THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 125 May 2018



President's Perspective By Larry P. Totten

As the dust has finally settled over the last of this year's legislation, both signed and vetoed, we can now review all that occurred affecting public pensions during this past legislative session – and beyond.

To do this, we must really go back to early in 2017 when Governor Bevin spoke of special sessions to deal with pension and tax reforms that would generate funding needed to tackle the pension crisis. Gradually through the year, talk of tax reform disappeared from the Governor's speeches.

Next came August 28, when PFM Group Consulting released its list of recommendations to save the state's pension plans. Some of those recommendations were, to put it kindly, somewhat austere. (As a side note, PRM's contract is scheduled to end on 6/30/18 and has cost \$1,252,630.) Recall that this study suggested the "clawback" of previously granted COLAs, which could have resulted in an up to 32-percent decrease in benefits to the oldest KRS retirees. For those currently employed, they would have been forced to switch to a 401(a) DC plan, as would all new Non-Haz employees, and accrued sick/comp time would not have been used in computing pension benefits. At that time, the three options being presented moving forward were to cut spending, to increase taxes, and to adjust benefits.

In late October with much fanfare, Governor Bevin, along with Senate President Stivers and House Speaker Hoover, unveiled their "Keeping the Promise" pension reform plan. Fortunately for retirees, there were no provisions that affected pension benefits, health care benefits were protected, and full-ARC funding was pledged using leveldollar amortization. Current and future employees under KRS were not so fortunate. There was to be a new 3 percent assessment for retiree health insurance as well as limits as to the amount of accumulated sick leave that could be used for computing service credit. Non-Haz employees, upon reaching service time for an unreduced pension benefit, would have been forced to change to a 401(a) DC plan for the rest of their career as would all Tier III and new employees. Changes to the teachers' retirement plan were more severe and resulted in a statewide outcry against the proposal joined, of course, by state employees. (Cont'd Page 2)



Annual Meeting

Kentucky Public Retirees' 35th Annual Meeting is taking place on June 14 and 15. We hope you make arrangements to attend this special anniversary meeting! We have contracted room rates of \$89/night plus taxes at the Clarion Hotel Conference Center North, 950 Newtown Pike, Lexington which includes a hot breakfast buffet in the adjoining Courtland's Southern Kitchen. The cut-off date for hotel reservations is May 31, 2018. Call 1-888-390-4918 to make your room reservation from the KPR block. This group rate is available for up to 2 days before and after the event. Lunch will be available Thursday at the restaurant and there are several restaurants close to the hotel.

The registration form is included in this copy of *The Kernel*. Pre-register by June 1, 2018, in order to pay a discounted registration fee of \$15. After that date, the fee is \$20. The Thursday, June 14, Opening Session will begin at 9:30 a.m. and adjourn in time for the 4 p.m. hospitality function held in the Rolex Suite, sponsored by the Bluegrass West Chapter.

This year the primary emphasis will be on current events, including an analysis of decisions made in the 2018 session of the General Assembly. There will be an update from David Eager, Executive Director of the Kentucky Retirement System, Jason Bailey, Executive Director, Kentucky Center For Economic Policy, and a roundtable discussion by the elected members of the KRS Board of Trustees. (Cont'd Page 3)

President's Perspective (Cont'd)

Just days after this reveal, the House became enveloped in a sexual harassment scandal. The oft-promised special session prior to the regular session was never called.

Once the 2018 General Assembly convened, one question was asked over and over – When will the pension reform bill be introduced? This was finally answered on February 20, more than halfway through the session, when SB 1 was introduced. Once again, there were no issues affecting current retirees. But again, there were several that hit current and future employees. The previously mandated 401(a) DC plan became the optional Tier IV plan. Sick and comp time leave restrictions toward service credit were still in place, as was the required 3 percent additional contribution toward health care (although it was to have been phased in over three years). The TRS plan was still more affected than the KRS plan and garnered increasing complaint; the thought being that new teachers would no longer receive a guaranteed pension when they retired (a big potential issue as teachers do not receive Social Security).

