I want to thank you all for being here tonight. I just wanted to remind each and every one of you how privileged we are. We talk about this at times... and we are reminded of it tonight - how fortunate we are to be able to open in prayer - to pray in the name of Jesus Christ; to be able to pledge allegiance to the greatest nation on the Earth. How fortunate we are to be Kentuckians, to be Americans. How truly blessed we are to live at this time in this nation.

I’m also struck. I’m struck, as well, by the fact that we are here in the people’s house. It’s an appropriate place to have this gathering.

I really, I would be remiss if I didn’t say thank you to all those members, our Constitutional officers that are here: our lieutenant governor, my beautiful wife, our Supreme Court Justices, our legislators on both sides of the aisle and in both chambers. Thank you all for being here. Thank you to all of our guests who are here this evening.

Many of you are here as guests of different individuals. A number of you I may speak to even tonight, and about you, and read some of the words you have shared. So I thank each and all of you for being here tonight - for being a part of this incredibly important occasion as we celebrate the year and the budgeting session and the work to be done here in the next couple of months.

I also, as I look around this room, I’m struck by the fact that we have just come through something that touched a whole lot of us. And amazingly, after a couple of fairly warm days, today notwithstanding, much of it is forgotten already for many but not for all and I want to give a special thanks and appreciation to the men and women who busted their tails over the last days out on the highways, out on the roads making this state an example of how to handle storms like this well. Please join me in a round of applause for our transportation road crews.
Some of you...some of you that are being applauded are here tonight. Many of you may be at home watching; some of you may watch this at a later point in time; some of you may be getting some well-deserved rest. Thank you from the bottom of my heart and on behalf of all of Kentucky, thank you for what you did to keep us safe out there on the roadways.

I want to ask also as we move forward, not only tonight, in the course of the next minutes ahead but in the months and years ahead, that we have open and frank dialogue. I come to you with a blank sheet of paper there is a lot of work to be done here. And we are going to get it done. We are going to get it done together. We are going to get it done in a bipartisan way.

I’m blessed to have behind me two individuals - I don’t know where...there he is - who have been to this rodeo a few times. You know President Stivers, Speaker Stumbo representing both sides of the aisle, representing decades and decades of experience on the political front in particular. There is no doubt in my mind that the things that we are going to talk about, the budget itself, is going to be able to be worked out on the behalf of the people of Kentucky by these two individuals and each of you that are gathered here in this room. We’re going to get it done. We need to get it done. It has to happen. And I look forward to doing it with you. I do need your feedback. I really do. I want your honest dialogue as we move forward.

I was struck by something this summer, actually. I noticed it for the first time and I went back recently and saw it again. And we are going to remedy it at some point, but it was an analogy that I thought was somewhat apropos. I went to the little overlook up above the hill where you can look out over the capitol and you can pull off the road. There is a little place you can pull in.

It was not our best foot forward. The wall, it’s a little limestone wall in front of that overlook, is crumbling. A lot of the mortar has come out; some of the stones are missing. One of the garbage cans didn’t have a top on it. It was open to the elements and blowing in the wind. The other one was broken-footed and leaning to the side. It wasn’t our shiniest moment forward. In the summer the kudzu and other vines had grown up and obscured a fair bit of the view.
And I thought, sadly, it’s a little analogy we find ourselves faced with financially in this state. But we’re better than that - the capability to clean up, spruce up, weed, trim back, replace mortar.

The capability to do all that on a financial front is imperative. We did not come into this administration with the most stable footing. We didn’t come to this with the ability to launch off into spending on all the things we would like to. We’ve got financial troubles in this state. We’ll talk about that. How we got here, though, really, we can talk about it as if it isn’t germane to the reality we’re here.

And I have always been a person that would rather spend my time looking out the windshield than looking in the review mirror. And frankly I would challenge all of you to do the very same thing. We owe it to each other to have each other’s back and come together just as we did when we came through this storm.

We can repair these walls. We can shore up our financial foundation and we’ll talk about that in just a moment. This is my challenge to you. This is what we need to do. We need to shore up our financial foundation. I do have a vision for this state. I want our state to be dusted off to be cleared up. I want us to be viewed by people who come for the first time as a shining jewel.

We’ve talked in the past about how fortunate we are. Other states couldn’t buy it at any price. Our river ways and our roadways, our central location, four seasons - although we tested it a little bit last week - none are typically to extreme. It’s easily recovered from relative to other places. We have an amazing abundance of coal and timber and other natural resources. Energy prices that are still the envy of many states around us and even more on the coasts themselves. We’ve got logistical hubs that, frankly, would be hard to recreate at any price and that are here for some of the reasons we have already mentioned. All of these are things we can take advantage of.

WE need to trim up, we need to replace some mortar, we need to dust off, and we need to hold ourselves forward but we have the ability to upgrade; to move this state forward to make this home the dream home that we would want it to be. It is our home. We are here on purpose. But this could be the home that everyone in America would want to live in. That is my dream. That’s my vision for
this state. It’s what I want for each and every one of us. And it’s what I’m going to need your help in order to accomplish.

We have the ability to truly be the manufacturing hub of America. Four years and 40 years and 140 years from now what I want people to think about when they think about making anything in America, I want them to think about coming to Kentucky first. I want people to say, “Kentucky, that’s where they make things.” Whether its bourbon, whether it’s cars, whether it’s aviation parts, and whatever the case might be, this is where we make things. We are as well positioned as anybody to do it.

The way in which we will get these things done together is as a family. We really are and I’ll tell you there’s going to be disagreements between these chambers. There’ve been disagreements in this very chamber itself. There will be again. But I ask you, let’s be a family. Let’s - families disagree, families squabble, families gossip, families spread rumors - some of those have been going around in recent days I’ve seen - I don’t know if any of you have noticed that. That happens. It’s going to keep happening. Let us not take it personally. Let’s move past it.

We have the ability to have each other’s back. My challenge to you: have each other’s back. I mentioned this during the inauguration: treat each other the way you want to be treated. It’s not that complicated. We have people who every day sit on the bench and have to wrestle with decisions that affect people’s lives but guess what? Each and every one of us do the very same thing. We do it in our homes, we do it in our neighborhoods, we do it in our churches, we do it in our businesses, and you do it in these chambers. Treat each other with respect. Treat each other with dignity. Treat each other the way you want to be treated. We can move forward together as a family if we have each other’s back.

