

THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 149

May 2025



President's Perspective

By Larry Totten

What Have You Done For Me Lately?

As our memberships renewal period comes to a close this month, I am reminded of a question that is often asked when we solicit existing members to renew or new members to join – What has KPR actually done? We've been around since 1983 and those that came before us laid the groundwork for advocacy then and now. Here is a list of the major accomplishments for our group.

- 1991: Created the Harry Lee Waterfield Awards for Achievement and Humanitarian Service, awarded at each Annual Meeting.
- 1995: Lobbied Legislature successfully for a 1 percent pay increase for retirees (HB 517).
- 1995: Lobbied Legislature for the state tax exemption for retiree pension payments. (Special Session)
- 1996: Lobbied Legislature successfully for a COLA based on the CPI (SB181 96RS).
- 2010: Hired a legislative agent to advocate for public retirees in general and KPR in particular.
- 2015: Created a Facebook page.
- 2016: "Save Our Pensions" Rally in the Capitol Rotunda. Participated in town halls across the state to protect our defined benefit pension plan
- 2016: Created an Advocacy and Defense Fund for use in potential litigation and/or retiree advocacy.
- 2017: Lobbied Legislature successfully to change methodology by which a vacant position of an elected trustee is filled. KRS 61.645 (5)(a) (17RS SB2)
- 2019: Contracted with Association Members Benefits Advisors to offer insurance services and product discounts to our members as laid out in our Articles of Incorporation.
- 2020: Revamped and expanded our KPR website.
- 2023/2024/2025: Lobbied Legislature for 13th check for public retirees
- 2024: "Pension Benefit Supplement" Rally in Capitol Rotunda.
- Established 15 chapters covering every county of the state which generally hold monthly meetings.
- Published four editions of the KPR Newsletter, *The Kernel*, most years, the COVID period being the main exception.
- Created the news bulletin alert system for members.
- Attended ALL committee and board meetings of CERS, KRS, and KPPA, reporting back to membership.
- Attended meetings of the Public Pension Oversight Board and other, pertinent legislative committees and report back to membership.
- Conducted 38 Annual Meetings for the membership.

Not all of these have created a big splash, but several have indeed had a major impact. You can be proud to be a part of an organization that stands up for retirees. And we aren't done yet.

President's Perspective (Cont'd) - 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. 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.**

Kentucky Public Pensions Authority Update

by Larry Totten

It has been a quiet few months out at KPPA so far this year.

Investment returns through March have been released. Both February and March had small positive returns across all ten insurance and pension plans. All of the plans have year-to-date returns in the 5.0% - 5.6% range. We will likely not be so lucky when April closes. As a side note considering this money will eventually make its way into KERS NH, the excise tax from online gambling activities has reached just under \$66 million for the Sep 23 – Mar 25 time period.

Three new CERS trustees were sworn in at the CERS Board's Annual Meeting on April 16. The CERS non-hazardous trustees will be Patricia Carver (who was re-elected) and Steven Webb (replacing Betty Pendergrass). The hazardous trustee will be Tommy McGraw (replacing Jerry Powell). Betty and Jerry deserve our sincere thanks for their years of dedicated service to KRS/KPPA and to CERS.

As this is being written at the beginning of May, we are awaiting a ruling(s) on litigation and potential settlements involving the hedge fund cases. Flooding in Frankfort, at the Court House in particular, interrupted a potential ruling during the second week of April. Hopefully, something will be released to the public soon.

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 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

With the 2025 General Assembly now behind us, very little passed that affected KPPA retirees. An exception to this was SB 10, a bill that would increase the health insurance subsidy for under-65 retirees in CERS (but NOT KERS or SPRS). The content of the bill was something that definitely needed doing and I voiced my concerns to one of the co-sponsors about the omission of KERS/SPRS retirees who face the same financial burden. Getting legislation passed in 2026 to correct this will be one of our priorities. I have briefly discussed this with a SPRS retiree, and there apparently is a sponsor to file a bill to rectify this disparity.

