

THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 139

December 2022



President's Perspective

by Larry Totten

Why Do We Exist?

During one of the presentations at the recently completed AMBA Roundup, this was a question that one of the speakers asked us to contemplate about our organizations. What purpose do we serve? What do we offer our members? Why should someone join our group?

Citing a recently compiled survey of the 80+ AMBA organizations, "communicating the value" was listed by 40% of the respondents as an internal growth challenge, followed by "insufficient volunteers," 39%; "identifying prospects," 24%; and "attracting younger members," 24%. As for external growth challenges, 40% cited the "pandemic," 38% cited "competition," and 32% said "lack of awareness." Continuing, fully two-thirds of the respondents believed their organizations had a "documented value proposition" for their members but fewer than one-half believed that their membership understood that value.

The top reasons for joining an organization such as ours were advocacy, benefits, social connection and information. The top reasons for not renewing – lack of engagement (52%), forgot to renew (34%), lack of value (34%), and too expensive (22%). (One thing to note here is that most AMBA associations charge far more than does KPR.) Finally, what are the barriers to recruitment – insufficient promotion, target market is too busy, and identifying potential members.

So, what does this all mean? It was good to at least see that others are facing the same issues as are we. Identifying a problem is a good first start. I will be providing the full presentation to our board members when we meet in December with some ideas on what we might do going forward. One thing I believe is certain is that we need to create/improve our "elevator speech" about why someone should join KPR. We've all likely to have used this 30 to 60 second summary when we were working as to why we've wanted to do something, be it a project or a new job. Promoting KPR is no different. We'll work on this.

I firmly believe that KPR has an important role to play even when there is no specific challenge to our pension structure or its funding on the horizon. If anything, the past twenty years has taught us is that we must remain vigilant to any potential threat. We do this by being "present" – present at KPPA meetings, present at meetings of legislative committees, and present in the media when necessary. We have to be advocates for ourselves as we can easily be pushed aside in the noise created by so many other interest groups.

I appreciate the dedication of our chapter presidents, state and local committee chairs, and our administrative manager to make KPR work – it doesn't without all of us. I also appreciate the continued membership of everyone reading this newsletter. An organization is only as strong as its members – it's what makes us credible to legislators. Remember, our public pensions are not a handout – WE EARNED IT! And happy holidays to everyone as you celebrate them in your own way.



June 2023 will be here before we know it. Mark June 14 - 16, 2023, on your calendar and plan to attend the 37th Annual Meeting of KPR in Bowling Green. If you have ideas on topics that you would like to see presented, please forward these to Carol Douglas, president of the Barren River Chapter, at douglas_353@msn.com.

Kentucky Public Pensions Authority Update

by Larry Totten

Committee and board meetings for KPPA/KRS/CERS continue to be conducted online. You can view these meetings in an area set up at KPPA for this specific purpose, or on Facebook as they happen, or anytime by choosing the meeting from the “Meeting Calendar” option on the KPPA website.

The draft actuarial valuations for the pension and insurance plans for the year ending June 30, 2022, have been released. (They are draft until final approvals are given in early December.) The good news is that all ten plans increased their funded percentages with four of the five insurance plans exceeding 100%.

CERS NH: 52.0% pension (up from 51.8%); 132.1% insurance (up from 85.4%)

CERS H: 47.6% pension (up from 46.7%); 101.0% insurance (up from 84.3%)

KERS NH: 18.5% pension (up from 16.8%); 79.1% insurance (up from 50.2%)

KERS H: 63.2% pension (up from 60.4%); 172.2% insurance (up from 135.5%)

SPRS: 52.5% pension (up from 30.7%); 100.6% insurance (up from 82.0%)

The investment returns through October 2022 carried over the market volatility in the financial markets of the previous months and ended this period with investment losses.

A summary of all KPPA, CERS, KRS, and Public Pension Oversight Board meetings are posted on the KPR Facebook page.

Legislative Chair Update

by Larry Totten

The only piece of pension legislation that has appeared in the new “draft” bill request page for the 2023 General Assembly on the LRC website deals with repealing the provisions of the new TRS IV Tier that was just recently implemented; it has nothing to do with KPPA. David Eager, CEO of KPPA, has testified at the last several Public Pension Oversight Board (PPOB) meetings and at least one other interim committee meeting.

Of course, the big topic in our relationship with the Legislature today remains that which deals with any sort of pension benefit “supplement.” As of this writing in mid-November, a draft bill does exist, but we have not been able to review it and do not know its provisions. The legislator who was working most diligently on this bill was defeated in his re-election bid so this is another hurdle as a new sponsor must step up.