But we cannot move forward unless we address the crippling debt that faces this state. And that’s really the crux of what we are here to talk about tonight. As some of you know who have been here a bit, we have sort of a combination of both the state of the state and also a budget address. The primary focus will be on the latter, on the budget that is before us. But I truly want Kentucky to be the best version of itself. This is my aspiration and I know it is for so many of you in this room as well.
There’s not one person who runs for office that puts themselves through what is needed to be elected on either side of the aisle, whether we agree on every issue or not, there’s nobody who does this that does not come to this town wanting Kentucky to be better. So let’s work together to make that happen.

We’ve got to take immediate action though. Because, continuing to ignore our financial problems is no longer an option. It just isn’t. The budget that we are going to talk about here for the next few minutes is indicative of the things that I believe - that I absolutely know - must happen in order for us to get our financial foundation in place...to get our house in order.

This budget has been prepared with financial reality in mind. It’s a sober budget. It is...it is one that is austere, you’ve heard that word used. But it’s also realistic. It’s one that is pragmatic; one that takes into consideration that while there are cuts and while there are changes that are going to be made, that to do things too dramatically or too quickly only upsets the apple cart and runs the risk of accomplishing the very same things that we all say we don’t want. So, we are going to move slowly. We’ll talk about that as we move forward here.

Most important thing to do is stop digging. When you’re in financial trouble, you’re in debt, you stop digging. You don’t borrow more money. There’ll be discussions about that but I tell you right now I will not sign any bill - I will not sign any budget - that encumbers future generations with debt that we refuse to take responsibility for today. We will not do it.

And I would say this: it saddens - I appreciate the applause from those of you who did - it saddens me that there’s nobody in this room that doesn’t feel the need to celebrate that. Because to stick it to our children and grandchildren - hope they still live in this state to pay off responsibilities that we need to address today - not a good solution. We owe them better than this.

We will propose a budget that does better than this and I’ve met with leaders of the House and leaders of the Senate on both sides of the aisle. I’ve met with many people and constituencies that are affected by the things that I’m going to lay out before you here shortly. And, in meeting with these folks, many people were frankly surprised by how pragmatic this was. And we’ll talk through some of these things in a moment.
But one of the things that I want to say is we are no longer going to budget to zero. I appreciate the fact that people have done this. People have budgeted to zero because frankly if you balance the books - mission accomplished, check the box, we did what we came to do, we move on. You cannot pay off debt if you constantly budget to zero. We have to do better than budgeting to zero. We have to not only pay our current bills we have to pay the accounts payable that have been piling up on us. This has to happen.

And while it’s, you know, from an obligation standpoint on the pension side, we have many multiples of our entire annual revenue in obligation. That’s not a partisan issue. These are Republicans and they’re Democrats. I mean Republicans and Democrats alike are affected by this. Frankly far more Democrats are retirees in current state workers than are Republicans. And the decisions we are going to be making, you will see, are going to be focused on how we shore up our pension itself.

And I will make clear something else. Expanded Medicaid doesn’t pay for itself. It doesn’t. Let’s dispel that myth right now. We are going to have to make hard decisions as it relates to how we wrestle with that and will talk about that in a moment as we move forward as well.

There are eight things I want to mention as we move forward tonight. Eight specific things, all of which point really to the ninth thing, which is what we want to see accomplished.

The first thing we are going to talk about is strengthening our financial foundation. We touched on it a moment ago. We’ll give specifics as to what that will look like. We will be talking about investing in education and workforce development. Number 3: we are going to talk about keeping our commitment to our public servants and that’s going to be specific to the obligations we have to fulfilling the pension promises that we’ve made. We are going to talk about safeguarding Kentucky’s most vulnerable citizens. That certainly affects many of you in this room and things that you do day in and day out. We are going to talk about protecting those who protect us. Not only those we spoke about earlier who have been out on the roads but others as well. We’re going to protect those
who protect us in this budget. We’re going to fight substance abuse in this budget - in a material and substantive way. This has got to happen it really does.

We are going to talk about financial necessity and because it’s the right thing to do, we are going to transform the way we deliver publicly assisted healthcare in this state. It is going to be. You’ve heard me talk about it and we’ll talk about it a little more as we move forward.

We are going to build an infrastructure for the future. There are two things we cannot scrimp on if we want to be a better version of ourselves. If we want to be the best version of ourselves relative to where we are today, relative to the states around us, and relative to all those competing with us, we must invest in education and we must invest in infrastructure. And we are going to talk about building and infrastructure for the future.

All of these eight things ultimately lead to the culmination of the ninth thing, that is, we are saving for a down payment for Kentucky’s future. We have to pay for the future by saving now. You don’t buy a home without a down payment unless you are more fortunate than most of us were. Most of us have to save for the things we want; so to in government. And so, we are going to do these eight things so that that ninth thing we talked about will come to fruition. These priorities meet our obligations. They move our financial plan forward and they insure that we will benefit all Kentuckians.

The first of these is to strengthen our financial foundation. We were faced with - and again the whole litany of reasons doesn’t matter- based on the budgeting forecast we were given when we arrived two months ago, a 500 million dollar shortfall over the biennium. That didn’t even allow for many of the things many of us want to see happen. And that’s the result of many things: declining revenues - although they seem to be increasing on some fronts but are declining on others - but frankly we have less taxes coming in; more obligations - the pension liability; the cost of paying for Medicaid expansion - those 2 in particular are taking so many of the dollars we’d like to allot to other things.

We are going to have to cut the budget. I think many of you expected as much. It’s been rumored. It’s true we are going to have to do so. We are going to have to tighten our belts. We’re going to ask nothing more of this body, House and Senate
alike, than frankly that which we do in our own homes; that with which we do in own businesses; that which we teach our young people, many of whom are here tonight, what to do and how to do it. You live within your means. This is what we are going to do. What it looks like, and I’m not going to go into great detail of all the budget items, you’ll see this released tonight and you’ll be able to see it, but we’re going to talk some specifics tonight. So bear with me and hopefully it will provide some insight in what I think the priorities for this state are.

We are going to start the cuts in this fiscal year. What is being proposed, what I am asking this House and this Senate to take seriously, is the consideration to actually treat this as a 30 year/30 month budget. And hopefully we will think this way for the next 30 years as well. But as a 30 month budget it’s going to be a 9% cut in spending per year. That will not be 9% for this year because we’re already halfway through this fiscal year, so it would be 4.5% for fiscal year 16. That will allow us to treat fiscal year 16 just the same way that we have the other two years except those would be 9% each.

