THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 153 August 2026



President's Perspective

By Larry Totten

What Might Have Been

At the beginning of this year, I had high hopes that 2026 would be the year that, finally, public retirees would get a pension benefit supplement after 15 long years of doing without. After HB 406 was introduced and assigned to the Appropriations & Revenue Committee on January 23, I thought here is the means by which we would get the 13th check. Over the course of the Session, the bill picked up 47 co-sponsors – 36 of whom were Republican, 5 who also sat on the A&R Committee. But, as the days ticked off, the bill just sat there with no hearings. The Senate version of the budget bill did have provisions in it for us but, when it went to the inevitable conference committee - poof - that provision disappeared. And then July 1 came and, in what might have been, passed without a 13th check.

You all know all of this. As the Session ended, the big question in my mind was – Why? Why didn't HB 406 move? And, most importantly, who or what stopped it from moving?

The answer to these questions is what I hope to learn in this interim period before the 2027 Session begins. The recently announced $300 million surplus is headed to the Budget Reserve Trust Fund, as per language in the 2024/2026 budget. Likely we'll be told that 2027 isn't a budget year, and the budget isn't going to be opened for any new spending. We were told the same thing in 2025. That 2027 isn't a traditional budget year is true; that there won't be any new spending is a choice. We're still going to ask.

The need for retirees to receive a benefit supplement is becoming more and more critical. The US Bureau of Labor Statistics CPI Inflation Calculator tells us that $1.00 in July 2011 has the same buying power as $1.48 in June 2026. Of course, this is true for everyone, but it is critical to public retirees who have had to deal with pensions that haven't increased one penny over the same period.

As I write this, we are working to schedule meetings with legislators we believe are key to getting 13th check legislation passed. We've met with Senator Jimmy Higdon and Representative Walker Thomas, current co-chairs of the PPOB, and with Representative Jason Petrie, House Appropriations & Revenue Chair. We will be looking for their insights, and especially any concerns, that we can address. One thing for sure, if anyone thought that ignoring us in 2023, 2024, 2025, and 2026 was going to stop the push, they were wrong. KPR has been lobbying on behalf of retiree benefit supplements since 1995. There are about 130,000 public retirees who served Kentucky, their county, or their city and this is the right thing to do for all of us.

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. Although I maintain that we represent all public retirees, whoever first said, "An organization is only as strong as its membership." was absolutely correct – it's what makes us credible to legislators. Our public pensions are not a handout – WE EARNED IT!

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.

Kentucky Public Pensions Authority Update

by Larry Totten

Investment returns for all plans through May 2026 have been very good, right at 12 percent to 13 percent. This is the second year in a row that we've seen investment returns at this level across all plans, far above the assumed rates of return which vary between 5.25 percent and 6.50 percent depending on the plan. June looks to be more or less static. These returns should have a profound effect in improving the funded status of all of the pension plans for the fiscal year that ended June 30. The insurance plans will also benefit from these investment gains but will likely again be buffeted by rising health insurance premiums.

The KERS Non-Hazardous plan has received an additional infusion of funds for the budget year that just began on July 1, some $78,504,500. Something on the order of $1.33 billion dollars in additional dollars have been added to both KERS NH and the State Police plan over the past few years, improving the funded status of both plans. On the tech side, KPPA is having to replace START, the system that tracks all active and retired members – and that makes sure our checks go out - due to obsolescence of the software, now some 15 years old. This will be a multi-year upgrade and the Legislature provided the initial funding over the next two years that is required to start the process.

This summer begins the process for electing a new trustee to the KRS Board representing the state police pension. The current trustee, Keith Peercy, has served for many years and is termed out for this election. Applications were due by July 31.

Committee and board meetings for KPPA/KRS/CERS have been occurring as usual over the past few months. All of these 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 off the KPPA website by choosing the meeting from the "About", then "Meeting Calendar" tabs. 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

The Interim Legislative Session is ongoing with meetings of all legislative committees generally occurring each month through December. We review each of the agendas of those committees which directly affect public retirees and our pensions to see what will be discussed. So far, there hasn't been anything that's come up, but we will make an appearance when and if something does.

