

THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 151

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President's Perspective

By Larry Totten

Succession

As I hope all of you are aware, especially those in the KERS pension, there will be an election next year to seat two KERS members on the KRS Board of Trustees. There are six candidates, and I am one of the six. I hope you will give my candidacy some serious consideration as you complete your ballot.

There is, however, another election next year, one for statewide KPR officers. Next spring, we will elect our president, vice president, secretary, and treasurer for the next two years, 2026-2028. Chapter elections will also be held at about the same time. Who will be on those ballots is yet to be decided. But realizing this has made me think about succession.

While we were all still working, maybe your office/branch/division had some sort of succession planning, someone who was being prepped to move up when a vacancy occurred in a higher position. But, being state or county or city government, probably not. This idea is heralded in corporate literature today as one of the steps businesses must adopt to continue to thrive - like disaster planning, preparing for the inevitable.

When we think about it, we've been practicing succession planning all our lives. I suspect most of us are grandparents, perhaps even great-grandparents. But not that long ago, we were just parents and before that "the kids." Succession happens in our everyday lives as a natural passage of time.

I bring this up because KPR is in need of some succession planning. Many of us in elected statewide offices, committee chairs, and chapter presidents have been in those roles for years. Now, this isn't a complaint - I am thrilled to be joined by a cadre of folks dedicated to the KPR mission. However, one-by-one, either by choice or happenstance, these positions will become vacant and, frankly, we are not well prepared to fill those voids.

This is why I am encouraging all of you to consider stepping up to volunteer. To use a sports analogy, we need "bench" people who are willing and able to take on some new responsibilities in order for KPR, frankly, to continue. Our organization is now 42 years old, and we need good people for another 42. Please give this some serious thought. All of these jobs have particular responsibilities, but they really are not as daunting as you might think. And, there are always people around who will help. Let's do this.

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 be without all of you. I also appreciate the continued membership of everyone reading this newsletter. Our predecessors were correct years ago when they said, 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!



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 through the close of FY25 were excellent – all exceeding 11 percent and the assumed rates of return for each pension and insurance plan. This should reflect very favorably when the funding status of the plans are released by the actuaries in November. Investment returns through August have also been positive with results for the first two months of FY26 at about 4.5 percent.

Routine committee and board meetings for KPPA/KRS/CERS have been occurring over the past few months with no real issues or surprises. 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.

Another good friend to KPR has retired out of KPPA. Rebecca Adkins, deputy executive director of KPPA, recently retired after many, many years of dedicated service to KPPA and its members. We wish her well in retirement.

REMINDER: There will be an election for two KERS trustees for the KRS Board of Trustees early next year, serving from April 2026 – March 2030, and I am one of six candidates. All active and retired KERS members will be able to vote either online or by mail in this election. If KPPA has an email address for you, you will receive a link to the electronic ballot. (If you wish to vote via paper ballot instead, **you must request a paper ballot by November 30, 2025.**) If they do not, you will receive a paper ballot. Information about the candidates should be released by KPPA over the next weeks. Voting begins on January 20, 2026, and continues through the end of February.

If Voting Online: You can go to MyRetirement.ky.gov to verify your email address.

If You Need to Request a Paper Ballot, Three Ways to do so:

- 1) Online: Log in to your account at MyRetirement.ky.gov Check the box at the top of the page after you log in.
- 2) In writing: Mail your request to 1260 Louisville Road, Frankfort, KY 40601. Include your name, member ID or last 4 digits of SSN, and signature.
- 3) By phone: Call 1-800-928-4646 with your KPPA-issued four-digit Personal Identification Number (PIN).

Access to the “MyRetirement.ky.gov” page requires you to have a Member Self Service account established. Information on how to do that is here: <https://www.kyret.ky.gov/Retirees/Pages/Self-Service.aspx> . Consider setting up your account if you have not already done so. It’s useful.

Please note the November 30, 2025, date to make this request. If you want a paper ballot, don’t wait until the election opens in January – you won’t be able to get one. Recent trustee elections for all three pensions have had an embarrassingly low number of ballots returned, especially considering there are tens of thousands eligible to vote. Let’s change that with this election.

