

THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 132

March 2020



President's Perspective by Larry Totten Back in Town Again

Well, the Legislature is back in Frankfort. This is the good news/bad news season depending on your point of view regarding each of the hundreds of pieces of proposed legislation that faces our legislators. If you were concerned that Kentucky did not yet have an official syrup, you can rest easy that sweet sorghum is being proposed to fill that void with HB 304. On the other hand, we await the far more serious proposals surrounding the budget and the means to fund it.

The good news for our pension plans is that the Governor's budget proposal puts down a marker to fund them at the requested, necessary amounts. I can't imagine a scenario today in which either the House or the Senate does not concur with this. We are fortunate that the question of full pension funding has seemingly moved from "if" to "how." As I write this, there is not a public House or Senate version of a budget or revenue bill and, by the time you are reading this, there most likely will not be finality concerning these critical documents.

What to watch for? The Governor's budget makes a proposal in dealing with the quasi-governmental agencies and universities designed to keep them, and their 6,700 employees, under the KERS NH umbrella. This proposal conflicts directly with SB 1, passed during last year's special session. Which one will prevail? Critical to the funding for KRS is HB 171 that would change the way employer contributions are calculated. If passed, this bill should stop the cycle of ever-increasing employer contributions and could even reduce employee outsourcing to private contractors.

There are additional bills that affect KRS in some way or another. Examples: HB 104 deals with beneficiaries, HB 194 deals with actuarial analyses, and HB 207 is the "housekeeping" bill. There are "societal" proposals covering sports wagering, casino gaming, medicinal and recreational marijuana; these have significance in that most provide some direct or indirect funding to the state pension. The deadlines for filing bills is March 2 (House) and 3 (Senate) so we'll know how full the plate is once these dates pass.

(Cont'd Page 2)

Annual Meeting Update

By Carol Douglas

Mark your calendars and make plans to join us at the Kentucky Public Retirees Annual Meeting. This year's event will be June 11-12, 2020, at the Holiday Inn University Plaza in Bowling Green. A block of rooms has been reserved at a group rate of \$99 per night plus taxes. The cutoff date for reservations is Monday, May 18, 2020. The hotel will provide two breakfast vouchers per room to be used at the Hartland Café as part of the group guest room rate. It is important that guests contact the hotel by the cutoff date and identify themselves as part of the KPR group. For reservations, call 270-745-0088 or 1-800-HOLIDAY and mention block code: KPR. If you wish, you can make your hotel reservations online.

The meeting registration fee is \$25.00, but a \$5 early bird discount will be offered for registrations mailed before June 1, 2020. You may also register at the door on the morning of June 11, but doing so prior to the event greatly helps us in the planning process. The registration form is on page 7 of this newsletter. You can also download a copy from our website.

The quarterly meeting of the KPR Board will be held on Wednesday, June 10, at 1:00 p.m. CDT (tentative). On Thursday, June 11, our program includes Representative Patti Minter and Senator Whitney Westerfield discussing highlights from the 2020 legislative session. Other speakers include renowned Kentucky author Gary P. West, local historian Mary Lucas, and world traveler Dr. David Keeling.

That evening we will have a cash bar prior to our Harry Lee Waterfield Awards Banquet with buffet meal. Capping the day's activities will be a live auction. On Friday, June 12 we will have the Annual Business Meeting which will include a presentation by our legislative agents and, this year, the swearing in of state officers for 2020-2022. KPR members are encouraged to join us at all these activities.

As always, door prizes will be drawn throughout the meeting. Chapters should start gathering, not only door prizes, but that one special item for the live auction, to be conducted again by Milton and Cathy Mains. This should prove to be a fun event.

President's Perspective (Cont'd)

A bill promoting CERS separation has been filed which would split the governance of KRS from one governing body to three. HB 484 is a 220-page document outlining an extraordinarily complex plan which could end up being very expensive in its implementation. For me, putting lobbyists at the forefront of managing pensions does not seem to be a good idea. The one central question I have about this bill is this – Is it better for CERS employers or employees/retirees? I suspect it is the former.

