



Membership Handbook

**This book was compiled June 2026-
Please note document example dates may not be current.**



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State Organization Information

KRTA OFFICE MEMBERSHIP PROCEDURES

JUNE

Last week of June—All cash members are made inactive, and all ADD (Automatic Dues Deduction) members on hold are pulled and made active auto in the KRTA database.

A letter with a Cash and ADD form is mailed to all nonmember retirees

JULY

Mid-July—A reminder email will be sent as a follow up to all nonmember retirees soliciting their membership/renewal.

AUGUST

First Week of August—A second letter/email will be sent to all nonmember retirees soliciting their membership.

EACH MONTH

All new retirees, deceased retirees, and address changes are received from TRS and imported to the KRTA database.

This is always one month behind. An example is as follows; July retirees and changes are not downloaded to KRTA until August.

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

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

Letter with a membership brochure are 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 their 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. The office does do a mass removal of those several times a year.

Membership lists are titled member and nonmember. This includes their name, address, email, and payment type.

DAILY

Memberships are received and processed daily. A membership card and Membership Enhancement Sheet (green sheet) are mailed to the new member.

AS REQUESTED

Updated county lists and/or mailing labels for members and nonmembers. 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.

Other documents can be mailed—such as KRTA brochure, Membership Enhancement Sheet (green sheet), and Legislative Program (blue sheet).

County lists can be reviewed for correction by calling the KRTA office at 1-800-551-7979.

Retirees are placed in the county they live, not the county they retired from. An active member can request their membership be moved to another county.

A nonmember can be removed from our database at any time by calling the KRTA office to request no solicitation.



Kentucky Retired Teachers Association

www.krta.org | info@krta.org | 502-231-5802

NOTE: sent as soon as person retires

Dear Colleague:

On behalf of the officers and members of the Kentucky Retired Teachers Association (KRTA), I want to offer our congratulations to you upon the occasion of your retirement. I also want to welcome you to the ranks of Kentucky's more than 40,000 retired educators.

As you may or may not know, approximately 32,000 of the retired educators in the State belong to KRTA. If you have not already done so, I hope you will consider becoming a member. KRTA is the only organization in the state that has as its sole purpose the improvement of the welfare of retired teachers in Kentucky.

The enclosed brochure outlines the benefits of belonging to the KRTA. Primary among the reasons for joining KRTA is the need to maintain a strong and unified voice as our leadership presents the needs of retired educators to the General Assembly and Governor's Office. In addition, by joining, you will add your support toward making KRTA stronger and more effective as we work together to protect and improve the welfare of all retired educators in Kentucky.

We offer three ways to join;

1. Automatic Dues Deduction - The \$25 dues would be automatically deducted from your November annuity check, starting with Nov. 20XX. The Automatic Dues Deduction method ensures uninterrupted membership with KRTA each year. A electronic Automatic Dues Deduction submission is available at <http://www.krta.org> or you may scan the QR code below. I have also enclosed an ADD card and a self-addressed, stamped envelope for you to use in returning your enrollment information. Once returned you will be considered active immediately.
2. Cash Enrollment - Return the Cash Enrollment form along with a check for \$25. You will then be notified by mail each June for your membership renewal. I have enclosed a self-addressed, stamped envelope for you to use for returning your enrollment.
3. On-line Payment - Please visit <http://www.krta.org>, click on join, and pay online. You will then be notified by mail each June for your membership renewal. Please note there is a \$1 processing fee. You should soon be contacted by the Local Retired Teachers Association in your county about joining at the local level. I encourage you to become active with your local group. Please add your influence to your fellow retirees as we work together to secure improved benefits for all of Kentucky's retired educators. If you have questions, please feel free to call us at 1-800-551-7979.

Sincerely,

Greg Roush
KRTA Executive Director





The following benefits and services are available to KRTA members:

Discounted Dental Insurance

Discounted Vision Plan

Heuser Hearing Institute for diagnostic, therapeutic & medical services

Discounted Legal Service- **Legaline** (some services at reduced fees)

Free Finance & Investment Information Service

AAA Discount

Partnership with **Comfort Keepers, Home Instead Senior Care, and Home Helpers**

Partnership with North American Life for Long-Term Care Insurance/Life Insurance

N. O. Kimbler Fund for Scholarships

Collette Travel Opportunities

Bourgard Benevolence Fund

Commonwealth Credit Union

Annual Statewide Convention in April

Fall Regional Workshops – 14 Districts

KRTA News – printed and on-line web issues

ABOVE ALL: Advocacy for retirement benefits

It is important because we are all in this together!



Kentucky Retired Teachers Association

www.krta.org | info@krta.org | 502-231-5802

NOTE: sent to people who retire late in the fiscal year

Dear Colleague:

On behalf of the officers and members of the Kentucky Retired Teachers Association (KRTA), I want to offer our congratulations to you upon the occasion of your retirement. I also want to welcome you to the ranks of Kentucky's more than 40,000 retired educators.

As you may or may not know, over 32,000 of the retired educators in the State belong to KRTA. If you have not already done so, I hope you will consider becoming a member. KRTA is the only organization in the state that has as its sole purpose the improvement of the welfare of retired teachers in Kentucky.

The enclosed brochure outlines the benefits of belonging to the KRTA. Primary among the reasons for joining KRTA is the need to maintain a strong and unified voice as our leadership presents the needs of retired educators to the General Assembly and Governor's Office. In addition, by joining, you will add your support toward making KRTA stronger and more effective as we work together to protect and improve the welfare of all retired educators in Kentucky.

We offer three ways to join;

1. Automatic Dues Deduction - The \$25 dues would be automatically deducted from your November annuity check, starting with Nov. 20XX. The Automatic Dues Deduction method ensures uninterrupted membership with KRTA each year. A electronic Automatic Dues Deduction submission is available at <http://www.krta.org> or you may scan the QR code below. I have also enclosed an ADD card and a self-addressed, stamped envelope for you to use in returning your enrollment information. Once returned you will be considered active immediately.
2. Cash Enrollment - Return the Cash Enrollment form along with a check for \$25. I have enclosed a self-addressed stamped envelope for you to use to return your enrollment. Since it is late in our fiscal year your membership will be good through June 30, 20XX. You will then be notified by mail each June for your membership renewal.
3. On-line Payment - Please visit <http://www.krta.org>, click on join, and pay online. Since it is late in our fiscal year your membership will be good through June 30, 20XX. You will then be notified by mail each June for your membership renewal. Please note there is a \$1 processing fee.

You should soon be contacted by the Local Retired Teachers Association in your county about joining at the local level. I encourage you to become active with your local group. Please add your voice to your fellow retirees as we work together to secure improved benefits for all of Kentucky's retired educators.

