



DISTRICT PRESIDENT

HANDBOOK

2025-2026

Table of Contents

Tentative Calendar of Events	4
<u>DISTRICT</u>	
District President's Responsibilities	5
District Leadership Meeting Procedures	7
District Leadership Meeting Reimbursement Form	8
District Association Recognition Form	10
District Presidents	12
Volunteer of the Year	13
District Officer Form	14
<u>STATE</u>	
Executive Council Members/Officers/Staff	15
Executive Council Meeting Dates	17
2025-26 KRTA Proposed Budget	18
Fall Workshop Dates/Locations/Contact Persons	21
Bourgard Program Guidelines/Application	22
KRTA Constitution	24
KRTA By-Laws	26
<u>LEGISLATIVE</u>	
KRTA Legislative Committee Members	32
KRTA Legislative Priorities 2026	33

Table of Contents
(continued)

MEMBERSHIP

KRTA Membership Committee Members	34
KRTA OFFICE – Membership Procedures	35
KRTA Membership Committee Responsibilities	37
Local Membership Chair Responsibilities	39
KRTA Membership Enhancements (Green Sheet)	42

HEALTH AND INSURANCE

KRTA Health and Insurance Committee Members	44
Health Care Benefits Guide	45

2025-2026 Tentative Events Calendar

Executive Council Meetings:

- August 18, 2025 – KRTA Office
- December 8, 2025 -KRTA Office
- April 20, 2026 – Holiday Inn East, Louisville, KY
- June 8, 2026 – KRTA Office

Health & Insurance Committee Meeting:

- October 13, 2025 – KRTA Office

Legislative Committee Meetings:

- July 14, 2025 – KRTA Office
- November 10, 2025 – KRTA Office

Membership & Pre-Retirement Committee Meeting:

- July 21, 2025 – KRTA Office

KRTA Convention:

- April 20 & 21, 2026 – Holiday Inn East, Louisville, KY

District Presidents Meetings:

- July 28, 2025 – KRTA Office
- April 20, 2026 – KRTA Convention

2025-26 Membership Campaign: Final membership report printed on MLK Day 2026

Retired Teachers Appreciation Week- October 20-26, 2025

KRTA Local and District Recognition Forms:

- March 15, 2026 – Due to KRTA Office

Volunteer Hours:

- March 15, 2026 – (Jan 1-Dec 31) – Report hours on Local Recognition Form

School Supply Drive/ Feed KY Program: Application for \$50 matching grant will be mailed to local presidents

- March 15, 2026 – Report number of bags of school supplies contributed on Local Recognition Form
- March 15, 2026 – Report number of food items contributed on Local Recognition Form

Frank R Hatfield Volunteer of the Year Award:

- February 3, 2026 - Local Presidents submit candidate to District Presidents
- March 15, 2026 - District Presidents submit candidate to KRTA State Office
- April 21, 2026 - State Award Winner Announced

KRTA/AARP Grandparent Essay Contest:

- School Winner Dec 15, 2025
- County Winner Jan 31, 2026
- District Winner March 1, 2026
- State Winner announced at 2026 State Convention

2025-26 KRTA NEWS – Print Dates:

- July 2025 Issue – Submission Deadline May 17, 2025
- November 2025 Issue – Submission Deadline September 15, 2025
- March 2026 Issue – Submission Deadline January 24, 2026

2025-2026 KRTA NEWS EXPRESS (Electronic Newsletter) – Release Dates:

- September 2025
- May 2026

KRTA DISTRICT PRESIDENT'S RESPONSIBILITIES

- I. Conduct five (5) District meetings annually involving the District's Executive Council and State Committee members. Others involved in these meetings should be District and Local RTA Officers and committee chairpersons (preferably).

Meeting Schedule:

District Planning Meeting -After summer District Presidents meeting, but prior to the District's KRTA Fall Workshop. Participants should be: District Officers, Executive Council Member, State Committee Members, and Local Presidents. (Focus-Review Local President's Handbook and plan District's activities for the year)

1st District Meeting- The same day as the district's KRTA Fall Workshop. {Focus-Organizational)

2nd District Meeting- After Fall Workshop, but prior to November 1. (Focus-Leadership Training)

3rd District Meeting- After December Executive Council Meeting. (Focus-General Session)

4th District Meeting- After January 1, but prior to Annual KRTA Convention. (Focus-General Session)

5th District Meeting- After annual KRTA Convention, but prior to June.30. {Focus-General Session)

In addition to reporting on Executive Council activities, these meetings should include District activity in the following areas:

- MEMBERSHIP: Plan promotional activities for local, district and state membership drives.
- LEGISLATIVE: Canvas membership and collect information for the State Legislative Program and/or review new legislation.
- HEALTH & INSURANCE: Secure, review and distribute information pertaining to health and insurance.

NOTE: The following items should also be completed at the appropriate meeting:

- Make District Committee Assignments
- Prepare District Budget
- Elect District Officers (Report to KRTA Office by May 15)
- Elect KRTA Council Member (Report to KRTA Office by May 15)
- Make KRTA Standing Committee Recommendations (Report to KRTA office by May 15)

- II. Serve or appoint a contact person for the Fall Workshop to assist KRTA in arranging the meeting place and meal. Welcome and introduce the program at the Fall Workshop. Promote attendance at the Fall Workshop:
- III. Receive and distribute information during sessions of the General Assembly and serve as a telephone contact for the District with KRTA's volunteer advocates.
- IV. Arrange for the completion of the District Association Recognition Program form and mail to the KRTA office by March 15.

DISTRICT ASSOCIATION LEADERSHIP MEETINGS PROCEDURES

1. The District President and Executive Council member will set the meeting dates at the annual District Planning meeting.
2. The District President will notify the Local Association Presidents of the meeting date and ask that five people, preferably the President, President Elect and three Committee Chairpersons attend.
3. The District President will arrange for lunch in conjunction with the meeting.
4. Payment for the meal will be made by the District.
5. The District President or Treasurer will submit the Reimbursement Form to the KRTA office showing District name, date of the meeting, name of each Local Association represented, and names and office held up to five persons who attended from each Local. Maximum four meetings per year.

It is anticipated that the District will pay the meal cost in excess of \$16.00 per person and that the Local or District Association will pay mileage to the meetings for one automobile per Local.

The meeting agenda should include a review of the reports and items of the business from the Executive Council meeting and any additional reports and/or other issues which need to be brought to the attention of the leaders in the Local Associations

LOCAL ASSOCIATION

NAME OFFICE

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

=====

=

LOCAL ASSOCIATION

NAME OFFICE

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

LOCAL ASSOCIATION

NAME OFFICE

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

=====

=

LOCAL ASSOCIATION

NAME OFFICE

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

LOCAL ASSOCIATION

NAME OFFICE

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

LOCAL ASSOCIATION

NAME OFFICE

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

AMOUNT DUE TO DISTRICT

\$ 16.00 x _____ = _____ / _____ / _____

TOTAL ATTENDING

REIMBURSEMENT DUE

DATE

Please return reimbursement check to the following person:

_____ / _____

NAME

STREET & NUMBER OR BOX & ROUTE

_____ / _____ / _____

CITY

STATE

ZIP CODE

_____ (_____) _____

District President's Signature

Phone Number

This form should be submitted to KRTA (7800 Leaders Lane Louisville KY 40291) to request reimbursement for a maximum of five (5) persons from each local association attending the District Leadership Meeting held following the KRTA Executive Council Meeting—maximum four (4) meetings per year. The local president, president-elect, and chairpersons of the Membership, Health & Insurance and Legislative Committees should attend the District Leadership Meetings.

DISTRICT ASSOCIATION RECOGNITION PROGRAM

District Name

PURPOSE:

The purposes of this program are two-fold:

1. To encourage district associations to support the programs and goals of KRTA.
2. To recognize those district associations that are most successful in supporting-and carrying out those programs and goals.

PROCEDURE:

The District Association President should complete the following rating scale by filling in the appropriate number of points for each item based on his/her Association's activity.

*The completed form must be returned to the KRTA office by March 15.

