

THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 144

March 2024



President's Perspective

By Larry Totten

Did We Get the Job Done?

As I am writing this in mid-February, we are waiting on the Senate budget to be presented in their Appropriations & Revenue Committee. When that happens, we will have an indication if our efforts to gain a pension benefit supplement paid off. We have put a lot of time and money into this effort this year so, hopefully, this Senate Committee will do what the House Committee chose not to do. If it does show up, the process isn't complete but it has to put into a budget for there to be any chance at all.

I want to again thank everyone who attended our Rally, who have called or emailed their legislators, and who have met with your representatives personally. If we fail this year, it will certainly not be for a lack of trying. And if we are unsuccessful this year, we will be back for the 2025 Session and, if need be, the 2026 Session.

In other events, and likely before the end of March, KPPA will have named its new chief executive officer. The search committee has been working over the past few months defining qualifications, soliciting candidates nationwide, and conducting interviews. I feel good that this group will come up with the best out of a field of probably well-qualified persons. The outgoing CEO, David Eager, will be presenting at the KPR Annual Meeting in June and has mentioned bringing the new CEO along to introduce him/her to our group.

In addition, I want to encourage you to consider attending our Annual Meeting being held in Lexington again this year. We've gotten this thing back up and running, but we need our members attending to make it a success. More information can be found elsewhere in this newsletter.

I want to again express my appreciation for the dedication of our chapter presidents, state and local committee chairs, and our administrative manager to make KPR work – it just wouldn't without all of you. I also appreciate the continued membership of everyone reading this newsletter. An organization is only as strong as its members, particularly in numbers – it's what makes us credible to legislators. Remember, our public pensions are not a handout – WE EARNED IT!



Rally in the Rotunda

Kentucky Public Pensions Authority Update

by Larry Totten

Committee and board meetings for KPPA/KRS/CERS are once again occurring as 2024 begins. These may be viewed live via Facebook Watch as they occur or in an area set up at KPPA offices for this specific purpose. They can also be viewed any-time by choosing the meeting from the “About,” then “Meeting Calendar” tabs on the KPPA website.

Important to we retirees, it was reported at the recent Retiree Health Care Committee meeting that there is still no resolution to the ongoing negotiations between Humana and Baptist Health Medical Group (BHMG), although negotiations are supposed to be continuing. Retired teachers are now in the same situation with their United Health Care insurance.

Remember there is an information page you can use with your BHMG provider which should help for the time being ([PY 2024 Humana Guide Book.pdf \(ky.gov\)](#)).

Legislative Chair Update

by Larry Totten

With the 2024 General Assembly now in session, there are some good things and some “Don’t know yet” things to report. What is good is that the House has appropriated some \$800 million between HB 1 and HB 6 that will go into the KERS NH pension. (SPRS will receive \$150 million from HB 1). This additional funding, above and beyond the minimum required amount, will work to enhance the stability of these funds, not to mention their funding levels.

Also good news is that there has not been any legislation filed that would reduce benefits in any way. Outside of the pension world, SB 23 would freeze property valuations on primary residences to the level they were when the homeowner turns/turned 65. This would be a constitutional amendment so there is still a long way to go with this one but it does seem to be a popular bill.

In the “Don’t know yet” column is our push for a pension benefit supplement. Perhaps when you read this there will be some positive news. Today, we are waiting on the Senate Appropriations & Revenue Committee to submit its budget proposal, hopefully including the “13th check” for which we have been advocating. The Public Pension Oversight Board is back on a regular schedule again – the 4th Monday of each month at 1 p.m. Eastern. 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> .

KPR 38th Annual Meeting

Mid-June will once again find members of Kentucky Public Retirees meeting for their Annual Conference. This year, the event will be held on June 13-14, 2024, once again at the Clarion Hotel & Conference Center in Lexington KY. A block of rooms has been reserved with a group rate of \$105/night plus taxes. This rate will be available two days before and after these dates based on availability. The cutoff date for reservations is June 1, 2024, but will be available after that date based on availability. A complimentary breakfast buffet will be offered in the hotel lobby. For reservations, call the hotel direct at 859-233-0512; ask for a room being held for Kentucky Public Retirees. You can also make them online at <https://www.choicehotels.com/reservations/groups/GD85K1>.

