2021 KRTA Convention Going VIRTUAL

For the safety of our members, the KRTA Executive Council voted at its December meeting to hold the 2021 KRTA Convention virtually. It is our hope that with the vaccination roll out in process, we will be able to hold our Fall Workshops in-person this coming year.

The first day of the 2021 Virtual Convention will be held on April 19, 2021, beginning at 10:00 AM (EST) 9:00 AM (CST). All members will be sent a link to register for the convention approximately one month prior to the convention date. It is vital that you pre-register as early as possible to ensure your ability to log on to the Virtual Convention—there is no cost. As we did for the Virtual Fall Workshops last year, each KRTA local will receive $25 per member that attends the 2021 Virtual Convention up to $125. During the Virtual Convention, TRS Executive Secretary, Gary Harbin, and staff will share an update on TRS including any changes at TRS following the 2021 General Assembly. We will also have TRS partners, i.e., United Health Care, Anthem, Rx Coalition, and Corrielle Life Sciences share updates to their programs. KRTA partners will also be included to share your benefits of being a member of KRTA.

On April 20 at 10:00 AM (EST) 9:00 AM (CST), KRTA will hold its Delegate Assembly virtually as well. During the Delegate Assembly, voting will be on three important issues:

- the leadership for the upcoming year
- the updated KRTA Constitution and By-Laws
- the legislative program.

KRTA Committee Co-Chairs will be giving updates from the Health and Insurance, Membership and Legislative Committees. KRTA Executive Director Tim Abrams will share the KRTA financial report and give an update on all things KRTA for the past year. Local KRTA Presidents will be receiving information on how to submit the names of delegates to attend.
PERSONALLY SPEAKING . . .

This past year has taught us a lot. It has been unlike any year we have ever experienced; the year reemphasized the importance of family and friends. It has forced us to slow down from the rat race of life. I don’t know about your family, but my wife and I have cooked more over the past twelve months than during our first 30 years of marriage. Hopefully with the vaccine role out occurring we are nearing the end of this period of learning but how will we take what we have learned and apply it to the post pandemic world.

For KRTA, we will continue to be the only organization in the state whose sole mission is the welfare of Kentucky’s Retired Teachers. In a world where political rhetoric has divided many, KRTA has remained and will remain apolitical, only looking out for the welfare of its members, advocating for financial security for Kentucky’s retired teachers in Frankfort and Washington D.C. We will be continuing our partnerships with AARP-KY, the National Retired Teachers Association (NRTA), United Health Care, Your Rx Coalition, TRS of Kentucky and others to provide support for our members during their retirement years. Throughout the past year technology has been instrumental in allowing us to remain connected with you and it is our hope to leverage this valuable tool going into the future to connect with our members even better.

Retired Teachers will continue to be a valuable support system in communities across the Commonwealth. Even though we haven’t been able to meet face to face, our members have continued to volunteer in their communities, donating school supplies and food to those in need. KRTA’s N.O. Kimbler Scholarship has continued to support future teachers attending the state’s community and technical college system; and because of your generous donations, the Bourgard Fund continues to grow and will be a fund to support retired teachers in need for many years to come.

As we approach the coming year with cautious optimism, I would like to thank the many volunteers across the state who work tirelessly to make KRTA an association that makes a difference for retired teachers in Kentucky. Your work is greatly appreciated by many and the staff and I stand ready to assist your work in any way possible. For now, stay safe, stay prepared and stay tuned.

Kentucky Retired Teachers Week
Celebrated October 18-24, 2020

This week was established to highlight the efforts of retired teachers in the local community and the Commonwealth. KRTA reports that the 2020 contributions by members were 722,394 volunteer hours, 28,697 food items, and 2,316 bags of school supplies. If money value was placed on these contributions, it would be $15,350,775.

Carroll County Retired Teachers Association celebrated the week by hosting a drive-thru event for one of their own, Pat Perkins, who is now residing in an assisted living facility. Due to the pandemic, arrangements were made for Mrs. Perkins to be on the porch where retired teachers and members of the community drove by and waved at her. Decorated goody bags were available for any retired teacher. Mrs. Perkins was presented a certificate of honorary membership in CCRTA, a bouquet of flowers, and a big bag of chocolate. The pandemic limits visitations; any outside communication with others is appreciated. Thanks to Sandy Roberts, Margaret Walker, and Becky Woods for all they did preparing the goody bags and arranging for the visit.

PRESIDENT’S MESSAGE . . .

Sue Ellen Caldwell

Turn, Turn, Turn

I grew up in the West End of Louisville. I often reminisce with high school friends about the things we remember. One of our memories is growing up within walking distance of Fountain Ferry Park. The rides, by today’s standards, were pretty tame. For those who were allowed to enter, it was a magical place. In addition to the Comet roller coaster and the carousel, there was a place in the park called Hilarity Hall. It had an Angel Slide and for those who preferred to live a little more dangerously, there was the Devil Slide. My favorite was the Sugar Bowl. It was a large wooden bowl that was below floor level. I would climb in and position myself against the wall of the bowl, close my eyes and wait. The bowl would slowly begin to turn and then pick up speed until we were plastered against the wall by the centrifugal force. When it finally stopped, we would all stagger to the exit. For some reason I can no longer recall, we would ride it repeatedly to see who would lose their lunch first. After the events of this last year and particularly these last 60 days, I feel like I cannot get out of that bowl and everything is just spinning and turning out of control.

