

THE KERNEL

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August 2016



President's Perspective By Larry Totten

As I write this at the end of July, it occurs to me that it's been six months since our January 27 Rally. I thought about this and marveled at everything that has occurred

since then. Early this year, we celebrated a proposed state budget that funded the largest ARCs ever requested for the state-funded pensions in KRS. We were pleased to see supplemental funding included to finally begin to close the huge gaps from over two decades of grievous underfunding. We were curious, but hopeful, about the Governor's "permanent fund." We listened as he and legislator after legislator took to our podium and promised to finally do right by current and future retirees.

Then we had the General Assembly. Another Senate Bill 2 showed up, promising to either "disinfect" all of the secrecy, incompetency, and closed-door dealings allegedly rampant at KRS or destroy the independent governance by a group trying to do as well as they could in a tumultuous financial market with seriously underfunded pensions - depending on your point of view, of course. The budget itself went through a painful birth but emerged on the last possible day of the session with our required and supplemental funding more or less intact. There were plans for an expensive but comprehensive performance/best practices analysis of all of the state's pension plans to see just where these might be improved.

And now we have the executive orders and the lawsuits and the court hearings and all the uncertainties that come with all of these. As I write this article, everything is still up in the air awaiting a judge's decision. Since a final outcome won't be known until the Kentucky Supreme Court weighs in, whatever may happen at the next few weeks is just the first hurdle.

Meanwhile, five men don't know for sure whether or not they are members of a Board of Trustees/Directors. The executive director position becomes vacant at the end of August and will there be another search or not - and decided by which board? And will the Governor approve? Some 250 KRS staff members don't know what their status will be come September. How many might we lose?



2016 Annual Conference

The 2016 KPR Annual Conference was held in Bowling Green at the Holiday Inn University Plaza/Sloan Convention Center on June 2-3. It was a great success, and we had a wonderful time. Approximately 115 attended the conference and banquet. Thanks to all KPR members and guests for attending!

Our speakers included Jason Bailey, Kentucky Center for Economic Policy; Lieutenant Governor Jenean Hampton; State Budget Director John Chilton; Nat Jordan, with Edward Jones Investments; and KRS Executive Director Bill Thielen.

Our banquet on Thursday evening was a huge success. Barry Silvey, from Lewisburg, shared his comedy while interacting with the crowd and entertaining us with his "Backroads Bluegrass" band.

The Waterfield Awards were presented by RoseGayle Waterfield Hardy with the 2016 Achievement Award given to Martha Parrish from the Barren River Chapter and the Humanitarian Award presented to Nancy Fox from the North Central Chapter. Both recipients were very appreciative and deserving. The silent auction was another hit this year.

Thanks to all the members and others who donated items and worked so hard organizing the silent auction in making it another huge success! Our raffle items also were appreciated. Numerous door prizes were distributed throughout the conference and thanks to all chapters who donated items and thanks to many restaurants, state parks, and many various other businesses.

Next year's conference will again be KPR Board sponsored, and places will be discussed as to where it will be held at the September State Board meeting.

For more information and pictures from the conference, please visit our website: www.kentuckypublicretirees.org.

(Cont'd on page 2)

President's Perspective (cont'd)

Investment partners have to be shaking their heads wondering with whom they will eventually be dealing and whether their contracts and earnings become public for all to see. Which KRS does the vendor who ends up doing the performance audit study – the one that existed prior to the mandated reorganization or after? And as our investment returns struggled just to break even for the fiscal year, financial markets ended in turmoil with Brexit, and the KERS NH pension plan has now dropped another \$400 million in value. Of course, the question hanging over all of this is just how far can a Governor go in restructuring boards/commissions established by statute and with members appointed for set terms. And when will we know for sure?

Like I said in the beginning, these last six months have brought lots of changes. But what about the next six months – outside of all the litigation and the effect the ultimate decisions will have throughout state government - what lies ahead in the 2017 General Assembly? Are both legislative chambers of the same party, or still split as they are today? Will there again be proposals to go after the retiree income exclusion? Will any tax reform be considered? Will the Governor's executive order abolishing/creating the governing body of KRS be ratified – and what happens if it isn't? And does anyone even remember Seven Counties?

I doubt that any one of us expected to have to worry so much about our retirement benefits, but we have been denied this comfort. But remember – WE EARNED IT!

