

THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 141

May 2023



President's Perspective

by Larry Totten

I live in one of two subdivisions that have a small lake between them. With this, I am witness to a variety of wildlife both in and out of the water. When the family first moved here in 2008, there were a large number of mallards, but now there are far more Canada geese. One blue heron shows up now and then – the same one over these many years? Turtles and otters (or beavers?) swim by. I'm convinced there are three-eyed fish in the lake since runoff water from a golf course drains into it, but I'll let those out on it doing catch and (I hope) release to worry about that.

On land, I have rabbits and chipmunks and squirrels and bees. I've seen fox and deer but rarely. All manner of birds, including a pair of doves who have made a nest for the third year in a row in one of my hanging ferns. They were impatient waiting on me waiting on Lowe's/Kroger's to stock up and tried to build their nest on a blade of the ceiling fan. I brought home a plant just in time. The hummingbird feeders are out but haven't yet seen any toward the end of April.

I spend maybe too much time on my deck watching all this go on. Suzanne used to ask me what I was thinking when I was just sitting there and my answer would be "Nothing" – I'm just sitting there watching the animals. I find it calming watching these animals go about their daily lives.

Whatever Helps

Why am I writing about these urban creatures today? I looked at the articles I've written for *The Kernel* over the past years and, for once, we don't seem to have any dire pension legislation mandates forthcoming. We did not get a COLA to be sure, and I am more than a little curious as to why a bill did pass that creates an independent internal auditor out at KPPA that, conceivably, could get paid more than the Governor. There's a story there to be sure, just don't know yet what it is.

No, I'm writing about this because I needed something a little more upbeat to put onto paper. I just upgraded phones and one of the tasks required is transferring information from one to the other. When I checked my contacts, I realized that I had to delete two. Over the past couple of weeks, two people in my list had died, one in her sleep and one by murder in Louisville. Having to do this was necessary but also sad and sobering and, in the latter case, made me just plain angry. I needed time on my deck this week to see what the animals were up to. As they go about their business, they help me get back to mine.

I doubt that any one of us expected to have to worry so much about our retirement benefits, and we have been denied this comfort. But remember – 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.



Legislative Chair Update

by Larry Totten

The 2023 Legislative Session is now behind us. The bill that would have provided for a retiree COLA (HB 90) was not even heard in committee, however, language providing for raises for state employees contained in this bill were copied into HB 444 and passed. The “Housekeeping” bill (HB 49) seemed to run out of momentum right at the finish line in the Senate, so it will return in 2024. One bill, HB 587, was passed that would create an independent internal auditor reporting only to the KPPA Board, non-merit and not subject to a salary cap. Why this was deemed necessary and who was behind this in the first place is a mystery. At its Annual Meeting in April, no one on the KRS Board professed to have any knowledge of how this legislation came to be. It was not a topic at the CERS Board Annual Meeting.

A sports wagering bill, SB 73, was passed which will have proceeds being deposited into the Kentucky Permanent Pension Fund from which it could be drawn later for pension-support purposes. It will be some time before we see anything from this as the law doesn't take effect until 2025. HB 236 put into statute the fiduciary duties owed to state-administered pensions and specifically forbid investing on the basis of ESG (Environment, Social, Governance) principals. It is worth noting that this is already contained in the investment policy statements of both the KRS and CERS Boards. Three appointed KRS trustees were re-confirmed by the Senate for terms ending June 17, 2026.

Meetings of the Public Pension Oversight Board are generally the 4th Monday of each month (1 p.m. ET) and are open to the public in the Capitol Annex or available for remote viewing through either KET's 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 soon be coming to an end (May 31, 2023). As of this date, we have recruited 166 new members during the contest period (June 1, 2022, through May 31, 2023). The Bluegrass West Chapter is in first place with 28 new members; the Bluegrass East Chapter is in second place with 26 new members; and the North Central Chapter is in third place with 23 new members. As you can see, these numbers can easily shift.

The individual who has the largest number of new recruits has 10 new members. This is the number you would have to beat to win first place. You only have less than three weeks to submit new membership applications. Any application received by May 31, 2023, will be counted. If you mail the application or applications, you must mail them early. Those applications postmarked May 31, 2023, will be counted. You can also take advantage of using our new member online application at our website: www.kentuckypublicretirees.org.

Cash prizes 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. You only need to recruit one new member to be eligible for these drawings. I also want to remind you that spouses are eligible for membership. Recruit your spouse so you can be eligible for the random drawing.

