

THE KERNEL

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President's Perspective

By Larry Totten

Moving On

Hurray for us! After three years of COVID-19 delays, we were finally able to have our 37th Annual Meeting this year in Bowling Green. Coincidentally, 2023 marks the 40th anniversary of Kentucky Public Retirees. It was created in 1983 as the Kentucky Society of Public Annuitants. While our attendance was not as we had hoped, Carol Douglas and her Barren River Chapter put together a great event, and I want to thank each one of them again for their efforts. In 2024, we will be moving back to Lexington to the Clarion Hotel and Conference Center – mark June 13/14, 2024, on your calendars.

Now then, what's next? Clearly, it's the 2024 General Assembly where we hope to convince that body to fund a pension supplement for all public retirees. As I write this on July 1, I note that it has been 12 years since we last received a COLA. The Bureau of Labor Statistics tells us that for each dollar we received on that long-past date, it would take \$1.38 to make up for it today. We all know that – and every legislator knows that as well. It's one reason why active employees are receiving a 6 percent raise today on top of the 8 percent raise they received this time last year (including the legislators). Our job over the next months is to convince our elected representatives that providing some sort of pension supplement – be it a 13th check, a COLA, whatever – is the right thing to do for Kentucky's public retirees.

By the end of July, the state budget director will present his report on Fiscal Year 2023, and it is predicted to show that Kentucky ended the year, again, with about a \$1 billion surplus. This is on top of the \$2 billion from the last two years. It is from this perhaps \$3 billion 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 of an 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 become advocates. While legislators spend time in Frankfort between Sessions at committee meetings, they are back in their home districts probably just as much, if not more. This is where that personal contact when you see them out and about in your hometown becomes so important. We can tell them that the average KPPA pension is about \$18,500 per year or that 67 percent of KPPA pension recipients receive less than \$20,000 per year. But if each of us were to tell them our own personal stories about what a little boost would mean in our day-to-day lives, I believe it would be more impactful. Give them something to remember. 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.

At our rally in January 2016 when our benefits as a whole were being threatened, we adopted the phrase "WE EARNED IT!" as we protested the proposed changes. It's not too much to say that again, today.

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 16, 2023, Annual Business Meeting, which was held at the Holiday Inn University Plaza, Bowling Green, Kentucky. There were 177 new members recruited during the contest period (June 1, 2022, through May 31, 2023).

First place prize winner was Bluegrass West Chapter member Missy McCray who received \$125 for recruiting 10 new members.

Second place prize winner was Northern Kentucky Chapter member Melissa Artopoeus who received \$100 for recruiting eight new members.

Third place prize winner was Bluegrass West Chapter member Marilyn Milburn who received \$75 for recruiting six new members.

Fourth place prize winners were: Carol Douglas – Barren River Chapter; Christine Hanshaw – Barren River Chapter; and Irene Cheek – Cumberland Valley Chapter. Each of these individuals recruited three members and received \$20.

The \$20 random drawing winners were: Sandy Allen – Lincoln Trail Chapter; John Atkinson, North Central Chapter; and James Dahmann, Northern Kentucky Chapter. Each individual recruited a new member. Bluegrass West Chapter received \$70 for recruiting the largest number of new members – 35. Bluegrass East Chapter received \$70 for the largest percentage increase in chapter members which was 14 percent

Congratulations to all winners. Thank you for participating in the contest. The same contest for next year has already begun. Contest dates are: June 1, 2023, through May 31, 2024. Available cash prizes are: first place - \$125; second place - \$100; third place - \$75; fourth place - \$50.

For next year everyone needs to get busy and help recruit new members. We lost 231 members for non-payment of 2023 dues. An analysis of past membership data reflects that we are retaining 84 percent of our new members recruited. We are losing many of our older members who are no longer able to participate.

