

THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 121

May 2017



President's Perspective By Larry Totten "WIIFM?"

"What's in it for me?" Each of us answers this question in joining whatever group with which we associate. "Why should I join?" or "Why should I stay a member?" Every organization at one time or another is asked this of its members – both old and new. The "value" of membership in any organization is only as good as the perception that each member has of that value. As for KPR, \$15 is not a lot of money in real dollars but it represents something much larger when anyone asks, "What's in it for me?" I believe the key in answering the WIIFM question lies in whether an organization such as KPR can harness the value to its individuals members into something much larger benefiting the membership as a whole.

Historically, state retirees have not been very well organized, especially when their mutual benefit is involved. I've had it suggested that a large part of this goes back to when we were all working. We all functioned within our own agencies, largely independent from others, and had no unions or any other "big tent" under which we could unite in a common cause. We were "siloeed." What KPR provides is a way for retirees to come together as a group and to communicate our message as a group. We're getting better. When I sit in on a KRS meeting, everyone there knows there will be a published account – not to "tattle" to our members about something I heard but to inform our members about what happened. Indeed, the Interim Executive Director of KRS has called us a "watchdog". I had never considered us to be such but I guess that has become a fair descriptor. When a legislator speaks at a chapter meeting, they interact with their member-constituents and will definitely hear our concerns face-to-face. There are a lot of new faces in this Legislature this year and they need to know we are out there – watching, yes, but also concerned.

My own relationship with KPR goes back but a few years – I retired in 2010. At first I thought we were just a nice social organization, meeting monthly, having programs, then going our separate ways. It was at these meetings that I began to hear about the problems with the pension systems. When I learned that KRS meetings were open to the public, I started to attend and that is where the magnitude of the issues hit me square in the face.



Buffalo Trace Distillery

Annual Meeting

Kentucky Public Retirees' 34th Annual Meeting, which will be June 15 and 16, is very soon. We hope you are making arrangements to attend. It has been 11 years since the Annual Meeting was held in Frankfort. Let's make it the biggest success ever! We have contracted room rates at the Capital Plaza Hotel for \$89, which includes a hot breakfast each morning. The cutoff date for making reservations at the hotel is June 1. Although the restaurant is only open for breakfast and dinner, they have agreed to prepare a light lunch on June 15 for any members wanting to eat at the hotel for a cost of \$10.60 per person. There are also approximately seven to eight restaurants within walking distance of the hotel if you wish to go out to eat. Please be sure and mark the registration form if you wish to eat lunch at the hotel on that day.
(cont'd page 3)



Downtown Frankfort

President's Perspective (cont'd)

Since 2013 I've gone to almost every KRS Board and Committee meeting, Public Pension Oversight Board meeting, and those of various legislative committees before which bills affecting our pension are presented. I, along with our lobbyist and others, have personally met with legislators about pension issues. Most importantly, after each one of these activities, I've written about those meetings and posted the information on our Facebook page, put some out in emails, all the while encouraging our Chapter Presidents to share these with members at their own monthly meetings.

I'm not the only one who has ever done this, of course, just the latest. The whole idea behind this work is to get information into the hands of members since not everyone can get to Frankfort for these meetings to hear this for themselves. The intent, however, is for each member to become a more informed member. And what each member does with that information becomes the strength behind membership in KPR, reinforcing its intrinsic value.

Just like you, I have one Representative and one Senator in the Legislature. I can call, email, or visit them and tell them what I think about a certain bill. But I am one person, one voter. Each member of our group – indeed, each and every public retiree and public employee – has a crucial role to play in getting our pension systems heading back toward solvency. We can't just sit back and expect others to do it for us or assume "they" will resolve it to our benefit. I believe we have a responsibility to be advocates for ourselves as well as for the other thousands of active and retired public employees. Each of us should be in contact with our own Representative and our own Senator saying we expect them to honor the commitment the Commonwealth made to us as public employees. Their predecessors did not and here we are today. As employees, we had no option other than to participate in KRS. Remember? None. Now, as retirees, we have no option other than to stand up for what we were told we would be getting. We need many, many voices taking this message to each and every Legislator and the Governor.

