

THE KERNEL

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President's Perspective

by Larry Totten

As I began writing this article, I thought it would be interesting to go back to the first one I wrote back in 2016. I was not wrong. An executive order created an all-new KRS Board with immediate questions as to its credibility. The KRS Executive Director was retiring. The sitting Board Chair had been threatened with arrest. KRS staff was coming back under 18A provisions. The unfunded liability was still increasing. Humana Medicare Advantage health insurance for retirees was still new. During the 2016 legislative session, a "Permanent Pension Fund" had been created for unknown purposes, but the budget finally contained full funding for a responsible ARC. And there was talk of a "best practices" audit, leading to the startling PFM report which, while recommending some good ideas, also suggested clawing back previously granted COLAs and creating defined contribution plans.

Six years later, things are generally calmer. Fully funded ARCs are the norm, KPPA management has a good relationship with the legislators, three boards now govern the pension/insurance plans, and the funding status for these has begun to improve. Of course, we remain concerned during every even-year session about ARC funding, and COLAs are a distant memory. A new health insurance contract has retirees over 65 continuing with Humana for at least three more years.

Things can turn very ugly very quickly, and we public employees and retirees need organizations such as ours to remain diligent, lest we again fall into the downward spiral such as that in the not-so-distant past.

For KPR itself, as we approach our 40th anniversary next year, I have concerns. The effects of COVID19 lockdowns still reverberate. Our 2020 Annual Meeting will now become our 2023 Annual Meeting. Most chapters have resumed monthly meetings although some have not. Membership has declined, and we have no avenues available for general face-to-face recruiting. Committed members stepped forward to reinvigorate one of our chapters, but this has not yet happened in another. Filling important officer and committee positions is difficult. The viability of our group depends on solving these problems.

So, life goes on as it always does. I'm now going into my fourth term as president of KPR. (As a sidebar, a "president-for-life" position is not in our bylaws.) I appreciate the dedication of our chapter presidents, key committee chairs, and our administrative manager to make all this work. I also appreciate the continued membership of everyone reading this newsletter. An organization is only as strong as its members – it's what makes us credible to legislators. Remember, our public pensions are not a handout – WE EARNED IT!

Kentucky Public Pensions Authority Update

by Larry Totten

While the past few months have been quiet, committee and board meetings for KPPA/KRS/CERS continue to be conducted online. You can view these meetings in an area set up at KPPA for this specific purpose, or on Facebook as they happen, or anytime by choosing the meeting from the "Meeting Calendar" option on the KPPA website.

Monthly performance updates (investment reports) are once again available on the KPPA website. Sadly, what they report for the fiscal year ending June 30, 2022, is a loss across all pension and insurance plans. Markets in several asset classes were "volatile" throughout the year across the globe with high inflation, rising interest rates, and talk of recession all contributing. KPPA investments dropped -5.7% overall with the market value of assets falling about \$725 million (-4.57%). The KRS composite index ended the year at -5.9% (KERS NH: -5.19%, KERS H: -5.95%, and SPRS: -4.63%). On the CERS side, the composite index was -5.9% (CERS NH: -5.90%, CERS H: -6.07%). Investment losses on the insurance side all fell within these same ranges. (Cont'd Page 2)

Kentucky Public Pensions Authority Update (Cont'd)

If there is any solace in all this it is that public pension plans across the country universally lost money as well and, in most cases, more than did KPPA. While no loss is good, these will be “smoothed” over a 5-year period, just as the 25 percent gain from last year has been.

The other big news for retirees is that Humana will continue to be the insurance carrier for our Medicare Advantage plan. The contract will run for at least three years with the option of four one-year renewals. Specific details have not yet been made public, but information available from the contract seems to show that benefits look to be the same as those we currently have. We may get a clearer picture when the Retiree Health Insurance Committee meets early in September and most certainly during the open enrollment period in October. And speaking of open enrollment, there will not be a required new sign-up this year as we move into the new contract.

Unless you need to change something, you will “roll over” into the new plan. Hazardous duty retirees are still required to complete the annual Form 6256.

One last item - With the myriad lawsuits surrounding what some consider to be questionable investments and a lack of sufficient returns on these investments, KPPA hired the firm Calcaterra Pollack in 2020 to investigate “any improper or illegal activities” regarding hedge fund investments between 2011 and 2017. The resulting report, which cost \$1.2 million, has been withheld from public viewing by KPPA citing attorney-client privilege and the work product doctrine.