In the late 1950s, composer and songwriter, Pete Seeger, penned a song that came to be known as “Turn! Turn! Turn!” The only words of this song that he actually wrote were the phrases “Turn! Turn! Turn!” and “a time for peace, I swear it’s not too late.” The rest of the lyrics were, with a slight change in the word sequence, from the King James Version of Ecclesiastes 3: 1-8. While Ecclesiastes is reported to be the writings of King Solomon, many biblical scholars believe it is possibly much older in origin. I have found myself frequently comforting myself this last year with the very first phrase: “to everything there is a season.”

I just had my 72nd birthday. Frequently these days, I find myself looking back on the seasons of my life. My childhood was pretty protected from my perspective as a child. I played outside until dark and enjoyed the freedoms of a child of the 50s. However, my high school and college years were marked by assassinations and the Viet Nam War. I lost friends and family to that war. Some were killed and some were just never the same. I survived the 1973 tornado in Louisville. The season of motherhood to two rambunctious boys still brings a smile to my face. The season of my career had its good and bad days, but looking back I only seem to remember the good. Now here I am in my season of retirement plus a pandemic. My life experiences have taught me “to everything there is a season.”

There is comfort in knowing the seasons always change. Knowing spring daffodils and summer tomatoes are in the future carries me through the ice and snow of a dark winter. The beautiful colors of fall guide me gently back to winter. “Turn! Turn! Turn!”

To those of us who fancy ourselves a cook, the word season takes on another meaning. Season is something that adds zest and flavor. It is added slowly and in small increments. Too much season can ruin the dish, but when it is exactly right it brings joy and satisfaction. Perhaps these seasons of our lives are meant to add zest and flavor and . . . “to everything there is a season.”

KRTA, as an organization, has also had its seasons. The legislative season is currently on our minds. Our goals, as in past legislative seasons, are for (1) the ARC and the health insurance trust fund to be fully funded and (2) the TRS Board continue to be elected by our members.

I became a member of KRTA in 2010 when I retired. It was the season of Dr. Robert (Continued On Page 5)
**Decision Driving**

You may never have had a collision. Or received a citation for speeding. Or even paid a parking ticket. But no matter how well you drive, it always helps to keep in mind these four proactive pointers:

- **Extend your vision.** Rather than staring directly in front of your vehicle, focus on where it will be positioned 10 to 12 seconds down the road—the zone where an accident is more likely to occur.

- **Scan the entire scene.** Shift your focus every few seconds from the windshield to the rear and side mirrors to check for pedestrians, bicyclists, erratic drivers, construction, traffic congestion, oncoming trucks and motorcycles, and changing road conditions.

- **Demonstrate your intentions.** Whether using your signal to indicate a right or left turn, hazards to warn that you need to slow down because of a flat tire, or horn to assert your right of way, it always helps other drivers and pedestrians make their own appropriate decisions when they understand yours.

- **Plan an escape route.** Based on your speed and the proximity of other cars on the road, give yourself enough time and space to maneuver smoothly and stop if necessary. For instance, never tailgate and always estimate conservatively the time it will take to pass another car if you want to avoid a crash.

Each of these four practices depends on your ability to focus, stay alert and take decisive action. Be proactive, not reactive, and you’ll increase your confidence behind the wheel.

To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call David Farmer at 502-429-4504 ext. 51690 or visit www.libertymutual.com/kraa.

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**2021 Nominating Committee Appointments**

Harold Wilson
2362 Georgia Ln
Owensboro, KY 42303
harold2362@att.net

Patsy Rainey
PO Box 29
North Middletown, KY 40357
859-362-4392
raineypatsy@yahoo.com

Edwin Cook
160 Comet Dr.
Olive Hill, KY 41164
edwincookiii@yahoo.com

Shirley Wolf
216 Pogue Dr.
Somerset, KY 42503
Shirleydick-wolf@twc.com

Romanza Johnson
3341 Cemetery Rd
Bowling Green, KY 42103
270-991-3401
romanzajay@gmail.com

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**Maintaining Wellbeing During Senior Isolation**

As we all prepare to keep our homes and families safe during this COVID-19 outbreak, it’s important to consider the needs of the seniors in our lives and in our communities.

State and local health agencies are taking steps to ensure that seniors are physically protected from the virus, including directives for those 65 and older to stay home including shelter in place orders and quarantines directed at seniors. Many families are searching for guidance and solutions to ensure their loved ones are best taken care of.

This isolation can take a toll a senior’s mental and physical health, and it’s important to remember that there are things we can all do to foster connection, hope, purpose, and support for seniors during this difficult time.

Families, caregivers and health professionals should work with seniors to develop a plan that allows them to take part in activities they love, follow the self-isolation recommendations of health agencies, and maintain positive mental health.