As SB1 moved through the legislative process, a committee substitute was approved on March 7 that would, for those covered under KRS, reduce the proposed 3 percent retiree health insurance assessment to 1 percent and, for those covered under TRS, modified some of the original proposals. Once SB 1 was finally on the Senate floor on March 9, and in light of continued protest, it was recommitted to committee. Five days later, most of the provisions of SB 1 found the light of day as a committee substitute into SB 151, the infamous "wastewater services" bill. Once again, nothing in the modified bill would affect retirees and, for KRS current employees, some of the deadlines on the use of sick and comp time were extended, probably precluding a mass exodus of current state employees this year. By March 29, following furious debate on the floors of both the House and the Senate, intemperate remarks by the Governor, and considerable protesting by teachers and public employees, the bill was approved and sent on its way to the Governor, who signed it into law on April 10, giving us yet another major reform of the state's pension plans. The next day, a lawsuit was filed challenging this bill.

The budget proposed by the Governor in his State of the Commonwealth Address, which would fund the promised full-ARC payments, was introduced in the House as HB 200 on January 16. As is the usual process, the House filed its committee substitute before sending it to the Senate, which likewise filed its own. A free conference committee report was filed on April 2, passed the same day, and sent to the Governor, who vetoed it on April 9.

On April 13, both the House and Senate overrode this veto. Included in this bill, besides some serious cuts to agency budgets, was over \$460 million in fund transfers from the Permanent Pension Fund and the Kentucky Employee Health Insurance Fund to assist employers in meeting the higher ARC payments. Once again, the budget did not provide for retiree COLAs or current employee increments.

Concurrent with the budget was a required revenue bill which provided the funding necessary to make the budget work. It was here that, following a back and forth between the House and Senate, a package of sales tax and income tax changes was approved. It was in this bill, of course, where the \$41,110 pension exemption was reduced to \$31,110 as a change in one of the income tax laws. This bill was also vetoed by the Governor and was also overridden by the Legislature.

HB 362, another bill passed over the Governor's veto, outlined phase-in provisions to assist cities and counties in making their increased ARC payments and revised exiting provisions that allowed employers to withdraw from KERS and CERS plans.

SB 197, a bill modified in the House intended to retain the original \$41,110 pension exclusion, did not get a hearing in the Senate. The language would have to have been modified since, as written, the bill would have eliminated the pension exclusion entirely.

CERS separation was not taken up separately but a study conducted by the Public Pension Oversight Board was mandated in the pension reform bill (SB 151) to be completed by December 2019 for possible action in the 2020 Legislature.

Bills that did not even get a hearing are almost as noteworthy as those that were passed. Multiple bills dealt with retirement benefits for legislators and the expansion of casino gaming and sports wagering (for pension funding). Again, our Legislature chose not to allow citizens the right to decide for themselves the merits of casino gaming. This debate will no doubt continue as will the new one over medicinal marijuana which also had a pension funding component in its wording. And, in spite of the tinkering of the sales and income tax codes, true tax reform was again avoided with the billions in tax expenditures virtually untouched. The debate over whether income or sales taxes are best for real economic equity will go on.

Overall, there were almost 1,600 bills and resolutions filed during this session with just over 200 actually passed. Pension reform provisions with horrible ramifications at first were, with continuous protest and thoughtful revisions, more reasonably modified. Each of us is left with unknown consequences of the \$10,000 reduction in the pension exclusion.

And we must remember, despite what might be said otherwise, our pensions are not a handout – WE EARNED THEM!

As out-going KERS trustee, I would like to thank each of you for your support, your prayers, your questions, and your constant encouragement over the past four years. I did everything that I thought would maintain and grow the integrity of the Retirement Systems and the monies we each contributed. It was your support, whether you were KERS, CERS, or State Police, that sustained me.

