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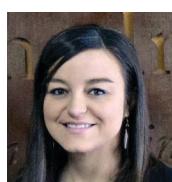
Editorial & Opinions
ENOUGH

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"Create an interactive environment that facilitates debate among readers on issues concerning them," Jeff Jobe, 1998
"Because you have stood with us in the past; we commit to never allow pressures to stop us from standing for you today," Jeff Jobe, 2010

Lesson learned from a hat

(At right) From then to now, a lot can be learned from a well-worn hat.



By **MARY BETH SALLEE**
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There's a John Deere hat that hangs on the hallway closet door knob. It belongs to a five-year-old boy.

My little one was gifted this hat from his Uncle Chad when he was around six-months-old. It doesn't fit well anymore. It is worn and stained, no longer its once vibrant shade of green.

But no matter the look or fit, my son will not wear any other hat. In fact, the other day I noticed the material on the brim coming apart. I literally had to use Gorilla glue to put it back together. He wouldn't have it any other way.

It's silly to think that one can learn a lesson from something as simple as repairing a favorite hat. But as the mom



of this little boy, it taught me a lot about his loyalty and respect, even if just for a hat. It taught me of all the ways in which I hope he continues to learn and grow.

I hope he always questions ideas and explores new shores. But may he also learn to get his hands dirty and not be afraid of sweat or hard work.

I pray he grows to not only know the scripture written in red, but also to live it each day.

May he learn to be a giver of his talents, his heart, and time, living his life rooted in some kind of higher purpose. May he be the kind of boy - and eventually man - who extends his hand to neighbors, keeps his priorities straight, and always walks in truth.

And in years to come, I hope I can continue to raise a little man who has the same loyalty and respect for others as he does for his favorite hat.

Scammers Target South Kentucky RECC Members:

Electric cooperatives across Kentucky, including South Kentucky RECC, are reporting a surge in scammers attempting to exploit members amidst the COVID-19 crisis.

Since the COVID-19 pandemic began its spread, members from South Kentucky RECC have reported receiving calls from someone claiming to work for the local electric co-op and threatening to disconnect service without immediate payment.

In March, South Kentucky suspended disconnections for non-payment and fees for late payments. SKRECC cautions that these temporary measures do not relieve members of the obligation to ultimately pay bills in full, and SKRECC is working with members to help keep their bills as current as possible.

South Kentucky RECC urges members to avoid arranging payment or divulging account or personal information, including debit or credit card information, over the phone unless you are certain you are speaking to SKRECC. If you are unsure, hang up and call the local office or (800) 264-5112. When making online payments, always double-check to ensure that you are on the correct website before submitting credit card information - www.skrecc.com .

SKRECC members who suspect a scamming attempt should contact their local office or (800) 264-5112 and the Ken-

tucky Attorney General's office:

Online scam reporting form: ag.ky.gov/scams

Consumer Protection Hotline: 1-888-432-9257

Below are some tips South Kentucky RECC members should follow to protect themselves:

- Do not assume the name and number on your caller ID are legitimate. Caller IDs can be spoofed.
- Never share your personal information, including date of birth, Social Security number or banking account information.
- Never wire money to someone you don't know.
- Do not click links or call numbers in unexpected emails or texts - especially those asking for your account information.
- South Kentucky RECC will NOT require members to purchase prepaid debit cards or money orders to avoid an immediate disconnection.
- If you receive a call that sounds like it may be a scam, or if you believe the call is a scam, hang up, call the police, report the incident to your SKRECC office, and report the call to the Attorney General's Office.

BUNCH continued from page one

Springs Police Department is excited to welcome Dustin Bunch to the RSPD. Officer Bunch joins us with over 8 years of law enforcement experience and will be a great asset to the department and our community."

On behalf of Mayor Thomas and the entire City Hall Staff, we would like to welcome and congratulate Officer Bunch.



Dustin Bunch pictured with Russell Springs Mayor Eddie Thomas and Russell Springs Police Chief Jo Micahel Irvin

Congress should quash states' bailout expectations



By **Jim Waters**

It's heartening to hear Senate Majority Leader Mitch McConnell, R-Ky., take a stand against using COVID-19 relief dollars to bail out public pension systems in states - including the commonwealth he represents - which have failed to enact long-needed reforms.

States' pension woes, after all, have nothing to do with the virus and therefore should not qualify for federal funding.

It would, of course, be naïve to ignore the possibility of political winds blowing so strongly that Congress is forced to acquiesce.

Still, the upside of a bailout is that it gives Congress leverage to force states which have foolishly promised unaffordable and unsustainable retirement benefits to workers to make politically tough decisions needed to ensure long-term stability in their pension systems.

Attaching such strings to federal assistance would be especially important here in Kentucky, which has the lowest pension-funding ratio among all states.

The Bluegrass State has less than 34% of the assets needed to fund benefits owed to current or retired public employees with a \$46 billion liability - eighth worst, according to Moody's.

Fake news is offered by defenders of the status quo when claiming we just need to throw more money at the problem.

They are the same folks who would leap high buildings at a single bound for the chance to mooch off taxpayers from Connecticut to California to solve our state's pension predicament - especially if it came free of requirements to reform the structure of retirement benefits.

Kentucky's retirement systems - with the exception of the small plan for judges and politicians - remain below 60% funded despite the fact that, as Pew Charitable Trusts reports, contributions increased by a whopping 267% between 2007 and 2017, with record amounts of dollars dumped into pension plans during previous Gov. Matt Bevin's administration.

Even before the Bevin budget exponentially increased spending on benefits, Kentucky's state and local governments more than doubled the percentage of their pension spending between fiscal years 2008 and 2017, according to the National Association of State Retirement Administrators.

While investments could always be better, brisk returns during the Trump economy - which, until COVID-19 hit, was bursting at the seams with record stock-market performances and unemployment all but licked - requires those blaming funding or investment performance for our pension problems to look elsewhere.

A Wirepoints' analysis of Pew data reveals Kentucky's total pension promises grew faster than 47 other states - including hapless Illinois - between 2003 and 2016.

There hasn't even been enough of a political will to change the structure for new benefits by limiting taxpayers' required contribution, protecting against future liabilities by increasing beneficiaries' skin in the pension game and thus reducing overall uncertainty about Kentucky's pension costs.

How will giving a blank check to the retirement systems and politicians eager to avoid the wrath of beneficiaries create any incentive for finding the political will necessary to achieve meaningful reforms?

Beneficiaries must not be blamed for simply accepting the benefits they were offered.

They do, however, bear responsibility for blocking reforms to future