The conference registration fee remains at \$25, but a \$5 early-bird discount will again be offered for registrations mailed by June 1, 2024. You can also register at the door on the morning of June 13, but doing so prior to the event greatly helps us in the planning process. On Thursday, we have made arrangements with the attached Sedona Tap House for lunch on your own. That evening, we will have our banquet (\$35/person) during which the two Waterfield Awards will be presented. The Quarterly Meeting of the KPR Board will be held on June 12 at 2:00 p.m. (tentative start time). At this point we are looking for an off-site activity for Wednesday afternoon. Members are welcome to join us. (Cont’d on Page 3)

KPR 38th Annual Meeting (Cont'd)

Our program for the Conference is still being assembled. We will be hearing from David Eager, chief executive officer of Kentucky Public Pensions Authority, who is retiring at the end of June. We also hope to have the new, incoming CEO there to meet our group. The program will end that day with a presentation by Henry Dowell as Harland "Colonel" Sanders, from Kentucky Humanities. Heather Clary from the Better Business Bureau will also be making a presentation on scams targeting seniors.

We will be having a silent auction on Thursday. Missy McCray (missy.mccray13@gmail.com) and Robinil Jameson (RHJCPM@outlook.com) will be handling this for us. Start gathering those items for these fun activities. Missy and Robinil want to hear from you about what you will be bringing to the meeting, for the auction. Members of the Bluegrass West Chapter will be running the door prizes activity and ask that each chapter contribute gift cards or other appropriate items. Finally, our general business meeting will convene at 9:00 a.m. on Friday; we should be finished before noon. Please make plans to join us.



Membership Update

By Betty Hawkins

As I write this article (February 18, 2024), I am pleased to report that we have recruited 198 new members since our membership contest began (June 1, 2023). We have approximately three months remaining in the contest which ends May 31, 2024. Winners will be recognized at the Annual Business Meeting which will be held at The Clarion Hotel and Conference Center, 1950 Newtown Pike, Lexington on June 14, 2024. You do not have to be present to win a prize.

Again, this year we have some very nice cash prizes for individuals who recruit the largest number of new members. The first place winner will receive \$125; second place - \$100; third place - \$75; and fourth place - \$50.

There are also three \$20 random drawings. Any member who recruits one new member is eligible to participate in the random drawings. Please keep in mind that spouses are also eligible for membership. If your spouse is not already a member, please convince her/him to join. Most likely, your spouse is the beneficiary of your retirement benefit, and retaining or increasing this benefit is just as important to them as it is to you.

When you recruit that new member, please be sure that your name is included on the membership application as the referral so you will receive credit for recruiting the new member.

Don't forget to check the latest Martha's Membership Graph to see how your chapter is doing in the contest. The chapter which recruits the largest number of new members will receive \$70; the chapter which has the largest percentage increase in new members will also receive \$70.

I am reminding and encouraging those members who have not already done so to pay their 2024 dues. Second notices will be mailed soon. Those members who haven't paid their 2024 dues will be removed from the membership roll on May 31, 2024. KPR has provided several options for members to pay their dues: You can pay online by going to the website at: www.kentuckypublicretirees.org and clicking on the membership tab. There you can pay by personal credit card, an annual online dues subscription which automatically renews each year, or you can also mail a personal check for \$15 to our business office at KPR, P. O. Box 944, Frankfort, Kentucky 40602. Should you have a question regarding the status of your dues payment, please contact administrative manager Floyd Parrish at 502-437-9408, or send an email to: kprmanager@gmail.com.

Membership numbers matter when retirees lobby their specific legislators. If you are undecided about renewing your 2024 KPR membership, you might want to do your part to keep our membership number level as high as possible. Retirees haven't had an increase since FY 2021. All retirees are urged to contact their specific legislators in their districts as well as other legislators whom they know. Now is the time for us to receive this increase.



What Are the Waterfield Awards?



RoseGayle Waterfield Hardy

KPR first began issuing the distinguished “Waterfield Awards” in 1991. It is now time for us to solicit nominations for deserving candidates from our KPR membership for 2024. The deadline to receive nominations is May 18, 2024.

The two awards which are presented each year are the Achievement Award which is presented to a KPR member who has demonstrated outstanding leadership to KPR and the Humanitarian Award which is presented to a KPR member who has demonstrated special assistance to the welfare of others.

These awards are sponsored and are in remembrance of Harry Lee Waterfield, a former Lieutenant Governor and the founder of Investors Heritage Insurance, Frankfort, Kentucky. For as long as many of us can remember – RoseGayle Waterfield Hardy has been traveling to each KPR Annual Meeting and presenting these distinguished awards in memory of her father, the late Harry Lee Waterfield. To RoseGayle, a very special “Thank You” for adjusting your personal schedule and always being available to present these awards.

