

# THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 124

March 2018



## President's Perspective By Larry P. Totten

During the budget debate in 2016 and again this year, the Kentucky Public Employee Health Insurance Trust Fund (KPEHP) is being tapped for some serious dollars. Transfers out of this fund seem to have occurred on a semi-regular basis as shown in several past Comprehensive Annual Financial Reports (CAFR) issued by the Commonwealth. (Some \$63.5M was transferred out in FY16, the last year of the Beshear administration.) I was curious as to how much money was actually in this fund and how it could continue both its primary function to pay health benefits and act essentially as a "piggy bank" for these transfers. Remember, this fund receives money from employees and the state and apparently has some investment income as well. The 2017 CAFR says this: *"The Kentucky Public Employees Health Insurance Plan accounts for the revenues and expenses incurred in the commercial operation of the health insurance program for state employees, local boards of education, and quasi-governmental agencies."*

The budget passed for FY17 and FY18 called for a total of \$500M to be transferred out of KPEHP during the biennium - \$375M into the General Fund over two years and \$125M into a new fund - the Kentucky Permanent Pension Fund. The CAFR for FY17 reported the first transfer of \$187.5M. From the budget bill for this biennium, HB303/16RS: *"The funds transfers of \$187,500,000 in fiscal year 2016-2017 and \$187,500,000 in fiscal year 2017-2018 partially support employer retirement contributions."* In other words, this money was used to help fund the ARC. Here are the summary totals for this fund as reported in the CAFR for the year ending June 30, 2017:

### KPEHP - FY17

(Numbers expressed in thousands)

Operating Revenues:	\$1,759,562
Operating Expenses:	\$1,510,884
Operating Income (Loss):	\$ 248,678
Nonoperating Revenues:	\$ 5,123
Income:	\$ 253,801
Transfers Out:	(\$ 187,500)
Change in Net Position:	\$ 66,301
Net Position 7/1/17:	\$ 611,463
Net Position 6/30/17:	\$ 677,764

Under Revenues, the principal contributions were from employees (\$186,349,000) and the state (\$1,481,737,000). Under Expenses, \$1,421,852,000 was paid out in claims. Note that there was over \$611 million in this fund as the fiscal year began which grew to almost \$678 million at year end - even with over \$187 million being transferred out. Here is the history of the fund balance:

The budget bill from 2016 also created the Kentucky Permanent Pension Fund (KPPF): *"Notwithstanding KRS 18A.2254(3), \$125,000,000 in fiscal year 2017-2018 shall be transferred to the Kentucky Permanent Pension Fund from the Public Employee Health Insurance Trust Fund. These funds represent a portion of excess prior health insurance plan years and are not needed to fulfill health insurance claims payments for any prior plan year."* KPPF was created in FY 17 and had \$26,354,485 transferred into it, representing half of the FY16 state surplus. (It is out of this fund that PFM is being paid, that amount now sitting at \$1,252,630.)

In the current fiscal year, another \$187.5M will be transferred out of the KPEHP for ARC support and \$125M for the Kentucky Permanent Pension Fund. Barring some catastrophe affecting the health and well-being of state employees, this health insurance fund could possibly still have about \$600M in it at the end of FY18 even with about \$312.5M being transferred out. Keep in mind that employee premiums for insurance were increased by 3% for calendar year 2018.

With the aforementioned transfer, the total amount in the KPPF should exceed \$151M at the end of this fiscal year. In the budget bill proposed by the Governor, HB200/18RS, \$75M will be transferred out of the KPPF each year of the biennium for a total of \$150M, effectively closing it.

So, there are my answers. Over the years, employee and employer contributions seems to have created a health insurance trust fund with hundreds of millions of dollars in reserve.

## Annual Meeting

Plans are coming together for the 35th Annual Conference being held on June 14-15, 2018, at the Clarion Hotel, 1950 Newtown Pike, Lexington, KY. This is a State Board-sponsored meeting with Bluegrass East President, Doug Price chairing the event. We have a block of rooms reserved at a group rate of \$89/night (plus taxes). The room rate includes a hot breakfast bar for each day in the adjoining restaurant. To make your room reservation, call 888-390-4918 and ask for a room from the KPR room block. This rate is available for the day before and after, subject to availability.

