

# THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 143

November 2023



## President's Perspective

By Larry Totten

## Is There a Pension Supplement in our Future?

On September 26, 2023, I presented our case for a pension supplement before the Public Pension Oversight Board, and I am providing the text to you here:

*Senator Higdon, Representative Johnson, and members of the Public Pension Oversight Board –*

*My name is Larry Totten and I am a retiree in the KERS Non-Hazardous plan, having spent over 36 years with Kentucky State Parks. I am the current President of the retiree group Kentucky Public Retirees (KPR). I appreciate the opportunity this afternoon to address the issue of a pension supplement for public retirees.*

*Please note that I am not using the acronym "COLA," and I do so purposefully. There is no way that the Legislature can provide an actual cost-of-living adjustment to cover the twelve years since our last COLA– that's a 36% bump through August according to the Bureau of Labor Statistics. Also, COLA has an implication of being an annual adjustment, which we also can't afford and is tied to 1.5% in the last legislation that dealt with this.*

*Instead, KPR is proposing a one-time "13<sup>th</sup> check" equivalent to that received by retirees every month. You may ask, "Why?" We believe a payment of this sort would have a more meaningful impact on a retiree's life style than spreading it out over years.*

*Two-thirds of KPPA's retirees have a pension of less than \$20,000 a year. So, using this \$20,000 as an example, a retiree would receive \$1,667 each month. A 1.5% increase would amount to \$25. What can they do with this additional money? Buy a few more groceries; or buy six or seven gallons of gas; or dine at a not-very-expensive restaurant. Yes, they would have this each and every month but is there something better?*

*If they received a "13<sup>th</sup> check" for \$1,667, they could put new tires on their car; buy eyeglasses for themselves and*

*their spouse; get some dental work done; or perhaps get a hearing assistance device. It is recognized that this money would be gone when spent, but we also believe that being able to do any of these things would be more impactful to the retirees day-to-day. It would take almost 67 months – over five and a half years – for a 1.5% COLA to match that \$1,667 single payment.*

*It's been fourteen months since we've last done these presentations before this committee. Now, like then, I am asking for your understanding of our retirees' needs and your support for a solution. The material that was presented before this committee at its October 2021 meeting cited an estimated cost of \$188 million for a "13<sup>th</sup> check" option based on June 2020 data. Now, three years later and with about 130,000 retirees, and based on FY23 benefits paid out, that cost is now more likely to be about \$200 million - \$98 million for K- and S- retirees and \$101 million for C- retirees. Also recall from that presentation, that a one-time, permanent increase of 1.5% would cost at least \$352 million.*

*Providing the required pre-funding for a pension supplement for K- and S- retirees is a pretty straightforward proposition. Pre-funding is approved, money goes in, checks go out. It is not so easy for our friends in the CERS pension because of how they are funded. Any plan that asks for additional dollars to be paid out of those pension trusts could well be met with strong opposition. I do understand this. But I truly believe that someone who has worked for a city park or county road crew is no less deserving of consideration than someone who worked at a state park or a state highway garage. The C- retirees in my group certainly believe this. The average pension for a C-Non Haz retiree is just over \$12,000.*

*(Continued on page 2)*

## President's Perspective (Continued)

*It will take creativity, understanding, and compromise, but I have to believe that a solution is possible if we all can at least agree that one is. We believe there is money available to do this as the fiscal environment is favorable. Not only is there a record amount in the Budget Reserve Trust Fund, but all ten KPPA pension and insurance funds handily exceeded their assumed rates of return for the year just ended. As a K- Non Haz retiree, I appreciate Senator McDaniels' comments at last week's A&R Committee meeting about providing funding beyond the ADEC for that pension. We have the financial winds at our backs and have before us what I see is a "Window of Opportunity," one which may not pass our way ever again.*

*Our state obviously has many needs requiring funding and there will be many voices out there looking for their share, just as we are doing here today. Public retirees, like public employees, have no unified voice to speak for us. We retirees rely on our past service to the Commonwealth to do the talking. We are also relying here on your realizing, just as was done with the active state work force, that 12 years is far too long to go without some help.*

*My hope is that we can take action in the coming months, through this Committee and in the General Assembly, in the budget or by statute, to make something good happen in 2024. KPR stands ready to assist in any way we can.*

*Thank you.*

I am happy to report that, by the questions asked, the response seemed reasonably favorable. There are, of course, no guarantees but if we fail, it won't be for a lack of trying. There is \$3.7 billion in the Budget Reserve Trust Fund, a "Window of Opportunity" if ever there was one.

