Rose Mangino Receives Volunteer Of The Year Award

Rose Mangino, a member of JCRTA since 2006, is a tireless volunteer with over 1,400 hours of volunteer work in 2019 and 2020. She has a passion for all the different agencies for which she volunteers and is known to step in at a moment’s notice if called upon. That dedication comes from a 40+ year career starting out at Southwick Elementary. She moved to Bloom Elementary and then to Audubon Elementary for 24 years. Her last six years were spent at Maupin Elementary in the ESS program. Her students loved her and so do the various volunteer agencies that she now supports.

Louiseville Muhammed Ali Airport is a regular stop for Rose. For the last five years, she is the face of Louisville when she works at the Welcome Center for travelers. She gives out information on tourist sites, answers phone calls, provides directions to airport facilities and helps connect non-English speaking visitors with interpreters. You have probably seen Rose’s smiling face but just didn’t know she was one of our very own retired teachers.

Kentucky Center for Performing Arts is the recipient of 15 years of Rose’s volunteer work. She checks tickets, directs people to their seat locations and has won the Home Away from Home Award (top 50 volunteers out of 500) for two years. She eagerly volunteers for extra hours when the Center needs her.

Ronald McDonald House has seen Rose enter their doors for 15 years as a volunteer. She is a “jill of all trades” and helps cleaning rooms, baking deserts and making the experience for nervous parents a little less tense while their children receive treatment at local hospitals. Parents at the Ronald McDonald house see Rose as one of their special angels.

Candy for Caring, a non-profit that directly helps the underserved through the Jewish Hospital and St. Mary’s Foundation, is a regular volunteer stop for Rose. In her 15th year there, she helps direct people on making candy, selling candy at various locations and is on the Board of Directors for Candy House. She is instrumental in raising money and dispensing it to some 30 charities in the metro area.

In addition to the various groups above, Rose is active in her local church, St. Stephen Martyr. She regularly volunteers for numerous church activities.

Rose Mangino is filled with energy and dedication to our community and deserves recognition as the 2020 Volunteer of the Year.
PERSONALLY SPEAKING . . .

Summer Is Here!

It is in my prayers that you are healthy and can enjoy more normal activities during the coming months. Life seems to be getting back to a new normal as more and more folks receive their Covid-19 vaccines.

KRTA has held two hybrid (online and in-person) state meetings this summer. It was great to be in the presence of retired teachers from around the state again. I have missed the fellowship that occurs during our gatherings. Hopefully, even more normality will return as the summer progresses.

The KRTA State Membership and Pre-Retirement Committee has set a goal of 32,822 members for this year. Help us achieve that goal by reaching out to recently retired teachers in your community to join our association. Membership is the life blood of our association. Remind folks that KRTA is the only organization in the state that has the sole mission of looking out for the welfare of retired Kentucky teachers.

We plan on holding in person Fall Workshops throughout the state beginning in late August through September. This will be a great time for you to see friends from your region, get an update from TRS, learn more about your KRTA benefits and hear or give input on KRTA legislation priorities for the 2022 General Assembly.

We are asking members to notify their local KRTA Presidents if they plan to attend the Fall Workshop so we can better prepare for those who plan to attend. Information and schedules for the District Fall Workshops will be posted on the KRTA website at www.krta.org. The meetings will be streamed online for those unable to attend in person. In addition, highlights from the meetings will be available to view on-line.

Enjoy your summer and let us know if we can be of any help with retirement needs.

PRESIDENT’S MESSAGE . . .

Bill Kelley

KRTA: Tomorrow’s Leaders Today

John F. Kennedy referenced a Chinese symbol that meant “crisis,” which was made of other symbols meaning danger and opportunity. Though this has been questioned, the thought has not. In the time of crisis there is danger and opportunity. This past year when the Covid crisis descended upon us, KRTA faced danger and opportunity. The danger was the loss of connection through no in-person meetings and events. This was (and still is) a danger to KRTA and any organization or agency that uses personal and face-to-face connections (e.g., churches) as the question always arises of what happens when we can’t do things as we have in the past.

However, many organizations rose to the challenge to use the events as a time of rethinking what they do, their missions and methods. KRTA used the “opportunity” to rethink how business was conducted and goals achieved. For example, KRTA adopted the ZOOM meeting platform early and was soon scheduling and conducting meetings in a new way. Many churches now hold services and other activities via Facebook, YouTube or streaming. Technology has been utilized to solve the danger of not connecting and meeting with members. Not only the state KRTA organization, but the districts and locals adapted to the new reality. Attendance virtually was higher this past year for the fall workshops and state convention than in-person attendance in the past.

There is another danger and opportunity for KRTA not related to Covid. That is the attraction of the newer retirees and getting them involved in the local, district, and state organizations and leadership.

I have been a long-time member of the Rotary Club which has faced a similar issue: attracting new younger members and involving them in leadership. This is a conundrum for many other organizations as well. Not only do we need to attract new retirees to KRTA, but we must provide them with the opportunity to become involved in leadership roles. This is true at the local, district, and state levels. One of the most important functions of any leader in an organization is to recruit, encourage and mentor the next generation of leaders. No good organization can survive for long without this essential activity to provide for the future.

KRTA has a very good and well-defined committee system in place that has been utilized. This system includes the Legislative, Membership, and Health/Insurance Committees. At all levels of KRTA, groups may have other committees to fulfill other needs. All these are excellent places to get new members involved in leadership. These committees can be the training ground for members to be involved at that level but also to move into officer positions—again at the local, district, and state levels. Current local, district, and state leaders have the opportunity to encourage those who will be replacing them to become and remain involved. This process is the lifeblood of any organization for the future.

