

THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 146

August 2024



President's Perspective

By Larry Totten

Working Toward 2025

In June, we had our 38th Annual Meeting in Lexington. While our attendance was not as I had hoped, it was a little higher than the previous year, and we have work to do to get it back to pre-COVID levels. Jean Henning and members of the Bluegrass West Chapter put together a great event, and I want to thank each one of them again for their efforts. In 2025, we will be back in Lexington at the Clarion Hotel and Conference Center – mark June 10 - 11, 2025, on your calendars.

Moving into the rest of the year, our focus turns back to getting approval for a pension benefit supplement for all public retirees. I was disappointed that we were not successful earlier this year. I was disappointed that we were not successful earlier this year, but we started at “zero” and at least moved the needle on awareness among legislators. As I write this in mid-July, it has been 13 years since we last received a COLA. If we look out into the future, to when full-funding of pensions again authorizes the consideration of 1.5 percent COLAs, it will have been +/- 40 years since anyone’s pension amount could be increased. The Bureau of Labor Statistics tells us that for each dollar we received on that long-past date, it would take \$1.39 to make up for it today. Imagine that gap in 2050. We all know that, and every legislator knows it as well. It’s one reason why active employees are receiving a 3 percent raise in each of the next two years (including the legislators themselves). Our job over the next months is to convince our elected representatives that providing some sort of pension supplement is the right thing to do for Kentucky’s public retirees. I, with others, am in talks with the chair of the House Appropriations and Revenue Committee to discuss how to make this happen.

The State Budget Director will soon present his report on Fiscal Year 2024, and it is predicted to show that Kentucky ended the year, again, with another billion-dollar surplus. This will be added to the \$1 billion or so from previous years that was not committed in the 2024 General Assembly. It is from this surplus pool that we want to carve out about \$200 million for retirees. (The actual amount will depend on what form the pension supplement takes.) I don’t think this is too much to ask, even though everyone else will be clamoring for a piece of it as well. It’s our time; it’s our turn.

As the Session draws nearer in January, each of us will need to be advocates for ourselves as it’s obvious no one else is going to take on this issue. While legislators are spending some time in Frankfort at interim committee meetings, they are back in their home districts more. This is where that personal contact when you see them out and about in your hometown becomes so important. Potentially, there will be a large number of new legislators that go to Frankfort in January. They will have to be “educated,” not only on public pensions in general, but on our request for a 13th check as well. Also keep in mind that 2024 is an election year in which all 100 representatives and 19 senators (in the odd numbered districts) will be asking us for our vote. It would not be too impertinent to remind them that your vote for them could well depend on their vote for us. Talk to them. I have been amazed – and sometimes shocked – at the lack of correct information that some with whom I have spoken have about our pensions, even among the not-so-new members.

I want to again express my appreciation for the dedication of our chapter presidents, state and local committee chairs, and our administrative manager who together 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 membership – it’s what makes us credible to legislators. Remember, our public pensions are not a handout – WE EARNED IT.

Kentucky Public Pensions Authority Update

by Larry Totten

Committee and board meetings for KPPA/KRS/CERS may be viewed live via Facebook Watch or in an area set up at KPPA offices for this specific purpose as they occur. They can also be viewed anytime by choosing the meeting from the “About” tab, then “Meeting Calendar” tabs on the KPPA website. There are usually few, if any, board and committee meetings in the summer, and the same is true this year.

The biggest news out of KPPA this month has been the change of CEO from David Eager to Ryan Barrow. Eager has been CEO for about eight years and leaves KPPA in a much better situation than when he began. Barrow comes to KPPA from the executive director position of the Office of Financial Management within the Office of the Controller which is responsible for the investment and debt management functions for the state worth billions of dollars. We met him briefly at the Annual Meeting and look forward to working with him in the future.

At this writing in mid-July, investment returns through May have been posted. Year-to-date, KERS NH pension was at 8.5%; KERS H was at 10.07%; SPRS returned 8.6%; CERS NH came in at 10.36%; and CERS H finished at 10.47%. On the insurance side, KERS NH was at 9.94%; KERS H was at 10.05%; SPRS was at 9.98%; CERS NH returned 10.54%; and CERS H returned 10.52%. Returns for June should not negatively affect these numbers.