Legislative Chair Update

by Larry Totten

KPR’s biggest lift in the 2026 General Assembly will be in getting a pension benefit supplement passed. We have met four times during the past few months with House Appropriations & Revenue Committee Chair Jason Petrie. He seems to be supportive of our proposal. One of our biggest hurdles has been getting definitive support on the CERS side. Their pre-funding mechanism is very different from that on the KERS/SPRS side and getting a positive consensus has proven elusive.

By the time you are reading this, there will be only one meeting of the Public Pension Oversight Board remaining, currently scheduled for December 8. The chairs have scheduled this meeting at 10:00am, unusual for this committee. They have said that those attending should be prepared for a long meeting with a possible lunch break. So, even though we have heard almost nothing about pension legislation going into the 2026 Session, there apparently is enough out there for a lengthy meeting. Legislation affecting any of the state’s pension plans must be vetted through this committee. 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> .



Membership Update

By Betty Hawkins

Winners of Martha's Membership Contest were recognized at the KPR Annual Business Meeting on September 18, 2025, which was held at the Clarion Hotel and Convention Center in Lexington. There were 196 new members recruited during the contest period (May 1, 2024, through August 31, 2025).

The Bluegrass West Chapter won the \$70 prize for recruiting the largest number of new members, which was 38. The Big Sandy and Fivco Chapters tied for the largest percentage increase in new members and split the \$70 prize which was \$35 each.

First place prize winner for recruiting the largest number of new members was Bluegrass West Chapter member – Connie Eggen – who received \$125 for recruiting 23 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 Big Sandy Chapter President – Judy White – who received \$75 for recruiting four new members.

There was a four-way tie for fourth place: KPR State President and Bluegrass West Chapter member, Larry Totten; KPR State Vice President and Lake Cumberland Chapter President, Bruce Brown; and Cumberland Valley Secretary, Roger Gibbs; and Barren River Chapter member, Deidre Green. Each member split the \$50 prize and received \$12.50 each.

The three \$20 random drawing winners were: Connie Eggen (Bluegrass West Chapter); Phillip Fogle (Green River Chapter), and Stephen Zander (Pennyrile Chapter).

Congratulations to all the winners; and thank you for participating in the contest.

I challenge each member reading this newsletter to do your best to recruit a new member. As you all know, we have been working very hard to secure support from our legislators for a 13th check for all retirees. Membership numbers matter when we talk with legislators. Please do your part to help. Everyone knows at least one person that you can get to join. Just email me at: betty.hawkins49@gmail.com or call me at 502-321-0649. I will be glad to help you with the paperwork for your new member or members.

Membership applications may be obtained from your local chapter. You can also download and print an on-line form from the KPR website for your use. These would need to be mailed to our business office at: KPR Manager, P. O. Box 944, Frankfort, KY 40602. You can also complete an on-line form by clicking on the new member application at our website.

Everyone working does make a difference. Those members signing up for membership now will receive the remaining months of calendar year 2025 and all of 2026 as free membership. You will not be billed until January 2027.



Connie Eggen



Melissa Artopoeus



At our Annual Meeting KPR presented Rose Gayle Hardy a token of our appreciation of her support of our organization over the years. She sent us this thank you note.

Dear June and Members of KPR,

I want you to know how deeply touched I am with your thoughtfulness and your gift. The lovely glass art and ornament are a constant reminder of the wonderful years we have shared. I look forward to being with you next year.

With so much appreciation and best love, always,

Rose Gayle

Chapter News

Barren River - At our August meeting Melanie Watts presented information about a new program through LifeSkills and BRADD. The Anchor Project is a collaborative initiative aimed at addressing mental health and addiction. The Anchor Project Crisis Center uses a multi-pronged approach to handling homelessness, drug rehabilitation, workforce training, and mental health crises. Funded by the Kentucky Legislature, the aim is to provide accessible patient centered care while reducing the burden on law enforcement, the emergency system, and the judicial system. The center will serve over 300,000 Kentuckians across the ten-county BRADD region and is expected to be operational by late 2026.



Melanie Watts

Bluegrass West - We welcomed Tom Brooks, AMBA representative, as our speaker in August. Tom explained that AMBA offers free Passport memberships to KPR members. Through Passport you may receive discounts on things such as computers, cameras, kitchen appliances, travel, rental cars, and more. The mobile app can be downloaded to your phone. Tom also went over some of the types of insurance AMBA offers like dental and vision. Members may contact Tom at Thomas.brooks@getamba.com with any questions.