As the Session draws nearer in January, each of us are our own best advocates. While legislators spend time in Frankfort between Sessions at committee meetings, they are back in their home districts at least as much. This is where personal contact when you see them out and about in your hometown becomes so important. While some legislators may focus on the 100+ retirees that get \$100,000 or more each year, we need to remind them that 67% of KPPA pension recipients – about 90,000 - receive less than \$20,000 a year. Tell them your personal story about what a little boost would mean in your day-to-day life. Give them something to remember. Also keep in mind that 2024 is an election year in which all 100 representatives and 19 senators (in the odd numbered districts) will be asking us for our vote. It would not be too impertinent to remind them that your vote for them could well depend on their vote for us.

I want to again express my appreciation for the dedication of our chapter presidents, state and local committee chairs, and our administrative manager to make KPR work – it just wouldn't without all of you. I also appreciate the continued membership of everyone reading this newsletter. An organization is only as strong as its members, particularly in numbers – it's what makes us credible to legislators. Remember, our public pensions are not a handout – WE EARNED IT!

## Legislative Chair Update

by Larry Totten

As the 2024 Legislative Session approaches, we look to the interim committee meetings held between June and the first of December for issues discussed that could affect our pensions. In particular, these include State Government; Appropriations & Revenue (A&R), especially its Budget Review Subcommittee on General Government, Finance, Personnel & Public Retirement; and the Public Pension Oversight Board (PPOB).

David Eager, CEO of KPPA, recently provided the A&R Committee with good news coming out of FY23, which appears in the Retirement Systems column. Also, presentations were made at the September PPOB meeting regarding a pension supplement. I am pleased to report that there was a reasonably positive reception for this.

I was also pleased to see more positive comments from Senator Chris McDaniels, chair of the Senate A&R Committee during an appearance on KET's *Kentucky Tonight* a few weeks ago. I am continuing conversations with legislators as the budget for the next two years is being finalized now. I also attend personally or view remotely those committee meetings with pension-related items in their agendas.

With the holidays at hand, meetings of the Public Pension Oversight Board are off their regular schedule for the last two months of 2023 – November 6 and December 12. These begin at 3:00 p.m. (Eastern), are open to the public in the Capitol Annex Room 154, or available for remote viewing through either KET or the LRC's own live feeds: <https://legislature.ky.gov/Public%20Services/PIO/Pages/Live-Streams.aspx>. As of this writing, there are no bills pre-filed and posted to the LRC home page on any topic. It appears there will not be anything posted until the Session begins on January 2.

## Kentucky Public Pensions Authority Update

by Larry Totten

Committee and Board meetings for KPPA/KRS/CERS have been in a recent lull but will ramp up in number as we approach the end of the year. These may be viewed live via Facebook Watch as they occur or in an area set up at KPPA offices for this specific purpose. They can also be viewed anytime by choosing the meeting from the "About", then "Meeting Calendar" tabs on the KPPA website.

Hopefully by the time you are reading this, the contract between Humana and Baptist Health Medical Group will have been resolved. I worry about which medical conglomerate might be next as this dispute follows the one with Vanderbilt earlier this year. We retirees continue to be on the short end of this sort of conflict between those for whom we rely for our medical care.

David Eager, CEO of KPPA, provided very good news on the funding status of our pension and insurance plans at the September meeting of the Interim Appropriations & Revenue Committee. All ten plans improved their funded status during the year ending June 30, 2023. KERS NH jumped several percentage points to 22.2%; the other four ranged between 51% - 66%.

Four of the five insurance plans are above 100% funded with KERS NH close behind at 89%. As a result, employer contributions will decrease slightly for KERS/SPRS agencies and a bit more significantly for CERS employers over the next two years. He also reported that the funding request to be made by KPPA would be less than in previous years. Senator Chris McDaniel, Chair of the Appropriations & Revenue Committee, said he would urge legislators to continue funding the pensions at the same level as in previous years to continue to stabilize them, especially KERS NH.

The Retiree Health Committee chose not to consider any benefit enhancements to our insurance policy. Humana refunded KPPA some \$22 million under the gain-share clause in our contract with them. (This is basically a portion of unused insurance premiums paid.) The Investment Committee continues to work on getting its actual allotments in asset classes back in line with policy parameters. Being out of compliance actually helped somewhat toward the end of the fiscal year. The investment results for first quarter of FY24 will likely be "break even" at best – July was good, August and September not so much.