Legislative Chair Update

There have been three meetings of the Public Pension Oversight Board (PPOB) since our last *Kernel*. In April, the primary topics were a review from all three state pension systems of how the just-passed state budget was expected to affect each system. Sadly, KRS Executive Director Bill Thielen forecast a negative cash flow for KERS NH exceeding \$50 million for both FY17 and FY18, even if the 6.75% investment return was achieved. It was also at this meeting that one of the PPOB legislative members suggested face-to-face meetings between this committee and KRS staff. While everyone seemed to agree this was a good idea, to date, none has occurred.

In May, much of the meeting was devoted to LRC presentations updating investment performance for 2015 as well as explaining how the ARC contributions are determined. Each pension plan was asked to present exclusions to the inviolable contract pertinent to its particular system. This meeting was flavored in the end by a discussion of the events of the April and May KRS Board meetings. In June, the meeting focused on an analysis by LRC staff of the various aspects of SB 2 from the 2016 Session, some history as to how KRS differed in operation from other state agencies, and the likely effects on KRS operations should the provisions be implemented in the future. As of the end of July, no bills have been pre-filed that pertain to public pensions.

Retirement System Update

by Larry Totten

The normally routine meetings of the KRS Board were wildly upended in April and May by several executive orders (EO) and the manner in which the board chose to address them. There were the normal topics of discussion – personnel issues, investment proposals, administrative reports – but no administrative decisions made – board chair/vice-chair, committee assignments – and the board is currently in a state of flux as the courts begin to sort out the legitimacy of several executive orders issued by the Governor.

To briefly review, during the April meeting, the board refused to accept EOs 2016-0211 and 2016-0214 that removed Thomas Elliott from the board and replaced him with dermatologist Dr. Bill Smith. This was based on a previous Attorney General's (AG) opinion concerning a similar removal at the Horse Park Commission as well as a subsequent AG opinion dealing specifically with Mr. Elliott's removal and Dr. Smith's qualifications. Following Smith's declining his appointment, Mr. Mark Lantis was subsequently appointed with EO 2016-0273.

The May meeting opened with the announcement that representatives of the Governor had told Mr. Elliott that he would be arrested should he open the meeting as KRS board chair; he chose to sit in the audience. Further, another board member was advised not to seek the chair position as well. These representatives stayed throughout the meeting as did several uniformed and plain-clothed Kentucky State Police officers. And Executive Director Bill Thielen announced he would be retiring effective September 1.

On June 17, 2016, Mr. Elliott and KERS Trustee Mary Helen Peter filed a joint lawsuit challenging the EOs removing/replacing Elliott on the board. On the same day, Governor Bevin issued EO 2016-0340, abolishing the KRS Board of Trustees and replacing it with a KRS Board of Directors. This EO included several provisions of the SB 2 as passed in the 2016 General Assembly in its scope as well as other, expansive provisions. The Elliott lawsuit was subsequently modified to challenge this latest EO.

KRS has issued an RFP looking for an executive director search firm, but the deadline for making this selection was moved from August 1 to no sooner than August 10. Presumably, once some decision is made on which board should sit and review these submittals, the search will begin.

KRS released its unaudited investment returns for FY16. The pension funds came in at -.52% and the insurance funds were at -.09%. In terms of dollars, the KRS portfolio lost some \$895 million over the year, while the KERS-NH fund, the worst of the five, lost over \$406 million.



**KPR needs members!
Recruit someone!**



Membership Article

by Betty Hawkins

We are pleased to announce the winners of the 2016 Membership Contest which began June 1, 2015, and ended May 31, 2016. First place prize (\$50) was awarded to Martha Parrish, president of the

Barren River Chapter; Martha recruited 23 new members. Second place prize (\$35) was awarded to Betty Hawkins, membership chair for Bluegrass West Chapter; Betty recruited 14 new members. Third place prize (\$15) was awarded to Melissa Artopoeus, public relations chair for Northern Kentucky Chapter; Melissa recruited 13 new members. Kentucky River Chapter received the \$25 cash award for having the largest percentage increase (27.42%) during the contest period. Judith Leshner, Lincoln Trail Chapter president, won the \$25 random recruitment drawing prize. Betty Hawkins received a certificate in recognition of her four years of service as KPR's secretary.



Martha Parrish



Melissa Artopoeus



Paul Guffey with
Betty's certificate

This is our first year-round membership contest, and we certainly feel it was a success. During the contest period, we acquired 455 new members. We, as KPR members, need to do everything we can to develop personal contacts with these new members and encourage local chapter participation whenever possible.