Sincerely,

Greg Roush
KRTA Executive Director



NOTE: text of email sent to cash members

THIS IS A SAMPLE ONLY – IT GETS UPDATED EVERY YEAR

Dear Kentucky Retired Teacher:

KRTA is the largest retired teacher association in Kentucky, currently 32,000 plus strong. KRTA's sole mission is being alert and looking out for the welfare of Kentucky's Retired Teachers. KRTA is an independent organization; we are not affiliated with any active teacher/educator associations.

July 1, 20XX, marks the beginning of a new membership year. We have Four [4] options to renew/join KRTA.

1. Complete the enclosed Automatic Dues Deduction card and return it to the KRTA office. To submit an electronic version, visit krtat.org, click on join/renew, and select the electronic version. TRS of KY will automatically deduct your dues of \$25 from your November annuity check each year.
2. Visit www.krtat.org and click on the "Join" tab at the top of the screen. There is a 90-cent processing fee.
3. Return your \$25 check to KRTA.
4. Call the KRTA office (1-800-551-7979) and have your credit card ready to pay by phone. There is a \$1 processing fee.

KRTA offers many benefits for our members, go to krtat.org and click the "About KRTA" tab for a full list of benefits.

Whichever way you decide to join, your membership is imperative to keep KRTA growing stronger every day! We look forward to you joining soon!



Kentucky Retired Teachers Association

www.krta.org | info@krta.org | 502-231-5802

NOTE: sent to Local Presidents UPON REQUEST so they can contact directly about local association

Dear Local RTA President,

Enclosed you will find **address labels** for **new retirees** from your county for the month of **APRIL 20XX**.

All these persons have been sent a letter of congratulations from this office. They have also been invited to join KRTA and the local association in their county.

I am sending the names and addresses to you so that you may contact each one of the new retirees and give them a personal invitation to join your local association. I hope you will also encourage them to join KRTA if they have not already done so.

I have enclosed a **New Retiree Recognition Reimbursement Form** so you can claim those attending your local meetings for the first time.

Thanks for your continued support of KRTA.

Sincerely,

Emily Carey

Emily Carey
KRTA Operations Manager

2026-2027
MEMBERSHIP COMMITTEE CO-CHAIRS



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

RUTH ETTA BUCHANAN
270-625-0406
buchananre@att.net

SECOND DISTRICT

PEGGY COOMES
270-832-8224
peggyacoomes@gmail.com

THIRD DISTRICT

SHERRY RADFORD
270-864-9590/270-459-0858
sherryradford94@gmail.com

FOURTH DISTRICT

MARTHA STEPP
270-405-3563
martha.stepp26@gmail.com

FIFTH DISTRICT

GLENN WALKER
502-667-2374
gwalker429@gmail.com

JEFFERSON

SHEILA CARSON-SMITH
502-262-2686
sheilacarson52@gmail.com

CENTRAL KY WEST

MARGIE-JO MALONEY
859-327-1623
margiemaloney5@gmail.com
and
VIRGINIA SIMPSON
859-885-5998
virginiajsimpson@gmail.com