The Public Pension Oversight Board (PPOB) met in June to discuss two items: (1) the required actuarial audits of all of the state-funded pension plans and (2) reemployment after retirement provisions. The actuarial audits are required every five years and PPOB will have to set the "level" of the audit to be performed. The July meeting of PPOB has been cancelled so the next meeting should be on August 18. Their meetings are open to the public, generally 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.



Membership Update

By Betty Hawkins

Martha's Membership Contest will end soon - August 31, 2026. You still have approximately one month to recruit new members. As of this date, we have recruited a total of 105 new members. This year's contest period was not as long as 2025's since we changed the dates of our contest period.

The individual who has the largest number of new recruits has recruited eight new members. This is the number you would have to beat to win first place at the time this article was being prepared. Any application postmarked or entered electronically by August 31, 2026, will be counted. Please ensure your name is on the referral line. You can also take advantage of using our online new member application. Go to the KPR website at: www.kentuckypublicretirees.org and click on the new member application.

You can also download and print a copy of the new member applications for your personal use. Cash prizes for the contest 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. All you need to do to be eligible for the drawings is to recruit one new member. (Cont'd)

(Cont'd) I also want to remind you that spouses are eligible for membership. Recruit your spouse so you can be eligible for one of the random drawings. All contest winners will be recognized at the Annual Business Meeting which will be held on Thursday, September 17, 2026, at the Kentucky Broadcasters Building, 101 Enterprise Drive, Frankfort, KY.

Individual chapters are also competing for recognition. The chapter with the largest number of new members will receive a cash prize of $70. The chapter with the largest percentage increase will also receive a cash prize of $70. Please do your part to help your chapter win recognition for one of these categories.

Membership numbers are so important to our organization and to you personally as we continue to lobby for a pension supplement increase. Please do your best to recruit new members. I am available to help with the paperwork if needed. Please email me at: betty.hawkins49@gmail.com , or you may call me at 502-321-0649. We need everyone working to recruit new members.



Chapter News

Barren River - The June meeting of the Barren River Chapter was held on Monday, June 15, 2026, at 10:00 a.m. at the Barren River Area Development District (BRADD) Office. State KPR President Larry Totten presided in the absence of BR Chapter President Carol Douglas, who was unable to attend due to medical issues. President Totten introduced himself and led the group in the Pledge of Allegiance. The meeting was attended by nine chapter members, along with the state president and the guest speaker. Refreshments were provided for those in attendance.

Bill Oldham, executive director of BG Resource Connections Village, served as the guest speaker. He described the Village as a volunteer-operated, nonprofit, 501(c)(3) organization whose mission is to connect older adults with resources that support independence at home and in other settings. Oldham emphasized that the Village is not a physical location, but a network of people helping people. In addition to supporting older adults, the group assists families and caregivers and works in partnership with local organizations, businesses, volunteers, and service providers throughout the region. Oldham also discussed several wish-list items for Connections Village and noted the organization's need for volunteers.



Larry Totten and Bill Oldham

After the speaker's presentation, President Totten started the business portion of the meeting.

Bluegrass West - State Representative Erika Hancock spoke at the April meeting of the Bluegrass West Chapter. She said she did everything she could to advocate for the 13th check during the last Legislative session. She apologized that it failed, but said we need to keep showing up because this is a very important issue. She pledged to continue to fight for retirees and thanked our members for their years of service.



Erica Hancock

In May we welcomed Franklin County Judge Executive Michael Mueller and Deputy Judge Executive Jack Kennedy. We were informed that they have created several new positions within their office. Among those are a code enforcement officer, an electrical inspector, and a part-time building inspector. These positions should prove helpful with the building process in Franklin County. Mr. Mueller talked about a $14 million project which is currently underway at Lakeview Park. He also informed us of several new stores and restaurants that are set to open soon in the new Paddocks shopping center on the west side of Frankfort.

Seth Wheat, director of Engagement with the Kentucky State Parks, made a presentation at our June 16 meeting. He advised us of the much needed renovations currently going on at five of the 17 resort parks. Reservations for lodge rooms, cabins and campsites can be made online. Seniors age 62 and older can receive a 10 percent discount.