The pre-registration form is included in this issue of the Kernel. Early registration will save you \$5 per person, or you can register for meetings at the door at 8 a.m. on June 14. Registration packets will be available throughout the event. For those of you coming in on June 13, Wednesday afternoon, we will hold the June Quarterly Board meeting beginning at 1 p.m. (tentative). At 4 p.m. we will have a tour of the AllTech Brewery and Distillery, a Lexington facility. More information is listed on the registration form. Members are welcome to attend the Quarterly Board meeting and/or the tour.

The Silent Auction rooms will be open on Thursday from 8:00 a.m. until closing at 4 p.m. Silent Auction items can be delivered on Wednesday or the day of the event. We hope to receive these as early as possible. Please bring Silent Auction and/or door prizes items – the more, the merrier! We plan to deliver most items to the winners soon after the 4 p.m. closing time of the auction. The opening general session on June 14 will start at 9:30 a.m. Our morning speakers are Jason Bailey (Kentucky Center of Economic Policy) and Dave Eager (Interim Executive Director of the Kentucky Retirement Systems).

We'll break for lunch at noon. The hotel has a restaurant and may have a buffet set up. Otherwise, there is a Denny's, Cracker Barrel, and McDonald's within a mile of the hotel. The meeting will reconvene at 1:30 p.m.

During the day don't forget to visit the Silent Auction rooms and take an opportunity to check in with vendors that are set up. Those invited include Humana, Anthem, Silver Sneakers, and a couple of the Lexington-based hospitals.

In the afternoon we will have a panel discussion by the Kentucky Retirement Systems elected Board of Trustees. All five have been invited. This will be followed by a presentation from Mary Hamilton of Frankfort titled: "*Liar, Liar, Storyteller!*"

The Bluegrass West Chapter will host a Hospitality Room on Thursday prior to the dinner. The evening events will start at 6:30 p.m., including awards and entertainment. The entertainment will be Roger Despard, a magician from Georgetown. He may join us during the Hospitality Hour! On Friday the Business Meeting will start at 9 a.m. and conclude around noon. We will have door prizes throughout both days and raffles for a country ham, a handmade Swedish throw, and a split-the-pot drawing.

After the Annual Meeting is over, participants will be asked to either fill out a printed survey or an online survey – you can tell us what we did well and where we need improvement. This information will be shared with the Board. Come join us for an informative and fun event!

You can download a copy of the form below on the KPR website: [www.kentuckypublicretirees.org](http://www.kentuckypublicretirees.org)

### Annual Conference Registration Form 2018 Kentucky Public Retirees 35th Annual Meeting June 14-15, 2018

Clarion Hotel, 1950 Newtown Pike, Lexington, KY

Hotel Reservations: Call 888-390-4918

Room Rates: single or double - \$89.00 plus taxes (includes free breakfast each day)

Conference reservation deadline is June 1, 2018

Fees must be paid to attend the meeting and banquet. Please enclose a check payable to "KPR" with this form.

Member(s) \_\_\_\_\_ Chapter \_\_\_\_\_

Guest(s) \_\_\_\_\_

	Number	Total
Registration, if mailed by June 1, 2018 (\$15 each)	_____	_____
Registration, if mailed after June 1, 2018 (\$20 each)	_____	_____
Thursday night banquet (\$30 each)	_____	_____
Outing*	_____	_____
Totals	_____	_____

\*For those who arrive on June 13, we will have a one-hour tour of AllTech Brewery and Distillery (\$11 each);  
US military active or inactive (\$5 each)

Complete this form and mail it and your check as soon as possible to KPR, P.O. Box 4082, Frankfort, KY 40604  
For additional information or questions contact Doug Price at [dprice@kih.net](mailto:dprice@kih.net)

## **Legislative Chair Update by Larry Totten**

The Public Pension Oversight Board (PPOB) met in December at which time the PPOB recommendations to the 2018 Legislature were approved. LRC staff presented an actuarial and financial review of the state's three pension systems. In January, PPOB met again for a review of Investment returns, cash flow, and budget updates presented by the heads of the three retirement plans.

