

THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 147

November 2024



President's Perspective

By Larry Totten

I've been doing some research regarding the question, "Just what has KPR done over its 41 years?" This was brought about by a person asking why they should join, and I knew there was more than the three or four points that immediately came to mind. Floyd Parrish, our administrative manager, was able to find a binder with minutes of annual meetings from 1986 to 1998, just two years after the Kentucky Association of Public Annuity (KAPA) was formed. Someone had the foresight to put all of these minutes into one binder for us to find years later. These had detailed minutes as to what KPR leadership was working on during these years that has filled in the details of what we vaguely knew happened back then. I hope to have this accomplishments list completed for our December board meeting and get it posted on our Facebook page.

Outside of their lobbying efforts for a COLA – and, yes, KAPA lobbied a great deal for the annual COLAs that were implemented in 1997 – they faced the same major problem we do today – membership. They also tried, and obviously failed, at getting a KAPA seat on the KRS Board. This was a time when many chapters were still being formed and was all done without the internet and email. That there was any success is remarkable. These folks dreamt big and we are their successors.

Moving into the rest of the year before the 2025 Session, our focus turns back to getting approval for a pension benefit supplement for all public retirees. As I write this in early October, the Bureau of Labor Statistics tells us that for each \$1.00 we received in July, 2011, it would take \$1.43 to make up for it as of August 2024. Regardless of whether inflation rises slowly or quickly, this number will just keep rising. Imagine that gap in 2049 when our pensions are supposed to be at 100 percent funded. We all know that 2011 pension amounts will be far short of what is needed in the future – and every legislator knows it as well. It's one reason why active employees have received and are receiving substantive raises over four years (including the legislators themselves). My job over these next few months is to keep the idea alive that some sort of pension supplement is the right thing to do for Kentucky's public retirees and should be among the top of their legislative priorities.

Then and Now

As CERS works out the details of how to prefund their side of the equation, we will continue working directly with the Chair of the House Appropriations and Revenue Committee to discuss how to make this happen, preferably in 2025. It's our time; it's our turn.

As the Session draws nearer in January, each of us will need to be advocates for ourselves. While legislators are spending some time in Frankfort at interim committee meetings, they are back in their home districts more, now campaigning. This is where that personal contact when you see them out and about in your hometown becomes so important. Potentially, there will be a large number of new legislators that go to Frankfort in January. They will have to be "educated," not only on public pensions in general, but on our request for a 13th check as well.

With the elections at hand when you receive this, one in which all 100 representatives and 19 senators (in the odd numbered districts) will be asking us for our vote, it would not be too impertinent to remind them that your vote for them could well depend on their vote for us. Talk to them. I have been amazed – and sometimes shocked – at the lack of correct information that some with whom I have spoken have about our pensions, even among the not-so-new members.

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. As our predecessors knew years ago, 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

When reporting financial, actuarial, and investment results for FY24, there will be a big change in that there will be separate Annual Comprehensive Financial Reports for CERS and KRS. (In the past, these have been combined.) The Summary Annual Financial Report will still be a combined document. With the strong investment returns for the year, it is expected that the funding status of all the pension plans will increase. On the insurance side, the news might be a little different with the increases in payments that KPPA will be making to cover our health insurance for FY25. While three of the five insurance plans will likely still be above 100 percent, the funding status of all of them are likely to decrease a bit. We'll know in early November.

At this writing in early October, only the investment returns for July and August have been posted. Year-to-date, all the pension plans have had returns in the neighborhood of 3.5 percent. Insurance information related to open enrollment might have already reached you by the time you read this. Pay attention to this, especially if you have a situation for which your coverage may need to change.

There will likely be only one piece of legislation requested by KPPA in the next General Assembly and that is a reorg to create an Office of Financial Management.

For CERS members only: Elections for the three CERS trustees to take office in April 2025 will soon be at hand. There are six candidates for the two non-hazardous seats and three candidates for the one hazardous seat. Biographical information will accompany the ballots. An electronic ballot will automatically be emailed to you if KPPA has an email address for you, otherwise you will receive a paper ballot. If you prefer to vote by paper ballot anyway, you have until November 30, 2024, to request one from KPPA. ***Please vote for these trustees as they are your representatives on the Board.*** Past elections have yielded dismal response rates of under 10 percent.