I want to thank each of you for being members of KPR. I appreciate your participation in this adventure that none of us thought we would ever have to do. We could not do this as individuals. Remember, our public pensions are not a handout – WE EARNED IT!

Retirement System Update

by Larry Totten

All of the KRS committees and the Board met during February. The Investment Committee met first in the month and had a lengthy review of investment performance prepared by consultant Millman. Also reviewed was a final draft version of the Investment Policy Statement which will be presented to the full Board at its meeting. No new investments were on the agenda. During the Audit Committee meeting a few days later, it was learned that an audit of Perimeter Park West, Inc., essentially the “landlord” for KRS, had turned up some irregularities. A few examples were cited but the Committee went into closed session to discuss potential legal and personnel action(s). The Committee reviewed all the audit reports for the quarter ending December 2019. Of particular interest to retirees, KRS is finalizing its contract with a firm that will conduct the electronic balloting for trustees. The Retiree Health Committee met with Humana reviewing its KRS account and CMS star activity. KRS staff laid out the timeline for the RFP for the retiree Medicare Advantage plan beginning in 2022.

The full Board rounded out the month on the 20th with a fairly routine meeting. All committee reports were reviewed and ratified and pending legislation was reviewed. There was a good discussion on the “whys” of the KRS portfolio which some consider to be too conservative. The different approaches used for KERS NH/SPRS pensions when compared to the others was also brought up.

Legislative Chair Update

by Larry Totten

The Public Pension Oversight Board (PPOB) met in December when the PPOB recommendations to the 2020 Legislature were approved. There was not a meeting in January.

The February meeting had testimony from the three retirement systems concerning investment returns and cash flow for the quarter ending in December 2019. KRS Executive Director David Eager and Rich Robben presented investment return and cash flow information – all good news for all ten of the pension and insurance plans. They also addressed some of the issues raised at the KRS Administrative Subcommittee meeting concerning how KRS invests and how KRS determines asset allocations. A new Asset Liability Study will be forthcoming in the spring that will point the way to either adjust or stay the current course with existing assumed rates of return.

Prior to the February PPOB meeting, the KRS Administrative Subcommittee met to hear testimony from Brianna Carroll, communications director for the Kentucky League of Cities, present a proposal for the restructuring of KRS. It is a complex plan which creates three distinct nine-member boards – one for KRS (which would include KERS and SPRS), one for CERS, and one for a Kentucky Public Pension Authority (KPPA), whose main function encompasses the existing administrative processes.

Concerning legislation before the 2020 General Assembly, KRS is monitoring over two dozen pieces of legislation specifically dealing with KRS. Before the final days for filing legislation, this number is likely to increase. Hopefully, legislation which is badly needed – “level dollar” funding and KRS “housekeeping” – will be passed along with necessary revenue and budget bills to fund state government as a whole before the April 15 sine die.

To keep up to date with current activities affecting our retirement go to our website (kentuckypublicretirees.org) and sign up to receive our email bulletins.



**Kentucky Public Retirees
Bulletin**

Membership Update

by Betty Hawkins

Breaking News – Before I update everyone on the current figures for new members for Martha's 2020 Membership Contest (which began on June 1, 2019 and ends on May 31, 2020), I am pleased to announce that KPR received an additional \$500 donation which will be added to the membership contest prize money. The state KPR Board voted to split this amount equally for the 2020 and 2021 membership contests. Adding this figure to the \$300 previously authorized by the Board makes a grand total of \$550 per contest.