All contest winners will be recognized at the Annual Business Meeting on Friday, June 16, 2023, which will convene at 9:00 a.m., CT at the Annual Meeting in Bowling Green.

As a reminder, those individuals who have not paid their 2023 dues will be removed from the membership roll on May 31, 2023. There are various ways to pay your dues: online payment by personal credit card or annual subscription or you may mail a personal check to: KPR, P. O. Box 4082, Frankfort, KY 40604. We will be aggressively lobbying for an increase for retirees in the next session. It is important that we remain united. You can help make a difference! We need your support by your continued membership. Your support is needed even though you may not have time to be actively involved and attend meetings. Our membership numbers dictate our effectiveness.

Martha's Membership Contest
June 1, 2022 - May 31, 2023
New Members
April 23, 2023 = 166



Kentucky Public Retirees 37th Annual Meeting

On June 15, 2023, the opening day of our first Annual Meeting since 2019, Kentucky Public Retirees will also be celebrating the 40th anniversary of its founding. This year's event will be at the Holiday Inn University Plaza in Bowling Green on June 15-16. The quarterly meeting of the KPR Board will be held on Wednesday afternoon, June 14, 2023.

Our program for the meeting opens with Representative Keith Jackson and Senator Whitney Westerfield discussing highlights from the 2023 Kentucky legislative session. There will also be a panel discussion on our health and wellness benefits with representatives from Anthem, Humana, Web MD, and AMBA. Stu Foster, former state climatologist with the Kentucky Mesonet, will discuss climate change. William Kurtz, supervisory special agent with the FBI will discuss fraud in Kentucky. We close the day with Gary P. West, author and syndicated newspaper columnist. Thursday evening is our dinner buffet (\$30.00 per person); a cash bar will be available prior to the dinner. The highlight of the evening will be the presentation of the Harry Lee Waterfield Awards.

The meeting registration fee is \$25.00, but a \$5 discount will be offered for registrations made through May 31, 2023. You may also register at the door on the morning of June 15, 2023, but registering now, prior to the event, greatly helps us in the planning process.

A block of rooms has been reserved at a group rate of \$103.95 per night plus taxes. The cutoff date for reservations is Monday, May 15, 2023. It is important that each guest contact the hotel by the reservation due date and identify themselves as part of the KPR group to get this special rate. For reservations, call 1-888-HOLIDAY and mention group code **KPR**. You can also book online at <https://www.ihg.com/holidayinn/hotels/us/en/bowling-green/bwgtwt/hotel/detail>. After you enter your dates, be sure to choose "Group Rate" under "Rate Preference" and use the group code **KPR**.



The hotel will provide two breakfast vouchers per room per night to be used at the Hartland Café as part of the group guest room rate.

This event is important to us all as we work to shake off the effects of the pandemic. Come join us!

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.

The State Police trustee election confirmed Keth Peercy for a third term in that position. As I write this, it's too early to get confirmed March investment returns but CIO Steve Willer predicts a positive amount with all plans remaining in positive territory three quarters of the way through the fiscal year.

There is conversation beginning on the CERS side about increasing the assumed rate of return from 6.25 percent to 6.50 percent. This doesn't have to be decided until later in the year, but early indicators are that this will happen. If so, the unfunded liability and employer contributions for the CERS plans will decrease.

The creation of a new, non-merit, independent auditor for KPPA will occur over the next few months. It will be interesting to see how this plays out in several respects, not the least of which will be the fate of the current merit staff of the Internal Audit Division. And, as always, my summary of all KPPA, CERS, KRS, and Public Pension Oversight Board meetings are posted on the KPR Facebook page shortly after they occur.

Our State KPR organization suffered a tremendous loss on March 27, 2023. Shirley Clark unexpectedly passed away during the night while she was peacefully sleeping. Shirley served KPR in every imaginable capacity throughout her many years of service. She served as: State President, State Vice President, State Legislative Chair, Director at Large, State Annual Meeting Co-Chair, and functioned as a committee member on various KPR committees. She attended many events speaking on behalf of KPR.

In addition, she served her local Bluegrass West Chapter in many other areas. She served as BW legislative chair for an unprecedented amount of time. She handled publicity with the local newspaper. She informed all chapter members regarding local meetings and attended many legislative meetings with our lobbyist, Sarah Hurst.

She was a member of our organization immediately upon her retirement from state government (1988) long before accurate records were kept. She leaves each one of us who knew her with an emptiness in our hearts which will be hard to fill because she touched so many aspects of our lives.