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 by choosing the meeting from the "About" tab, then "Meeting Calendar" tab on the KPPA website. The number of meetings will be increasing as the year-end actuarial results become known in early November. 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 the Interim Legislative Session continues, there have yet to be any hearings that pertain to public pensions. Unless we are asked to testify in promoting a 13th check, none are really expected. This interim period will continue through November so we will be watching agendas of pertinent committees.

Regarding the 13th check, we have had a third meeting with the Chair of the House Appropriations and Revenue Committee, Jason Petrie. As I write this in early October, we are waiting on information regarding the cost of this check to CERS employers and how it might be handled. I remain hopeful for action in the 2025 General Assembly; however, this is a budget measure and may not get brought forward unless there are other appropriation issues to be funded. My goal remains 2025 but, for better or worse, it's got to fit in with a whole slew of other legislation that will be more important to the legislators.

The Public Pension Oversight Board did not meet in September so we'll see if the October remains on the calendar. The schedule for this group, as well as 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>.



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.





Membership Update

By Betty Hawkins

Please refer to Martha's Membership Contest Graph which reflects the number of new members we have obtained since the contest began on June 1, 2024, through October 1, 2024. The total number is 40.

Our previous membership contest (June 1, 2023, through May 31, 2024) produced 250 new members. We still have a long way to go to surpass that figure. The present contest ends on May 31, 2025. By the time you receive this newsletter, there will be seven months remaining in the contest.



At the September State Board Meeting, the Board voted to allow the last three months (October, November, and December) of 2024, in addition to all of calendar year 2025, as a free membership for any new member joining KPR. This should be an additional incentive for members to join right now.

All local chapters have a supply of membership applications should you need any copies for recruitment purposes. You can also go online to the KPR website at www.kentuckypublicretirees.org and print a copy. In addition, you have the option to enroll new members online by clicking on the new member application. I can also mail you a small supply of applications if you request them. My email address is betty.hawkins49@gmail.com or you may call me at 502-321-0649.

Again, we have some very nice cash prizes for the 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 those folks who recruit a new member. Spouses are eligible for membership. 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. They have as much invested as you do since they are the likely beneficiaries of your pension benefit.

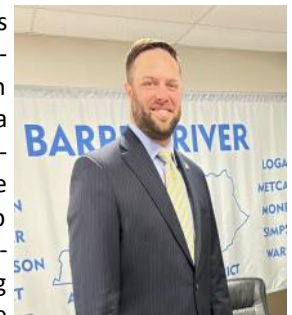
The winner of our last contest recruited 19 new members. Winners of the contest will be recognized at the June 2025 Annual Business Meeting which will be held at The Clarion Hotel in Lexington. You are not required to be present to win.

We all need to take recruiting new members more seriously. Don't wait for someone else to do it. We need everyone working. The core population of our group is aging. We need to have more newer retirees involved. During the 2025 and 2026 sessions, we are aggressively pursuing a pension supplement increase for all retirees which we represent (KERS, CERS, and KSP). Membership numbers matter. Please consider recruiting some new members. We all know someone we can ask to join. If you need assistance with the paperwork, I will be happy to help you.

Chapter News

Barren River - In August our guest speaker was State Representative Michael Meredith. Rep. Meredith represents District 19, which comprises all of Edmonson County and a portion of Warren County. He is on the Licensing, Occupations, and Administrative Regulations Committee, the Local Government Committee, and the Banking and Insurance Committee (Chair). Representative Meredith stated that older adults are particularly vulnerable to scam artists, especially during weather and natural disasters. The legislature is attempting to pass bills to protect consumers against businesses that engage in fraudulent and unfair practices.

He spoke about HB 256 which allows for insurance discounts for homeowners who modify and strengthen roofs on their homes. The bill has a pool of up to five million dollars within the state Department of Insurance to help roofers get certified and help with modification costs. Rep. Meredith touched on the sports gambling bill which provides benefits for the permanent pension fund. (Cont'd)



Rep. Meredith

Barren River (Cont'd) - Rep. Merridith said sports gambling is providing a much larger stream of funds than first anticipated. He also spoke on the progress of the Robert E. Spiller Veteran's Nursing Facility being constructed in Bowling Green. It will initially be a sixty-bed facility (with plans to increase it to ninety beds when funds are available) and should be in operation in early 2025. Representative Meredith completed his comments by stating that he is in favor of a 13th check supplement for retirees.