We can have an impact. Changing the way a vacant elected Trustee seat on the KRS Board was filled had been a KPR goal for some time. It was made a part of SB 2 and passed earlier this year after being its own separate piece of legislation for three years. A small thing perhaps but something KPR believed needed to be done. Every month, one or more of our Chapters has a local legislator at one of their meetings to interact on pension issues. We will again have another legislative panel discussion on pensions at the June Conference in Frankfort and we are hopeful the Governor will again speak to preview the all-but-announced special session later this year. We will face pension reform once again this fall and the discussion will likely have two parts. First, what might be suggested to affect current retirees? There must be many voices speaking as one to protect that which we were promised. The second part is what pension will be available to new hires, or even those now in Tier 3. There are many indicators that 401(k)s will become the de facto offering. A new generation of state employee may find these an attractive alternative however paying for these could deprive our legacy plans of a key funding source. Balancing the old and the new will be difficult.

Hovering over all of this will be tax reform, a vital step to create the additional revenue to fund pension recovery but also to provide infrastructure and services needed for a vital state economy. The budget passed in 2016 provided for funding a significantly-increased ARC as well as for additional millions put directly into KERS and SPRS. The 2018 Regular Session is just around the corner and budget writers will likely face an even higher ARC and a request for continued supplemental funding with all work starting from a \$375 million hole that was filled in this budget by one-time money.

Working on all of this is the value I find in KPR – this is what's in it for me. I hope that each of you can find your own way to be involved. We retirees did not create the situation in which we find ourselves today. And we must remember, despite what might be said otherwise, our pensions are not a handout – WE EARNED IT!

Retirement System Update by Larry Totten

There has been just one KRS Board meeting since the last publication of the Kernel. At its Annual Meeting in April, the Board welcomed two new CERS Trustees, Betty Pendergrass and Jerry Powell. The numbers for their election was released – only 13,278 ballots (out of 227,817 mailed out) were returned and only 12,533 were deemed valid ballots and counted; a 5.5% participation rate. For an election that cost over \$100,000, this is truly abysmal participation. There is supposed to be another election later this year for the third CERS position that will cost just as much, however at the time of this writing, there is only one candidate unless someone files to get on the ballot through the nomination process.

The Board approved employer cessation requests from Kentucky Employee Mutual Insurance and Commonwealth Credit Union. The Board approved the recommendation from the Audit Committee to retain Dean, Dorton, Allen, Ford, PLLC as the KRS auditors. They also approved the recommendation from the Investment Committee for Gabriel, Roeder, Smith & Company to become the new providers of actuarial services and consulting and Milliman to conduct a new experience study. Actions of the Investment Committee to reduce KRS public equity investments by 4% and to make two investments in the real estate portfolio were also approved. A new asset allocation program should be completed and presented at the May Board meeting.

John Farris was elected Board Chair for the next year and David Harris was elected Vice Chair. A decision as to how to proceed with hiring a permanent KRS Executive Director will be taken up at the May meeting as Chairman Farris said he would speak with each Board member over the next few weeks regarding their thoughts on proceeding. Interim Executive Director David Eager has expressed an interest in retaining the position permanently.

Annual Conference (cont'd)

This year, we are planning a program which we think will be of interest to everyone. In order to accommodate all of our speakers, the opening session will begin at 9:30 a.m. on June 15. We urge you to make your room reservations and send in your registration as soon as possible. Remember, the registration is only \$15 if you send it in by June 1. It will be \$20 if received after that date.

Our speakers for June 15 will include Attorney General Andy Beshear, who will be speaking regarding "Scams Against Seniors;" Bill Meck, WLEX TV weatherman, who tells you "everything you wanted to know about weather, but were afraid to ask;" a legislative panel from members of the General Assembly throughout the state; and Deron Rambo, Director of the Smart 911 program here in Frankfort who will be letting us know the new developments in the statewide program. We have also invited Governor Bevin to speak with us prior to the Friday morning business session. Our annual Waterfield Awards Banquet this year will include Harry Lee Waterfield II and Rose Gayle Waterfield Hardy presenting the awards to our recipients. For our entertainment, we have a very funny comedian, Scott Wilson, who performs at Comedy Off Broadway in Lexington, Kentucky.