Any pension legislation for consideration during the 2023 General Assembly has to pass through the PPOB so we can expect to see these at its December 19, 2022, meeting or the one in January. Should there be an opportunity to testify, I will, of course, do so. And we will continue to engage with legislators during the Session through our legislative agents. Once the 2023 Session begins, and we can see the proposals that are put on the table, we will be looking to KPR retirees - in fact, all KPPA retirees - to contact their legislators to ask for their support.



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

Special greetings to all KPR members as we approach the upcoming holiday season. May the new year, 2023, bless each of you with good health and happiness. I certainly hope that everyone is doing well and looking forward to spending some quality time with friends and family. To view the latest membership numbers for Martha's Membership Contest and see how your chapter is performing, please review the graph below.

As of this writing, November 20, 92 new KPR members have been recruited. The contest will end on May 31, 2023. By the time you read this article there will be less than six months remaining in the contest period. We have some great cash prizes which will be awarded at the 2023 Annual Business Meeting on June 16, 2023, in Bowling Green at the Holiday Inn University Plaza. You do not have to be present to win any of these awards. Individuals recruiting the largest number of new members will receive the following cash awards: first place - \$125; second place - \$100; third place - \$75; and fourth place - \$50. The KPR chapter which recruits the largest number of new members will receive \$70; the KPR chapter which has the largest percentage increase will also receive \$70.

We will also continue to have three \$20 random drawings. Any member recruiting at least one new member is eligible for the random drawings. Start recruiting now and be eligible to receive one of these prizes. Don't forget to ensure your name is listed on the referral line on the membership application so you will receive credit for the new member referral.

Please remember that spouses of KPR members are also eligible for membership. At the present time our spousal membership number is 144. Please talk to your spouse about considering this membership option.

Joining and supporting KPR membership is just as important to spouses as it is to you since they are the likely beneficiaries of your retirement benefits.

I sincerely hope that every KPR member reading this article will find time to reach out to someone whom they know and recruit them as members. Membership numbers are so important when we lobby the legislators for some kind of increase. Our main 2023 legislative goal is to secure support for some type of increase for all retirees. We need your help. Everyone knows someone they can ask to join.

Members are encouraged to pay their 2023 dues as soon as it is convenient. The official dues notice will not be mailed until the last week of December 2022. Paying your dues early saves us the expense of mailing a dues notice.

If you want to pay prior to receiving your statement, you may go online at the KPR website: www.kentuckypublicretirees.org and click on "Membership" and choose "Pay Dues Online" and pick the option which fits your needs. Dues are \$15.00 per year with a minimal processing fee of 25 cents if paid online. You may also use a personal credit card or bank draft. You also have the option of subscribing for an automatic payment occurring at the same time each year. Personal checks may be mailed to the KPR Business Office, P. O. Box 4082, Frankfort, Kentucky 40604.

Please do not hesitate to call me at: 503-321-0649 or email me at betty.hawkins49@gmail.com if you have any questions or need assistance with paperwork for your newly recruited members.

Every member of our organization who adds one person to our membership roll will have a significant impact. We appreciate every one of you being members and hope you will find the time to reach out to someone you know and convince that person to become a member. By joining now, you will receive all of 2023 as a free membership.



Chapter News

Barren River - The October meeting was held at the Barren River Area Development District (BRADD) office on Monday, October 17, 2022, at 10:00 a.m.



Carol Douglas and Jessica

The guest speaker was Jessica Stolberg, account installation manager for Humana. Humana has the contract for the Medicare Advantage/ Supplement Plan for retirees over 65 years of age. Ms. Stolberg stated that the 2023 plan is essentially unchanged from 2022.

Deductibles and co-pays will remain the same. She discussed prescription plan coverage options and in-home assistance services after hospitalizations and/or skilled nursing stays. Retirees who are pleased with their insurance coverage will not be required to take further action to remain on their chosen plan. Ms. Stolberg discussed the Silver Sneakers program which provides retirees with free gym memberships at covered facilities and the Go365 program which provides reward dollars for completion of selected healthy activities. She also advised that COVID-related services will still be covered; however, there will no longer be a specific category for this condition.

Romanza Johnson, membership chair, asked everyone to invite potential KPR members to our meetings. The chapter currently has 151 members. The group was reminded that individuals who join KPR through the end of 2022 will be awarded free membership through 2023. Chapter President Carol Douglas announced that representatives from KEHP and Humana will both be present at the state conference in 2023.

Geri Guerin, legislative chair, shared information regarding retirees who may be considering returning to work. Information was also shared by our chapter president regarding money spent by lobbyists. A recent report from the Kentucky Legislative Ethics Commission shows that, through the first eight months of 2022, an average of \$129,473 was spent for each of the 138 legislators. President Douglas reminded the group that we still have vacant openings for vice-president and secretary. We agreed to conduct a canned-food drive for our November meeting. The recipient of the collection will be decided at the November meeting. Jennifer Strange made a motion that our chapter provide meat and biscuits for the November meeting.

