## THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 128 March 2019



#### President's Perspective By Larry Totten

Emails. Love them or hate them, if you're connected online, you most likely get some. Right now, during the general assembly, I probably

get about 50 a day, most pertaining to the legislature. Schedules, agendas, changes, orders of the day, daily activity, and so forth. Or buy this, buy that, donate here. And, of course, messages from my dearest overseas friend who wants me to help them get \$5 million out of their country but can't quite spell my name correctly. I also get messages pertaining to KPR. Four times a year I get one that reminds me it's time to write articles for *The Kernel*.

My updates on the legislature and KRS are not difficult, being highly edited versions of what gets posted on Facebook, maybe with some updates. This column, the "President's Perspective," is harder to write. When something's on my mind or something's going on, it's pretty easy to coalesce thoughts on paper. 800, 1000 words usually no big deal. But not this time.

Since the middle of January, I've had a distraction that's kept me from focusing on all sorts of things - meetings I would have attended, the checklist of items dealing with our annual meeting, and just regular, everyday life at home. When the cafeteria people at a hospital begin to recognize you, you're there too much. As I write this in mid-February, things have settled down a bit, hopefully for a while. But then there's this column.

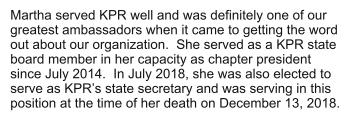
Anytime the legislature is in session, there's always the possibility for something happening. The Public Pension Working Group seems to be finished for now. As this is being written, it does look like a reform bill will be introduced, presumably dealing primarily with teachers' retirements. And there's other legislation to watch as well: Will our pension benefits become public by name? Will there be further tax reform? New cessation of participation rules? Gambling? Medicinal marijuana? Here on February 20, the deadline for the senate to file legislation has passed and this is the last day for the house to do so. (Cont'd Page 2)

# KPR REMEMBERS MARTHA PARRISH FOR HER MANY ACCOMPLISHMENTS AS A KPR MEMBER

Martha first joined KPR in June 2011 while attending a Kentucky Retirement Systems pre-retirement conference held at Rough River Dam State Park. KPR

representatives were allowed

to attend these statewide conferences and recruit new members. Martha became a local member of the Barren River Chapter in Bowling Green.



Martha was a recipient of the 2016 Harry Lee Waterfield Achievement Award at the 2016 annual meeting. This is an annual award which is bestowed upon a KPR member who has made an outstanding contribution to KPR. Martha also served as the 2016 state annual meeting chair.

Martha had such a passion for recruiting new KPR members. She carried applications with her everywhere she went and was always willing to travel anywhere needed to promote KPR and recruit members. She was the first-place winner of KPR's Annual Membership Contest for 2015, 2016, 2017, and 2018. The Barren River Chapter's total membership in 2014 was 96; their total membership today is 220. She will always be remembered and revered for her accomplishments.

Be aware all our chapters and KPR members! We have some mighty big shoes to fill. No doubt, Martha is now looking down upon all of us with that big smile she always gave everyone. We are sure going to miss you Martha.



#### **President's Perspective (Cont'd)**

We'll be watching for how all of this and more moves through the pipeline before the last day of the 2019 General Assembly on March 29.

But all that gets me back to writing this column. Nothing is coming to mind this time, no ideas to coalesce around. Guess I have nothing to ... hey, wait a minute.

#### WE EARNED IT!

## Legislative Chair Update by Larry Totten

The Public Pension Oversight Board (PPOB) met in December at which time the PPOB recommendations to the 2019 legislature were approved. There was not a meeting in January. It is presumed that there will be a February meeting under the guidance of two new cochairs, Senator Jimmy Higdon and Representative Jim DuPlessis.

During the meeting, KRS Executive Director David Eager presented three options to address quasi-governmental units continued participation in and/or separation from KRS as mandated by HB 362/18RS. In the end, KRS recommended an option that would establish a yet-to-be-determined rate for their employer contribution, but that rate would be converted to a fixed-dollar amount.