Humbly and gratefully, Mary Helen Peter

Annual Meeting (Cont'd)

There will be levity in the form of a presentation titled "Liar, Liar" presented by storyteller Mary Hamilton. At the awards banquet on Thursday night, the highlights will be the two Harry Lee Waterfield Awards presented to our members and the entertainment provided by Roger Despard, a magician. The Silent Auction will be held again this year with many, many items to choose from – bring your checkbook! The Silent Auction will run from 9 a.m. to 5 p.m. on Thursday, and we plan to award purchased items soon after the closing time. Those items not picked up will be available the next day, and we will make sure that all items are delivered. There will be lots of door prizes and raffles. Silent Auction items can be delivered to J.R. Brown the day of the event or on Wednesday. He and his crew will be set up in the Convention Center.

Door prize items can be given to our door prize chair, Martha Parrish.

The Quarterly State Board Meeting will be held on Wednesday June 13 at 1:00 p.m. All members are welcome to attend this meeting. Registration will be open 1:00 p.m. to 5:00 p.m. on Wednesday in the Convention Center and at 8 a.m. the next day. We are offering a tour of the Alltech Brewery on Wednesday at 4 p.m.

You may sign up for the tour on the registration form below. Directions to the tour site will be provided along with suggestions for dinner on your own that night.

The KPR State Board invites you to attend your 35th Anniversary Annual Meeting! Enjoy fun times, meeting old friends, making new friends and supporting your organization!



Annual Conference Registration Form

2018 Kentucky Public Retirees 35th Annual Meeting June 14-15, 2018

Clarion Hotel, 1950 Newtown Pike, Lexington, KY
Hotel Reservations: Call 888-390-4918
Room Rates: single or double - \$89.00 plus taxes (includes free breakfast each day)
Conference reservation deadline is June 1, 2018

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

Member(s)			Chapter
Guest(s)			
. ,	Number	Total	
Registration, if mailed by June 1, 2018 (\$15 each)			
Registration, if mailed after June 1, 2018 (\$20 each)			
Thursday night banquet (\$30 each)			
Alltech Brewery and Distillery (\$11 each, military \$5 each)			
Totals			

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

Legislative Chair Update by Larry Totten

The Public Pension Oversight Board (PPOB) met in January for a review of investments, cash flow, and budget updates from the three pension plans. Each of the three pension plans reviewed most of their 2017 performance numbers, predicted their end-of-year performance, and reviewed the budget requests now before the legislature. Conversation during the TRS presentation noted the negative reception from teachers on the then as-yet-unintroduced pension reform hill

PPOB met again in March with the topic of "Calendar Year Investment Review" presented by LRC staff. Basically, 2017 was an excellent year for returns for all of the state's pension plans. The committee asked the directors of KRS and TRS to add their comments regarding the report just made. KRS comments were made without too much feedback from PPOB members. This was not to be the case for TRS whose presentation devolved into a debate over teacher protests over the provisions in SB 1.

The PPOB did not meet in February and April.

In looking at the 2018 Session as a whole, noteworthy pension-related legislation has been covered elsewhere. Comprehensive tax reform was once again pretty much avoided, although the first steps toward consumption-based taxation were taken. Most agencies will be forced to deal with a 6.25 percent budget cut and SEEK funding was increased dollarwise (\$19 per student) but seriously lags inflation over many years – and no funding for textbooks. A "gang bill" was passed with some having reservations about profiling, charter schools were not funded, restrictions to net metering (solar panels on homes) were not approved. Child marriages involving those under 17 were restricted as was a particular abortion procedure. Legislation to put a constitutional amendment on the November ballot moving the elections of statewide officials to correspond with presidential election years was not approved but one that would create a victims' bill of rights was. No legislation was passed to change the state's gun laws, nor were any in an attempt to avoid another sexual harassment scandal in the state's legislature. But we will be allowed to buy up to three cases of beer direct from breweries.

Unless a special session is called, the legislature will not meet again until January 8, 2019.

Retirement Systems Update by Larry Totten

The KRS Board conducted its Annual Meeting in April. Two new KERS Trustees, Sherry Kremer and Raymond (Campbell) Connell, were sworn in. A new chair and vice chair of the Board were elected – David Harris and Keith Peercy, respectively. The Board voted to approve David Eager as the permanent Executive Director of KRS; approval of salary to be determined at the May meeting. Service awards were presented to several KRS employees.