I would encourage each of us to evaluate and identify our local, district and state future leaders and how they want to engage and be engaged. New members enrich our experiences and actions. It is our challenge to ensure the future of KRTA without interruption of the services we need and want to deliver.

I look forward to working with all of you during my year of presidency. Perhaps this year we will feel safer outside our homes and make some face-to-face contacts. If we don't, however, let’s keep the phone and computer contacts alive. Tomorrow's leaders are out there. We just have to contact them today and help them discover and cultivate their leadership skills! Some retirees are just waiting to be invited.
And here are a few safety precautions for motorcyclists:

- Learn safe boating techniques. According to the U.S. Coast Guard, about 70 percent of all boating accidents occur because of operator error. Reduce that risk with “Boat Smart” courses from the U.S. Coast Guard Auxiliary.
- Get your vessel inspected. You can submit a request for a safety inspection at the U.S. Coast Guard Auxiliary’s Vessel Safety Check website.
- File a “float plan” before launching. This form can be found online and lists all the information the Coast Guard needs for emergency action. It’s not required, but it can be a lifesaver. Make sure you leave the plan with a friend or family member.
- Wear a life jacket. It may seem obvious, but the Centers for Disease Control notes that more than 90% of drowning fatality victims didn’t wear a life jacket.

And here are a few safety precautions for motorcyclists:

- Be visible. Oftentimes people driving cars just don’t see motorcycles. Put reflective decals on your clothing and bike, keep your headlights on day and night, and avoid riding in drivers’ blind spots.
- Warn vehicles of your presence. Use your horn to alert someone of your presence and flash your brake light when slowing down.
- Wear your helmet—always. All motorcycle helmets are required to meet federal Department of Transportation (DOT) standards and display a DOT sticker. If a helmet doesn’t have this sticker, it doesn’t offer adequate protection.

Comfort Keepers® locations throughout Kentucky, a provider of in-home care for seniors and other adults, are currently looking for caregivers to join the team. Due to the Coronavirus pandemic, there are more seniors than ever in Kentucky communities that need assistance at home. With unemployment on the rise, now is a great time for caring, empathetic people to consider a career/retirement opportunity in non-medical senior home care. In-home care is an industry that is in high demand and gives employees an opportunity to improve the lives of seniors and families.

Comfort Keepers caregivers run errands, shop for groceries, provide companionship and personal care, and complete other tasks that help seniors stay at home to avoid illness. In addition, caregivers help seniors stay connected to their loved ones and keep seniors engaged and active physically, mentally and socially.

“‘For those looking to find a way to contribute to the community and help seniors during this time, working as a caregiver is an amazing opportunity,' said Sarah Short Owner at Comfort Keepers of Somerset/London/Corbin. ‘At Comfort Keepers, we believe that there is no higher calling than bringing joy, purpose, and independence to seniors that want to stay safe at home. While some businesses have had to close due to the pandemic, caregivers provide an essential health function. We are excited to talk to anyone that wants to have a positive influence on the lives of seniors through uplifting in-home care. As teachers, you hold a special calling that easily translates into the caregiving field. Come join our mission, even just part time!’”

Comfort Keepers caregivers complete extensive training to provide the best care for families. Job seekers that previously worked in retail, hospitality or other affected industries will have the opportunity to help keep vulnerable populations safe from illness and provide high-quality care to seniors. If you are interested in a career in senior care, visit our website at www.comfortkeepers.com or call 606.676.9888 and we’ll connect you with the office nearest you.

About Comfort Keepers®

Comfort Keepers® is a leading franchise network in the in-home care market for seniors and other adults needing care. Since its founding in 1998, the network has grown to more than 600 franchised locations around the world by staying true to the founders’ goal of providing quality, caring in-home care services that allow clients the opportunity to age in place. In August of 2009, the brand was strengthened when the franchisor, CK Franchising, Inc. was purchased by Sodexo, a global leader that delivers Quality of Life services to over 75 million consumers in 80 countries each day. In addition to providing services that focus on health care and senior markets, Sodexo’s integrated offerings encompass more than 45 years of experience in reception, safety, maintenance and cleaning, foodservices, facilities and equipment management, and concierge services. For more information, visit ComfortKeepers.com.

Sarah A. Short, MSW
Comfort Keepers #362
110 Richie Lane, Suite D Somerset, KY 42503
908 W. Fifth St., Suite 15 London, KY 40741
606.676.9888 \ 606.864.0090 \ c 606.219.2909
wwwcksonset.com \ wwwclkondon.com

Use the KRTA Website to JOIN ON LINE! Have your credit card ready (there is a 90-cent charge). Go to www.krta.org and click on the “Join” tab at the top of the screen.
Substantial rate increases on Long Term Care (LTC) Policies is an ongoing nationwide issue that, once again, is affecting our members. If you are one of our many Transamerica Long Term Care policy holders, then within the past few weeks you were notified of a 40% rate increase. Please know that we are as disappointed as you. However, we feel it is important for you to understand why this is happening.

Decades ago, when Long Term Care became so popular, the industry miscalculated the premiums necessary to cover claims. A Lifetime plan easily can create a very large claim. When you take into consideration that premiums cease while on a claim, then the solvency of the company becomes a concern. We need the insurance company to maintain reserves that will ensure money is available to pay claims as they are received. In addition, many insurers expected policyholders to lapse or drop their coverage over time. The opposite actually occurred. LTC policyholders definitely maintain their coverage.