Following the Kentucky supreme court decision on SB 151 and the suddenly-called December special session, the legislature created the Public Pension Working Group (PPWG) to receive testimony from public pension stakeholders on issues that affected them.

The group began working in mid-January and heard multiday presentations from TRS and KRS spokespersons. They also heard from a battery of groups with specific interest/involvement in public pensions. The group has a variable ending date, but is supposed to make recommendations within the period allotted for the 2019 general assembly. Whether a specific pension reform bill gets introduced remains to be seen.

As of this writing, there are about twenty pension-specific pieces of legislation filed for the 2019 general assembly. While they all have been assigned to committees for hearings, only two have passed out of the House State Government Committee.

Among the bills filed are several with variations of gaming, the revenue from which would be used, in part, for supplemental pension funding; a KRS "housekeeping" bill that would allow for electronic balloting for electing trustees; two bills requiring KRS investment contracts conform to the model procurement code; and two that would restore the pension exemption to \$41,110.

## Retirement System Update by Larry Totten

KRS's committees have met over the past few months. The Retiree Health Committee met in February to get a Humana update about a new partner in the area of skilled nursing facilities. There were also brief discussions on the upcoming (2021) RFP for Medicare coverage for 65+ retirees and the role that genetic testing may play in the prescribing of medicine in the future.

The Audit Committee met on February 7. The usual slew of standard reports was discussed. We'll have an opportunity to review these but not until after the board materials from their February 21 meeting are posted online.

The Investment Committee also met in February. The primary item in the meeting was approval of a new portfolio construct. Also, the manager onboarding process was approved, a new investment broker was approved, and one was terminated.

The full board will meet again on February 21.

The 2018 Comprehensive Annual Financial Review (CAFR) was released and is now available on the KRS website. If you would 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. Both of these have information that can answer just about any question anyone would have about KRS. As is done during all general assemblies, they are also posting daily updates of pension-related legislation.

#### Annual Conference By Larry Totten

Mid-June will once again find members of Kentucky Public Retirees meeting for their annual conference. This year, the event will be held on June 13-14, 2019, again at the Clarion Hotel & Conference Center in Lexington. A block of rooms has been reserved with a group rate of \$92 per night, plus taxes. This rate will be available two days before and after these dates, based on availability. The cut-off date for reservations is June 1, 2019, but will be available after that date based on availability. A hot breakfast bar will again be offered in the hotel lobby. For reservations, the hotel requests that you call them direct at 859-233-0512.

The conference registration fee remains at \$20, but a \$5 early-bird discount will again be offered for registrations made through May 31, 2019. You can also register at the door on the morning of June 13, but doing so prior to the event greatly helps us in the planning process. On Thursday, we of course have our evening banquet (\$30), but we will also be having a deli lunch buffet (\$15). The Quarterly Meeting of the KPR Board will be held on June 12 at 1:00 pm (tentative start time). We intend to have an off-site activity in the afternoon but a specific event has not yet been finalized. Members are welcome to join us at both of these activities. (Cont'd Page 3)

#### **Annual Conference (Cont'd)**

Our program for the conference is still being assembled. We will be hearing from David Eager, executive director of KRS, as well as David Harris, KRS board of trustees chair. The program will end that day with a presentation by J. Larry Hood entitled, "What is a Kentuckian?" I am hoping to include a presentation by a representative of AMBA, our new benefits partner. A hospitality room will be available for relaxing before the banquet. Our banquet will include the presentation of two Harry Lee Waterfield Awards and close with entertainment by comedian Shawn Reynolds. We will again be having a silent auction on Thursday, with bidding open from 8:00 am to 4:00 pm. Cathy Kunkel-Mains has agreed to run the auction for us this year; information will be forthcoming regarding receipt of items for bidding. (Sales tax will also have to be assessed on silent auction purchases, unless tax legislation is changed.)