At the annual meeting, all chapters were furnished a listing of members who did not renew their 2016 membership. It is strongly suggested that chapter presidents and chapter membership chairs continue to pursue as many membership reinstatements as possible through personal phone calls, emails, or written personal notes. These contacts certainly do make a difference.

KPR has already attended some of the Deferred Comp Expos which are being held at various locations throughout the state on the following dates: Bowling Green, July 13; Pikeville, July 20. The two remaining locations are: Frankfort, September 27; and Louisville, September 28. All local chapters have been notified regarding these recruitment opportunities and will be recruiting for all chapters statewide at these events. This is a great opportunity for us to showcase KPR.

We are also requesting permission through appropriate channels to attend the various statewide health insurance meetings which will be held throughout the state for both groups of retirees: under age 65 and over age 65.

Welcome

A VERY SPECIAL WELCOME TO OUR NEWEST CHAPTER – BIG SANDY

A special welcome is extended to our newly established Big Sandy Chapter. At the June 2, 2016, Quarterly Board Meeting, provisional status was granted to the Big Sandy Chapter. This chapter will cover the counties of Floyd, Johnson, Knott, Letcher, Martin, and Pike Counties. The first organizational meeting was held at the Quality Inn, Prestonsburg, on April 28. The following officers were elected: President Scott Hopkins, Vice President Thomas Hereford, Secretary Rosa Young and Treasurer Robert Collins. The next scheduled chapter meeting will be held on Thursday, August 11, 2016, at 11:30 am at the Quality Inn in Prestonsburg. A special thanks to President Larry Totten for being instrumental in making the necessary local contacts to help establish this chapter. KPR now has total statewide coverage with 16 local chapters representing all 120 counties.

Welcome again, all Big Sandy members! We are so pleased that you now have your own local chapter. We encourage you to recruit as many new members as possible and help our organization grow.

New Email System

KPR has recently changed our email system. All members must subscribe to the new system to receive emails with important information from the KPR State Board. Only those subscribing to the new email system and selecting to receive *The Kernel* and/or dues notices will receive them by email.

The new system is a cost-effective means of communicating with our members because we can send an unlimited number of emails each month. In the old system, we were charged by the number of emails sent.

Currently, only 590 members have subscribed to the new system. We hope that everyone who regularly uses email will subscribe. To subscribe, simply go to our webpage (www.kentuckypublicretirees.org) and select the tab at the top labeled "Email Subscription." Click the link to the subscription form and complete the form, then click on the "Subscribe to list" button at the bottom of the form. You will automatically be sent a confirmation email with a link that completes the subscription process.

If you have any problems subscribing, just send your name, email address, chapter, and whether you want to receive the newsletter and/or dues notices by email to kprmanager@gmail.com. We will ensure that you are subscribed.

Chapter News

Barren River - The May meeting of the Barren River Chapter was held at the Barren River Area Development District Office. Discussion centered on the committee reports and the report from the March state board meeting by President Parrish. She spoke about the state budget and financial status. This led to an involved discussion about the Legal Defense Fund which is being considered by KPR. Carter Parker made a motion affirming that the Barren River Chapter does not support adoption of the legal defense option. The motion was seconded by Marjorie Lemster. The chapter voted unanimously to pass this motion.

President Parrish also presented information to amend the chapter by-laws to conform to the state board's amendments to the by-laws pertaining to membership. The state bylaws have been amended regarding spousal membership and their roles in the organization. The motion was passed unanimously. There are currently 127 paid BR members and 23 new members through April.



Martha Parrish, Floyd Parrish (standing), Earl Kilbourne, Carter Parker(seated)

The new officers for the coming year are President Martha Parrish, Vice President Les Settle, Secretary Mary Hutchins and Treasurer Jennifer Strange.

At the July meeting Scott Mason, from Southern Home Care, was our guest speaker. He spoke about their home care program. A Deferred Compensation Expo was held on July 13 at the Sloan Convention Center in Bowling Green. Earl Kilbourne, Martha and Floyd Parrish, and Carter Parker attended the event to answer questions and hand out KPR applications. (Our administrative manager is a different Floyd Parrish.)