Bluegrass West - We held our annual picnic September 19, 2022, at the Lakeview Park in east Frankfort. We had lots of good food furnished by our members with meat and drinks furnished by the chapter. Our good members Bill and Ann Catlett brought homemade ice cream. It was a day of congeniality and conversation. (Cont'd Page 5)



KPR lost a key person on November 22, 2022 – Jo Stratton. Jo made so many contributions to KPR. It is almost impossible to list them all. We shall miss her knowledge and expertise, but most importantly we shall miss her dedication and perseverance to complete the assigned task. She served as the State Board parliamentarian for many years. Her knowledge of parliamentary law made her irreplaceable. She served as the lead writer of the KPR Policies and Procedures Manual as it is today which is used daily by many of our members. She served as a vigilant copy editor of every edition of our newsletter, *The Kernel*. She was the 2014 recipient of the Harry Lee Waterfield Achievement Award which recognized her for outstanding achievement to further the mission of our organization. This is what Jo did for us.

Jo retired from state government with 37 plus years of service. She served as a professional secretary and executive assistant in the Labor Cabinet and the Child Welfare Department in the Human Resources Cabinet.

She was also a professional registered parliamentarian (PRP) and served many organizations in this capacity. PRPs are credentialed consultants who provide advice to organizations on parliamentary law and proper procedures for conducting effective and efficient meetings. Jo, during most of her career and even after retirement, continued to attend classes to improve her technical computer skills. Throughout her life, she was always serving and teaching others. She truly did her part to make this world a better place.

Bluegrass West (Cont'd) - At our October meeting Lexie Southworth gave the invocation and Chapter President Jean Henning lead the Pledge of Allegiance to our flag. We had 61 members and four guests in attendance.

The speaker was Connie Pettyjohn, KPPA director of retiree healthcare. Ms. Pettyjohn stated that Humana was awarded the 2023 Medicare insurance contract and noted there would be no change and the premiums would be at the same rate. She advised that no action is required if you want to be enrolled in the same plan. Your present ID card will still be used as no new ones will be issued. She encouraged everyone to check the insurance books which were mailed. The Humana contract is for three years with a one-year renewal option. Some of the extras offered by Humana are post discharge transportation, 28 free meals sent to your home, at-home personal care, personal health coaching, and home-delivered medications.

The 2023 plan premiums for retirees under 65 (non-Medicare eligible) haven't changed. The contribution rate is \$833.64 for those retirees with 240 or more months of service with a participation date prior to July 1, 2003. Ms. Pettyjohn introduced Humana representative Larry Lowe. Mr. Lowe reported that Medicare eligible plans for 2023 are enhanced by Silver Sneakers, free national gym benefits, and Go 365 rewards for healthy activity. He also noted that Humana covers emergency air lifts. After questions, Ms. Pettyjohn urged everyone to contact them for further assistance at 502-564-8457

In November we had our annual Thanksgiving dinner. The speaker was Sarah Jackson, project manager for the Kentucky Real ID program.

The December 20 meeting will have local singing duet Bonnie and Frank playing beautiful Christmas music for us.

Cumberland Valley Our September meeting was held at David's Steak House in Corbin. Since no guest speaker was at the meeting, we discussed ideas and efforts to get an increase for retirees next year.



Cumberland Valley members

The October meeting was held on Monday, October 24 at David's Steak House. Jessica Stolberg, representing Humana, was our guest speaker. She presented a program outlining some of the benefits Humana provides for retirees including the Silver Sneakers program, Humana Medicare Advantage program, and the food plan that Humana provides that ships meals to retirees recovering from illnesses.

Green River - There were 14 in attendance at our October 12 meeting at Briarpatch Restaurant. Merry Miller and Judy Adams gave a very interesting and informative presentation on The Friendship Force, which is a non-profit cultural organization founded by President Carter to improve international relations. The Friendship Force organizes international and domestic journeys. Members can travel or host travelers from other countries. It is a safe and enjoyable way to travel Membership is \$30 per year.

Lewis Jean gave a report from the KPR state board meeting he attended. He mentioned that Humana will be our insurance carrier for three and possibly four more years. Also, our chapter had a 24 percent gain in membership and won a \$70 prize for our recruitment efforts.



Joan Stanford



Robert Barron



Brenda McFadden-Stone



Merry Miller



Robin Mulligan



Ricky Payne



Peggy Welsh



David Stone

Some Green River members are pictured above.

Lincoln Trail - In September we met at Shoney's Restaurant. Our guest speaker was Elizabethtown Police Department Public Affairs Officer John Thomas who presented a program on "How to Recognize Prevalent Fraud and Scams Being Aimed at the Elderly and How to Avoid Them." Membership Chair Linda Marcum reported that we have added one reinstated member, plus two new members, which brings our total to 183 members.