Of course, our biggest push next year will be in getting a pension benefit supplement passed. We have begun to meet again with key legislators, and the stars are better in line than they were last year. The next Session will be a budget-writing Session and I've been told that CERS employers are in agreement to increase their employer contribution to cover the necessary pre-funding if it can be phased in over three years. All this first requires legislation to be written, and we are talking to those who do this.

During the Interim Session beginning in June, the Public Pension Oversight Board is scheduled to meet on June 24, July 29, August 26, September 23, October 21, November 18, and December 16, generally at 2:30 pm Eastern. (The December meeting is now scheduled for 1:00 pm.) Dates can change so check the calendar. The schedules for 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> .



Membership Update

By Betty Hawkins

The date of Martha's Membership Contest has been extended until August 31, 2025, due to the Annual Meeting being scheduled in September instead of June. You still have approximately three and one-half months to recruit new members. As of this date, we have recruited a total of 153 new members. The North Central Chapter is in first place with 27 new members; Bluegrass East Chapter is in second place with 23 new members; and Bluegrass West Chapter is in third place with 20 new members.

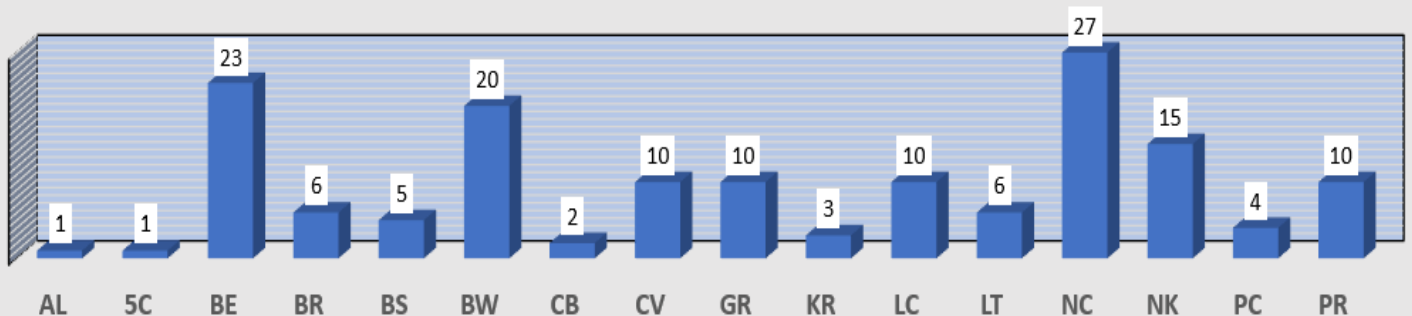
The individual who has the largest number of new recruits has recruited eight new members. This is the number you would have to beat to win first place at the time this article was being prepared. You have approximately three and one-half months left to get your new recruits counted in the contest. Any application postmarked by August 31, 2025, will be counted. 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 application 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. 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 Meeting which will be held on Thursday, September 18, 2025, at The Clarion Hotel and Conference Center, 1950 Newtown Pike, Lexington, Kentucky. You do not have to be present at the meeting to participate in the contest.

As a final reminder to all members, we still have some members who have not paid their 2025 membership dues. This issue could be your last newsletter. All unpaid members will be removed from the membership roll on May 31, 2025. 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 a new member. I am available to help with the paperwork if needed. Please email me at: betty.hawkins49@gmail.com , or do not hesitate to call me at 502-321-0649. We need everyone working to recruit new members.

Martha's Membership Contest
June 1, 2024 - Aug. 31, 2025
New Members
May 1, 2025 = 153



Chapter News

Barren River - The February meeting was held at the Barren River Area Development District (BRADD) office. The guest speaker was Joel Hawkins, executive director of House on the Hill, Inc., a non-profit organization dedicated to providing affordable housing and food assistance to low-income individuals and families in the Warren County area. House on the Hill started when Hawkins was working in Ghana with a church group. When Ghana became too dangerous for the group to continue their work, they restarted it locally by delivering food boxes to needy families. It has now evolved into also helping families with housing needs. The organization's mission is to help families stabilize and work towards self-sustainability. The group has developed partnerships with local churches, industries, the Red Cross, the Bowling Green Meijer, and others. Hawkins said the organization has one free walk-in grocery store and is customizing two grocery trucks to provide more mobility in the community.