On December 15, 2020, Transamerica filed for a 61% increase on LTC policies which included our retired teachers’ plans. The Department of Insurance (DOI) did not approve Transamerica’s rates as requested. Instead, the DOI negotiated with Transamerica to reduce the increase and include protections for those who are unable to afford the increase. On May 26, 2021, the 40% increase was approved. One important caveat to know is that Transamerica agreed to provide a 10-year rate guarantee for all policyholders going forward.

The Long Term Care policy you hold is the “Cadillac” of Long Term Care Plans and these policies are not available today to new policyholders. Over the next few months, you will receive additional information outlining the details of the increase. Along with this information, you will be given options to reduce benefits to offset the premium increase. If you choose not to take the increase, examine those options carefully and choose the one that benefits you the most.

We know how much you value your Long Term Care Plan and want to protect your assets, so if you need assistance in evaluating your coverage, please call Jeff Johnson at 502-553-7630.

### How Can I Protect Myself Against Identity Theft?

**Answer:** The chance that someone will assume your identity to open fraudulent bank or credit accounts is increasing as thieves become more sophisticated. The best way to protect yourself is to try to prevent this from happening in the first place. Here are some ideas:

- Make a list of all of your credit cards, even those you don't carry in your wallet. Include account numbers and the names and emergency phone numbers of each issuer. Store this in a secure place that's quickly accessible to you. Don't keep it in your wallet!
- If possible, don't let your credit card out of your sight when you use it to pay for a store or restaurant purchase.
- Don't carry your birth certificate or Social Security card in your wallet.
- Install a locked mailbox to prevent mail theft. Call your credit card company or bank immediately if your statement doesn't show up on time.
- When dining out, keep your purse or wallet secure. Leaving it on the table when you go to the salad bar is a no-no.
- Use drive-through ATMs if possible. If you can't, use ATMs inside stores or in well-lit, well-trafficked areas. Never let anyone see you type in your personal identification number, and don't write it on your ATM card.
- Shred preapproved credit card or loan applications, and those checks your credit card company mails you, before you throw them in the trash.
- Check your bank statements as soon as you receive them, and order a copy of your credit report at least once a year. Check it over for signs of fraudulent activity.
- If you live in a state that uses Social Security numbers on your driver's license, ask for a randomly assigned number.
- Don't give out your Social Security, credit card, or bank account number to anyone who calls you. Give them out only when you have initiated the call.
- If you are concerned about a potential scam, call the local police.

If your wallet or personal identification is stolen, don't wait. Minimize potential damage by calling the police and other parties such as your credit card companies, your bank, and the three major credit bureaus (Experian (888) 397-3742, Equifax (800) 685-1111, and Trans Union (800) 680-7289). Ask each credit bureau to place a fraud alert on your credit report to alert creditors that your financial information is or may be compromised.

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AARP Kentucky Volunteer Ambassadors are ready to help you find your next learning path! The Kentucky Comebackers project is reaching out to older workers who may need further education to compete for better-paying jobs. The program helps Kentuckians find education opportunities, such as completing a high school equivalency GED test, a college certification program or an associate's or bachelor's degree.

AARP Kentucky volunteers are ready to help present opportunities (virtually) to local groups, KRTA Units, and interested adults in Kentucky. The presentations can be tailored to fit the audience and include how to complete a GED, college certificate, or college degree.

It’s no secret that American businesses are challenged to find workers with the skills they need to fill jobs in demand. In fact, recent labor market statistics show...
brought in by legislators. The sponsor was Representative Ed Massie, and the result was the filing of House Bill 258. Here is the plan overview for HB 258:

- Applies only to new members beginning January 1, 2022
- Two key components combine in hybrid plan
  - Foundational Benefit (a defined benefit)
  - Supplemental Benefit (a defined contribution savings account)
- Employee contribution of 9% to foundational benefit, 2% to supplemental
- Employer contribution of 8% to foundational, 2% to supplemental
- Non-university members continue in Social Security replacement plan; university members continue in Social Security plan
- No retirements before age 57
- Inviolable Contract applies to benefits as earned
- Funds for new tier invested with funds of current tiers, benefitting all
- It provides a true hybrid plan being part pension and part savings account. It's mostly pension and under the bill this portion will be called the foundational benefit. The 4% total contributions from the member and employer go into a savings account that will be a 403B. Upon retirement, the member will have the option to withdraw it lump sum, withdrawal partially, leave it all in to draw interest, or they could seek to annuitize it. You're going to see some cost savings with this plan for the Commonwealth because of these changes.

**Housekeeping Bill.** This is the same bill that we’ve seen in past sessions. It’s mostly makes technical changes that don’t change the policy and procedures of TRS. There were a few more substantive changes. One was to tighten up provisions regarding second accounts where members retire and return to work.

**House Bill 87.** As of June 29, 2022, remarriage occurring on or after is no longer a disqualifying event for the monthly payment or annuity payment for the surviving spouse of an active member at death.

**House Bill 5.** HB 5 amended an existing statute that permitted governors to reorganize state boards and commissions in Kentucky by executive order. It eliminates the language of the statute that allows current and future governors to reorganize boards and commissions, including TRS. That reorganization authority has been used in the past by governors and could have always been used at TRS with the Board of Trustees. Most of our board members are elected by our TRS members. Therefore, our board is beholden and has a sole responsibility to our membership. They don’t have conflicts of interest and they consistently act in the best interest of our members and the retirement system. Board structure is extremely important in the efficient, prudent and correct operation of the retirement system. It’s extremely important to have board members who are committed to the defined benefit and foundational benefit while keeping on track and working well with membership and constituency groups.