As of this writing, there are sixteen pension-specific pieces of legislation filed for the 2018 General Assembly. While they all have been assigned to committee for hearing, none have been brought forward. There are several with variations of gambling to be used for pension funding, several bills dealing with legislators' retirement plan and/or their participation in one, and several filed with specific ideas regarding supplemental funding for KERS NH in particular.

As this is being written, there is expectation that the revised pension reform bill will be released on February 20. Apparently, the actuarial evaluations done on the changes proposed in October were horrific enough in terms of additional costs to both KRS and TRS that the proposal has been drastically altered. Nothing in the bill is expected to affect current retirees.

## **Retirement System Update by Larry Totten**

KRS's committees have met over the past few months. The Retiree Health Committee met in February to discuss the addition of "telemedicine" to those retirees covered under the Medical Only & Mirror plans; Doctors on Demand will be available to them as of April first for about a \$9,700 cost to KRS. Those retirees with Type II diabetes should expect to receive information in April concerning the CMS/Humana Medicare Diabetes Prevention Program. And, as this is the last year of the original three-year contract with Humana, KRS is working with Finance on processing the first of three possible renewals to the contract for 2019.

The Audit Committee met in December to receive the KRS external audit report for FY17 from Dean Dorton Allan Ford PLLC. The Committee also reviewed the draft of the Comprehensive Annual Financial Report. First quarter FY 18 financials were reviewed. Quarterly financials and cash flows through December were again a topic at the Audit Committee meeting in February.

The Investment Committee met in February; they were updated on investment returns and implantation of the new asset allocations. Waivers were approved to certain investment policies as the result of the re-allocations and also as the result of a shortage of KRS staff (and were done in preparation for the FY18 audit to be done by the Auditor of Public Accounts). Investment consultant Wilshire recommended divestment of six additional hedge funds. They also outlined work being done on a revision to the benchmark used by KRS to compare investment performance and a new asset liability study, expected to be completed in time for the May meeting. Three private equity investments were presented for consideration and were approved.

The full Board has met twice since the last *Kernel*. In December, the Board heard from its actuarial firm (Gabriel, Roeder & Smith) regarding the actuarial valuations of all ten pension and insurance plans. Employer contribution rates for all plans were approved. After considerable new debate, the proposed resolution asking KRS to advocate for retiree benefits was defeated with a tie vote.

The February meeting was quick and routine. All committees presented their reports for approval and the financial status of the plans were approved. The next Board will meet again in April at what is known as the Annual Meeting. It is at this meeting that the two KERS Trustees will be sworn in.

The 2017 Comprehensive Annual Financial Review (CAFR) was released and is now available on the KRS website. If you'd prefer not to wade through almost 200 pages of material, KRS also produced a Summary Annual Financial Review (SAFR) that is also available on the website and is only 20 pages. They are also posting daily update of legislation that could have a direct or indirect impact on our pension plans.



Since Kentucky Public Retirees updates our Facebook page on a daily basis, it is an excellent source for information regarding our retirement.





## Membership Article By Betty Hawkins

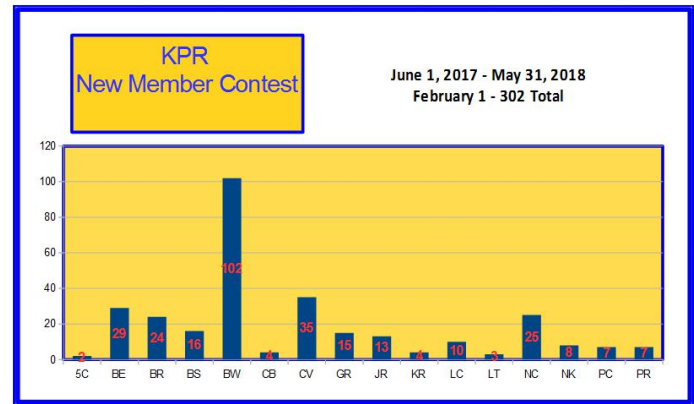
Our third Annual Membership Contest will end on May 31, 2018. You have less than three months remaining. Since the contest began June 1, 2017, through February 18, 2018, we have recruited 302 new members.

Bluegrass West Chapter has recruited the largest number - 102; Cumberland Valley Chapter is second - 35; and Bluegrass East Chapter is third with 29. As you can see, we all need to work a little harder to increase these numbers. Please see an updated graph on your right to determine how your chapter is doing.

