two questions???

1. Do you accept Medicare?
2. Do you file with United Healthcare?

- One of the hospital chains who have been negotiating with United Healthcare is **CHI St Joseph Health Systems**. This is a network issue and will NOT affect us. Remember, we do NOT have a network.
- **The other hospital chain is the University of Louisville (hospitals and physicians)**. UofL is in the process of mailing out a notice to patients regarding these negotiations. Several of our retirees have sent me copies of the UofL letter asking what they need to do.

Remember that we don't have a network. Just remember the two questions if you ever have a doctor's office or hospital tell you that your benefits can NOT be used with them.

1] Do you accept Medicare?

2] Do you file with United Healthcare?

Let's be proactive. Since our coverage states that we do NOT have a network, these negotiations that United Healthcare is having with CHI St. Joe and the University of Louisville will NOT have any effect on our retirees using either of these facilities or doctors.

Why—we don't have a network.

I hope that none of you hear anything else about these negotiations, but should you hear something about them, just be aware that these negotiations do NOT affect us in any way, shape, or form.

I just want to put our retirees' minds at ease. I believe the Fiasco with Baptist Health last year hurt the Mental Health of many our retirees. We don't need any of that, bringing undue hardship on our people.

Now that you have been told about this matter, you have the tools to stop any undue stress that you may hear from retirees regarding the use of CHI St Joe facilities and doctors, and the University of Louisville facilities and doctors. You can put our retirees' minds at ease. This is the way we help each other.

And remember, Never, I repeat Never let anyone intimidate you into going along with what they want you to do. Ask questions. Retirees have power. Use it. It will help to make this organization stronger.

Don't ever agree to anything that you are NOT 100% in favor of. Don't rubber stamp things without questioning. Get all the information before rendering any form of

verdict on anything you are involved with.

Take charge of your life and never give up. Teachers are fighters, and together we have a great amount of influence and power.

And now, some other insurance questions that I have been asked:

If you want to get dental insurance, you can either use our partner, Jason Weilage, or if you go to another company, **be aware**. Some of you have gotten dental insurance plan information from other healthcare companies. They sell medical insurance. If you use any company for dental insurance that also sells medical insurance, you will run the risk of being dismissed from our coverage. Make sure when you talk with Jason Weilage, you tell him that you are a member of KRTA. This entitles you to a reduction in the dental insurance rate. Jason Weilage's cell phone number is 502.500.9623.

If you purchase hearing aids and want an up to \$500 rebate, you must purchase the hearing aids from a Medicare-approved provider to qualify for the up to \$500. Ask any provider of hearing aids to make sure they are an approved Medicare provider.

Then, after purchasing hearing aids, call the customer service number on the back of your UHC card. Ask them for the paperwork to fill out to get the up to \$500 rebate on your hearing aids. Typically, these new hearing aids could last 7 years. If, after 3 years, you need another pair of hearing aids, you are eligible to get another up to \$500 rebate.

And lastly, I want to acknowledge the loss of one of our Chairs. As most of you know by now, Marshall Ward passed April 2 in Paducah. He was one of the 3 Chairs of our Legislative Group. Marshall, along with Allen Schuler and Larry Wood, have protected our interests with the legislature, and all three of them have done an exceptional job.

Let me tell you a little about Marshall. He was born in Bristow, Tennessee, to a father who was a professor and a mother, a nurse. After college, he taught in the Columbia, South Carolina schools. He was an excellent history teacher, and he fought for teachers as the president of the AFT. He then moved to Murray, where he taught history and coached soccer. Marshall played soccer in school, and he was an outstanding soccer coach.

Marshall's wife Pam is one of us, a retired teacher. He is the father of three children. One son, Dillion, is a graduate student at U of L, employed by a Louisville company, and a glassblower. His older son is a college professor in Illinois. Marshall's daughter is a lawyer in Manhattan with the Frank Weis firm. She deals with cases on DEI. Her husband has passed. They had Marshall's only grandchild, a 4-year-old little girl who was the apple of Marshall's eye.

We were blessed to have him as a member of KRTA. He, along with Allen and Larry, believed that women in our organization were equal to the men in our organization. This is something that can't be said about many of our people.