Tom Brooks



Charles Pearl, Motor Vehicle Department Supervisor and Jeff Hancock

Jeff Hancock, Franklin County clerk, made a presentation to our members in September. Mr. Hancock brought to our attention a free service called Doc Alert. This tool is designed to help protect against potential fraud related to mortgages and deeds. Visit docal-ert.ecclix.com to sign up and receive email notifications whenever a mortgage or deed is filed in your name at your county clerk's office. This valuable, free service is available in nearly every county in the state.

Cumberland Valley - At our July meeting we updated members about the pension and insurance funds. KPPA wanted to remind everyone to keep track of their PIN number so they could access their accounts. If they happen to lose their PIN number, they can request a new one. Roger Gibbs, our chapter secretary, provided information on the provisions of the new tax laws. There is some good news for those over 65.

In August our guest speaker was Thomas Brooks from AMBA. Thomas provided information about the benefits they offer, included was information about dental, vision, and the AMBA Passport buying program. He provided information about long-term care insurance and life insurance. AMBA does not sell products but offers connections to licensed and approved sellers. KPR members do not have to pay any fee to enroll in AMBA.

It was also discussed that state income tax and sales tax revenues fell nearly five percent from the previous fiscal year, but corporate taxes made up the difference. The state ended the year with a \$313 million dollar surplus. Most of that went into the Rainy Day Fund which now has \$3.76 billion dollars. All retirement programs reported gains from investments well over the five percent required level with some almost doubling that. CERS returns were also up, but it should be noted that their employer contribution dropped by almost 20 percent. A gift card and a \$2 bill were given away in a drawing.

In September the possibility of retirees receiving 13th check was discussed. KPR is supporting this for retirees from the KERS, state police, and CERS retirement systems. CERS leadership still needs to provide more information to legislators about how they are going to provide for the increase for their retirees. All pension systems and their insurance funds had returns of more than 11 percent.

Green River - In September our guest speaker was David "Oz" Osborne. He began his presentation with information regarding his background, which included attendance at the University of Kentucky, and then he transferred to Kentucky Wesleyan College in Owensboro with the goal of becoming a Methodist minister. He was hired by the Daviess County sheriff's office where, after several years, he was offered a K9 dog and became a K9 officer.



David "Oz" Osborne

One of the duties of a sheriff's deputy is to serve civil papers. It was when he was serving an order to vacate to Darrell Perry that his life changed dramatically. He shared the horrifying details of his nearly fatal experience of May 27, 1989. Perry was cooperative, but when

Oz was leaving, as he was opening his car door, Perry shot him four times, with one bullet cutting a portion of his spinal cord and paralyzing him temporarily from the waist down.

He talked about how this experience had left him very bitter, but he has since become more spiritual. After leaving the sheriff's office he was elected to the Daviess County clerk's office.

Kentucky River - Six members attended our September meeting, and Larry Totten, president of KPR, was the guest speaker. We discussed having meetings in other counties as a way of increasing our membership. It was past time for us to hold elections, so it was agreed that all officers would remain the same until next year's election.

President Totten gave an update on the legislative report and the possibility of a 13th check. He said discussions are ongoing with the Chair of Appropriations and Revenue Committee Jason Petrie and others.



Jeff Allen, Larry Totten, Dan Campbell, Rose Calhoun, Paul Bailey, and Sue Bailey.

Lake Cumberland - At our meeting in July the guest speaker was Mark Ramshell, who is a magistrate from the fiscal court. He talked to us about his role as a magistrate and about the roads in Pulaski County. He has a grant to rebuild some bridges in Pulaski County. It was a very interesting discussion.



John Engle and Mark Ramshell

Lincoln Trail - In August Chapter President Theresa Wickersham called for a moment of silence in honor of recently deceased member Martha Turner. Martha was a valued, loyal member of the chapter and will be deeply missed. A donation in her memory was made to Gideons International.

Guest speaker Rebekah Akers, head of Adult Services at the Hardin County Public Library, spoke about the services offered by the library. She distributed folders containing program materials and gave an overview of each. She conducted a drawing for door prizes. Winners were Donna Hart, Joyce McHodgkins, Leslie Humphrey, Gaby Hunter, Linda Funk, and Sandy Allen.