**Experience Study.** Actuaries with the associative pension plans conduct experience studies. The TRS outside independent actuary has just completed an experience study based on the period July 2015 to June 30, 2020. The study looks back to compare what they expected to happen with what really happened with investment return, mortality and rates of retirement. All those factors go into assessing our liabilities. Anything can come out of these experience studies and TRS staff don’t really know what the ultimate report is going to say. For example, in the last experience study they anticipated that our members were going to live longer than they actually did for that last five years. TRS will be working with our investment consultant and others looking at projections for investment returns based on this study. This will be available for our June board meeting.

**TRS Member Services.** Director of Member Services, Becky Niece, reported that working in a virtual world has proven successful for her department. TRS has had its doors closed and staff has worked from home for over a year. TRS is being cautious about reopening and will continue to work remotely serving you. All member services are still available and it was a seamless transition. In March there were over 200 video counseling sessions.

Folks should not be alarmed if they see an email from “donotreply@trs.ky.gov.” It is safe to open it. A company has been hired to handle mass emails and “donotreply@trs.ky.gov” is being used. In addition, emails that come from trs.ky.gov will always be safe to open.

Electronic voting was done through Pathway this spring. For those that didn’t want to vote electronically, ballots were sent out in the mail.

There are new videos available online.
MEMBERSHIP

KRTA 2020-2021 MEMBERSHIP REPORT TO THE DELEGATE ASSEMBLY
April 2021 As presented by Debby Murrell
Co-Chair Membership/ Pre-Retirement KRTA Volunteer Leadership

KRTA MEMBERSHIP REPORT:
Kentucky Retired Teachers Association (KRTA) concluded the 2020-2021 year with the following MEMBERSHIP GRAND TOTALS:

- Final Membership: 66.3%
- Potential Membership: 48,486
- Active Membership: 32,486
- Automatic Deduction: 26,841
- Cash Members: 6005
- Inactive Members: 16,483
- GOAL: 32,821

There are 25 Local Associations who received the M. L. Archer Award, which is given to KRTA Local Associations whose Membership is 90% or above. Among these, were five Local Associations whose Membership was 100%: Lee, Mason, Menifee, Metcalfe, and Monroe Counties.

- 29 Local Associations who received the “YES WE DID” award for reaching their Membership Goals.
- 12 Local Associations who received the “TOP HAT” award having obtained the greatest Membership Gain since the previous year.
- 4 Districts who received the “TOP HAT” having obtained the greatest Membership Gain since the previous year.
- 53 Local Associations who received Gold Seal Recognition Awards.
- 8 Local Associations who received Silver Seal Recognition Awards.
- 4 Local Associations who received Bronze Seal Recognition Awards.

In addition, there are 9 Local Associations who applied for an award but did not receive an award this year.

Since KRTA did not reach or go over the KRTA Goal, the “Hop To It Award” was presented to each District Membership Chair for their dedicated leadership and tireless efforts during a Pandemic in leading their District, as well as assisting their Locals in growing KRTA Membership.

DISTRICT MEMBERSHIP CHAIRS:
First District: Anita Thomas
Second District: Jean Chapman
Third District: L. Carolyn Edwards, Dr. Martha Jenkins, and Sherry Radford; Fourth District—Patsy Young; Fifth District—Sue Crumpler; Jefferson District—Sheila Carson-Smith; Central Kentucky West District—James Cole; Central Kentucky East District—Karen Gilbert; Northern District—Janet Sogar; Middle Cumberland District—Shirley Dick Wolf; Upper Cumberland District—Patricia Howard; Big Sandy District—Wanda Mollett; Eastern District—Lana Combs.
* Upper Kentucky River District—Charlotte Ditty (Posthumously)

WASHINGTON
National Assessment of Educational Progress
NAEP is seeking retired educators who would like to work with a team to proctor digitally based student assessments on tablets in schools.
Visit http://www.WorkNAEP.com and provide your contact info. We'll send you a link to our online application this summer.
WESTAT
EOE, including disability/veterans

Local Recognition Awards

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<th>Gold</th>
<th>Silver</th>
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<td>Johnson</td>
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District Recognition Awards

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<td>Upper Cumberland</td>
<td>Upper KY River</td>
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<tr>
<td>Big Sandy</td>
<td>Eastern</td>
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M. L. Archer Award

Lee 100.00% Wolfe 94.60%
Mason 100.00% Green 93.80%
Menifee 100.00% Bracken 93.50%
Metcalfe 100.00% Garrard 92.60%
Monroe 100.00% Hancock 92.60%
Fulton 98.90% Letcher 92.40%
Carlisle 98.30% Hart 92.20%
Hickman 96.90% Knott 92.10%
Middleboro 96.60% Montgomery 91.70%
Fleming 96.40% Webster 91.60%
Owen 96.10% McCreary 90.60%
Crittenden 95.40% Edmonson 90.00%
Powell 94.60%

Local Associations who received the M. L. Archer award had 90% and above membership.
There were no Virginia Shaw district awards for 100% membership.
at TRS and on YouTube. Topics covered are: Answering Common Questions, Turning 65, Return to Work, and Pathway Registration.

