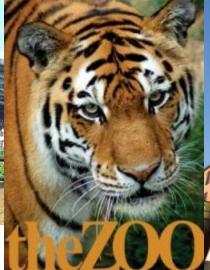
THE KERNEL

A Publication of the Kentucky Public Retirees

Issue 109 May 2014







Louisville

31st Annual KPR Conference

June 12th and 13th

Preparations are ready for all members of Kentucky Public Retirees and their guests to

join the host chapter, Jefferson Regional, in Louisville for our Annual Conference on June 12 and 13. We hope all of you have made your reservations and are planning to attend. The reservation form is on page seven of this newsletter. If you desire to come a day earlier or stay until Sunday after the meeting, the Holiday Inn has agreed to give you our reduced price. It will be a wonderful time to take advantage of this and allow you and your family time to enjoy some of the nice attractions which will be going on in Louisville.

Get Ready! Get Set!

Plan to be there!

Register now!

The deadline for registration is May 12, 2014.

We were privileged recently to see a letter to the editor of the *Courier-Journal* written by Bluegrass West member, Larry Tottten, where he stated that retirees need to be aware of what is happening to our pensions and the Kentucky Retirement Systems (KRS). During the meeting, you will be

June 11, 2014				
Bus to Casino	4:00 p.m.			
June 12, 2	014			
Registration	10:00 a.m.			
KRS update	1:30 p.m.			
Humana update	2:00 p.m.			
Guest speakers	3:00 p.m.			
Happy hour	4:00 p.m.			
Banquet	6:00 p.m.			
Waterfield Awards	7:00 p.m.			
June 13, 2	014			
Business meeting	9:00 a.m.			
Adjournment	12:00 noon			

privileged to get this information first-hand from the Executive Director of the Kentucky Retirement Systems, William Thielen. You will have an opportunity to express your concerns and ask questions and not have to depend on hearsay or reports in the media.

We will also have several outstanding speakers and a delightful banquet, door prizes and fun things to make your attendance enjoyable. We will not have any politicians because we are tired of their "passing the buck." However, they did pass the bill to fund the KRS properly for this biennium.

Louisville has so many things for you to see and enjoy. The Holiday Inn at I-64 and Hurstbourne Parkway is conveniently located to access the city. Don't forget, we have arranged to have a bus to the Casino for you on June 11, the day before the meeting starts. The round trip is only \$5.00 (which you give to the bus driver). The driver will give you a card valued at \$5.00 and a coupon for your meal. At the bottom of your registration sheet in the Kernel and on the web page is a section to complete if you want to go to the Casino. You must indicate your name, address and birth date to ensure that no

juveniles are transported to the Casino. Also, we will remind you that the horses will be racing at Churchill Downs, and the Louisville Zoo is a wonderful place to visit. They have several new features and the train is back on track.



President's Message by Paul Guffey

The Kentucky Public Retirees organization puts much time and energy into recruiting and retaining members, and it's good news that the organization is experiencing renewed energy and growth. Without adding new members, KPR would cease to exist.

While recruiting new members is crucial, it's important also to remember that the sole reason for KPR is to help its members. Ensuring the availability of pension income and health insurance are priorities for members, but socialization and personal development can be easily overlooked. This is when local chapters are so effective. During local meetings,

members can become better informed of changes and conditions of healthcare, pensions, spend time with old friends and colleagues, and share a meal.

And of course members need to engage in personal development. It's a changing world and information becomes outdated quickly. As public employees, members received training, training, and more training even to the extent that some wish to never have any more. But to be effective members of KPR and even effective at navigating the complex choices of health insurance coverage, it is necessary to learn and keep informed. This learning and developing includes using computers.

Where I sit writing this article, several things have computerized operations. These include a microwave, cooking range, refrigerator, security system, door lock, HVAC, cell phone, indoor-outdoor thermometer, atomic clock, radio, Bluetooth speaker, TV, remote control, satellite box, automobile across the street, and of course this computer. These require intelligent human interaction to yield desired benefits and therefore, most KPR members interact with computers! Surprised?