Joel Hawkins

Nine members and one visitor were present at our April meeting. Our guest speaker, Chloe Milliken, presented a program for United Way of Southern Kentucky. Handouts were distributed.

The guest speaker for our June 26 meeting will be Scott Stivers, Hospice of Southern Kentucky.

Bluegrass West - The Bluegrass West Chapter welcomed two representatives from the Kentucky Public Employees Deferred Compensation Authority to speak at the March meeting. Brent Music, retirement specialist, stressed that there are several categories of funds from which to choose. This allows you to be conservative or aggressive with your investing, based on your own personal savings objectives. He added that representatives at Deferred Comp are available to assist you in changing funds but are not allowed to give you advice.

Bryan Curtis, a certified financial planner, explained how important financial planning is and that his services are free to Deferred Comp members. He encouraged us to call anytime with questions.

Our April speaker was State Representative Erika Hancock from the 57th District. She advised the group that she will continue working to see that state retirees receive some type of pension increase. She stated that she is here to serve and listen to the people and encouraged members to contact her with ideas or concerns.



Erika Hancock

Cumberland Valley - Our January meeting was cancelled due to bad weather and slick roads.

In February we discussed the 13th check not being available to KERS and SPRS retirees this year since 2025 is not a budget year. Currently CERS retirees aren't included in the 13th check issue since they receive no state funding. Discussions have been taking place to help CERS retirees find funding. Funding would have to be provided for their increase from their former employers. There are over 1100 different employers in the CERS system. The Legislature would still have to approve an increase if funding is found. Charts were passed out showing the number of public retirees in each county and the total amount of public retirement systems dollars that come into the county each year.

In March we discussed a bill that passed the short session of the Legislature that affects public retirees which increases the amount of money that employers would pay for health insurance for CERS retirees less than 65 years old. Sports gambling revenue has now reached \$58,794,000, and most of this will go into the Permanent Public Pension Fund.

In April KPR State President Larry Totten was our guest speaker. Larry brought us up to date on the efforts to secure a pension increase for all public retirees.

Green River - In March the guest speaker was Daviess County Clerk Leslie McCarty. She said that over 60 percent voted in the last presential election. The clerk's office brings in \$34 million per year, from that the funding goes to the jail, fire department, etc. Last year there were 118,194 auto renewals and 13,839 transfers. The Kentucky Automated Vehicle Information System (KAVIS) was a big overhaul of the system last year. The previous program was over 40 years old. Some renewal notices are not being received due to the mail having a back log in Louisville. She said that birdhouses are being sold for \$20 each, and that the money goes into the Kentucky Veterans program.



GR President Agnes Barron and Karen Plain

In April our guest speaker was Art Maglinger, Daviess County jailer. He gave an excellent presentation. He has 20 years experience with the Owensboro Police Department. He said that his passion was his work as a detective. He is serving a four-year term in the Office of Jailer. He said they currently have 556 inmates, of which 477 are male and 79 females. They have only 52 federal inmates, the rest are county. They have 17 deputies who respond to all kinds of emergencies. There are plans for renovation of the kitchen and to add 142 beds.

They have a state crew that works on the highways, and 10 inmates helped with the recent sandbag efforts. Their re-entry programs for the inmates include financial planning, MRT, anger management, parenting, and other tools to help them become better citizens when they are released. Their re-entry success program includes workforce certificate programs to help inmates become employed as soon as they get out of jail. Most of the inmates need clothing. Our chapter will be helping with this need by having a clothing drive.

Lincoln Trail - In February we were pleased to have as a special guest State KPR President Larry Totten in attendance. He provided a legislative update and information about the Kentucky Public Pensions Authority. He reminded CERS members to vote in the CERS trustee election.