The speaker at our October meeting was Cynthia Griffin, a local elder law and estate planning attorney with Burnett & Griffin, PLLC. Ms. Griffin spoke about trusts and estate planning issues of interest to members. She distributed *Planning Basics: Preparing Your Estate*, an informative estate planning document and checklist. She is the granddaughter of KPR member Martha Turner. Two board members from the chapter attended the last KPR quarterly board meeting. Our bylaws were approved to change to eight the number needed for a quorum.



Martha Turner and Cynthia Griffin

Fellow member Jim Roberts, a professional standup comedian, will provide the program for our December 13 meeting. Nate Powers will speak in January about a program for homeless veterans. Members are asked to bring adult tube-type socks to the meeting or bring them in December if not able to attend in January.

Chapter President Theresa Wickersham advised that a chapter auditor is still needed and that the position needs to be filled by the end of the year.

The Lincoln Trail Chapter meets the second Monday of each month, currently at 11:30 a.m., at Shoney's Restaurant, 1046 Executive Drive, Elizabethtown KY.

North Central - We held our November meeting at the Jumbo Buffet Restaurant. The speakers were Charlie Buccola from the Kentucky Railway Museum in New Haven, who lives in Louisville and is retired from federal government, and Martin E. Bieber of Louisville.

Mr. Buccola is a past president and current member of the Railway Museum Board. He is a co-author of various railroad-related books. Mr. Bieber is the author of *Louisville's Street Railways and How They Shaped the City's Growth*. He spoke about street railways in Louisville.

Their talks were quite interesting and showed how the city of Louisville developed because of how the rail lines and street railways were developed and used. There is no 14th Street in Louisville because the rail lines run from the Ohio River to the rail yards in south Jefferson County on what would have been the street.

Mr. Bieber's talk about the street cars was quite compelling regarding their development and how the black community of the 1870's used sit-ins, boycotts, and litigation, so similar to the methods used during the civil rights movement nearly a century later. In fact, they won a case before the US District Court on May 11, 1871 in *Fox v. Central Passenger Company*.



Tracey Garrison, Brian Towles, and Linda Funk

We were pleased to have guest speakers Brian Towles, Kentucky Public Pensions Authority Medicare specialist, and Tracey Garrison, Humana account representative, talk to us about Humana Medicare Advantage health insurance for 2023 at our November meeting. Mr. Towles advised members that KPPA had partnered with Humana since 2013 for health insurance and will do so once again for 2023 with no changes or premium increases. Ms. Garrison advised that new ID cards will not be issued unless members make changes to their coverage. She spoke about program benefits, including Go365, which allows members to earn rewards for making healthier choices.



Martin E. Bieber



Charlie Buccola

Northern Kentucky - At our October meeting, Chapter President Asom Ponananta, opened with the Pledge of Allegiance. Ralph Wolff gave the membership report. There are currently 209 members with 14 members in attendance today. Asom reminded us that our major focus for the 2023 Legislative Session is lobbying for a some kind of increase for all retirees, and that we should write letters to our legislators. Asom shared that our state president suggested that these letters should be written close to the January 2023 Session.

The chapter has voted to change the time of monthly meetings effective with the November 14, 2022, meeting. We will gather at 11:30 a.m., and the program or guest speaker will be from 12:30 p.m. until 1 p.m., followed by a brief business session. We will always intend to adjourn by 2 p.m. The chapter meets on the second Monday of each month at the Golden Corral, 4770 Houston Road in Florence.

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KENTUCKY PUBLIC RETIREES




Kentucky Public Retirees Membership Application

Date _____

Complete and mail application to: KPR Manager, P.O. Box 4082, Frankfort, KY 40604

I am:

- A new member. Membership is free the first calendar year (until Dec. 31 of year joined.)
- A new member and want to pay for my second year. Enclosed is \$15.00.
- A current member and want to renew. Enclosed is \$15.00 for one year or \$30.00 for two years.

Applicants must be a member of one of these systems or the spouse of a KPR member.

Check all that apply: KERS CERS SPRS Spouse of KPR member

Name _____

Address _____

City _____ State _____ Zip _____ County _____

Phone _____ Email _____

Referred by _____ Chapter (if known) _____



Kentucky Public Retirees
 P. O. Box 4082
 Frankfort, KY 40604
 kprmanager@gmail.com



<p>Barren River 10 a.m. (CT), 3rd Monday 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 New meeting location pending Contact Thomas Hereford III (606) 226-1753</p>	<p>Bluegrass East 12:00 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 Shoney's 1406 Executive Drive 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>	