Once again, all plans have notably returned higher than their expected rates of return. 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.

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.

Legislative Chair Update

by Larry Totten

With the beginning of the Interim Legislative Session this summer, there have yet to be any hearings that pertain to public pensions. With the possible exception of our promotion for a 13th check, none are really expected. This interim period will continue through November so we will be watching agendas of pertinent committees. The 2025 General Assembly is not a budget session so it seems unlikely that anything major – or even minor - will be proposed by either KPPA or legislators.

Regarding the 13th check, by the time you read this, we will have had our second meeting with the chair of the House Appropriations and Revenue Committee, Jason Petrie. My first meeting with him was cordial, and I think we resolved some issues he had with repeated “one-time” asks. However this process proceeds, he wants to make sure that CERS retirees are included, as we always have said as well. I got the impression that something could possibly get done in this next session and not have to wait until the 2026 budget cycle, but we’ll see.

The Public Pension Oversight Board did not meet in June or July so we’ll see if August stays on the calendar. The schedule for this group, as well as all legislative committees, is on the LRC webpage under “Schedules and Calendars.” 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>.



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.





Membership Update

By Betty Hawkins

Winners of Martha’s Membership Contest were recognized at the June 14, 2024, Annual Business Meeting which was held at The Clarion Hotel and Convention Center, Lexington. There were 250 new members recruited during the contest period (June 1, 2023, through May 31, 2024).

First place prize winner was Bluegrass West Chapter member Missy McCray who received \$125 for recruiting 19 new members.

Second place winner was Bluegrass West Chapter President Jean Henning who received \$100 for recruiting eight new members.

There was a three-way tie for third place with Bluegrass West Chapter members Marilyn Milburn, Lexie Southworth, and Sandi Whitaker each recruiting seven new members. Each person received \$25.00.

There was also a three-way tie for fourth place with Kentucky River President Jeff Allen, Lake Cumberland Vice President John Engle, and former Northern Kentucky Chapter President Asom Ponananta each receiving \$17. Each person recruited five new members.

The \$20 random drawing winners were: Connie Eggen, Bluegrass West Chapter; Lowell Ward, Big Sandy Chapter; and Mary Lou Burchfield, Bluegrass West Chapter. Each individual recruited a new member.

Bluegrass West Chapter received \$70 for recruiting the largest number of new members – 64. There was a two-way tie for the chapter with the largest percentage increase in membership. Bluegrass East Chapter and Big Sandy Chapter received \$35 each.

Congratulations to all of the winners. Thank you for participating in the contest. The same contest for next year has already begun. Contest dates are June 1, 2024, through May 31, 2025. Available cash prizes are: first place - \$125; second place - \$100; third place - \$75; and fourth place - \$50.

All members need to get busy and start recruiting new members. We lost 228 members for non-payment of 2024 dues. An analysis of past membership data reflects that we are retaining 69 percent of our new members recruited, but we are losing many of our older members who can no longer participate.

Our major focus for the 2025 and 2026 legislative sessions will be to again lobby for a pension supplement increase for all retirees. Membership numbers matter when contacting our legislators. Please do your part to help. See if you can convince your legislators to support this supplement.

Ask someone to join as a new member today. I remind you that KPR spouses are eligible for membership. They have as much at stake as you do since they are the likely beneficiaries of your retirement benefits. I encourage you to recruit your spouse as a new member.

You can sign up a new member by mailing us an application. Applications can be downloaded or completed on our website. Please contact me by email at: betty.hawkins49@gmail.com or call me at 502-321-0649, and I will be glad to assist you. We need everyone working on membership.



Missy McCray - First Place



Jean Henning - Second Place



Marilyn Milburn, Sandi Whitaker, and Lexie Southworth - Tied for Third Place



John Engle - Fourth Place Tie



Jeff Allen - Fourth Place Tie



Asom Ponananta - Fourth Place Tie



Covered Bridge President June Pugh and Larry Totten



RoseGayle Waterfield Hardy, Sandy Allen, and June Pugh



Sandy Allen and John Roberts

Larry Totten, KPR president, and Lincoln Trail member Sandy Allen each won a Harry Lee Waterfield Achievement Award at the KPR Annual Meeting. The Harry Lee Waterfield Humanitarian Award was won by Lincoln Trail member John Roberts.