Opportunities to develop computer skills are available through assistance from friends, relatives and public libraries. Plus, local chapters could have computers at meeting sites for use by members to establish and use personal email addresses and to access key websites such as our web page at kentuckypublicretirees.org, Kentucky Retirement Systems at kyret.ky.gov, and the Kentucky Public Retirees Facebook page. Members can remove the mental block to learning and other members can help with computerized operations.

It is reasonable that KPR develop <u>rapidly</u> toward full use of computers and electronic media rather than using the slow and expensive process of printing and mailing. Currently only 66% of KPR membership have provided us email addresses; email usage must increase. The organization cannot afford print and mail.

On a lighter note, it's helpful to take breaks from stressful issues to relax, enjoy social events, renew acquaintances and simply have fun! The annual conference scheduled for June 12 and 13 will provide these wonderful opportunities.

I look forward to seeing you.



Legislative Report by Shirley Clark, Legislative Chair

The 2014 Session of the General Assembly ended as it most often does with many disagreements and debates still unsettled at midnight on April 15. The speaker at the Bluegrass West meeting in April made a statement that I believe is worth repeating: "Sometimes you can tell more about the success of a session by looking at what didn't pass, rather than what did." And this year, that may be true for retirees.

The major goal of KPR, which advocated the full funding required for our retirement system, passed in HB 235, the Executive Branch Budget Bill. During the next two years, we hope to see some relief in the unfunded liability of the system. HB 5, a bill that requires public agencies and others to notify persons impacted by security breaches of personal information within 72 hours of the breach was passed, also HB 232, a bill requiring consumer notification when a data breach reveals unauthorized personal identifiable information passed.

These three bills were the only bills passed affecting retirees. Two resolutions, HB 29, which supported legislative action to fully fund the system and HB 30, which would have provided a dedicated revenue source to fund the system, passed unanimously, but resolutions do not have the full force of law.

Bills KPR supported that did not pass are the following:

- HB 324 (The bill we made so many calls on) which would have allowed elected KRS trustee member vacancies on the KRS board to be filled by elected members rather than all of the board members.
- There were no bills passed that would have appropriated dedicated funding to the Retirement System in future years. There were bills that would have allowed this; among them were HB 68, HB 137, and others.

- HB 323, which would have placed two retirees and two state employees on the Pension Oversight Board in addition to adding more
 agencies under the review of this board, did not pass.
- SB 5 and HB 48, the transparency bills which would have required disclosure of retirement income on the KRS web site, did not pass.

There were no tax bills introduced that would have caused retirees to begin paying taxes on their retirement income. Although this was not a topic discussed much during the session, we are very glad it wasn't. We will still have to be very diligent in watching for this to happen in the future.

We will not receive a cost of living adjustment (COLA) for the next two years. Although we tried, it was not an option of discussion by legislators.

Our members throughout the state worked very hard in making calls, emailing, and other contacts to their legislators and the Governor to oppose and support certain bills. It paid off in the long run since the full funding was approved. Without this passing, our system's unfunded liability would continue to increase.

Sarah Hurst, Legislative Agent and I would like to thank all of those who made the thousands of contacts during this session of the General Assembly. There were 824 bills introduced this year, and approximately 124 were passed. There were also 560 resolutions introduced.

Retirement Article by Shirley Clark

The Board of Trustees of the Kentucky Retirement Systems held their annual meeting on April 17, 2014, in Frankfort. Mary Helen Peter and Vince Lang, newly elected board members of the Kentucky Employee Retirement System (KERS) were sworn in. Randy Stevens also was sworn in to fill the County Employee Retirement System (CERS) position by appointment of the Governor. This appointment came about due to SB 2 adding new CERS board members. This recommendation to the Governor came from the Kentucky Association of Counties.



Vince Lang, Mary Helen Peter, Randy Stevens

New officers of the board were elected. Thomas Elliott of Louisville was elected Chairman of the Board, and Dr. Daniel Bauer of Louisville was elected Vice Chair. Four candidates had applied for the vacant

CERS position which is currently filled by the remaining members of the board. William Summers of Louisville was elected to this position.