Members wishing to nominate an individual to receive one of these awards should mail or email their nominations to any one of the following Foundation Committee members:

June Pugh, Foundation Committee Chair
Email Address: june.pugh77@outlook.com
Mailing Address: 1601 Old Silo Road, Mount Sterling, KY 40353
Phone: 606-748-1135

Cathy Kunkel-Mains, Foundation Committee Member
Email Address: cakuma50@gmail.com

L. Peyton Adams, Foundation Committee Member
Email Address: peyton.adams@gmail.com

We know there are many deserving members who need to be nominated and recognized for their service to KPR and their service to local communities. Please feel free to call or email any of the Foundation Committee members if you have any questions.

Chapter News

Barren River - The guest speakers in October were three members of the Kentucky House of Representatives. The legislative panel speakers were Rebecca Raymer (District 15), Robert Duvall (District 17), and Kevin Jackson (District 20).

The speakers discussed several pieces of legislation including HB 587 (audit process for KPPA), HB 236 (protection to pension investments), HB 444 (raises for all three branches of active state employees), and HB 551 (sports wagering which is a revenue source to public pensions). The panel touched on legislator’s actions to lower the state personal income tax, with the ultimate goal of getting the rate to 0 percent. There are triggers in place to prevent lowering the rate too fast—the lower rate will benefit attempts to bring industry and jobs to the state. (Cont’d on Page 5)



Rep. Kevin Jackson, Rep. Robert Duvall, Rep. Rebecca Raymer, and Carol Douglas

Barren River (Cont'd) - The guest speakers at our December meeting were Rick McHale from Humana and Larry Totten, KPR president. Mr. McHale discussed several aspects of the Humana Medicare Advantage Plan, which is for members over the age of sixty-five. He stated that this is a PPO plan and members must have Medicare Parts A and B – everyone must continue to pay for Medicare Part B. Dental benefits are part of the plan with a maximum yearly coverage of \$1,000. Humana Pharmacy is now known as CenterWell.

Bluegrass West - We had 57 members in attendance at our November 2023 meeting. We also welcomed four new members who attended that day. Our speaker for the meeting was Jerry Deaton, author, publisher and playwright. In 2011, following his retirement, Mr. Deaton decided to start writing books about growing up in Breathitt County. He shared with our group some excerpts from one of his books which recalls humorous, and some embarrassing events about his teen years growing up in church in Eastern Kentucky. Members were reminded of the Rally at the Capitol and told that the t-shirts for the rally would be distributed at the December meeting.

Bonnie Reeves was scheduled to provide Christmas music for our December meeting. Unfortunately, due to an illness in the family, she was forced to cancel. Missy McCray stepped in and served as caller for several fun games of BINGO.

In January our members enjoyed learning some easy and fun exercises from certified personal trainer, Sherry Sebastian. She showed examples of how to increase your balance and strength and had members participate in several activities. Larry Totten, KPR state president, announced that he had cancelled the Rally set for Wednesday, January 17 due to inclement weather.

Covered Bridge - The Covered Bridge Chapter continues to have an average of 20 - 22 members at our meetings. Our speaker for January was Rev. Martin Voiers who shared his trip to the Holy Land last year. His wife, Kathryn is our chapter secretary and accompanied him on the trip. Rev. Voiers, a retired educator who currently serves as a minister in Mason County, gave an interesting and inspirational talk on their trip to Israel. He told of the conditions of the towns and cities around Jerusalem and their proximity to other countries.



Doris Thoroughman, Rev. Voiers, and Mary Thomas

Cumberland Valley - In November, our guest speaker was Brian Towles, Medicare specialist for the Division of Retiree Health for KPPA. Health insurance topics dealing with Anthem insurance, Humana Medicare Advantage plans, the Silver Sneakers program, and the ongoing negotiations between Baptist Health and Humana were discussed at this meeting.

In December, our guest speaker was State Representative Adam Bowling from the 87th District which consists of Bell and part of Harlan counties. The main topic of discussion at our meeting was getting a pension supplement for all KPPA retirees. A 13th check pension supplement for KERS retirees and State Police retirees was discussed and will hopefully be in the new budget. CERS retiree pensions do not come from state funding. In order for CERS retirees to get an increase new legislation would need to be passed increasing employing agency (cities, counties, school boards, etc) contributions. Though the legislature provides no money for CERS the legislature still has the final say if they receive any increase. KPR members are made up of KERS, CERS, and SPRS retirees. KPR has been and will continue to support increases for all groups contained in KPPA.

Green River - In November, our speaker was Heidi Reyes, Owensboro case manager, Bakhita Empowerment Initiative. She is based in Owensboro in the Catholic Charities office and her clients are victims of human trafficking.

In December, We didn't have a speaker, but we played "Dirty Santa" and enjoyed each other's company along with a good meal.



