

# THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 152

April 2026



## President's Perspective

By Larry Totten

## A New Perspective

One definition of the word “perspective” as defined in Meriam-Webster is “the capacity to view things in their true relations or relative importance.” We all have perspectives and they have likely changed throughout our lives. Looking back, I’ve realized how mine has changed over the years, especially in my 36 years with Parks. By my count, I had nine different job titles and thirteen different work locations, each one related to but different from the last one. We gain perspective in our personal lives as well, through marriage, divorce, becoming a parent, grandparent, and widower.

Now, I have a new, much broader one, that of being a Kentucky Employee Retirement System (KERS) Trustee. Ever since the first Kentucky Retirement System Board meeting I attended in 2012, and except for a brief nine-month period four years ago, I’ve been on the outside looking in. I watched decisions being made by those both in and out of KERS that have affected our pensions, many good but some not-so-good. What I saw during that first meeting told me that the perspective I had had regarding my own retirement was in jeopardy and a lot more people needed to be talking about it.

In April, that outsider status ends and I will again become an official state employee – “Board Member.” As of June 30, 2025, there were 146,137 members of KERS – active, inactive, and retired. The Kentucky Retirement System Board, of which I will now be one of nine members (and the only state retiree), also administers the State Police Retirement System which has 2,883 members. All told, just under 150,000 members with just over 50,000 of these being retirees. Our job as Trustees is to make sure there is a pension and insurance coverage for each and every one of these 150,000.

For some 13 years now, I’ve been reporting to you about the meetings of all the boards and committees that make up the Kentucky Public Pensions Authority. Now, I will be a direct part of making those decisions. And going forward, I intend to keep writing my reviews and putting them on our Facebook page. You need to know what’s going on with your pension and insurance plans.

On a personal note, I want to thank all of you who voted for me in this trustee election. That I now have this responsibility is an honor, but also humbling. I will do my best during these next four years to make me worthy of your vote.

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. Whoever first said “An organization is only as strong as its membership.” was absolutely correct – it’s what makes us credible to legislators. 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](http://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 for all plans through January 2026 have been good, right at or above 8 percent just past mid-year. With some apprehension noted, returns for February, March, and possibly even the rest of this year, are likely to be “muted,” the word used by KPPA’s CIO Steve Willer. This does not bode well for our investment returns, but our plans have diversity in their allocations built to weather the type of uncertainty that exists in today’s market. What June 30, 2026, will look like is anyone’s guess right now.

It appears that the KERS NH plan will receive at least one more infusion of additional funds in the ‘26 - ‘28 budget cycle. How much remains to be seen as of when this is being written as the Conference Committee is still writing a budget. The KERS insurance fund may also be getting a boost. KPPA is having to replace the system that tracks all active and retired members due to obsolescence of the software, now some 15 years old. This will be a multi-year upgrade, and it appears the Legislature is providing the initial funding required to make it happen.

Following the just-concluded election, there were two KERS members elected as Trustees to the KRS Board of Trustees. Besides myself, the other new Trustee will be Mike Riley, who currently serves as the Director of Human Resources for the Bluegrass Area Development District.

Committee and board meetings for KPPA/KRS/CERS have been occurring as usual over the past few months. 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.

## Legislative Chair Update

by Larry Totten

As we get to the waning days of this 2026 General Assembly, the biggest disappointment I’ve had is that HB 406, a bill that would provide a 13<sup>th</sup> check for KERS and SPRS retirees and authorize the CERS Board to increase their employer’s contributions to pre-fund an extra check for their members, was not called up in committee. We met four times last year with House Appropriations & Revenue Committee Chair Jason Petrie, the last meeting being in September 2025. (And three times in 2024 leading up to the 2025 Session.) He did not seem dismissive of this idea and why he didn’t call up the bill remains a mystery. Fortunately, Senate A&R Chair Chris McDaniel saw fit to include a graduated 13<sup>th</sup> check for KERS and SPRS retirees in his Senate budget, just as he did in 2024. As I write this, the outcome of the Conference Committee is unknown, but we should know by the time you read this newsletter. I hope we were successful. We lobbied hard this year and, if necessary, we will do it again when the 2028 Session rolls around.

There’s a lot of chatter on social media about CERS retirees being left out of this budget. You should know that getting a 13<sup>th</sup> check for CERS retirees was always included in any discussions I had with any state legislator. Their funding mechanism is different from that for KERS/SPRS in that the state does not contribute one penny to CERS pensions, but it was doable. All it took was for those involved to agree that it was worthwhile to do so. CERS employers would have had to pay a bit more – 2.47% for CERS NH and 3.67% for CERS H – for one year. Or this amount could have been split over two years. Where the resistance to this is, I don’t know.