This can include:

- Ensuring basic needs are being met. Caregivers, loved ones, and volunteers considered low risk (those under 65 without preexisting medical conditions) can help seniors by running errands, grocery shopping, picking up prescriptions, helping with online orders of delivery of food and supplies, and taking care of other tasks outside of the home. With self-isolation guidelines in place, seniors should remember that there are people willing to help them stay safe.

- Connecting with others whenever possible. Spending time with loved ones doesn’t have to happen in-person to be meaningful. Video calls, Facetime, texts and emails can help seniors stay in touch with loved ones when they can’t be together. Get the whole family in on connecting with loved ones.

- Enjoying the things they love. Life doesn’t stop when staying at home, talk to your senior about what they enjoy—uncovering old favorites can lead to new memories like an at home spelling bee, a spirited game of cards, or a renewed love of art. For any activity and hobby, there’s a virtual version available. For those that love art, museums are offering online tours for those that can’t visit. There are a host of music options available on streaming services and singing and dancing is just as fun in the living room! And, podcasts on any topic can be streamed on a phone, website or through a virtual assistant.

- Get some exercise. It’s important for seniors to continue movement and motion through exercise, even during a period of isolation. Ensuring a senior’s range of motion is still intact through daily stretching or yoga is a great way to keep moving. Keep moving by getting steps in when you can or turn up the tunes and have a dance party in the living room! Lifting light weights at home can help keep muscles strong when getting out of the house may not be an option. Many gyms and fitness professionals are offering free virtual workouts to do at home, for those that have permission from their physician to exercise.

- Maintain a healthy diet. When we spend a lot time at home it’s often easy to grab a bite anytime we pass the kitchen. It’s important to keep in mind healthy options when snacking—avoid too many salty or sweet snacks. And, when meal prepping remember the food pyramid—fruit, veggies, calcium, grain, and proteins.

- It’s a great time for spring cleaning! Not only is disinfecting surfaces in the home a recommended step to avoiding Coronavirus, it’s also a good time to consider a larger spring-cleaning project. And, a spring refresh doesn’t have to be a chore—seniors can make housework fun by playing upbeat music or using the time to look at photos and mementos with loved ones.

(Continued on Page 4)
Here's a list to get you started. You can do these activities with the senior in your care or even share in the activity remotely:

1. Read suspense or romance novels out loud
2. Order an herb garden online, and watch it grow
3. Order supplies to garden in a pot
4. Send your senior a coffee or tea of the week.
5. Order supplies from an online crafts store for your loved one's favorite hobby or something fun and new
6. Have your senior narrate parts of their life for you. Write down the memories
7. Picnic in the backyard or inside
8. Have a fashion show at home
9. Watch classic TV shows from childhood together and talk about it
10. Watch classic TV shows from childhood together and talk about it
11. Have fun with adult coloring books
12. Paint by numbers
13. Read your horoscope every day
14. Try Wii sports
15. Make a Sundae bar at home
16. Gather items to donate
17. Organize a room, a drawer or closet
18. Phone or Video calls with family
19. Look at old albums and yearbooks
20. Try scrap booking
21. Watching the Travel Channel or History Channel
22. Voice journaling/journaling
23. Create a recipe book for the family
24. Have fun with Snapchat filters
25. Learn a language online
26. Watch documentaries
27. Have a culture day: Watch a foreign film and cook a meal
28. Visit a virtual museum, go to a virtual concert, ballet and opera
29. Play online Bingo
30. Put together a collage
31. Play Charades
32. Have a formal tea
33. Make origami
34. Press flowers
35. Make greeting cards
36. Order supplies and paint rocks
37. Plan a dream vacation
38. Try a new food
39. Watch old music videos
40. Start corresponding with a pen pal
41. Listen to music favorites; make a playlist
42. Download a new podcast
43. Make a family tree
44. Make a time capsule
45. Have a spelling bee; really challenge yourself

Let us be a resource during these difficult times. Learn more at ComfortKeepers.com or call 606.676.9888 / 606.864.0090 / c 606.219.2909.

6 Tips For Safe Online Shopping

Cybersecurity pros offer ways to keep your cart secure as more scams pop up.

Face masks, hand sanitizer, puppies: High demand for items in scarce supply has driven many U.S. consumers into the arms of online scam artists, the Federal Trade Commission (FTC) reports. In fact, the FTC received more complaints related to online shopping in April and May than in any other months on record—without much of those shoppers saying they never received their order. There has also been an explosion in coronavirus-themed phishing emails designed to steal sensitive data. The collective cost of all this online fraud? An estimated $420 million since 2015, according to the FTC.

Before you click another “buy now” button, read these six tips from cybersecurity professionals on how they approach online shopping.

TIP #1: Be choosy about where you shop. If you’re unfamiliar with a seller, search the company or website name along with the words “scam” or “review,” advises Bridget Small, a consumer education specialist with the FTC. Pay careful attention to subtle differences in the website URL, such as amazon.com. Also make sure you see an “https” or padlock icon in the address bar of your web browser when you’re purchasing an item.