Will Mounts

In January, our guest speaker was Will Mounts with Empowerment Academy. For 16 years he has been vice president of Omico Plastics in Owensboro. Empowerment Academy tries to get kids off the streets, give them a safe place to live, and an education to help them succeed. Most of the kids are 18 and have been kicked out of their home, since they are no longer a financial revenue source for the family. They are often referred to as couch hoppers, with no place to live and have to hop from couch to couch.

Their numbers have increased dramatically. Empowerment Academy has a home on Ohio Street near English Park, which is not yet opened, but will be able to house up to 36 kids from Daviess County. One requirement to live in the home is to continue their education. GO FAME, which recruits kids right out of high school to obtain skilled training, is involved. Mr. Mounts gave the statistics of kids who become homeless and get involved in crime, drugs, etc. Their funding is totally from donations.

Kentucky River - We held our last meeting on Feb. 16 at Variety Pizza in Jackson. We had a good turn-out and discussed many things, like the Rally at the Rotunda and the current legislative session. Many have called the LRC 1-800 line to urge support for a 13th check or some type of increase for retirees. When the next biennium rolls around, 15 years will have passed since retirees received a raise.

Jeff Allen was elected the new president of the Kentucky River Chapter replacing Paul Bailey who has carried the torch many years. Paul and his wife are still members and remain as a valuable asset to our team. Tony Watts is vice president. Patsy Williams is acting secretary, and Rose Calhoun is treasurer.



Jeff Allen

Lake Cumberland -

In November, our speaker was Rick McHale from Humana.

At the Rally Lake Cumberland members met with the Governor and his Special Assistant Rocky Adkins.



Sam Tarter, Carrie Marnhout, Shelva Jones, Gov. Andy Beshear, Rocky Adkins, Bruce Brown, and Gary Robertson

Lincoln Trail - The guest speaker in November was Kentucky Senator Matt Deneen. He advised our group that he was a rookie senator with a long list of responsibilities, including serving on ten committees. He stated he was pleased to have sponsored three bills that received unanimous approval and spoke about upcoming legislation. Sen. Deneen was a dynamic, personable, and informative speaker.

In December, President Wickersham led the group in an activity designed to introduce ourselves. A drawing was held for several prizes. Members selected a holiday mug, and a group photo was taken.



Sen. Matt Deneen



Guest Stacey Wickersham, LT members Joyce McHodgkins, Leslie Humphrey, Shelia Gibson, Kenneth Gibson, Gabby Hunter, Martha Turner, Leslie Humphrey, Secretary/Treasurer Sandy Allen, Membership Chair Linda Marcum, Vice-President Linda Funk, President Theresa Wickersham.

North Central - In December our "Pirate" Christmas party was hosted by Richard Meadows, member and spouse of Suzi Bernert, chapter president. Members were given a ticket with a number on it, and a matching numbered ticket was put in a sack. A number was drawn, and the winner came to the table and picked out a gift. The next person with a winning ticket could take the other persons gift or pick a different one.



Richard Meadows

The most sought after gift was what appeared to be a bottle of liquor with some glasses. Finally, the member who had won the first drawing decided to take the bottle and glasses.

Everyone at the meeting had a wonderful time and enjoyed the gifts and laughter of the party. Members of other chapters of KPR are more than welcome to come to our December 11, 2024, meeting and participate in the next Pirate Christmas Party. Just drop us a note closer to the event, and we'll get you the address of where we will be meeting, the time and the GPS to get there.

Northern Kentucky - In October, NK members and friends enjoyed an outing on the riverboat *Belle of Cincinnati*.

Our guest speaker in November was Deborah Kohl Kremer of *Kentucky Monthly Magazine*. This magazine is the only state-wide, subscription-based, print magazine in Kentucky. The focus of the magazine is on all the good things going on in the state, and they are celebrating their 25th Anniversary. Deborah has been writing for the magazine for 23 years and has been an assistant editor for the last 8 years. She also edits *Kentucky Explorer* which is a history magazine inside *Kentucky Monthly*. If you have a story idea you would like to share, you can email her at deb@kentuckymonthly.com.



KEEP LIVING YOUR WAY.

You can, with these benefits and discounts from **KPR & AMBA:**

- Dental & Vision Insurance
- Long-Term Care
- Home Health Care
- MASA (Air and Ground Ambulance Plan)
- Cancer, Heart & Stroke Policy
- Accident Policy
- Medicare Supplement Policy
- Easy Issue Life Policy
- Tax Deferred Annuity
- Hearing Benefits
- Discounts on Travel, Dining & more

Learn more: 1-877-556-4582

myambabenefits.info/kpr

KENTUCKY PUBLIC RETIREES





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 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 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 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 Florence, KY 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> | |