District Associations who receive sufficient points will be recognized at the Annual Convention and presented with a certificate of merit. Levels of recognition will include:

Gold Seal	425 Points
Silver Seal	375 Points
Bronze Seal	325 Points

CRITERIA:

1. * District Members _____ (Number of district dues paying members in your district RTA)
(KRTA Office will calculate points based on district membership, growth and state Membership)
2. Holds 4 district Leadership meetings annually following Executive Council meetings
45 points _____
3. Makes a contribution of \$50 to N.O. Kimbler Scholarship Program
20 points _____
4. Makes a contribution of \$50 to the Bourgard Foundation
20 points _____
5. Makes a contribution of \$100 or more to both the Kimbler Scholarship Fund and Bourgard Funds
10 points _____

- | | | |
|--|-----------|-------|
| 6. Achieved assigned membership percentage goals. "Yes, We Did Award" | 10 points | _____ |
| 7. Achieved greatest gain in members. "Top Hat Award" | 10 points | _____ |
| 8. Submits District Volunteer of the Year Candidate | 40 points | _____ |
| 9. A total of at least 5 officers and/or committee chairs attend the Fall Workshop. | 45 points | _____ |
| 10. Officers are elected for two-year terms prior to July 1 of the year they are to begin serving and notice is sent to the KRTA office. (If the District has a President Elect or Vice-President who automatically becomes President, a two-year term is not required). | 40 points | _____ |
| 11. The District President attends the annual Presidents' meeting held in July and the State Convention held in April. | 45 points | _____ |
| 12. Maintains active committees and/or chairpersons in the following areas:
Health & Insurance, Legislation, Membership/Pre-Retirement: | 45 points | _____ |
| 13. Makes periodic contacts with local legislators and/or Congressional delegation concerning current issues. | 45 points | _____ |

_____	_____	_____
District Association	Date	President

* Required

**KENTUCKY RETIRED TEACHERS ASSOCIATION
DISTRICT PRESIDENTS
2025-2026**

FIRST

Charlotte Benton
3705 Apperson Rd
Kevil, KY 42053
270.462.3406/270.564-4469
cab@brtc.net

SECOND

Susan Weatherford
1290 College Dr
Madisonville, KY
270.836.7641
shweatherford@bellsouth.net

THIRD

Cecilia Stephenson
1301 Burns Rd
Tompkinsville KY 42167
270-319-2065
cecilia.stephens@mediacombb.net

FOURTH

Shelia Wilkinson
1301 Burns Rd
Radcliff, KY 40160
270-319-2065
sheliawilk@comcast.net

FIFTH

Dawn Scroggins
60 Monroe Ln
Campbellsburg, KY 40011
502.347.5587
Dawn.bayerscroggins@gmail.com

JEFFERSON COUNTY

Vicki Lete
1016 Falcon Ct
New Albany, IN 47150
812-944-2633
Vicki.lete@yahoo.com

CENTRAL KY EAST

Judy Baugh
325 Wyldwood Way
Berea, KY 40403
859-661-1006
jhbaugh@windsream.net

CENTRAL KY WEST

Lisa Petrey-Kirk
5001 Chaplin Rd
Willisburg, KY 40078
502.680.0740/859.375.5001
lisakaypk@gmail.com

Karen Guffey
917 Amanda Court
Lexington, KY 40515
859.537.7460
karlyssa@aol.com

MIDDLE CUMBERLAND

Tishana Cundiff
11181 South KY 501 Liberty,
KY 42539 606.303.1132
tishana333@yahoo.com

NORTHERN

Brenda Montgomery
174 Klee Rd
Falmouth, KY 4104
859-462-3805
brendamontgomery@zoomtown.com

UPPER CUMBERLAND

Sherry Skaggs
340 Greers Chapel Road
Harrogate, TN 37752
423.869.8496
sskagss56@outlook.com

Paula Adams
PO BOX 485
Middlesboro, KY 40965
606.248.4486/606.499.1392
paula.adams1951@yahoo.com

UPPER KY RIVER

Karen Griffith
20 Twin Cedar Road
Jackson, KY 41339
606.295.9211/606.568.0113
kayseegee@yahoo.com

BIG SANDY

Bernard Wicker
7641 Highway 550 E
Garner KY 41817
606.946.2208
shaynewicker@yahoo.com

EASTERN

Ann Porter
PO BOX 88
Washington, KY 41096
606.584.2510
annporter42@gmail.com

FRANK R. HATFIELD
VOLUNTEER OF THE YEAR AWARD

- ❖ Established in 2009
- ❖ Criteria:
 - Uniqueness of one volunteer activity for which no pay was received
 - Hours and/or materials donated to the one volunteer activity
 - Benefit of the one volunteer activity to recipient(s)
- ❖ Timeframe:

At a minimum, the one volunteer activity should encompass Jan 1 – Dec 31 of the current year. The one volunteer activity, however, could be since retirement or a lifetime.
- ❖ Submission Deadlines:
 - Local RTA – submits name of candidate and a one-page (maximum) document describing the one volunteer activity to the District President by February 3, 2026 in the one-page document report what the volunteer did for the good of others. Also, “show” how the one volunteer activity is unique by describing the way in which the recipient(s) benefitted from the efforts of the volunteer.
 - District President establishes a district level committee to review and select a district winner.
 - District President submits the district winner’s name and supporting document to the KRTA Office by March 15, 2026.

KRTA Officer in charge of program convenes an Ad Hoc committee to select state winner.



DISTRICT OFFICER FORM

DISTRICT: _____ **YEAR:** _____

DISTRICT PRESIDENT: _____
PHONE: _____
ADDRESS: _____
EMAIL: _____

DISTRICT V. PRESIDENT: _____
PHONE: _____
ADDRESS: _____
EMAIL: _____

EXECUTIVE COUNCIL: _____
PHONE: _____
ADDRESS: _____
EMAIL: _____

DISTRICT TREASURER: _____
PHONE: _____
ADDRESS: _____
EMAIL: _____

DISTRICT MEMBERSHIP: _____
PHONE: _____
ADDRESS: _____
EMAIL: _____

DISTRICT LEGISLATIVE: _____
PHONE: _____
ADDRESS: _____
EMAIL: _____

DISTRICT HEALTH & INS: _____
PHONE: _____
ADDRESS: _____
EMAIL: _____

EXECUTIVE COUNCIL

2025-2026

First Name	Last Name	Address 1	City	State	Zip Code	Home Phone	KRTA District	Email
SANDRA	ANDERSON	2163 PEELER RD	DEXTER	KY	42036	(270) 978-2574	1	seanderson@bellsouth.net
BARBARA	BARR	3813 MELODY LN	HENDERSON	KY	42420	(606) 309-7991	2	BJBARR60@GMAIL.COM
ARTHUR	GREEN	PO BOX 314	ELKTON	KY	42220	(270) 878-0137	3	AGREEN51@BELLSOUTH.NET
RAMONA	JEFFRIES	670 JEFFRIES RD	ELIZABETHTOWN	KY	42701	(270) 763-2290	4	CRJEFF44@WINDSTREAM.NET
DEBORAH	MURRELL	2805 ALICE AVE	LOUISVILLE	KY	40220	(502) 387-7472	5	dasailboat@msn.com
BEVERLY	MARTIN	107 DINGUS BTM	MARTIN	KY	41649	(606) 831-5344	BS	bmartin@ovp.healthcare
FREDERICK	TILSLEY	PO BOX 331	BEREA	KY	40403	(859) 200-2708	CKE	ftilsley55@gmail.com
ELEANORE	THOMPSON	962 KENTONTOWN RD	MOUNT OLIVET	KY	41064	(606) 584-1197	CKW	ELLIESLP2@GMAIL.COM
ROBERT	ADAMS	PO BOX 919	OWINGSVILLE	KY	40360	(606) 210-8283	E	robert.adams8181@gmail.com
TARA	PARKER	8403 OXFORD WOODS CT	LOUISVILLE	KY	40222	(502) 226-0219	JEFF	TAPA613@AOL.COM
TISHANA	CUNDIFF	11181 S KY 501	LIBERTY	KY	42539	(606) 303-1132	MC	tishana333@yahoo.com
JOANN	MCCAUGHAN	8463 VILLAGE DR	FLORENCE	KY	41042	(859) 240-4119	N	joannmccaughan@gmail.com
MAGGIE	NAPIER	1770 N HIGHWAY 421	MANCHESTER	KY	40962		UC	maggiegardens@yahoo.com
VIVIAN	CARTER	101 PARKVIEW DR	HAZARD	KY	41701	(606) 438-3586	UK	viviancombscarter@gmail.com