He encouraged us to visit any and all of the 44 state parks which offer, golf, boating, swimming, hiking, fishing, and other activities that all ages can enjoy. Admission to all Kentucky state parks is free. A Kentucky State Parks sticker was distributed to attending members.



Seth Wheat

Cumberland Valley - In March we did not have a guest speaker. Minutes were read and passed as was our treasurer's report. Some bills filed during the present 2026 Legislative Session that might affect retirees were discussed. These included HB 98, HB 406, and HB 500. A copy of the annual report showing the number of public retirees in each Kentucky county and the total sum of payments to each county from KPPA was distributed. A drawing was held for a $25 gift card and a $2 bill.

In April we did not have a guest speaker, so it was a regular business session meeting. Disappointment was apparent as most of the discussion centered on the fact that there would be no 13th check for retirees. Once again the Legislature failed to help individual retirees. We have lost nearly 40 percent buying power since our last pension increase in 2011. The Legislature did appropriate additional money for some of the five retirement systems. A drawing was held for a $25 gift card and a $2 bill.

In May our guest speaker was State KPR President Larry Totten. Larry spoke on several topics and said that we as a group would keep on fighting for a pension increase in future legislative sessions. Local chapter officers were elected by acclamation as all officers agreed to continue to serve in their present positions. A drawing was held to give away a $25 gift card and a $2 bill. In June our guest speaker was Sara-James Sendor. Sara is an attorney who works in elder law. She spoke on items that we all need to be aware of. She discussed wills, trusts, deeds, powers-of-attorney, long term care items, and even touched on some aspects of VA benefits.



Cumberland Valley officers being sworn in

Green River - In April our guest speaker was Leslie McCarty, Daviess County Clerk. She gave a handout regarding the upcoming May 19 primary election. She said they need many people to apply to be poll workers. They pay $175 which includes the required training and the full day of working the polls. Included in her information provided were mail-in absentee ballot require-






Green River members (L to R) Paula Gordon, Denny Welsh, Peggy Welsh, and Jennifer Millay






Green River Members (L to R) Joe Cecil, Lewis Jean, Brenda Stone, and Lynn Fogle

Lincoln Trail - In April, guest speaker Hardin County Sheriff John Ward talked with members about frauds and scams, and he distributed materials on ways to protect yourself and your loved ones. He directed members to the sheriff's office Facebook page to learn about local issues.

President Wickersham directed members to KRS.KY.GOV to read about health insurance. She talked about KRS State President Larry Totten, his involvement in legislative issues, and his winning the election to the KERS Board of Directors. She discussed the upcoming officer election in May, and ballots were distributed.

In May, guest speaker travel agent Leigh Taylor with Main Street Travel Agency spoke with the group about travel opportunities and interests, including bus tours, day trips, and cruises.



Hardin County Sheriff John Ward with Lincoln County Chapter members

Northern Kentucky - In April our program was brought to us by Richard (Rick) Sellnow of the University of Kentucky Cooperative Extension Service. Rick's program was on digital literacy - understanding artificial intelligence, AI scams, and spotting fake information. The program provides education on how we create, consume, and curate information in a digital world. He spoke with our group on "intrusive tech," including how smartphone apps track behavior to make recommendations. He discussed some small steps you can take to have greater control over what notifications you see and how you interact with your device. Everyone was very attentive and engaged. We plan to have Rick Sellnow come again.

Sincere condolences goes out to our long-time, very active and dedicated member, Ralph Wolff, as his beautiful wife of almost 66 years, Arline Dixon Wolff, passed from this life on April 14, 2026. We will continue to keep Ralph and his family in our prayers. We also continue to pray for our Chapter President Milton Mains as he continues to deal with health issues.

In May our program "A Presentation on Yoga" was brought to us by Janis Broering. Janis demonstrated "chair yoga," and we all sat in a circle to participate. We questioned how we could do yoga, and Janis Broering certainly showed us how we could. Janis and Larry Broering shared a list of organizations that offer free chair yoga classes. Everyone was very engaged and had a fun time. Thank you Janis and Larry Broering.

Larry Totten, president of the Kentucky Public Retirees, joined us today. Several people wanted to know how our $15.00 per year dues were appropriated. He said $4.00 went to our local chapters and $11.00 to the state association.