Please do your part by signing up a new member today. How do you do that? There are various ways: Ask the individual to complete a membership application which you will give them. You don't have any of those? Send the member's name, home address, email address, and phone number to me at [betty.hawkins49@gmail.com](mailto:betty.hawkins49@gmail.com) or call me at 502-321-0649. I will complete the application for you. All you need is the individual's consent to be a member. Do not forget that the remainder of 2018 is free. The new member will not owe dues until January 2019.

Individual winners of the membership contest will be recognized at the 2018 Annual Business Meeting on Friday, June 15, and will receive cash prizes. The individual recruiting the largest number of new members will receive a cash prize of \$60; the second place recipient will receive \$40; the third place recipient will receive \$20. There will also be two random drawings with each winner receiving \$15. What do you need to do to be eligible for the random drawing – recruit a new member! You do not have to be present to win. However, please be sure that the new member lists your name as the referral on the membership application.

We now have 177 spousal members who have joined KPR, and we thank you for your support of our organization. For those members whose spouses have not yet joined, we urge you to ask them to consider



membership. As the beneficiary of the spouse's retirement, these individuals have as much at stake as the retirees. Please convince your spouse to join. There is strength in membership numbers as we lobby the General Assembly to fully fund our benefits as promised. You are also eligible for the random drawing when you recruit your spouse.

Our administrative manager has been extremely busy during January and February processing dues payments. There are approximately 800 members who have not paid their dues. Second notices will be mailed soon. For those of you who are reading this article and have not paid, please make your payment as soon as possible. There are three ways to pay: (1) online through the KPR website by regular credit card or PayPal; (2) mailing your \$15 check to P. O. Box 4082, Frankfort, KY 40604; or (3) pay at your local chapter with cash or a personal check.

Should you have a question regarding a dues payment, you may call 502-437-9408. Non-paying members will be removed from the membership roll effective May 31, 2018. After this date, you will no longer receive any communication from KPR (quarterly newsletters, email bulletins, or other important emails). Renew your membership today and stay in touch with what is going on with your pension.

## Sign up for the KPR Email Bulletins

KPR regularly sends informative email alerts to members who have subscribed to our email Bulletins. These Bulletins are usually directly from President Larry Totten and are the best method of keeping informed of late-breaking news regarding issues of interest to all Kentucky public retirees.

The Bulletins are a cost-effective means of communicating with our members because we can send an unlimited number of emails each month for a total cost of only \$15.00 per month. To receive *The Kernel* by email you must subscribe to this system.

To subscribe, simply go to our web page and select the tab at the top labeled "Email Subscription." Click the link to the subscription form and complete the form, then click on the "Subscribe to List" button at the bottom of the form. You will automatically be sent a confirmation email with a link that completes the subscription process. All your information will be kept private. If you have any problems subscribing, just send your name, email address, chapter, and whether you want to receive the newsletter by email to [kprmanager@gmail.com](mailto:kprmanager@gmail.com) or leave a message on our hotline at (502) 437-9408.

## Chapter News

**Barren River** - The Barren River Chapter met on November 20 and enjoyed our Annual Thanksgiving Potluck and Food Drive. This year our donated canned goods went to the Glasgow Food Bank. There were 18 members in attendance. We didn't have a monthly meeting in December as the chapter decided to enjoy our Christmas time with our families.

On January 15, our guest speaker was Representative Wilson Stone of District 22. He shared legislative information being discussed in the current session. Rep. Stone assured us that he believes retirees have been promised pensions and that the State owes it to them. He was very supportive and answered several questions from our members. The KPR decals were distributed to all members in attendance. There were 16 members present at Theresa's Restaurant in Bowling Green, even though it was very cold weather and snow was expected. In February, we have invited Humana representatives Tracey Garrison and Brian Towles to our meeting for a full enrollment presentation for members turning 65 this year, as well as answering questions about current Humana Medicare Advantage insurance.

**Bluegrass East** - In December, Bennie Rainwater sang Christmas carols and invited us to sing along. Bennie has been doing this for us for over 30 years! Members brought Christmas gifts for the residents of the Thomson-Hood Veterans Center.

At our January meeting, members had a spirited discussion about the ongoing concerns about pension reform and tax reform.