2025-2026 KRTA OFFICERS

PRESIDENT
Ann Porter
(606) 584-2510
annsporter42@gmail.com

PRESIDENT ELECT
Charlotte Benton
(270) 564-4469
cab@brtc.net

VICE PRESIDENT
Meg Judd
(606) 521-6546
meg.judd@icloud.com

IMMEDIATE PP
Rick Tatum
(502) 649-7613
hrtatum@bellsouth.net

KRTA EXECUTIVE DIRECTOR

Greg Roush
(502) 231-5802
Greg.Roush@krta.org

EXECUTIVE COUNCIL

Debby Murrell
(5th District)
(502) 387-7472
dasailboat@msn.com

Tara Parker
(Jefferson Co.)
(502) 226-0219
tapa613@aol.com

Joann McCaughan
(Northern)
(859) 240-4119
joannmccaughan@gmail.com

Robert "Tate" Adams
(Eastern)
(606) 210-8283
robert.adams8181@gmail.com

Ramona Jeffries
(4th District)
(270) 369-8328
crjeff44@windstream.net

Arthur Green
(3rd District)
(270) 878-0137
agreen51@bellsouth.net

Barbara Barr
(2nd District)
(270) 952-2966
bjbarr60@gmail.com

Sandy Anderson
(1st District)
(270) 978-2574
seanderson@bellsouth.net

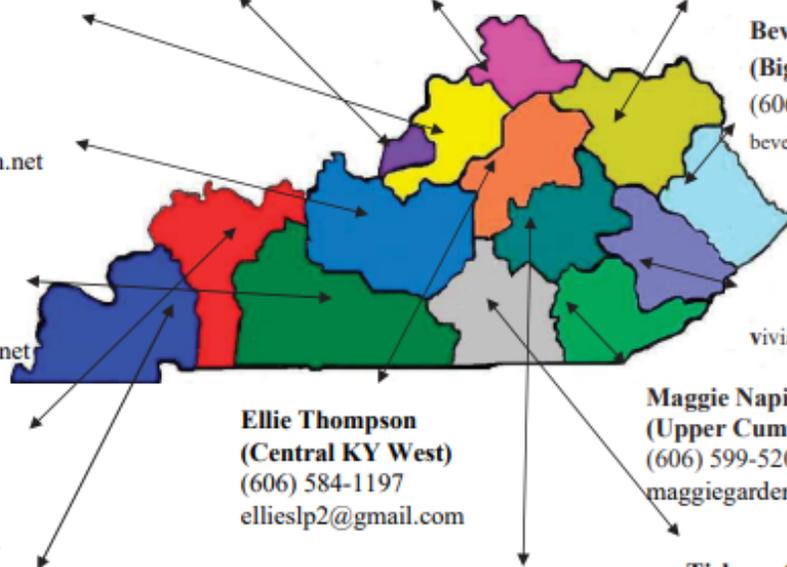
Ellie Thompson
(Central KY West)
(606) 584-1197
ellieslp2@gmail.com

Fred Tilsley
(Central KY East)
(859) 200-2708
ftilsley55@gmail.com

Maggie Napier
(Upper Cumberland)
(606) 599-5201
maggiegardens@yahoo.com

Tishana Cundiff
(Middle Cumberland)
(606) 303-1132
tishana333@yahoo.com

AARP/KRTA Specialist
Tim Abrams
(502) 706-1672
dtimabrams@gmail.com



Beverly Martin
(Big Sandy)
(606) 831-5344
beverly.martin@floyd.kyschools.u

Vivian Carter
(Upper KY River)
(606) 438-3586
viviancombscarter@gmail.com

**KRTA
EXECUTIVE COUNCIL
MEETING DATES**

2025-26

Monday	August 18, 2025	10:00 AM
Monday	December 8, 2025	10:00 AM
Monday	April 20, 2026* (Day Prior to Convention)	10:00 AM
Monday	June 8, 2026	10:00 AM

Meetings with the exception of the April meeting will be held at the KRTA Office

*The April meeting will be held in conjunction with the annual convention and will be a joint meeting with KRTA District Presidents.

FY2026 Tentative Budget.

The revenue is contingent upon 31,000 members all members above 31,000 will be budget contingency. Revenue is also brought in with Sponsorships of the KRTA Convention, Fall Workshop Sponsorships, KRTA Convention Registration, Collette Travel Rebates.

Budget Overview: (FY2026 Tentative Budget Attached)

Revenue has decreased with cuts from AARP sponsorship and convention registrations. Expenditures have also decreased with the biggest spending cut due to reduction of staffing.

Staffing Decrease	\$42,236
Fall Workshop Food Increase	\$2,000
KRTA Office Expenses Increase (Postage, Printing and Bldg Maint)	\$10,000
Membership Recruitment Increase	\$2,000
KRTA News Increase	\$5,000
KRTA Convention Increase	\$5,000

The current budget is balanced with \$10,000 contingency due to the decrease in staffing. We will continue to monitor through the year to determine needs as they occur.

			FY	FY		\$	%
Account			2025	2026		Change	Change
			Budget	Budget			
Revenue							
001		MEMBERSHIP DUES	\$ 620,000	\$ 620,000		\$ -	0.00%
002							
003		ANNUAL CONVENTION					
	3001	Door Prizes	-	-			
	3002	Convention Registration	9,000	8,500		(500)	-5.56%
	3003	Convention Sponsors	6,500	5,500	(AARP -1,000)	(1,000)	-15.38%
003		TOTAL ANNUAL CONVENTION	15,500	14,000		(1,500)	-9.68%
004		OTHER					
	4001	KRTA Pins	200	100		(100)	-50.00%
	4002	KRTA Mugs	-	-		-	0.00%
	4003	Rebates	30,000	30,000		-	
	4004	Mailing Supplies	-	-		-	
	4005	Over Payments/Refunds	-	-		-	0.00%
	4007	Telephone Rebate	1,500	1,500		-	0.00%
	4009	Miscellaneous				-	0.00%
	4010	Grant Income					
	4011	Fall Workshop Sponsors	5,000	2,000	(AARP -3000)	(3,000)	-60.00%
004		TOTAL OTHER	36,700.00	33,600.00			-8.45%
		TOTAL REVENUE	\$ 672,200	\$ 667,600			-0.68%
Expenditures							
100		ANNUAL CONVENTION					
	0101	Luncheon	14,738	15,000		262	0.00%
	0102	Honorariums	500	1,000		500	100.00%
	0103	Opening Dinner	14,438	15,000		562	3.89%
	0110	Miscellaneous	8,572	8,500		(72)	0.00%
100		TOTAL ANNUAL CONVENTION	38,248	43,000		4,752	12.42%
200		CONTRACT SERVICES & FEES					
	0201	Audits	22,635	22,635		-	0.00%
	0202	Bonds	102	102		-	0.00%
	0203	Insurance	6,479	6,479		-	0.00%
	204-1	KRTA New s	61,865	67,000		5,135	8.30%
	204-2	Marketing	43,290	43,290		-	0.00%
	0205	Maintenance Agreements	23,000	23,000		-	0.00%
	0206	Legaline	20,000	20,000		-	-13.04%
	0207	Membership Recruitment	21,500	24,000	(+cash inv)	2,500	20.00%
	0208	Phone Payments	500	500			
200		TOTAL CONTRACT SERVICE & FEES	199,371	207,006		7,635	3.83%
300		COMMITTEES					
	0301	Legislative	38,519	38,519		-	0.00%
	0302	Health & Insurance	6,500	6,500		-	0.00%
	0303	Membership & Pre-Retirement	6,500	6,500		-	0.00%
	0304	Other	1,000	1,000		-	0.00%
300		TOTAL COMMITTEES	52,519	52,519		-	0.00%
400		OFFICE EXPENSE					
	0401	Printing	2,000	4,000		2,000	100.00%
	0402	Postage	6,000	8,000		2,000	33.33%
	0403	Equipment, Furniture & Software	2,000	2,000		-	0.00%
	0404	Materials & Supplies	4,000	4,000		-	0.00%
	0405	Telephone	5,800	5,800		-	0.00%
	0406	Maintenance & Repairs	5,580	11,000		5,420	97.13%
	0407	Property Taxes & Licenses	5,000	5,500		500	10.00%
	0408	Sales & Use Tax	25	25		-	0.00%
	0409	Utilities	5,000	5,500		500	10.00%
	0410	Miscellaneous	3,000	3,000		-	0.00%
400		TOTAL OFFICE EXPENSE	1938,405	48,825		10,420	27.13%
500		DISTRICT EXPENSE					
	0501	Appropriation	7,000	7,000		-	0.00%
	0502	Fall Workshop - Food	14,000	16,000		2,000	14.29%
	0503	Fall Workshop - Travel	28,000	28,000		-	0.00%