Bluegrass East - Our speaker for May was Senator Reggie Thomas from Lexington. He talked about the serious infusion of cash made by the General Assembly; KERS nonhazardous is funded at somewhere between 17%-21%; we need to audit to find out why KRS is not well funded; the audit of the pension plans is going to cost \$3 million; there is a concern about placement agents and investment fees; and KRS received \$185.767 million over the ARC-plus and may receive additional money from the \$125 million Permanent Fund.

Our speaker in June was Shawn Sparks from KRS, who gave an update on Kentucky Retirement Systems matters. In July, we did not have a speaker and instead discussed the events of the reorganization of KRS by Governor Bevin, the removal of KRS Trustee Tommy Elliott and the various law suits filed as a result of these actions. We discussed the proposed Advocacy and Defense Fund. Members were asked to let the BE Chapter president know if they support or do not support this action. Members at the meeting expressed that KPR should approve this action and a few responded via email in support of this action.

Chapter Vice President Jerry Powell plans to run for one of the KRS CERS Board positions that will be vacant in March 2017. At a future meeting we will invite Jerry and other applicants to discuss their qualifications. During the KPR annual meeting held in Bowling Green, our chapter furnished several items for the silent auction. The total for the auction was \$1,230, and our items contributed \$400 of this total!

Bluegrass West - The Bluegrass West Chapter met May 24 with Bill Coffey, president of the Paul Sawyer Galleries, as our speaker. Mr. Coffey provided a very interesting talk about the life and history of the famous Frankfort artist Paul Sawyer. New officers for the chapter beginning July 1, 2016, were elected. They are Kay Hines, president; Larry Totten, vice president; Betty Hawkins, secretary; and Ben McCray, treasurer.



Lexie Southworth, Kay Hines, Larry Totten, Betty Hawkins, Ben McCray, Sheriff Pat Melton

At the June 21 meeting, our speaker was Franklin County Sheriff Pat Melton. Sheriff Melton advised members to be cognizant of phone scams and never give anyone your personal information. He also advised us to take special steps to protect any medication you currently have in your home. A recap of the annual meeting held in Bowling Green was presented by Shirley Clark.

The Bluegrass West Waterfield Awards were given with Larry Totten receiving the Achievement Award and Duane Ellis receiving the Humanitarian Award. Our July meeting had a speaker from the Little Clinic who informed us of the benefits of using its services.

Cumberland Valley - The Cumberland Valley Chapter did not meet in June due to the annual meeting in Bowling Green. We had 5 or 6 attendees at that meeting. The July meeting was held at David's Steak House in Corbin. Bill Conn, the Democratic candidate for State Representative in the 82nd District, was our guest speaker. Mr. Conn is a teacher in Williamsburg.

Regina Bunch, the Republican State Representative from Whitley County, will be our speaker at the August meeting on the 17th at the Golden Corral Restaurant in London at 11:30 am.

Jefferson Regional - Jefferson Regional had no guest speaker for the May 6 meeting. The meeting consisted of planning items for the June annual meeting in Bowling Green, updates from Mary Helen Peter on the KRS Board activities, and new officers for July through June 2017. The newly elected officers are: President Kenneth Graham, Vice President Beverly Zehnder, Treasurer Anne Mahoney, and Secretary Judy Ingram.

Jefferson Regional did not meet in June due to the annual conference in Bowling Green. The July 6 meeting included the regular business meeting and the induction of our new officers. Mary Helen Peter reported on the recent changes to the KRS Board of Directors by Governor Bevin's executive order and the upcoming health insurance contract.

The new committee chairs were named. Nikki Henderson was presented a plaque of appreciation for her service as president for the last two years. She has been elected as vice president of the KPR State Board. Judy Nielsen was also recognized for serving as our treasurer for many years.

Lincoln Trail - The Lincoln Trail Chapter had two representatives from AARP speak at their May 9 meeting. Scott Wegenast and Jim Kimbrough provided information on AARP member benefits. There were 20 members in attendance.



Judith Lesher presenting scholarship awards to Darren Sanders and Dalton Butler's mother

Lincoln Trail presented scholarships at the July 5 meeting to Darren Sanders, son of KPR member Paul Sanders. Darren plans to attend Elizabethtown Community Technical College in Elizabethtown, possibly majoring in physical therapy. The second scholarship recipient was Dalton Butler, grandson of KPR member Sharon Bush. Dalton will be attending Campbellsville College majoring in business. Each scholarship was for \$500.