TIP #2: Be stingy with your credit card info. “I never save my payment information. It takes 10 seconds to type it in,” Carl Carpenter, CEO of security firm Arrakis Consulting, told Kiplinger. That’s not the case for most of us, who enjoy the convenience. More than 64% of U.S. cardholders say they have saved their payment data in an app or website, a Bankrate.com survey shows. This means a data breach could leave you vulnerable. Instead, you can try using a virtual credit card number that is randomly generated, either through a service like Apple Pay or Google Pay. This is like camouflage for your payment data, offering an extra layer of security.

TIP #3: Don’t click retailer email links—that includes the “unsubscribe” button. Scammers know you don’t want their email, so they often link the unsubscribe button to a website that can download viruses to your computer. It also confirms the email account is active. So instead, mark the message as spam. And if you’re interested in a sale advertised via email, type the store’s web address into the search bar rather than clicking a link. There are many scams involving fake deals sent via email that are too good to be true. “Absolutely do not click on that email,” says Kelvin Coleman of the National Cyber Security Alliance, which has launched a COVID-19 online safety tips page at staysafeonline.org.

TIP #4: Update your computer’s operating system before you shop. An even better idea is to turn on auto updates for your devices. Security patches are being pushed out on an ongoing basis to protect you, but if you ignore or delay updates, you’re more vulnerable. If your PC is running Windows 7 or another defunct operating system, you’re probably better off shopping via a smartphone, according to Precognitive Inc., a fraud detection company. To confirm the operating system is up to date, check your device’s settings.

TIP #5: Don’t Use public Wi-Fi. If you aren’t on your home network, it’s safer to use cellular data than public Wi-Fi for a task like banking or shopping online. The biggest risk when using public Wi-Fi is that hackers might target themselves between you and the connection points, collecting your data—a “man in the middle” attack. With modern encryption, the risks are mitigated some, but...
A Word From
Our Newest KRTA Partner

I look forward to serving KRTA members in 2021!
KRTA and AAA KY are now in partnership for you to receive exclusive AAA benefits as a member of KRTA.

Hello! I am Jennifer Hester, your dedicated AAA Group Membership Sales Agent! I am a proud to say that I graduated from Bullitt County Public Schools. Many retired educators truly made such an impact on my life, and I am so happy to be able to give back through this program.

What is AAA?

- Roadside assistance (Towing, Battery Replacement & Flat Tire Assistance)
- Discounted Travel Services (Flight, Rental Car, Hotel, etc.)
- Discounts at over 100,000 retail locations and much more...
- Group AAA Membership provides KRTA members discounted purchase of a new AAA Membership
- Current AAA/KRTA members can call for your needs analysis and other exclusive offers

We are launching AAA Affinity Group Travel Programs!
Your KRTA Chapter can plan a bus day trip, a weekend getaway, or even a cruise for your group. Reach out to me to schedule a meeting with KRTAS AAA Affinity Travel Agent. Once our agent connects with your chapter, together a customized travel plan is created at your discounted group rates.

AAA Affinity Travel will provide all travel arrangements for your KRTA Chapter. Individuals make payments to AAA by phone or in person at the closest AAA branch for their travel arrangements. This will make it easy and simple for your group.

I am eagerly awaiting a time when I can meet KRTA members in person. Until then, I will be available for members by phone, text (502-655-2827) email, hester. Jennifer@aaacc.com, or even zoom.

Stay Safe!

Continued from “President’s Message” Page 2

Waggoner. Although he was planning to retire, his untimely death did not allow for the transition to the next season that he had planned. However, Tim stepped up to the challenge and led through that season of grief and loss. When the pandemic hit last March, it became apparent that KRTA was about to enter another season. We discovered that our current constitution did not offer the guidance that we needed to steer us through the season of virtual meetings and now a virtual convention.

A committee, co-chaired by former KRTA Presidents Melanie Wood and Tara Parker, was created to review and revise the constitution. Committee members who represented districts from across the state were Shirley Wolf (Middle Cumberland), Steve Gillespie (Central KY East), Arthur Green (Third District), Charlotte Benton (First District), Lori Flerlage (Northern), and Paula Adams (Upper Cumberland). The committee met virtually and drafted a document which was presented to the Executive Council at our meeting on December 7, 2020. After some discussion and some minor tweaking, this document was approved by the Executive Council and is included in this publication for your review. I hope you will take time to read it.

There are some seasons in our lives when we have no choice: “a time to be born or a time to die.” However, many of the choices presented in Ecclesiastes 3 are seasons that are ours to choose. Those of you who know me well will agree I will probably forever struggle with “a time to be silent and a time to speak.” However, when it comes to, “a time to love and a time to hate, a time for war and a time for peace,” I choose that the next seasons of my life are a time to love and “a time for peace, I swear it’s not too late.” I wish you well as you choose the next seasons of your life.
Let’s Talk About Your Health . . .

How many of you like things done the way you want them done? Could the reason for this be that you feel you know what’s best in your own situation. With this in mind, how many of you procrastinate and put off doing things? Probably many of us—probably all of us at some time!

How many of you have a will? If you don’t have a will, please consider calling our LegalLine at 1-800-232-1090 and speaking to Rebecca Murrell. She can help you write your will and the cost for a simple will is only $50. Peace of mind is achieved.