CENTRAL KY EAST

ANN UPCHURCH
859-749-5805
annupchurch@ymail.com

NORTHERN

JANET SOGAR
513-476-7434
janetsogar@gmail.com

MIDDLE CUMBERLAND

SHIRLEY RYAN
606-278-4795
shirleyryan@windstream.net

UPPER CUMBERLAND

POLLY MCLAIN
606-280-3331
pollymclain@aol.com

UPPER KY RIVER

MIKE CAUDILL
606-633-9691/606-454-4052
m48ortal@gmail.com

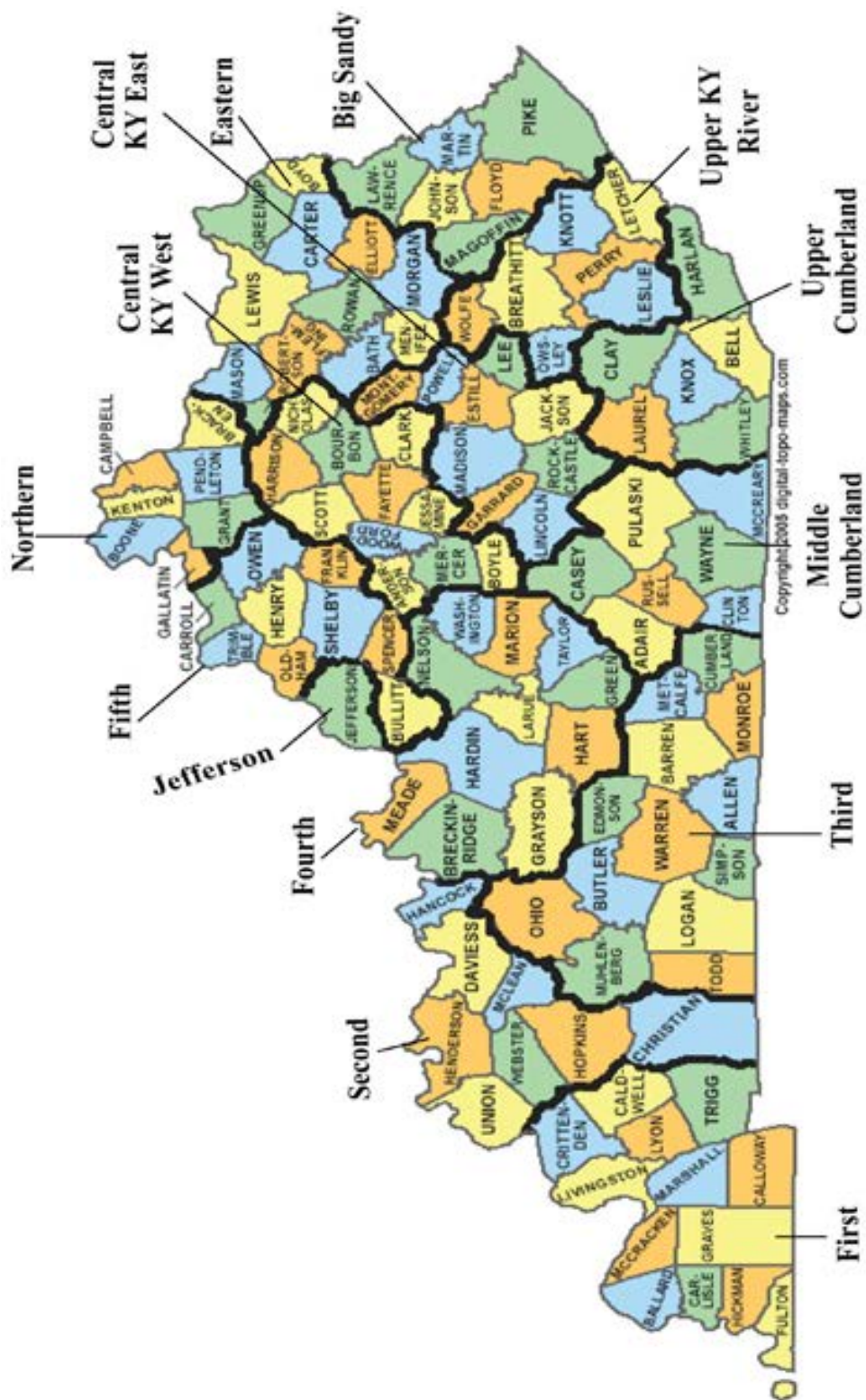
BIG SANDY

WANDA MOLLET
606-789-5041
bobandwanda@bigsandybb.com

EASTERN

LANA COMBS
606-784-6161/606-356-0223
lanacombs49@gmail.com

KRTA DISTRICTS





District Membership Chair

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 cell numbers, and email addresses. Be sure to get the updated list to KRTA office.
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: ADD 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 current status and any new information concerning membership at each district meeting.

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 goals.
9. During membership drive 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 a 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 the KRTA office to get lists.
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!

District Membership Chair Personal Checklist

Attend district meetings	1	2	3	4								
Give report at district meetings	1	2	3	4								
Call local chairs regarding district meetings	1	2	3	4								
Distribute KRTA lists to local chairs at district meetings	1	2	3	4								
Check with KRTA office manager each month on % for district and locals and send to local membership chairs	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
Prepare yearly report, attend State Membership Meeting	July											
Attend in-person or via Zoom other State Membership Meetings as needed	1	2	3	4								
Attend KRTA Fall Workshop	Sept.											
Attend KRTA State Convention	April											
Email updates from state membership chairs to locals	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June

District Membership Chair Outreach Checklist

List local RTA's in boxes B to N													
Contact local chair about attending district meeting													
March													
June													
September													
December													
Contact local chair mid-August about attending Fall Workshop													
Give updated membership list to local chairs in mid-July and immediately before district meetings													
Send a copy of KRTA membership goals to local chairs mid-July													
Send current status % report to local chairs													
January													
February													
March													
April													
May													
June													
July													
August													
September													
October													
November													
December													
Send updated materials from state membership chairs to locals as needed													



Local Membership Chair

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, if possible, get a list of teachers who are retiring and addresses from your 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 an ADD card to the schools to meet each retiree. If possible get the upcoming retiree to fill out the 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. An electronic ADD card can also be submitted by visiting www.krta.org, join/renew or by scanning the QR.



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

At anytime you can obtain the following from the KRTA office to help with your membership drive at a local or state level.

- List of members and non-members in KRTA in your county
 Available in a PDF or Excel list or sent in the mail.
- 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.

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 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. Someone would not be on your list if they did not pay into TRS. If they paid into TRS they are receiving monthly benefits.

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.
- Use the blue Legislative sheet and the Membership Enhancement sheet of vender's for recruiting tools.

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 on line, www.krta.org, or the QR scan

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, Fall Workshop, and the KRTA State Convention

Local Lists contain the following:

Auto – indicates membership by automatic dues deduction (ADD)

Cash – indicates membership by cash payment

Non-member – Not a KRTA member

“O” indicates the person was once a member of KRTA

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

"Blank" indicates never have been a member

October is when all ADD 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.

During the months from October through the January deadline (MLK Day) deceased members will not be removed from your lists. They will be removed after the ML King Day cut off. This also applies to new retirees during those months.

Local Membership Chair Personal Checklist

Attend district meetings	1	2	3	4								
Give report at local meetings	1	2	3	4								
Check monthly on % for local and get updated member lists	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
Check your member lists for new retirees, deceased members, dropped members from list, or unfamiliar names on list	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
Check your non-member lists for new retirees, dropped members, or unfamiliar names on list	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
Check monthly on email address and phone number changes, and report to KRTA	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
Obtain a current membership list from KRTA office with retiree retirement date and last place taught	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
Prepare yearly report for district chair regarding local membership incentives... What worked? What did not? Include fresh and new ideas!	due by June 1st											
Attend KRTA Fall Workshop	Sept.											
Attend KRTA State Convention	April											

Non-Member Contact List

L=lapsed member O=past member

Date and T=text C=call E=email

Non-member List	Where did they retire from	Year Retired	New Retiree	Retired 1-5 years	Retired 5-9 years	Does Not Want to be contacted	Contacted



RESOURCES

KRTA Staff

KRTA Brochure: Membership Equals Strength

Ways to Join KRTA

KRTA State Committee Handouts

KRTA Order Form for Pins and License Plates

Ideas for Thanking Members – Candygrams

Local vs State?

Membership Goal Cheat Sheet

Local Association Recognition Program (yearly report)

Membership Awards Explained

New Retiree Recognition Program

New Retiree Recognition Program Reimbursement Form

Pre-Retirement Seminar Information

Questions and Answers

Bourgard Program Guidelines

Kimbler Program Guidelines

Frank R. Hatfield Volunteer of the Year Award Criteria

Volunteer Hours Record Sheet

Find Your District Membership Leader

Tentative Calendar of Events

About this Handbook



KRTA
7800 Leaders Lane
Louisville KY 40291-8343

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

Monday-Thursday 8:30-4:00

Friday 8:30-2:00

KRTA Staff

Greg Roush, Executive Director
greg.roush@krta.org

Emily Carey, Operations Manager
emily.carey@krta.org

Alma Wooley, Members Services
alma.wooley@krta.org

Brenda Meredith, News Editor
brenda.meredith@krta.org

**Call the KRTA office monthly to request your district's or
local's latest membership information!**

**Ask all members to keep their address, telephone, and email
updated with KRTA and TRS.**

TRS
1-800-618-1687

MEMBERSHIP

STATE LEVEL —

The state association carries the highest burden of responsibility and a twenty five (\$25) dollar annual membership fee.

Active membership is open to any retired teacher, supervisor or school administrator formerly employed in any school system or who receives retirement benefits from the Kentucky Teachers' Retirement System. This includes university level educators and retired staff members of the State Department of Education and Teachers' Retirement System.

Associate membership is open to any person in or out of state interested in the welfare of KRTA. It carries the same benefits as regular membership.

LOCAL AND DISTRICT LEVEL —

Local and District Associations establish their own membership fees. Although local membership is not conditional upon whether you are a member of the State Organization, we encourage membership in the Local, District, and State Associations. A representative of the Local Association in your county will contact you about joining the Local Organization. They will provide you with information concerning activities at the Local and District levels.

NATIONAL LEVEL —

The National Retired Teachers Association (NRTA) is now a division of AARP.

When joining AARP indicate that you are a retired educator and that you wish to belong to the NRTA Division.