And as always, my summary of all KPPA, CERS, KRS, Public Pension Oversight Board, and any other pertinent meetings are posted on the KPR Facebook page shortly after they occur. I hope these provide you with some benefit.



### Membership Update

By Betty Hawkins

Please refer to Martha's Membership Contest Graph which reflects the number of new members we have obtained since the contest began on June 1, 2023, through October 1, 2023. The total number is 56.



Our previous membership contest (June 1, 2022, through May 31, 2023) produced 177 new members. We still have a long way to go to surpass that figure. The present contest ends on May 31, 2024. By the time you receive this newsletter, there will be seven months remaining in the contest.

At the September Board Meeting, the Board voted to allow the last three months (October, November, December) of 2023 in addition to all of calendar year 2024 as a free membership for any new member joining KPR. This should be an additional incentive for members to join right now.

All local chapters have a supply of membership applications should you need any copies for recruitment purposes. You can also go online to the KPR website at: [www.kentuckypublicretirees.org](http://www.kentuckypublicretirees.org) and print a copy. You also have the option to enroll new members online by clicking on the new member application. I can also mail you a small supply of applications if you request them. My email address is: [betty.hawkins49@gmail.com](mailto:betty.hawkins49@gmail.com) or you may call me at 502-321-0649. (Continued on page 4)

**Membership Update** (Continued) Again, we have some very nice cash prizes for the winners of the contest: first place - \$125; second place - \$100; third place - \$75; and fourth place - \$50. There are also three \$20 random drawings for those folks who recruit only one member. Spouses are eligible for membership. Recruit your spouse and be eligible for one of the \$20 computer-generated random drawings.

The winner of our last contest recruited ten new members. Do you know ten members you can convince to join? Winners of the contest will be recognized at the June 14, 2024 Annual Business Meeting which will be held at The Clarion Hotel in Lexington. You are not required to be present to win.

We all need to take recruiting members more seriously. Don't wait for someone else to do it. We need everyone working. The core population of our group is aging. We need to have more newer retirees involved. During the 2024 Session, we are aggressively pursuing an increase for all retirees. Membership numbers matter. Please consider recruiting some new members. We all know someone we can ask to join. If you need assistance with the paperwork, I will be happy to help you.

# 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 21, 2023, at 10:00 a.m. There were eleven chapter members in attendance plus the guest speaker, Frank LaManna, fitness & wellness supervisor with the Bowling Green Parks & Recreation (BGPR) Fitness Facility. BGPR offers a wide variety of programs to help individuals reach their fitness goals. LaManna focused his presentation on the Silver Sneakers Program which is a benefit of our Humana Medicare health plan. BGPR is the only facility in Bowling Green that offers Silver Sneakers classes. The facility also has a partnership with the BRADD to offer Silver Sneakers classes to those without insurance coverage. BGPR has monthly memberships with no contract or enrollment fees. The speaker emphasized the health benefits of remaining active as we age. After explaining the services, Mr. LaManna led the group in some exercises that are a part of the Silver Sneakers classes.

Chapter President Carol Douglas reminded everyone that the chapter still has openings for vice-president and secretary. She reported on the Quarterly Board Meeting, which was held on June 14. Like Barren River, other KPR chapters are having difficulty finding members to serve as officers. President Douglas commended several Barren River chapter members for assisting at the Annual Conference. Sixty-one KPR members attended the conference. The 2024 Annual Conference will be held June 12 - 14 at the Clarion in Lexington.

Romanza Johnson, membership chairperson, presented President Douglas with a beautiful quilt from the Barren River Chapter. The quilt was given as a commendation for all the challenging work our president put forth in the planning for the conference. The quilt was made and donated by Glenda Beck, wife of Barren River KPR member Eddie Beck.

**Bluegrass West** - At the July meeting State Membership Chair Betty Hawkins presented BW Chapter Treasurer Ben McCray with a check for \$70. Chapter President Jean Henning previously accepted the award at the Annual Conference held in June. The chapter was the winner of the Martha's Membership Contest for having recruited the largest number of new members between June 1, 2022, and May 31, 2023.

Master Gardener Reda Bianchi made a presentation regarding the Kentucky Extension Master Gardener Program. Master Gardener Debbie Tichner also spoke and discussed the various educational opportunities which are available to anyone interested in becoming a Master Gardener.