Marshall will be missed because he cared. He was very insightful about the issues facing our retirees, and hopefully, we will continue to fight for our pension and insurance in a way that will honor Marshall's memory!

As always, if you have any questions about Social Security benefits and/or your health insurance benefits, feel free to call me at 502.349.0055 or e-mail me at msims4949@yahoo.com. It will be my pleasure to help you with your needs.

(Continued from Page 5 “Comfort Keepers”)

- Ensure your parents have access to reliable transportation when needed, especially if they don't drive

**Review Finances**

- Find out what financial accounts are open and where they are held
- Make a list of advisors' contact information
- Ensure they are making informed decisions about retirement, investments, and insurance
- Stay up to date on Social Security benefits
- Check that beneficiary designations are current
- Make sure your loved ones have a POA representative
- Streamline bill paying by setting up automatic payments
- Ensure they know how to avoid scams

**Gather Legal Documents**

- Discuss important documents and where they are stored
- Find out if your parents have a will and living will, and where they are located
- Make sure their POA for finances and healthcare proxies are in order
- Read through their estate plan/will to make sure beneficiaries and responsibilities are correct and up to date

**Review Insurance Plans**

- Make a list of active insurance policies such as auto, home, health, long-term care, etc.
- Review homeowners, auto, and life insurance policies to ensure they are adequate and up to date
- Review health insurance coverage regularly for any policy changes that need to be made as needs change

**Comfort Keepers® Can Help**

This checklist gives seniors and their families a way to confidently and purposefully navigate the next few years. We offer resources with helpful information and insights that help you care for your loved ones so they can experience all that life has to offer. And if they need in-home care, we can provide compassionate care that focuses on connection and purpose and experiencing more joy every day.

To learn more, contact us today at 606.676.9888 or at [comfortkeepers.com](http://comfortkeepers.com).

Contact an office in your area.

**2025 FALL WORKSHOP SCHEDULE**

<u>DISTRICT</u>	<u>DATE</u>	<u>PLACE</u>	<u>CONTACT PERSON</u>
Fifth	Thurs. Aug. 21 9:00 AM (ET)	Shelbyville Conference 219 7th Street Shelbyville, KY 40065	Dawn Scroggins 60 Monroe Lane Campbellsburg, KY 40011
Jefferson County	Fri. Aug 22 10:00 AM (ET)	Wildwood Country Club 5000 Bardstown Rd. Louisville KY	Susan Thurman 1134 Blackthorn Rd Louisville, KY 40299 502-386-2555
Central Ky East	Mon. Aug 25 9:00 AM (ET)	Boone Tavern Berea, KY	Judy Baugh 325 Wyldwood Way Berea, KY 40403 859-661-1006
Central Ky West	Tues. Aug 26 9:00 AM (ET)	Clarion Hotel 1950 Newtown Pike Lexington, KY 40511	Lisa Petrey-Kirk 5001 Chaplin Rd Willisburg, KY 40078 502-680-0740
Northern	Wed. Aug 27 9:00 AM (ET)	Triple Crown Country Club 10644 Triple Crown Park Hills, KY 41011	Lori Flerlage 1000 Independence Pike Dry Ridge, KY 41035 859-824-4882
Eastern	Thurs. Aug 28 9:00 AM (ET)	Morehead State University Student Center Ballroom A	Ann Porter P.O. Box 88 Washington, KY 41096 606-584-2510
First	Mon. Sep 8 9:00 AM (CT)	Kenlake State Park 542 Kenlake Rd Hardin, KY 42048	Charlotte Benton 3704 Apperson Rd. Kevil, KY 42053 270-564-4469
Second	Tues. Sep 9 9:00 AM (CT)	Depot Gift Shop 101 N Water Street Henderson, KY 42420	Susan Weatherford 290 College Dr Madisonville, KY 42431 270-836-7641
Third	Wed. Sep 10 9:00 AM (CT)	Barren River State Park 1149 State Park Rd. Lucas, KY 42156	Bobbi Porter 107 Southdale Drive Hartford, KY 42347 270-256-0195
Fourth	Thurs. Sep 11 8:30 AM (CT) 9:30 AM (ET)	EC3 200 University Dr Elizabethtown, KY 42701	Shelia Wilkinson 1301 Burns Rd Radcliff, KY 40160 270-319-2065
Middle Cumberland	Mon. Sep 15 8:30 AM (CT) 9:30 AM (ET)	First Baptist Somerset 128 N. Main Street Somerset, KY 42501	Tishana Cundiff 11181 South KY 501 Liberty, KY 42539 606-303-1132
Upper Cumberland	Tues. Sep 16 9:00 AM (ET)	Pine Mountain State Park 1050 State Park Rd Pineville, KY 40977	Paula Adams/Sherry Skaggs 340 Greers Chapel Road Harrogate, TN 3775 423-869-8496
Upper Ky River	Wed. Sep. 17 9:00 AM (ET)	LKLP Community Action, Inc. 412 Roy Campbell Dr. Hazard, KY 41701	Karen Griffith 20 Twin Cedar Rd Jackson, KY 41339 606-568-0113
Big Sandy	Thurs. Sep. 19 9:00 AM (ET)	Jenny Wiley State Park 75 Theatre Ct Prestonburg, KY 41653	Thomas Saylor PO Box 1715 Pikeville, KY 41240 606-297-4959