A progress report was given, and some of the pertinent information from it was that the Investment Fund performance has continued to improve. The pension interest rate return for 2013 was 13.3% compared to 12.7% for the previous year. The insurance rate was 13.2% compared to a 12.3% rate last year.

There are currently 340,626 members of the KRS system. CERS makes up the largest system covered with 61% of membership. The fund pays out \$2.2 billion each year to retirees with the largest amounts going to Jefferson County (\$300 million), Franklin County (\$181 million), and Fayette County (\$93 million). The defense of the bankruptcy action by Seven County Services has cost approximately \$750,000 thus far.

The State Police Retirement System will need to elect a new member next year, as Randy Overstreet's term is up, and he has served the maximum length of time he can serve. Applications for the position must be received by KRS by July 31, and the ballots will be mailed out in mid January of 2015. Details of this election will be posted on the KRS web site. Beginning July 1, Larry Totten will be handling the duties of the KPR retirement liaison. He is an active member of the Bluegrass West Chapter, is very interested in our retirement, and attends all retirement board meetings. He will do a great job. I personally want to thank Larry for volunteering for this job.



Membership Article by Betty Hawkins, Membership Chair

Our state membership contest ends in less than six weeks (May 31, 2014). Prizes will be awarded at the annual business meeting on Friday, June 13, 2014, with \$50 to the individual who recruits the largest number of new members, second and third place prizes will be \$35 and \$15. The chapter which has the largest percentage increase also will receive an award of \$25. A random drawing prize of \$25 will be awarded to any individual who recruits a new member. Everyone has a chance to win, even if you recruit only one person. Please make sure your name is entered on the referral line of the membership application in order to receive credit for the person you have recruited. Members do not have to be present to win the contest.

Final notices for the payment of 2014 dues were mailed the first week of March to those members who still have not renewed their KPR membership. If you have not paid, please mail your check for \$15 to KPR, P. O. Box 4082, Frankfort, KY 40604, as soon as possible. Members who have not renewed by May 31, 2014, will no longer be considered active members and will no longer receive a copy of The Kernel or KPR information. Your continued membership in KPR is vital to our continued success. Participation in local chapter activities is not required for membership because we realize individual circumstances dictate the amount of time people have to devote to KPR activities.

We are very pleased to announce an additional chapter will be formed in Eastern Kentucky. The first organizational meeting was held in Jackson, Kentucky (Breathitt County) on March 25, 2014, with 45 people attending. This chapter will cover the counties of Breathitt, Lee, Magoffin, Morgan, Owsley, Perry and Wolfe. A very special thanks to Cumberland Valley Chapter members Jerry Connell, John Harris, David Cornett, and Carl Lawson for assisting in this effort. David Cornett, CV Chapter Legislative Chair and former native of Breathitt County, is primarily responsible for the success of this effort. From January 1, 2014, through March 31, 2014, over 106 new members have been recruited. Membership numbers are updated at the end of each month, and these numbers are continuing to grow. Kudos to David Cornett for this superb effort. All new members in this area will be periodically updated as these organizational efforts move forward.

Future plans also include the establishment of an additional chapter for individuals residing in the counties of



David Cornett

Floyd, Johnson, Knott, Martin, Pike and Letcher. Current members from these counties are welcome to attend and participate in any future activities of the new chapter in the Jackson, Kentucky area until such time that we are able to conduct organizational meetings in your respective area. Anyone reading this article who is interesting in helping to form this new chapter should contact me at 502-829-5541 or send me an e-mail at betty.hawkins@twc.com.

In closing, I want to challenge each of you reading this article to ask people you know to join KPR. Each member recruiting only one member would double our membership. When you think about this, it requires very little effort on your part - one phone call or face-to-face conversation. Numbers matter - do you want a COLA in the future? Are you interested in protecting your retirement and insurance benefits? Do your part recruit a new member.

--- Chapter News ---

Barren River The chapter met March 17, 2014, at the Barren River Area Development District Office. President, Les Settle called the meeting to order, welcomed new members and guests, and thanked all for attending. Stan Markham, long-term care specialist with Bratcher Financial, was introduced. He spoke to the group regarding options and how to pay for long-term care. He discussed Medicare, Medicaid, and the length of time one might spend in a health facility. He noted the nursing homes in Bowling Green and Glasgow and the assisted living facilities. He said that many are now using Home Instead care. He commented that people are now living longer with the help of doctors. After a question and answer session President Settle thanked him for taking time to talk to the membership and answer questions.

