



Fred K. Fern

August 24, 1938 - March 13, 2025

Frankfort - Fred K. Fern, 86, of Frankfort, Kentucky, passed away on Wednesday morning March 13, 2025, surrounded by the prayers and love of his family.

Fred was born in Cowan, KY on August 24, 1938, to Herbert Foster Fern and Mayme Boone Fern. Fred is survived by his loving wife, Betty of almost 61 years, his children: Lisa Reutener (John), Michael S Fern (Kimberly) and Gretchen Watson (Jason), Grandchildren: Alec, Caleb, Jonah, Josiah, Leeland, Annalise and Christiana. Also survived by twin Brothers, Ronnie Fern (Wanda) and Tommie Fern, Sr. (Lena Rae); Niece, Lynn, who spent time in their home and became like another daughter, her children Kaitlyn, Danielle and Colton Lane; also, many other beloved nieces and nephews.

Fred graduated with a Bachelor of Science Degree from Morehead State University. He taught school at Ewing Elementary, then later began a career in State government. He started in Disability Determinations, then became a Hearing Officer for Unemployment Insurance and finally served as a Branch Manager for Kentucky Disability Determinations. He retired from state government in 1989, to devote full time to real estate investment through Fern Realty and Properties, the business developed and co-owned with his wife, where he remained active until his death. Fred enjoyed his work, built several homes in Westwood Park, acquired and renovated houses around Central

Kentucky and Port Charlotte, Florida.

Fred was known for his infectious laugh and his zest for life. He never met a stranger and had many friends. He was an incredibly generous man, helping others when in need. Fred loved having people to their home for gatherings for any occasion, especially hosting the annual Family Thanksgiving dinner for 40 plus years.

He spent many enjoyable winters at their home in Port Charlotte Florida, hosting Kentucky Derby Parties for treasured friends, singing karaoke at Punta Gorda Elks Club and chasing the sunset with Betty to many nearby beaches.

Fred loved his family and adored his seven grandchildren and great nieces and nephews. He looked forward to their visits, often encouraging them, challenging them and giving helpful advice.

Fred enjoyed restoring old houses, horse races, water skiing, traveling and Karaoke. The Fern Karaoke Basement will be remembered by many! Fred lived with a sense of adventure.

He attended Bellepoint Baptist, Forks of Elkhorn Baptist Church in Frankfort, First Alliance Church in Port Charlotte, Florida, and was a member of Immanuel Baptist, where his children grew up.

A celebration of his life will be held on Wednesday, March 19, at 2:00 p.m. at Harrod Brothers Funeral Home with Rev. Todd Lester officiating. Graveside meditation and interment will be held at Frankfort Cemetery following the service. Visitation will be held Tuesday, March 18 from 5:00 p.m. until 7:00 p.m. at Harrod Brothers Funeral Home.

Arrangements are under the direction of Harrod Brothers Funeral Home & Crematory.

Cemetery Details

Frankfort Cemetery

215 East Main Street
Frankfort, KY 40601
(502) 227-2403

Previous Events

Visitation

MAR 18. 5:00 PM - 7:00 PM (ET)

Harrod Brothers Funeral Home
312 Washington Street
Frankfort, KY 40601
(502) 227-4526
hbfh@harrodbrothers.com
<https://www.harrodbrothers.com>

Funeral Service

MAR 19. 2:00 PM (ET)

Harrod Brothers Funeral Home
312 Washington Street
Frankfort, KY 40601
(502) 227-4526
hbfh@harrodbrothers.com
<https://www.harrodbrothers.com>

Tribute Wall

TS

“ *Tammie Smith lit a candle in memory of Fred K. Fern*



Tammie Smith - March 21, 2025 at 10:12 AM

RS

“ *Mike, so sorry to hear about the passing of your dad. I did some surveying and engineering work for your mom back in the day and they were so good to me. Fred will be sorely missed. Prayers to the family my friend.*

Robert Semones

Robert Semones - March 20, 2025 at 11:18 PM

JK

“ *Fred and Betty were lovely people, and Curtis and I had fun doing karaoke with them at their club in Florida and their 50th anniversary celebration. Fred Fern was one of a kind, and I miss him.*

Julie Kirk - March 18, 2025 at 10:38 AM

BF

Thank you Julie

Betty Fern - March 21, 2025 at 01:37 PM



“ 61 files added to the album Life Tributes



Harrod Brothers Funeral Home - March 18, 2025 at 09:02 AM



“ Stumph Family purchased the My Soul Lives On Blanket for the family of Fred K. Fern.



Stumph Family - March 17, 2025 at 09:36 PM



“ Stumph Family planted a [Memorial Tree](/store/Product.aspx?ProductId=4518) in honor of Fred K. Fern.

Stumph Family - March 17, 2025 at 09:36 PM



“ Mike, I am so sorry for your loss. Your father was always so good to me and all our friends. He was a good man and will be missed.

Scott Vitatoe

Scott Vitatoe - March 17, 2025 at 09:33 PM



“ *Dear Betty and family,
I am so sorry for your loss. The obituary is well written and shares a lot about this wonderful man. You are in my prayers. Your Cousin Cathy from Florida*

Cathy Gates - March 17, 2025 at 09:24 PM



Thank you Cathy

Betty Fern - March 21, 2025 at 01:43 PM



“ *A grove of 3 [Memorial Trees](/store/Product.aspx?ProductId=4518) was planted in honor of Fred K. Fern.*

March 17, 2025 at 07:38 PM

ES

“ Our family visited the Fern camp many times. Sometimes, to enjoy the fun and relaxation of the camp and other times to help build part of it while there.

However, on one visit we decided to do some frog-giggin'. "A manly thing." So, Fred, his son Michael, my son Brian and I decided to take the boat out and gig some frogs for dinner. As we trolled around in some of the thick marshland in the twilight to find some frogs, we started running into a lot of moss and sticks. The propeller on the boat got tangled in the moss and stopped running. So, we decided to do the "African Queen" thing and get out and pull the boat through all the moss and marsh area. Except Fred and I thought this is a good time to make men out of boys by having them pull it through the thick swampy water. Fred, being the boat Captain, and I, the First Mate, shouted instructions to the boys while we sat in the back of the boat enjoying a beer and keeping a sharp eye out for our dinner (the frogs).

After several launches of the gig we finally got a frog. The trouble is, it wasn't dead, and it took us 30 + minutes to get the live frog off the gig. And that was so icky it made the Captain and First Mate squeal like our little girls who were at the camp waiting for dinner. We told Brian and Micheal to keep pulling the boat and pay no attention to our unique frog calling. It was always a good time at the Fern camp and we'll really miss the Captain.

Edward L Sweeney - March 17, 2025 at 04:22 PM

EM

“ So sad to hear, Fred was a good man. He gave me a job many years back in his property maintenance position, started my career and thanks to his hard driving demeanor my business has now been going for almost 30 year. I'll miss you my friend but I know I'll see you again. Hold the gate open sir.

Ed Mccuddy - March 16, 2025 at 03:04 PM