This is not 4.5 on 9 on 9 but rather based on the baseline budget itself. So it will be a 4.5% cut relative to what we anticipate in spending for fiscal year 2016. That’s an important distinction.

What we are doing, though, is exempting many things from this. And I have had this conversation with leadership and I’ll share it with some of the others and jot down some of them. This isn’t even comprehensive. We are exempting veteran’s affairs, we’re exempting the SEEK formula, we’re exempting school district health insurance, we’re exempting Medicaid, we’re exempting KTRS, we’re exempting KERS, we’re exempting student financial aid, we’re exempting the senate bill 192 heroin bill funding, we’re exempting the dedicated coal severance programs, we’re exempting front line public safety employees and front line social workers salaries, we’re exempting our Commonwealth’s attorneys, County attorneys, public defenders head count, we’re exempting our debt service, we’re exempting board of elections and their share of the elections and other necessary government expenditures.

What you hear when you listen to that list is, “What aren’t we exempting?” The reality is, there are still things, although it’s the smallest part of the dollar. The
vast majority of the dollar is being exempted. This is why the budget that I am putting forward I expect the House and Senate to take seriously, I really do, because it’s a serious budget. And I ask those of you who are in this gallery to hold us to account. Those of you who are watching on KET tonight, hold us to account. This is your money. We need to spend it like it’s your money, wisely, to be prudent. That’s what this budget does.

And so we have taken away all the things that are easy to poke holes at. I mean, I can appreciate why. We’re not going to eat our seed corn, we’re not going to cut into infrastructure and education to the degree that we might if we truly wanted to cut everything. But all these other things, as well, we’ve exempted so we can focus on where there are some inefficiencies and redundancies we can eliminate.

And it will make for some hard decision making. The net result of this, and this is important to understand, because of the number of things that are being exempted while in fact we are asking for a 9% cut per year on the base line, it equates to only about 2 and ½ cents of the entire budget dollar. Because of so many things that are exempted, we are only cutting the budget in effect 2 and ½ cents out of a dollar for each of the next 30 months. That’s an important thing to understand. This is a 2 ½ % absolute cut.

What we are doing - and let me just point out that this will generate a 650 million dollar cut in baseline spending - so 650 million in baseline spending will be recognized as a result of what I just said to you. But I am going to give latitude to our cabinet secretaries on how that is accomplished. I’ve always believed in being hands off as much as possible, hands on as much as necessary. And that is exactly how I will be here. I don’t like to be micro managed - most folks don’t. I don’t intend to micro manage our cabinet. I want to give appreciation to our cabinet who is here tonight. It’s an extraordinary group of people. I hope you appreciate the fact that these are men and women who have left in many instances a more lucrative livelihood to take on much more grief dealing with lovely folks like yourselves. That’s the upside of it.

But I tell you all in all it’s not an easy task and a lot of work that will need to be done. And these individuals are quite capable, quite experienced enough to be able to make the decisions within their respected cabinets. It starts by taking a
comprehensive look at, for example, personal service contracts. I sent out an email, a week ago I guess it was, asking our public state employees to weigh in on things they would like to see addressed. We got thousands, and thousands, and thousands of responses and I’m grateful to all of those who took part. A number of individuals who responded, I’m going to read some of the things that they wrote. I’m going to read these with you - for you tonight. And I’m going to actually call attention to some of them who have actually joined us here tonight and are with us upstairs.

I received a letter related to personal service contracts from a man named Randy Peppers. He is an actuary in the Kentucky Department of Insurance and this is what Randy wrote: “I’m a property and casualty actuary. I have worked at the Department of Insurance since December of 1996. One thing that sets me apart is that I am a merit employee. All other actuaries that perform work for Kentucky are contract employees. My position is that our employees have more of a skin in the game and more committed to doing what’s best for Kentucky than some of these contract employees. We should look, each look, to taking care of the state’s business ourselves before looking outside for expensive assistance.”

Absolutely. I mean my hat is off to you Randy for frankly that kind of intelligence; that kind of attentiveness to the task before us. We are going to look at these and where they can be eliminated. We can actually not only entrust the responsibility to people, that when it’s possible to do so can do the job better, are already a state employee and have ‘skin in the game’ as you’ve said. But then additionally it will save us money. We’ll be more effective and more efficient. So we are going to tap into the talent and the skills of our existing workers. This is one of the ways in which we are going to accomplish these things. We are going to take a hard look at these things.

We talked a lot about investing in education and workforce development. That looks like several things. We’ve got to create more jobs. We’ve got to be able to fill those jobs when they exist. We have thousands of skilled jobs in this state that people are desperate to fill. We’ve got to address that and it’s going to look like several things. It starts frankly at the elementary...pre-school, elementary and secondary levels.
We’re not going to touch the SEEK formula in this budget. Not only are we not going to touch the underlying SEEK formula, we’re adding money to the budget to account to that fact that there are going to be projected more students in the next two years. And so we are actually taking money from the general budget and adding it to the absolute number of SEEK dollars that will be able to be disseminated to insure that we don’t compromise this critical part of our education process.

Additionally, the net result of that is about 39 million dollars based on the number of additional students that we anticipate. This will hold the per-pupil funding harmless.

Additionally, we’ve got to focus on workforce development. Workforce development is the one thing I’ve heard time and time and time again from folks. We’ve got to address our workforce development needs. Every single employer I meet with tells me we need more people. When Ford comes with 2,000 jobs that’s exciting, and that’s good and we all feel great about it. But some of the other employers in town cringe because they know many of those workers are going to come from them and it’s a ripple effect on down the line.

We are dedicating in this budget 100 million dollars to be bonded as justified for workforce development programs and capital expenditures that are going to help us address this issue. And there are people watching tonight who have been in my office, who know specifically the kind of ideas they already have. I hope those ideas are brought forward. Those ideas are people in business working together with people in higher education developing programs that are able to be expanded where we as the state tax payers can come along side and encourage them with our dollars, with our investment, with our support to ensure that we are graduating more and more skilled workers - workers with skills that may require a year or 2 years or 4 years or more. But we are dedicating 100 million dollars in this budget to bond those expenditures.