Being with you now is a little different than it was in the past. We are still with you and serving all your member needs. Retiree Health Care. Jane Gilbert, Director of Retiree Health Care, describes the Personalized Medicine Partnership as a "project of a lifetime.”

How can it help you? Your DNA matters. Using your DNA to see what drugs will be safe and effective (Pharmacogenomics) for you can save lives and dollars.

TRS invited the whole 37,000 of the Medicare eligible health plan retirees to participate in this program. Currently there are 9,900 of those enrolled and 7,900 of those have actually completed the DNA test itself. Two hundred members age in each month and half of those sign up for the DNA test. Recently emails went out inviting the under-65 retirees. They can use their health reimbursement account funds or credit cards to pay for this.

Teachers Retirement System just completed a presentation to and an article for the Journal of Precision Medicine. This program is getting attention nationwide.

Investments Update. Tom Siderewicz, Chief Investment Officer, reported that TRS ended up with a pretty good fiscal year. Even though it was a volatile year, we ended up at 5.8% which is a little lower than the 7 1/2% target. Given the nature of the pandemic and what was going on in the markets, we are happy to have those returns. If you go back to the quarter before the pandemic (4th quarter of 2019) the market was on fire. We had a great quarter with 6.9% and the market kept going through about mid February. TRS had a nice cushion going into the pandemic. The year ending in December was the best year TRS has had in its history. We picked up almost $4 billion.

Siderewicz said the Federal Reserve should be credited for doing an excellent job with the pandemic. Chairman Powell got ahead of it and put a floor under the market which led to the fast rebound. In 2020 the first quarter was up 6 1/2%; the second quarter 11.7%; and this first quarter the numbers aren’t finalized but it looks like we’ll be about 3%.

The video, as well as others from the 2021 Convention, can be found on our website at KRTA.org. Go to the Convention Tab at the top of the page.

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### 2021 FALL WORKSHOP SCHEDULE

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<td>Jefferson County</td>
<td>Fri. Aug 27</td>
<td>U of L Alumni Club</td>
<td>Dale Warren</td>
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<tr>
<td></td>
<td>10:00 AM (ET)</td>
<td>Louisville</td>
<td>412 East Southside Court</td>
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<td></td>
<td></td>
<td></td>
<td>Louisville, KY 40214</td>
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<td></td>
<td></td>
<td></td>
<td>502-366-8742</td>
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<tr>
<td>Central Kentucky East</td>
<td>Mon. Aug 30</td>
<td>Boone Tavern Hotel</td>
<td>Steve Gillespie</td>
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<td></td>
<td>9:00 AM (ET)</td>
<td>Berea</td>
<td>1646 Foxhaven Drive, Apt 2</td>
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<td></td>
<td>Richmond, KY 40475</td>
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<td>Central Kentucky West</td>
<td>Tues. Aug 31</td>
<td>Thomas &amp; King Conv. Center</td>
<td>Kathy Cole</td>
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<td></td>
<td>9:00 AM (ET)</td>
<td>Georgetown</td>
<td>3790 Troy Pike</td>
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<td></td>
<td>Versailles, KY 40383</td>
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<td>859-873-0051</td>
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<tr>
<td>Northern</td>
<td>Wed. Sept 1</td>
<td>Boone Co Extension Enrichment</td>
<td>Lorie Flerlage</td>
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<td></td>
<td>9:00 AM (ET)</td>
<td>Burlington</td>
<td>1000 Independence Pike</td>
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<td></td>
<td>Dry Ridge, KY 41035</td>
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<td></td>
<td>859-824-4882</td>
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<tr>
<td>Fifth</td>
<td>Thurs. Sept 2</td>
<td>Shelby County Extension</td>
<td>Cassandra McBurney</td>
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<td></td>
<td>9:15 AM (ET)</td>
<td>Shelbyville</td>
<td>715 Ghent Eagles</td>
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<td>Sanders, KY 41083</td>
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<td>502-347-5587</td>
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<tr>
<td>First</td>
<td>Mon. Sept 13</td>
<td>Kenlake State Park</td>
<td>Charlotte Benton</td>
</tr>
<tr>
<td></td>
<td>9:00 AM (CT)</td>
<td>Hardin</td>
<td>3705 Apperson Road</td>
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<td></td>
<td>Kevil, KY 42053</td>
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<td>270-564-4469</td>
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<tr>
<td>Second</td>
<td>Tues. Sept 14</td>
<td>Thelma B. Johnson Early Learning</td>
<td>Matt Ciecorka</td>
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<td></td>
<td>9:00 AM (CT)</td>
<td>631 N. Green Street</td>
<td>319 Valley Drive</td>
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<td></td>
<td>Henderson</td>
<td>Morganfield, KY 42437</td>
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<td>270-871-1668</td>
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<tr>
<td>Third</td>
<td>Wed. Sept 15</td>
<td>Barren River State Park</td>
<td>Arthur Green</td>
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<td></td>
<td>9:00 AM (CT)</td>
<td>Lucas</td>
<td>P.O. Box 314</td>
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<td>Elkhon, KY 42220</td>
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<td>270-878-0137</td>
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<tr>
<td>Fourth</td>
<td>Thurs. Sept 16</td>
<td>HCS - EC3 Center</td>
<td>Ramona Jeffries</td>
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<td>8:30 AM (CT)</td>
<td>Elizabethtown</td>
<td>670 Jeffries Road</td>
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<td>9:30 AM (ET)</td>
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<td>Elizabethtown, KY 42701</td>
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<td>270-369-8328</td>
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<tr>
<td>Middle Cumberland</td>
<td>Mon. Sept 20</td>
<td>Lake Cumberland State Park</td>
<td>Shirley Wolf</td>
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<td>8:30 AM (CT)</td>
<td>Jamestown</td>
<td>216 Pogue Drive</td>
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<td>9:30 AM (ET)</td>
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<td>Somerset, KY 42503</td>
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<td>606-875-3321</td>
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<tr>
<td>Upper Cumberland</td>
<td>Tues. Sept 21</td>
<td>Pine Mountain, State Park</td>
<td>Paula Adams/Sherry Skagg</td>
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<td></td>
<td>8:30 AM (ET)</td>
<td>Pineville</td>
<td>340 Greers Chapel Road</td>
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<td>Harrogate, TN 37752</td>
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<td>432-869-8496</td>
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<td>Upper Kentucky River</td>
<td>Wed. Sept 22</td>
<td>TBD</td>
<td>Michael Caudill</td>
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<td>8:30 AM (ET)</td>
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<td>392 Civil War Gap</td>
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<td>Carcassonne, KY 41804</td>
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<td>606-633-9691</td>
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<tr>
<td>Big Sandy</td>
<td>Thurs. Sep 23</td>
<td>Jenny Wiley State Park</td>
<td>Ann Porter</td>
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<td></td>
<td>9:00 AM (ET)</td>
<td>Prestonburg</td>
<td>PO Box 88</td>
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<td>Washington, KY 41096</td>
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<td>(606) 584-2510</td>
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<tr>
<td>Eastern</td>
<td>Fri. Sep 24</td>
<td>Carter Caves State Park</td>
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<td>9:00 AM (ET)</td>
<td>Olive Hill</td>
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All workshop start times are local time. Registration (except Jefferson) begins 30 minutes prior to start time. Registration at Jefferson begins 1 hour prior to start time.
Let's Talk About Your Health . . .