**Sherry Kremer, Mary Helen Peter, Cary Bishop, and Campbell Connell**

On Valentine's Day, the BE Chapter met with the four candidates for the soon-to-be vacant KERS elected positions on the Kentucky Retirement System Board of Trustees. Joining us was current Board member Mary Helen Peter, along with Sherry Kremer, Cary Bishop, and Campbell Connell. All introduced themselves and provided information on why they believe they are best suited to serve as our representatives on the Board. Several questions were asked and answered.

Mary Helen Peter is running for an additional term, and we appreciate her efforts along with those of Vince Lang who is retiring after several stints on the KRS Board. We appreciate all of those who are elected to serve as our representatives. We were pleased that KPR President Larry Totten attended our meeting.

**Bluegrass West** - The Blue Grass West Chapter met on December 19, and the speaker was Rich Robben, Interim Executive Director, Office of Investments at KRS. Mr. Robben reported that all KRS employees had been placed back under KRS 18A, the personnel law, as directed by an executive order of Governor Bevin. Over 33 years, pension assets have produced a rate of return average of over 9% per year. Pension Trust Fund assets come from: 1) employees;

2) state; and 3) returns. Kentucky Retirement Systems manages 20% of the assets internally with a staff of four people. Returns are up over 1% for November.



**Rich Robben**

BW did not meet in January because of the ice and snow we received. Our speaker for February 20 was Shawn Sparks from KRS. He informed us that on this 33rd day of the 60-day session, they are tracking 25 bills relating to retirement, none of which there has not been any movement on, except for the budget bill for the next biennium. He also spoke on the financial status of the system and explained some of the things done to the redesigned KRS web site.

### **Covered Bridge**

The Covered Bridge Chapter held their January meeting at Double S Entertainment Center in Flemingsburg. Our guest speaker was Amy Anderson Miller, Shockley Tours representative from

Louisville. Ms. Miller shared the company's 2018 schedule of trips, passed out new catalogs, and gave away many door prizes, all promoting her company and Louisville and its surrounding area. Approximately 40 retirees enjoyed the meeting and guest speaker. Ms. Miller was accompanied by Hannah Fisher of Cooper & Kings - American Brandy, also of Louisville. Ms. Fisher gave an informative history of her company and also gave away several door prizes.



**Shirley Grimes, Sue McIntyre, Ms. Miller, and Phil Hammack.**



**Cumberland Valley** - The Cumberland Valley Chapter meeting was held on December 19, 2017, at the Golden Corral Restaurant in London. Our speaker was the CERS elected representative on the KRS Board of Trustees, Jerry Powell of Scott County. Jerry is a KPR member and serves as VP of the Bluegrass East Chapter.

The January 9 meeting was held at David's Steakhouse in Corbin. Our speaker was Robert Goforth, Republican candidate for the 89th District legislative seat. Mr. Goforth lives in Laurel County and is running for the seat vacated by former State Representative Marie Rader.

On January 24, 2018, CV President David Cornett, Vice-President John Harris, and Treasurer Carl Lawson, Jr. traveled to Frankfort for a visit with several Laurel County and Cumberland Valley area elected officials. They were able to meet in their offices for fifteen to thirty minutes with State Senator Albert Robinson, State Representatives Rick Nelson of Bell County, Regina Huff of Whitley County, Tommy Turner of Pulaski County, and Jim Stewart III of Knox County to discuss retirement issues.

Our February 13 meeting was held at the Golden Corral Restaurant in London. Our speaker was Kelly Smith, Democratic candidate for the 89th District State Representative race. Ms. Smith lives in Berea and is a staff librarian at ECU. She is running against Robert Goforth in a special election to be held on February 27, 2018. The 89th District includes Jackson County as well as parts of Madison and Laurel Counties.

**Green River** - The Green River Chapter of Kentucky Public Retirees meets every third Wednesday of the month at The Briar Patch Restaurant at 2760 Veech Road in Owensboro. We have a wonderful meal and an interesting program at every meeting. On Valentine's Day our program was Kim Greer with the Whitesville Community Credit Union. She gave a very interesting and entertaining program on senior scams.