It’s my belief that we could put 3 or 4 very significant programs in place with those dollars in different locations around the state so that we can address workforce needs in specific locations. That’s something we will talk about more in detail.
I want to share a letter with you that I received also relating to education from a young woman named Eliza Jane Shaffer. Eliza Jane is here tonight as well. She is a senior at Henry Clay and a member of the student voice team and she wrote, “Recently learned that an average of 30 million dollars of lottery revenue is designated for need-based scholarships but has consistently been converted to the general fund and other state programs.”

You’re right, it has been and it’s happened for many years and many different administrations and that’s going to end. One hundred percent of lottery dollars are going to go to education which is what they were intended for. They are, because it’s the right thing to do; it’s what people were told when they agreed to have this in place and because the need is there, frankly.

One of those needs many of you have read about and heard about is funding for our National Guardsmen. Christian Cowgill is here tonight with his family and I appreciate you being here Christian. He was one of 700 National Guardsmen who had his initial request turned down because he applied for funds and because of a budgeting error, and it was no one’s fault we just had more demand as people returned from the front than we expected. The dollars weren’t there for this spring semester. And I applaud those members of the House on the Democrat and Republican side who brought this to my attention. In the Senate, the speaker and Senator Stivers as well as Speaker Stumbo, I appreciate you all working together. I appreciate our university presidents in quick measure getting together in an afternoon call shortly after this was brought to my attention and rather than putting off and addressing it in this biennial budget we fixed it in a 20 minute call or less in an afternoon the day after it was brought to our attention. That’s how we are going to do things to the extent that we can. But it has been remedied and some of these dollars that have been getting swept are going to be able to offset some of those needs among others.

But additionally were going to be able to fully fund the KEYS demands based on criteria, the CAP and some of these other programs that these dollars were initially intended for.

Another thing we are going to do is move the post-secondary dollars to outcome-based funding. You’ve heard me talk about it. But it’s coming. And I’ll tell you this
again is something that is going to have to be done thoughtfully. And so to just simply apply it to this year’s budget would be unfair. While a study has been done, I appreciate the council on post-secondary education for having studied this issue. They did put together some thoughts over the course of 15 months, and they came up with some ideas that included a couple of different components - truing up a couple of different universities in order to bring them up to a per capita spending relative to other universities. That was one piece of it, then also having outcome-based funding - funding based on the restoration of additional dollars to the budget. I appreciate them having put this thought into it. Needs some more work, though. And it will ultimately - within 4 years - apply to every dollar, not just dollars that are restored.

That’s important for people to understand. There is not going to be money just for the sake of existing. There is going to be a billion dollars roughly just as there is now. Hopefully more as we move forward and are economically stronger but we are going to be thoughtful as to how that is allocated.

Two things that I want to draw attention to that you are going to see in this budget. According to CPE they thought that 2 universities, Western Kentucky University and Northern Kentucky University, needed to be trued up to a small degree - not at the expense of the others but out of the general budget where each of them would have a higher baseline to start with. Because we don’t have the final outcome-based formula in place, we are not going to have that trued-up starting in fiscal year 2017. But we are going to take those exact numbers - I’m not going to reinvent that wheel a lot of smart people agreed on the fact that this is what the right number was and so we are going to take those exact numbers - and we’re going to true-up 50% of that number in fiscal year 2017 for Northern and Western. We are going to true up 100% of it in fiscal year 18 and beyond. And then people would be on par with one another as relates to per capita spending plus or minus a bit from the tax payers of Kentucky.

And then those dollars trued-up in fiscal year 18 and beyond are going to start to be allocated according to outcome-based funding. We will sit back down with those very same university presidents, with employers, with parents, with students and we are going to come up with what those outcomes need to be. The net result of putting public tax dollars into education is to ensure that we are
actually graduating people who can go into the work force and get out of their parents’ basement among other things. And these are the things that we are going to do.

If we are going to subsidize it with tax payer money we are going to focus on the outcome. And so in 2018 a third of all the dollars are going to be allocated by outcome-based funding. 2019 it will be two-thirds. 2020 and beyond it will be 100% of post-secondary education dollars are going to be allocated based on an agreed upon formula that will work for everybody and most importantly will work for our students, their parents and the people that are going to employ them into the future.

We’ve got to talk about our pension. We talked about keeping our commitment to our public servants. We are going to start by auditing every single one of the pension systems. That’s imperative. That’s gotta happen. This is something frankly, with all due respect to our current auditor and the man that presided him, it’s not something that should be done by the state itself. We are going to retain outside auditors we’ve put a line item in the budget, you’ll see it. It’s more than I believe what we will need but it should be adequate - and then some - in which case we will have dollars left over. Small compared to other numbers you will see in there but the point is we need to audit these systems. We need to have a true assessment.

We’re going to talk with the very same people who have looked at programs in other systems that are having trouble. Whether it’s Los Angeles or Detroit or others, the same people with that expertise in auditing those plans and coming up with solutions are those that we are going to be talking to. Who it ultimately is we’ll bid it and we’ll make a determination. But upon auditing it we’ll fully know the scope and scale of the problem.

We cannot, let me reiterate something we said earlier, we cannot borrow our way out of debt nor will we try. Nor will we try. And yet, and yet an argument that has often been made fairly or otherwise and at times fairly, has been, “What’s the alternative? What’s the solution from the other side?” There are members of this House and members of this Senate. I hesitate to leave people out of it but people like Brad Montel, people like Jimmy Higden, people like Joe Bowen, people who
have spent inordinate amounts of time coming up with very thoughtful restructuring programs that are ways in which we can restructure the pension system to make it more viable and sustainable into the future.

I have asked them to hold off on introducing all of those changes until we truly understand the nature of the problem itself - the size and the scope of it - because while they have good solutions, and solutions that will solve a problem, it solves a problem the size of which we don’t know. Until we know that we want to make sure we bring the right solution forward. So I have put forward something that does not wait until we’ve done that to fund these pensions and so I want to draw your attention to several things and I’ve met with people who represent the retired teachers and state employees to share these numbers with them already in advance.

First of all, as it relates to KERS, the request is to at least fund the arc. We will do that and then some and I’ll talk about that. That plan is under 20% funded. It’s untenable as it stands. We are not only going to maintain the baseline funding of 625 million dollars for each of the next 2 years that has already been committed in 2016. We are going to, for KERS, add 130 million dollars in this budget plus an additional 45 million dollars in this budget so that’s arc and arc plus. It’s 175 million dollars to KERS on top of the 625 in 2018; its 625 plus 152 plus 45. Additionally - you can clap for that. The sum result of that is well over 800 million dollars that is going to be applied to offsetting this obligation that they have. It’s a start.