500		DISTRICT EXPENSE					
	0501	Appropriation	7,000	7,000		-	0.00%
	0502	Fall Workshop - Food	14,000	16,000		2,000	14.29%
	0503	Fall Workshop - Travel	28,000	28,000		-	0.00%
	0504	Leadership Meetings	14,595	17,000		2,405	16.48%
	0505	District Presidents Travel	7,367	7,367		-	0.00%
	0506	New Retiree Recognition	4,000	4,000		-	0.00%
500		TOTAL DISTRICT EXPENSE	74,962	79,367		4,405	5.88%
600		OFFICERS & EXECUTIVE COUNCIL					
	0601	Officer Travel	6,900	6,900		-	0.00%
	0602	Executive Council Travel	10,000	10,000		-	0.00%
		TOTAL OFFICERS & EXECUTIVE COUNCIL	16,900	16,900		-	0.00%
700		STAFF					
	0701	Executive Salaries	141,052	85,527		(55,525)	-39.36%
	0702	Secretaries Salaries	59,275	78,900		19,625	33.11%
	0703	Fringe Benefits	-	-		-	0.00%
	0704	Payroll Taxes	15,325	12,579		(2,746)	-17.92%
	0705	Staff Travel	8,100	8,100		-	0.00%
	0706	Unemployment Insurance	1,800	1,800		-	0.00%
	0707	401k Accounts	20,033	16,443		(3,590)	-17.92%
	0708	Medical Reimbursement Accounts	2,000	2,000		-	0.00%
	0709	Payroll Expenses	410	410		-	0.00%
700		TOTAL STAFF	247,995	205,759		(42,236)	-17.03%
800		TRANSFERS & REFUNDS					
	0802	Refunds	-	-		-	0.00%
	0803	Donations	200	200		-	0.00%
	0804	Scholarships	-	-		-	0.00%
800		TOTAL TRANSFERS & REFUNDS	200	200		-	0.00%
815		DEPRECIATION EXPENSE					
			-	-		-	0.00%
900		GRANTS TO LOCALS	3,600	3,600		-	0.00%
Total Expenditures			\$ 672,200	\$ 657,176		\$ (15,024)	-2.24%
General Fund Revenue			\$ 672,200	\$ 667,600		\$ (4,600)	-0.68%
General Fund Expenditures			\$ 672,200	\$ 657,176		\$ (15,024)	-2.24%
Net Ordinary Income			\$ -	\$ 10,424			

2025 FALL WORKSHOP SCHEDULE

DISTRICT	DATE	PLACE	CONTACT PERSON
Fifth	Thurs. Aug 21 9:00 AM (ET)	Shelbyville Conference and Welcome Center 219 Seventh St Shelbyville, KY 40065	L Dawn Scroggins 60 Monroe Lane Campbellburg, KY 40011
Jefferson County	Fri. Aug 22 10:00 AM (ET)	Wildwood Country Club 5000 Bardstown Rd. Louisville KY	L Susan Thurman 1134 Blackthorn Rd Louisville, KY 40299 502-386-2555
Central Ky East	Mon. Aug 25 9:00 AM (ET)	Boone Tavern Berea	B Judy Baugh 325 Wildwood Way Berea, KY 40403 859-661-1006
Central Ky West	Tues. Aug 26 9:00 AM (ET)	Clarion Hotel Conference Center 1950 Newtown Pike Lexington, KY 40511	L Lisa Petrey-Kirk 5001 Chaplin Rd Willisburg, KY 40078 502-680-0740
Northern	Wed. Aug 27 9:00 AM (ET)	Triple Crown Country Club 1 Triple Crown Blvd Union, KY 41091	L Brenda Montgomery 174 Klee Rd Falmouth, KY 41040 859-462-3805
Eastern	Thurs. Aug. 28 9:00 AM (ET)	Morehead State University Student Center Ballroom A	B 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	B Charlotte Benton 3705 Apperson Rd Kevil KY 42053 270-564-4469
Second	Tues. Sep 9 9:00 AM (CT)	The Depot Gift Shop/ Henderson Tourist Commission 101 N Water Street Henderson, KY 42420	B Susan Weatherford 1290 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	L 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 Univeristy Dr Elizabethtown, KY 42701	L 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	B 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 Pneville, KY 40977	B Paula Adams/Sherry Skaggs 340 Greers Chapel Road Harrogate, TN 37752 423-869-8496
Upper Ky River	Wed. Sep. 17 9:00 AM (ET)	LKLP Jobsite Building 412 Campbell Drive Hazard, KY 41702	L Karen Griffith 20 Tw in Cedar Rd Jackson, KY 41339 606-568-0113
Big Sandy	Thurs. Sep. 18 9:00 AM (ET)	Jenny Wiley State Park 75 Theatre Ct Prestonburg, KY 41653	L Thomas Saylor PO Box 1715 Paintsville, KY 41240

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.

THE BOURGARD PROGRAM GUIDELINES

MISSION STATEMENT:

Our mission is to give financial assistance to KRTA members in an effort to uplift their quality of life when a need or emergency impedes their life.

PURPOSE:

The purpose of this program is to address and provide assistance for an immediate financial need of a KRTA member who is undergoing temporary or emergency hardship. This help is intended for a one-time, short term need and not for extended support. The maximum amount awarded will be one thousand dollars (\$1000) per application.

ELIGIBILITY:

A KRTA member receiving a pension from TRS who has encountered a short-term financial hardship may apply for a grant. Examples of these needs may include, but are not limited to housing expenses, health care, transportation, legal assistance, nutrition.

HOW TO APPLY:

Applications can be submitted at any time. The application may be initiated by a KRTA member or designee. The Bourgard Committee will consider the application and determine if the grant will be awarded. After completion, submit the application to:

Kentucky Retired Teachers Association
Emily Carey, Office Manager
7800 Leaders Lane
Louisville, KY 40291

MISCELLANEOUS:

Requested funds will be awarded in a timely manner.

At this time, there is no set number of grants that will be awarded. Funds may dictate the availability of grants.

Applications will remain as confidential as possible and will be retained by the KRTA for as long as is legally necessary.

BOURGARD FUND APPLICATION

Our mission is to give financial assistance to KRTA members to help uplift their quality of life when a need or emergency impedes them.

Complete Section 1 and Section 2, if applicable, and return to:

Kentucky Retired Teachers Association, 7800 Leaders Ln., Louisville, KY 40291

SECTION 1

Grant Seeker Name: _____ Phone: _____

Current Address: _____ City: _____

State: _____

Zip: _____ Email Address: _____

Is the grant seeker a KRTA member in good standing for at least 5 years?

_____ Yes _____ No

Is the grant seeker receiving a TRS pension? _____

If this is a loss of housing or serious housing damage, is it the primary resident? YES NO

Amount requested (the fund has a \$1000 maximum): _____

Please describe how the money requested will be spent: *(Please include any supporting documentation you deem helpful.)*

Check payable to: *(If requesting a bill be paid include a billing statement for direct payment purposes.)*

How would you like to be notified of the committee's decision?

_____ Email _____ Phone _____ Mail

SECTION 2

To be completed only if Section 1 is completed by someone other than the Grant Seeker.

Name of Person Completing Application: _____ Phone: _____

Address: _____ City: _____ State: _____ Zip: _____

Email Address _____

SECTION 3 *For Foundation Office Use Only*

_____ Approved _____ Denied _____ Not Eligible _____ More Information Required

KRTA Representative Signature: _____

Date Received: _____ Date Processed: _____

Check Number: _____

The information on this application will remain confidential.

***If your financial situation improves, please consider donating to the Bourgard Fund in the future. ***

KRTA CONSTITUTION

ARTICLE I. NAME

The name of the Association shall be the Kentucky Retired Teachers Association, referred to as KRTA.

ARTICLE II. PURPOSE

The purpose of the Association shall be:

1. To promote the economic, social, health, and professional interests of retired teachers.
2. To act on behalf of retired teachers in matters involving their needs.
3. To afford opportunity for the expression and interchange of opinions on matters of special interest to all retired teachers.
4. To aid and support worthy legislation and community efforts to improve public education.
5. To work with national and other state professional organizations on promoting membership and cooperating in legislative efforts.

ARTICLE III. MEMBERSHIP

1. Active Members: Any retired teacher, supervisor, or school administrator formerly employed in any school system or who receives retirement benefits from the Teachers Retirement System (TRS) of Kentucky may become an active member of the Association upon payment of the annual dues.
2. Associate Members: Any person interested in the welfare of KRTA may become an associate member upon payment of annual dues. Associate members are only eligible for program benefits and cannot hold an office or vote.
3. Honorary Members: Honorary membership may be extended to persons upon the approval of the Executive Council and has no voting privileges.

ARTICLE IV. GOVERNANCE

The Governing body of the Association shall consist of the following.

1. The Executive Board comprised of the President, President-Elect, Vice-President, and Immediate Past-President.
2. The Executive Council
3. The Delegate Assembly

Responsibilities of each group above are described in the By-Laws.