We will be having another Silent Auction this year. This has been one of the highlights of our last two meetings. This year, we have some wonderful items for you to bid on. There will be lots of door prizes, and raffles. Anyone still wishing to donate an item for the Silent Auction should bring it to the meeting and give it to the Silent Auction Coordinator, Betty Hawkins. Successful bidders for all the auctioned items will be announced immediately after the entertainment at the banquet.

The Quarterly State Board Meeting will be held on Wednesday, June 14 at 1:00 p.m. Any member wishing to attend this meeting is welcome. Registration will be open at 2:00 p.m. for those coming in the day prior to the meeting. The free trolley tour of Frankfort and Buffalo Trace Distillery will begin at 3:15 p.m. The trolley will pick up those who are going in front of the hotel. Please do not forget to mark your registration form if you are going on the tour in order to have room for everyone. The trolley will drop everyone back at the hotel around 5:30 p.m.

We are looking forward to having a big crowd this year, seeing and visiting with friends from our work days. We hope it will be enjoyed by all.

ANNUAL CONFERENCE REGISTRATION FORM:

2017 Kentucky Public Retirees 34th Annual Registration Form

Dates: June 15-16, 2017

Capital Plaza Hotel, 405 Wilkinson Blvd, Frankfort, Kentucky

Reservations: Call 502-227-5100

The reservation deadline is June 1

Room rates: single or double - \$89.00 (Includes free breakfasts for each person each day.)

The fees must be paid to attend the meeting and banquet. Please enclose a check payable to the Kentucky Public Retirees with this form. You can download a copy of this form from our website www.kentuckypublicretirees.org. **Mail this form to KPR, P.O. Box 4082, Frankfort, KY 40604.**

Member(s) _____ Chapter _____

Guest(s) _____

	Number	Total
Registration, if postmarked by June 1, 2017 (\$15 each)	_____	_____
Registration after June 1, 2017 (\$20 each)	_____	_____
Thursday night banquet \$30 each	_____	_____
Box lunch at hotel on Thursday (\$10.60)	_____	_____
Frankfort and Buffalo Trace Tour (free)	_____	_____

Harry Lee Waterfield Awards

The deadline for nominations is May 20, 2017.

The Harry Lee Waterfield Awards will be presented at our Annual Meeting Banquet on June 15 at the Capital Plaza in Frankfort honoring two outstanding members of Kentucky Public Retirees. Harry Lee Waterfield II will present the awards. Mr. Waterfield is the son of the late former Lieutenant Governor of Kentucky, Harry Lee Waterfield. Rose Gayle Waterfield Hardy will also be a part of the presentation of the awards. These awards were initiated in 1991 and have acknowledged some of our dedicated, outstanding members.

Members are encouraged to submit nominations for either award before May 20, 2017. To be considered, the nominee must be a KPR member. The nominating message must include the nominee's name, background information, the specific award for which he/she is being nominated and a detailed narrative explaining why the person deserves the award. Email nominations to the Chair of the Foundation Awards Committee, June Pugh, cjpugh@windstream.net or mail to 1103 Cherry Grove Rd., Flemingsburg, KY 41041 or Committee members: Judith Leshner, jlesher1@windstream.net, 803 Monroe Drive, Elizabethtown, KY 42701-3125; George Hoffman, ghoffman3@fuse.net, 12274 Green Road, Walton, KY 41094-9724.