And this is something that we are going to do as it relates to KTRS. KTRS has made a request that even they themselves recognize was more than our budget would be able to hold and yet this budget you will see calls for a contribution of 309 million dollars out of the general fund in addition to the 665 and a half million already being appropriated to the total of just over a billion dollars each of the next 2 years. This is significant money; this is the heartbeat of this entire budget.

Because everything else that we care about, including things that I want, things I campaigned on, things I’d like to see, things that many of you in this room and in this body would like to see, we cannot afford until we get our financial house in order. And until we figure out, based on audits and based on agreed upon plans
what that looks like, we’re not going to just wait. We are going to start addressing the problem now.

We’re not holding people hostage based over this and I would challenge those in the House and those in the Senate to put these dollars into these accounts. Budget these dollars for this budgeting session and then sit down in good faith with one another and let’s come up with a solution to ensure that we don’t have to keep eating so much of our budget every single time and can do other things that we want to see done. But these are going to be priorities. We are going to allocate billions of dollars additionally to this. One point one billion in new monies are going to be added to the pension systems over the next biennium. This is the kind of thing that should make all of your constituents feel good and I would challenge those of you that are watching, those of you represented here today, contact your legislators. If you want people to stop taking monies and applying them to other things that could go to this pension system then support this budget bill. It’s important that we do so.

We’ve got to take care of Kentucky’s most vulnerable citizens. We’ve talked about that. Kentucky’s most vulnerable citizens include people who are subject to abuse and neglect. And the people who are actually protecting them are the people we need to take care of.

I want to share a letter with you from Vanessa Nunn. She is here tonight as well. She is a social service clinician in Campbellsville. I appreciate you being here tonight, I truly do.

She wrote: “I’m a social worker in Taylor County. I’ve worked for the cabinet for almost 20 years. I’m very proud of the job I have. Over the past 20 years I have seen so many changes in both administration and in policy. Since I have been in this office I have seen the staff completely turn over at least four times. That is not fair to families. Each time they change case workers it’s like they start all over again from the ground up. This is not only frustrating for families and children. It’s frustrating for the judges and attorneys that work alongside of them trying to reunite and keep families together.”

Vanessa thank you for writing, I appreciate it. Your words were shared by a number of other folks as well who feel the same thing. We’re going to be adding
4.8 million dollars over the next biennium to increase entry level and new hire salaries for people who are taking care of our most vulnerable citizens. Thank you for your letter.

We’re going to be, we’re going to be increasing the minimum starting salary for mid-level social workers and thereby decrease some of the chronic turnover that has been a problem. This will positively affect 2,030 social workers in this state. These are the kind of things that will contribute.

I want to read another letter that came on a not-unrelated front from Robin Boggs. Robin is here tonight. She is a guardianship social worker. She takes responsibility for the care of people who don’t have the capacity due to health or mental limitations that they may have to care for themselves.

She wrote: “I’ve been working for the Commonwealth as a guardianship social worker for about a year. I am amazed by the caliber of work that is done by my colleagues given huge caseloads, low pay and high turnover. As a realist I understand that the budgets are tight but I am concerned that service to our most vulnerable populations will be at risk as legislators look to find money for issues that are their priority. I ask that you look at other areas to trim rather than make cuts to programs that are already working beyond capacity as they are.”

Robin, you’re correct and we are going to be adding just under a million dollars - 964,100 dollars - into the guardianship caseload management. This is going to allow us to bring on additional caseload managers. It’s going to allow us to keep up with the expected growth plus 6%. And this will help us to offload some of the demand that you and others are feeling so that we can do better by those that we are expected to do right by.

About 10% of all the emails that we got addressed a particular issue. This was interesting. This was brought to my attention in a way that I didn’t even fully appreciate - the mandatory overtime that is being demanded of so many of our public workers. Turns out that there are hundreds of caseworkers across this state that are being forced to do mandatory overtime every single night. Some of them more than 5 nights a week. They take this work home with them, some of them. They don’t ever get to turn it off they stay tied to their phones. This has got to end. They are robbed of the ability to coach their own children, see their own
plays, enjoy with their own families - things that we often take for granted at times. This has got to end.

I’m married and have 9 children, many of you are aware of this. I value the time I have with my family. We should be just as cognizant of the time each and every one of our state employees has with theirs.

When I heard of this I talked with Secretary Glisson, she is our Secretary in the Cabinet for Health and Family Services, and we worked with her to reach a solution to solve this problem. And potentially, frankly, I believe it’s going to save us money in the process. One of a number of employees, and one in particular, pointed this out - why don’t we just limit the actual hours in which you can call in? Have a cut-off time for hours you can call. Have the offices continue to be open for foot traffic and that allows people to better, more effectively, manage the case load and then when the calls are done they can actually get their paperwork done. These are things we’re going to do.

We are going to actually reduce overtime, reduce the caseload on our workers, and ultimately, I believe were going to do a better job addressing. It’s these kind of ideas that I encourage you to continue to bring forward. We need these ideas to continue to come as we face this budget in the next couple of years. I thank Secretary Glisson, who is here tonight, and her staff for quickly coming up with solutions. This is something we are going to effect immediately so many of you are going to start to see relief in the days immediately ahead of us on this front.

I want to read a note to you from Susan VanLandingham. She wasn’t able to join us tonight because she teaches in the evenings. She is a forensic science specialist at our state crime lab and she wrote this:

“"I feel as though the budget for lab services is inadequate, that there are changes that need to be made within the service options for police departments. The DNA back log is probably something that you are already aware of and we do not have the man power or the instrumentation to catch up without costly outsourcing older cases.”

And I’ll tell you this is an issue that has been discussed on both sides of the aisle for a long time by people who are currently in office and people who preceded them. This is a shame. It’s avoidable. It’s going to be addressed.
And so we are going to allocate an additional 4 and a half million dollars that are going to be used to process these, all this data that we have, all of the forensic data that we have, the rape test kits, the sexual assault kits that are variations on the same thing. People who are survivors of crime, we are going to test these things and we’re going to accelerate it. We’re not going to wait until 2017 and 2018. This 4 and a half million dollars is going to be made available. We are going to pull it through even into the remainder of 2016. We are going to do it as quickly as we can to eliminate this back log and put the rape test kits to bed once and for all and allow our law enforcement officers to do their job.