Retirement

is the beginning
of a very special time in life.
It is the achievement of one goal
and the opportunity to set new ones.

There is no limit
to the challenge it can offer,
the satisfaction it can bring, or the
world of accomplishment it can hold.

HADIN MARSHALL



**KENTUCKY
RETIRED
TEACHERS
ASSOCIATION**

502-231-5802
1-800-551-7979
info@krtat.org
www.krtat.org

KENTUCKY RETIRED TEACHERS ASSOCIATION



Serving Retired Teachers Since 1957

**Membership
Equals
Strength**

WELCOME

Having been active in the field of education for many years, you are now ready to retire and live a life of leisure. You will find that it is not easy. It has been said that, "Youth is the work of nature, but old age is a work of art." In order to complete this work, you must stay active and interested in things around you. Your Retired Teachers Association will give you an opportunity to do this.

The Kentucky Retired Teachers Association is a professional organization with a membership approaching 32,000 working together to help guarantee your financial security during retirement. This is your invitation to join KRTA in an on-going effort to protect and improve our Retirement System and the benefits we receive from it.

PURPOSES:

1. To promote the economic, social, 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 in promoting membership, cooperating in legislative efforts and helping in national and state problems.

TEN REASONS TO JOIN KRTA:

1. KRTA is the only organization in the State that has as its sole purpose the improvement of the welfare of retired teachers in Kentucky.
2. KRTA develops a biennial Legislative Program and makes contact with state officials and candidates for state office to solicit support for and commitment to the association's legislative priorities.
3. KRTA has registered lobbyists in Frankfort during the legislative sessions to keep track of legislation, both good and bad, that is of concern to retired teachers.
4. KRTA makes available to the membership Long Term Care, Dental/Vision Care, Life, Auto, and Homeowners Insurance Plans endorsed by the association. Premiums for these plans are discounted to members.
5. KRTA provides legal and finance and investment assistance to the membership through the KRTA Legaline and the KRTA Finance & Investment Information Line.
6. KRTA holds regional workshops each fall to inform local leaders on matters of concern to retired teachers. A convention, featuring state and national leaders, is held each April in Louisville.
7. KRTA maintains a headquarters office with staff in Louisville. This office provides service to local and district units and individual members. A nationwide 800 number and a website are available for use by the membership.
8. KRTA keeps the membership informed through three printed newspapers and three electronic issues and by providing qualified speakers to district and local association meetings.
9. KRTA provides discounted programs for hearing instruments and in-home assisted care services.
10. KRTA membership is your way of becoming a part and showing your appreciation for the hundreds of members who volunteer their time and efforts to improve the living conditions of retired teachers throughout Kentucky.

JOIN NOW:

KRTA's membership year runs from July 1 to June 30. Your membership will help the Association in its efforts to secure improved benefits for all of Kentucky's retired educators and to protect the benefits you have earned through your many years of service.

You may join KRTA by completing and signing the Automatic Dues Deduction form and mailing it to the KRTA office. This will authorize the Retirement System to deduct your twenty five (\$25) dollar dues from your November annuity check each year until cancelled by you. This procedure will assure your continued membership in KRTA and will save time and money for both you and the Association.

If you prefer to pay your dues on an annual cash basis, you may do so by completing the Cash Enrollment form and returning it along with your check in the amount of twenty five (\$25) dollars to the KRTA office.

We look forward to your support as we work together to protect and improve the benefits received by all of Kentucky's retired educators.

For your convenience, both the ADD and the CASH Enrollment forms are enclosed. When you have decided which method of dues payment you prefer, please complete the proper form and return it to the KRTA office. If you are joining as a cash member, attach your check in the amount of twenty five (\$25) dollars.

If you have any questions, please contact the KRTA office at the phone number printed on the back panel.



Ways to Join



We have Four (4) options to renew/join KRTA.

1. Complete an Automatic Dues Deduction Card and return it to the KRTA office. To submit an electronic version, visit krtat.org , click on join/renew, and select the electronic version or printed version. TRS of KY will automatically deduct the dues of \$25 from the November annuity check each year.

*If you are not receiving a monthly benefit payment this option is NOT available, however, if you retire before October 1st of the current year, you will qualify for this option.

2. Pay online, visit www.krtat.org and click on the “Join/Renew” tab at the top of the screen. There is a \$1 processing fee.

3. Complete a cash form and return it with your \$25 check to the KRTA office. 7800 Leaders Lane Louisville KY 40291

4. Call the KRTA office (1-800-551-7979) and have your credit card ready. There is a \$1 processing fee for this choice.





Automatic Dues Deduction Authorization

Must be receiving a TRS of KY annuity payment for automatic dues deduction membership option



Name		Last 4 of SS and 8 digit DOB	
Address		City	
State	Zip Code	County Association	Retirement Date
Phone		E-mail Address	

I request voluntary withholding of annual membership dues in the amount of \$25 for the Kentucky Retired Teachers Association from my November annuity payment from the Teachers Retirement System of Kentucky (TRS). I also authorize TRS to share contact and member identification information with KRTA. This authorization will remain in effect until I choose to terminate by written notice to the TRS prior to October 15 of any year.

Kentucky Retired Teachers Association
7800 Leaders Lane
Louisville, KY 40291
info@krtat.org
1-800-551-7979

Signature

Date



KRTA MEMBERSHIP CASH ENROLLMENT FORM

NAME _____ LAST 4 of SS and 8 DIGIT DOB _____

ADDRESS _____

Street and Number, Box or Route Number

City

State

Zip Code

()

Phone Number

Email Address

County Retired Teacher Association

I am enclosing my Check # _____ for **\$25** to pay my membership in the Kentucky Retired Teachers Association

Date Of Retirement: _____ I am a: ___ New Member ___ Renewal ___ Associate Member

Membership: June 30-July 1 of the following year

KRTA dues are not deductible as a charitable contribution for income tax purposes

Serving Retired Teachers Since 1957

SEND FORM AND CHECK TO THE ADDRESS BELOW:

Kentucky Retired Teachers Association
7800 Leaders Lane
Louisville, KY 40291
Phone: (502) 231-5802 or 1-800-551-7979

Associate Membership is available for \$25 a year to spouses, actively employed educators, local business owners, and others who desire to affirm KRTA. Complete a cash form, include a check in the amount of \$25, and mail to:

**Kentucky Retired Teachers Association
7800 Leaders Lane
Louisville, KY 40291-3234**

Membership Information

Membership year: July 1 to June 30

Membership dues: \$25 annually



KENTUCKY RETIRED TEACHERS ASSOCIATION MEMBERSHIP ENHANCEMENTS

7800 Leaders Lane Louisville, KY 40291

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

info@krtta.org www.krtta.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
Coriell 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/

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 don't pay into Social Security, 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 continue 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.