Remember that June 30 is the Wellness Visit deadline for retirees Over 65. This wellness visit may be done virtually if your doctor will agree to use the wellness code on the superbill for the wellness visit. Then call ReNew at 888.219.4602 to get their Gift Card. This year the gift card is $25 and is being put on a reloadable card. Hold on to this card because future rewards will be loaded onto it. The amount put on the gift card is good for only 1 year. So, make sure you use it or it will be erased from your card.

If you haven’t already gotten your COVID shots, please do so as soon as possible. There are 3 variants already in Kentucky and we need protection from this virus. We’ve lost many, many members due to COVID. In fact, by May 5, 2021, we had 77 of our retired teachers in the Over 65 category die from COVID while being cared for in hospitals. There is no way to know an exact number who have died from this deadly virus. According to United Healthcare, 1241 retirees Over 65 died in 2020 compared to 1120 retirees Over 65 who died in 2019. Numbers for the Under 65 retirees is not available.

According to the CEO of Pfizer, the COVID vaccination is good for at least 1 year, possibly longer if more people will get the COVID vaccine shots.

For the Over 65s, many of you have heard of Good RX or other programs that will give you a free pharmacy discount card to help lower the price of your prescriptions. There is one thing about using these pharmacy discount cards that you should be aware of. If you use one of these pharmacy discount cards, the cost of your medicine will not be applied to your $150 out-of-pocket pharmacy deductible. This is something you need to think about before using a prescription discount drug card of any sort.

One concern of mine, especially since this pandemic, is the mental well-being of our members. All of us need socialization. We need to be around and interact with people. Our way of doing this is to get back to meeting in person at our local meetings, district meetings and state meetings. I have missed seeing our members and being able to interact with them on an in-person basis. I have been involved in local meetings doing ZOOM, but it is time for us to move on with our lives. Some locals are back to meeting, and I have spoken at a couple of the local retired teachers’ meetings. One meeting had 76 members to attend. Getting back to a somewhat normal way of life is necessary for all of our retirees’ mental well-being.

I have been dealing with members who are suffering from depression and whose depression has gotten worse during this pandemic because they are home alone. Please check on your members. Social interaction is a necessary part of life.

I have also been working with some of our senior members who have the beginning stages of dementia. Some warning signs identified by dementia experts to be aware of are:

- Difficulty with everyday tasks. Everyone makes mistakes, but people with dementia may find it increasingly difficult to do things like keep track of monthly bills or follow a recipe while cooking. They also may find it hard to concentrate on tasks, take much longer to do them or have trouble finishing them.

- Repetition. Asking a question, hearing the answer and then repeating the same question 15 minutes later, or telling the same story about a recent event multiple times is a symptom to be aware of.

- Communication problems. Observe if a loved one has trouble joining in conversations or following along with them, stops abruptly in the middle of a thought or struggles to think of words or the name of objects.

- Getting lost. People with dementia may have difficulty with visual and spatial abilities. That can manifest itself in problems like getting lost while driving.

- Personality changes. A loved one who begins acting unusually anxious, confused, fearful or suspicious; becomes upset easily; or loses interest in activities and seems depressed is cause for concern.

- Confusion about time and place. Loved ones who forget where they are or can’t remember how they got there should raise red flags. Another worrisome sign is a person becoming disoriented about time — for example, asking on a Friday whether it’s Monday or Tuesday.

- Troubling behavior. Pay attention if your retiree seems to have increasingly poor judgment when handling money or neglects grooming and cleanliness.