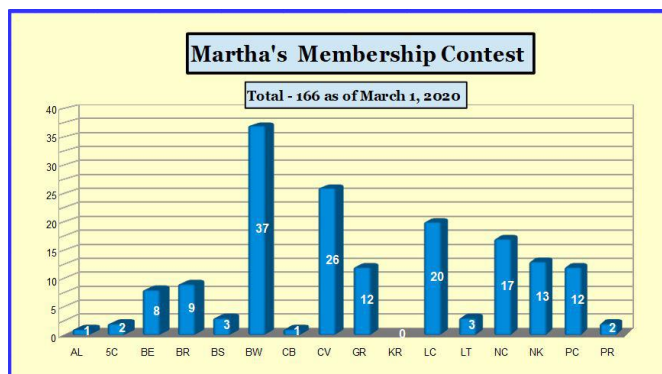
KPR Board members also authorized the following cash prize distribution: first place winner – \$125, second place winner - \$100, third place winner - \$75, and fourth place winner - \$50. In addition, chapter prizes will also be awarded: \$70 to the chapter recruiting the largest number of new members and \$70 to the chapter with the largest percentage increase. There will also be three \$20 random drawings. An individual only has to recruit only one new member for eligibility in the random drawings. Winners of all prizes will be announced at the 2020 Annual Business Meeting at 9 a.m. on Friday, June 12. While we would certainly hope each winner is present to be recognized and receive these cash awards, attendance is not mandatory.

Current membership figures reflect the total number of new members recruited at the end of February 2020 is 166. Bluegrass West Chapter is in first place with 37, Cumberland Valley Chapter is in second place with 26, and Lake Cumberland Chapter is in third place with 20. Please refer to the graph to see how well your chapter is doing. It's not too late to get started. When you read this article, there are still approximately two and one-half months remaining in the contest.

Please remember YOU can make a difference. Membership numbers matter and certainly do affect our lobbying efforts for full funding of our retirement systems.

Recruit a new member today – ask a former co-worker, family member, neighbor, or your spouse. KPR presently has 184 spousal members – many more are eligible. There are so many recruiting avenues available to each of us – church groups, local coffee club gatherings, exercise groups, and civic organizations. Please do not forget those Facebook friends. For those of you who aren't physically able to socialize, you've still got that telephone and computer. I remind everyone that we do have an online application. Please go to the website at www.kentuckypublicretirees.org and click on the "New Member Application" tab. Fill in the required information and submit it. Need assistance in completing the membership application? Please call me at 502-321-0649 or email me at betty.hawkins49@gmail.com. When completing an application for a new member, please include your name on the referral line.

We encourage all of you who have not yet paid their 2020 dues to get their payments in as soon as possible. Any member not renewing membership will be removed from the membership roll effective May 31, 2020. Second notices will be sent in mid-March. To pay your dues online go to the KPR website and click on "Pay Dues" under "Membership." Dues are \$15 per year and may be paid with a personal credit card or through Stripe. You also have the option of two-year payments or authorizing a recurring subscription. If not paying online, dues payments should be mailed to KPR, P.O. Box 4082, Frankfort, KY 40604.



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KENTUCKY PUBLIC RETIREES



Chapter News

Barren River - Our January meeting was held at the Barren River Area Development District. Chapter President Carol Douglas introduced the speaker, Steve Jones, advocate development specialist for Court Appointed Special Advocates (CASA) of South-Central Kentucky. Mr. Jones explained that CASA selects, screens, and trains community volunteers for appointment by a judge in cases of child dependency, neglect, or abuse. CASA volunteers meet with their children frequently to gather information about their well-being, needs, and concerns. Mr. Jones explained that their observations and recommendations are reported to the judge to help make their decisions for the best interests of the child. He stressed the need for more volunteers with less than 20 percent of the local need being met. He also explained that on average, children assigned a CASA advocate spent approximately eight months less in foster care.

Carol updated the chapter on the KPR Annual Meeting to be held in Bowling Green on June 11-12, 2020 at the BG University Plaza.



Carol Douglas and Steve Harmon

The February meeting of the Barren River Chapter had as the speaker, Steve Harmon, the Warren County jailer. He gave a very informative presentation outlining the day-to-day operations at the Warren County Regional Jail. Mr. Harmon discussed

budget issues, overcrowding, and the challenges involved with keeping qualified staff at the facility. He discussed the high incidence of released inmates returning to jail for new crimes. The Warren County Jail staff is very dedicated in their efforts to provide programs to prepare inmates for a successful reentry into society following incarceration. Mr. Harmon discussed several of the correctional facility's reentry programs and how necessary it is to have community involvement and support. He addressed several questions from the members in attendance.