HB 406 was not the only bill benefitting retirees that was not heard. HB 98 would have increased the health insurance support for under-65 KERS/SPRS retirees to the amounts given to CERS retiree by SB 10 in the 2025 Session - not called up for a hearing. SB 51, a proposed constitutional amendment that would have frozen property assessments for all those over 65, passed the Senate but was also not called up in the House.

As you read this, a schedule for the Public Pension Oversight Board during the upcoming interim period hasn’t been released. I am disappointed that this group did not call up any bill directly affecting all public retirees during this Session. Again, I don’t know why. In any event, their meetings are open to the public, generally 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

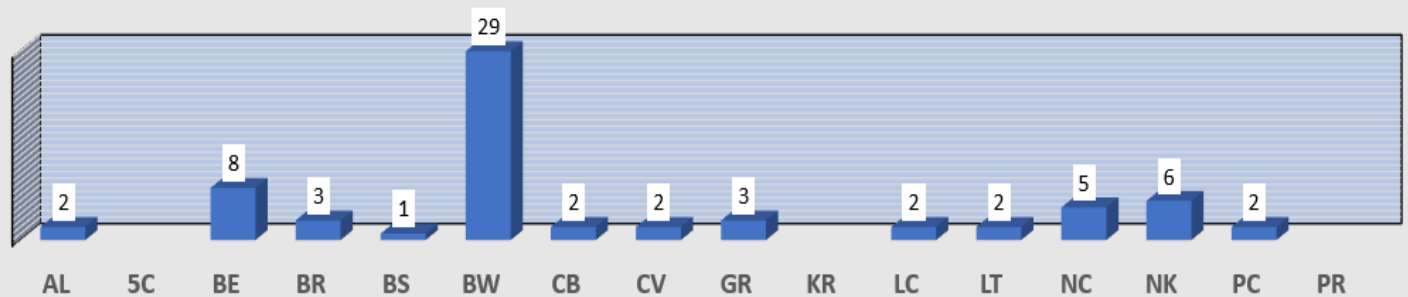
Since September 1, 2025, we have recruited a total of 67 new members. The current contest will end August 31, 2026. Please refer to Martha’s Membership Graph below to see how your local chapter is doing. The chapter which recruits the largest number of new members will receive \$70; the chapter which has the largest percentage increase of new members will also receive \$70.

We have some very nice cash prizes for the individual winners of the contest: first place - \$125; second place - \$100; third place - \$75; and fourth place - \$50. There are also three \$20 random drawings for any individuals who recruits a new member. Please remember that your spouse is eligible to be a member. Recruit your spouse and be eligible for one of the \$20 computer-generated random drawings. I encourage all members reading this article to seriously consider recruiting your spouse. Spouses have as much invested as you do since they are the likely beneficiaries of your pension benefit. Winners of the membership contest will be recognized at our next annual meeting. You do not have to be present at the annual meeting to win.

KPR membership applications may be printed and downloaded from the KPR website. You can also complete an online application by clicking on the “Membership” tab. Each local KPR chapter should also have a supply of membership applications. Please contact your chapter president, or you may contact me if you need a paper copy. My email address is: [betty.hawkins49@gmail.com](mailto:betty.hawkins49@gmail.com) or you may call me at 502-321-0649.

I am reminding and encouraging those of you who have not paid your 2026 dues to do so as soon as possible. Second notices have been mailed. Those members who haven’t paid their 2026 dues will be removed from the membership roll on May 31, 2026. KPR has provided several options for members to pay their dues. You can pay online by going to the website at: [www.kentuckypublicretirees.org](http://www.kentuckypublicretirees.org) and clicking on the “Membership” tab. There you can pay by personal credit card or an online dues subscription which automatically renews each year. If you decide to have an automatic deduction, please be sure your card isn’t rejected so that your annual payments continue. Should you not want to pay electronically, you can mail a personal check for \$15 to our business office at KPR, P. O. Box 944, Frankfort, KY 40602. Should you have a question concerning the status of your dues payment, please contact our Administrative Manager Floyd Parrish at 502-437-9408, or send an email to: [kprmanager@gmail.com](mailto:kprmanager@gmail.com).