Bluegrass West - Our guest speaker for the August meeting was Pamela Goodwine, with the Kentucky Court of Appeals. She gave us some insight into the types of cases the Court of Appeals hears. Judge Goodwine discussed jury duty, which she noted is your civic duty. If you own property, are registered to vote, and have a valid driver's license you may be randomly selected to serve on jury duty. Those citizens 70 and older are usually no longer called to serve. It was noted that she is a candidate for the Kentucky Supreme Court on the November ballot.

In September the Bluegrass West Chapter hosted their annual picnic at Juniper Hill Park. We had a great turnout on a lovely day to enjoy good food and fellowship.



Pamela Goodwine



BW Picnic

Covered Bridge -

Our speaker in September was William Lawrence, state representative of the 70th District which includes Bracken, Harrison, Robertson, and Mason counties.



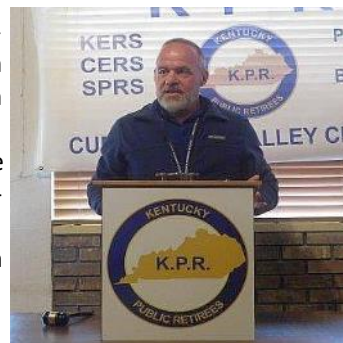
Rep. Lawrence is a resident of Mason County and gave an interesting account of how he became a state representative. We had twenty members present. We learned that several members have been ill and unable to attend.

At our October meeting we have invited Dr. Brian Creasman, superintendent of Fleming County Schools, as our guest speaker.

In July there was no guest speaker, and we discussed ways to increase membership and also our hope to eventually get a pension increase.

In August there also was not guest speaker, but we had a special guest from the Lake Cumberland Chapter of KPR as Vice-President John Engle attended our meeting. It was noted that retirees have lost 39 percent of their buying power since their last pension increase in 2011.

In September our guest speakers were Brian Towles from KPPA and Tracy Garrison from Humana. Mr Towles discussed the under-65 health insurance and some aspects of the Humana Medicare Advantage insurance plan. Ms. Garrison also discussed the Humana Medicare Advantage plan, the Go365 program, and the Silver Sneakers program.



Brian Towles

Green River - In July our guest speaker was Dr. James Naas who is chairman of the Owensboro Museum of Fine Art. Dr. Naas gave a very entertaining and informative overview of the museum. The museum is Kentucky's second largest art museum. He provided excellent brochures for the museum and the art tour which covers many areas in Owensboro. The museum is free and open to all with voluntary admission encouraged of \$3.00 for adults and \$2.00 for children. Dr. Naas encouraged all present to become a member, which is only \$20.00. They have a free art camp for kids. (Cont'd)

Green River (Cont'd) - In August DJ Johnson, state representative from District 13, was the speaker. Many of the bills from the last session were discussed. He discussed the personal income tax of zero percent and the budget with infrastructure funding as a priority.

In September staff from Fifth 3rd Bank Rosalee Kleeman and Ariel McCarthy presented a program about fraud and scams. The bank watches for red flags and alert their customers of suspicious activity.



GR member Lynn Fogle



GR President Agnes Barron



GR member Neil Brooks



GR member Denny Welch

Lake Cumberland - In September our guest speaker was Connie Pettyjohn, director of Retiree Health Care, KPPA. She spoke about state insurance plans. She explained the health insurance cards and how to apply for coverage. She said we should call her office if we had any questions.

Mark Vault was our speaker in August. He is over the elections in Pulaski County and organizes the poll workers. He talked about absentee ballot voting and how to get the absentee ballots.