As I write this, KPPA has been ordered to release this report, but it is not known whether it will be or if the ruling will be appealed. If it is released, there may or may not be any new revelations – we just don’t know. In any event, this is a big deal but unknown as to who may benefit/suffer from what was written.

Legislative Chair Update

by Larry Totten

With the General Assembly not in session, nothing has transpired there regarding pensions and retirees over the summer. However, David Eager, CEO of KPPA, has testified at the last several Public Pension Oversight Board (PPOB) meetings regarding the performance of the pension and insurance plans and, thankfully, these ended up fairly positive in their reception.

Of course, the big topic in our relationship with the Legislature now is that which deals with a COLA. I can report that there have been conversations with legislative members of the PPOB regarding what may be possible. In my presentation at the July 19 meeting of the PPOB, I emphasized that this is the right thing to do right now. The Commonwealth is sitting on the largest “rainy day” fund that it has ever had, and we’re just asking for some of it. Any legislation on this has to come out of the PPOB in their recommendations to the 2023 General Assembly late this year. What seems to have the most support is not a COLA in the traditional sense (a percentage increase over a period of time) but, rather, a one-time payment – money gets put in, checks are written, and, most importantly, there is no change to the unfunded liability or the repayment schedule.

You might recall that the huge increase in the unfunded status of the pension plans occurred during the time when COLAs were granted (1996 – 2011) without appropriate funding being provided. When added to the overall underfunding for the pensions, this put us almost to the brink of insolvency.

There are issues to resolve. First, there is the problem of how to pay for any money that CERS retirees, who make up some 60 percent of the total, receive. Their pensions are not directly funded by state appropriation but, rather, by the 120 counties and the dozens of cities that participate in CERS. Anything granted to these retirees will increase the employer contribution required of counties and cities and will likely be met negatively.

Can the state fund these directly? We don’t know. Without state support, this whole exercise could easily fall apart. Next, if this turns out to be a single payment, how much will it be? Will there be a check equal to that which you receive each month now, or will it be a set amount, or will there be a means test to determine the amount? These are questions that need resolution. It all comes down to money – another regular check to all KERS, CERS, and SPRS retirees will cost around \$200 million. I will continue to be engaged with legislators to try to get legislation written. Once the 2023 Session begins, we will be looking to KPR retirees - in fact, all KPPA retirees - to contact their legislators to ask for their support.



June 2023 will be here before we know it. Mark June 14 - 16, 2023, on your calendar and plan to attend the 37th Annual Meeting of KPR in Bowling Green. If you have ideas on topics that you would like to see presented, please forward these to Carol Douglas, president of the Barren River Chapter, at douglas_353@msn.com.



Membership Update

By Betty Hawkins

Please refer to Martha’s Membership Contest graph which reflects the number of new members we have recruited since June 1 through August 31, 2022. The total number of new members is 27. We have a long way to go to surpass the number of new members recruited for our last contest.

Your State KPR Board voted to add the remaining portion of calendar year 2022 (October-November-December) as a free membership bonus plus calendar year 2023 free. This will be an incentive to go ahead and join now.

Our new statewide contest began June 1, 2022, and will end May 31, 2023. Membership contest winners will be recognized at the KPR Annual Business Meeting which will be held on June 16, 2023, University Plaza, Bowling Green, Kentucky. You are not required to be present to win.

Just like last year, we have some very nice cash prizes for individuals who recruit the largest number of new members: first place - \$125, second place - \$100, third place - \$75, and fourth place - \$50. In addition, there are also three \$20 random drawings. Eligibility for the random drawings only requires that you recruit one new member during the contest period. Don’t forget spouses are also eligible for membership. Recruit your spouse, and you are eligible to receive one of the computer-generated random drawing prizes.

Considering all the different obstacles we have faced the last few years associated with COVID19 health issues, KPPA/KRS organizational restructuring, and unexpected weather happenings (tornadoes and floods), KPR is still surviving and doing



everything in our power to protect and maintain our present benefits. Our major focus for the upcoming legislative session will be lobbying for a COLA for retirees. Membership numbers must be increased. Historically, our organization loses approximately eight percent in membership numbers simply due to the aging and disabilities of some of our members.

