

THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 145

May 2024



President's Perspective

By Larry Totten

And the Answer is: No, We Did Not.

The hope that I had when writing this article in February was dashed in the final days of the 2024 Session as our requested pension benefit supplement did not make it out of the Free Conference Committee. How this happened is a mystery as the deliberations were not public. Who was on our side and who wasn't is not known. It does appear that the opposition was in the House, particularly the Appropriations & Revenue Committee. Plus, there was – and still is – the problem with CERS retirees not being included. This is something to work on during the interim period up to the next Session in 2025. If there is a new appropriations bill similar to HB 1 from this Session, this might be an opportunity to get this provision included. If not, 2026 will be the target.

We focused on the idea of a "13th check" because it was easily understandable (we thought), would not affect the funding status of the KERS and SPRS pensions, and had what we thought was a reasonable cost (about \$100 million), especially compared to other options, including a 1.5 percent COLA. We used the term "pension benefit supplement" purposefully to differentiate our ask from a traditional COLA. Although we included ALL retirees in our request, we did not have a solution for CERS retirees. We had hoped that the legislature, with all its staff, could have worked something out to make it possible as well.

In the months leading up to the January convening of the next Session, we need to talk to our representatives and senators. There is a primary and general election this year for all representatives and half of the Senate (odd-numbered districts) so your legislator might change. Of course, some have no opposition in either election. As of March, the value of each dollar we had in July 2011 has dropped by 38 percent. Imagine how little our 2011 dollars will be worth in 2049 or so when 100 percent funding is set to be achieved. Imagine almost 40 years without anything additional to your pension check. Our legislators have to be convinced of the need to do this. They have no difficulty in adjusting their own salaries.

On to other topics, I want to encourage you to consider attending our Annual Meeting being held in Lexington again this year. Having our members attend is the key to making it a success. More information can be found elsewhere in this newsletter. You will also be receiving ballots for KPR officers for the 2024/2026 period. Please make sure to return them.

I want to again express my appreciation for the dedication of our chapter presidents, state and local committee chairs, and our administrative manager to make KPR work – it just wouldn't without all of you. I also appreciate the continued membership of everyone reading this newsletter. An organization is only as strong as its members, particularly in numbers – it's what makes us credible to legislators. Remember, our public pensions are not a handout – WE EARNED IT!

KPR 38th Annual Meeting

Mid-June will once again find members of Kentucky Public Retirees convening for their Annual Meeting. This year, the event will be held on June 13-14, 2024, at the Clarion Hotel & Conference Center in Lexington. A block of rooms has been reserved with a group rate of \$85/night plus taxes. The **cutoff date for reservations is June 1, 2024**, but will be available after that date based on availability. A complimentary breakfast buffet will be offered in the hotel lobby. For reservations, call the hotel direct at 859-233-0512; ask for a room being held for Kentucky Public Retirees. You can also make them online at <https://www.choicehotels.com/reservations/groups/GD85K1>. (Cont'd Page 2)

KPR 38th Annual Meeting

The conference registration fee remains at \$25, but a \$5 early-bird discount will again be offered for registrations mailed by June 1, 2024. A meeting registration form is available in this newsletter and on our website at [2024-conference-registration-form \(kentuckypublicretirees.org\)](https://kentuckypublicretirees.org/2024-conference-registration-form). On Thursday, we have made arrangements with the onsite Sedona Tap House for lunch on your own. That evening, we will have our banquet (\$35/person) during which the two Waterfield Awards will be presented. Make sure any nominations for these awards are sent to June Pugh (June.Pugh77@outlook.com) by May 15, 2024. The Quarterly Meeting of the KPR Board will be held on June 12 at 2:00 p.m. Eastern.

This year, we are bringing back the silent auction with Missy McCray (missy.mccray13@gmail.com) and Robinil Jameson (RHJCPM@outlook.com) handling this activity. Missy and Robinil want to hear from you about what you will be bringing to the meeting, especially for the auction. Members of the Bluegrass West Chapter will be running the door prizes activity.

Wednesday, June 12

State Board Meeting (2:00 p.m. Eastern)

Dinner on your own

Thursday, June 13

Registration opens at 8:30 a.m. (Eastern)

- Silent Auction
- Split the Pot tickets sold throughout the day
- Door prizes throughout the day
- Silver Sneakers

Event

Welcome/opening remarks (9:30 a.m.)