David Eager



Heather Clary



Henry Dowell

Among the speakers at the Annual Conference were David Eager, former executive director of the Kentucky Public Pensions Authority; Heather Clary, director of communications, Better Business Bureau of Central & Eastern Kentucky; and Henry Dowell, as Colonel Sanders.

Chapter News

Barren River - The April meeting of the Barren River Chapter was held at the Barren River Area Development District (BRADD) Office. There were ten chapter members in attendance plus the guest speakers.

President Douglas introduced the guest speakers from the Healthcare Emergency Area 4 Resource Team (HEART) of the Kentucky Medical Reserve Corps (MRC). The speakers were Annie Adams, regional preparedness coordinator, and Carolyn Bishop, regional unit coordinator of HEART. The need for an organized approach to medical emergency situations became apparent after the terrorist attacks in 2001.

President George W. Bush established the Medical Reserve Corps (MRC). MRC strives to improve public health and safety by organizing and training volunteers. There are more than 200,000 volunteers in the national network. These volunteers play a crucial role in assisting during public health crises and emergencies. Volunteers also contribute to community preparedness, engaging in activities like community vaccination clinics. MRC is comprised of both medical and non-medical volunteers. All volunteers are fully vetted. MRC volunteers in Kentucky also have workers compensation coverage under specific circumstances. The speakers provided information for those who might be interested in volunteering for HEART.

No chapter meeting were held in June due to the state conference. The next regularly scheduled meeting will be held on Monday, August 19, 2024. Per the request of members, Chapter President Douglas will attempt to secure a legislator to speak on the 2024 Kentucky legislative general session.

Bluegrass West - At the May 21 meeting of the Bluegrass West Chapter, 44 members and three visitors were in attendance. Representative Derrick Graham spoke about his 22 years in the General Assembly. He said that he has always tried to do what he felt was best for the people of Kentucky. He assured us that the Governor's budget had the 13th check for retirees included in it, but unfortunately that was not the budget that passed. He said that he was not in favor of the demolition of the Frankfort Civic Center, but does believe there will be a new, smaller, center built in Frankfort in the future. Rep. Graham thanked the retirees for their service to the Commonwealth. He is not running for reelection.

Bluegrass West Chapter did not meet in June due to the Annual Meeting that has held in Lexington June 13 - 14. Larry Totten, Bluegrass West Chapter member and state president, received one of two Harry Lee Waterfield Achievement Awards, which were presented at the Annual Meeting banquet.



Jean Henning, Lexie Southworth, Ben McCray, and Larry Totten

Our July meeting began with the swearing in of new officers. The officers are President Jean Henning, Secretary Lexie Southworth, and Treasurer Ben McCray. Vice President Sandi Whitaker was not in attendance and will be sworn in at the August meeting.

Jeri Howell and Eileen Yanoviak from the Josephine Sculpture Park in Frankfort were the guest speakers. The Sculpture Park is free and open to the public from dawn to dusk every day of the year. You can view the many sculptures as well as enjoy the natural surroundings of plants and wildlife as you stroll through the park. There are also special events throughout the year.

Cumberland Valley - The Cumberland Valley Chapter met on Tuesday April 30, 2024, at Davids Steak House in Corbin. We did not have a guest speaker. The main topic of discussion for this meeting was the failure of the state Legislature to once again approve an increase in our pensions.

In May our guest speaker was KPR State President Larry Totten. Larry gave us an update and additional information on the Legislature's failure to give us any kind of increase in our pensions. He also gave us positive news that may help push us closer to our goal of getting a 13th check in upcoming sessions.

We elected new officers for the upcoming year. David E. Cornett will return as president, John Harris as vice-president and Carl Lawson Jr. as treasurer. Roger Gibbs, a resident of London, stepped up and volunteered to serve as our new secretary for the upcoming year. All four officers were approved to serve for the upcoming year. No June meeting was held due to the Annual Meeting which was held in Lexington in June.