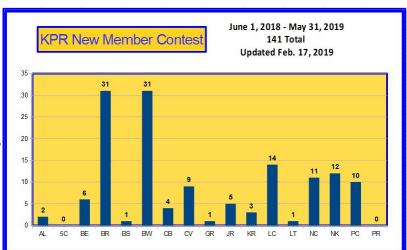
Members of the Bluegrass West Chapter will be running the door prizes activity. Start gathering those items for these fun activities! Finally, our general business meeting will convene at 9:00 am on Friday; we should be finished around noon. Please make plans to join us. Updates on the program will be released once its finalized.



## Membership Article by Betty Hawkins

Our fourth Annual Membership Contest will end on May 31, 2019. You have less than three months remaining by the

time you receive this publication. Since the contest began (June 1, 2018, through February 17, 2019), we have recruited 141 new members. Bluegrass West and Barren River Chapters are tied for first place with each having a total of 31; Lake Cumberland is second with 14; Northern Kentucky is third with 12. Please see the graph to determine how your chapter is doing.



Last year at this same time period, the total number of new members was 302. What is the explanation for such a significant difference in the totals from last year and this year? Last year retirees were eager to join us since there were so many unknown factors: What recommendations would be adopted from the various study groups? Would the salaries of existing retirees be reduced, and What will be the results of impending legislation passed by the 2018 general assembly? People were engaged and certainly interested in doing something on their own to protect their pensions.

Consequently, you, as a current retiree and KPR member, need to step up and help us increase our membership numbers by signing up a new member today. How do you do that? 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 or call me at 502-321-0649. I will complete the membership application for you. All you need is the individual's consent to be a member. Do not forget that the remainder of 2019 is free. The new member will not owe dues until January 2020. Make that important contact today. We need everyone working on this.

Individual winners of the membership contest will be recognized at the 2019 annual business meeting on Friday, June 14. The individual recruiting the most 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 which you recruited lists your name as the referral on the membership application.

We now have 175 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.

## **Chapter News**

**Barren River -** Martha Parrish, Barren River Chapter president, passed away on December 13, after a short illness. Our chapter not only lost a leader but a friend. Martha was a member of the Barren River Chapter over seven years and had served as president since 2014. Her leadership and dedication to KPR left a significant impression on all who had the pleasure of knowing her.

The January meeting was conducted by Vice-President Les Settle, who encouraged all members to work together to keep the chapter moving in a positive direction.

At the end of the meeting, Martha's husband, Floyd, was

presented a personalized afghan commemorating her service to the Barren River Chapter. The chapter also collected money for a donation to our local hospice in remembrance of Martha.



**Bluegrass East -** Our December program featured Christmas music by Bennie Rainwater. Mr. Rainwater has provided our Christmas music program for several years, and Bluegrass East is pleased to have this moment to reflect about the Christmas season. Our members also brought gifts to be shared with veterans at the Thomas-Hood Veterans Center in Wilmore.

The speakers for our January meeting were Attorney General Andy Beshear and Lori Farris, the outreach coordinator with the Office of Senior Protection in the Attorney General's office. Beshear provided an overview of the mission of the Attorney General's office and accomplishments in four areas: preventing and prosecuting child abuse; preventing abuse of seniors, including senior scams; assuring justice for rape and sexual assault victims; and fighting the drug abuse epidemic. Ms. Farris followed up with more detailed information about prevention of senior scams. Her primary message was to stop and verify if you receive an offer that sounds too good to be true or if you're in any way concerned about a call or offer. She shared several examples of common scams, including the grandparent scam, the fake utility stop, notification that the individual is an heir, and fake friendships or romances. She also provided contact information for the Office of Senior Protection, which can answer questions and help if there are questions about an offer or contact.

Our new meeting location is the Eastside Branch of the Lexington Public Library. The branch is located at 3000 Blake James Drive, Lexington, near the intersection of Palumbo Drive and Man O' War Boulevard. The branch is on the right if you are coming from I-75 or the Hamburg Pavilion.

Bluegrass West - The guest speaker at the December 2018 meeting was Attorney General Andy Beshear. The attorney general briefly outlined his goals and accomplishments since assuming his elected office: preventing child abuse, protecting seniors against scams and abuse, leading the fight against human trafficking, and working to solve the opioid epidemic.