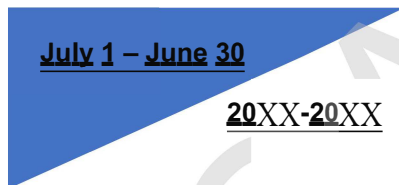
Kentucky's retired teachers live on a fixed income, one that averages less than \$40,000 in benefit payouts annually. With inflation a constant, legislation resulting in higher prescription costs could result in thousands of retired teachers becoming economically vulnerable.

LOCAL ASSOCIATIONS

Gain access to new retirees, helping them to see what KRTA could mean to them.

WHAT LOCAL ASSOCIATIONS CAN DO . . .

- ❖ Goals for the new year will be set by the the KRTA Office in July.
- ❖ Work toward your local goal, watching the %-age each month as changes occur when new retirees are added and deceased retirees are removed.
- ❖ When new retirees are reported to the local president each month, work to contact them with information about joining.
- ❖ KRTA has the best benefits to offer new retirees; make sure they know about them.
- ❖ **WORK AS A TEAM! DON'T EXPECT ONE PERSON TO CARRY THE LOAD.**
- ❖ **BE ACTIVE IN YOUR COMMUNITY. SHOW THAT YOU'RE MORE THAN JUST RETIRED!**



ADD cards must be in by October 3 to be deducted from the November 20XX annuity checks. After the October deadline, a \$25 check must accompany each ADD card.

Membership Reports are ran on MLKing Day for final numbers for the year.

Questions?

502.231.5802

1.800.551.7979

info@krta.org

www.krta.org

118 Local Associations
in
14 Districts

KENTUCKY RETIRED TEACHERS ASSOCIATION

JOIN US
as you
REFRESH . . .
RENEW . . .
REFOCUS . . . in
20XX-20XX !



The following benefits and services are available to KRTA members:

Health Care

- Partnerships with Long-Term Care Insurance
- Discounted Dental Insurance
- Discounted Vision Plan
- Heuser Hearing Institute for diagnostic, therapeutic & medical services
- Discounted Legal Service—Nationwide *Legaline* (some services at reduced fees)

Free Finance & Investment Information Service

AAA Membership Discount

Partnership with **Comfort Keepers, Home Instead Senior Care, and Home Helpers**

N. O. Kimbler Fund for scholarships

Bourgard Benevolence Fund

Partnership with **Commonwealth Credit Union**

Travel Partnership

Annual Statewide Convention in April

Fall Regional Workshops – 14 Districts

KRTA News – 3 printed newspapers and 2 on-line web issues per year

ABOVE ALL: Advocacy for retirement benefits

To: State District Local Membership Chairs

FROM: Debby Murrell KRTA Membership Chair Emeritus

Things to consider in making your DISTRICT and LOCAL Stronger:

1. You should not want to get back to “normal”. The old “normal” is not good. Normal is Decline and Plateau!
2. You should want to:
 - Get Back to Better
 - Get Back to Greater
 - Get Back to Impact
 - Get Back to Engagement
 - Get Back to Activity
 - Get Back to Involvement
3. These Four “R’s” are gone – they represent the “Old Normal”:
 - Reading – ‘Riting’ – ‘Rithmitic – Recess = Routine
4. These Four “R’s” are the New Normal:
 - Re-Order + Re-Evaluate + Re-Purpose + Re-Vitalize = Re-Energize
5. Membership Chairs should attend both District and Local meetings for the latest on Membership

What does Local Membership look Like Now?

- Write down your age.
- Write down 55.
- Subtract the two numbers.
- The answer reflects the age gap in your District as well as in your Local.
- This gives to you a New Frame of Reference as you begin to re-evaluate the effectiveness of both District and Local Leadership, as well as Member Involvement.

Remember: The New Retiree is not accustomed to commitment to an organization. They think differently. Many are caregivers to either their grandchildren, or to their own parents. Many want to travel. Others want to begin a second career.

In order to enlist New Members, what do you, your District, and your Local need to do differently in order to:

1. Enlist New Members
2. Reach 65 and Under – two [2] meetings a year
3. Grow

Maintain does not work. There is a new frame of reference. It is time to Re-Structure and Re-Build. Shift and consider two meetings a year for under 65 persons and New Retirees.

Questions, Concerns, New Ideas, Suggestions, or we can come to your meetings, Call me!

Deborah “Debby” Murrell – KRTA Membership Co-Chair Emeritus

ORDER FORM

KRTA MEMBERSHIP PIN

Please send _____ pins @ \$3.50 each to

Enclosed is the check in the amount of \$_____.

Send completed Order Form to: KRTA
7800 Leaders Lane
Louisville, KY 40291

ORDER FORM

KRTA LICENSE PLATE

Please send _____ plates @ \$11.00 each to

Enclosed is the check in the amount of \$_____.

Send completed Order Form to: KRTA
7800 Leaders Lane
Louisville, KY 40291

Ideas for new members:

You are worth a mint to



KRTA

Use Reese's pieces:



We are thrilled to Pieces you are a part of
___ RTA and KRTA

Use Mounds candy:



You are making a Mound of difference by
being a part of ___ RTA and KRTA

Use mints:



I "Mint" to tell you how much you are
valued as a
Member of ___ RTA and KRTA

Use Lifesavers:



You are a Lifesaver!
Thanks for helping on _____

Use Extra Gum



We are Extra lucky to have you as a part of
___ RTA and KRTA

Or

We are EXTRA lucky to have your help on
the _____

Hand out a bag of candy (Mounds, Almond Joy, Riesen and Payday) either a sticker on bag or add a card with the following:

CONGRATULATIONS!!

MOUNDS of thanks for all you have done.
You will bring **JOY** to the organization.
There are lots of **RIESEN**s and benefits to
being a member. May you get a big **PAYDAY**
for being a part of ___ RTA and KRTA!

Place suckers in a styrofoam half circle.
Place suckers in styrofoam. Add a sign:
Don't be a sucker, join KRTA!

Make stickers, cards, or print two and put a
skewer inside to make signs.



State VS Local

Why Belong To Both?

The state association carries the highest burden of responsibility and has a \$25 per year annual dues. This is the main source of income for KRTA. KRTA actively leads ongoing efforts to protect the retirement system and the benefits retirees receive. With state membership, members have access to a variety of discounts, three printed newspapers, three electronic newsletters, an Annual Convention, and Fall Workshops that take place around the state.

Activities at the local level are financially supported through your local annual dues. Information that is received from the state level is passed to locals and shared with their members. Many associations have additional communications through newsletters and social media. Monthly/quarterly meetings are held creating camaraderie amongst members.

Local association efforts in reaching membership goals and participation in community service are recognized at the State Convention.