ARTICLE V. AFFILIATES

The association will approve affiliates and local districts and grant them authority as permitted by KRTA Constitution and By-Laws.

ARTICLE VI. AMENDMENTS

1. Amendments can be made by majority vote of the Delegate Assembly provided that the proposed amendment shall have been published in print or electronically at least one month prior to the meeting of the Delegate Assembly.
2. If information is disseminated with less than 30 days, two thirds vote of the Delegate Assembly is required.

ARTICLE VII. ADOPTION AND EFFECTIVE DATE

Upon adoption, the constitution shall become effective immediately.

By-Laws of the Kentucky Retired Teachers Association

ARTICLE I. OFFICERS

Section A. The Executive Board of the Association shall consist of the following officers:
President, President-Elect, Vice-President, and Immediate Past-President.

Section B. Duties of the Officers.

1. The President

- a. The President shall be the executive officer of the Association and of the Executive Council. The term of office shall be for (1) year beginning July 1 and ending June 30 each year after the annual convention.
- b. The President shall carry out rules and regulations and policies as set forth by the Executive Council and the association as well as perform the duties prescribed by the Constitution.
- c. The President shall make an annual report to the Delegate Assembly.

2. The President-Elect

- a. The President-Elect shall serve as President if for any reason the President is unable to serve.
- b. The President-Elect shall automatically succeed and be deemed elected without convention vote, to the office of President.
- c. The President-Elect shall keep in contact with the district chairpersons giving help whenever possible.
- d. The President-Elect shall assist in formulating programs for the meetings and workshops and perform any other duties which the President or Executive Council may designate.

3. The Vice-President

- a. The Vice-President shall serve as President in the absence of the President and President-Elect.
- b. The Vice-President shall assist the President at such functions and times as requested by the President or Executive Council.
- c. The Vice President shall automatically succeed and be deemed elected without convention vote, to the office of President Elect.

4. The Immediate Past-President

- a. Shall serve on the Executive Council.
- b. Shall be a member of the Executive Board for one year after serving as President.

ARTICLE II. EXECUTIVE COUNCIL

1. The Executive Council, hereafter referred to as the Council, shall consist of:
 - a. The Executive Board consisting of the President, President-Elect, Vice-President, and the Immediate Past-President. The Executive Board shall act for the Association between meetings of the Council and in addition shall have sole responsibility for any matter expressly delegated to it by the Delegate Assembly or Council
 - b. Fourteen members to be elected at the District fall meeting for a term of two years (or until a successor has been duly elected), to take office on July 1 following the meeting at which they were elected. Council members shall be elected in the following manner: The First, Third, Fifth, Central Kentucky East, Upper Kentucky River, Northern Kentucky, Big Sandy, and Central Kentucky West shall elect members for terms beginning in odd number years. The Second, Fourth, Louisville & Jefferson County, Middle Cumberland Upper Cumberland and Eastern Kentucky shall elect Council members for terms beginning in even number years. Council members may serve in succession for no more than two full terms.
 - c. The Executive Council nominees must be voted in by the District they represent and cannot hold any other paid or volunteer state level position.
 - d. All elected members of the Council shall each have full voting privileges.
2. The Council shall act for the Association ad interim. The President shall be chairperson of the Council and the Executive Director or designee shall serve as Secretary of said Council. The Council shall meet on the call of the chairperson or written petition to the chairperson signed by a majority of the Council members. A majority of the Council present at a meeting shall constitute a quorum for transacting business.
3. The Executive Council shall hold a minimum of two meetings per fiscal year. Meetings can be virtual or in person.
4. The Executive Council shall adopt rules and regulations for conducting its meeting and performing its functions in conducting the business of the Association.
5. In case of a vacancy, the District with the vacancy, will elect a member to fill the vacancy for the remainder of the term.
6. The Executive Council shall have the authority to employ and prescribe the duties of an Executive Director. Other staff members may be employed by the Council upon the recommendation of the Executive Director.
 - a. The Executive Director
 - (1). The Executive Director shall be the Administrative officer of KRTA.
 - (2). The Executive Director or designee shall take the minutes of the KRTA Delegate Assembly and the Executive Council and submit a copy to all parties concerned as soon as possible.

- (3). The Executive Director or designee shall keep on file in the KRTA office all minutes, communications, and committee reports.
- (4). The Executive Director or designee shall serve as the Editor of the KRTA Newsletter.
- (5). The Executive Director shall be evaluated annually by the Executive Council.
- (6). The Executive Director shall present an annual budget and be responsible to see that an annual audit is performed.

ARTICLE III. AFFILIATES

Section A. District Associations shall be approved by a majority vote of the members of the Executive Council.

Section B. Governance Affiliates

1. The District Associations shall be organized by counties as follows:
 - a. First District: Ballard, Caldwell, Calloway, Carlisle, Crittenden, Fulton, Graves, Hickman, Livingston, Lyon, Paducah/McCracken, Marshall, and Trigg.
 - b. Second District: Christian, Owensboro/Daviess/McLean, Hancock, Henderson, Hopkins, Union and Webster.
 - c. Third District: Allen, Barren, Butler, Cumberland, Edmonson, Logan, Metcalfe, Monroe, Muhlenberg, Ohio, Simpson, Todd, and Warren.
 - d. Fourth District: Breckinridge, Grayson, Green, Elizabethtown/Hardin/LaRue, Hart, Marion, Meade, Nelson, Taylor, and Washington.
 - e. Fifth District: Bullitt, Carroll, Franklin (Capital City), Henry, Oldham, Owen, Shelby, Spencer and Trimble.
 - f. Louisville and Jefferson County
 - g. Central Kentucky West: Scott, Harrison, Woodford, Fayette/Bourbon (Bluegrass), Jessamine, Anderson, Mercer, Clark, Nicholas/Robertson and Boyle.
 - h. Central Kentucky East: Madison, Garrard, Lincoln, Jackson, Lee, Estill, Powell, Rockcastle, EKV, and Montgomery.
 - i. Eastern District: Boyd, Carter, Elliott, Rowan, Menifee, Bath, Fleming, Lewis, Mason, Greenup, and Morgan.
 - j. Big Sandy District: Lawrence, Magoffin, Johnson, Martin, Floyd, and Pike.
 - k. Middle Cumberland District: Adair, Casey, Clinton, McCreary, Pulaski, Russell, and Wayne.
 - l. Northern District: Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton.
 - m. Upper Cumberland District: Bell County/Pineville, Middlesboro Independent, Clay, Harlan, Knox, Laurel and Whitley.

- n. Upper Kentucky River District: Breathitt, Knott, Leslie, Letcher, Owsley, Perry, and Wolfe.

ARTICLE IV. DELEGATE ASSEMBLY

1. The Delegate Assembly shall consist of the following:
 - a. Members of the Executive Council.
 - b. Local Association Delegates: At least one delegate for the first 50 members or any fraction thereof plus one additional delegate for each additional 50 members or major fraction thereof. No local association shall be entitled to more than 10 delegates.
2. Local Association Delegates must be a dues-paying member of the Association.
3. The local presidents of the local associations shall transmit to the KRTA Executive Director the names of the qualified delegates, not later than March 10 of each year.
4. The powers of the Delegate Assembly shall consist of the following:
 - a. Approve the Vice President nominee
 - b. Approve Legislative Agenda
 - c. Receive reports from Executive Director, Standing Committees, and Special Reports
 - d. Vote on recommended amendments to the constitution and bylaws
 - e. Receive annual budget and audit report
 - f. Vote on actions referred from the Executive Council
 - g. If the Delegate Assembly is unable to meet in person, the Executive Board will prepare a plan to complete the objectives and the voting process of the convention.

ARTICLE V. DUES

The annual membership dues of the Association shall be approved by the Delegate Assembly as recommended by the Executive Council.

ARTICLE VI. VICE PRESIDENT NOMINATION

1. The District will elect a Vice-President nominee using the KRTA Presidential Rotation, by December 15 prior to the Delegate Assembly.
2. On or before December 15, before the annual convention, the President shall appoint an interview Committee of five Past Presidents, not more than two from the Executive Council. This committee will meet with the District's nominee to discuss the duties of KRTA officers and present the nominee to the Delegate Assembly.
3. If the District has not submitted a nominee, then the rotation continues.
4. The President shall present the Vice-President nominee to the Delegate Assembly.
5. The newly elected officer shall take office July 1 following the annual meeting.