North Central - The North Central Chapter speaker for May 11 was Kevin Gibson, a Louisville-based free-lance writer. He talked to us about "100 Things to Do in



Kevin Gibson, Elizabeth Horsman

Louisville Before You Die" and "Louisville Beer: Derby City History on Draft."

At our meeting on June 8, our speaker was Chuck Parrish, a Louisville historian, who spoke on the history of the Ohio River and Louisville's relationship to it. We also held our election of officers.

On July 13 State Senator Paul Hornback from Senate District 20 in Shelbyville spoke on public employee pension legislation, last session's SB-2, Governor Bevin's executive orders, and other issues affecting retirees which are likely to be considered in the 2017 legislative session. Our speaker for the August 10th meeting will be our own Bob Schilling who will speak on "Kentucky in the Civil War."

Northern Kentucky - The Northern Kentucky Chapter met May 9 with State Representative Brian Linder as our guest speaker. He reported on the recent legislative session. Rep. Linder is a member of the Public Pension Oversight Board. He advised us that Governor Bevin has made the fiscal stability of Kentucky a priority and that resolving the pension deficit was his first order of business.

At the June 13 meeting, Kim Brochhoff, who is an Honor Flight Ambassador, explained to us that the mission of his organization is to "get veterans to Washington to see the war memorials while they are still able."

For the July 11 meeting, Ralph Wolff, a long-time member of our chapter, educated us on the history of the Roebling Bridge. Ralph is a member of the Covington-Cincinnati Suspension Bridge Committee. Next year will mark 150 years since the bridge was built. A special Roebling Bridge Festival is being planned for June 2017.

Pennyryle - New officers of the Pennyryle Chapter were elected at the May 26 meeting. The officers are President Peyton Adams; Vice President Donna F. Slaton; Secretary Shirley Fallin; and Treasurer Phyllis Kennedy. The speaker was history professor Robert T. Adkins, who presented comedy and quotes that gave a lighthearted look at the ten reasons we need to study history. He also engaged the audience with historical trivia.

The June program was storyteller and author Donna F. Slaton. Pennyryle does not meet in July or August. The September meeting will be Representative Myron Dossett and a representative of the Governor's office, who will provide updates on the pension board and pension audit.



**Al Yates, David Madison, Tom Moore,
Russell Hobbs**

Purchase - The Purchase Chapter meets the first Thursday of each month at the Pizza Inn on Joe Clifton Drive in Paducah. Recently, we had Representative Gerald Watkins as our guest speaker and will have a representative from Humana Insurance as our speaker in August.

We have elected our officers for the upcoming year. They are Tom Moore, president; Al Yates, vice president; Russell Hobbs, secretary; and David Madison, treasurer. Tommy Troutman was named as membership chairperson; Carolyn Thompson is the audit chairperson; and David Madison will also be our publication chairperson. We are still in need of a program chair, and volunteers are welcome!



State Officers
**President Larry Totten, Vice President Nikki
Henderson, Secretary Lexie Southworth, and
Treasurer Kay Hines**



**Chapter Presidents
2015-2016**



Ray Brittain, a long-time member of KPR passed away on July 30, 2016. Ray served in various positions at the Lake Cumberland Chapter, served on the KPR board representing the Kentucky State Police, and served as the state legislative chair during 2008-2010. He was a tremendous asset to KPR by keeping not only his chapter members up to date on the activities of KPR, but all members throughout the state on the legislative agenda. He was also selected for the Waterfield Achievement Award during his tenure with KPR.

Ray could always be counted on to bring cheer to those around him. He will be missed by many!

Membership Survey for the Advocacy and Defense Fund By Larry Totten

There has been a great deal of discussion within KPR regarding the establishment of an Advocacy and Defense Fund (ADF). The purpose of the ADF would be to provide a mechanism within KPR for advocating for issues of importance to our members specifically and to public pension recipients in general. This advocacy could take the shape in a number of ways from advertising and lobbying up to and including litigation. All of this is within the boundaries of our IRS 501(c)(5) status as a labor organization. To state something categorically, there are no plans or desire for KPR to initiate any legal action out of the blue. ARC funding for the next two years is set in the budget, and there is no reason to believe today that this will not occur. Should a challenge to the inviolable contract occur or benefits being received by current retirees be otherwise threatened, then I believe we would have to have a serious discussion about what we may want to do.