KRTA MEMBERSHIP MATH



- + The goal percentage is set early in the calendar year and does not change throughout the calendar year.
- + The number of potential and active members can fluctuate throughout the calendar year due to new retirees, loss and transfers between districts, which will cause a change in the actual percentage of members.
- + Actual membership percentages should be calculated each month to monitor progress in reaching the goal percentage.
- + Calculations
 - 1) Convert the goal %-age to a decimal number by moving the decimal point two places to the left. For example: $69.5\% = 0.695$
 - 2) Multiply that decimal number by the potential number of members. This will give you the number of active members needed to reach the goal percentage.
 - 3) Compare that answer to the actual number of active members to see if the goal is reached or not at that point in time.
 - 4) But remember the potential number can change so you'll need to repeat those steps periodically, especially when the potential number of members changes.
- + The bottom section of the goal sheet can help organize the numbers.

Example

<u>2875</u>	Potential	<u>1998</u>	Compare Active Total Needed to
<u>69.5% = 0.695</u>	X Goal %-age	<u>1962</u>	Current Active Total
$0.695 \times 2875 = 1998$		$1998 - 1962 = 36$	
<u>1998</u>	Active Total Needed	<u>36</u>	Members Needed to Reach Goal
(this number is used in the blank at the top of the next column)			

LOCAL ASSOCIATION RECOGNITION PROGRAM

Association Name: _____

PURPOSE: The purposes of this program are two-fold:

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

PROCEDURE: The Local 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.

(Items 2 & 3 will be completed at the KRTA office.)

The completed form must be returned to the KRTA office, 7800 Leaders Lane, Louisville, KY 40291 by March 15.

Local 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. Number of members in your local (county) RTA paying dues to your local RTA: _____
2. Achieved assigned membership % goals "Yes We Did Award"
3. Achieved greatest gain in member "Top Hat Award"

KRTA will calculate the points for #1, #2, and #3

4. Meetings held (In-person, Virtually, or Telephone Conference)

Three (3) meetings per year	15 Points	_____
Four (4) or more meetings per year	20 Points	_____
5. At least one program per year on Health & Insurance, Membership, and Legislation

Health & Insurance	15 Points	_____
Membership	15 Points	_____
Legislation	15 Points	_____
Member Care / Other	15 Points	_____
6. School supply drive 10 Points _____

*** (Number of bags of school supplies _____ or \$ _____ contributed)*
- Feed Kentucky Program 10 Points _____

*** (Number of food items _____ or \$ _____ contributed)*
- Other Community Engagement 10 Points _____

*** (e.g.: Relay for Life, Blood Drives, Food Banks, etc)*

Explain briefly: _____

7. Grandparent Essay Contest 15 Points _____

8. Contacts new retirees about joining local and state association using labels provided monthly to the local association president by KRTA 20 Points _____
9. Holds meeting to honor new retirees and distributes KRTA materials, including ADD cards to those attending 15 Points _____
10. Officers and/or committee chairs attend the Fall Workshop
 1 to 4 10 Points _____
 5 or more 20 Points _____
11. Officers are elected prior to July 1 of the year they are to begin serving and notice is sent to the KRTA office 20 Points _____
12. Delegates are elected and attend the state convention 25 Points _____
13. Makes a contribution of \$40 or more to the Kimbler Scholarship Fund 10 Points _____
14. Makes a contribution of \$40 or more to the Bourgard Fund 10 Points _____
15. Makes a contribution of \$80 to Kimbler and Bourgard Fund 10 Points _____
16. Maintains active committees in the following areas:
 Health & Insurance 20 Points _____
 Legislation 20 Points _____
 Membership/Pre-Retirement 20 Points _____
16. Makes periodic contacts with local legislators concerning current issues 20 Points _____
 Explain briefly: _____
17. Distributes local RTA news (Printed or Electronic) to members (attach a sample) 10 Points _____
18. Individual members contribute to the community through volunteer engagement activities (*e.g., nursing homes, assisted living facilities, schools, hospitals, churches, NRTA National Day of Service, Tax Aid, Drive Alive, etc.*) 15 Points _____

Total Volunteer Hours for Local (January 1 through December 31): _____

***Volunteer with the most hours: _____ Hours: _____

***Volunteer with the most hours with youth: _____ Hours: _____

Explain briefly: _____

****Required to earn points**

*****Optional/not required**

Local Association: _____

President: _____

President's Telephone Number: _____

Date: _____

KRTA Membership Awards

During the KRTA State Spring Convention, districts and locals are recognized for their achievements and volunteer activities. Certificates and awards are presented and should be placed into the district or local binder.

Local and District Recognition Programs

Gold, Silver, and Bronze Awards

Award Points are based upon the following criteria:

- Membership increases and percentage of potential members
- Number of meetings held and the topics of those meetings
- Contact with new retirees and honoring them at a meeting
- Participation in the state convention
- Contact with local legislators concerning current issues
- Contribution to the community i.e.: nursing homes, assisted living facilities, schools, hospitals, churches, and prisons.
- Contribution of \$40 or more to the N.O. Kimbler Scholarship Fund
- Local standing committees for Health & Insurance, Legislation, and Membership

Gold Seal = 425 Points

Silver Seal = 375 Points

Bronze Seal – 325 Points

M. L. Archer Award

Mr. Archer served as State Membership Committee Chair for 12 years. In recognition of his contribution to KRTA, and its growth, the M. L. Archer Award was established. This award is presented to top local associations whose membership is at least 90%.

Virginia Shaw Award

Mrs. Virginia Shaw served as State Membership Committee Chair for 17 years. In honor of Mrs. Shaw and her work with KRTA membership, the Virginia Shaw Award is presented to Districts reaching the goal of 80%.

Yes, We Did Award – meeting the goal set by the Membership Committee

Top Hat Award – top 10 locals and 5 districts for the largest membership percentage increase since previous year

Hop To It Award – is presented to the local member who puts KRTA over the KRTA membership goal, with both local and district being recognized for the achievement.

New Retiree Recognition Program Explanation

The KRTA will reimburse the local association fifteen dollars (\$15) for each new retiree who attends a luncheon, dinner, or reception held by the local association in recognition of the new retirees.

This event may be a special meeting held solely for this purpose or a regular meeting where a special invitation is given to new retirees and they are recognized in a significant way.

To receive reimbursement, the local president should complete the attached form and mail it to the KRTA office after the meeting takes place.

During these meetings, new retirees should be introduced to KRTA and given the opportunity to sign an automatic dues deduction card. The KRTA office will provide you with the Membership Brochures, ADD cards, and other needed materials upon request. If you are planning such an activity and have questions, please call 1-800-551-7979.

Funds for this event will be available annually. In addition to new retirees, locals may invite other non-members who have not previously attended a Recognition Program.