David Eager and Shawn Sparks reviewed legislation affecting KRS. Once again, KRS is left with the responsibility to implement all of the provisions of pension legislation approved in this session. If the history of what happened after the 2013 revision is any guide, staff is looking at thousands of hours of work from modifying computer programs to creating explanatory guides for KRS employers and members.

Updating a legal issue, KRS was named as a "nominal defendant" in the Mayberry, et al, v KKR, et al, "hedge fund" lawsuit. The presiding judge in the case ordered KRS, essentially, to take a position on the plaintiff's claims. The Board voted to accept the recommendation of the ad hoc Litigation Committee that KRS would remain as a nominal defendant in the lawsuit and was agreeable with the plaintiffs moving forward.

One of the new provisions from SB 2/13 RS was that appointments to the KRS Board made by the Governor are now subject to confirmation by the Senate. During the 2018 session, Senate Resolutions 280 – 284 confirmed the last five appointments – Kelly Downard, Michael Gallagher, Matthew Monteiro, J.T, Fulkerson, and Joe Brothers.

Sign up for the KPR Email Bulletins

KPR regularly sends informative email alerts to members who have subscribed to our email Bulletins. These Bulletins are usually directly from President Larry Totten and are the best method of keeping informed of late-breaking news regarding issues of interest to all Kentucky public retirees. The Bulletins are a cost-effective means of communicating with our members because we can send an unlimited number of emails each month for a total cost of only \$15.00 per month. To receive *The Kernel* by email, you must subscribe to this system.

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



Membership Article Betty Hawkins

Our third Annual Membership Contest will end on May 31, 2018. As of May 1, 2018, 350 new members have been recruited. The membership contest graph below reflects that Bluegrass West Chapter has recruited the largest number of new members with 119, Cumberland Valley Chapter is second with 39; and Bluegrass East Chapter is third with 38.

Individual winners of the membership contest will be recognized at the 2018 Annual Business Meeting on Friday, June 15, and will receive cash prizes. The individual recruiting the largest number of new members will receive a cash prize of \$60; the second place winner will receive \$40; the third place winner will receive \$20. There will also be two random drawings with each winner receiving \$15. What do you need to do to be eligible for the random drawing? It is guite simple – recruit one new member. You also do not have to be present to win. This is an opportunity for you to help increase the membership numbers for KPR and also pick up some cash. Please ensure the person you recruited has listed your name as the referral in order for you to receive credit as the recruiter. Any new membership applications received after May 31, 2018, will be counted in next year's contest.



By the time you receive this newsletter, approximately two weeks will remain in the contest period. There is still time to recruit that new member. If you need assistance with the paper work, please email me at: betty.hawkins49@gmail.com or call me at 502-321-0649. We need everyone working to increase our membership numbers.

There are still a number of members who have not paid their 2018 dues. All chapters have been contacting those people who still owe encouraging them to make payment. We also realize that many people seek warmer climates during our primary dues collection period. For those of you who have just returned to the Bluegrass State, please remember to write that check for \$15 and mail it to: KPR, P. O. Box 4082, Frankfort, KY 40604. You can also pay online by going to the KPR website at: www.kentuckypublicretirees.org and clicking on the Pay Dues Tab. If you aren't sure whether you owe or not, call 502-437-9408; or email our administrative manager at: kprmanager@gmail.com. You will receive a response. Non-paying members will be removed from the membership roll and will no longer receive this quarterly newsletter or other communications from KPR.

All retirees need to remain strong and united. This past legislative session certainly reflects an even greater need to be even more vigilant concerning our retirement benefits. You can help make a difference! KPR still needs your support even though you may not have time to be actively involved by attending meetings. Our membership numbers dictate our continued effectiveness.