All committee reports were presented and approved. Carter Parker, audit chairperson, reported that the annual audit report was completed and accepted by the state KPR auditor on January 15, 2020. All records were found to be in compliance with established policies. The next scheduled meeting of the Barren River Chapter will be on Monday, March 16, 2020, at 10:00 a.m. at the BRADD office. The speaker will be Leyda Becker, international communities liaison for Bowling Green.

Bluegrass East - In December, we met at the Pasta Garage in Lexington. Bennie Rainwater provided a Christmas music program for the meeting. BE Chapter President Jerry Powell reminded members to let him know if they are interested in running for an office for the coming year.

The January 8 meeting was called to order by Doug Price, since Jerry Powell was out of town. Larry Totten, KPR president, was our speaker for the meeting. Mr. Totten provided an overview of the current status of the KRS pensions as it relates to the upcoming legislative session. He indicated that there will be many competing demands, and current revenue is not adequate to meet these demands. He spoke on some of the bills already introduced, among those, a bill designed to eliminate the incentive for employers to contract for services instead of hiring staff for whom contributions are made to the pension system.

He said there has been a huge issue with retention of the state employees hired since January 2014; approximately one-third are no longer employed with state government. He informed us that Jerald Atkins has been employed as KPR's new legislative agent. He also provided an overview of the ways that KPR members can keep up with legislative activity.



Susan Thomas

Bluegrass West - In January, the chapter met at the VFW Building on Second Street in Frankfort.

Our guest speaker was Susan Thomas of Smooth Transitions of Central Kentucky. Ms. Thomas informed us that the company advises regarding selling existing properties, assists seniors with disposing of assets, finds places for donations of items, and provides assistance with moving to a new facility. She provided us with great tips

to help declutter our current homes if we need to relocate to a smaller place. She made us realize how most of us tend to hang on to things we don't need and stressed how important it is to learn to let go of the "things" which we all tend to keep that aren't needed.

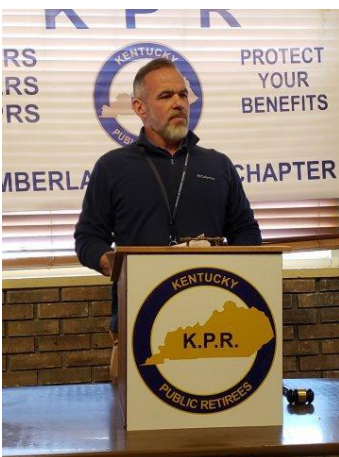
Betty Hawkins, Bluegrass West membership chair, informed us our membership now stands at 1,047 members. The chapter voted to place an ad in the local State Journal's Progressive Magazine to recruit new members. (Cont'd Page 5)

Bluegrass West (Cont'd) - The Bluegrass West speaker for the February meeting was Steve Stewart, publisher of Frankfort's newspaper *The State Journal*. Mr. Stewart presented a very enlightening program on all the changes that newspapers all over the country are facing. He said it is difficult to stay in business and many previous services have been cut in order to maintain newspapers. In the past, newspapers could rely on making money through advertising fees. More individuals are reading their newspapers online and are no longer buying the printed copy. Due to the high volume of internet readers, Facebook and Google are able to offer advertising at much cheaper rates than the local newspapers. Together both of them are able to receive 70 cents out of every dollar spent on advertising, but the newspapers receive about 30 cents. Local newspapers also have a much smaller audience.

Covered Bridge - In January, our speaker was Clay Skaggs, a local representative of the 2020 Census. He said it is important that everyone is counted, since federal money is distributed to each county based on the population of the county. Prior to our January meeting, a board meeting of the Covered Bridge Chapter was held to discuss miscellaneous items for the upcoming year. James Smoot was the winner of the door prize.