Our major focus for the 2024 Legislative Session is to lobby for an increase in benefits for all retirees. Membership numbers matter when contacting our legislators. Please do your part to help. Ask someone to join today. KPR spouses are eligible for membership. Remember they are the likely beneficiaries of your retirement benefits. They have as much at stake as you do to protect your benefits.

You can sign up a new member by mailing us a membership application. Applications can be downloaded or completed on our webpage. Do you need help doing this? Please email me at: betty.hawkins49@gmail.com or call me at 502-321-0649, and I will be glad to assist you.



**First-place winner
Missy McCray**



**Second-place winner
Melissa Artopoeus**



**Third-place winner
Marilyn Milburn**

Legislative Chair Update

by Larry Totten

With the 2023 Legislative Session behind us, we look to the Interim Committee meetings held between June and the first of December to see what issues may become “hot” during the 2024 Session. In particular, these include State Government; Appropriations & Revenue, especially its Budget Review Subcommittee on General Government, Finance, Personnel & Public Retirement; and the Public Pension Oversight Board. Nothing of significance from these yet. We monitor the agendas of these committees for their oversight roles of the public pensions and either attend personally or view remotely as appropriate.

During the Interim, meetings of the Public Pension Oversight Board are either the 4th Monday or Tuesday of each month (1 p.m. ET), 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 at: <https://legislature.ky.gov/Public%20Services/PIO/Pages/Live-Streams.aspx> .

As of this writing, there have been no bills pre-filed and posted to the LRC home page on any topic.

Kentucky Public Pensions Authority Update

by Larry Totten

Committee and board meetings for KPPA/KRS/CERS continue for 2023 and are available online as they occur or after the fact. You can view these meetings in an area set up at KPPA for this specific purpose, or on Facebook live, or anytime by choosing the meeting from the “About”, then “Meeting Calendar” tabs on the KPPA website.

In the last couple of months, the most consuming item has been the creation of the new, non-merit, independent auditor for KPPA, a position now designated as the chief auditor and mandated by HB 587 (23RS). In addition to the position itself, the existing Joint Audit Committee has had to be written out of the bylaws for CERS, KRS, and KPPA and new language added for the new KPPA Audit Committee.

It has been decided to hire the existing executive director for

Internal Audits, Kristen Coffey, into the new position but details, such as salaries for herself and staff have yet to be determined.

Investment returns going into the final quarter of FY23 show a positive April, slightly negative May, and (likely) a positive June. The end of the year should find the pension and insurance plans as having met their assumed rates of return – not spectacular like FY21 but as-planned to stay on track for full funding.

One item to note is that the current KPPA CEO, David Eager, has announced his intention to retire as of June 30, 2024. This will set off a chain of activity as the organization searches for a new leader. Eager has been CEO since 2017 and will have a long list of accomplishments to his credit as he steps aside.

And as always, my summary 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.

Chapter News

Barren River - In May we met at the Barren River Area Development District (BRADD) Office. Chapter President Carol Douglas stated that the primary purpose of the meeting was to finalize plans for the upcoming KPR Annual Meeting. Nine members attended the meeting.

President Douglas addressed the need to fill all chapter officer positions. The positions of vice-president and secretary remain open. The other officers and committee chairpersons have agreed to continue serving in their current positions. President Douglas said that the chapter received acknowledgement of our donation to Guide Dogs for the Blind which was made in memory of Shirley Clark. The chapter also received a thoughtful thank you card from Shirley’s family.

The chapter voted at the April 2023 meeting to purchase two pre-paid VISA cards for door prizes for the Annual Meeting. Several Barren River KPR members have donated additional door prizes for the meeting. President Douglas will get the “goody bags” which will include information about things to do in the Bowling Green area. She outlined the meeting agenda, including speakers and the awards banquet. Jack Wright was the winner of the door prize for the meeting.

The next scheduled chapter meeting will be held on Monday, August 21, 2023. The speaker for this meeting has not been chosen.