From age 50 on, it’s not unusual to have occasional trouble finding the right word or remembering where you put things.

However, persistent difficulty with memory, cognition and the ability to perform everyday tasks might be signs that something more serious is happening to a loved one’s brain.

Dementia isn’t actually a disease. It’s a catch-all term for changes in the brain that cause a loss of functioning that interferes with daily life. Dementia can diminish focus, the ability to pay attention, language skills, problem-solving and visual perception. It also can make it difficult for a person to control his or her emotions and therefore lead to personality changes.

More than 6 million Americans are living with Alzheimer’s dementia, according to a 2021 report by the Alzheimer’s Association. Alzheimer’s disease is the leading cause of dementia, accounting for 60 percent to 70 percent of cases, but a range of brain illnesses can lead to the condition.

We all need to be aware of these signs. As I have said many times, don’t put off until tomorrow to get things done, especially things such as making a will or having a lawyer draw up a Durable Power of Attorney, because you may not be here “mentally” tomorrow.

If I can ever answer any questions for you, just call or e-mail me. I’m available to speak to your locals or districts on health issues.

Take care of yourself and let’s take care of our retirees.

Margaret Head Sims
KRTA Co-Chair for Health and Insurance
msims4949@yahoo.com
502.349.0055

(Continued from AARP Page 4)

that there are currently 7 million unfilled jobs in the U.S. At the same time, many American workers are finding they are not able to move up in their company or secure a higher wage job because they lack the credentials or degree required.

Tens of thousands of Kentuckians, AARP Kentucky calls “Kentucky Comebackers” want to advance their degree or credentials. AARP volunteers are helping these adults navigate the complex journey (back) to and through post-secondary education. Many of these paths are low-cost, affordable, or at no-cost to the learner!

To find free adult education services so you can work toward a GED, with the possibility of earning a college certificate or some college credit at the same time, go to kyskillsu.ky.gov. The state has also created scholarships for adult learners. Visit WorkReadyKentucky.com or call 833-711-9757 for information about tuition-free certificates and two-year degrees through local community colleges and other local institutions.

- Text MyGED to 74700 to connect with the KY Skills U center near you.

- Connect with Kentucky Community & Technical College System 1-877-528-2748.

The AARP Kentucky volunteer team is also seeking new volunteer ambassadors to connect people with resources. Email kyaarp@aarp.org or visit aarp.org/kycomebackers to learn about volunteering.
AROUND THE STATE . . .

Caldwell County RTA

The Caldwell County Retired Teachers Association met on Friday, March 19, at the Majestic House restaurant for the first time in person in over a year. After a short business session led by CCRTA President Ginnie Oldham, guest speakers Caldwell County Judge Executive, Larry Curling; Fredonia Mayor, Jim Seibert; and Princeton Mayor, Kota Young, provided updates on local issues and future plans.

Peyton Simmons, the 2020 grandparent essay contest winner, was present to read her winning essay about her grandmother, Zina Lewis, who was also in attendance.

Officers were elected for 2021-2022, delegates were named to attend the April KRTA virtual convention and committee chairs gave reports about legislation, health insurance, and membership.

Capital City RTA

Capital City Retired Teachers Association has awarded its Gus T. Ridgel Memorial Grant for 2020-2021. The recipients are Arlene Crabtree and Sara Lindsey, who are teachers in the Frankfort Independent School System. Crabtree will use her grant to complete Levels I and II Google Certification training. Lindsey’s grant will be used for Reading Recovery Conference in 2021.

CCRTA’s grant is competitive and is awarded each fall. The grant is named in honor of the late Dr. Gus T. Ridgel who was a member of CCRTA for many years. He was the retired Dean of the School of Business, Vice-President for Finance at Kentucky State University and served as a special assistant to the president of Kentucky State University. Additionally, he had served in various executive level positions in colleges in several states.

Christian County RTA

On Thursday, May 6, 2021, the Christian County Retired Teachers Association in partnership with the Second District of Kentucky Retired Teachers Association, presented a check for $750 to Megan Marsh, the Imagination Library Coordinator and DeeAnna Sova, the HCCPL Executive Director. This donation will provide one year of books to thirty local children. As retired educators, we recognize the value of the library in our community. Reading is the primary necessity for children to gain literacy. We also encourage others to contribute to Imagination Library as it strives to provide quality reading materials to the area’s children.

First District RTA

First District held its Zoom meeting on April 22, 2021. KRTA Executive Director, Tim Abrams, presented the program. Charlotte Benton received the First District Volunteer of the Year award. She had 2,470 volunteer hours.

The district received the Silver Recognition Award. Gold Local Recognition Awards went to Caldwell, Calloway, Fulton, Paducah/McCracken Counties. The M. L. Archer Award went to Fulton, Carlisle, Hickman and Crittenden Counties. Union County won the Yes We Did Award. The counties that reached their state goals were Graves, Caldwell, Hickman, and Carlisle.

Kenton County RTA

Congratulations to Kenton County RTA for offering its members an in-person local association meeting. It was held on May 11 at the Gardens of Park Hills.

J. B. Losey, President, is stepping down as President of KCRTA after 15 years. J.B. is one of our great leaders within KRTA. Not only has he served as KCRTA President for 15 years, he has held many other offices within our organization, including being on the Executive Council. Even though J.B. may be stepping down as President, he will still be very involved in numerous activities within his association. He will be followed by Pat Workman, who has been serving as KCRTA Vice-President.