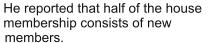
Andy Beshear

Staff members Lori Farris and
Gerina Whethers, who work for the Office of Senior
Protection, were also available and briefly outlined some
of the programs which their office have available to protect
seniors from scams. At the conclusion of his remarks,
Beshear responded to questions from the audience.



Derrick Graham

Representative Derrick Graham and newly-elected State
Representative Joe Graviss were our guest speakers for the January 15 monthly meeting.
Rep. Graham informed us that both he and Rep. Graviss will be serving on one of the pension taskforces. There are four pension committees currently working on the pension crisis.





Joe Graviss

Rep. Graviss stated he was grateful to the people who elected him and who had faith in his abilities to work for Kentucky.

He said for many months he has been reviewing other reports and findings from various pension committees. He stated that the ARC must be paid.



G & M Tours owners Kim Graham (L), announced he had Mary Mcworter (R), and Judy Muse (M), the applications, and CB member the notice of the

Covered Bridge
In January, our guest speakers were the owners of G & M
Tours, Campton, who shared their trips for the upcoming year.
Jack Litton, scholarship chair, announced he had, the applications, and the notice of the scholarship would be

placed in the local newspapers. We continue to encourage members to invite new retirees. We place notices of our meetings in the local daily paper and five different county newspapers. We also give a door prize at each meeting.

Placing a brief account of our meetings with a photo in the local papers and providing a variety of speakers boost interest and increase our attendance.

There were 22 people present at our February meeting. We did not have a guest speaker. The nominating committee was appointed. Members of the committee are Shirley Grimes, Glen Stephens, and Ron Thomas. They were asked to make their report at our May meeting. The group voted to give \$35 toward a door prize at the annual meeting, and Carolyn Rogers agreed to take care of it, as she did last year. Scholarship notices went out last week to five newspapers with an April 11 deadline for return of the scholarship applications. As always, when the legislature is in session, the group was told to be prepared to make calls, attend rallies, or do whatever is decided by the board. Our guest speaker for the March meeting will be Shawn Sparks, government and legislative services officer at Kentucky Retirement Systems.



Jim Stewart III



**Brian Towles** 

Cumberland Valley - Our chapter met at David's Steakhouse on December 11, 2018. Our guest speaker was State Representative Jim Stewart III of Knox County. Rep. Stewart represents the 86th District which consists of all of Knox and part of Laurel counties. Also our chapter secretary, Dinah Presnell, was gracious enough to provide several door prizes that were given out in a drawing during the meeting.

In January, we met at the Golden Corral Restaurant in London. Due to a family emergency, our guest

speaker was not able to attend. We had a good meeting, and the present legislative session was discussed during the meeting.

In February, we met at David's Steakhouse in Corbin. Our guest speaker was Brian Towles, Medicare specialist for Kentucky Retirement Systems. Mr. Towles gave an indepth and very informative talk about health insurance for both under-65 retirees as well as retirees who have Medicare. He also provided some very good information about the Medicare Advantage plans that are also available for retirees on Medicare.

Green River - The chapter met on January 9, and the guest speaker was Larry Totten, KPR president. He said this year will be the short session. Of interest is a bill to restore the pension exemption back to \$41,110. He also expects the pension reform bill to pop back up. He did inform us that Jimmy Higdon replaced Joe Bowen on the Pension Oversight Board. He will keep us informed and up to date on the KPR Facebook page. Anything urgent will be sent out by email. He also spoke today about AMBA (Association of Member Benefits Advisors). AMBA is dedicated to providing solutions to associations and benefits to their members. The plus for KPR is that they have marketing abilities which could assist in increasing our membership.



Lewis Jean

Green River met February 13 and Daviess County Circuit Court Clerk Jennifer Hardesty Besecker was our speaker. She spoke to the group about the new changes that are coming to the state's driver license in October 2020. She handed out a brochure showing the information on what would be needed when we have to renew our driver license. Lewis Jean gave an update on the legislative issues.

Jefferson Regional - Our chapter met January 2, 2019.