In March our guest speaker was Hardin County Solid Waste Coordinator Stephanie Givens who spoke about solid waste recycling programs, including household waste, e-scrap, hazardous waste, tires, litter, and stormwater runoff. She was accompanied by Johnathan Jessop, a solid waste support coordinator. They distributed bags of recycling information and materials.



LT President Theresa Wickersham, Hardin County Solid Waste Coordinator Stephanie Givens, and Solid Waste Support Coordinator Johnathan Jessop



Theresa Wickersham and Betty Pendergrass

North Central - Our speaker in April was Matt Meunier who is the Jeffersontown assistant to the mayor.



Matt Meunier

Pennyrile - In January President Ollie Littlepage introduced speaker Lea Ann Klarner who gave a detailed account of her professional service as senior care consultant with a slide show and provided gift bags with brochures. She discussed choosing sitters, nursing homes, financial planners, and lots of smaller details.

Lincoln Trail (Cont'd) - In April Audit Chair Betty Pendergrass provided an overview of the 2024 chapter audit and the annual financial summary for the Lincoln Trail Chapter. Her audit of the documents prepared and submitted by secretary/treasurer Sandy Allen showed that the financial operations of the chapter are in order. She submitted the documents and her report to state KPR auditor Mike Gustafson. We appreciate Betty's service to the chapter and will miss her as she has moved and transferred to another chapter.

The guest speaker, Elizabethtown City Councilman Tony Bishop, demonstrated some exciting new moves in the Tai Chi world and led members in doing the five main styles of Tai Chi. He is a certified instructor with Dr. Paul Lam, who is Director of the Tai Chi for Health Institute, and a world leader in the field of Tai Chi for health improvement.

Vice-President Linda Funk reported that homeless veterans advocate Nate Fowler will be our guest speaker in May. Members are encouraged to bring donations of white socks, Chapstick, hand warmers, and/or gloves.

Northern Kentucky - In March Ralph Wolff presented a program on "Historic Landmarks in Northern Kentucky." He discussed the three national historic landmarks in Northern Kentucky. While there are over 97,000 total sites on the National Register (3334 are in Kentucky) those designated as National Historic Landmarks (2600 total, 33 in Kentucky) are considered nationally significant. The three in Northern Kentucky are Daniel Beard's Boyhood Home, the John A. Roebling Bridge, and the Big Bone Lick Site.

Daniel Beard helped establish the Boy Scouts of America and served as commissioner from 1912 until his death in 1941. He designed the Boy Scout uniform and wrote the Scout handbook. His younger sisters organized the Campfire Girls, the sister organization to the BSA. He and his sisters developed their interest in outdoor activities exploring the areas along the banks of the Licking River.

The central span of the Roebling Bridge was the longest in the world when it was completed in 1867. It was a precursor of the Brooklyn Bridge. Each stone tower weighs over 32,000 tons and rests on wooden platforms beneath the water.

The Big Bone Lick Site was designated Landmark status in December 2024 because of the unique significance and major contributions that fossils from the site have made toward the development of paleontology as a science, both nationally and internationally.

Purchase - In March our guest speaker was Sarah Walker, executive director of Paducah/McCracken County Senior Citizen Center. She shared the activities available and the services they provide to members, such as more than 59,000 meals on wheels, 17,000 meals at the center, and 20,000 exercise activities in 2024. They also made 28 quilts for veterans.

We did not meet in April because of hazardous weather conditions. In May KPR President Larry Totten was our speaker. He spoke about the status of retirement funds.

Please let us know if you change your address, phone number, or email address so that you don't miss receiving our newsletter, dues notice, or other information.

You can email the change to kprmanager@gmail.com, call and leave a message at 502-437-9408, or complete the contact form on our website: kentuckypublicretirees.org.



Scan the QR code at right to visit our website.



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- Medicare Supplement Policy
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KENTUCKY PUBLIC RETIREES



E-mail!

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 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) David's Steak House, Corbin Dates may 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 Golden Corral Buffet and Grill 1835 N. Dixie Highway 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>	