Chapter News

Barren River - On February 19, 2018, the Barren River Chapter had guest speakers, Rick McHale, Humana Insurance Coordinator, and Brian Towles, with the Kentucky Retirement System. Mr. McHale talked about the enrollment process into Humana/Medicare and shared helpful information to members currently on Medicare. Brian Towles, with KRS, talked about the video on the KRS website for members turning 65 this year or next to view the process of changing to Humana.

At our March 19 meeting, our guest speaker was Theresa Maris, UK Extension Office Master Gardener, teaching us about container gardening for flowers and vegetables, growing tomatoes, etc. The April 16 meeting was very informative with our guest speaker, Melissa Moore, Public Information Officer with the Warren County Emergency Management. She gave an informative presentation on

the services provided by her office. She also spoke on severe weather preparedness and storm spotting. Our state president, Larry Totten, also attended and addressed our members and gave further information on pensions, budget, and tax reform.

We have reached our goal of obtaining 200 members. Now our goal is to reach 250 members, as the need for new members across the state is of great importance. We are encouraging each member to try and recruit one new member before the end of May 2018. Our meetings are always informative and we have refreshments and a door prize each meeting. Our chapter meets at the Barren River Area Development District (BRADD) office located on 177 Graham Avenue, Bowling Green, Kentucky at 10:00 a.m. on the third Monday each month. Come and join with us!

Bluegrass East - The Bluegrass East speaker for March was Sarah Zeller with the Kentucky Center for Economic Policy. She met with us and shared information on the particulars of tax policy that results in the Commonwealth spending more money than it takes in on an annual basis. Perhaps the best place to look for revenue is tax breaks rather than cutting services.



Sen. Alvarado

In April, our speaker was Senator Ralph Alvarado who provided much information about the recent General Assembly. He discussed Marsy's Law, telehealth, health care transparency, and issues related to pensions, budget and tax reform. He talked about

the various differences among the Governor, House, and Senate on each issue. He felt that the consensus would be the General Assembly could possibly override both of the Governor's vetoes. He also stated he agreed with the phase-in of contributions related to the CERS pension plans. If the vetoes are not overridden, that would allow the Governor to determine what would be spent on anything.

In May, we are trying to schedule Representative Susan Westrom. We will not meet in June due to the Annual Meeting being held on June 14-15.

Bluegrass West - The Bluegrass West speaker for the March 20 meeting was Randy Roberts, Executive Director, Franklin County United Way. Mr. Roberts spoke on all the activities the United Way does and where the money goes that is received from donations.



Ms. Henry and Mr. Carter

Our guest speaker for April 17 was Heather French Henry, Deputy Commissioner, Department of Veterans Affairs. Ms. Henry discussed some of the special programs which are available for all veterans. She informed us she first became interested in the welfare of veterans and available programs because her father is a Vietnam veteran. She discussed the 50th Anniversary of the Vietnam War and also the 100th Anniversary of

World War I. Her primary goal is to make sure those who have served are not forgotten. BW member and veteran, Ellis Carter, who was celebrating his 91st birthday, was honored with a birthday song. She also recognized all other veterans in the audience and presented them with veteran's pins.

Covered Bridge- The Covered Bridge Chapter met on April 12, and the speaker was Shawn Sparks, Director of Communications and Member Constituency for the Kentucky Retirement Systems. He gave a very interesting talk on the busy 2018 Session of the General Assembly. We were very pleased to have such a good crowd.

Jack Litton, scholarship chair, stated that there were two candidates for the scholarship and drew a name out of a hat for the winner. He is the grandson of member Eugene Harmon.

Members are continuing to renew their membership, and we are receiving some new members. Three retirees from Mason County attended and submitted applications for membership. The nominating committee for the election of officers will be announced and voted on at the May meeting as the June meeting falls on the date of our Annual Meeting, and we do not meet in July. Members were asked to bring their Silent Auction items to the May meeting. Doug Price, chair for the KPR Annual Meeting, will be our May speaker. Several members of our group have indicated that they plan to attend the Annual Meeting.

The chapter president often takes a picture of a member at the meeting and sends the photo and a brief recap of the meeting to the local papers. This has increased interest among our group and has drawn other retirees to join. Doing this keeps Covered Bridge in the news and retirees love to read newspapers. Requesting applications for our scholarship for a high school senior in the local papers let the community see that we were interested in others and not only ourselves.