John Engle, Bruce Brown, and Mark Vault

Lincoln Trail - Our guest speaker in August was Hardin County Clerk Brian D. Smith. He is the chief record keeper of Hardin County and talked to members about the duties and accomplishments of his office. He advised that although property fraud is not a big issue in Kentucky, it does occur. The Hardin County Clerk's Office has contracted with a vendor to secure PropertyCheck, a free program to help protect residents from potential property and mortgage fraud. Materials were distributed that explain the sign-up process.



LT President Theresa Wickersham and Brian D. Smith

Since we did not meet in July, President Theresa Wickersham spoke about the Annual KPR Conference held in Lexington June 13-14. She announced the Lincoln Trail Chapter was honored to have recipients of both the Harry Lee Waterfield Achievement and Humanitarian Awards. Jim Roberts received the Humanitarian Award and Sandy Allen received the Achievement Award at the KPR Annual Meeting.

Northern Kentucky - Our July program was a discussion of climate change led by chapter membership chair Ralph Wolff. Ralph said that climate change is a man-made global disaster caused by global warming that has increased markedly over the past 150 years and even more sharply in recent years. Ralph is concerned that so many people don't seem to realize how serious the impacts are going to be if we continue to depend on fossil fuels. He said severe weather events are going to get worse and more frequent. Some scientists state that we are facing a question regarding the future of life on earth.

As part of the discussion, Cathy Kunkel-Mains suggested that we all think of ways we can take action to counteract climate change -- either as a group or individually. (Cont'd)

Northern Kentucky (Cont'd) - Our August program was brought to us by Anne Wildman, associate director for Aging and Disability Services. She shared information about resources for older adults and their families. Northern Kentucky Area Development District (NKADD) is a collaboration of local leaders and staff educating and empowering communities by implementing quality services through specific areas of expertise in the following areas:

- *Aging*
- *Community Development*
- *Aging and Disability Services*
- *Workforce Development*

NKADD serves the Northern Kentucky communities in Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen, and Pendleton Counties. Contact NKADD at 859-980-1982 or 859-283-1885.



Cathy Kunkel-Mains swears in the NK officers:

Dorise Barth, James Dahmann, Janet Cowen, and Milton Mains

Milton Mains shared that there is no legislation going on at this time. He also reminded us that it is now 13 years since we retirees have seen a raise in our pension. Larry Totten, state president, continues to lobby in Frankfort for the “13th check.” You can keep informed on what is going on in our Kentucky government by watching the “Kentucky Tonight Show” on KET.

Marti Surrey was our guest speaker at our Monday, September 9, 2024, meeting. She is a Medicare agent and broker and owner of Surrey Benefit Advisors. Our October 14 meeting will be a picnic at Tower Park in Fort Thomas.

Pennyrile - Fifteen members attended the September meeting of the KPR Pennyrile Chapter at the Country Cupboard in Madisonville. President Ollie Littlepage reported on the latest state meeting and encouraged members to actively recruit new members. Our speaker was Lisa Stanley from Total Travel talking about upcoming trips and cruises.

Our next meeting is October 24.



Pennyrile members

Purchase - Our group met on June 6, 2024, at Pizza Inn in Paducah with President Tom Moore presiding. The guest speaker was Mike Muscarella, executive director of Ambulatory Services at Baptist Health. This group also works closely with Mercy Health to provide services. They have specialists in various categories to serve the needs of our region. Currently they are recruiting for an endocrinologist and rheumatologist. They serve cancer patients in their Cancer Center. A question and answer period was held following his presentation. (Cont'd)



Purchase members

Purchase (Cont'd) - We did not meet in July due the fact that the July 4 was a holiday. We met on August 1, 2024, with our guest speaker being Amy Osbron from Baptist Health who gave a detailed description of the AED and the need for a unit in all public places. There is software available that gives the location of an AED near your location, even if you are traveling. Our next meeting was held September 5, 2024, with David Madison filling in for Tom Moore. Our guest speaker failed to show so the regular business meeting was held.

Our next meeting will be held on October 3, 2024, at 10:30 a.m. at Pizza Inn in Paducah. We meet there every month on the 1st Thursday at 10:30 a.m. For more info you can contact Chapter President Tom Moore at 270-210-6526.

**LET US
KNOW**

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.



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KENTUCKY PUBLIC RETIREES





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| <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), 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 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 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 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> | |