Big Sandy - Big Sandy has begun meeting again after COVID-19 shut down the group and its meeting location. Thanks to members of the Friends of Jenny Wiley, Jim Stewart and his wife Kitty Holbrook, the chapter has been meeting at Jenny Wiley State Resort Park. Recently, the chapter hosted Rick McHale from Humana to discuss our Medicare Advantage plan. Newly elected officers are Judy White, president; Ed Patton, vice president, Linda May, treasurer; and Rosa Young, secretary. Ed has attended the last two KPR Board meetings including our Annual Meeting in Bowling Green.



Big Sandy Vice President Ed Patton

We are very pleased they have been able to resume meetings once again and remain an active chapter. A special thanks to all members who have resumed attendance. We also encourage those members reading this article to participate whenever they can. The normal meeting date is the second Thursday of each month.

Bluegrass West - At the May meeting we had 42 members and two guests in attendance, and we welcomed one new member, Judy Peach. Karley Ammons, AMBA benefits advisor, discussed the importance of having long-term care benefits should you need nursing home care.



Robinil Jameson and RoseGayle Waterfield Hardy

Republican Senator Gex (Jay) Williams, representing District 20, reported on some of the bills passed during the last legislative session.

We congratulate BW member Robinil Jameson, the winner of this year's Harry Lee Waterfield Achievement Award.

Covered Bridge - In May our speakers were Mary McWhorter and Kim Graham from G & T Tours. Our members enjoyed them since they conduct drawings for discounts on upcoming trips. Many of our members have been with them on various trips.

Our nominating committee has been busy and has plans to have a final vote and installation of officers at our August meeting. We continue to have around 20 attend our meetings. Four members attended the Annual Meeting and found it interesting and informative. Those attending enjoyed seeing the vintage cars for the car show at Beach Bend.

We did not meet in June or July. Our next meeting will be August 10. Our August speaker will be David Hale, state representative of the 74th District and, we will have the installation of officers.

Our chapter strives to procure new members while continuing to have a nice group for our meetings.

Cumberland Valley - In May our guest speaker was KPR President Larry Totten. Most of the discussion in our meeting was about how to get a pension increase for public retirees who have not had an increase since 2011. We discussed placing ads on a Pineville radio station's Facebook page. The ads would be to inform area retirees of our retiree group and to create awareness that retirees have had no pension increase since 2011.

In June we met at David's Steakhouse in Corbin. There was no guest speaker, and new officers were elected. For the upcoming year the existing officers will once again serve. David Cornett will be president, John Harris vice-president, and Carl Lawson, Jr. will serve as treasurer. Our secretary position is vacant, and the duties are being shared by Dinah Presnell when she is available to attend meetings and Carl Lawson Jr. or another member.



CV President David Cornett

In July our guest speaker will be Kentucky 89th District State Representative Tim Truett of McKee. Rep. Truett serves as the state representative for Jackson, Lee, Wolfe, and parts of Laurel and Madison counties.

Green River - The May meeting was held at the Briarpatch Restaurant in Owensboro and was conducted by President Agnes Barron. There were 16 in attendance. Janice Leslie introduced our guest speaker, Blaine Matthew. Mr. Matthew is community liaison at Addiction Recovery Care in Owensboro. He gave a very fascinating presentation regarding his past personal experiences with drugs. He also shared information regarding the many resources that we have in our area for drug addiction recovery.

Lewis Jean gave the legislative report. Bills passed during the legislative session include the medical marijuana bill and the sports gambling bill. The 1.5 percent COLA bill failed to pass, but we are hopeful it will be put in the next budget. The drag queen bill introduced by Senator Boswell did not pass.

Because of problems with hearing speakers, Diann researched and found voice amplifiers priced in the \$30 to \$40 range. She will purchase a voice amplifier.

There was discussion regarding speakers for future meetings. Suggestions included getting a speaker regarding scams, a geriatric doctor regarding aging gracefully, Angela Welch regarding My Sister's Keeper (shelter for women), and someone from GRADD to speak about seniors and senior services. Ella King generously donated a vase of lovely cut flowers which was won by Lewis Jean.