KRTA PRESIDENTIAL ROTATION

DISTRICT	YEAR	DISTRICT	Year
Third	2017-18	Jefferson Co	2024-25
Middle Cumberland	2018-19	Eastern	2025-26
Second	2019-20	First	2026-27
Fifth	2020-21	Upper Cumberland	2027-28
Fourth	2021-22	Northern	2028-29
Upper KY River	2022-23	Central KY West	2029-30
Central KY East	2023-24	Big Sandy	2030-31
		Third	2031-32

ARTICLE VII. COMMITTEES

1. Standing Committee Members are elected by Districts. Chairs and Co-Chairs of committees are appointed by the Executive Director and approved by the Executive Council. No person can be a member of more than one state committee. Responsibilities of each committee will be published.
 - a. Legislative
 - b. Membership
 - c. Health & Insurance
2. Ad-Hoc Committees - Appointed by the President for a specific objective.

ARTICLE VIII. TERMS OF OFFICE

The term of office for President, President Elect, Vice President shall be one year, except where specified otherwise, or until their successors are elected or appointed.

ARTICLE IX. QUORUM

1. A quorum of the Delegate Assembly shall be a majority of its qualified registered delegates present.

ARTICLE X. AMENDMENTS

1. Amendments can be made by majority vote of the Delegate Assembly provided that the proposed amendment shall have been published in print or electronically at least one month prior to the meeting of the Delegate Assembly.
2. If information is disseminated with less than 30 days, two thirds vote of the

Delegate Assembly is required.

ARTICLE XI. RULES OF PROCEDURE

The most recent edition of *Robert's Rules of Order* shall be the authority governing all matters of procedure not otherwise provided in the Constitution of these Bylaws.

ARTICLE XII. FISCAL MEMBERSHIP YEAR

The fiscal year of the Association shall begin July 1 and end June 30 of the following year.

ARTICLE XIII. ADOPTION AND EFFECTIVE DATE

Upon adoption, By-Laws shall become effective immediately.

LEGISLATIVE



Steve Gillespie
859-582-1755
stgillespie@gmail.com

Larry Woods
270-999-1121
lkw53@windstream.com

FIRSTDISTRICT (2025-2026)
AARON BEALS
270-554-5633
drbeals@aol.com

SECONDDISTRICT (2025-2026)
HAROLD WILSON
270-302-7504
harold2362@att.net

THIRDDISTRICT (2025-2026)
JON HALL
270-586-5011/270-776-4161
schoolhr2@gmail.com

FOURTH DISTRICT (2025-2026)
JOHN MATTINGLY
270-692-6426
mattinglyjohng@gmail.com

FIFTH DISTRICT (2025-2026)
ALLEN SCHULER
502239-1559
satrer31@twc.com

JEFFERSON (2025-2026)
BETH DOWDELL
502-641-5667
bdowdell262@gmail.com

CENTRAL KY WEST (2025-2026)
DAVID CASE
859-588-7969
dccase85@gmail.com

CENTRAL KY EAST (2024-2025)
LARRY WOODS
270-999-1121
lkw53@windstream.com

NORTHERN (2025-2026)
LORETTA FLERLAGE
859-620-7462
sflerlage@zoomtown.com

MIDDLE CUMBERLAND (2025-2026)
MARY McQUAIDE
270-378-2399
mcquaidem@yahoo.com

UPPER CUMBERLAND (2025-2026)
RAY ROUNDTREE
606-864-7421
rjroundtree@windstream.net

UPPER KY RIVER (2025-2026)
GOLDEN HALE
606-634-9075
halegolden@yahoo.com

BIGSANDY (2025-2026)
DANIEL BRANSON
606-226-6242/606-226-6241
dpbranson@bellsouth.net

EASTERN (2025-2026)
ROBERT "TATE" ADAMS
606-210-8283
robert.adams8181@gmail.com

Hon. Lifetime
BOBBY L. HUMES
270-300-2927
lpathumes@gmail.com

Hon. Lifetime
DON HINES
502-875-4988
drhines109@gmail.com

2026 KRTA LEGISLATIVE PRIORITIES

I. Fully fund the Teachers' Retirement System (TRS) in accordance with the state's pension-contribution statute. (KRS 161.500).

We thank the Kentucky General Assembly for fully funding TRS since 2016. We urge the General Assembly to continue this fiscally responsible practice moving forward. By fulfilling the state's actuarially required contributions, TRS solvency will continue to improve until the system becomes 100% funded. Investment income, not tax dollars, pays for the vast majority of TRS's pension benefits. Foregoing the Commonwealth's financial obligation to the pension system, while saving the state money in the short-term, will in the long run cost Kentucky's taxpayers double any saved amount over a 10-year period due to the loss of investment income.

II. Maintain the defined benefit system currently in place for Kentucky's retired, current, and future teachers.

Since teachers are ineligible for Social Security benefits, payouts from TRS are the only income Kentucky retired teachers receive. Defined benefit (DB) retirement plans are 40% less expensive and more efficient than 401(k)-style defined contribution plans. DB plans are the most effective and efficient way to ensure a dignified retirement for teachers as well as the best way to attract and retain new educators for the state's public-school systems.

III. Fully fund the statutorily required obligation to the TRS Medical Insurance Fund as required by HB 540, the 2010 Shared Responsibility Law (KRS 161.550 and 161.420).

In 2010, Kentucky's education community came together with elected officials and crafted a plan to ease the healthcare liabilities on Kentucky's taxpayers and to ensure affordable healthcare access for active and retired teachers. Since its founding, the Shared Responsibility Law has saved taxpayers hundreds of millions of dollars while providing good medical benefits to Kentucky's retired teachers. We thank our legislators for fully funding the state's obligation for the Shared Responsibility Plan (Retiree Health Insurance) and ask that they on this fiscally responsible course.

IV. Maintain the current TRS board structure.

TRS members directly elect the majority of its board members, a process which ensures accountability. The legislative and executive branches of government oversee TRS through the agency of the Public Pension Oversight Board (PPOB). Changing the member-elected TRS board structure could result in the loss of TRS independence, thus exposing TRS to some of the same issues that have plagued Kentucky's other retirement systems.

V. Oppose any legislation that would result in higher prescription costs for Kentucky's retired teachers.

Kentucky's retired teachers live on a fixed income, one that averages less than \$40,000 in benefit payouts annually. With inflation a constant, legislation resulting in higher prescription costs could result in thousands of retired teachers becoming economically vulnerable.

STANDING COMMITTEES 2025-2026



MEMBERSHIP

Sherry Radford
270-459-0858
sherryradford94@gmail.com

Mike Caudill
606-454-4052
m48ortal@gmail.com

Chrissy Jones
502-330-0130
mcjeducate@gmail.com

FIRST DISTRICT (2025-2026)
RUTH ETTA BUCHANAN
270-625-0406
buchananre@att.net

JEFFERSON (2025-2026)
SHEILA CARSON-SMITH
502-262-2686
sheilacarson52@gmail.com

UPPERCUMBERLAND (2025-2026)
POLLY MCLAIN
606-280-3331
pollymclain@aol.com

SECOND DISTRICT (2025-2026)
PEGGY COOMES
270-832-8224
peggyacoomes@gmail.com

CENTRAL KY WEST (2025-2026)
KAREN GUFFEY
859-537-7460
karlyssa@aol.com

UPPERKYRIVER (2025-2026)
MIKE CAUDILL
606-633-9691/606-454-4052
m48ortal@gmail.com

THIRD DISTRICT (2025-2026)
SHERRY RADFORD
270-459-0858
sherryradford94@gmail.com

and
LISA PETREY-KIRK
502-680-0740
liskaypk@gmail.com

BIG SANDY (2025-2026)
WANDA MOLLET
606-789-5041
bobandwanda@bigsandybb.com

FOURTH DISTRICT (2025-2026)
MARTHA STEPP
270-405-3563
martha.stepp26@gmail.com

CENTRAL KY EAST (2025-2026)
ANN UPCHURCH
859-749-5805
annupchurch@ymail.com

EASTERN (2025-2026)
LANA COMBS
606-784-6161/606-356-0223
lanacombs49@gmail.com

FIFTH DISTRICT (2025-2026)
BECKY WOODS
502-732-9020
bwoods22222@gmail.com

NORTHERN (2025-2026)
JANET SOGAR
513-476-7434
janetsogar@gmail.com

HON. LIFETIME
DEBBY MURRELL
502-387-7472
dasailboat@msn.com

MIDDLE CUMBERLAND (2025-2026)
SHIRLEY RYAN
606-278-4795
shirleyryan@windstream.net

EACH MONTH

All new retirees, deceased retirees, and address changes are received from TRS.

New retirees are added to computer file and county list. This is always one month behind.