Our speaker was Shawn Sparks, who oversees the Kentucky Retirement Systems (KRS) communication efforts. Mr. Sparks spoke of the various aspects of KRS and talked about how a bill is passed in the legislature. A bill to move the pension exclusion back up to \$41,110 from the



Shawn Sparks

\$31,110 passed in the 2018 session was introduced. Other bills include a sports wagering bill, with proceeds for 10 years to go to KERS Non-Hazardous and the "housekeeping" bill to move the two CERS elections into one. The election for the state police position on the KRS Board of Trustee will be coming out to state police membership soon for their vote.

It was reported that member Ed Davis is doing much better. (Cont'd Page 6)

Jefferson Regional (Cont'd) - At our February meeting, one of our speakers was Sherry Kremer, KERS trustee. She indicated that not much has happened lately regarding our pension. Erin Surratt, executive director, Office of Benefits, KRS, also spoke. Ms. Surratt said that pension reform seems to be working. They presented the KRS 2018 Annual Financial Report for FY ending June 30, 2018. Members were given a copy to look over and were taken through the facts, statistics, investments, funding, and expenses for KERS, CERS, and SPRS. Ms. Surratt urged members to speak with our legislators about their pension by phone, email, or letter. Chapter President Bev Zehnder, reported we are staying steady on the total number of members, but with the annual dues beginning again, they will have to stay on top of keeping everyone's membership current.

**Lake Cumberland** - We had the new mayor-elect speak at our December meeting. He spoke on his priorities for the coming term.

In January, the county court clerk was our speaker and spoke to us about the new driver license beginning next year. He talked to us about the deadlines for getting them, how to apply, and what we would need to apply for the new license. The Lake Cumberland Chapter meets the third Monday of each month at the Mellow Mushroom in Somerset at 11:30 am for lunch and a speaker. Everyone is welcome to join us.

North Central - Our chapter met on January 9 for our monthly meeting at the Jumbo Buffet. Our speaker was David Nicholson, circuit court clerk. He gave us a very detailed description on the process we will now need to go through to get our driver license. He noted that you would need to choose either a regular driver license or the



Charles Klunder and David Nicholson

voluntary travel ID. Each will last for eight years, but will cost \$43 for the regular or \$48 for the travel ID type. You must have the travel ID type to get on an airplane or a military base or to get into other restricted areas. A summary of the legislative bills of concern was discussed. Our membership is 484 as of December 31, 2018.

In February, our speaker was Bob Mueller, vice president of Hosparus Health. He updated us on changes at Hosparus, and presented a new motivational talk entitled "Keeping it all Together." A Q & A session followed.

Northern Kentucky - Our chapter held their meeting January 14, at the Golden Corral in Ft. Wright. The guest speaker was Amy Foster, Boone County librarian. She spoke about the programs geared toward retired adults. NK President Milton Mains reported on legislation for this session of the general assembly. The Public Pension Group has asked for comments from the chapters regarding the pension crisis.

President Mains announced that the annual meeting for 2019 would be held at the Clarion Hotel in Lexington. There was a discussion on boosting membership, and the chapter decided each month there would be a drawing for those in attendance. The person drawn would receive their lunch free. It will be tried for the next six months.



Spencer Brewer



**Peyton Adams** 

#### **Pennyrile Chapter**

The meeting on December 6 included Spencer Brewer who presented a history of Christmas wearing the uniform of the day in American history. Our Christmas party included music from the 1800's.

At the January meeting. Peyton Adams told stories about being Santa each season for **Baptist Health** Hospice and local nursing homes. Also, he rides in the fire truck for Mannington Fire Department to deliver toys, food, and clothes to a family picked by the firemen.

We had a medical emergency during the program when Pennyrile member Norma Russell fell and required medical care. She is now home and is on a health monitor. We hope she will be well soon. Our Vice President Donna Slaton received a liver transplant and is now home and doing much better.