Jefferson Regional - The March meeting for Jefferson Regional was cancelled, and we met on April 4, 2018. Beverly Zehnder announced that it was with great sadness that charter member, Joan Fox, had passed away on February 20. Joan was one of this chapter's most dedicated members, a close friend to many, and she will be missed.

KPR President Larry Totten was our guest speaker. Mr. Totten went over the current bills that had been passed and the pension bill, mentioning some of the major things that had been changed. He also spoke on the tax changes and the revenue bill enacted to generate additional money to go toward the pension deficit. He reported on the last KPR meeting in which the Nominating Committee developed a list of nominees for the next fiscal year election of officers. He works very hard keeping on top of all the reams of information that come through from all the committee meetings and the legislature. He shares information through emails, *The Kernel*, and the KPR Facebook page which is updated on a daily basis.

The secretary passed out copies of the minutes for review from the February 7 meeting. A card of condolence was sent to Joan Fox's family on behalf of the chapter, and a get well card was sent to Barbara McGee who had knee surgery. Ed Davis was recognized for his 81st birthday.

Ms. Zehnder reminded everyone that our chapter is working on the donation for the Silent Auction which is a UL/UK themed gift basket. We continue to need donations to fill the basket. She reminded everyone that nominees are being accepted for worthy persons to be considered for the Harry Lee Waterfield Humanitarian and Achievement Awards to be given at the Annual Meeting.

Lincoln Trail - The Lincoln Trail Chapter met on Monday, April 9, at the Golden Corral in Elizabethtown. The quest speaker was Carol Sue Galloway from the Allegro Senior Living Center. She explained the facility and what it has to offer. She spoke about the many years of experience she had in this field and gave some advice on what we need to do to have an "aging plan." She advised our members to seek out the assistance of an elder law attorney when planning for financial matters. Two of our members, Chester Valentine and Mary Dick, have been in the hospital. Cards were sent to both of them.

Our next meeting will be May 14 at the Golden Corral and our speaker will be Dennis Johnson of Hardin Memorial Hospital.

North Central - The North Central Chapter met on February 14 with our speaker, Jamie Montalvo, Executive Director, Kentuckians for Medical Marijuana. A question and answer session followed his presentation.

Kentucky historian, Ron Bryant, spoke at our March 14 meeting about the history of the Irish in Kentucky. At our April 11 meeting, Shawn Sparks, the KRS Director of Planning and Constituent Services, spoke on legislation related to our pensions that passed or did not pass during the 2018 Session of the General Assembly.

Northern Kentucky - The Northern Kentucky Chapter held their monthly meeting on March 12, and the program was Brooke Shireman, Environmental Compliance Manager with Sanitation District 1. She mainly discussed the Storm Water Program. We set up a booth to recruit new members at the Edgewood Senior Expo on March 15.

Cathy Kunkel-Mains, chair of the Nominating Committee, reported she expects to announce a slate of officers for next year at the April meeting, and the election will be held in May. A Program Committee was proposed to assist in identifying and scheduling programs each month. Janet Cowen, Boone County, and Ron Schneider, Campbell County, volunteered to serve on this committee.

The chapter meeting for April 9 was held at the Golden Corral in Fort Wright. State President Larry Totten announced the Governor had just vetoed the budget and revenue bills. He reviewed the results of the session and outlined the possibilities regarding the options of overriding one or both of the vetoes and the possibilities of additional measures being passed. Our chapter membership stands at 269. During March, we gained one new member and had one member reinstated. Anyone who has not paid their 2018 dues before June 1 will be dropped from the membership rolls. Cathy Kunkel-Mains reported as chair of the Nominating Committee. She stated that the slate of officers should be complete for the election at the May meeting. Our next monthly meeting date is Monday, May 14, at the Golden Corral in Fort Wriaht.