I want to personally thank all of you for maintaining your membership throughout the years, and I certainly hope you will continue as members. As you know, many decisions in life are based upon numbers. We need your help to regrow our membership. We all know someone they can ask to join. For those of you who want help with completing the membership application, give me the information, and I will be happy to complete the paperwork. Please call me at 502-321-0649 or email me at: betty.hawkins40@gmail.com. For those of you who are taking care of your own paperwork, please make sure your name is on the referral line so you will receive credit for the members you have recruited.

The individual who won first place in last year’s contest recruited ten members. If you really think about it, I believe each one of you could certainly win one of the cash prizes. You have eight months to work on this. GET BUSY!



KEEP LIVING YOUR WAY.

You can, with these benefits and discounts from **KPR & AMBA:**

- Dental & Vision Insurance
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KENTUCKY PUBLIC RETIREES



Chapter News

Barren River - The August meeting of the Barren River Chapter was held at the Barren River Area Development District (BRADD) office on Monday, August 15, 2022, at 10:00 a.m. The guest speakers were Jill Isom and Wes Woodcock of the Alzheimer's Association of Greater Kentucky and Southern Indiana. The speakers gave an informative presentation outlining the services offered by the organization.



BR President Carol Douglas, Jill Isom, and Wes Woodcock

There are approximately six million Americans living with Alzheimer's disease and 75,000 live in Kentucky. There are approximately 150,000 unpaid caregivers of Alzheimer's patients in Kentucky. The Alzheimer's Association provides a variety of educational programs for both patients and caregivers. There is a 24/7 helpline available, and there are numerous web-based resources. The speakers also addressed several questions from those in attendance.

Chapter President Douglas called for old business and reminded the group that there are vacancies for vice-president, secretary, and legislative committee chairperson. Geri Guerin agreed to accept, and was appointed by President Douglas, to the position of legislative committee chairperson. The chapter will continue to search for members to fill the other open positions. President Douglas revisited the topic of membership recruitment incentives. After some discussion, a motion was made by Romanza Johnson and seconded by Mary Hutchins, to provide a \$25 gas gift card to the Barren River Chapter member who recruits the most new members for the membership contest which will end with the Annual Conference in June 2023. In case of a tie, both members will be awarded a gift card by our chapter. The motion passed.

The idea of using incentives was discussed to promote chapter meeting attendance. A motion was made and passed to provide a \$10 gift card as a door prize at meetings. The next scheduled meeting will be held on Monday, September 19, 2022. The guest speaker will be Jason Petrie, who represents the 16th District in the Kentucky House of Representatives.

Bluegrass West - The Bluegrass West Chapter held their June 21 meeting at the VFW Building on Second Street. Our guest speaker was Katrina Thompson, executive director of Feeding Kentucky. Katrina spoke about senior hunger in Kentucky and throughout the country. Feeding Kentucky's seven-member food banks serves all 120 Kentucky counties with a partnership network of over 800 local food pantries. She concluded her presentation answering questions from members.

Larry Totten reported that the election for state KPR officers was held with the following individuals elected - Robinil Jameison (BW), treasurer; Lynne Flynn (BE), secretary; Bruce Brown (LC), vice-president; and Larry Totten (BW), president. The officers were sworn in at the meeting. This is the same slate of candidates who were elected two years ago.

He advised us that our legislative push the remainder of this year and into the 2023 General Assembly would involve getting a COLA approved by legislators.

At the July meeting, Chapter President Jean Henning advised, due to the June meeting not having a quorum, the vote for the slate of recommended BW officers for July 1, 2022, through June 30, 2023, had to be taken again. Larry Totten moved that we re-elect this recommended slate, and the motion was seconded by Vicki Cunigan. The motion was unanimously adopted.

The guest speaker was Brent Music with Deferred Compensation. Mr. Music reported that Kentucky Deferred Comp makes it easy to select funds. They continually evaluate the investment options available through their funds lineup so that asset classes are appropriately represented. You are able to select funds based on your personal savings objectives and approach to diversification, as well as the level of market risk you are willing to accept. He stated that in all probability, you will find their costs are much lower than those you would incur investing on your own because they are a nonprofit organization.