Larry Totten, KPR President and Jean Henning, President, Bluegrass West Chapter

Speakers

Linda Gorton, Mayor of Lexington, Welcome to Lexington

Susan Thomas, Smooth Transitions

David Eager, Outgoing CEO, KPPA

Lunch, on your own, Sedona Taphouse Restaurant on site (11:45 a.m.)

Heather Clary, Bluegrass Better Business Bureau, "Scams Targeting Seniors"

Luther Dowell presenting Colonel Harland Sanders, Kentucky Chautauqua

Adjourn (3:00 p.m.-ish)

Silent auction open until 5:30 p.m.

KPR awards banquet (6:00 p.m.)

Silent auction winners posted

Friday, June 14

Annual KPR Business Meeting (9:00 a.m.)

Split the Pot prize awarded

Exhibitor Tables (invited):

- Blue Cross
- Little Clinic
- Commonwealth Credit Union
- AMBA
- AARP
- Humana
- CenterWell
- Silver Sneakers

Kentucky Public Pensions Authority Update

by Larry Totten

Committee and board meetings for KPPA/KRS/CERS may be viewed live via Facebook Watch as they occur or in an area set up at KPPA offices for this specific purpose. They can also be viewed anytime by choosing the meeting from the "About" then "Meeting Calendar" tabs on the KPPA website.

A couple of updates since the last *KERNEL*. The contract between Humana Medicare and the Baptist Health Medical Group (BHMG) was finally renewed effective April 1, 2024. If you use a BHMG doctor, there should no longer be problems with seeing them. Also new was the selection of a new CEO for KPPA to replace David Eager, who is retiring at the end of June. At the end of what appeared to be an exhaustive search, the KPPA Board voted to hire Ryan Barrow as the new CEO. Barrow has been executive director of the Office of Financial Management within the Office of the Controller, responsible for the investment and debt management functions for the state, since 2012 (from LinkedIn). He has previous experience with the Lexington Fayette-Urban County Government and private investment firms.

It was hoped he would be onboard at KPPA by May 1, but that is likely to be delayed as he wraps up work at his current employer.

Investment returns have been doing well at the nine-month mark in the fiscal year. KERS NH was at 8.2%; KERS H was at 9.8%; SPRS returned 8.5%; CERS NH came in at 10.1%; and CERS H finished at 10.3%. A rule of thumb here is that 90 percent of investment returns are based on asset allocation and those for KERS NH and SPRS are a bit more conservative than the others due to their funding levels, although SPRS may be in line for a review considering its 54 percent funded status.

Annual meetings of the three boards have occurred in April. CERS elected George Cheatham and its new chair with Mike Foster as vice-chair. KRS re-elected its leadership: Lynn Hampton as chair and Prewitt Lane as vice-chair. KPPA elected Jerry Powell as chair and Keith Peercy as vice-chair.

My summaries of all KPPA, CERS, KRS, Public Pension Oversight Board, and any other pertinent meetings are posted on the KPR Facebook page shortly after they occur. I hope these provide you with some benefit.



Membership Update

By Betty Hawkins

Martha's Membership Contest will soon be coming to an end (May 31, 2024). As of this date, we have recruited 288 new members during the contest period (June 1, 2023, through May 31, 2024). The Bluegrass West Chapter is in first place with 64 members; The North Central Chapter is in second place with 51 members; and Bluegrass East Chapter is in third place with 23 members.

The individual who has the largest number of new recruits has 19 new members. This is the number you would have to beat to win first place. You only have fewer than three weeks to submit new membership applications. Any application postmarked by May 31, 2024, will be counted. If you mail the application or applications, you must mail them early. You can also take advantage of using our new member online application at our website: www.kentuckypublicretirees.org.

Cash prizes are: first place - \$125; second place - \$100; third place - \$75; and fourth place - \$50. We will also be having three \$20 computer-generated random drawings. You only need to recruit one new member to be eligible for these drawings. I also want to remind you that spouses are eligible for membership. Recruit your spouse so you can be eligible for the random drawing. All contest winners will be recognized at the Annual Business Meeting on Wednesday, June 12, 2024. As a reminder, those individuals who have not paid their 2024 dues will be removed from the membership roll on May 31, 2024. There are various ways to pay your dues: online payment by personal credit card or annual subscription; or you may mail a personal check to: KPR, P. O. Box 944, Frankfort, KY 40602.