Harry Lee Waterfield II

Membership Article

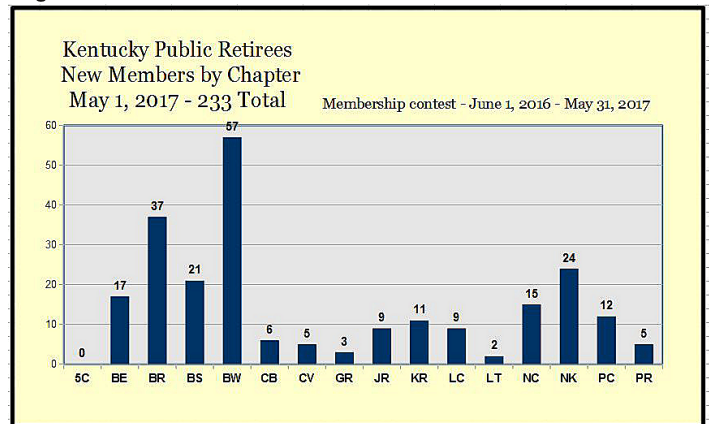
By Betty Hawkins

Our second Annual Membership Contest (June 1, 2016 - May 31, 2017) will soon be ending. As of May 1, 2017, 233 new members have been recruited. The graph below reflects that Bluegrass West Chapter has the largest number of new recruits with 57; Barren River Chapter is second with 37; and Northern Kentucky Chapter is third with 24.



Winners will be recognized and prizes will be awarded at the Annual Business Meeting on Friday, June 16. The individual who recruits the largest number of new members will receive \$50, second place will receive \$35, and third place will receive \$15. The chapter which has

the largest percentage increase in membership since June 1, 2016, will receive \$25. There will be a random drawing prize of \$25 for any member who has recruited a new member. Everyone has an opportunity to win. When recruiting members, please make sure the person you recruit enters your name as the referral on the space provided on the membership application. Any membership application received after May 31, 2017, will be entered in next year's contest. By the time you receive this newsletter, only approximately two to three weeks remain for the contest period. We need everyone working to recruit members. Please call me at 502-321-0649 or email me at: betty.hawkins49@gmail.com. I will be happy to assist you.



Our spousal membership is continuing to grow. We presently have 184 spousal members. Spouses have everything to gain by joining: (1) helping to protect your spouse's future benefits, (2) safeguarding your benefits in the event of the death of your spouse, (3) learning more about the issues which affect your spouse's retirement, and (4) having the opportunity to participate in group activities, events, and meetings. Please talk with your spouse today and consider enrollment. Membership is free for the remainder of 2017; annual dues are \$15.

There are still a number of members who have not paid their 2017 dues. I encourage all you "snowbirds" to get that check in the mail and please also remember you can now pay online by clicking on the Pay Dues Tab on the KPR website at www.kentuckypublicretirees.org. If you are uncertain whether you owe or not, you can check by calling the KPR hotline at 502-437-9408 and leave a message. You will receive a response back. All chapters have been contacting those individuals who still owe and reminding them to send payment. These payments should be mailed to: KPR Manager, P. O. Box 4082, Frankfort, KY 40604. Non-paying members will be removed from the membership roll effective May 31, 2017, and will no longer receive this quarterly newsletter. Please renew your membership today!

All retirees need to remain united and strong during such uncertain times. You can help make a difference! We understand that many of our members are involved with other personal matters and do not have enough time to be an active KPR member. We need your support even if your personal time is limited. Our membership numbers are extremely important as we continue to lobby the Legislature regarding the funding of our pensions.

Legislative Chair Update by Larry Totten

There have been two meetings of the Public Pension Oversight Board (PPOB) since our last *Kernel*. In March, the primary presentation was one from The Bluegrass Institute which presented a mathematical argument that retirees were granted pension benefits that did not have both a required actuarial analysis done prior to approval nor adequate funding once passed. LRC staff gave a presentation on payroll growth assumptions highlighting the differences between using a "Level %" model (that used by KRS) versus a "Level \$" model. Level % is less expensive in the beginning but more costly years out when compared to a Level \$ plan. We should anticipate a serious discussion on switching these once a new actuary for KRS is in place. The presentation also illustrated which employer groups were dropping the most employees to reduce their pension expenses.

In April, all three of the pension plans reported their quarterly investment returns through March. All were very positive, with a noted improvement in KRS returns. LRC staff made a presentation on calendar year 2016 returns which reflected the same. The primary presentation was made by the Kentucky League of Cities and several union groups – and Chairman Joe Bowen - advocating for the divorce of CERS from KRS. LRC staff made a brief presentation regarding legislation affecting the pension plans.