This kind of activity has worked well in local associations where it has been tried. You are encouraged to take advantage of this opportunity.

Examples:

“OFFICIALLY RETIRED” Party!

Ice cream Sundae Social

Bonfire get-together

Pizza Party at one of the State Parks

Breakfast Celebration day school starts

Dinner designated for New Retirees – send out invitations

Coordinate with local school board to collaborate a dual recognition dinner. (This would be a free meal for every retiree if sponsored by local RTA, and they join KRTA at the event. Invite someone from KRTA to be the speaker.)

At the local meetings: President should recognize the new retirees at every meeting! Have them explain who they are, where they taught and retired from. Have a take-away gift for each.

NEW RETIREE RECOGNITION

REIMBURSEMENT FORM

LOCAL ASSOCIATION

DATE

NEW RETIREES IN ATTENDANCE

DESCRIBE BRIEFLY THE KIND OF MEETING HELD AND THE PROGRAM PRESENTED. WE WOULD APPRECIATE A COPY OF THE PROGRAM OR AGENDA IF AVAILABLE.

_____	X \$15.00 =	_____
# of new retirees in attendance		TOTAL

Number of ADD Cards signed and returned: _____

Name of Local Association

Local Unit President's Signature

Phone Number

Please return the reimbursement check to the following person:

_____ NAME	/	_____ ADDRESS
----------------------	---	-------------------------

_____ CITY	_____ STATE	_____ ZIP
----------------------	-----------------------	---------------------

**Return completed form to: Kentucky Retired Teachers Association
7800 Leaders Lane
Louisville KY 40291**



Pre-Retirement Seminars

Currently, TRS of KY is not conducting “in-person” Pre-Retirement Seminars. Rather, they are doing online seminars and webinars. They do mention KRTA in their presentation. TRS of KY website lists dates and times for these seminars. Please make note of them.

Contact each of your local membership chairs regarding this information, and follow up where necessary. Remind local chairs to come up with ways to enlist current educators who are “5 Years and Out”. Then, ask them to create avenues to contact those persons, sharing with them the value and benefits of KRTA.

Here is one hint: If they currently have Delta Dental Insurance, through their workplace, they can join KRTA and enroll via us with better coverage and at a lower monthly price, and do it before they retire so their coverage will not lapse.

Now:

Begin to compile a list of those planning to retire this current school year, and seek to enroll them now! This will put us ahead of the Membership Campaign!

Remember:

KRTA will be mailing letters, cash forms, and Auto Dues Deduction to ALL New retirees and ALL Cash members in June. KRTA will send a mass email reminder mid-July. Remind locals to follow up with personal contact, and to save mailing these same materials. Too much mail at once!

Use:

To enlist members, when you are talking with anyone regarding KRTA membership explain the special benefits which are less costly to a KRTA member. You may also recruit associate members by letting them know they have access to the same benefits/ discounts and a retired teachers does.

Questions and Answers

Q: When does the KRTA membership year begin and end?

A: KRTA membership year begins July 1 and ends the following year on June 30.

Q: If I move out of state, can I still keep my KRTA membership?

A: Yes!

Q: If I relocate to another geographical area in Kentucky should I keep my membership in my previous local or join the local where I reside?

A: You may remain a member of the local where you retired or you may join the local closest to you.

Q: If I return to teaching due to the lack of qualified teachers, will I need to stop my retirement from TRS? Will I be penalized through my health insurance?

A: Contact TRS of Kentucky 1-800-618-1687.

Q: On the local non-membership list what is the meaning of the symbols by a person's name?

A: "O" means they joined KRTA in the past but are not currently a member.

"L" means they joined in the previous year, and they are not currently a paid member. Their membership has lapsed.

No symbol by their name means they have never joined KRTA.

Q: What is the KRTA NEWS and how are articles to be submitted?

A: The printed newspaper, KRTA News, provides members with valuable information in all areas of concern to retirees. KRTA prints 3 mail delivery issues a year in the first week of March, July, and November. There is also an

electronic edition that is emailed to active members and is also available on the KRTA website (May and September). Beginning with 2006, archive issues are available on KRTA website www.krta.org.

Any picture or logo submitted with an article must be an original and sent in digital format. Pictures cut from a newspaper cannot be used. Submissions must be emailed to brenda.meredith@krta.org.

202-267 KRTA NEWS

Print dates: July, November, and March

Submission deadlines:

July 2026- Deadline is May 17, 2026

November 2026-Deadline is September 15, 2026

March 2027- Deadline is January 24, 2027

Q: What are some ways to promote the local RTA in the community?

A:

- Create a Facebook page for your local.
- Contact your local newspaper and secure their requirements for articles you would like to submit i.e. photo format, meetings, events, and deadlines.
- Design and develop a quarterly local RTA newsletter. Make available electronically as well as a printed copy for members.
- Contact local media services with newsworthy events from your locals. I.e. Relay for Life, scholarship presentations, AARP Grandparent Essay winners, local member recognition, special awards, or projects within the local schools.

Q: What can we do to celebrate new retirees?

A:

- Have an ice cream social
- Have a luncheon or a dinner to honor the new retirees
- Have a picnic at one of the State Parks
- Pizza party
- Breakfast or brunch the first day of school
- “Officially Retired” Party
- Bonfire get-together
- Coordinate with local school board to collaborate a dual recognition dinner. (This would be a free meal for every retiree if sponsored by local RTA, and they join KRTA at the event. Invite someone from KRTA to be the speaker.)

Q: How do district and local RTA's honor their deceased educators?

A: Districts and locals have different types of memorial or celebration services for their deceased leaders and members.

The following is a list of what some districts and locals are doing:

- Observe a moment of silence
- Display pictures of the deceased on the table to celebrate each member.
- Light a candle for each deceased member
- Send an invitation to the family to attend the local memorial service.
- Invite local members to reminisce about the deceased with whom they worked.
- Invite former students to attend to share
- Give each family a rose or rose bush to plant
- Ask a colleague to write a tribute about the deceased member
- Keep a scrapbook or memory journal logging the deceased name, places taught, and content area.
- Keep information current by checking each issue of KRTA News printed and online editions.
- Terms you could use to describe this event are: Celebration of Life, A Time of Remembering, An Educator's Memorial
- Share the poem, "A Teacher is Missing", author unknown.

A Teacher is Missing

Let this be a loving reminder,
That a teacher is missing today.

A teacher our hearts still hold on to,
As we travel along life's way.

A teacher who made life special,
For all those who gather here.

A teacher who won't be forgotten,
But cherished from year to year.

And now as we pause to
remember, Let us all fondly recall.
How dearly each of us loved that
teacher,
And oh - - - how that teacher loved
us all.