Bluegrass West The chapter met on March 18, 2014, and the program concerned the status of 2014 legislation. Representative Derrick Graham, guest speaker, spoke about the status of the various bills affecting retirees. State Legislative Chair Shirley Clark and Sarah Hurst, Legislative Agent, provided more specific details concerning the current position and status of the legislation. Both Ms. Clark and Ms. Hurst relayed their appreciation to KPR members for their continued contact with members of the General Assembly. State Auditor Adam Edelen thanked the entire statewide network of KPR members for their support of HB 5.

On April 15, 2014. Shawn Sparks, Director of Constituent Services for KRS, provided members information concerning the impact of 2014 legislation upon KRS. He said the passage of HB 235 fully funded the ARC during the upcoming biennium. Mr. Sparks also responded to specific questions from chapter members. The BW Chapter will not be holding their regular chapter meeting on May 20 since this is Primary Election Day. The next regular monthly meeting will be on June 17, 2014, at which time we will have our annual election of chapter officers and present our Bluegrass West Chapter Waterfield Awards.



Shawn Sparks

Covered Bridge On April 10, 2014, Rick McHale, a representative from Humana, talked to us about the Humana Rewards Program. A nominating committee was established for new officers for the coming year. Also, we are trying to recruit members from adjoining counties. To recruit members in Menifee County, we will post a flyer on the bulletin board of the Menifee County Courthouse. We have contacted recent retirees and members who have failed to pay their dues.

Cumberland Valley The Cumberland Valley Chapter met in the Bell County Public Library in Pineville on March 11. The meeting consisted of a group discussion about all legislative bills concerning our retirement. Members were encouraged to email or call their senators and representatives supporting our need. A nomination committee was appointed for

the chapter election in May.

On March 25, four members from CV, along with President Guffey, V.P. Clark, and Membership Chair Hawkins, traveled to Jackson, Kentucky to help establish a new chapter in that area. At our April meeting, our guest speaker was Nancy Burchett, a technical expert from the Corbin District Social Security Office. Mrs. Burchett gave an excellent presentation on eligibility for Social Security and Medicare. David Cornett gave an update on several pending house bills.



Our May meeting is planned for May 13, at The Golden Corral in London. We hope to have an APPOINTED member of the KRS Board of Trustees as our speaker. Our annual election will be held, and members have been advised they must be present to vote.

Green River We did not have a guest speaker for our March 12th meeting so that we could devote extra time to general business and legislative issues. Lewis Jean, our Legislative Chair, gave a comprehensive report on pending legislation that could possibly affect our membership and suggested that everyone follow the legislative reports on the KPR web page. We also discussed other information and useful links available on the web page.

Our guest speaker for the April 12th meeting was Schley Cox who is associated with the Senior Medicare Patrol. This is a community outreach program operated be the Green River Area Development District to help Medicare recipients better use the program and identify problems and fraud. The program provides speakers and Medicare claim expertise to senior groups, health fairs and other interested groups. The majority of his presentation dealt with current scams and shady telemarketing practices.

Jefferson Regional On March 5, 2014, Rick McHale joined us to explain Humana's Vitality Program which is offered to Medicare eligible members as an incentive to stay healthy. It involves a partnership Humana has with Walmart in which a vitality card works as a 10% discount on future healthy food purchases. In addition, Humana is offering wellness home visits by a physician who visits the member in their home to do a wellness assessment. Also, their Guidance Center in Louisville is open daily and is senior-focused with programs that include a free Spanish class. Mr. McHale and Stephanie Heller will have a table set up at the Annual Conference and Ms. Heller is on the agenda to speak. Nikki Henderson, President, asked members to consider supporting HB 5 by contacting their legislators, along with HB 324 regarding the replacement of ELECTED members on the KRS Board of Trustees when there is a vacancy in one of the CERS KERS and SPRS positions.