November, December, and January retirees and deceased are not imported until after the Martin Luther King Holiday. (Cut off for Convention Awards)

New retiree list is checked against ADD cards on file and those with cards on file are sent Permanent Membership Card along with information on KRTA endorsed programs.

Letter with Membership Brochure sent to all other new retirees congratulating them and soliciting their membership.

Upon request, labels for new retirees are sent to local presidents in county of their residence suggesting the president contact them and solicit their membership in the Local Association.

Deceased members are deleted from computer file and ADD cards are removed from files

Names of deceased are recorded by county or state for printing in the quarterly newspaper.

All nonmembers, retired 10 years or more who have never joined KRTA, have been moved to a category "Not Interested." If they do decide to join, they will be placed back on the membership list.

Membership lists are titled Member and Nonmember.

DAILY

Memberships are received and processed daily. A Membership Card and green sheet are mailed to the new member.

AS REQUESTED

Updated county lists and/or mailing labels for active and inactive members. Reports can be mailed or emailed—available in PDF format and Excel. Last county taught and retire date can be helpful to identify how to approach the member. Let the office know how your report can be customized to best fit your needs.

Nonmembers that have been retired 10 years or more and have never joined can be

removed from a county list. A retiree can also request their membership be moved to another county or removed from our database at any time by calling the KRTA office.

Other documents can be mailed—such as KRTA brochure, Membership Benefits (green sheet), Medical Insurance Information (yellow sheet), Legislative Program (blue sheet)

County lists are corrected by calling the KRTA office at 1-800-551-7979.

KRTA Membership Committee Responsibilities

The purpose of the Membership Committee is to Recruit, Retain, and Re-enlist members

for the local and district RTA and KRTA. For its success, the cooperative support of all officers and the general membership is needed.

District Membership Chairs: Responsibilities

1. During the month of June and before June 30th, contact the local membership Chair inquiring their leadership role for the next year. If they are stepping down, secure the name of the person replacing them. In some situations, the local president has been doing the membership work. In these situations, encourage them to enlist a local membership chair by July 1. Follow up July 1, with a phone call to the local president to obtain the name of their local membership chair. Combine a list of local membership chairs, with updated address, phone numbers including cellular numbers, and email addresses. Be sure to get the updated list to KRTA office by July 15th.
2. Attend State Membership Meeting in July.
3. Contact local membership chairs to obtain updated email addresses for members and have them check to be sure that is the correct address that KRTA has on file. Encourage local chairs to develop a phone tree for local members who do not have e-mail or text. Some of the members will not get the updated information if they do not have technology.
4. One-on-one contact is important. But don't wait for meetings... Technology should be used to contact chairs: email, text, or phone your local chairs on a regular basis with any new information. Create an email or text list to quickly contact local membership chairs.
5. Meet with and invite all local membership chairs to district RTA meetings, KRTA Fall Workshop, and KRTA State Convention. If the meetings are virtual, your attendance is still very important. Try to make a personal contact to local chair to invite them to the district meeting.
6. Conduct a local membership chair meeting (15-30 minutes) prior to district meetings. Check on their needs: white cards, cash forms, green sheets, lists. Find out how you can help them to reach their non-members. If district meeting is not in person have a short district chair/ local chair Zoom meeting.
7. Give report of status and any new information concerning membership at each district meeting. Hand out report to members before meeting. District

membership chairs should give out current membership lists to each local chair at the meetings. Remind the locals how to use the different lists that are available Members, Non-members, last county taught and year of retirement.

8. Be sure to send each of the local chairs the goal for the district and their local, so, they can see what they need in order to achieve their goal.
9. During Membership Drive Campaign contact each local membership chair preferably by phone.
10. Develop a list of reasons for joining the local, district, and state associations. (Each chair adjusts the list to your area and locals) the green sheet is factual sheet of information.
11. Check monthly for new retiree lists. Always encourage your general membership to make personal contacts with new retirees whenever possible. Call office manager at KRTA office to get this.
12. On a monthly basis get the % report for the district from KRTA and email the latest % to your local chairs. Keep them abreast of their success in reaching their membership goals.
13. Prepare a report of how each of your locals worked to reach their membership goals for the State Membership Committee in July. A report should be sent to the Executive Director prior to the actual meeting. Encourage each of your locals to contribute info to you for your report about what works and doesn't work for them. Sharing these ideas is important on local and state level as well. Communication is vital to successes. Sometimes we find out something that worked for another district or local that will be pertinent to our districts or local. Remember, membership is everybody's business. Membership is the life-blood of KRTA.
14. Remember to encourage the local chairs as they are accomplishing their goals. That "pat on the back" is so necessary. KRTA leaders are volunteers. The encouragement and support of one volunteer to another will go a long way to develop and strengthen leadership.
15. Be a better KRTA Ambassador by staying informed with current information!

Local Membership Chair

The purpose of the Membership Committee is to Recruit, Retain and Re-enlist members for the local and district RTA and KRTA. For success, the cooperative support of all officers and the general membership is needed.

Be informed! The better informed you are about the benefits of belonging the better “ambassador” you will be!

May

Sometime before school ends, get a list of teachers who are retiring and addresses from the district office, or phone the local schools to inquire about retirees or persons close to retirement. The local school secretary will usually be able to give you that information.

You may be able to personally meet with them to invite them to join. Take a white ADD card to the schools to meet each retiree. If possible, get the upcoming retiree to fill out the white card before you leave. Offer to mail the card for them... even if their official date isn't until July 1 or a little later. KRTA office will hold it, and when KRTA receives the list from TRS, they will process it at that time.

Official year for membership is July 1st – June 30th

Early June or July, contact KRTA at 1-800-551-7979. KRTA office manager will help you with whatever you need.

Ask for:

- List of active and non-members in KRTA in your county (Can get a PDF or Excel list if you want on your computer); or they will mail a list to you if needed)
- Preprinted self-stick address labels are available from the KRTA office upon request for members and non-members. You may want to personally address the ones to the non-members. (They are more likely to open a hand addressed envelope rather than a pre-printed label). With the Excel list you may print your own labels.
- Request or download from the KRTA website ADD (Automatic Dues Deduction) cards to send to all the non-members and newly retired teachers. Print the county name on the back of the card and your local will earn a \$5 credit. It is called One-for-One Campaign. That is paid out one year behind, so any received this year the \$5 would be totaled and mailed to your local the next year. It doesn't only have to be for a new member, it can also be for an active member that is being converted from cash to ADD. Contact KRTA office no later than May 1 to verify total number of cards with county name.

Contact the KRTA office for updated membership lists throughout the year. Remember your membership will fluctuate throughout the year with new retirees and deceased members. The second week of each month is a good time to ask for new list. Retirees are not added to the KRTA lists until a month and usually at least a week after the actual date of retirement. Example: July 1 retiree would not show up on the list until August.

Request an Excel list of your retirees with the date retired and county retired from. The list may contain names who retired from a state facility which will appear on the list as a number. The number will indicate the facility in which they worked.

Use current members as liaisons to the new retirees to encourage them to join. Link together retirees who worked in the same building or central office staff with non-members who have not joined. If there is a university, community college, or technical school in your area, link retirees from these organizations together.

Upon obtaining your membership list from KRTA regarding members and non-members, double check your list. Contact non-members and encourage them to join both the local and state organizations.

Follow up the KRTA June and August mailings to new retirees and non-members who have not joined with a personal communication.

Give Them Reasons to Join:

- Remind retirees about the COLA increases yearly and health insurance benefits they receive that many retiree groups do not.
- Talk about how KRTA being one of the largest retiree organizations.
- Remind retirees that KRTA looks after their benefits.

Your personal contact may be what convinces them to join. Use a chart to record your contacts. This way you do not end up contacting someone who wished not to be contacted; document this on your chart.

Join KRTA online. www.krta.org

Join KRTA by phone 1-800-551-7979 or 502-231-5802

Join KRTA by mail. 7800 Leaders Lane, Louisville, KY 40291-3234

Attend district meetings and Fall Workshop

Attend KRTA State Convention

Local Lists contain the following:

Auto – indicates membership by automatic dues deduction (white card)

Cash – indicates membership by cash payment

Non-member – anyone who has not joined within 10 years of retirement.

“O” indicates the person was never a member of KRTA

“L” means they were a member, but have not paid their dues for the ongoing year... dues have lapsed.

October (last Friday) all ADD cards (white cards) need to be in the KRTA office in order for dues to be deducted from their TRS paycheck. If need be scan the front and back of the card and email them to the office to get them enrolled as an active member before the deadline.

Deceased members will not be removed from your lists, nor will new retirees be added to your list November through the January deadline. List will be updated with deceased and new retirees after Martin Luther King Day – which will start the next years membership drive.