With the ending of the 2017 Regular Session, the major bill affecting KRS was SB 2; the pension transparency bill was signed by the Governor and went into effect immediately, courtesy of its emergency clause. Only one of the two housekeeping bills (HB 173) passed, but this one helps put KRS in compliance with federal law. Pension spiking provisions were clarified and pension benefits for legislators became public. Several bills that did not pass will likely pop up again.

State Budget Director John Chilton told the KRS Board that the second report from The PFM Consulting Group would likely be released at a PPOB meeting (May perhaps?). He also said there would be a public comment period once it is released. The third and final report is to be released prior to the special session; topic as yet unknown.

There was a recent hearing in the Elliott v Bevin lawsuit. The Governor's attorneys are asking for dismissal saying that the SB 2 ratification of most of Executive Order 340 rendered the basis of the lawsuit moot while attorneys for Elliott maintain that his removal exceeded the Governor's authority and that was not addressed in SB 2. Final arguments perhaps on May 24.

Sign up for the KPR Email Bulletins

**BREAKING
NEWS**

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

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

Although nearly 3000 of our members have provided email addresses to KPR, only 759 members have subscribed to receive the bulletins. We do not send out unsolicited mass emails. We hope that everyone who regularly uses email will subscribe.

To subscribe, simply go to our webpage (www.kentuckypublicretirees.org) and select the tab at the top labeled "Email Subscription." Click the link to the subscription form and complete the form, then click on the "Subscribe to list" button at the bottom of the form. You will automatically be sent a confirmation email with a link that completes the subscription process.

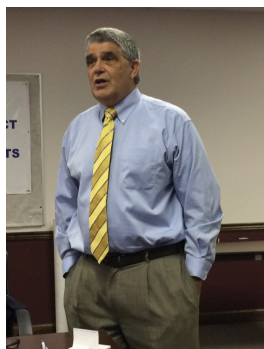
If you have any problems subscribing, just send your name, email address, chapter, and whether you want to receive the newsletter by email to kprmanager@gmail.com or leave a message on our hotline at (502) 437-9408. We will ensure that you are subscribed.

Note from Betty Pendergrass

I am truly honored to serve as a CERS representative on the Ky Retirement System Board of Trustees. Please accept my sincere thanks to all those who supported my re-election to the Board. Our retirement system is facing serious challenges in the very near future and I am committed to addressing those challenges with efforts to strengthen these benefit plans. These retirement resources add over \$2 billion to the Commonwealth's economy and that translates to nearly \$3 billion in spending—just in Kentucky! These benefit payments are critical to members, our communities, and the state and local agencies that strive to provide quality public services to improve the quality of life in our state.

Chapter News

Barren River - Eric Evans, Associate State Director of Advocacy and Outreach (an AARP Kentucky program), spoke to the chapter on March 20, 2017. He discussed new issues relevant to seniors due to possible legislative changes. Information was shared by President Martha Parrish from the March Quarterly State Board Meeting held in Frankfort, along with our regular business meeting.



Rep. Steve Riley

Our speaker in April was Representative Steve Riley from Glasgow who represents House District 23 which covers Barren County and part of Warren County.

Representative Riley did an outstanding job answering several questions from our members, and he said he wanted to protect our benefits and secure funding for state pensions.

Bruce Gadansky, Vice-President of the Better Business Bureau of Louisville, will be our guest for the May 15 meeting. We will be electing our Barren River Chapter 2017-18 officers at this meeting. We will also be collecting items from our members for the Silent Auction basket for the Annual KPR Convention to be held in Frankfort in June.

Bluegrass East - The program in March was a tour of the Toyota Motor Manufacturing plant located in Georgetown. Prior to the tour, we enjoyed lunch at the newly-opened Cattleman's Restaurant in Georgetown. The plant has produced over 10,000,000 cars since opening in 1988; 550,000 vehicles are made each year which translates to approximately 2,000 each workday. The plant encompasses 8.1 million square feet on 1300 acres. It was a very informative tour.

Our program in April was a presentation on the initial PFM Group's report. The 2016 General Assembly approved \$3 million for a series of reports, and the first one dealt with transparency and governance. Some key points of the report are that all of Kentucky's pension plans are underfunded, that Senate Bill 2 "is considered the benchmark legislative initiative to address transparency," and some stakeholders have proposed that CERS should become a separate, fully independent system.