In September, BW hosted their annual picnic at Juniper Hills Park. Governor Andy Beshear accepted an invitation to attend the picnic and spoke to and shook hands with each one of the approximately 80 members in attendance. Everyone enjoyed a beautiful day, good food, and fellowship.



**Governor Andy Beshear and Joyce Wood**

**Covered Bridge** - The Covered Bridge Chapter met Thursday, October 12. Our speaker was Tracey Garrison, representative from Humana. Our attendance was down, however, we gained one new member. Ms. Garrison answered questions pertaining to our health insurance. We discussed ordering the t-shirts for the rally in January. In September we did not have a speaker and installed officers. All officers retained their positions from the previous year. In August we had State Representative David Hale of the 74<sup>th</sup> District. He is a retired state employee. Rep. Hale asked that we start contacting legislators now to get our message to them early hoping we will get a raise because it has been over 11 years since we had one. Rep. Hale and his wife live in Menifee County, and both joined our chapter. Our attendance has been running from 15 to 25.



**Rep. David Hale with Calvin and Wanda Muse**

---

**Cumberland Valley** - The Cumberland Valley Chapter of Kentucky Public Retirees met on Tuesday, July 25, 2023, at David's Steak House in Corbin. Our guest speaker had to cancel due to a scheduling conflict.

In August our guest speaker was 89th District State Representative Tim Truett of McKee. Rep. Truett represents Jackson, Lee, Wolfe, and parts of Laurel and Madison counties.

In September our guest speaker was 86th District State Representative Tom Smith of Barbourville. Rep. Smith represents Knox and part of Laurel County.

We will meet on October 23, 2023, at David's Steak House. A speaker has not been scheduled yet.

On Tuesday, November 28, 2023, we will again meet at David's Steak House. Our guest speakers will be Humana personnel as well as personnel from KPPA to discuss insurance issues.

**Green River** - Our July meeting was held at Briarpatch Restaurant. There were 24 in attendance. Larry Totten, KPR president, gave us information regarding bills in the last General Session. The main topic was a bill regarding a cost-of-living adjustment (COLA) for retirees. This bill did not move during the last Session, but there is hope that it will be brought up again in the next budget Session. Mr. Totten said that we need to be more aggressive by contacting our legislators. Also, we can attend a rally in the Capitol rotunda on January 17, 2024.

In August our speakers were Hillary Patterson and Tina Hurm of Borrowed Hearts, a local volunteer-run, non-profit organization, which assists teens in foster care and their foster families. Foster care is available up to age 18 and not just for teens, but for younger people also. They gave a very informative presentation. The organization can be found online at [borrowedheartsobky.org](http://borrowedheartsobky.org). They welcome donations and volunteers. They also have the Agape House that offers a safe environment for children to shower, wash clothing, eat a warm meal, watch a movie, play games, receive new clothing, and sleep in a comfortable bed. The social workers on the case have access to wifi so their workday does not go interrupted. Local organizations offer to provide a meal each time a new child is welcomed into the Agape House doors. Their house needs a new roof and they are taking donations for it. Borrowed Hearts is located at 1705 W. 2<sup>nd</sup> Street, Owensboro, phone (270) 645-7835 if you would be interested in either donating or helping with donations.

In September President Agnes Barron introduced our guest speaker, Representative DJ Johnson, who represents the 13<sup>th</sup> Kentucky District. He discussed a COLA and the options that were being considered for retirees. He is on the Public Pension Oversight Committee, as well as several other committees. Rep. Johnson said that they are working on eliminating the individual Kentucky state income tax. That tax will be 4.5 percent in 2024. He said it will take several years to get it eliminated. Rep. Johnson said he will do everything he can to protect our benefits.



**Rep. DJ Johnson and Agnes Barron**

---

**Lincoln Trail** - In August our members gathered for a luncheon meeting at the Golden Corral in Elizabethtown. The guest speaker was Elizabethtown Mayor Jeff Gregory. He spoke on the upcoming growth and development of the city of Elizabethtown, as well as surrounding communities and counties, as a result of the BlueOval SK Battery Park under construction in Glendale. This is the largest manufacturing project in Kentucky's history.

In September the guest speaker was Darrin Powell, a Hardin County native, who has been with the Elizabethtown Community & Technical College for 24 years and is currently its chief workforce officer. He provided handouts and an overview of the history of the college and its offerings, including tuition-free courses for those 65 and older. The college currently offers classes at five locations in Hardin, Washington, Grayson, and Meade Counties, serving residents in ten counties within the surrounding area.