**Kim Greer**

**Jefferson Regional** - The Jefferson Regional Chapter met on December 6, 2017. On behalf of the chapter, Mary Helen Peter presented Beverly Zehnder with a plaque and gavel in honor of her service beginning as our new president. President Zehnder introduced Rich Robben, Interim Chief Investment Officer, KRS. He said the unfunded liability in the pension system has gone up and there are a lot of assumptions that have to be made for each individual who works and will retire as a state employee. He explained that historically, the rate of return was 7-8% to cover everything.

It has been lowered now to 5%, which means that the employer has to put more into the plan. Mr. Robben answered questions relating to tax increases down the road and its effect on the pension system overall.

At our January meeting, two candidates running for the KERS vacancies of the KRS Board of Trustees were our guest speakers. Sherry Lynn Kremer, who is an employee of the Kentucky State Fair Board as a manager in the Finance and Budget Division, and Mary Helen Peter, who currently serves on the Board and serves on many committees. She retired from state government as a social worker.

The other two candidates have been invited to speak at our February meeting. Both candidates spoke about their backgrounds and answered questions about their candidacy.

The chapter president informed the chapter about a survey sent out to retirees by Representative Morgan McGarvey and about the Annual Conference to be held June 14-15, at the Clarion Hotel in Lexington. Each chapter will be responsible for donating a \$25 gift card for the drawings. Also, members are asked to please donate other door prizes or items for the Silent Auction. Ideas for a basket from the chapter for the Silent Auction were also discussed. It was decided to have a Kentucky/U of L theme. Joanie Purvis was the winner of the split-the-pot drawing.

Cary Bishop, who is on the ballot in the upcoming KRS election for the Board of Trustees, was the speaker at our February 7 meeting. Mr. Bishop is a staff attorney with the Finance & Administration Cabinet. He has experience in providing legal representation to the cabinet regarding many issues involving negotiations and litigations. He has served as treasurer of the Kentucky Association of Administrative Adjudicators since 2015 and is an active member of the National Association of State Procurement Officials. He answered questions from the members, thanked everyone for inviting him, and said he appreciated the opportunity to meet retirees out in the state who will be voting.

**Lincoln Trail** - Lincoln Trail met January 8, with Donna McCurry, who is with Tender Touch Senior Services, as our speaker. She shared with our group the different services they provide for seniors, such as home non-medical care so patients can remain in their homes. They also have an assisted living facility and operate an adult day care.

**Northern Kentucky** - The January meeting was cancelled because of the weather.

Our February 12 meeting was held at the Golden Corral in Fort Wright. A representative from AARP was our program speaker. On March 12, our speaker was Brooke Shireman, Environmental Manager for the Sanitation District.

**North Central** - Our speaker for our December meeting was State Senator Ernie Harris of Louisville's 26th District. He spoke on tax reform and KRS retirement-related issues facing the 2018 Legislative Session. We also conducted our Annual Toys for Tots Drive. Sen. Harris has represented the 26th District, which comprises Oldham County and part of Jefferson County, since 1995. He is currently on the Transportation Committee. He stated that he has never heard any legislator speak in terms of changing the benefits for current retirees. He would certainly be against this if such a thing were brought up. He does think that tax reform is a must as the state needs more revenue. Since neither Mary Helen Peter nor Sherry Kramer, candidates for the KERS Board, could be at our January meeting when we invited the candidates to speak, they were each given a few minutes to state their qualifications. Both appear qualified.



**Sen. Ernie Harris**

On Wednesday, January 10, 2018, our program was a presentation by the remaining two candidates (Cary Bishop and Campbell Connell) for the open KERS seats on the KRS Board of Directors. The candidates each made remarks, followed by a Q & A session. Both candidates are current employees of Kentucky state government and both have law degrees. Mr. Connell also has a background in finance. There did not appear to be any real differences in their opinions. Both agreed that there should be full disclosure of the fees paid to investment managers, and both agreed that there should not be a split between CERS and KERS. Both appear to be good candidates to represent retirees on the Board.

On Wednesday, February 14, 2018, our speaker was Jamie Montalvo, Executive Director, Kentuckians for Medical Marijuana, followed by a Q & A session. He believes that Kentucky may be on the verge of passing legislation legalizing this valuable treatment tool.