Our program in May will be given by Representative Kelly Flood. She represents a part of Fayette County and was first elected to the House in 2009.

Bluegrass West - Our March speaker was Representative Derrick Graham from Franklin County. He spoke to us about the 2017 Session of the General Assembly and gave a very informative talk on bills that passed.



Rep. Derrick Graham

Representative Graham also discussed what could be on the agenda for the upcoming special session the Governor may be calling later this year.

In April, Jim Kimbrough from AARP spoke on scams perpetrated on the elderly. Much of the talk centered on the many scammers trying to hack our computers and advised that we should never let anyone we do not know get into our computer based on a phone call. He also discussed the many phone calls we are now experiencing each day from various unknown numbers. He stressed to us that we should never pick up the phone when you do not know the caller.



Jim Kimbrough

Covered Bridge - Our speaker in April was Donna Fryman from the local extension office. Ms. Fryman offered tips on gardening and recycling and informed members they could learn about their soil by sending a sample to be tested. The test would be a basic start for a good garden or lawn.

We had 25 people present for the meeting. We passed out the dues delinquent list asking members to contact those who had not renewed. We continue to place notices in the local daily paper and papers in adjoining counties. Our Membership Chair Emery Goodpaster continues to encourage retirees to join and follows up with existing members.

The Nominating Committee for new officers for next year are Linda Miller, Carolyn Rogers and Elaine Grimes. Jack Litton, Chair of the Scholarship Committee, announced Zebulon Hart as the winner for this year. Zebulon is the grandson of member Sandra Cooper. The scholarship will be awarded to him at the Montgomery County High School Awards Day. Senator Ralph Alvarado, who represents Clark, Fayette and a portion of Montgomery, will be our speaker at the May meeting.

Cumberland Valley - In March, the guest speaker was Sarah Zeller from the Kentucky Center for Economic Policy in Berea. She spoke to us about what is going on with the 2017 Legislature and how the changes they make might affect us. She also spoke to us about tax reform and her group's position on that issue. In April, the guest speaker was Shawn Sparks the Government & Legislative Services Officer for Kentucky Retirement Systems (KRS). He briefed us on what came out of the 2017 Legislative Session which affected KRS.

Fivco - Our chapter will have the regular monthly meeting on Monday May 15. State Representative Danny Bentley will be our guest speaker. He expects to have a good idea as to how the special session later this year may be looking on tax reform and our KRS situation. These two issues are obviously closely related and very near and dear to our hearts. We will also have our annual election of new officers for next year. This should be a very informative and interesting meeting.



**Sen. Rick Girdler, June Waters,
Bruce Brown**

Lake Cumberland

At our chapter meeting in March, our speaker was Senator Rick Girdler. He spoke on the recent legislative session and stated he felt more bills had been passed in the short session than he had ever remembered. He informed us that the Governor was very

much aware that the retirement system funding had to be protected and indicated he believed the special session would be called in September or October to work on state pension funding and tax reform.

Senator Girdler mentioned that the KERS Non-Hazardous and the SPRS systems were in the weakest condition of all the KRS systems. He discussed Senate Bill 2 and informed us our health insurance fund was in better shape than the pension system.

Lincoln Trail - In March, the Lincoln Trail speakers were attorneys from the law offices of Burnett, Casey and Griffin. They spoke on elder law and estate planning. Member Glen Dalton won the 50-50 raffle and donated it back to the chapter. The next meeting will be held at 11:30, Monday, May 8 at the Golden Corral in Elizabethtown.



David Inman

North Central - In February, our speaker was movie and television expert David Inman, who spoke on his new book "The Good, the Bad and the Snarky: The Best and the Rest of the Incredible Inman". The book is a compilation of David "Incredible" Inman's oddest, funniest and most-asked questions.

He then answered members' questions about television and film. Following the business meeting, Joyce French, Membership Chair, made a short presentation on her recent trip to Australia.

In March, our speaker was State Senator Jim Wayne, who spoke on state tax reform and legislation related to the pension system passed by the 2017 Legislature.