How many of you have a durable power of attorney? A durable power of attorney puts in writing your choice of the person you trust to take the best care of you. You can give this person the power to talk with your doctors about your care and medication. This person can watch over your financial well-being. This is another time that you give this person the power to talk with your doctors about your care and medication. How many of you have a durable power of attorney?

Have you made your final arrangements? Have you thought about whether you want to be buried, cremated or possibly donated? Do you already have a grave site? Do you want control over what is done for your final service? If you haven’t already made these arrangements, please consider doing so. I believe that all people should have control over what is done to them and with them.

Remember, each of our fully retired teachers has a $5,000 life insurance policy through TRS of Kentucky. You can use this to help with funeral expenses if you so choose. Do you know who is your beneficiary of your TRS policy? If not, please call TRS at 1-800-618-1687 and ask them to mail you the name of the person. Because of privacy issues, they will not be able to tell you over the phone the named beneficiary.

If the named beneficiary is already deceased, please consider filling out another DB-1 form and name the new beneficiary. This form is available on line at trs.ky.gov or you may request one by calling TRS at 1-800-618-1687. This will make for a cleaner estate. Your $5,000 life insurance is non-taxable. Your beneficiary will receive the entire amount. If you have any questions about these issues or any insurance question, please feel free to call me. My feelings are that everyone should exercise complete control over their own well-being. Let’s all be proactive with our decisions. God bless you and stay safe. —Margaret Head Sims, KRTA Co-Chair for Health and Insurance 502-349-0055 or msims4949@yahoo.com

Spotlight on
Wanda Mollett
Membership Chairperson
Johnson County &
Big Sandy County RTA

These Times Are “A Changing”

Ding, you’ve got mail! Maybe you have gotten a text notification, a good ol’ fashion land line telephone ring, or even “snail mail” in your mail box. These are just some of the many ways that your local RTAs have been reaching out to our members during these unprecedented times we call the pandemic. The COVID-19 has changed the way of life for all of us. Does that change the fact that we have and always will care about the well being of our retired teachers? No, of course not! We will still take precautions, wear masks, social distance and look out for each other as long as it takes.

Many of the local RTA membership chairs and officers have spent countless hours sending out messages, texts, and making phone calls to check on each other. Not being able to attend our regular local RTA meetings, going to State Convention, having our annual Memorial Service to honor those we have lost, or even the Fall Workshop we all enjoy attending has been the “Norm” this year. In the age of Zoom meetings and Webinars, the days of simply getting out and about to have our local and district meetings are few and far between. Some of us unfortunately have even had to endure the dreaded “Out of an abundance of caution you need to quarantine for 14 days.” Our thoughts have been and always will be about the well being and safety of our members.

Johnson County Retired Teacher Association has always picked projects each year to help out the local students and educators in our county. Despite the pandemic, we decided to choose a project this year to honor and give thanks to those educators who have spent countless hours at home, on their computers, on the phone, or in-person classes seeing to the education of our students. During the Retired Teacher Appreciation Week, we took a bag of chocolate candy and a bag of Thank You mints labeled “You are worth a mint to education!” to each of the schools in the Paintsville Independent and Johnson County Schools. It was just a small token of our appreciation for those who spend their time in the pursuit of educating our youth on a daily basis even in these difficult days we have been seeing.

Since we again can’t have those Pre-Retirement in person meetings we needed to get the word out about Kentucky Retired Teacher Association (KRTA) and the local association Johnson County Retired Teacher Association (JCRTA) to teachers in the classroom who are nearing retirement. We inquired at the KRTA office about the Pre-Retirement Folios that they usually hand out at the Pre-Retirement meetings. They gladly sent them to us. We took informational portfolios out to each of the schools to reach those teachers who will be retiring soon…. the FUTURE of our organization. If there is a will there is a way to reach each other. Just keep trying to encourage and reach out to those who have or will be retiring soon. In our previous Membership Zoom meeting, we learned about giving mints to members from 2nd district and to remind members they are “worth a mint” to KRTA. We used that idea to reach out to teachers and staff to let them know that they were “worth a mint to education.” We all try to help each other reach out to members, so we changed it a little to reach out to our Future members for now.

Our retirees spend many hours volunteering and will continue to be active members in their local, district, and state RTA. I know we are in Johnson County and the Big Sandy District. Whether you have been in touch countless times, or only a few times with the members of your locals, we urge you to continue to check on each other. We all need that connection to the world and each other. No matter how small a quick phone call, a letter, a card, or a text message may seem, it may be the only one that retiree has gotten that day, that week, or even that month. So reach out and “touch some one” since we have to social distance and can’t meet in person right now, because as we know “These Times Are A Changing.”
INSIDE SCOOP . . .
WHAT’S GOING ON AT KRTA

KENTUCKY RETIRED TEACHERS ASSOCIATION
STATEMENTS OF REVENUE, EXPENSES AND OTHER CHANGES IN
NET ASSETS - MODIFIED CASH BASIS
Years Ended June 30, 2019 and 2020