**Martha's Membership Contest**  
**Sept. 1, 2025 - Aug. 31, 2026**  
**67 New Members**  
**March 23, 2026**



# Chapter News

**Barren River** - At the December meeting our guest speaker was Janel Doyle, coordinator, and Phillip Stagner, volunteer coordinator, from the South Central Kentucky Toys for Tots program. Founded in 1947 in California, Toys for Tots is a Marine Corps initiative focused on collecting gifts for children in need. The local branch serves families across more than twenty counties and relies heavily on volunteers.

Beyond giving toys to children, the organization has recently started a nursing home program, as these facilities often receive limited donations between January and November. Since launching this effort, Toys for Tots has expanded its reach to nursing homes in several counties, delivering books, games, puzzles, toys, and other items. The group also partners with organizations like the American Legion to provide additional support.



Phillip Stagner, Janel Doyle, and Carol Douglas



Tracy Moser

In February the guest speaker was Tracy Moser, representing the Bowling Green/Warren County Humane Society. Ms. Moser played a key role in founding the shelter store to advance the organization's fundraising efforts. She also conducts educational programs for both children and adults. Ms. Moser provided an overview of the extensive services offered by the local humane society, which includes pet adoption and additional support for animal welfare. The Bowling Green locations assists approximately 12,000 animals annually.

**Bluegrass East** - Dr. Jill Abney provided a delightful discussion of generative AI for the Bluegrass East Chapter on March 11, 2026. Dr. Abney is the associate director of the Center for the Enhancement of Learning and Teaching at the University of Kentucky. She volunteered to help UK research and develop policies for using AI at UK in the classrooms. She led a lively discussion with our chapter members and provided three key takeaways.



Dr. Jill Abney

- The capabilities and sophistication of generative AI are constantly evolving.
- Valid concerns and questions persist around generative AI and ethics, biases, hallucinations, environmental impacts, privacy, etc.
- There is no instruction manual. Building critical literacies around generative AI requires experimentation, curiosity, and skepticism.

For more information about her presentation, contact Stephen Wyatt ([srbwike@gmail.com](mailto:srbwike@gmail.com)) or Betty Pendergrass ([mspennycpa@live.com](mailto:mspennycpa@live.com)) for a copy of her handout which includes links to resources on key AI topics.

**Bluegrass West** - Douglas Howard of Howard Law Group made a presentation at the January meeting of Bluegrass West. He spoke on the importance of having a last will and testament and the difference in a will and a living will. A handout was given to members that answered many questions regarding wills, powers of attorney and other important documents.

Our members heard from Steve Flairty, author of seven books, at the February meeting. His first book was a bio based on the life of long-time Kentucky Afield host Tim Farmer. He has also written five volumes of his Kentucky's Everyday Heroes series. He graciously offered one of his books as a door prize.



Steve Flairty

**Bluegrass West (Cont'd)** - In March Philip Case, contributing writer for the Frankfort State Journal, gave a very informative presentation on "Planting by the Signs." Each month has about 14 days of light moon and 14 of dark moon. He explained that vegetables that produce above ground like tomatoes, beans, peppers etc. should be planted in the light moon. Beneath the ground plants like potatoes, onions and radishes should be planted when the dark moon rules.



Philip Case

**Covered Bridge** - Our chapter is struggling as some members have passed and others are too ill to attend. However, we still have some dedicated members who try to attend most meetings. Our chapter has had some interesting and informative speakers in the last few months.



Bobby Pease

In February our local funeral director and owner of Boone Nickel Funeral Home, Winston Grannis, spoke of the importance of addressing funeral expenses, early on, including purchasing plots, and other necessary end-of-life expenses.

Our March speaker was Bobby Pease, agricultural instructor at Fleming County High School, partial owner of Kentucky Welding Institute, and an entrepreneur in Fleming County. Mr. Pease sets a remarkable example for his students.

A few months ago, Staci Thrasher, from the local extension office, shared some informative news about the local 4-H program in Fleming County.



Carolyn Rogers, Staci Thrasher, and Marilyn Humphries

**Cumberland Valley** - In October most of our meeting consisted of discussions about predicted increases in health insurance costs and also continuing our efforts to provide a 13th check for all KPPA retirees. In November our guest speaker was Tracy Garrison from Humana Insurance. Tracy provided information about our Humana Medicare Advantage Insurance, the Silver Sneakers program, and the Go365 rewards program.

We did not have a guest speaker in December. There was much discussion about the upcoming legislative session. This is a budget year, and we will make another concerted effort to secure a 13th check for all KPPA retirees. Some retirees may see a significant jump in insurance costs if bills are not passed to change that or increase their subsidy. The January meeting was canceled due to bad weather conditions.