Jerry Powell, CERS trustee for the Kentucky Retirement Systems, was our speaker in February. Mr. Powell was very informative on the overall view of how the retirement system is doing and how each of us is a contributor to our community through our pensions. He said that our pensions, spent locally, support the needs of our community.

Our attendance has been down the last couple of months since many have been sick or had necessary appointments on the day of our meetings. We had 21 members and guests present at our February meeting. Many items of new business on the agenda for February will be brought before the group at our March meeting.



Brian Towles

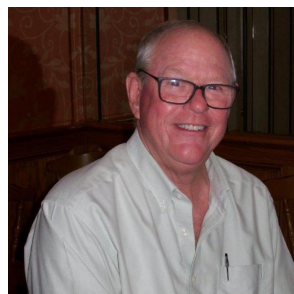
Cumberland Valley - In January, we met at David's Steak House in Corbin. Our guest speaker was Brian Towles from Kentucky Retirement Systems. Mr. Towles discussed pre-65 retiree health care as well as Medicare at our meeting.

In February, we met at the Golden Corral Restaurant in London. Our guest speaker was Kay Hensley from London. Ms. Hensley is an attorney and a Republican candidate for the 21st District State Senate seat.

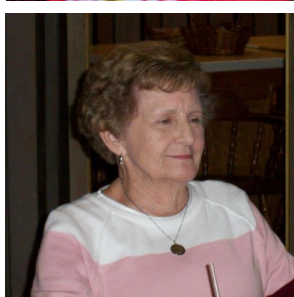
The 21st District includes Laurel, Jackson, Estill, Powell, Menifee, and Bath counties.

The March meeting of Cumberland Valley Chapter will be held at David's Steak House in Corbin on Monday, March 16. Our guest speaker will be Brandon Storm. Mr. Storm is a London attorney and also is a Republican candidate for the 21st District State Senate seat. It is also possible we have a second speaker which would be a state representative candidate for one of the five representative districts located in Laurel County.

Green River - In December, our guest speaker was Kristen Bridwell who is a nurse with The Hearing Center. She spoke about Caption Call, a phone for people who have been diagnosed with hearing loss. The phone displays smooth-scrolling captions of what the callers say on a large easy-to-read screen while simultaneously providing amplification and improved audio quality so a person can hear and read their phone conversations better. It is programmed to each individual's audiogram. Since funding is provided through the Americans with Disabilities Act, people with hearing loss can receive their phones free. People interested can contact audiologist David Mann at (270) 685-1755. His office is located at 2785 Veach Road in Owensboro. Ms. Bridwell stressed the importance of having our hearing checked, especially after the age of 40. At our business meeting Agnes Barron reported that there are currently 95 members in the Green River Chapter.



In January, we met at the Briarpatch Restaurant in Owensboro. The speaker was Owensboro City Commissioner Larry Conder. He is a candidate for Owensboro mayor. Mr. Conder gave a very informative presentation and encouraged questions from attendees. He said that beginning January 1 of this year, retirement benefits changed making it harder to recruit city employees. He addressed the parking problem downtown and wants a trolley to be provided for free rides to and from the Riverpark on Friday after 5 p.m. and for big events. He stated it would be good to have at least one apparatus for handicapped children in Legion Park and possibly Smothers Park. Chapter Vice President Diann Cecil gave a report on the State Board meeting held in December in Frankfort. The annual state KPR meeting will be held in Bowling Green this year on June 11 and 12.



**GR members from top:
Lewis Jean, Karen
Plain, and Patricia
McDaniel**

(Cont'd Page 6)

Green River (Cont'd) - The speakers in February were Tom Sabetha, who spoke on the Battle of Sacramento, and KPR President Larry Totten, who updated us on several bills. Tom Sabetha taught at the University of Kentucky and has extensive knowledge of the Civil War. He gave a very interesting presentation about the Kentucky Battle of Sacramento. This area was crucial to both the north and the south, especially around the Green River and surrounding areas. This year the reenactment of the Battle of Sacramento will be held May 15-17.