We worked harder than we ever have during this past legislative session to get a pension supplement passed. Please do your part by renewing your membership this year. It is important that we remain united. You can help make a difference! We need your support by your continued membership. Your support is needed even though you may not have time to be actively involved and attend meetings. Our membership numbers dictate our effectiveness.



Legislative Chair Update

by Larry Totten

With the conclusion of the 2024 General Assembly, everyone is likely aware that retirees will not be receiving a pension benefit supplement this year. Although we had support in the Senate, opposition in the House Appropriations & Revenue Committee seemed to have doomed any chance for this legislation. So, we will regroup to try again. The 2025 legislative Session may or may not be the place to do this, depending on what bills are introduced; the 2026 Session will certainly be. There are some good things to report. KERS NH will be receiving \$300 million between HB 1 and HB 6 that will go into the pension account each year. SPRS will receive \$25 million each year. This additional funding, above and beyond the minimum required amount, will work to enhance the stability of these funds, as well as their funding levels. HB 99 was passed which, among other things, streamlines the disability retirement application review process and will allow retirees to vote for Board Trustees by telephone as well as online or by mail.

The Public Pension Oversight Board will be meeting throughout the interim period up to the next session. The schedule for this group, as well as all legislative committees, will be released soon. Meetings are open to the public in the Capitol Annex Room 154, or available for remote viewing through either KET or the LRC's own Live Feeds: <https://legislature.ky.gov/Public%20Services/PIO/Pages/Live-Streams.aspx>.

Chapter News

Bluegrass East - The guest speaker at our April meeting was Representative Adrielle Camuel representing District #93.



Rep. Adrielle Camuel

Barren River - The February meeting of the Barren River Chapter was held at the Barren River Area Development District (BRADD) office on Monday, February 19, 2024, at 10:00 a.m. There were 17 chapter members in attendance plus the guest speaker.

In observance of "American Heart Month," the speaker was Dr. Melissa Walton-Shirley, a distinguished physician and medical journalist, specializing in cardiovascular disease. Dr. Walton-Shirley started her presentation by stating that Kentucky currently has the second highest use of tobacco in the country.

Tobacco use is a major risk factor in the development of cardiovascular disease. Dr. Walton-Shirley went on to discuss the symptoms and treatment options for congestive heart failure, stroke, and congenital heart issues. She is extremely excited about recent advancements in heart health technology. She touched on how diabetes and heart disease often go hand in hand. She highlighted risk factors and emphasized the importance of proper diet, exercise, and heart health screenings. She addressed several questions from those in attendance at the meeting.



Dr. Walton-Shirley

Bluegrass West - In March we welcomed one new member, Paula Groves. Marae Mallard, an intern with the Sunshine Center of Frankfort and a Frankfort Independent High School student, was our presenter. She spoke on what the Sunshine Center offers such as counseling, support, and referrals for domestic violence and family abuse victims. Parenting classes and an infant supply pantry are also available through the center. (Cont'd Page 5)

Bluegrass West (Cont'd)

- Larry Totten, KPPA liaison, reported that the contract between Baptist Health Medical Group and Humana was effective on April 1, 2024.

Our April guest speaker was Chief Meteorologist Bill Meck from WLEX 18. He delighted members with tales of how he became infatuated with weather at an early age, giving weather reports to his fourth-grade class. He also shared some of his most memorable work experiences and took questions from our members.



Bill Meck

Chapter President Jean Henning reminded members of the upcoming Annual Conference June 13 and 14 at the Clarion Hotel in Lexington. She encouraged members to complete their registration forms before June 1 to take advantage of the discount and to make hotel reservations if they plan to stay overnight.