Cathy Kunkel Mains noted that we will be following the guidelines in the bylaws for electing and installing our officers. She then listed the nominees: president - Cathy Kunkel Mains; vice president - Janet Cowen; treasurer - James Dahmann; and secretary - Dorise Barth. Cathy then asked if there were any nominations from the floor; there were none. A motion was made to elect the slate of nominees by acclamation. This motion was seconded and passed unanimously. These officers will be installed at the June meeting to assume office on 1 July 2026.

Our program in June was "TANK– Ready to Ride" and was brought to us by C.J. Grote, TANK travel trainer. How TANK has expanded! Call Ms. C.J. Grote at 859-814-2135 to answer all your questions. She can help with learning to travel independently and with confidence on the bus, understanding the fare structure, and transferring to other buses. This was truly a very interesting and informative program.

Melissa Artopoeus, public relations chair, continues to do a great job in sending meeting notices to our local publications, social media, and by sending letters and flyers to encourage new retirees to join our chapter and attend our monthly meetings. Melissa continues to find new ways to share our chapter activities. Her tenacity does not go unnoticed. One of our new members, Joan Vickers, is working with Melissa to "learn the ropes."

Ralph Wolff, membership chair, shared that we have three new members, bringing our total membership to 220. There were still 24 memberships not paid for 2026. Anyone who had not paid by May 31 was dropped from the roster. Ralph reiterated that we need to continue to reach out to current members to join our monthly meetings and to actively engage in the recruiting of new members.

Purchase - The Purchase Chapter meets the first Thursday of the month at the Paducah Pizza Inn at 10:30 a.m.

District Six State Representative Chris Freeland was our guest speaker for our May meeting. He shared how a bill moves forward from being written to passing. He was a cosponsor for the 13th check bill that did not get out of committee for a hearing. Our Treasurer David Madison chaired this meeting.

State President Larry Totten was our guest speaker at our June meeting. He shared updates on legislative issues and our plans for future sessions concerning a 13th check. We also discussed the possibility of opening up our membership to retired teachers. Our July meeting was cancelled due to the Fourth of July holiday. For questions regarding our membership, meetings, and activities please call or text Chapter President Tom Moore at 270-210-6526.



David Madison and Representative Chris Freeland

2026 Annual Meeting Update

by Larry Totten

A reminder that our Annual Meeting will again be held this year as a hybrid meeting. This event will take place on Thursday, September 17, 2026, with a Board Meeting in the morning followed by the afternoon Business Meeting via Zoom beginning at 1:00 p.m. (Eastern). The Zoom portion is the standard General Business Meeting with the Waterfield Awards, presentations from KPPA's Executive Director and AMBA, swearing in officers for 2026 – 2028, and ending with some routine business matters. This will be our 40th Annual Meeting and steps have been taken to hopefully avoid the problems that occurred last year.

We are asking for participants to pre-register again this year. This will enable us to know that we are staying within the capacity of the Zoom broadcast and, this year, we will be awarding five $25 gift cards randomly drawn from Zoom participants. Pre-registration gives us the names of those who have signed up to watch – stay to the end of the meeting to qualify! To pre-register, use this link: https://ambabenefits.zoom.us/webinar/register/WN_Yj3rKJ2hQEyLF2qlHDnSwQ .

For those of you getting a printed version of *The KERNEL*, this will be posted on our Facebook page and the KPR website so you can just point, click, and register.



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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 March, May, July, and September Pasta Garage 962 Delaware Ave. Lexington, KY Contact Stephen Wyatt (859) 806- 8883	**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) David's Steak House, Corbin Dates may 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 Variety Pizza 1189 Main St. Jackson, KY 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 Golden Corral Buffet and Grill 1835 N. Dixie Highway 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 Lee Tobbe (606) 340-6874
Northern Kentucky 11:30 a.m. (ET), 2nd Monday Golden Corral 4770 Houston Rd Florence, KY Contact Cathy Kunkel-Mains (859) 512-9881	**Pennyrile** 11:30 a.m. (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact Rev. Ollie Littlepage (270) 881-7935	**Purchase** 10:30 a.m. (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289	