Discussions at the February meeting were again mainly about the 13th check for all KPPA retirees. Some bills have been entered pertaining to these items of concern for retirees. HB 406 deals with a check for all KPPA retirees.

The March 2026 meeting will be held at David's Steak House on March 31.



Cumberland Valley members

**Green River** - In December our guest speakers were Glenn Taylor Sr. and Stephanie Corley from Glenn Funeral Home. They gave a very informative and useful presentation. They put a lot of emphasis on how important it is to plan your funeral arrangements. Prepayment is not required. By making important decisions regarding your funeral, you can take a major burden from your loved ones. They provided us with a "Thoughtful Decisions Guide" which you can complete, and you always can take advantage of a prearrangement specialist to help. Stephanie holds that position at Glenn Funeral Home.

They also reminded us that Kentucky state retirees have a \$5,000 death benefit. It cannot be reassigned or changed after time of death. If you assign it to a funeral home prior to death, you do not have to pay tax on it. If not, a 20 percent tax must be paid. The form can be printed from their website, or call them at 800-929-4646. Be sure and let your chosen funeral home know and give them a copy; you keep the original.

Also offered by funeral homes is "On the Go Protection." Currently, at \$450 per person, you can purchase this plan which would cover transportation to the funeral home of your choice if your death occurs more than 75 miles away from home. It also includes other benefits.

In February our guest speaker was Bryan Byrne, president of Sleep in Heavenly Peace. He is proudly a former Marine. His motto is "No kids sleep on the floor in our town." They build around 300 beds a year and depend on a group of about 19 volunteers who keep it going. They are completely funded by donations from the community and build beds for children ages 3 to 17. In Daviess County about four percent of kids sleep on the floor. Referrals come in from the community by word of mouth, family resource centers, etc. Bryan showed a very informative video regarding his organization. His video showed pictures from his recent trip with Amazon Outreach, a non-profit interdenominational mission organization formed to build and support Christian churches throughout the Amazon River Basin. His trip included Peru, Brazil, and Columbia. Bryan Byrne can be reached at 270-231-5919.

**Lincoln Trail** - In December we combined our regular monthly meeting with a Christmas celebration at Shoney's in Elizabethtown with 11 members, including one new member, in attendance.

In the absence of a guest speaker, the February Lincoln Trail meeting consisted of regular business. Vice-President Linda Funk advised that Elizabethtown Mayor Jeff Gregory and city spokesperson Amy Inman will speak in March about the city's current efforts to tackle homelessness. In April, Tony Dial with Tivity Health, will speak about the Silver Sneakers program. In May, Elizabethtown Recovery Compliance Officer Chris Elan will talk about the city's efforts with recovery houses and Adrianna Calfee will address addiction and recovery.

Chapter President Theresa Wickersham discussed HB 406, asking members to contact their representatives.

The Lincoln Trail Chapter expresses condolences and recently sent cards to the families of Mary Alice Hayden and Larry Moran, valued members who have passed away. Larry's wife, Sandi Moran, is a valued member as well.

At the regular monthly meeting in March, Amy Inman, city of Elizabethtown public relations director, spoke extensively about current city initiatives, including south end revitalization and development of the 10,000-seat amphitheater. She stated our industry is diversified, and Elizabethtown is the fastest growing city in the Commonwealth. Speaking about the homeless, she advised the city is working with community service providers to develop a comprehensive plan. She stated Chris Elan has done a good job with recovery houses in his newly created position and that ours has become a pilot program across the Commonwealth. As compliance officer for the Recovery Residence certification process, Chris spoke about this new initiative aimed at ensuring that individuals recovering from substance abuse receive the best possible care and support in certified recovery residences. The certification process involves a rigorous evaluation of the residence's policies, procedures, and staff qualifications, with the goal of promoting safe and effective recovery environments.

**Northern Kentucky** - Our guest speaker for November was Kentucky State Senator Chris McDaniel. He is a business man owning McD Concrete. Sen. McDaniel graduated from the Citadel and later earned an MBA from Northern Kentucky University. He is co-chair of the committee to prepare and submit the 2026-28 budget. He is also a member of the Public Pension Oversight Board. As we continue our efforts to obtain a 13th check, we certainly tried to convince Sen. McDaniel how important this is and to understand how concerned we are in not having a raise in over 14 years, not even a cost of living raise.