Cumberland Valley

- We met on Tuesday, January 23 at David's Steak House in Corbin. We discussed strategy in contacting legislators in order to obtain a pension increase for all Kentucky public retirees. At our February meeting we discussed the rally that KPR held in Frankfort at the Capitol Rotunda on February 8 and also more about



Tracy Garrison

the ongoing legislative session. In March our guest speaker was Tracy Garrison of Humana. Tracy brought us up to date on the Humana Medicare Advantage plan, Go365, Silver Sneakers program and other items pertaining to our health insurance. Also our group discussed news that the Baptist Health and Humana dispute had been settled and the effective date would soon be coming.

Green River - In March our guest speaker was Jason Anderson, manager of Health and Fitness at Owensboro Health Park which is located in the Ford Building and is a certified medical fitness facility, one of 70 in the United States. It is the only wellness center in Kentucky that is certified by the Medical Fitness Association.



Jason Anderson

Mr. Anderson gave a very informative presentation. Employees at the Health Park are required to be certified in CPR and first aid. Some of the programs require a physician's referral. He had numerous pamphlets which further explained their many programs as well as schedules. Among their programs are "exercise is medicine", personal training, fall prevention, massage therapy, group exercise classes, body balance, Tai Chi, yoga, lifestyle and sports medicine, and aqua cardio.

Diann Cecil has arranged for speakers for the next three months. Rachel Foster, with Daviess County PVA, will speak at our next meeting scheduled on April 10 at the Briarpatch Restaurant.



New GR Member Neil Brooks

Our speaker for May 8 will be Becky Barnhart with the Senior Citizens Center. Sarah Roby, with Commonwealth Connections, will speak at our June 12 meeting.

Kentucky River - Our chapter met on April 19 at Variety Pizza in Jackson. We had six members present. We also had three new members sign up this month. Discussion was primarily centered around the legislative committee and our disappointment with the results of this year's budget proposal for a 13th check.

It was brought up in our meeting that the East Kentucky Leadership Foundation is having their annual meeting in Corbin on April 25 - 26. The main speaker is to be Senate President Robert Stivers. Some of us discussed attending. We are focused on increasing our numbers.

Lincoln Trail - Our members met in February at the Golden Corral in Elizabethtown, with 12 members and KPR President Larry Totten in attendance.

Chapter Vice President Linda Funk introduced guest speaker Jenafier Carroll, Director of Next Steps Counseling Services. Her presentation entitled, "Mental Health as we Age" was very well received by the group.

Membership Chair Linda Marcum announced that we added six new members in October, for a total of 185.



LT Vice President Linda Funk, Guest Speaker Jenafier Carroll, and President Theresa Wickersham.

Theresa Wickersham showed photos and talked briefly about the February 8 rally in Frankfort. We had four who attended from our chapter. KPR President Totten thanked those who participated, advising that we got noticed, appearing on two TV stations and in the *Courier-Journal*. He spoke briefly about the potential pension increase issue.

Our guest speaker in March was Lee Ann Caudill, member of the Elizabethtown Garden Club. Using colorful, educational display boards, she led the group through an interesting and informative presentation of seeds, the gardens at Freeman Lake, and plant types. She talked about the efforts to track bee and butterfly visitors to the pollinator garden. Her presentation was very well received.

The April program will be about chair yoga presented by Elizabeth McNeil of Karma Yoga. Members are reminded to bring shoes in good condition to the April meeting for donation to the international WaterStep Program, which helps people in developing countries have access to safe water.



Lee Ann Caudill

Northern Kentucky - Our guest speaker for March was Lauryl Kuper, discussing Humana's Go365 Program: "Taking care of yourself can be rewarding." Activate your Go365 Profile at [MyHumana.com](https://www.mylumana.com). Your "Annual Wellness Visit" will earn rewards, along with walking and other healthy activities. Once you start earning rewards, choose your gift cards in the Go365 Mall. A convenient way to connect with Humana is to visit the Humana Neighborhood Center at St. Elizabeth in Covington, KY 859-486-2840

Purchase - W met January, February, and March at Pizza Inn in Paducah, but we were unable to secure a guest speaker for these meetings. Our regular business meetings were conducted and Chapter President Tom Moore gave legislative updates and suggested that every member contact their representatives and senators to ask for an increase in payments as we have not had one for approximately twelve years. Unfortunately, a proposal to give retirees a 13th check this fiscal year in lieu of a COLA was not implemented. There was a rally in Frankfort in support of the proposal. Many of those attending purchased a T-Shirt for \$6. Plans for a picnic at the May meeting were discussed as an opportunity to enroll new members to our local group. Our next meeting was held on April 4, 2023, at 10:30 a.m. at Pizza Inn in Paducah. We meet there every month on the first Thursday at 10:30 a.m. For more info you can contact Chapter President Tom Moore at 270-210-6526.