*All workshop start times are local time. Registration (except Jefferson) begins 30 minutes prior to start time. Registration at Jefferson begins 1 hour prior to start time.*

# AROUND THE STATE . . .

## Breathitt County RTA



Aubree Bentley shows her appreciation to retired Breathitt County teacher Anna Morris for reading to her Pre-school Class at Breathitt Elementary during Read Across America week.

## Johnson County RTA



State Representative 97th District Bobby McCool and wife Debbie McCool attending The March meet of the Johnson County Retired Teacher Association. Both are retired teachers

## Calloway County RTA



Calloway County performs a swearing in ceremony from left to right is John Secor, Greg Gierhart, Kathy Timmons, Joann Niffinger and Brenda Call.

## Graves County RTA



Margaret Sims, KRTA Health and Insurance Chair, was the guest speaker at our May meeting. She briefly spoke about our UnitedHealthcare Group Medicare Advantage program, and that it is the best insurance attainable for Kentucky retired teachers. Much time was spent on the WEP/GPO HR 82 (The Social Security Fairness Act). As always, Margaret's presentation was excellent.

If you would like for your association to be included in *Around the State*, please submit your information to [brenda.meredith@krta.org](mailto:brenda.meredith@krta.org). Pictures should be accompanied by a description of the activity and names of people appearing in the pictures.

## Henderson County RTA

Henderson County Retired Teachers gathered and filled 25 baskets with mints and flyers stating their hopes for the enjoy "mint" and gratitude for the achieve "mints" and commit "mint" of Henderson teachers during Teacher Appreciation Week. They delivered the baskets to 13 local schools and the Central Offices with smiles and compli "mints".



## Kenton County RTA

There were 71 in attendance at the Kenton County Retired Teachers Luncheon Meeting at Summit Hills Country Club on May 13, 2025

Greg Roush, our new KRTA Executive Director, introduced himself to members and outlined his vision for KRTA.



L to R: Craig Reinhart, Malia Reinhart, Pat Workman

A musical program followed lunch with Arnie Foreman, Worship and Music Director at Ft. Mitchell Baptist Church.

Pictured at the right is the winner of the 2025 KCRTA Scholarship of \$600, Malia Reinhart. Also with her is her father, Craig Reinhart, who is principal of Simon Kenton High School in Independence, and on the right is KCRTA President, Pat Workman.

## Montgomery County RTA



Montgomery County Retired Teachers proudly presented framed certificates to AARP Grandparent Essay winner, Elyanna Ackerman. Elyanna was the school winner, the local winner, and the EKCRTA winner!! Presenting were Lydia Hood, MCRTA Essay chairperson, and Gay Hudson, local president.