During her career in state government, Shirley contributed 33 years of service: supervisor of the Payroll Section and assistant director in the Division of Accounts, KYTC; and returned from retirement to serve as personnel commissioner, Department of Personnel. Shirley always went that extra mile to make a difference. She was a friend to so many and was willing to help anyone who needed assistance.



She became a strong advocate for state employees while she was still an active employee working with various legislators to improve current personnel rules and regulations and protect merit employees. She continued to advocate for retirees after retirement with her many years of service to KPR. She never stopped working and caring about people.

We are certainly going to miss having her on our team as we continue to work for retirees. She left behind a tremendous legacy.

Chapter News

Barren River - The April meeting of the Barren River Chapter was held at the Barren River Area Development District (BRADD) office on Monday, April 17, 2023, at 10:00 a.m. Chapter president Carol Douglas introduced the guest speaker, Ashley Elmore-Jones, marketing director of Horizon PACE (Program of All-Inclusive Care for the Elderly). Their program brings together a team of doctors, nurses, social workers, transportation staff, and other professionals to provide aging seniors with needed care and support.

The program provides all-inclusive care to eligible patients allowing them to stay in their homes as long as possible. Services are primarily provided in the Horizon PACE center but also include attendant care assistance in the home. Ashley stated that the Bowling Green office employs over 30 staff members and covers Warren and Barren Counties.



Carol Douglas and Ashley Elmore-Jones

Bluegrass West - In March, Daniel Ware, genealogy librarian for Kentucky Historical Society, explained the programs and research services available at their facility.

In April, Representative Derrick Graham, provided a comprehensive summary of the recent bills passed by the Legislature. Some of them he agreed with, and some he opposed. He expressed his appreciation and respect for the work of state employees and answered questions from the large group who attended the meeting.



Representative Derrick Graham

Covered Bridge - The Covered Bridge Chapter met Thursday, April 13. Our speaker was State Representative Matthew Koch from District 72. He was a great speaker and encouraged the members to start working with the legislature to get our message to the legislators early for getting a raise since it has been 11 years since we had one. He suggested that we ask Representative David Hale to come and speak with us. Rep. Hale represents Menifee County which is included in our region. We have sent a message to Rep. Hale requesting he speak to us in August.

We had 20 at our last meeting, which is approximately half our attendance prior to COVID-19. The nominating committee will make their announcement for the new officers for the next year at our May meeting. The group was informed about the Foundation Awards at the last two meetings.



State Rep. Matthew Koch with CB Secretary, Kathy Voiers

A few members are planning to go to the Annual Conference. Our chapter has agreed not to meet in June and July, but will return to monthly meetings in August.

We are fortunate to meet at a place that does not charge. It is the Double S Entertainment Center which is in the local bowling alley.

Cumberland Valley - The Cumberland Chapter of Kentucky Public Retirees met on Tuesday, January 24 at David's Steak House in Corbin. Our guest speaker was the new 82nd District Kentucky State Representative Nick Wilson. He is an attorney and represents all of Whitley County and a portion of Laurel County.



Rep. Nick Wilson

Rep. Wilson said he was new to the job and is still learning. He said he was supportive of trying to help retirees secure a pension increase in the future. As a side note, Rep. Wilson won the 37th season of the Survivor reality TV show.

Cumberland Valley (Cont'd) - In February, there was no guest speaker, and attendees discussed ideas to recruit new members and how to obtain an increase in our retirement checks. In March, again, no guest speaker was available, and our group discussed the ongoing legislative session.

In April, our guest speaker was Shawn Sparks, director of communications for the Kentucky Public Pensions Authority. Shawn provided an update on the recently finished short session of the 2023 Kentucky General Assembly.

Green River - The April meeting was held at Briarpatch Restaurant in Owensboro. There were 15 in attendance. Chapter Vice President Diann Cecil introduced our speaker, Will Craig, claims specialist with the Social Security Administration. His associate, Brandon, tech specialist, also came. Mr. Craig discussed different types of retirement and noted that there are numerous rules to follow and options to consider when applying for Social Security benefits, and he gave each of us several handouts. He said it is best to talk to a Social Security representative. There is also an on-line site.

Lewis Jean began the meeting by noting that Shirley Clark, former legislative chairperson, passed away recently. She was very well-liked and very knowledgeable, and she will be missed. Also, a past KERS board member was killed in the recent shooting in Louisville. Lewis listed several bills that were considered during the legislative session.