To keep up to date with current activities affecting our retirement sign up for our email bulletins at kentuckypublicretirees.org. Also, follow our Facebook page and webpage for information about issues of concern to all KPR members.

Annual Conference Registration Form

2024 Kentucky Public Retirees 38th Annual Conference

June 13-14, 2024

Clarion Hotel and Conference Center

Hotel Reservations: Call 1-859-233-0512

Room Rates: single or double - \$85 plus taxes (includes complimentary breakfast buffet)

Hotel Reservation deadline is June 1, 2024 Conference Reservation Deadline is June 1, 2024

Fees must be paid to attend the meeting and the banquet. Please enclose a check payable to "KPR" with this form.

Member(s) _____ Chapter _____

Member(s) _____ Chapter _____

Guest(s) _____

	Number	Total
Registration, if mailed by June 1, 2024 (\$20 each)	_____	_____
Registration, if mailed after June 1, 2024 (\$25 each)	_____	_____
Banquet (\$35.00)	_____	_____
Totals	_____	_____

Complete this form and mail it with your check to KPR, P.O. Box 944, Frankfort, Ky, 40602

For additional information or questions
contact:

Jean Henning - ladyjean28@hotmail.com
phone - 502-682-6996

Larry Totten - lptotten53@gmail.com
phone - 502-226-0273



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Kentucky Public Retirees
P. O. Box 944
Frankfort, KY 40602
kprmanager@gmail.com



Barren River 10 a.m. (CT), 3rd Monday (Alternate months – F,A,J,A,O,D) BRADD Center 177 Graham Avenue (off Plum Springs Rd) Bowling Green, KY Contact Carol Douglas (270) 535-4023	Big Sandy 11:30 a.m., 2nd Thursday Jenny Wiley State Resort Park 75 Theater Court Prestonsburg, KY Contact Judy White (606) 886-7922	Bluegrass East 11:30 a.m. (ET), 2nd Wednesday Pasta Garage 962 Delaware Ave. Lexington, KY Contact Larry Totten (502) 226-0273	Bluegrass West 11:30 a.m. (ET), 3rd Tuesday VFW Franklin County Post 4075 104 E. Second St. Frankfort, KY Contact Jean Henning (502) 682-6996
Covered Bridge 11:00 a.m. (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651	Cumberland Valley 11:30 a.m. (ET), 2nd Tuesday Meeting locations vary Contact David Cornett (606) 260-0490	Fivco 11:30 a.m. (ET), 3rd Monday Belle Fonte' 1320 Carter Avenue Ashland, KY Contact Morris Wells (606) 465-5784	Green River 12:00 p.m. (CT), 2nd Wednesday Briarpatch Restaurant 2760 Veach Road Owensboro, KY Contact Agnes Barron ((270) 298-7151
Kentucky River 3rd Friday of each month Meeting locations vary Contact Jeff Allen 606-568-0757	Lake Cumberland 11:30 a.m. (ET), 3rd Monday The Mellow Mushroom 2520 Monticello St Somerset, KY Contact Bruce Brown (606) 305-9960	Lincoln Trail 11:30 a.m. (ET), 2nd Monday Dec-May at Shoney's In Elizabethtown, KY Jun - Nov at Golden Corral In Elizabethtown, KY Contact Theresa Wickersham (270) 300-2453	North Central 11:30 a.m. (ET), 2nd Wednesday Jumbo Buffet 2731 S. Hurstbourne Pkwy Louisville Louisville, KY Contact Suzanne Bernert (502) 641-7720
Northern Kentucky 11:30 a.m. (ET), 2nd Monday Golden Corral 4770 Houston Rd Florence, KY Contact Asom Ponananta (859) 371-4833	Pennyrile 11:30 a.m. (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact L. Peyton Adams (270) 871-9295	Purchase 10:30 a.m. (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289	