Please mark your calendars for a change in meeting location and date for our December meeting. It will be held at Shoney's at 11:30 a.m. on December 15, 2025 (3rd Monday).



Martha Turner



Rebekah Akers and Theresa Wickersham

Lincoln Trail (Cont'd) - The guest speaker in September was Cynthia Griffin, elder law and estate planning attorney with Burnett & Griffin, PLLC. She spoke about estate planning services. She distributed an overview of her presentation, which included a planning assessment worksheet for use by members.



Linda Funk, LT vice president and Cynthia Griffin

Northern Kentucky - In July our program was about "The Brent Spence Bridge Corridor Project" by Bob Yeager, chief district engineer for the Kentucky Transportation Cabinet (and a long-time member of KPR). The project involves an eight-mile segment of interstate highway from the Fort Mitchell interchange to the Western Hills Viaduct in Cincinnati, including the construction of a companion bridge and the rehabilitation of the existing bridge. For anyone wanting information, please go to www.brentspencebridgecorridor.com.

Kentucky State Representative Matt Lehman was our speaker in August. As a newly elected legislator in 2024, he talked about his first legislative session earlier this year and the challenges that lie ahead for the General Assembly in the coming years. Rep. Lehman spoke about the "reshaping" of bills such as proposing a 13th check or stipend for Kentucky retired public employees. Years ago, the Legislature approved annual cost of living allowances to help our pensions try to keep pace with inflation. No raise has been given in over 14 years. Kentucky state legislators stated the budget had not been balanced over 12 years. In 2024 and again in 2025 the budget ended up with a surplus. Even with the surplus in 2024, no raise was given. Rep. Lehman spoke of the Kentucky teacher salaries being one third less than Ohio teachers.

Rep. Lehman also talked about his campaign for reelection in 2026, and how important it is to continually engage with our legislators. Rep. Lehman did a nice job and was very open to our members' questions.

In September long-time member Ralph Wolff provided an interactive session of "Greater Cincy Trivia." Ralph split up our attendees into three groups. Each group was given trivia questions regarding our Greater Cincinnati Area. We all communicated with our groups to answer the questions, laughed, and had a great time. Ralph did a great job.

Pennyrile - We had Shannon Layton of CenterWell Home Health as our speaker September. She told us of all the services that CenterWell offers to people who are homebound. They offer many different services such as nursing, physical and occupational therapy, and speech therapy.



Shannon Layton



President Rev. Ollie Littlepage presents Stephen Zander with the check that he won in Martha's Membership Contest.

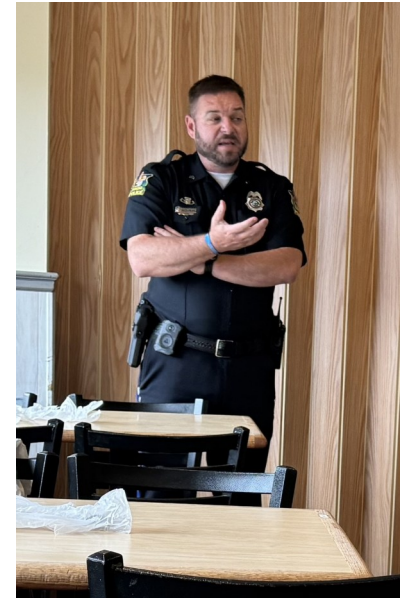


Nathan Lynn



Jamie Huskey and staff

Purchase - Our August speaker was Nathan Lynn from the McCracken County Public Library who shared many of the services that they provide at no cost to the community. He is a very motivated man and loves his job. His mother, Sandra, is a member of our chapter.



Blake Quinn

In September Officer Blake Quinn, community engagement officer with the Paducah Police Department shared many details about scams that target seniors, especially cybercrime. It was a wonderful presentation.

County Clerk Jamie Huskey and three of her staff spoke to our chapter in October and shared many of the services they provide. Our speaker next month will be Christi Furlong, a Humana representative.



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KENTUCKY PUBLIC RETIREES





Kentucky Public Retirees
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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 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 Milton 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	