LaDonna Miller with Kentucky State Parks was the guest speaker at our August meeting. Ms. Miller provided us with information regarding the State Parks System. She reminded everyone of the special events coming up in September: Waveland would have an art fair, Fort Boonesboro would have a reenactment, and Big Bone Lick would have the Salt Festival. In November, the Parks Department plans to again have their regular Thanksgiving buffet, providing they have enough restaurant employees. She stated it had been an unusual year due to Western Kentucky tornadoes and Eastern Kentucky flooding. After questions, she urged our members to get out and visit our state parks. (Cont'd on Page 5)

Bluegrass West (Cont'd) - Legislative Chair Shirley Clark reported that in FY97, retirees started receiving a COLA on their retirement checks each year; they received their last one in 2011. In 2013, the General Assembly passed a law with the following statement "The Kentucky Retirement System must be fully funded before retirees will receive a COLA or the General Assembly fully prefunds the COLA or directs the payment of funds in the year the COLA is provided." It was estimated the System would not be fully funded until 2049.

In the 2022 Legislative Session, many raises were given to state employees with extra money for certain categories of hard-to-fill jobs, but no raises for retirees. We, as retirees, had no opposition to any of these raises, but believe retirees should have also been included, and now believe we should definitely be included for a COLA in the next General Assembly. The budget bill this year did include \$250 million additional funding for the KERS(NH) and \$215 million for the SPRS. HB 604 was passed in the final days of the session for an additional \$210 million going into KERS(NH). It is time for all retirees to start speaking, emailing, writing letters, or anything else they can do to contact current legislators. With an election coming up in November, contact all the candidates who are now running for an office in the next session of the General Assembly and emphasize to them how important it is that, due to the high cost of living, all retirees deserve to receive an increase in our monthly checks. We must get the support of the legislators and not just sit back and wait for them to do something.

Retirement Liaison Chair Larry Totten discussed the year-end financial results for the KPPA pension plans saying the overall performance was down by about 5.7 percent or \$1.1 billion. Institutional and private investors also lost money. As an example, CalPERS (the California public employee plan), the largest in the country with \$425 billion in assets, lost 6.1 percent or about \$25 billion. By comparison, KPPA's entire market value is about \$22 billion.

The BW meeting for October will be held at the VFW building with our speaker KPPA Director of Retiree Health Care Connie Pettyjohn.

Covered Bridge - At our August meeting, Gary Adkins, an AARP volunteer gave an interesting talk on the various types of fraud. Mr. Adkins, who is originally from Greenup County, is a graduate of Morehead State University and the University of Louisville Law School. An Army veteran, he began his career working with Northeast Kentucky Legal Services and later became an assistant commonwealth attorney in the 21st Judicial Circuit and also in the 19th Judicial Circuit. As his career progressed, he was in the Prosecution Assistance Unit for the Kentucky Department of Financial Institutions where he investigated and prosecuted securities fraud. Since his retirement, he has been volunteering with AARP of Lexington. Mr. Adkins is a KPR member, and the group enjoyed his informative presentation.

Attendance has been down since the return from COVID19 restrictions. During that time, several members became physically unable to attend, and some have passed. The younger retirees seem to be busy with another job and are too busy to attend. Our attendance for the August meeting was 21. We have scheduled Andy Barr for our October meeting.

Cumberland Valley - The Cumberland Valley Chapter met at David's Steak House in Corbin on June 27. Since our speaker had to cancel, we discussed items we needed to work towards to get a COLA for retirees. Also, we discussed ways to increase our chapter membership and increase attendance at our meetings.

Our guest speaker in July was KPR State President Larry Totten. Larry brought us current information about COLAs and our health insurance. He also discussed membership decreases in chapters across the state due to COVID19. He swore in the new chapter officers who were in attendance.



Jerry Powell speaks to CV members

KPPA Chairman and Vice-Chairman of the CERS Board of Trustees Jerry Powell was our guest speaker in August. He brought us information about the next and future insurance providers. He went through the 2021 fiscal year end-of-year report and provided copies of the printed booklet that detailed the status of the Kentucky Employees Retirement System, the County Employees Retirement System, and the State Police Retirement System.

Green River - In June, the Green River Chapter meeting was held at Briarpatch Restaurant in Owensboro. There were 15 in attendance. Lewis Jean introduced our speaker, Representative Suzanne Miles, who gave a very interesting and informative presentation. She represents the 17th Legislative District and is the majority caucus chair. She said that the past legislative session fully funded the Kentucky Retirement System and was able to add additional funds, with the goal of making the system sustainable. (Cont'd Page 6)

Green River (Cont'd) - Rep. Miles believes there is a strong possibility of a cost-of-living increase for KRS retirees and is very committed to this happening. She gave us information on a new health care project, the Health Care Innovation Center, which will focus on preparing the workforce for employment in the fields of health care, social services, and other areas.