Lake Cumberland - In January, our speaker was attorney Derrick G. Helm. He talked to us about revocable wills and how we should get our estates in order before we pass away. He explained how important it is to get this done, especially for our family's sake. Mr. Helm gave us a lot of good information about what we needed to do.

At the February meeting, KPR President Larry Totten was our speaker. He spoke about legislation in the current session and various other items going on at this time. At the meeting a motion was passed to award a prize of \$200 to the Lake Cumberland member who enrolls the most new members for our chapter this year. The winner will be announced at our August 17, 2020, meeting. As a reminder, spouses of qualified members may also be enrolled. No dues for new members will be due until January 1, 2021. Annual dues are \$15.00 and are payable each January. Also, mark your calendar and plan to attend the March 16 meeting. We will have Virginia Collier Tackett from the Social Security Administration as our special speaker.

Lincoln Trail - In December, we had a potluck meal and entertainment by Terry Cantwell. It was a time of Christmas fellowship and celebration.

At the January meeting, Kevin Lee and Chris Johnson from KRS spoke to our members about the measures that their organization takes for internet security on a daily basis. They also gave us advice about how to protect ourselves from fraud on our personal computers and phones.

Our February program concerned the Silver Sneakers Program. Amber, an employee from one of the local fitness centers, explained to us how the program works and told about some of the classes and machines that are available. Lincoln Trail President Judith Leshar was pleased with our attendance for the new year. As always, we are trying to come up with ideas to get more attendance at our meetings.

North Central - In December, David Eager, executive director of Kentucky Retirement Systems, spoke to us on several topics. His main topic was the recent audit report done by the state auditor. Mr. Eager wanted to clarify two major points: there is a bona fide need for redaction of certain information relating to contracts and contracts should not be posted if there is a confidential agreement in place at the time it was signed. He said a manager could sue the retirement system if we violate these agreements.

He assured us that all new contracts have been posted on the KRS website since 2018. KRS is committed to transparency, and KRS's Shawn Spark works very diligently on this. They have enhanced the live streaming of Executive Committee meetings and live stream comments from the public. Other issues addressed were that only 39 of 115 quasi agencies have inquired about how much it would cost to leave KRS. Currently, they have to make their decision by early 2020. The KRS lawsuit against Seven Counties (which owes \$140 million in pension liabilities) is still going forward. The most recent decision was favorable to KRS. The lawsuit is now in the hands of the State Supreme Court. Mr. Eager informed us KRS would like to have the e-mail address for each of its retirees.

In lieu of a speaker, on January 8, we had an ice-breaking event to help our new members and our old members become better acquainted. We gave out name tags and asked people to sit at different tables than usual. We then gave each member a list of questions for discussion at their table. An example of the questions is: What is the one thing left on your bucket list that you hope to accomplish? Each table then reported on some of the more interesting answers they received. We now have 657 members with our merger with Jefferson Regional Chapter. Bills for annual dues of \$15.00 have been mailed out, and everyone should have theirs unless they paid in advance. Our speaker for March 11 will be from the Frazier History Museum.

Northern Kentucky - At our January meeting, Chapter President Milton Mains welcomed back members who haven't been able to attend recently. He also welcomed new member Jan Crabbe. Paul Burden, pastor of St. Peter and Paul United Church of Christ, was this month's speaker. He gave a very interesting talk on "The Grey Beards, the 37th Iowa Infantry." Ralph Wolff reported that there are currently 254 chapter members. There were 26 members present at this meeting.

The February meeting began with a presentation from Darlene Plummer. Ms. Plummer is the property valuation administrator for Kenton County. She gave a very interesting talk on how property valuations are determined. She also went over the Homestead Act. Mr. Mains announced the February birthdays of Kathy Mains, Larry McClanahan, and Sandy Hunley. There was discussion on suggestions about what to take to the KPR Annual Meeting for the live auction.

Purchase - We met December 5, 2019, at the Pizza Inn with our speaker being Representative Randy Bridges. Rep. Bridges discussed the functions of the committees he serves on and gave some examples of how the funds are distributed. He said he would honor the pension commitment for current retirees and would work with the local leaders.