**Pennyrile** - Pennyrile Chapter of Kentucky Public Retirees met on January 25 at the Country Cupboard with KPR President Larry Totten presenting our program with updates on pensions and legislative status since this year's session began. Larry provided insight and answered questions.



**KPR President Larry Totten**

## **Harry Lee Waterfield Awards**

Deadline for Nominations: May 25, 2018

The Harry Lee Waterfield Awards are presented at our Annual Meeting banquet in June each year to honor two outstanding members of Kentucky Public Retirees. These two awards (the Achievement Award and the Humanitarian Award) are presented by Ms. RoseGayle Waterfield Hardy, daughter of the late former Lieutenant Governor of Kentucky. All nominations must be received by Friday, May 25, 2018.

All KPR members are invited to submit nominations for either award. To be considered, a nominating message must include the nominee's name, background information, the specific award for which he/she is being nominated, and a detailed narrative explaining why the person deserves the award. Email nominations to the Chair of the Foundation Awards Committee, June Pugh, [cjpugh@windstream.net](mailto:cjpugh@windstream.net) (or mail to 1103 Cherry Grove Road, Flemingsburg, KY 41041).

Potential recipients must be members of KPR to qualify for either award.





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



## Chapter Meeting Locations

<b>Barren River Chapter</b> 10 AM (CT), 3rd Monday EVERY MONTH BRADD Center 177 N. Graham Avenue (off Plum Springs Rd—N side of B. Green) Bowling Green, KY Contact Martha Parrish (270) 535-4985 for information	<b>Covered Bridge</b> 11:00 AM (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651 for information	<b>Jefferson Regional</b> 11:30 AM (ET), 1st Wednesday Rooster's 5338 Bardstown Road Louisville, KY Contact Bev Zehnder (502) 553-1579 for information	<b>North Central Chapter</b> 11:30 AM (ET), 2nd Wednesday Jumbo Buffet—back room (Stoneybrook Shopping Center) 2731 S. Hurstbourne Parkway Louisville, KY Contact Charles Klunder (502) 454-3493 for information
<b>Big Sandy</b> 11:30 AM, 2nd Thursday Giovanni's 1236 N. Lake Drive Prestonsburg Contact Scott Hopkins (606) 433-1517	<b>Cumberland Valley</b> 11:30 AM (ET), 2nd Tuesday Please Note: Meeting Locations Vary Contact David Cornett (606) 330-0924 for information	<b>Kentucky River Chapter</b> 3rd Friday of each month *Meeting locations vary, please Contact Paul Bailey (606) 884-6280 for information	<b>Northern Kentucky Chapter</b> 11:45 AM (ET), 2nd Monday Golden Corral Orphanage Rd. at KY Rt. 17 Fort Wright, KY (I - 275, Exit 80) Contact Ralph Wolff (859) 341-0031 for information
<b>Bluegrass East Chapter</b> 12:00 PM (ET), 2nd Wednesday Golden Corral 185 E. New Circle Road Lexington, KY Contact Doug Price (859) 797-7600 for information	<b>Fivco Chapter</b> 11:30 AM (ET), 3rd Monday Giovanni's on Greenup Avenue Ashland, KY Contact Morris Wells (606) 465-5784 for information	<b>Lake Cumberland Chapter</b> 11:30 AM (ET), 3rd Monday King Buffet 300 Sam Walton Drive Somerset, KY Contact Bruce Brown (606) 305-9960 for information	<b>Pennyrile Chapter</b> 11:30 AM (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact L. Peyton Adams (270) 871-9295 for information
<b>Bluegrass West Chapter</b> 11:30 AM (ET), 3rd Tuesday VFW Franklin County Post 4075 104 E. Second St. Frankfort, KY Contact Larry Totten (502) 226-0273 for information	<b>Green River Chapter</b> 12:00 PM (CT), 2nd Wednesday Briarpatch Restaurant 2760 Veach Road Owensboro, KY Contact Bill Horton (270) 684-8059 for information	<b>Lincoln Trail Chapter</b> 11:30 AM (ET), 2nd Monday Golden Corral 1835 N. Dixie Highway Elizabethtown, KY Contact Judith Lesher (270) 872-3497 for information	<b>Purchase Chapter</b> 10:30 AM (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289 for information