## Muhlenberg County RTA

### Honoring the Present by Sharing the Past

The Muhlenberg County Retired Teachers Association (MCRTA) is composed of former Muhlenberg County teachers who continue to give back to the school system and to the students and families of Muhlenberg County in several ways. Most recently, the organization's special project was to honor the employees of the Muhlenberg County School System by making available to every employee a gift of one of four "Heritage Prints" created by local artist Charles Livingston (1928-2016). Prior to his death, the former Drakesboro High School industrial arts teacher made a generous donation of his beautiful artwork to the MCRTA.

Mr. Livingston, a graduate of Western Kentucky University, painted scenes with historical significance to Kentucky, and particularly to Western Kentucky University, which he called "Heritage Prints." The individual prints are titled "My Old Kentucky Home," "The Old Fort" (known by some as the "Kissing Bridge") which depicts the former Confederate Fort on the WKU campus, "The Hill" which includes three ovals—one of the South's occupation of the hill at WKU, one of the North's occupation of the hill at WKU, and one of President Benjamin Harrison, the 23<sup>rd</sup> President of the United States and a Union officer at the WKU campus. The last print is "Cherry Chimes" and depicts a view from a window near Cherry Hall on WKU's



campus, where chimes first installed in 1957, were heard resonating from the tower of Cherry Hall.

MCRTA recognizes the positive difference all our school employees make in the lives of Muhlenberg County students!

Photo 1: MCRTA President Penny Roberts presents Kim Latham with "My Old Kentucky Home" print.

Photo 2: Carla Embry, MCRTA President Penny Roberts, and Kim Latham look over two of the "Heritage Prints" by Charles Livingston.

## Robertson/Nicholas County RTA



Ellie Thompson, from Robertson/Nicholas County RTA and Central Kentucky West District, received the Cathy G. Gullet State Leadership Award for 20 years of service to KRTA. She received the award while attending the KRTA State Convention this year.

Ellie has served in a variety of capacities. She and Lisa Petrey-Kirk, both co-presidents of Central Kentucky West, plan outrageously funny skits for our convention programs.

Presently, in addition to co-president of Central Kentucky West, Ellie serves on the Executive Council, is local president, and she is the chairperson of the local membership

## Paducah/McCrackenRTA



Margaret Sims, KRTA Health and Insurance Chair, talked to Paducah McCracken County RTA on May 1, 2025. She spoke about GPO/WEP and Insurance.



There was a ceremony to install the 2025-26 officers. The officers installed were:

- President—Charlotte Benton
- Vice President—Buddy Rushing
- Secretary—Glenda Barkley
- Treasurer—Kaye Boyd

The Community Kitchen was a project for the meeting.

## Somerset Community College



Fund was established to encourage promising students in the field of education. A committee of five KRTA members assumed the responsibility of managing the Fund in 1982.

One scholarship is awarded in each of the sixteen community colleges in Kentucky. They are funded by interest earned on the investments (from individual and local RTA contributions) of the Fund. In addition, KRTA contributes one-half of the annual earnings from the Association's investments.

If you are interested in applying for the N.O. Kimbler Scholarship, please contact the financial aid office at your current college.

To donate to this fund, please make checks payable to N.O. Kimbler Fund and mail to:

KRTA  
7800 Leaders Lane  
Louisville, KY 40291

In the above picture, Addison Stewart is with the SCC Admissions Counselor for North Laurel, Katelyn Smith.

Addison is the recipient of the \$1650 KRTA scholarship in memory of N. O. Kimbler.

The sixteen \$1,650 scholarships in KRTA's scholarship fund bears the name of the founder of the Kentucky Teachers Retirement System, N.O. Kimbler. The N.O. Kimbler Memorial Scholarship