Donations to fund the ADF would be voluntary, made specifically to this fund, and not affect the dues paid by members. Whatever we do with any money collected, for up to and including any litigation, would depend entirely on how much money was available. Any transfer of funds from our KPR treasury to the ADF fund would be as a last resort approved by a 2/3 vote of the full board prior to each such transaction. Funds collected for the ADF would be segregated from all other KPR funds and any expenditures of this money, for any purpose, would have to be approved by a vote of the full board.

What I believe we must consider here is that, if a line of acceptability is crossed and the pensions for which we all worked for decades become threatened, should we just let it happen or should we fight back? While I truly hope it never happens, I do believe we should have a framework in place should we choose to defend ourselves.

At the general membership meeting in Bowling Green, a request was made to inform KPR members of the details of this proposal. In September, the board will be asked to approve a bylaws change formally establishing the ADF and laying out its purpose. Should that pass, the board will be asked to consider a change to the Policies and Procedures Manual that would outline how this fund would be administered. At your chapter meetings over the next few weeks, please let your chapter president know your thoughts on this so they can bring them to the table at the board meeting. And feel free to contact me at ltotten53@gmail.com should you have any questions about this proposal.



Visit the KPR website and Facebook page for timely information about KPR and issues affecting our retirement.



Kentucky Public Retirees
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kprmanager@gmail.com



Chapter Meeting Locations

Barren River Chapter

10 AM (CT), 3rd Monday
BRADD Center
177 N. Graham Avenue Rd
Rd—N side of B. Green)
Bowling Green, KY
Contact Martha Parrish
(270) 535-4985 for information

Big Sandy

11:30 AM, 3rd Thursday
Every other month
Quality Inn, Prestonsburg
Contact Scott Hopkins
(606) 433-1517

Bluegrass East Chapter

12:00 PM (ET), 2nd Wednesday
Golden Corral
185 E. New Circle Road
Lexington, KY
Contact Doug Price
859-797-7600 for information

Bluegrass West Chapter

11:30 AM (ET), 3rd Tuesday
VFW Franklin County Post 4075
104 E. Second St.
Frankfort, KY
Contact Kay Hines
(502) 227-9998 for information

Covered Bridge

11:00 AM (ET), 2nd Thursday
Double 'S' Bowling , 150 Foster St.
Flemingsburg, KY
Contact June Pugh
(606) 849-2651 for information

Cumberland Valley

11:30 AM (ET), 2nd Tuesday
Please Note:
*Meeting locations vary, please
Contact John Harris
(606) 877-0079 for information

Fivco Chapter

11:30 AM (ET), 3rd Monday
Giovanni's on Greenup Avenue
Ashland, KY
Contact Morris Wells
(606) 465-5784 for information

Green River Chapter

12:00 PM (CT), 2nd Wednesday
Ryan's Steakhouse 4500 Frederica
Owensboro, KY
Contact Bill Horton
(270) 684-8059 for information

Jefferson Regional

11:30 AM (ET), 1st Wednesday
Kosair Shriners
4120 Bardstown Road
Louisville, KY
Contact Nikki Henderson
(502) 439-5407 for information

Kentucky River Chapter

3rd Friday of each month
*Meeting locations vary, please
Contact Paul Bailey
(606) 884-6280 for information

Lake Cumberland Chapter

11:30 AM (ET), 3rd Monday
Location to be announced
Contact Bruce Brown
(606) 305-9960 for information

Lincoln Trail Chapter

11:30 AM (ET), 2nd Monday
Golden Corral
1835 N. Dixie Highway
Elizabethtown, KY
Contact Judith Leshner
(270) 872-3497 for information

North Central Chapter

11:30 AM (ET), 2nd Wednesday
Jumbo Buffet—back room
(Stoneybrook Shopping Center)
2731 S. Hurstbourne Parkway
Louisville, KY
Contact Charles Klunder
(502) 454-3493 for information

Northern Kentucky Chapter

11:45 AM (ET), 2nd Monday
Golden Corral
Orphanage Rd. at KY Rt. 17
Fort Wright, KY (I - 275, Exit 80)
Contact Linn Schmidt
(859) 746-8289 for information

Pennyrile Chapter

11:30 AM (CT), 4th Thursday
Country Cupboard Restaurant
518 McCoy Avenue
Madisonville, KY
Contact L. Peyton Adams
(270) 871-9295 for information

Purchase Chapter

10:30 AM (CT), 1st Thursday
Pizza Inn, Joe Clifton Drive
Paducah, KY
Contact Tom Moore
(270) 898-7289 for information