The speaker for the May meeting will be Blaine Mathew with the Homeless Coalition. The next meeting will be May 10 at Briarpatch.

Lake Cumberland - In February, our speaker was Brenda Russell, director of God's Food Pantry. She told us how many people they served a month and how many people came for help. Our chapter donated \$500 to their organization, and several members contributed individually.

In April, the speakers were Jessica Milton and Jessica Keith from the Social Security Administration. They spoke on how to sign up for Social Security and how to sign up for Medicaid. Our members asked them many questions. KPR State President Larry Totten talked about why state retirees did not receive a raise during the past legislative session. He said that we need to start talking to the legislators to try to get them to support a raise for state retirees. He said we need to get more members and to continue the good work.

Lincoln Trail - In March, we met at Shoney's Restaurant with 14 members present including KPR President Larry Totten. The guest speaker was Rebecca Acres from the Hardin County Public Library. She spoke about programs and opportunities offered to seniors.

She distributed handouts and a calendar covering the variety of classes facilitated by community volunteers. She mentioned there were 99,397 visits to the library last year. A drawing was held for door prizes and the winners were: Donna Hart, Martha Turner, Linda Marcum, Theresa Wickersham, Betty Pendergrass, and Sandy Allen.

It was reported that all annual audit documentation had been prepared and submitted to KPR. Membership Chair Linda Marcum reported that we have 189 members, with 10 having paid in February.

Chapter President Theresa Wickersham reported that the Foundation Awards Committee is seeking nominations of members doing and having done exceptional work in the community. KPR President Totten advised that the award is based upon both leadership and humanitarian aspects. If members would like to nominate someone, they are asked to provide details to Chapter President Wickersham.

Mr. Totten discussed the Annual Meeting to be held in Bowling Green on June 15-16, 2023, and encouraged members to attend. The meeting is being hosted by the Barren River Chapter and marks the 40th anniversary of KPR.



Theresa Wickersham and Stephanie Givans

Our April guest speaker was Stephanie Givans of the Hardin County Landfill.

Purchase - The speaker at our January meeting was Alana Miller of Senior Medicare Patrol. She addressed fraud and consequences of those affected. She gave an overview of what services the Senior Medicare Patrol offers.

We did not meet in February due to inclement weather. Our March speakers were Nick Noland and April Tinsman representing the Paducah Fire Department/Deputy Fire Marshal's office. They gave an overview of fire safety tips and escape tips for getting out of a fire safely. They also reviewed proper use of fire extinguishers for various types of fires. Our speaker for April was Amanda Melton, McCracken County coroner. She gave a detailed review of the duties and responsibilities of her position. A question and answer period followed.

The next meeting of the Purchase Chapter is Thursday, May 4 at Pizza Inn. The Purchase Chapter meets at 10:30 a.m., the first Thursday of each month, at the Pizza Inn in Paducah. Notices are posted about meetings on Tom Moore's Facebook page along with emails sent to all members who we have in our system. You can also call or text Chapter President Tom Moore at 270-210-6526.



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KENTUCKY PUBLIC RETIREES



Annual Meeting Registration Form

2023 Kentucky Public Retirees 40th Annual Meeting

June 15 - 16

Holiday Inn University Plaza, 1021 Wilkinson Trace, Bowling Green, KY

Hotel Reservations: Call 1-800-HOLIDAY - Use Group Code **KPR**

Room Rates: single or double - \$103.95 plus taxes (includes 2 breakfast vouchers for Hartland Café per room)

Hotel Reservation deadline is May 15, 2023

Meeting Reservation Deadline is June 1, 2023

Fees must be paid to attend the meeting and the banquet. Please enclose a check payable to "KPR" with this form.

Member(s) _____ Chapter _____

Member(s) _____ Chapter _____

Guest(s) _____

	Number	Total
Registration, if mailed by June 1, 2023 (\$20 each)	_____	_____
Registration, if mailed after June 1, 2023 (\$25 each)	_____	_____
Banquet (\$30.00)	_____	_____
Totals	_____	_____

Complete this form and mail it with your check to KPR, P.O. Box 4082, Frankfort, KY 40604

For additional information or questions contact:

Carol Douglas – douglas_353@msn.com phone 270-535-4023

Larry Totten – lptotten53@gmail.com phone – 502-226-0273



Kentucky Public Retirees
P. O. Box 4082
Frankfort, KY 40604
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</p>	<p>Big Sandy 11:30 a.m., 2nd Thursday New meeting location pending Contact Larry Totten (502) 226-0273</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>	