We are going to take care of those who protect us. We are going to protect those who protect us in this budget. This budget calls for a couple of things. First of all CLEF funds for the next four years - and I hope forever thereafter - are no longer going to be swept to balance the budget. Not going to happen. There’s absolutely no excuse for sweeping the CLEF funds to balance the budget. These dollars are for our law enforcement. That is exactly what they are going to be used for.

In this budget I am calling for a 12.4 million dollar increase in salaries for our Kentucky State Police. This will be for both our troopers and our senior troopers. We are going to be able to use some of these dollars not only to insure that we get the best and the brightest, but that we keep them. And that when they get additional responsibilities 10 years down the road, it comes with additional money as well. These are things that are going to be addressed.

I want to share with you a note that came from Sgt. Jared Thompson and correctional officer Sonya Bower. They worked together on sending this email in. Sgt. Thompson is with the Kentucky State Penitentiary. He took the time to send this in.

He said: “We believe that the current high turnover rate is due to the low pay rate and lack of retention pay in comparison with other states.” He’s talking about in the other correctional facilities. “The state should invest its time and money in excellent training and retention pay to keep the current employees. The cost of the initial hiring and training of a new employee is estimated to be 20,000 dollars per trainee. With the current high turnover rate we are wasting hundreds of
thousands of dollars on employees who don’t even make it through their 8 month probation period."

He is absolutely right and so we are actually going to dedicate 4 and a half million dollars in retention raises for our corrections officers in this budget. This, I truly believe, will have a dampening effect on the 67% turnover rate. Any of you who happened to work in the business world at all know what a 67% turnover rate would do to your business. This state is the people’s business and we are going to do what we can to spend dollars so that we don’t waste even more of them.

This will affect approximately 2,125 correctional officers. And this will help to offset some of their demands on forced, five 12 hour days in a row. That will be able to be eliminated in partial measure due to this.

We also got an email from Ashley Parker. Ashley is a probation and parole officer for the past 8 years with the Department of Corrections and she wrote saying: “The caseloads that we manage and the responsibilities placed on the officers have created significant stress, officer turnover, and continued time sensitive tasks as the criminal element continues to commit offenses and violate terms of their condition.”

In this budget we are calling for 2.4 million dollars over the biennium to hire 32 additional probation and parole officers. This will reduce the caseload from an average of 94 cases per officer to 83. So many of us think that we are overburdened and over worked. They will still have 83 cases per officer but this will help to start moving it in a more manageable direction.

Received another note, this came from a man named Jarrod Bullie. Jarrod is here tonight. He is a public defender in the Department of Advocacy in Lexington and I appreciate you being here tonight Jarrod.

He writes: “To the best of my knowledge we have never been fully staffed. The turnover is significant and it takes substantial time to train any new hires. For my part I’m willing to forgo reclassification and the commiserate pay raise.” Careful what you wish for. “Indefinitely. Even indefinitely if it will help. I’m even willing to discuss a pay cut if it would help us remain staffed. It is a tough job as it is but my primary goal is to help the poor and underserved Kentuckians who face a loss of
their liberty, their livelihood, and even their lives at the hands of an overworked Judicial system.”

Jarrod, to that exact end we’re going to allocate in this budget 6.2 million dollars in funding to hire additional public defenders. This will allow us to hire 44 new attorneys reducing the case load for those individuals from 514 per attorney to 395. $6.2 million to reduce their individual caseloads from 514 to 395. Additionally, we are going to exempt the state’s prosecutors from any budget reductions at all.

We talked about dealing with substance abuse. I’ve mentioned it a number of times and although I’ve never met the man, Sam Quinones, I would recommend to all of you to read his book called Dreamland. It is a sobering book. Some of you perhaps have read it. Some of you are perhaps familiar with Dreamland over in Portsmouth, Ohio, right across the river. It’s based on that. It talks about this epidemic and how personal it is to so many. It’s a book worth reading and I would encourage any and all of you who serve the public and deal with this issue in any capacity, read Dreamland. It will wake you up and sober you in some pretty amazing ways.

We’ve got to deal with the heroin scourge. It’s been debated in this room and across the way. I don’t need to go into in great detail but the opiate addiction is real. It’s systemic throughout this state and beyond. It is a scourge we have got to fight with everything in us. And so not only do I continue in this budget to propose that we fund as we did in the last budget the 10 million dollars, but that we actually increase that as well an additional 5.7 million in fiscal year 2017 and an additional 6.3 on top of the 10 in 2018.

This will allow us, this will allow us to fund more of what we are already funding in some places. There are many good programs that are helping to deal with this. Many that are contracted nonprofits that work with our state, places like The Healing Place. They would like to do more of what they do and do well for us and they will have the opportunity to do so because of these additional dollars we’re going to spend for substance abuse and drug addiction in particular.

We are going to add 6.4 million dollars in ongoing support. We are going to keep that in there for the KASPER system. KASPER system is important for us to be able
to monitor prescription drugs and ensure that that doesn’t balloon on us yet again. So 6.4 million will be allocated to that. We are also going to fully fund Operation UNITE in each of the next two years in this budget biennium as well.

I want to touch briefly on KYNECT. There has been a lot of discussion about it. Much of it untrue frankly. The discussion that people are being thrown out of their health care, there’s not one person. We are going to shutdown KYNECT. Let me reiterate that. The KYNECT conduit for health insurance will be shut down. It will not affect the health insurance of a single individual. Everybody who’s on a health insurance plan already signed up last year in open enrollment, they’re covered through this year and rather than open enrolling on the KYNECT program and platform, they will open enroll on the federal exchange. It’s another exchange. They’ll have access to the same types of plans with the very same providers. This is going to happen because the redundancy is of no value to us.

We’ve heard a lot of talk about how it’s the model for the nation and how it’s stellar and why would we do this. The fact is, it was bleeding out. It was being heavily subsidized by both state and federal dollars. It does not have the ability to sustain itself. And we are wasting money there that could be better applied in other areas.

So, a portion of the assessment revenues that are currently being used to sustain this system are going to be used to wind it down. I want to also dissuade any and all of you from the idea that it’s going to cost 23 million dollars. It’s a number that people repeat as gospel; it’s not true. It will not cost 23 million dollars to get out of this. It will cost a small fraction of that. The exact number to be determined, but it will be a single digit number of millions of dollars. A small, single digit million and I’m telling you we’re going to get it done and move on.