Green River - In April our guest speaker was Rachel Pence Foster, property evaluation administrator for Daviess County. Ms. Foster shared with us that the PVA office is a state office that falls under the Kentucky Dept of Revenue. She has been elected to this position and has served in this office for 22 years. The Homestead Exemption as well as the Disability Exemption were explained to our members. The exemption comes off your tax bill if you own property. If you forget about applying for this exemption and pay full taxes after turning 65, they do allow you to go back two years for you to receive your exemption. The PVA office staff keeps records of all property values and provides a mapping service for the public on their free website: www.daviesskypva.org.

The PVA office is required by law to assess property every four years. There is an appeal process in place if you do not agree with your assessment. The PVA office is in the Daviess County Courthouse.

In May our guest speaker was Becky Barnhart, executive director of the Senior Community Center in Owensboro. She enthusiastically shared information about the new Senior Community Center that will be built on property near the Western Kentucky Botanical Gardens in Owensboro. After several years of searching, the city is purchasing this property and will close on it in a couple of weeks. State, federal, and local funding has been committed for this project. They plan on being ready to open in a couple of years. She said the new building will be welcoming, functional, and engaging.

Services provided by the Center include, operating under state and federal contracts, they provide Meals on Wheels and have congregate lunch services at the Center as well as four Daviess County satellite nutrition meal sites; exercise classes, such as modified tai chi for seniors, an exercise room with equipment for seniors of all ability levels, and chair and mat yoga; and night dancing. They also have movies, games, music, day trips, overnight trips, bingo, and many more activities. There are many seniors they call daily to check on them.

Their mission is to keep seniors engaged and active. To become a member, you must be age 60 or over and go to the Center and fill out an application. There is no membership fee.

In June our guest speaker was Sarah Roby who started Commonwealth Connections. The mission of this organization is to provide a secure environment for individuals with developmental and intellectual disabilities. Sara has a passion for helping those with disabilities and their families. She has more than 10 years experience working with children and adults with disabilities. This agency has been open for over two years and is housed at 316 Booth Avenue in Owensboro. They provide residential services, adult foster care, cooking classes, dance classes, religion, social skills, kindness, arts and crafts, and so much more. There is an RN on staff for any needs the participants might need.

Lincoln Trail - Our guest speaker in April was Elizabeth McNeill of KARMA Yoga and Hot Yoga Studio. She led the group in a few chair yoga exercises. She said that yoga exercise can help you live independently. She encouraged members to perform yoga stretches to move their bodies two or three times per week. Her presentation was very well received by members.

Chapter Vice President Linda Funk thanked members for bringing shoes for donation to the international WaterStep Program, which helps people in developing countries have access to safe water. The shoes we collected were added to the collection site at the Hardin County Library.



Elizabethtown Fire Chief Mark Malone (middle), surrounded by LT members Terry Troutman, Sheila Gibson, Ken Gibson, President Theresa Wickersham, Joyce McHodgkins, VP Linda Funk, Gabby Hunter, Membership Chair Linda Marcum, Secretary/Treasurer Sandy Allen, Marlena Brown, Martha Turner, Martha Stephens.

President Theresa Wickersham confirmed that the insurance issue between Humana and Baptist Health has been resolved.

Our guest speaker in May was Tony Dial, regional growth manager of Tivity Health, which administers the Silver Sneakers program, a benefit of select Medicare Advantage or Medicare Supplement plans. He talked about the program and directed members to the website silversneakers.com where complete information is available, including online classes, on-demand classes, tuition rewards, and articles. Silver Sneakers bags and materials were distributed.

New member Melissa Bland, RSVP director of the Central Kentucky Community Action Council, spoke briefly about programs available through the Council.

Our guest speaker in June was Mark Malone, chief of the Elizabethtown Fire Department. Chief Malone wears many hats, including those of chief safety officer, city emergency manager, city fire marshal, and search and rescue coordinator. He indicated that the fire department is a multi-purpose agency that touches almost every department in the city. Chief Malone spoke about some of those duties and provided members with tips on safety at home. His presentation was very well received.

Organizers requested the donation of usable items for the Annual Conference silent auction, and our chapter was noted as having been the largest donor.