The program for the day was on insurance and Margaret Head Sims, KRTA Health and Insurance Co-Chair, spoke to the group of 70 members.

Socialization is very important. Our members need to get back to meeting in person at the local, district and state levels. Not only do our members get to see and talk with one another, they also learn valuable information about programs involving their health and insurance as well as other topics that affect our members and their pensions.

Please keep your e-mail address updated. Notify us at info@krta.org.
Owen County RTA

On May 14, Owen County RTA members Carolyn Myers, Mike Ramsey (not pictured because he was our photographer), and Faye Shelton delivered 355 goody bags to be given to every Owen County Schools' employee. OCRTA members wanted to show their appreciation to each one who has done such a wonderful job in educating the Owen County students during these past 15 months.

Paducah McCracken RTA

Paducah McCracken held a meeting by ZOOM on Thursday, May 13. Charlotte Benton, president, welcomed the attendees; Glenda Barkley led the pledge, and Russell Hobbs gave the devotional. Tim Abrams, KRTA Executive Director, gave an information presentation. The following committee reports were given: Membership/Welfare by Edd Roe; Legislation by Aaron Beals; Health and Insurance by Charlotte Benton. KRTA presented a Gold Seal Certificate of Recognition to Paducah McCracken County RTA for Outstanding Achievement in Reaching the Goals and Objectives of KRTA 2020-21. In lieu of a service project, they made a $100 donation to Hope Unlimited baby shower.

The March 25 meeting was held virtually. Charlotte Benton, president, welcomed all people in attendance; Glenda Barkley, secretary gave the devotional and led pledge of allegiance. The program was presented by Anita Vance from Lifeline Recovery Center who presented slides about the mission of the center. Our local voted to give a $200 cash donation to the center and to give two $500 scholarships to high school seniors.

Pendleton County RTA

Getting back to meeting in person was the order of the day for the Pendleton County Retired Teachers Association on June 2. Retirees enjoyed getting back together to socialize, enjoy lunch and carry on the business of their organization.

The program was presented by Margaret Head Sims, KRTA Health and Insurance Co-Chair. Topics included wellness visits, House Calls and symptoms of depression brought on by the pandemic. Since the pandemic started, cases of depression have tripled. Emphasis was put on taking care of one another. Calling members who have been “home alone” was one example. Members were encouraged to contact those not in attendance and get them back to the local meetings. Pam Harper is President of PCRTA

Union County RTA

The Second District Retired Teachers Association gave each of their counties $500 to use for their students. Union County Retired Teachers Association presented our $500 check to our Family Resource Coordinators to benefit our students. We love our public schools! Members present Cheryl Ladd, President, Linda Knight, membership, and Janet Gill, Treasurer.

A Fraud Alert From Kathy Stokes, AARP Fraud Watch Network

Springtime Kicks Off Severe Weather Events — and Busy Season for Scammers

Following extreme weather events, dubious contractors and outright scammers descend on affected communities, offering quick, cheap fixes. While some reputable contractors occasionally solicit door-to-door, the vast majority are scams. Here’s how to be sure you avoid the damage to your wallet these criminals can cause.

How It Works

- Someone claiming to be a contractor arrives on your doorstep and explains he’s just finished a job fixing storm damage on a neighbor’s property.
- Since he’s here already, he’ll say, he can handle your needed repairs at a steep discount.
- He’ll more than likely ask for payment up front, or try to convince you to sign over payment from your insurance company.

What You Should Know

- Shady contractors and outright scammers flood (no pun intended) areas hit by extreme weather events in search of “work” that they may or may not even attempt to do.
- Many will specifically target older homeowners who they perceive as more trusting, more likely to have savings, and—they think—may be experiencing cognitive decline.

What You Should Do

- As convenient and as compelling as it may seem, avoid reactively agreeing to repair work at your doorstep; rather, proactively seek out contractors that you can research.
- Get written estimates and compare bids from multiple contractors before starting any work.
- Ask contractors for references — and check them.
- Pay no more than a third of the total cost prior to the work beginning—and then only when materials arrive.

Knowledge gives you power over scams. The AARP Fraud Watch Network equips you with reliable, up-to-date insights and connects you to our free fraud helpline so you can better protect yourself and loved ones. We also advocate at the state, federal and local levels to enact policy changes that protect consumers and enforce laws.

PS. Are you active on social media? Do you enjoy sharing information that can help friends and family to spot and avoid scams? Become a volunteer AARP Fraud Watch Network (FWN) Digital Fraud Fighter! Interested? Send us a note at FWN@aarp.org for more information.

Get Help. To report a scam or for help if you or a loved one has fallen victim, contact the AARP Fraud Watch Network Helpline. CALL 877-908-3360

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FOR YOUR INFORMATION

KRTA OFFICE
7800 Leaders LN
Louisville, KY 40291
800.551.7979 ~ 502.231.5802
info@karta.org (e-mail) www.karta.org (website)

KRTA LEGALINE
800.232.1090
kylawrm@gmail.com
Rebecca Murrell Louisville, Kentucky

KRTA FINANCE & INVESTMENT INFO
Hank Hensley 800.927.0030 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.bayalarmmedical.com/karta

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
866.676.9868 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.krtabenefits.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
Kyrx Coalition 855-218-5979 Edumeds 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
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
Deceased Retired Teachers

JANUARY, FEBRUARY, MARCH, APRIL 2021

“. . .these immortal dead who live again in minds made better by their presence . . . ”

(Continued on Page 11)