**LT Members**

Chapter President Theresa Wickersham advised that State President Larry Totten invited all members to a statewide potluck picnic in Frankfort at which the Governor spoke. Members were reminded that President Totten is calling for members to go to Frankfort as a show of force to request a pension benefit supplement for all KPPA retirees. The rally is scheduled for January 17, 2024, at the Capitol rotunda in Frankfort, from 11 a.m. to noon. We would like as many as possible to go.

In October the guest speaker was Steve Rafferty, past-president and current treasurer, of the Ancestral Trails Historical Society. He provided a very interesting, informative, and entertaining program about the resources available to all of us to research our family heritage.

President Wickersham advised that the KPR State Board voted to have t-shirts produced with the KPR logo for members to purchase at very reasonable prices. These would be worn when we go to Frankfort for the rally on January 17. Transportation options to the rally were discussed. We will finalize this in November.

**Northern Kentucky** - In September our guest speaker was Larry Silverman, a local retiree. Mr. Silverman discussed his experiences as an amateur radio operator. Amateur radio (ham radio) is a popular hobby and service that brings people, electronics, and communication together. People use ham radio to talk across town, around the world, or even into space; all without the internet or cell phones. It's fun, social, educational, and can be a lifeline during times of need.

Milton Mains reminded us that there is no legislation pending at this time. Milton said that Kentucky Lieutenant Governor, Jacqueline Layne Coleman, in a recent address, failed to mention our retiree pension fund. Members are again reminded to contact our representatives reminding them to be sure to support relief for our retirement fund budget. You can keep informed about what is going on in Kentucky government by watching the "Kentucky Tonight Show" on KET.

Membership Chair Ralph Wolff gave the membership report. There are currently 218 members, including one additional member who was reinstated when their membership dues were received. Ralph reiterated that we need to continue to reach out to current members to join our monthly meetings, and to actively engage in the recruiting of new members. A suggestion was made that we advertise our monthly guest speakers to draw new members and guests to our meetings.

Program Chair Janet Cowen gave everyone a survey titled "Let's get organized! Let's have a conversation!" and three members responded. Those three members said they would like to have a formal program each month. Janet will continue to entertain suggestions on who might be an interesting speaker and be able to share their time and talents with us.

Our October meeting will be a BB Riverboats lunch cruise.

The guest speaker for our meeting on Monday, November 13, 2023, will be Steven M. Vest, publisher and editor-in-chief of *Kentucky Monthly Magazine*, which won the Governor's Award in Arts (Media) in 2005. Founded in 1998, *Kentucky Monthly Magazine* has more than 100,000 readers! We are very excited to see and hear Mr. Vest at our November meeting.

**Pennyrile** - Our chapter continues to meet in the Country Cupboard on the 4th Thursday of the month. In February the chapter had a 70th birthday party for Chapter President L. Peyton Adams. We had Baptist Health talk about stroke prevention and robot use with remote evaluations for a stroke. In September, after the State Board meeting, t-shirt orders were discussed for our January 2024 rally in Frankfort; and the program updated the chapter with state board news. In October we will be having a Humana representative come to discuss insurance for our members.

**Purchase** - Our group met on July 6, 2023, at Pizza Inn in Paducah. President Tom Moore presided over the meeting. Our scheduled guest speaker Senator Jason Howell was not able to attend. Our group lost a member since our last meeting. He was Bill Arnold who was a very active member for many years. In August Mary Beth Imes, 5th District Representative, was our guest speaker. She noted that in the last Session there were 1000 bills introduced, but only 191 became law. She presented an overview of those bills passed. The issue of retiree raises was brought up, and President Moore gave Rep. Imes statistical data which he will email to her to share with legislators regarding the cost of providing raises.

We did not have a speaker for our September meeting. During our business meeting President Moore discussed the letter sent to members who use Baptist Health Hospital and doctors. In conversations with Humana representatives, he was told that this should not affect our coverage or copays. Rick McHale from Humana will be our speaker at the next meeting and will give more details regarding this.

There will be a rally at the Capitol in Frankfort on January 17, 2024, and members are encouraged to attend to help support a pay raise. The thought now is to move from a COLA to a 13th check for retirees, but this measure would have to be prefunded.