Mike Muscarella, executive director ambulatory services, Baptist Health; David Madison treasurer; Hunter McManus, medical intern; Jeremiah Kay medical Intern; and Tom Moore, chapter president

Northern Kentucky - In May our guest speaker was Southgate Fire Chief John Beatsch. He spoke on the tragic 1977 fire at the Beverly Hills Supper Club in Southgate, Kentucky. This certainly was an “attention getter,” and we were all truly captivated by the insight of Fire Chief John Beatsch.

Purchase - In May our State President Larry Totten joined us and shared information about the upcoming Annual Conference and past Legislative Session.

Our Guest speaker was Sarah Walker, executive director of the Paducah McCracken Senior Center.

They do an amazing job delivering 400 meals each day plus serving 75 daily in-house. They help with transportation, small home repairs, yard work, and tech assistance. They try to match volunteers with seniors in need.

Richard Heath, state representative of the Second District shared some insight into the 2024 Legislative Session.

In June we met with Mike Muscarella, executive director for ambulatory services at Baptist Health Paducah. He was accompanied by two medical interns, Hunter McManus, UK student and Jermiah Kay, WKU student.

Mike shared information about their cancer treatment facility which has one of only three linear accelerator radiation machines in Kentucky. He gave information about the community health assessment they complete every three years. He noted the vast difference in wealth and health wellness between the south side and west side of Paducah.

Our next meeting will be August 1 at 10:30 a.m. at Paducah Pizza Inn.



**BENEFITS
STILL FIT?**

KEEP LIVING YOUR WAY.

You can, with these benefits and discounts from **KPR & AMBA:**

- Dental & Vision Insurance
- Long-Term Care
- Home Health Care
- MASA (Air and Ground Ambulance Plan)
- Cancer, Heart & Stroke Policy
- Accident Policy
- Medicare Supplement Policy
- Easy Issue Life Policy
- Tax Deferred Annuity
- Hearing Benefits
- Discounts on Travel, Dining & more

Learn more: 1-877-556-4582

myambabenefits.info/kpr

KENTUCKY PUBLIC RETIREES





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



<p>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</p>	<p>Big Sandy 11:30 a.m., 2nd Thursday Jenny Wiley State Resort Park 75 Theater Court Prestonsburg, KY Contact Judy White (606) 886-7922</p>	<p>Bluegrass East 11:30 a.m. (ET), 2nd Wednesday Quarterly - Jan., Apr., Jul., Oct. Pasta Garage 962 Delaware Ave. Lexington, KY Contact Stephen Wyatt (859) 806– 8883</p>	<p>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</p>
<p>Covered Bridge 11:00 a.m. (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651</p>	<p>Cumberland Valley 11:30 a.m. (ET), 2nd Tuesday Meeting locations vary Contact David Cornett (606) 260-0490</p>	<p>Fivco 11:30 a.m. (ET), 3rd Monday Belle Fonte' 1320 Carter Avenue Ashland, KY Contact Morris Wells (606) 465-5784</p>	<p>Green River 12:00 p.m. (CT), 2nd Wednesday Briarpatch Restaurant 2760 Veach Road Owensboro, KY Contact Agnes Barron ((270) 298-7151</p>
<p>Kentucky River 3rd Friday of each month Variety Pizza 1189 Main St. Jackson, KY Contact Jeff Allen 606-568-0757</p>	<p>Lake Cumberland 11:30 a.m. (ET), 3rd Monday The Mellow Mushroom 2520 Monticello St Somerset, KY Contact Bruce Brown (606) 305-9960</p>	<p>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</p>	<p>North Central 11:30 a.m. (ET), 2nd Wednesday Jumbo Buffet 2731 S. Hurstbourne Pkwy Louisville Louisville, KY Contact Charles Klunder (502) 454-3493</p>
<p>Northern Kentucky 11:30 a.m. (ET), 2nd Monday Golden Corral 4770 Houston Rd Florence, KY Contact Milton Mains (859) 512-9881</p>	<p>Pennyrile 11:30 a.m. (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact Rev. Ollie Littlepage (270) 881-7935</p>	<p>Purchase 10:30 a.m. (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289</p>	