In December Cathy Kunkel-Mains lead us in a Christmas season celebration. Cathy began with asking all members to think about a memory of their grandmother to share with our group. I believe everyone enjoyed going down memory lane. Members brought a "White Elephant" gift and participated in our "Right - Left Grab-Bag Game." This has been a tradition for several years. Everyone was dressed in their festive red and green, and fun and laughter was had by one and all.



**Northern Kentucky (Cont'd)** - In January Chadwick Duncan from the Northern Kentucky Community Action Commission made a brief presentation on The Senior Workforce Development Program. For seniors (55 or older) and within certain income limits who are interested in gaining employment skills, the program offers paid college tuition and job training leading to certificates in either paralegal education or financial literacy education. If interested call (859) 440-2062.

Also in January Kim Webb, chief executive officer of Emergency Shelter of Northern Kentucky, was a speaker. Located at 436 West 13<sup>th</sup> Street in Covington, this program provides multiple services to the homeless and needy in Northern Kentucky. Zac Draznin, development manager, was also present. Services provided include cold weather housing, transitional housing, shower and laundry services, meals, clothing, medical clinic, and street outreach to the homeless. Volunteers and financial and goods contributions are important for the program's operation.

**Purchase** - The Purchase Chapter meets the first Thursday of each month. In December Senator Danny Carroll was our guest speaker. We discussed the importance of a 13th check for all retirees.

Our January meeting was canceled because of weather. In February we gathered and discussed six pending bills in the Legislative Session and gave phone numbers to call to encourage the legislators to vote for a 13<sup>th</sup> retirement check.

In March our guest speakers were Adair Baysinger and Haley Martin from UK Cooperative Extension Services of McCracken County. They shared all the free resources they offer.

Our next meeting will be April 9 at 10:30 a.m. at the Paducah Pizza Inn. We hope to see you there. Thanks for being a member!

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

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

Scan the QR code at right to visit our website.



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KENTUCKY PUBLIC RETIREES





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<p><b>Barren River</b>          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><b>Big Sandy</b>          11:30 a.m., 2nd Thursday          Jenny Wiley State Resort Park          75 Theater Court          Prestonsburg, KY          Contact Judy White          (606) 886-7922</p>	<p><b>Bluegrass East</b>          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</p>	<p><b>Bluegrass West</b>          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><b>Covered Bridge</b>          11:00 a.m. (ET), 2nd Thursday          Double 'S' Bowling          150 Foster St.          Flemingsburg, KY          Contact June Pugh          (606) 849-2651</p>	<p><b>Cumberland Valley</b>          11:30 a.m. (ET)          David's Steak House, Corbin          Dates may vary          Contact David Cornett          (606) 260-0490</p>	<p><b>Fivco</b>          11:30 a.m. (ET), 3rd Monday          Belle Fonte'          1320 Carter Avenue          Ashland, KY          Contact Morris Wells          (606) 465-5784</p>	<p><b>Green River</b>          12:00 p.m. (CT), 2nd Wednesday          Briarpatch Restaurant          2760 Veach Road          Owensboro, KY          Contact Agnes Barron          ((270) 298-7151</p>
<p><b>Kentucky River</b>          3rd Friday of each month          Variety Pizza          1189 Main St.          Jackson, KY          Contact Jeff Allen          606-568-0757</p>	<p><b>Lake Cumberland</b>          11:30 a.m. (ET), 3rd Monday          The Mellow Mushroom          2520 Monticello St          Somerset, KY          Contact Bruce Brown          (606) 305-9960</p>	<p><b>Lincoln Trail</b>          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><b>North Central</b>          11:30 a.m. (ET), 2nd Wednesday          Jumbo Buffet          2731 S. Hurstbourne Pkwy          Louisville          Louisville, KY          Contact Lee Tobbe          (606) 340-6874</p>
<p><b>Northern Kentucky</b>          11:30 a.m. (ET), 2nd Monday          Golden Corral          4770 Houston Rd          Florence, KY          Contact Milton Mains          (859) 512-9881</p>	<p><b>Pennyrile</b>          11:30 a.m. (CT), 4th Thursday          Country Cupboard Restaurant          518 McCoy Avenue          Madisonville, KY          Contact Rev. Ollie Littlepage          (270) 881-7935</p>	<p><b>Purchase</b>          10:30 a.m. (CT), 1st Thursday          Pizza Inn          Joe Clifton Drive          Paducah, KY          Contact Tom Moore          (270) 898-7289</p>	