Lincoln Trail - The Lincoln Trail Chapter held its first meeting with new officers in June. At the conclusion of the group lunch, Chapter President Theresa Wickersham called the meeting to order. She welcomed members and thanked everyone for attending. She told the group that the chapter is trying to increase meeting attendance and get reacquainted now that the chapter is again operational. Since there was no speaker, she said we would use the time to cover chapter business. Membership Chair Linda Marcum reported that the chapter has 180 members. Although ten have been removed for failure to renew, the chapter has an excellent renewal rate. President Wickersham reported that the chapter is still in need of a few volunteers for open slots, such as auditor and program chair.

Following lunch at the July meeting, President Wickersham presented the program on "How to Protect Yourself Against Scams & ID Theft," as well as prevention of elder abuse. This lecture was taken directly from a seminar given by the Social Security Administration. A packet from the Social Security office was handed out. President Wickersham advised that the chapter bylaws will be amended to reflect eight as a quorum and will be submitted to KPR for approval. Vice-President Linda Funk reported on upcoming meeting programs. Membership Chair Linda Marcum reported that we lost member Robert Conrad Harris, who passed away recently. A sympathy card was sent to his family.



LT members attending the meeting

(L-R above) Martha Turner, Marlena Brown, Linda Marcum, Gabby Hunter, Theresa Wickersham, Donna Hart, Dave Hart, Jeanette Gardner, Ruben Gardner, Sheila Gibson, Kenneth Gibson, and Linda Funk

North Central - In July, our guest speaker was Mike Winn, information specialist with the Legislative Research Commission. He gave an informative talk about the LRC. He said legislators definitely pay attention to the calls and e-mails they receive. In August, speakers from the Louisville Free Public Library explained some of the newer programs at the library.

Northern Kentucky - In June, Connie Norris from AMBA discussed their benefits, and Larry Totten spoke on several current topics regarding retirees. Our new chapter president, Asom Ponananta, opened the July meeting with the Pledge of Allegiance. The guest speaker for the meeting was Mark Ihrig with Boone County Emergency Management. He spoke about being prepared to respond to an emergency. He said everyone should have on hand a one-week supply of food and water for your family, know the ways you can receive warnings that are best for you and your family, and make sure your cell phones are charged. He suggested these emergency websites: Code Red - (<https://public.coderedweb.com>) and Ready - (www.ready.gov).

Melissa Artopoeus reported that she sent meeting notices to six local publications. She also mailed new member applications to recently retired employees and sent follow-up applications to other recent retirees. Melissa came in second place (\$100 prize) in the Martha's Membership Contest for the year ending June 2022. We congratulate Melissa for her enthusiastic participation in KPR. Cathy Kunkel Mains suggested that our local chapter should get together and write letters to our legislators regarding a raise since retirees have not received a raise for the past 12 years. (Cont'd Page 7)



Officer Tony Bishop

The program at the August meeting was presented by guest speaker Elizabethtown City Councilman Tony Bishop, who spoke about the health benefits of Tai Chi, followed by a demonstration of poses. Vice President Linda Funk reported that John Thomas of the Elizabethtown Police Department will provide a report on scams at next month's meeting. Vice President Funk has secured Cindy Griffin, an elder law attorney who writes regular newspaper articles on future planning and financial planning and is the granddaughter of member Martha Turner, to speak at

our October 10 meeting. She has also secured a speaker on health insurance for our November 14 meeting. Sandy Allen reported that we have been able to determine the name of the local bank previously used by the chapter and plan to establish a new account in the near future.

Northern Kentucky (Cont'd) - The guest speaker in August was Kentucky Supreme Court Justice Michelle Keller. Justice Keller spoke about the three branches of government. The seven Kentucky Supreme Court Justices work year-round. Chapter President Ponananta spoke about how to write a letter to our legislators. He said the letters need to be "concise and to the point." Ask your state representative and senator to vote to support increasing our pension.