Lake Cumberland On March, 17, 2014, Jay McShurley and Ryan Morrow, attorneys with Jay McShurley Law Office, spoke with our group about basic estate planning. They gave us information on wills, living wills, powers of attorney, trusts, long term care and related state laws.

Lincoln Trail On March 10, 2014, our guest was Roger McCurry, Koinonia Travels and Tours. The 50/50 raffle for \$13 was won by Charlie Brackett, and Frances Brackett won the door prize. We sent getwell cards to Eugene Smith and Doris Jamison. A contribution to the Wounded Warrior Project was made in memory of Peter Wolff, and a contribution was made to the Lung Association in memory of Lottie Miller.



Jeanette Burris, John Engle, Jay McShurley, Ryan Morrow

North Central On March 12, Jim Carroll, co-founder and operator of the Facebook page Kentucky Government Retirees spoke about the Kentucky pension system. On April 9, State Senator Morgan McGarvey spoke about the accomplishments of the 2014 Legislative Session. He sits on the Local Government and State Government Committees. On May 14, Betty A. Pendergrass, CPA, CGFM, and a former member of the KRS Board of Trustees representing CERS, will speak on current issues of the Kentucky Retirement Systems.

Northern Kentucky On March 10, Jack Nie, RPH, who is the owner/operator of Nie's Pharmacy, gave a very comprehensive and informative talk on the advantages of a compounding pharmacy compared to the products offered by big pharmacies. Asom Ponananta, of our Public Relations Committee, demonstrated the new board purchased to use at membership drives. It is a magnetic board on an adjustable easel with a detachable KPR logo. Everyone present was very impressed with this new membership drive tool and thanks were offered to Asom for his ingenuity in designing it.

On April 14, Rick McHale, from Humana, spoke of the "in home evaluation" program for those who have difficulty visiting their doctor or those who live alone and need some support. He also introduced the Humana Vitality program that will replace the rewards program. Vitality will award you 10% of your healthy food choices purchased at Walmart. Rick also advised that the Silver Sneaker's program will pay the membership fees of two separate participating programs for each member. Our next meeting on May 12th will feature Bob Schrage who is the author of "Eyewitness to History- A Personal Journey." We will also hold the election on new officers at that meeting.

Pennyrile For our February meeting, Richard Cunningham, President of the Hopkins County Historical Society, was our guest. The Society is celebrating its 40th Anniversary this year, and he told the group of many activities that would be held during this month. Our KPR members were invited to visit their meetings and other various activities during the summer. During the meeting a decision was made to make a donation for the PR program. Donna Slaton volunteered to be our local PR person, and she is to communicate with Robin Hartman for chapter help.

Maureen C. Berry was the guest speaker for the Pennyrile Chapter of Kentucky Public Retirees at our March meeting. When she moved to Madisonville she was disappointed there was not a writer's guild so she organized one. She is also coaches new authors in her classes. After telling us about the Center Street Writer's Guild, she gave small slips of paper to members and asked them to write about an unusual event in five minutes. Ms. Berry then called on several of the members to read their story and pointed out several stories as having attention getters in their message. Peyton Adams had copies from the KPR web page on pending legislation for all the members. Donna Slaton was successful in getting KPR State President, Paul Guffey's most recent editorial in the local paper for Hopkins County and also her own letter to the editor. Both articles pertained to the underfunding by the legislators of Kentucky Retirement Systems.



Harry Lee Waterfield Awards

Time is running out to nominate outstanding members!

Deadline for receiving nominations is May 15, 2014

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 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. Please email nominations to the Chair of the Foundation Awards Committee, Mrs. June Pugh, cjpugh@windstream.net (or by mail, 1103 Cherry Grove Road, Flemingsburg, KY 41041).

All potential recipients **must** be members of KPR to qualify for either award.