REVENUES

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<td>Membership dues</td>
<td>$687,411</td>
<td>$630,907</td>
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<tr>
<td>Investment Income</td>
<td>46,778</td>
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<tr>
<td>Other Income</td>
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<td>43,321</td>
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<td><strong>TOTAL REVENUE</strong></td>
<td><strong>$786,396</strong></td>
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EXPENSES

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<tr>
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<td>Salaries</td>
<td>184,109</td>
<td>187,338</td>
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<td>Annual Convention</td>
<td>37,763</td>
<td>(258)</td>
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<td>Committee Expenses</td>
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<td>46,127</td>
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<td>Depreciation</td>
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<td>District Expenses</td>
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<td>District Managers Meeting</td>
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<td>19,588</td>
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<td>Fall Workshops</td>
<td>18,189</td>
<td>16,524</td>
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<td>KRTA News</td>
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<td>Materials and Supplies</td>
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</tr>
<tr>
<td>Membership Recruitment</td>
<td>22,779</td>
<td>24,558</td>
</tr>
<tr>
<td>Payroll Taxes</td>
<td>14,840</td>
<td>14,788</td>
</tr>
<tr>
<td>Postage</td>
<td>9,650</td>
<td>6,795</td>
</tr>
<tr>
<td>Professional Fees</td>
<td>16,416</td>
<td>18,960</td>
</tr>
<tr>
<td>Scholarships</td>
<td>10,575</td>
<td>-</td>
</tr>
<tr>
<td>Retiree Recognition Reimbursement</td>
<td>6,280</td>
<td>2,990</td>
</tr>
<tr>
<td>Taxes and Licenses</td>
<td>114</td>
<td>4,227</td>
</tr>
<tr>
<td>Telephone</td>
<td>5,051</td>
<td>5,770</td>
</tr>
<tr>
<td>Travel</td>
<td>65,279</td>
<td>44,079</td>
</tr>
<tr>
<td>Utilities</td>
<td>3,575</td>
<td>4,560</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$708,440</strong></td>
<td><strong>$609,890</strong></td>
</tr>
</tbody>
</table>

Increase in Net Assets $77,956 $145,781
Net Assets - Beginning of Year $1,436,290 $1,514,246
Net Assets - End of Year $1,514,246 $1,660,027

Salute to Membership Builders
Betty Hester, KRTA Membership Co-Chair

In spite of the difficult year we’ve had due to the pandemic, those responsible for membership recruitment overcame many of the problems and still built strong local associations. Yes, there’s still work to be finished at both the local and district levels. We will continue to grow as retirees present themselves, desiring to be a part of the largest association in the state that works for the benefit of educators.

Yes, We Did Awards are down somewhat; this was to be expected due to these difficult times. Still, 29 locals met or surpassed their goals. Simply growing the membership is worthy of recognition. Top Hat Awards will be awarded to the 12 locals and 4 districts who were at the top of members gained list.

<table>
<thead>
<tr>
<th></th>
<th>Yes, We Did Award Recipients:</th>
<th>Top Hat Award Recipients:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allen</td>
<td>Bell</td>
<td>Central KY West</td>
</tr>
<tr>
<td>Boone</td>
<td>Leslie</td>
<td>Boone</td>
</tr>
<tr>
<td>Boyd</td>
<td>Marion</td>
<td>Breckinridge</td>
</tr>
<tr>
<td>Breckinridge</td>
<td>Mason</td>
<td>Campbell</td>
</tr>
<tr>
<td>Caldwell</td>
<td>Menifee</td>
<td>Hardin/LaRue</td>
</tr>
<tr>
<td>Carlisle</td>
<td>Metcalfe</td>
<td>Mason</td>
</tr>
<tr>
<td>Edmonson</td>
<td>Monroe</td>
<td>Monroe</td>
</tr>
<tr>
<td>Franklin</td>
<td>Owen</td>
<td>Oldham</td>
</tr>
<tr>
<td>Graves</td>
<td>Powell</td>
<td>Powell</td>
</tr>
<tr>
<td>Grayson</td>
<td>Rowan</td>
<td>Scott</td>
</tr>
<tr>
<td>Hart</td>
<td>Simpson</td>
<td>Warren</td>
</tr>
<tr>
<td>Henry</td>
<td>Union</td>
<td>Washington</td>
</tr>
<tr>
<td>Hickman</td>
<td>Washington</td>
<td></td>
</tr>
<tr>
<td>Lawrence</td>
<td>Webster</td>
<td></td>
</tr>
</tbody>
</table>