Lincoln Trail - The guest speaker at our May meeting was Hardin County Sheriff John Ward. He was accompanied by Hardin County CFO Terri Bennett. Sheriff Ward talked about his background, advising members he had been in law enforcement over 40 years, was a KPPA retiree, and a member of the KPR Lincoln Trail Chapter. He led a discussion and answered questions about community safety issues. CFO Bennett distributed a booklet entitled, "Protect Yourself & Your Loved Ones – Frauds & Scams" to the group.

The guest speaker at the June meeting was Melissa Jones of the Lincoln Trail Area Development District. She distributed materials and spoke to the group about the various resources available through the Lincoln Trail ADD related to aging and independent living.

Nate Fowler, an advocate for the homeless who has previously spoken to our group, stopped by to pick up the purses (filled with personal hygiene items) that had been collected for donation to homeless female veterans.

The Harry Lee Waterfield Humanitarian Award was presented during the 40th Anniversary of KPR at its Annual Meeting in Bowling Green KY, June 15-16, 2023. We congratulate Martha Turner of the Lincoln Trail Chapter who received the Harry Lee Waterfield Humanitarian Award at the KPR Annual Meeting. This prestigious statewide award was in recognition of her outstanding, long-lived, and continuing volunteer work in her community.



Martha Turner and Theresa Wickersham

Purchase - In May we met at the Pizza Inn in Paducah. Our guest speaker was Senator Danny Carroll. He noted the last session was supposed to be a short one to clean up previous bills but went longer to address social issues. He stated HB 3 passed which gave raises to some state workers and gave updates to other bills. A question-and-answer period followed.



Sen. Danny Carroll

In June we did not have a guest speaker, but our business meeting was held. Mr. Moore noted there was no new legislative news at this time. Members were encouraged to contact local retirees who have not joined our group. We will have more influence with more members.

Our next meeting will be held on July 6, 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 information you can contact Chapter President Tom Moore at 270-210-6526.

We have invited Senator Jason Howell to address our meeting in July!

Pictures from the June Annual Meeting



Missy McCray first-place winner



Robinil Jameson and Betty Hawkins



RoseGayle Waterfield Hardy



Carol Douglas fourth-place prize winner



Christine Henshaw fourth-place prize



Sandy Allen random prize winner



Asom Ponananta accepts the random prize for James Dahmann



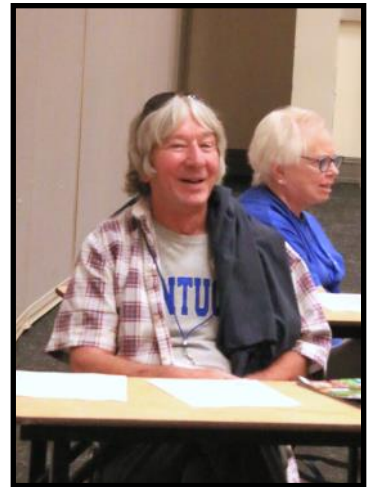
Jean Henning accepts the prize for the BW Chapter which recruited the most new members.



Charles Klunder accepts the random drawing prize for John Adkinson



Fun at the Annual Meeting



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KENTUCKY PUBLIC RETIREES





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<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 Pasta Garage 962 Delaware Ave. Lexington, KY Contact Larry Totten (502) 226-0273</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 Meeting locations vary Contact Paul Bailey (606) 884-6280</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 Suzanne Bernert (502) 641-7720</p>
<p>Northern Kentucky 11:30 a.m. (ET), 2nd Monday Golden Corral 4770 Houston Rd (KY 842) Florence Contact Asom Ponananta (859) 371-4833</p>	<p>Pennyrile 11:30 a.m. (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact L. Peyton Adams (270) 871-9295</p>	<p>Purchase 10:30 a.m. (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289</p>	