In February, Chapter President Tom Moore discussed legislative updates and proposed legislation. We now have 183 members. Several members noted that the Humana dental insurance offered is not accepted by most of the dentists in our area.

Annual Conference Registration Form

2020 Kentucky Public Retirees 37th Annual Meeting

June 11-12

Holiday Inn University Plaza, 1021 Wilkinson Trace, Bowling Green, KY

Hotel reservations: Call 1-800-HOLIDAY

Room Rates: single or double - \$99.00 plus taxes

(includes two breakfast vouchers for Hartland Café per room)

Hotel reservation deadline is May 18, 2020

Meeting reservation deadline is June 1, 2020

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

Member _____ Chapter _____

Member _____ Chapter _____

Guest(s) _____

	Number	Total
Registration, if mailed by June 1, 2020 (\$20 each)	_____	_____
Registration, if mailed after June 1, 2020 (\$25 each)	_____	_____
Thursday night banquet (\$35.00 each)	_____	_____
Totals	_____	_____

Complete this form and mail it with your check to KPR, P.O. Box 4082, Frankfort, KY 40604

For additional information or questions contact:

Carol Douglas – douglas_353@msn.com phone 270-535-4023

Larry Totten – lptotten53@gmail.com phone – 502-226-0273



Harry Lee Waterfield Awards Deadline for Nominations: May 22, 2020

The Harry Lee Waterfield Awards will be presented at our June 11 Annual Meeting Banquet to honor two outstanding members of Kentucky Public Retirees. Two awards - the Achievement Award and the Humanitarian Award will be presented by members of the Waterfield family. All KPR members are invited to submit a nomination 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 by mail to 1103 Cherry Grove Road, Flemingsburg, KY 41041). The deadline for sending the nominations is May 22, 2020.

All nominees must be members of KPR to qualify for either award.



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

Barren River 10 a.m. (CT), 3rd Monday BRADD Center 177 Graham Avenue (off Plum Springs Rd) Bowling Green, KY Contact Carol Douglas (270) 782-1791	Covered Bridge 11:00 AM (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651	Kentucky River 3rd Friday of each month Meeting locations vary Contact Paul Bailey (606) 884-6280	Northern Kentucky 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
Big Sandy 11:30 AM, 2nd Thursday Giovanni's 1236 N. Lake Drive Prestonsburg, KY Contact Thomas Hereford III (606) 226-1753	Cumberland Valley 11:30 a.m. (ET), 2nd Tuesday Meeting locations vary Contact David Cornett (606) 260-0490	Lake Cumberland 11:30 AM (ET), 3rd Monday The Mellow Mushroom 2520 Monticello St Somerset, KY Contact Bruce Brown (606) 305-9960	Pennyrile 11:30 AM (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact L. Peyton Adams (270) 871-9295
Bluegrass East 12:00 PM (ET), 2nd Wednesday Lexington Pasta Garage Italian Cafe 962 Delaware Avenue Lexington, KY Contact Jerry Powell jwpowell211@gmail.com	Fivco 11:30 AM (ET), 3rd Monday Giovanni's on Greenup Avenue Ashland, KY Contact Morris Wells (606) 465-5784	Lincoln Trail 11:30 AM (ET), 2nd Monday Shoney's 1406 Executive Drive Elizabethtown, KY Contact Judith Leshar (270) 872-3497	Purchase 10:30 AM (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289
Bluegrass West 11:30 AM (ET), 3rd Tuesday VFW Franklin County Post 4075 104 E. Second St. Frankfort, KY Contact Larry Totten (502) 226-0273	Green River 12:00 p.m. (CT), 2nd Wednesday Briarpatch Restaurant 2760 Veach Road Owensboro, KY Contact Agnes Barron ((270) 298-7151	North Central 11:30 AM (ET), 2nd Wednesday Jumbo Buffet - back room (Stoneybrook Shopping Center) 2731 S. Hurstbourne Parkway Louisville, KY Contact Steve Meschler (502) 741-0260	<div> FOLLOW US ON FACEBOOK! </div>