And as to the people who are on Medicaid, there is something else that we will talk about here in a moment. There will be no general funds for this transaction. No general funds are going to be used for winding this program down. As it relates to Medicaid we can (video/audio trouble) 30% of us on Medicaid. You know it to be true. It’s a reality. We can’t afford it; we’re not going to try. So what are we going to do then?
We have 25 to 30 - almost of us - percent of us on Medicaid because we have need in this state. There is real need. I appreciate that. I understand it. I’m a guy who grew up in financially humble circumstances and I know people now and I knew a lot of people when I was young who had need for programs like this. We need to protect programs like this. We need to make sure they are available to those who need them. We need to make sure that we weed out that which is not going according to how it’s supposed to, including testing people for assets and means, insuring that those receiving these benefits truly need them. This is something that is going to happen. Because the more we do that, the more we will have to do for those who truly need it.

Additionally, and you know this, we’re working with Secretary Burwell in Health and Human Services. She and I have had good conversation and we are going to sit down with CMS, which is in that cabinet at the federal level. Mark Birdwhistell from our state will be working with us and her to come up with a plan that allows us to be able to cover those in need in a way that’s affordable to us. And I want make something very clear though, we’re going to come in good faith. I believe we can get this done. If we cannot get it done we will not have the ability to have expanded Medicaid in the state of Kentucky.

So my challenge is to each of you as we move through this process and to those at CMS and to those who will work with us to craft this plan: Come in good faith, come with the expectation that we will do new and novel things, that we will create an approach to Medicaid here in the Commonwealth of Kentucky that will be a model not only for our own viability, our own financial sustainability, but for the rest of America to follow as well. And it will include things that will allow us to be able to afford for years and years to come.

But it’s going to result in systemic change. This is what’s going to come and we’re going to sit down and have these conversations in the months ahead and by the middle of this year we are going to know whether or not if we are going to be able to come up with a solution that will allow this to go forward.

What you will see in this budget, though, is that we are budgeting for no change whatsoever. We are budgeting assuming that there was going to be no change. There is a cost to expanded Medicaid the way it’s currently structured and we are
accounting for those costs in this budget. We’re not pretending that they don’t exist. They are there but I believe we will come up with a better solution and that is my intention.

We talked about building infrastructure for the future. Building the infrastructure of the future is driven largely by the road fund and you all know this to be the case. The road fund has actually been depleted quite a bit of late. Frankly, gas prices are going down and that’s not good for the road fund. But, because gas prices are going down, I encourage all of you to drive more. Go for it get out there and drive around. Burn those gallons up. We need the money. It’s all good. You’re contributing to a worthy cause - the very things we are talking about and others as well. But the road fund dollars both from the state variable excised tax as well from the federal highway trust fund, this is what funds our infrastructure.

One thing that we have ignored for a long time is, we’ve ignored our bridges. No one cuts a ribbon by fixing the underside of a bridge. Nobody crawls down under there and cuts a ribbon and gets re-elected on this. So, a lot of times they get ignored. We have hundreds and hundreds of our bridges that are in states of disrepair the likes of which has got to be addressed. And so, in this biennial budget, we are calling for no less than 15% of all of these state dollars to be allocated to fixing our bridges - no less than 15%. That’s a significant sum and it is going to allow us to accelerate many of these bridges that keep getting pushed to the back of the road plan.

We are also going to shore up our trunks. The I-65 corridor is a well-known trunk; has a lot of logistical capabilities on that trunk. I-75 is becoming stronger still. We’re going to plow into those, invest in interchanges and widening of lanes, helping to offset some of the things that contributed to some of our problems that we had. We’re going to widen parts of I-75, we’re going to put interchanges in places like Bullitt County on I-65 where there is growth and where we want jobs to come. We talk so much about the I-65 and the I-75 corridors, so often we forget about the I-69 corridor. The western part of this state has a very strong trunk as well but it’s a sapling by comparison to some of the others. That will change. We are going to accelerate forward into this road plan. The things that will allow us to look at the bridge in Henderson.
These things you will see, we’re going to start to study these, we’re going to invest in that highway because it goes from Canada to Mexico. It’s the only north/south one on this side of the Rockies that does so. This is the kind of thing we need to invest in because it’s going to open up Western Kentucky in extraordinary ways.

We’re going to invest in things like the Brent Spence Bridge corridor, for those of you who are from Northern Kentucky. Guess what? No matter what we do there whether it’s another bridge next to it, whether it’s a roundabout, whatever the case might be, that bridge is going to be here as long as most of us in this room are going to be alive. So, we are going to paint the darn thing and we are going to stop pretending it’s falling down because it’s not. We’re going to paint the Brent Spence Bridge. We’re going to repair the Brent Spence Bridge. We’re going to look to offset simple things that can be done with lanes and on ramps, ingress and egresses. And so we’ve allocated dollars in this budget - 38 million dollars - to that project alone to ensure that even while we look for longer more permanent sustaining solutions for the long term, that we will be addressing the near term needs as well.

We’re also going to take 10 million dollars out of the general budget and allocate it to our airports, to our aviation needs. We have a tremendous amount of deferred maintenance at our 59 airports in this state. We’re going to allocate 10 million dollars per year to that and we are not going to sweep one cent out of those dollars that come from the fuel surcharge already being assessed on jet fuel in this state. That’s going to allow us to address this problem. It’s important to realize, actually, as it relates to airports, some people may think, “Why are we focusing on that?” Think about all the people that we want to come here to Kentucky, to bring their companies to Kentucky. How do they get here? They fly in on their corporate jets. They land at one of our airports. Their impression of the areas in your communities is largely driven by that first impression. And so we are going to invest in that infrastructure because it’s important.

All of this is being done, these 8 things we’ve discussed, so that we can save for a down payment for our future. We’ve got to be better stewards of the taxpayer’s dollar. We talked about the fact that this budget will put 1.1 billion in new dollars to our pension problem. This is while we are still going to be working to figure out
the long term solutions - structural changes. We are not going to wait. We are going to put 1.1 billion in as we talked about. We are going to set aside 1 billion dollars in future spending for contributions and for savings. And what I mean by that 1 billion is... Many of you are aware of the fact that there are - whether it’s in the health funds some hundreds of millions of dollars that accrue – some that often get excited about sweeping and spending on things. We’re not going to sweep. This is an anti-sweeping bill. You’re going to see that when you see the numbers. There will be so much less money swept than in any budget that anyone in this room has ever been a part of that it will baffle you as to how we can get it done. But we’re going to do it because the people have been told that these fees and these assessments in taxes are for specific purposes and that is what they are going to be used for. We are going to stop playing games with these dollars. We’re going to stop balancing the budget by sweeping dollars.