Some locals have a memorial service to honor the deceased educators over the last year. The families are invited to attend. There is a candlelight ceremony. The Proclamation is read aloud. A candle is lit for each educator who has passed. A framed copy of the proclamation printed on parchment is presented to each family.

Proclamation By
The _____ Retired Teachers Association
To The Family of _____

Whereas there have been many people who have contributed to the growth and education of our children; and

Whereas those who made the biggest contribution to our children are those who stood in the background and took little credit; and

Whereas those people who stood in the background are the educators who have taught our children; and

Whereas so many of those who gave so diligently of their time and talent have departed this life and entered life eternal; and

Whereas the time has come to pay tribute to those who gave so much to the youth they taught.

NOW, THEREFORE, let it be known that this

HONORED EDUCATOR

Named herein is among the departed whom we now remember and who still lives on earth in the acts of goodness he/she performed and hearts of those who cherish his/her beautiful memory. May the beauty of this life abide among us as a living benediction and his/her

footsteps as a path for others to follow

Done this ____ day of month year and where

THE BOURGARD PROGRAM GUIDELINES

KRTA Membership Chairs Handbook

MISSION STATEMENT

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

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.

CONTRIBUTIONS

To help the funds grow, local and district donations are accepted, and points will be awarded on the local/district recognition form each year. Fundraisers will be held, and private donations are accepted as well.

HOW TO APPLY

An application can be obtained by contacting KRTA and can be submitted at any time. A KRTA member or designee may initialize the application. The Bourgard Committee will consider the application and decide if the request shall be granted in a timely manner. At this time there is not a set number of grants that will be awarded. Funds may dictate the availability of the grants. Application will remain confidential.

Submit the application to:

Kentucky Retired Teachers Association
7800 Leaders Lane
Louisville KY 40291

THE N.O. KIMBLER SCHOLARSHIP PROGRAM GUIDELINES

MISSION STATEMENT

Our mission is to give financial assistance to one student in each of the Community and Technical Colleges across Kentucky who are planning a career in teaching.

PURPOSE

The purpose of this program is to provide assistance with expenses incurred during education towards a career in teaching. The recipient receives this scholarship one time and is not renewable.

ELIGIBILITY

One scholarship in the amount of \$1650 is awarded to each of the public Community and Technical Colleges in Kentucky. Each college selects a candidate and determines their recipient.

HOW TO APPLY

Enrolled students should speak with the financial assistance office at the community college to request consideration for the scholarship.

CONTRIBUTIONS

To help the funds grow, local and district donations are accepted, and points will be awarded on the local/district recognition form each year. Fundraisers will be held, and private donations are also accepted. These donations are an expression of belief in the value of education and in the importance of strengthening and perpetuating the quality of our profession.

What is a Volunteer?

A volunteer is a person that has a spirit of service, creativity, sensitivity for human pain, strong moral values, the ability to work in a team, and a social conscience. They practice solidarity, leadership, good interpersonal relationships, discipline, communication skills, and care for themselves and others. Formally, volunteer work is work done not for profit. It contributes to a greater cause that is for the good of one's fellow man and society in general.

- Ask your local association members to keep a living record of volunteer hours
- Hours are totaled and reported based on the calendar year (January-December)
- Local Presidents will record hours on the Local Association Recognition Form

Frank R. Hatfield Volunteer of the Year Award

This award has been designed to celebrate volunteerism by retired teachers. Our members have tremendous impact through invaluable service to their communities across the Commonwealth.

Local RTAs are encouraged to submit the name of an outstanding volunteer based on uniqueness of service to their District RTA by February of each year. Each District will then select one candidate whose name will be considered for the Frank R. Hatfield Volunteer of the Year Award. The district should submit their candidate to the KRTA Office by March of each year.

For more information or questions pertaining to volunteerism, please reach out to the Volunteer Committee Chair.

KRTA VOLUNTEER PROGRAM HOURS

Area Identifying Activity													Total Hours
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Arts													
Church/Religious													
Civic/Municipal													
Clerical/Financial													
Community													
Companionship/Mentor													
Health/Medical													
Household Services													
Political/Government													
School/Education													
Transportation													
Youth													
Other													

_____ Grand Total of Volunteer Hours (January 1- December 31) _____

2026-2027 Tentative Events Calendar

Executive Council Meetings:

- August 17, 2026 – KRTA Office
- December 7, 2026 -KRTA Office
- April 19, 2027 – Holiday Inn East, Louisville, KY
- June 7, 2027 – KRTA Office

Health & Insurance Committee Meeting:

- October 12, 2026 – KRTA Office

Legislative Committee Meetings:

- July 13, 2026 – KRTA Office
- November 16, 2026 – KRTA Office

Membership & Pre-Retirement Committee Meeting:

- July 20, 2026 – KRTA Office

KRTA Convention:

- April 19 & 20, 2027 – Holiday Inn East, Louisville, KY

District Presidents Meetings:

- July 27, 2026 – KRTA Office
- April 19, 2027 – KRTA Convention

2026-27 Membership Campaign: Final membership report printed on MLK Day January 18, 2027

Retired Teachers Appreciation Week- October 19-23, 2026

KRTA Local and District Recognition Forms:

- March 15, 2027 – Due to the KRTA Office

Volunteer Hours:

- March 15, 2027 – (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, 2027 – Report the number of bags of school supplies contributed on the Local Recognition Form
- March 15, 2027 – Report the number of food items contributed on the Local Recognition Form

Frank R Hatfield Volunteer of the Year Award:

- February 3, 2027 - Local Presidents submit candidates to District Presidents
- March 15, 2027 - District Presidents submit candidates to the KRTA State Office
- April 20, 2027 - State Award Winner Announced

KRTA/AARP Grand-parent Essay Contest :

- School Winner Dec 15, 2027
- County Winner Jan 31, 2027
- District Winner March 1, 2027
- State Winner announced at 2027 State Convention

KRTA/AARP Grand-parent Essay Contest :

- School Winner Dec 15, 2027
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2026-27 KRTA NEWS – Print Dates:

- July 2026 Issue – Submission Deadline May 17, 2026
- November 2026 Issue – Submission Deadline September 15, 2026
- March 2027 Issue – Submission Deadline January 24, 2027

2026-2027 KRTA NEWS EXPRESS (Electronic Newsletter) – Release Dates:

- September 2026
- May 2027

About this Handbook

The forms and handouts in this handbook are meant to help local membership chairs know what resources are available from the KRTA office and from district membership chairs.

None of these pages should be copied and distributed, because the information on the page might have changed since the handbook was compiled.

The information sheets and forms are updated regularly, so if you want to share any of them with your local RTAs, please contact the office to get the most recent versions.

Many of the forms in this handbook are available electronically to share with your members. Please contact the KRTA office to get them.

Best wishes for a productive year,
Your KRTA State Membership Committee