Dorise Barth shared information on a BB Riverboat Cruise for our October 10, 2022, meeting. Everyone is encouraged to attend and bring a guest or two. All your family and friends are welcome to join in, and we hope to recruit a few new members. The cost is \$40.00 per person. This includes the cruise, a buffet luncheon with dessert, drinks, and gratuity. Please send your check, payable to NKY Chapter - KPR, % Karen Shinkle, P.O. Box 17711, Covington, KY 41017. We need to secure this date ASAP. The Northern Kentucky Chapter voted to send \$500.00 to Eastern Kentucky to help those victims of the recent devastating flood.

Purchase - The Purchase Chapter meets at 10:30 a.m., the first Thursday of each month, at the Pizza Inn in Paducah. Notices are posted about the meetings on Tom Moore's Facebook page along with emails sent to all members we have in our system. You can also call or text Chapter President Tom Moore at 270-210-6526.

July was a tremendous blessing when Oresta Lisovska and her two children, who are refugees from Ukraine, shared the perils of escape from the Russian bombing. It was certainly an interesting meeting and tears were shed! Dean Owen, CPA, was our August speaker. Larry Totten visited our chapter and shared information about our retirement system and upcoming medical insurance changes. The executive director of Paducah-McCracken Senior Center, Christine Thompson, spoke at our September meeting.



Anastasia Lisovska, Oresta Lisovska, Marko Lisovska (in front), and Tom Moore

Kentucky Public Retirees Membership Application

Date _____

Complete and mail application to: KPR Manager, P.O. Box 4082, Frankfort, KY 40604

I am:

- A new member. Membership is free the first calendar year (until Dec. 31 of year joined.)
- A new member and want to pay for my second year. Enclosed is \$15.00.
- A current member and want to renew. Enclosed is \$15.00 for one year or \$30.00 for two years.

Applicants must be a member of one of these systems or the spouse of a KPR member.

Check all that apply: KERS CERS SPRS Spouse of KPR member

Name _____

Address _____

City _____ State _____ Zip _____ County _____

Phone _____ Email _____

Referred by _____ Chapter (if known) _____



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



<p>Barren River 10 a.m. (CT), 3rd Monday BRADD Center 177 Graham Avenue (off Plum Springs Rd) Bowling Green, KY Contact Carol Douglas (270-535-4023)</p>	<p>Big Sandy 11:30 a.m., 2nd Thursday New meeting location pending Contact Thomas Hereford III (606) 226-1753</p>	<p>Bluegrass East 12:00 a.m. (ET), 2nd Wednesday Pasta Garage Delaware Ave. Lexington, KY Contact Larry Totten (502) 226-0273</p>	<p>Bluegrass West 11:30 a.m. (ET), 3rd Tuesday VFW Franklin County Post 4075 104 E. Second St. Frankfort, KY Contact Jean Henning (502) 682-6996</p>
<p>Covered Bridge 11:00 a.m. (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651</p>	<p>Cumberland Valley 11:30 a.m. (ET), 2nd Tuesday Meeting locations vary Contact David Cornett (606) 260-0490</p>	<p>Fivco 11:30 a.m. (ET), 3rd Monday Belle Fonte' 1320 Carter Avenue Ashland, KY Contact Morris Wells (606) 465-5784</p>	<p>Green River 12:00 p.m. (CT), 2nd Wednesday Briarpatch Restaurant 2760 Veach Road Owensboro, KY Contact Agnes Barron ((270) 298-7151</p>
<p>Kentucky River 3rd Friday of each month Meeting locations vary Contact Paul Bailey (606) 884-6280</p>	<p>Lake Cumberland 11:30 a.m. (ET), 3rd Monday The Mellow Mushroom 2520 Monticello St Somerset, KY Contact Bruce Brown (606) 305-9960</p>	<p>Lincoln Trail 11:30 a.m. (ET), 2nd Monday Shoney's 1406 Executive Drive Elizabethtown, KY Contact Theresa Wickersham (270) 300-2453</p>	<p>North Central 11:30 a.m. (ET), 2nd Wednesday Jumbo Buffet 2731 S. Hurstbourne Pkwy Louisville Louisville, KY Contact Suzanne Bernert (502) 641-7720</p>
<p>Northern Kentucky 1:00 p.m. (ET), 2nd Monday Golden Corral 4770 Houston Rd (KY 842) Florence Contact Asom Ponananta (859) 371-4833</p>	<p>Pennyrile 11:30 a.m. (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact L. Peyton Adams (270) 871-9295</p>	<p>Purchase 10:30 a.m. (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289</p>	