<b>KENTON CO</b>	Nancy Brewer	Kenneth Tate	Christine Ramsey	David Campbell	Sheryl Shoemaker	Kenneth Pierce
Karen Baugh	Mary Tudor	Mary Tudor	Douglas Campbell	Joan Spurlock	Charles Shaw	
Joyce Belew	<b>LETCHER CO</b>	<b>MAGOFFIN CO</b>	<b>MENIFEE CO</b>	Donnie Coots	Barbara Tucker	<b>UNION CO</b>
Chester Berry	Shirley Bentley	Audrey Cooper	Viola Ricker	Betty Holliday	<b>ROCKCASTLE CO</b>	Diane Steelman
Barbara Boehmer	Ida Boggs	<b>MARION CO</b>	<b>MERCER CO</b>	Charles Minks	Jean Allen	<b>WARREN CO</b>
Michael Broom	Sally Caudill	Francis Reed	Diane Simms	Alger Pigman	Joanna Allen	Ronald Eckard
Geraldine Culbertson	Stella Ison	Charles Tharp	<b>METCALFE CO</b>	Laverne Watson	<b>ROWAN CO</b>	Dianne Embry
Valeeta Fitzgerald	Edward Minns	<b>MARSHALL CO</b>	Gary Richardson	<b>PIKE CO</b>	Joy Dennis	Elmer Gray
Sandra Griffin	Billy Whitaker	Burton Erickson Jr	<b>MONROE CO</b>	Ruby Belcher	Tamalyn Glasser	Judy Johnson
Ruth Johnson	<b>LEWIS CO</b>	Danny Henson	Elbridge Oliphant	Charles Bevins	Angela Griggs	Debra Lanham
Mary Kindel	Norma Bloomfield	Sue Leith	Frank Petett Jr	Lavonne Blackburn	Sue Luckey	George Masannat
Charles Massey	Sidney Bloomfield	<b>MARTIN CO</b>	<b>MONTGOMERY CO</b>	Evelyn Borders	William Moore	Russell Moore Jr
Arlan Ratliff	Anna Robinson	Donna Cassady	Deborah Gentry	Amaryllis Charles	Michael Pennington	Daniel Mosier
Joyce Smithers	<b>LINCOLN CO</b>	Darlene Dalton	Doris Gibson	John Cornette	Lois Plymale	Robert Newman
Anna Teague	Jimmie Hayes	Linda Mollette	Harold Rambo	Audrey Davis	Jo Setser	Mary Oliver
Della Treadway	William Leedy	<b>MASON CO</b>	<b>MUHLENBERG CO</b>	Darlene Gibson	James Smiley	James Riley
Barry True	Roma Sims	Roger Hendrickson	Candace Roscoe	Philip Haywood	<b>SCOTT CO</b>	Patsy Sloan
<b>KNOTT CO</b>	<b>LIVINGSTON CO</b>	<b>MCCRACKEN CO</b>	<b>NELSON CO</b>	Verla Jarrell	Doris Dykes	Joseph Stites
Arthur Click	James Wilson	Laneil Baker	Mary Bray	Shirley Johnson	Janet Howson	Barbara Strande
Verie Hays	<b>LOGAN CO</b>	Patricia Calhoun	<b>OHIO CO</b>	Morris Justice	Dorothy Hughes	Angela Townsend
<b>KNOX CO</b>	Franklin Barnes	Marsha Orr	Phyllis Igleheart	Diana Kilgore	Edward Lowdenback	Moosa Valinezhad
Neddra Parrott	Eloise Hadden	Charlotte Vaughn	<b>OLDHAM CO</b>	Randy McCoy	Jenny McKinney	<b>WASHINGTON CO</b>
<b>LARUE CO</b>	Janice Wren	James Walker	George Hall	Morris Smith	Everette Varney	Nancy Black
Dona Bradshaw	<b>LYON CO</b>	Mary Waltman	Charleen McAuliffe	<b>POWELL CO</b>	<b>SHELBY CO</b>	Connie Cornish
Patricia Durham	Norma Chapman	<b>MCCREARY CO</b>	Betty Miller	William Crowe	Diane Goodwin	<b>WAYNE CO</b>
Walter Whitt	<b>MADISON CO</b>	Benn Hamby	Robert Mueller	Randall McCoy	Leila Lawson	Wilma Dick
<b>LAUREL CO</b>	Madonna Barnes	Margaret Jones	Maxine Shoemaker	Mariam Todd	Estelle Marshall	<b>WHITLEY CO</b>
James Gibbs	Wanda Hurley	Beverly Murphy	Judy Texas	<b>PULASKI CO</b>	<b>SIMPSON CO</b>	Ronald Broyles
Juanita House	Mary Johnstone	Sherril Owens	<b>OWEN CO</b>	Betty Allen	Michael Birdwhistell	Unis Broyles
Glenda Patton	James McCord	<b>MCLEAN CO</b>	Mable Maggard	Marie Arvai	Tristan Kington	Florene Cathers
<b>LAWRENCE CO</b>	Nancy McMahan	Tamara Brown	<b>PENDLETON CO</b>	Verla Clifford	Mary Thurmond	Georgia Nevels
Joseph Halfhill Jr	Joe Nassida	<b>MEADE CO</b>	Mary Turner	John Love	<b>TAYLOR CO</b>	<b>WOODFORD CO</b>
M McKenzie	Un Shin	Donny Blankenship	<b>PERRY CO</b>	Charles Mounce	Wilma Gaddie	Joe Gormley
<b>LEE CO</b>	Barbara Shirley	Raymond Pepper	Donna Busic	Norma Putteet	Mary Mings	