And so whether it’s some hundreds of millions of dollars of health insurance policy monies that have accrued or whether it’s settlement with online poker companies, whether it’s pharmaceutical companies, whatever the case may be that we have settlements with and chunks of money will come in.

My proposal and what is going to happen with these dollars by executive action over the next 4 years, and what I’m going to challenge both the House and the Senate to do to codify - to make legally binding legislatively - is that we are going to take those dollars and rather than disperse them, rather than drop them into filling holes that exist, we are going to put them into a permanent fund. It’s going to be an anti-sweep-able permanent fund. It is going to be a fund that’s going to be a dedicated revenue source to these pension problems that we have until the pension problems are gone. And then we will be able to use it for all these other things that we want.

It’s going to be many years beyond the lifetime of many in this room before we have dug our way out of the pension obligation we have. But we are going to take these hundreds of millions of dollars, and or tens of millions of dollars, and or millions of dollars every time there’s a settlement, we’re going to drop these into a permanent fund. It’s going to be managed professionally in a way that the proceeds - based on a specifically predetermined, a legislatively determined is my
hope and belief, spending policy - that dedicates those dollars to offsetting the pension obligation and also contributing to a rainy day fund.

This is how we are going to get our house in order. This is what the outside world demands of us. This is what the credit rating agencies are begging for from us. They want to see that we are actually taking this problem seriously. This is what they want to see. So many of the things we want are going to come about as a result of us getting our financial house in order. We are going to put that money in a sweep-free zone. I can keep it there for 4 years but I would rather we work together as legislators to ensure that it stays there forever for the betterment of the people we represent.

There are easy solutions. I thought about bringing one of those easy buttons, you know, that people often sometimes cynically will say, “Well the Frankfort solution is that we take that money and that we spend it.” We’re better than that. You’re better than that. I mean, some of you have served in this body for a long time, and I tell you what, we are better than this. Let’s be good stewards, let’s work together; let’s be a family. Let’s talk about these things as if it’s our own money because it is.

And so I challenge us to work together, all of us, representing every corner of this state, every constituency. Look around this room. We are Kentucky. Look around you in this room. We’re black, we’re white, we’re young, we’re old, we’re male, we’re female, we’re from cities, and we’re from rural parts of our state. We represent all of what Kentucky is. This is who we are. Spend the money like it’s your own money. Budget for it like it’s your own. That’s what we are doing in this budget. We can become the best version of ourselves. We owe nothing less to those that are to follow us. This is my challenge to you. Let’s rise to the challenge; we can do this. This is our capability.

I’ve said it many times. We’ve talked about it, our state motto that’s on the flag behind me, “United we stand, divided we fall.” You’re going to be tired of hearing me say that over the course of the next 4 years. But every time I address you, unless I forget, I’m going to remind you of the fact that is our state motto. “United we stand, divided we fall.” Let’s be united, let’s stand together, let’s stand strong.
I challenge you, please, to think outside the box as you go through this budget process. I’ve put forward a budget that, frankly, should make it easy for those in the House and the Senate to agree. We’ve exempted things that are contiguous; we’ve funded things that everybody agrees need to be funded. We’ve made it simple. This will afford you the ability to get this done in short order and accomplish a whole lot of other good legislative things that you are now free to go about, now that you know who or who isn’t running against you in the upcoming year. So you can get back to it. You can get back to work.

I would also ask you in this room and those of you who are watching, those of you in the gallery and those you represent, be patient with us. This is not a sprint. There are many things that are not in this budget. One thing you will not see in this budget are any tax cuts. I would love to see tax cuts. So would many of you. So would many of you watching. We can’t afford them right now. So while there are things I campaigned on, and things that I would like to see come to fruition, we’ve got to be pragmatic. We’ve got to address the real need which is getting our financial foundation in place. And so there are not things in here that I would like to see come.

We’ve not discussed other things that will be topical, but be patient with us. If you elected us expecting something to be done immediately, be patient. We have 4 years. We’ll get things done.

But I appreciate those of you who are here. I’m asking you also to give us honest feedback. Just as we’ve gotten from so many whose letters I’ve read tonight. Continue to give us honest feedback. This wasn’t an exercise for the purpose of this discussion. Keep using that same email address. Send us ideas. For four years keep ’em coming. We literally have members of our team that will read every single one of these. And so many of you, the thousands of you, should ultimately start to hear from members of your own team including the cabinet secretaries in the areas in which you work, who are going to reach out to you individually and personally and thank you for reaching out to us, for giving us ideas.

And we’ll enact and act upon as many of those as we possibly can. Be patient with us. Continue to communicate with us. Think outside the box. Work collaboratively
together. Be a family. Work with each other. Have each other’s back. Let people all over America know that Kentuckians take care of each other.

We were the model for America during this snow storm, we were. And again my hats off to those individuals from our state troopers, to our plow drivers, to our construction workers who were actually using their talents in ways that were being employed, to those who were in the garages, to those who were loading the salt, to all of those of you who patiently avoided the roads so that they could get about their business. We were together in a way that the entire country looked at and marveled at. You look at the mayhem that was unleashed on so many other states by this very same storm. We did it well. Keep doing it well.

I love Kentucky. I don’t know about you all; I love Kentucky. I believe in Kentucky. I believe in your ability to make this a great, great place. Not only to continue to live, but for generations to come - to want to come and live; for businesses to thrive and flourish. Let’s do it by having each other’s back.

I appreciate you being here. I thank you for your patience in listening to me go into more detail than perhaps wanted. We will be releasing this budget tonight. You can go through it in even greater detail. But again let me close tonight with one final challenge to our House and Senate: Pass this budget.

If the things I’ve said tonight, the focus that we’ve put on, the priorities of vesting in our pension obligations, and in pay raises for those who are protecting us and our most vulnerable citizens, the idea of living within our means and not spending money indiscriminately. If these things appeal to you and you’re watching tonight, those of you who are here in the audience with us tonight, light up the phones for your legislators. Call them, email them. Calling them is better because they get little stacks of paper. They come in and they get nervous when they see lots of papers piled up. Call them, email them, stop by and see them. Let them know you want us to spend your money as if it is your money, because it is.

Thank you and God bless you.