Chapter Locations

Barren River Chapter 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 Sharon Linhart (270) 781-2381 for information	Fivco Chapter 11:30 AM (ET), 3rd Monday Giovanni's on Greenup Avenue Ashland, KY Contact Morris Wells (606) 465-5784 for information	North Central Chapter 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	
Bluegrass East Chapter 12:00 PM (ET), 2nd Wednesday Golden Corral 185 E. New Circle Road Lexington, KY Contact Claude Conner (859) 272-5993 for information	Green River Chapter 12:00 PM (CT), 2nd Wednesday (lunch at 11:30 am CT) Ryan's Steakhouse 4500 Frederica St. Owensboro, KY Contact Bill Horton (270) 684-8059 for information	Northern Kentucky Chapter 11:45 AM (ET), 2nd Monday Golden Corral Orphanage Rd. at KY Rt. 17 Fort Wright, KY (I - 275, Exit 80) Contact Cathy Kunkel-Mains (859) 512-9882 for information	
Bluegrass West Chapter 11:30 AM (ET), 3rd Tuesday VFW Franklin County Post 4075 104 E. Second St. Frankfort, KY Or Contact Lexie Southworth (502) 695-3910 for information	Jefferson Regional 11:30 AM (ET), 1st Wednesday Ryan's Family Steakhouse (Piccadilly Square) 5338 Bardstown Road Louisville, KY Contact Nikki Henderson ((502) 935-4083 for information	Pennyrile Chapter 11:30 AM (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact Kay Bard (270) 338-0245 for information	
Covered Bridge 11:00 AM (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651 for information	Lake Cumberland Chapter 11:30 AM (ET), 3rd Monday Golden Corral Restaurant South 27 across from Lowes Somerset, KY Contact John Engle (606) 678-2742 for information	Purchase Chapter 10:30 AM (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Al Yates (270) 554-4149 for information	
Cumberland Valley 11:30 AM (ET), 2nd Tuesday Please Note: *Meeting locations vary, please contact Jerry Connell at (606) 521-0381 for information	Lincoln Trail Chapter 11:30 AM (ET), 2nd Monday Ryan's Family Steakhouse 1034 Executive Drive On US 62, just West of I-65 Elizabethtown, KY Contact Judith Lesher (270) 872-3497 for information	June 12-13, 2014 Holiday Inn Hurstbourne Louisville Hosted by Jefferson Regional Chapter	

Holiday Inn Hurstbourne

Site of Annual Meeting







2014 Kentucky Public Retirees 31st Annual Conference

REGISTRATION FORM

(Please complete this form and return it with full payment)

Dates: June 12-13, 2014 with extra activities on June 11th

Location: Holiday Inn, 1325 S. Hurstbourne Parkway and I-64, Louisville, Ky

Room Rates: 1 person ---- \$85.00 (includes a free breakfast voucher for each day)

2 persons --- \$95.00 (includes two free breakfast vouchers per day)

Handic	apped rooms are available	e on request.		
Make r	oom reservations by calling	ng (502) 426-2600 and m	ention CODE K9R.	
		The reservation d	eadline is May 12, 2014.	
	nd, registration fee and co is form.	st of function must be pai	d. Please enclose a check payable to Kentucky Pr	ublic Retii
	Member Name:			
		Number	Total	
	Registration \$15.00			
	Banquet \$30.00		Chapter	
	Guests \$30.00			
	Total			
Mail this entire page and check as soon as possible to:		s soon as possible to:	Kentucky Public Retirees	
			P. O. Box 4082	
			Frankfort, KY 40604	
	complete the form below in line at the casino.	to get a casino and food v	oucher. You must complete the form in advance t	o avoid
	I want to go to the Horse	eshoe Casino.		
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	Name		Birth date	



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KPR Newsletter Issue 109

Remember to visit the KPR website and our Facebook page for important updates www.kentuckypublicretirees.org

NOTE: You MUST register on-line to receive KPR Alerts

Recruit a NEW MEMBER in 2014 Kentucky Public Retirees Application Form *Applicants MUST qualify by being a member of one or more of the following systems (please circle all that apply):

CERS SPRS **KERS**

	Membership dues FREE 1st year* (me New members - I want to pay for my Existing members - annual renewal o	mbership runs v 2 nd year now. dues of \$15 is e	Jan-Dec. Fro Dues are \$1 Inclosed.		/31 of the year).
	Mail to:	Kentucky Pub P. O. Box 408 Frankfort, KY	32		
Date .		,			
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