**KENTUCKY RETIRED TEACHERS ASSN.**

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**Kentucky State Parks Commonwealth Connection**

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Associate membership is available to active teachers, friends, and family who wish to support KRTA. The membership is \$20 per year.

**\*Visit KRTA.org** for membership enrollment forms and more info.

## FOR YOUR INFORMATION

### KRTA OFFICE

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### KRTA LEGALINE

Rebecca Park 502-287-1005  
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### KRTA FINANCE & INVESTMENT INFO

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### HEARING INSTRUMENT PLAN

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### COMFORT KEEPERS

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[talley.christie@ace.aaa.com](mailto:talley.christie@ace.aaa.com)

### HEALTH INSURANCE

**65+ (MEHP)** United Healthcare 844-518-5877

Express Scripts 877-866-5834

KYRx Coalition 855-218-5979

Renew Active for MEHP 844-518-5877

United Healthcare Hearing 866-445-2071

Corielle DNA Testing 888-219-4602

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Living Well Promise 866-681-6758 (CastLight)

Smart Shopper 866-832-2436

### TEACHERS' RETIREMENT SYSTEM OF KY

800-618-1687 or [www.trs.ky.gov](http://www.trs.ky.gov)

## Quips, Quotes & Puzzles

### Framer in the (Wad)Dell

I started framing minds in 1985  
 A building a place to come alive  
 Where did the time go? It's 2025.

First year teacher Miss Waddell  
 got class control, by ringing her golden bell  
 Sometimes it sure felt like the pit of hell.  
 She challenged many a brain cell  
 Never did she quell  
 However, she did rebel  
 against the standard basal book  
 How she wanted to unhook.

It was only with a story did I survive.  
 Kiddy Lit. yeah! We all took a deep dive.  
 To discipline, to calm, to get their attention.  
 At 21 years old, that pressure was a ton.

The classroom limits to a square box,  
 She told "Young minds think outside the box, it's a key that unlocks".

2025 makes it's forty years since  
 We now have artificial intelligence.  
 Children sit in front of screens, no more chalkboards.  
 Technology hoards our thoughts creatively towards—  
 What about a dog collar that interprets dogs' bark?  
 Or perhaps Create a robot little Mark?

I still would teach my third graders  
 Don't be school haters.  
 Today, learn to feed AI like gators.  
 Create ways to problem solve the future  
 Possibly how to be cuter, expand Uber, a great keyboard user.  
 Don't see yourself the way you were.

Build a picture frame  
 Grab hold, Peer into a life of acclaim.  
 A Caution, Limit time on social media  
 Don't get physical anemia.

My goal would still be the same, love to read, find a story  
 Use modern advances, quarry, explore new territory.

Can you get to Mars before dusk?  
 Race alongside or faster than Elon Musk.  
 gather with your people to the third grade box, of big thoughts  
 Enjoy connecting dots, dreaming lots.

Today when you hear a bell, rest, come dwell  
 remember the love of Miss Waddell.

By: Karen Waddell Watts  
 March, 4, 2025

KRTA Member from Knott County in the Upper KY River District