In April, our speaker was Shawn Sparks, KRS Director of Planning & Constituent Services, who spoke on all legislation related to the KRS pension system passed or not passed by the 2016 Legislature and what to expect from the 2017 Special Session.

Northern Kentucky - At our January meeting, John Stephenson spoke on the importance of public service to our nation, the Commonwealth, and our communities. He also led us in singing "My Old Kentucky Home." We had Jim Bamberg with the U.S. Bank in February. He discussed current scams and banking issues that we might encounter. In March, Nancy Wood, Public Information Officer from the Transportation Cabinet, updated us on local highway projects and shared a list of websites to access transportation information.

In April, Dave Schroeder, the Executive Director of the Kentucky County Library System, reviewed the history of the Lagoon Amusement Park. Our speaker for May will be Jeff Jasper from the Transportation Center at U.K. discussing autonomous (driverless) vehicles.

Pennyrile - Our chapter meets on the fourth Thursday of the month at the Country Cupboard in Madisonville, except for July and August.

Our January guest speaker was Representative Myron Dossett who discussed the Legislative Session and pension issues. Betty Pendergrass also attended and discussed pension issues and her candidacy for the CERS position on the KRS Board.

Betty Cox, of the Hopkins County Genealogical Society, spoke at our February meeting. Breaking Bread, a local ministry that serves a hot meal and groceries each month to those in need, was represented at our March meeting.

The April meeting featured an update on legislative and pension issues by State Representative Melinda Prunty. A mixture of community and political speakers and a delicious buffet continues to bring an attendance between 20 to 30.

Purchase - We meet the first Thursday of each month at Pizza Inn in Paducah. Our attendance is 20 to 30 members. Subject of discussion is any issue that concerns us as Kentucky citizens with priority given to items concerning the Kentucky Retirement Systems.

We attempt to keep everyone abreast of political activities that may affect our retirement both positively and negatively. We have state legislators as guest speakers as often as possible. We have invited a local senator to speak at our May meeting. We will present the candidates for our chapter officers, then at the June meeting we will hold the election.

We are actively seeking to increase our membership and hope you will contact any fellow retirees and ask them to join us in our quest to keep the retirement issue front and center to the legislators and Governor.



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



Chapter Meeting 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 Martha Parrish (270) 535-4985 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	Jefferson Regional 11:30 AM (ET), 1st Wednesday Kosair Shriners 4120 Bardstown Road Louisville, KY Contact Kenny Graham (502) 905-4425 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
Big Sandy 11:30 AM, 2nd Thursday Giovanni's, 1236 N. Lake Drive, Prestonsburg Contact Scott Hopkins (606) 433-1517	Cumberland Valley 11:30 AM (ET), 2nd Wednesday Please Note: Meeting Locations Vary Contact John Harris (606) 877-0079 for information	Kentucky River Chapter 3rd Friday of each month *Meeting locations vary, please Contact Paul Bailey (606) 884-6280 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 Ralph Wolff (859) 341-0031 for information
Bluegrass East Chapter 12:00 PM (ET), 2nd Wednesday Golden Corral 185 E. New Circle Road Lexington, KY Contact Doug Price (859) 797-7600 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	Lake Cumberland Chapter 11:30 AM (ET), 3rd Monday King Buffet Somerset, KY Contact Bruce Brown (606) 305-9960 for information	Pennyrile Chapter 11:30 AM (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact L. Peyton Adams (270) 871-9295 for information
Bluegrass West Chapter 11:30 AM (ET), 3rd Tuesday VFW Franklin County Post 4075 104 E. Second St. Frankfort, KY Contact Kay Hines (502) 227-9998 for information	Green River Chapter 12:00 PM (CT), 2nd Wednesday Ryan's Steakhouse 4500 Frederica Owensboro, KY Contact Bill Horton (270) 684-8059 for information	Lincoln Trail Chapter 11:30 AM (ET), 2nd Monday Golden Corral 1835 N. Dixie Highway Elizabethtown, KY Contact Judith Leshner (270) 872-3497 for information	Purchase Chapter 10:30 AM (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289 for information