Pennyrile - The Pennyrile Chapter spent a lot of time keeping in contact with our legislators during the 2018 General Assembly. On February 22, Channel 25 interviewed our president, Peyton Adams, and our treasurer, Phyllis Kennedy, regarding proposed changes to our pension system. Our program for February was Sally Taylor of Taylor Travels, and our March meeting featured Phyllis Kennedy with stories and photos of her cruise to Alaska.



Phyllis Kennedy

Purchase - The Purchase Chapter meets the first Thursday of each month at 10:30 a.m. at Pizza Inn in Paducah. We have our business meeting and attempt to have a guest speaker of interest to all. Recent speakers have been Senator Danny Carroll, Representative Gerald Watkins, and Representative Steven Rudy. Our speaker last month was State KPR President Larry Totten who shared all updates on current legislation that will affect Kentucky Retirement Systems members. We will be electing Purchase Chapter officers in June and need members willing to step up and serve!

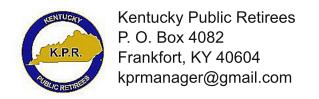
Come and join us for information and fellowship and above all recruit new members!

Harry Lee Waterfield Awards

The Harry Lee Waterfield Awards are presented at our Annual Meeting banquet each year to honor two outstanding members of Kentucky Public Retirees. These two awards - the Achievement Award and the Humanitarian Award - are presented by Ms. Rose Gayle Waterfield Hardy, daughter of the late former Lieutenant Governor of Kentucky. All nominations should be received by Wednesday, May 30, 2018.

KPR members are encouraged to submit nominations for either award. To be considered, a nominating message must include the nominee's name, background information, the specific award for which he/she is being nominated, and a detailed narrative explaining why the person deserves the award. Email nominations to the chair of the Foundation Awards Committee, June Pugh, cjpugh@windstream.net (or mail to 1103 Cherry Grove Road, Flemingsburg, KY 41041), or to committee members, Judith Lesher, jllesher1@windstream.net, 803 Monroe Drive, Elizabethtown, KY 42701-3125 or George Hoffman, ghoffman3@fuse.net, 12274 Green Road, Walton, KY 41094-9724.

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



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Chapter Meeting Locations

Barren River Chapter	Covered Bridge	Jefferson Regional	North Central 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	11:00 AM (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651 for information	11:30 AM (ET), 1st Wednesday Rooster's 5338 Bardstown Road Louisville, KY Contact Bev Zehnder (502) 553-1579 for information	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	Cumberland Valley	Kentucky River Chapter	Northern Kentucky Chapter
11:30 AM, 2nd Thursday Giovanni's 1236 N. Lake Drive Prestonsburg Contact Scott Hopkins (606)433-1517	11:30 AM (ET), 2nd Tuesday Please Note: Meeting Locations Vary Contact David Cornett (606) 330-0924 for information	3rd Friday of each month *Meeting locations vary, please Contact Paul Bailey (606) 884-6280 for information	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	Fivco Chapter	Lake Cumberland Chapter	Pennyrile Chapter
12:00 PM (ET), 2nd Wednesday Golden Corral 185 E. New Circle Road Lexington, KY Contact Doug Price (859) 797-7600 for information	11:30 AM (ET), 3rd Monday Giovanni's on Greenup Avenue Ashland, KY Contact Morris Wells (606) 465-5784 for information	11:30 AM (ET), 3rd Monday King Buffet 300 Sam Walton Drive Somerset, KY Contact Bruce Brown (606) 305-9960 for information	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	Green River Chapter	Lincoln Trail Chapter	Purchase Chapter
11:30 AM (ET), 3rd Tuesday VFW Franklin County Post 4075 104 E. Second St. Frankfort, KY Contact Larry Totten (502) 226-0273 for information	12:00 PM (CT), 2nd Wednesday Briarpatch Restaurant 2760 Veach Road Owensboro, KY Contact Bill Horton (270) 684-8059 for information	11:30 AM (ET), 2nd Monday Golden Corral 1835 N. Dixie Highway Elizabethtown, KY Contact Judith Lesher (270) 872-3497 for information	10:30 AM (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289 for information