Call your district membership chair or state co-chair to speak at your meeting.



KENTUCKY RETIRED TEACHERS ASSOCIATION MEMBERSHIP ENHANCEMENTS

7800 Leaders Lane Louisville, KY 40291

(502) 231-5802 or 1-800-551-7979

info@krta.org www.krta.org

STAFF

Greg Roush, Executive Director

Emily Carey, Operations

Brenda Meredith, KRTA News

Alma Wooley, Member Services



@KentuckyRetiredTeachersAssociation



@kyretiredteach

- **KRTA State Units:** 118 Local Associations & 14 District Associations
- **Membership:** Strong & unified voice in Frankfort with 31,000+ members strong
- **KRTA NEWS:** Three printed newspapers and two electronic issues per year
- **Bourgard Foundation:** Benevolence Fund for members
- **N.O. Kimbler Memorial Scholarship Fund:** Provides 16 scholarships to KY Community Colleges
- **KRTA Annual Convention & 14 District Fall Workshops**
- **Legal Services: Rebecca Park** 1-502-287-1005 Hours: 8:00-12:00 & 1:00-4:00
 - Free limited legal advice
 - Wills, Deeds, POA at reduced fees
- **Finance and Investment Information** Henry Hensley at 1-800-927-0030
- **Dental and Vision Plans**
Jason Weilage JSW Agency (502) 500-9623 jweilage@jswagency.com www.krtadentalandvision.com
 - Delta Dental/VSP Vision Enroll Anytime
Three plans available
Provider & Billing Qts 1-800-955-2030
 - Avesis Vision Plans Enroll Sept-Oct.
Low and High Options Available
Billing & Enrollment Qts. (502) 500-9623
Provider Questions Avesis 1-800-828-9341
- **Commonwealth Credit Union** 1-800-228-6420 or www.ccuky.org
 - Savings, Free Checking, Individual Retirement Accounts
 - Mortgages, Home Equity, Vehicle Loans / Home Equity Credit Cards
 - Special attention to 55+, some restrictions do apply
- **AAA** Christie Talley (270) 992-0176 talley.christie@ace.aaa.com
- **North American Life Plans** Jeff Johnson (502) 553-7630 or 1-888-362-1214 jjcraa@aol.com
 - Long-Term Care & Life Insurance
- **Stephen Foster Story:** Enjoy BOGO please call 1-800-626-1563
- **Kentucky State Parks:** Commonwealth Connection <https://parks.ky.gov/deals/state-employees>

- **Collette Travel:** 1-800-581-8942
 - European Christmas Markets Dec. 10-18, 2025 Reservation #1262948 Expires June 11, 2025
 - Discover Hawaii Adventure Feb. 12-21, 2026 Reservation # 1319642 Expires Aug 12, 2025
 - British Landscapes May 21-May 30, 2026 Reservation # 1319634 Expires Nov 22, 2025
 - New York City Dec. 7-Dec. 11, 2026 Reservation # 1319628 Expires June 7, 2026
- **Heuser Hearing institute:** (502) 584-3573 or www.thehearinginstitute.org
 - No charge exam and consultation
 - Members discounts
- **Comfort Keepers:** (606) 676-9888 or www.comfortkeepers.com
 - Preferred member rates
 - Free in-home consultation
 - Meal preparation, errand services, respite & relief for families, personal care services
- **Home Instead Senior Care:** 1-888-343-0182 or www.homeinstead.com/
 - Nine offices in Kentucky serving 53 counties
 - Preferred rate for services
 - Free in-home assessment
 - Meal preparation, errand services, respite & relief for families, personal care services
- **Home Helpers:** 1-800-990-9750 or www.homehelpershomecare.com/
 - Free in-home consultation
 - Senior Care - Long-term Care Recuperative Care
 - Automated Medication Dispenser

**Teacher Retirement System of KY (TRS)
www.trs.ky.gov or 1-800-618-1687**

TRS (MEHP) 65 and over or Medicare Eligible

United Healthcare Group Advantage (PPO) 1-844-518-5877	www.trs.ky.gov/retired-members/age-65-over/
Express Scripts, Medicare Part D 1-877-866-5834	www.express-scripts.com/
KYRx Coalition 1-855-218-5979	www.kyrx.org
Corielle DNA Testing 1-888-454-9024	www.coriell.com/trs
Renew Active 1-844-518-5877	
Renew Rewards 1-888-219-4602	
Virtual Doctor 1-855-615-8335	
United Healthcare Hearing 1-866-445-2071	www.UHChearing.com/Retiree
Personal Emergency Device 1-855-595-8485	www.lifeline.com/uhcgroup/
Roots Food Group 1-888-322-2305	www.rootsfoodgroup.com/

TRS (KEHP) 65 and under NOT Medicare Eligible

Medical Anthem BCBS 1-844-402-KEHP	www.anthem.com
Prescription CVS Caremark 1-866-601-6934	www.caremark.com/
KYRx Coalition 1-855-218-5979	www.kyrx.org
SmartShopper 1-866-832-2436	www.smartshopper.com
Living Well Promise 1-800-681-6758 (CastLight)	www.mycastlight.com/mybenefits
Turning 65 Soon? 1-800-618-1687	www.trs.ky.gov/retired-members/turning-65/

STANDING COMMITTEES 2024-2025
HEALTH AND INSURANCE



Sue Ellen Caldwell
502-395-0251
s8caldwell@aol.com

Sheila Wilkinson
270-319-2065
sheliawilk@comcast.net

FIRST DISTRICT (2025-2026)
BRIDGES HOLLAND
270-705-7376
bhall@wk.net

SECOND DISTRICT (2025-2026)
REBECCA BROWN
270-860-0986
becket1951@gmail.com

THIRD DISTRICT (2025-2026)
GINGER HOLCOMB
270-457-4756
holcomb@scrtc.com

FOURTH DISTRICT (2025-2026)
MARCIA WITHERSPOON
270-786-1562/270-404-6112
marciawspoon@gmail.com

FIFTH DISTRICT (2025-2026)
Charlotte Nedros
502-439-4136
nedros44@twc.com

JEFFERSON (2025-2026)
LUE PEABODY
502-895-1642
luepeabody@gmail.com

CENTRAL KY EAST (2025-2026)
LINDA RUDOLPH
859-339-7981
lrudy54241@gmail.com

CENTRAL KY WEST (2025-2026)
DENNY RICE
859 553-4957
drice35027@aol.com

NORTHERN (2025-2026)
NANCY DULEY
859-428-2091/859-240-4291
nduley@gmail.com

MIDDLE CUMBERLAND (2025-2026)
JANE DALTON
606-348-4825/606-278-0454
jane.dalton.443@gmail.com

UPPER CUMBERLAND (2025-2026)
PATRICIA BINGHAM
606-337-5990/606-302-1277
fsdir@hotmail.com

UPPER KY RIVER (2025-2026)
MARCIA CAUDILL
606-633-9691/606-253-1722
marcia@tvscable.com

BIG SANDY (2025-2026)
TOM SALYER
606-792-6833
salyertc@foothills.net

EASTERN (2025-2026)
MARGARET SNEDEGAR
606-849-2646/606-776-8240
msnedegar@windstream.net

Teacher Retirement System of KY (TRS)
www.trs.ky.gov or 1-800-618-1687

TRS (MEHP) 65 and over or Medicare Eligible

United Healthcare Group Advantage (PPO) 1-844-518-5877	www.trs.ky.gov/retired-members/age-65-over/
Express Scripts, Medicare Part D 1-877-866-5834	www.express-scripts.com/
KYRx Coalition 1-855-218-5979	www.kyrx.org
Corielle DNA Testing 1-888-454-9024	www.coriell.com/trs
Renew Active 1-844-518-5877	
Renew Rewards 1-888-219-4602	
Virtual Doctor 1-855-615-8335	
United Healthcare Hearing 1-866-445-2071	www.UHChearing.com/Retiree
Personal Emergency Device 1-855-595-8485	www.lifeline.com/uhcgroup/
Roots Food Group 1-888-322-2305	www.rootsfoodgroup.com/

TRS (KEHP) 65 and under NOT Medicare Eligible

Medical Anthem BCBS 1-844-402-KEHP	www.anthem.com
Prescription CVS Caremark 1-866-601-6934	www.caremark.com/
KYRx Coalition 1-855-218-5979	www.kyrx.org
SmartShopper 1-866-832-2436	www.smartshopper.com
Living Well Promise 1-800-681-6758 (CastLight)	www.mycastlight.com/mybenefits
Turning 65 Soon? 1-800-618-1687	www.trs.ky.gov/retired-members/turning-65/