**Purchase Chapter** - We meet the first Thursday of each month at the Paducah Pizza Inn at 10:30 am. Our speakers have been representatives from the state police, Senior Medicare Patrol, and Rick McHale from Humana. We are actively seeking to increase our membership, and contacts are being made to fellow retirees to ask them to join us in a quest to keep the retirement issue front and center before the legislators and Governor.



Tom Moore and Larry Totten

### **Harry Lee Waterfield Awards**

**Deadline for Nominations: May 25, 2019** 



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. Rose Gayle Waterfield Hardy, daughter of the late former Lieutenant Governor of Kentucky.

All nominations should be received by Friday, May 25, 2019.

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 at: cjpugh@windstream.net (or mail to 1103 Cherry Grove Road, Flemingsburg, KY 41041) or to committee member George Hoffman - ghoffman3@fuse.net

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

#### Annual Conference Registration Form 2019 Kentucky Public Retirees 36th Annual Conference June 13-14

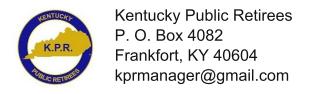
Clarion Hotel, 1950 Newtown Pike, Lexington, KY
Hotel Reservations: Call 859-233-0512
Room Rates: single or double - \$92.00 plus taxes (includes free breakfast each day)
Conference reservation deadline is June 1, 2019

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

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Member(s)			Chapter	
Guest(s)			<u></u>	
Registration, if mailed by June 1, 2019 (\$15 each) Registration, if mailed after June 1, 2019 (\$20 each) Thursday night banquet (\$30.00 each) Thursday deli buffet (\$15.00 each) Totals	Number	Total		

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:

Betty Hawkins - betty.hawkins49@gmail.com phone - (502) 829-5541 Shirley Clark - sclark@dcr.net phone - (502) 223-3476



NON PROFIT U. S. POSTAGE

Lexington, KY Permit No. 1478

Barren River	Covered Bridge	Jefferson Regional	North Central
10 a.m. (CT), 3rd Monday BRADD Center 177 N. Graham Avenue (off Plum Springs Rd) Bowling Green, KY Contact Les Settle (859) 388-0899	11:00 AM (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651	11:30 AM (ET), 1st Wednesday Rooster's 5338 Bardstown Road Louisville, KY Contact Bev Zehnder (502) 553-1579	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
Big Sandy	Cumberland Valley	Kentucky River	Northern Kentucky
11:30 AM, 2nd Thursday Giovanni's 1236 N. Lake Drive Prestonsburg, KY Contact Scott Hopkins (606) 433-1517	11:30 a.m. (ET), 2nd Tuesday Meeting locations vary Contact David Cornett (606) 330-0924	3rd Friday of each month Meeting locations vary Contact Paul Bailey (606) 884-6280	11:45 AM (ET), 2nd Monday Golden Corral Orphanage Rd. at KY Rt. 17 Fort Wright, KY (I - 275, Exit 80) Contact Milton Mains (859) 512- 9881
Bluegrass East	Fivco	Lake Cumberland	Pennyrile
12:00 PM (ET), 2nd Wednesday Lexington Public Library - Eastside 3000 Blake James Drive Lexington, KY Contact Jerry Powell jwpowell211@gmail.com	11:30 AM (ET), 3rd Monday Giovanni's on Greenup Avenue Ashland, KY Contact Morris Wells (606) 465-5784	11:30 AM (ET), 3rd Monday The Mellow Mushroom 2520 Monticello St Somerset, KY Contact Bruce Brown (606) 305-9960	11:30 AM (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact L. Peyton Adams (270) 871-9295
Bluegrass West	Green River	Lincoln Trail	Purchase
11:30 AM (ET), 3rd Tuesday VFW Franklin County Post 4075 104 E. Second St. Frankfort, KY Contact Larry Totten (502) 226-0273	12:00 p.m. (CT), 2nd Wednesday Giovanni's on Greenup Avenue Ashland, KY Contact Agnes Barron (270) 298-7151	11:30 AM (ET), 2nd Monday Golden Corral 1835 N. Dixie Highway Elizabethtown, KY Contact Judith Lesher (270) 872-3497	10:30 AM (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289