KRTA MEMBERSHIP STATEWIDE BY DISTRICT
JANUARY 25, 2021

<table>
<thead>
<tr>
<th></th>
<th>MEMBERS 2020</th>
<th>MEMBERS 2021</th>
<th>%-AGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upper KY River</td>
<td>1,353</td>
<td>1,068</td>
<td>78.90%</td>
</tr>
<tr>
<td>Eastern</td>
<td>2,497</td>
<td>1,958</td>
<td>78.40%</td>
</tr>
<tr>
<td>Second</td>
<td>2,884</td>
<td>2,261</td>
<td>78.40%</td>
</tr>
<tr>
<td>First</td>
<td>2,888</td>
<td>2,248</td>
<td>77.80%</td>
</tr>
<tr>
<td>Middle Cumberland</td>
<td>1,831</td>
<td>1,370</td>
<td>74.80%</td>
</tr>
<tr>
<td>Central KY East</td>
<td>2,752</td>
<td>2,052</td>
<td>74.60%</td>
</tr>
<tr>
<td>Northern</td>
<td>3,162</td>
<td>2,317</td>
<td>73.30%</td>
</tr>
<tr>
<td>Fourth</td>
<td>2,989</td>
<td>2,186</td>
<td>73.10%</td>
</tr>
<tr>
<td>Fifth</td>
<td>2,858</td>
<td>1,997</td>
<td>69.90%</td>
</tr>
<tr>
<td>Third</td>
<td>3,813</td>
<td>2,539</td>
<td>66.60%</td>
</tr>
<tr>
<td>Big Sandy</td>
<td>1,853</td>
<td>1,219</td>
<td>65.80%</td>
</tr>
<tr>
<td>Upper Cumberland</td>
<td>2,394</td>
<td>1,514</td>
<td>63.20%</td>
</tr>
<tr>
<td>Central KY West</td>
<td>5,763</td>
<td>3,490</td>
<td>60.60%</td>
</tr>
<tr>
<td>Jefferson</td>
<td>6,573</td>
<td>3,719</td>
<td>56.60%</td>
</tr>
<tr>
<td>Out of State</td>
<td>5,261</td>
<td>2,477</td>
<td>47.10%</td>
</tr>
<tr>
<td>Associate</td>
<td>96</td>
<td>83</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>48,967</strong></td>
<td><strong>32,498</strong></td>
<td><strong>66.40%</strong></td>
</tr>
</tbody>
</table>

MEMBERSHIP TYPE JAN. 24, 2020 JAN. 23, 2021 DIFFERENCE

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2021</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic Dues</td>
<td>26,417</td>
<td>26,482</td>
<td>65</td>
</tr>
<tr>
<td>Cash</td>
<td>6,223</td>
<td>6,016</td>
<td>-207</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>32,640</strong></td>
<td><strong>32,498</strong></td>
<td><strong>-142</strong></td>
</tr>
<tr>
<td>Percentage</td>
<td>67.5%</td>
<td>66.4%</td>
<td>-1.1%</td>
</tr>
</tbody>
</table>

Please note: KRTA has changed its method of accounting for membership dues revenue. The Association previously recognized a deferred revenue liability for dues received in advance. To better conform to the Association’s modified cash basis of accounting, membership revenue is now recognized when received. The financial statements have been restated to conform to the new basis of accounting. As a result, net asset without donor restriction have increased by $45,170 for the year ended June 30, 2019.

Executive Director: Date: 12/02/2020
AROUND THE STATE . . .

Capital City RTA

The Capital City Retired Teacher Association sponsored their December Reading Reindeer Program to provide books for the King Center in Frankfort. The members collected books for elementary and middle school students who participate in afterschool activities at The King Center. CCRTA members enjoyed shopping for the project at Poor Richard’s Books, a local bookstore, and supporting the book sales at Paul Sawyer Library in Frankfort. The King Center instructors use the books as gifts for the students or as additions to the center’s classrooms. The Reading Reindeer Program strives to support the Education, Mentoring and Development focuses of the King Center. Although the Covid restrictions provided some challenges to the 2020 project, CCRTA provided 174 books this year. Vice Chair of the Board, Johnny Keene, met with CCRTA member, Fran Bradshaw, on a cold windy day to accept the books on behalf of the King Center.

Johnson County RTA

L-R: Johnson Schools Elementary Principals, Steve Young, Chris Pierce, Brenton Dials, Heather Butcher & Robin Halsey; Nelson Gullett; Tom Salyer; Superintendent Thom Cochran

First District held its December 3rd meeting at 10:00 am with 24 participants using computers, iPads, and phones. Charlotte Benton, district president, presided over the meeting. Melissa Earnest gave the devotion and pledge was led by Wayne Lohaus. Margaret Sims, KRTA Health and Insurance Co-Chair, gave an informative presentation. Steve Gilpsie followed her presentation with a wealth of information about General Assembly in 2021 and other legislative points. Aaron Beals gave the legislative report; Darl Henley gave health report; and Charlotte Benton gave the membership report.

Paducah McCracken RTA

Paducah McCracken County RTA Zoom meeting was December 10, 2020, at 10:00 A.M. The meeting was called to order by president, Charlotte Benton. Mrs. Benton welcomed all participants as well as new retirees and led the pledge of allegiance. Nancy Bruce gave the devotional. Sally Michelson, Executive Director of Community Kitchen, presented the program sharing the history, goals, mission and impact of Community Kitchen on the community. They have gone from feeding 200 people daily to over 1,000 daily since Covid 19 has impacted community.

Ann Rushing presented a memorial for twenty deceased teachers.

Union County RTA

UCRTA Officers, Linda Knight and Janet Gill, delivering school supplies to Morganfield Elementary School.