In October our guest speakers were Brittany Hargrove and Robin Conner representing the Miracle League of Western Kentucky. This is a regional group that is located at Mike Miller Park in Draffenville. The focus of the organization is to remove the barriers that keep children with mental and physical disabilities from experiencing the joy of baseball and other activities. They need volunteers to be a "buddy" to assist these individuals. President Moore reminded members of the rally in Frankfort in January.

Our next meeting will be held on November 2, 2023, at 10:30 a.m. at Pizza Inn in Paducah. We meet there every month on the 1st Thursday at 10:30 a.m. For more info you can contact Chapter President Tom Moore at 270-210-6526.



**Rep. Mary Beth Imes (center) and PC members**



**KEEP LIVING YOUR WAY.**

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

- Dental & Vision Insurance
- Long-Term Care
- Home Health Care
- MASA (Air and Ground Ambulance Plan)
- Cancer, Heart & Stroke Policy
- Accident Policy
- Medicare Supplement Policy
- Easy Issue Life Policy
- Tax Deferred Annuity
- Hearing Benefits
- Discounts on Travel, Dining & more

Learn more: 1-877-556-4582

[myambabenefits.info/kpr](http://myambabenefits.info/kpr)

KENTUCKY PUBLIC RETIREES





**Kentucky Public Retirees**  
**P. O. Box 944**  
**Frankfort, KY 40602**  
**kprmanager@gmail.com**



<p><b>Barren River</b>          10 a.m. (CT), 3rd Monday          (Alternate months – F,A,J,A,O,D)          BRADD Center          177 Graham Avenue (off Plum Springs Rd)          Bowling Green, KY          Contact Carol Douglas          (270) 535-4023</p>	<p><b>Big Sandy</b>          11:30 a.m., 2nd Thursday          Jenny Wiley State Resort Park          75 Theater Court          Prestonsburg, KY          Contact Judy White          (606) 886-7922</p>	<p><b>Bluegrass East</b>          11:30 a.m. (ET), 2nd Wednesday          Pasta Garage          962 Delaware Ave.          Lexington, KY          Contact Larry Totten          (502) 226-0273</p>	<p><b>Bluegrass West</b>          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><b>Covered Bridge</b>          11:00 a.m. (ET), 2nd Thursday          Double 'S' Bowling          150 Foster St.          Flemingsburg, KY          Contact June Pugh          (606) 849-2651</p>	<p><b>Cumberland Valley</b>          11:30 a.m. (ET), 2nd Tuesday          Meeting locations vary          Contact David Cornett          (606) 260-0490</p>	<p><b>Fivco</b>          11:30 a.m. (ET), 3rd Monday          Belle Fonte'          1320 Carter Avenue          Ashland, KY          Contact Morris Wells          (606) 465-5784</p>	<p><b>Green River</b>          12:00 p.m. (CT), 2nd Wednesday          Briarpatch Restaurant          2760 Veach Road          Owensboro, KY          Contact Agnes Barron          ((270) 298-7151</p>
<p><b>Kentucky River</b>          3rd Friday of each month          Meeting locations vary          Contact Jeff Allen          606-568-0757</p>	<p><b>Lake Cumberland</b>          11:30 a.m. (ET), 3rd Monday          The Mellow Mushroom          2520 Monticello St          Somerset, KY          Contact Bruce Brown          (606) 305-9960</p>	<p><b>Lincoln Trail</b>          11:30 a.m. (ET), 2nd Monday          Dec-May at Shoney's          In Elizabethtown, KY          Jun - Nov at Golden Corral          In Elizabethtown, KY          Contact Theresa Wickersham          (270) 300-2453</p>	<p><b>North Central</b>          11:30 a.m. (ET), 2nd Wednesday          Jumbo Buffet          2731 S. Hurstbourne Pkwy          Louisville          Louisville, KY          Contact Suzanne Bernert          (502) 641-7720</p>
<p><b>Northern Kentucky</b>          11:30 a.m. (ET), 2nd Monday          Golden Corral          4770 Houston Rd (KY 842)          Florence          Contact Asom Ponananta          (859) 371-4833</p>	<p><b>Pennyrile</b>          11:30 a.m. (CT), 4th Thursday          Country Cupboard Restaurant          518 McCoy Avenue          Madisonville, KY          Contact L. Peyton Adams          (270) 871-9295</p>	<p><b>Purchase</b>          10:30 a.m. (CT), 1st Thursday          Pizza Inn          Joe Clifton Drive          Paducah, KY          Contact Tom Moore          (270) 898-7289</p>	