Retired teachers purchased $900 in supplies. Current teachers submitted a list of items needed by students and in classrooms. This annual project rotates among three elementary schools.

If you have local association news that you would like to share, email the articles/pictures to brenda.meredith@krta.org. Please identify the people in the pictures. We cannot reprint articles from other publications. The next KRTA NEWS will be July 2021. The deadline date to submit an article for that issue is May 20, 2021. If you have questions, call the office at 502-231-5802.
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 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
   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.

(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:
   b. Second District: Christian, Owensboro/Davies/McLean, Hancock, Henderson, Hopkins, Union and Webster.
   d. Fourth District: Breckinridge, Grayson, Green, Elizabeth-town/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 District West: Scott, Harrison, Woodford, Fayette/Bourbon (Bluegrass), Jessamine, Anderson, Mercer, Clark, Nicholas/Robertson and Boyle
   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 Whi
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 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

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

FOR YOUR INFORMATION

KRTA OFFICE
800.551.7979 ~ 502.231.5802
info@krt.org (e-mail) www.krt.org (website)

KRTA LEGALINE
800.232.1090
Rebecca Murrell Louisville, Kentucky

KRTA FINANCE & INVESTMENT INFO
Hank Hensley 800.927.0030
DELTA DENTAL/VSP INSURANCE
800.955.2030 or www.deltadentalky.com/KRTA

AVESIS KRTA VISION PLAN
Enrollment 800.466.5182 ~ Provider Questions 800.828.9341
www.avesis.com

BAY ALARM MEDICAL
877.522.9633 www.bayalarmedical.com/krt

FIRST CHOICE PROTECTION
Home Protection 502.709.5645 www.1stchoiceprotection.com

AUTOMOBILE & HOMEOWNERS INSURANCE
Liberty Mutual Insurance Company
888.504.0156 ext. 51690 or 502.710.0553

HEARING INSTRUMENT PLAN
Heuser Hearing Institute
800.912.9981 or https://thehearinginstitute.org

TEACHERS’ RETIREMENT SYSTEM OF KY
800.618.1687 or www.trs.ky.gov

COMMONWEALTH CREDIT UNION
800.228.6420 / 502-564-4775 or www.ccuky.org

COMFORT KEEPERS
866.676.9888 or www.comfortkeepers.com

HOME INSTEAD SENIOR CARE
866.886.6831 or www.homeinstead.com

HOME HELPERS HOME CARE
800.216.4196 or www.homehelpershomecare.com

NORTH AMERICAN LIFE PLANS
including LifeLock
888.362.1214 or 502-553-7630
www.krtabenefi ts.com

TRAVEL
Air Land Sea Travel LLC. 502.873-5610 or pullen5222@bellsouth.net

HEALTH INSURANCE
65+ (MEHP) United Healthcare 844-518-5877
Express Scripts 877-866-5834
KRYx Coalition 855-218-5979 Edumedics 855-210-8514
Silver Sneakers for MEHP 888-423-4632

Under 65 (KEHP) Anthem BCBS 844-402-KEHP
CVS Caremark 866-601-6934 KEHP 888.581.8834

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
7505 Bardstown Road
Louisville, KY 40291-3234

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Quips, Quotes & Puzzles

A Tribute to the Spirit of Bob Hope

This will put a smile on your face and in your heart.

On Turning 70
You still chase women, but only downhill.

On Turning 80
That the time of your life when even your birthday suit needs pressing.

On Turning 90
You know your getting old when the candles cost more than the cake.

On turning 100
I don't feel old. In fact I don't feel anything until noon. Then it's time for my nap.

On Giving Up His Early Career, Boxing
I ruined my hands in the ring—the referee kept stepping on them.

On Sailors
They spend the fi rst six days of each week sowing their wild oates, then they go to church on Sunday and pray for crop failure.

On Never Winning An Oscar
Welcome to the Academy Awards or as it's called at my home, “Passover.”

On Golf
Golf is my profession. Show business is just to pay the green fees.

On Presidents
I have performed for twelve presidents and entertained only six.

On Why He Chose Showbiz For His Career
When I was born, the doctor said to my mother, “Congratulations. You have an eight-pound ham.”

On Receiving the Congressional Gold Medal
I feel very humble, but I think I have the strength of character to fi ght it.

On His Family's Early Poverty
Four of us slept in the one bed. When it got cold, mother threw on another brother.

The One and Only

There are many examples of uniqueness in America. Can you guess the answers to the following bits of trivia?

1. What is the only state with a one-syllable name?
2. Where would you fi nd the nation’s only monument to an insect?
3. What is the only U.S. state that formed as a result of popular vote to separate from another state?
4. Who is the only president buried in Washington's National Cathedral?
5. What southern state is the only state with laws not based on British law?

Answers:
1. Maine 2. Enterprise, Alabama, which has a very dignifi ed Greek-style monument to the boll weevil, a cotton-crop-destroying bug from Mexico 3. West Virginia, made up of the 26 Virginia counties that voted to leave Virginia when Virginia joined the confederacy 4. Woodrow Wilson 5. Louisiana, which (being French heritage) has laws based on the Code Napoleon
...these immortal dead who live again in minds made better by their presence...