

THE KERNEL

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President's Perspective by Larry Totten

As I write this, we are one month out from the close of the 2019 General Assembly. In normal times, we'd be happy with the "sine die" and

take a breather before starting to look toward the next session. But these are not normal times.

At the center of this is HB 358, a bill originally intended to simply establish a process for universities to cease participation in KRS. As it moved from one end of the Capitol Building to the other, it morphed into a bill that added cessation requirements for quasi-governmental agencies, was passed in the last hours of the session, and was vetoed by the Governor. Provisions in the bill that these agencies say they desperately need to deal with the costs of their pension contribution were lost along with other provisions that were likely violations of the inviolable contract or that were really not thought through completely. The Governor stated with his veto message that a special session will be called to fix all of this before July 1.

What makes this all the more interesting is the public infighting between the Governor and members of the majority party, simultaneously serious and consequential. There is almost universal agreement that many of the quasi-government agencies (some 118 public health departments, mental health agencies, rape crisis centers, etc.) can't afford the increase in employer contributions that await them on July 1. Universities likely cannot either but, if forced upon them, would likely respond with staff and program cuts and tuition increases. These options are not available to the quasies and several would likely have to declare bankruptcy or just close over the next one or two years.

In this case, the consequences fall hard on KRS. Extending the FY 2018 employer rate into FY 2019 has reduced contributions into KERS NH by an estimated \$135 million. Extending the rate reduction into FY 2020 would have cost about another \$120 million. (Cont'd Page 2)

Annual Meeting

Mid-June will once again find members of Kentucky Public Retirees attending their Annual Conference. This year, the event will be held on June 13-14, 2019, again at the Clarion Hotel Conference Center in Lexington. A block of rooms has been reserved with a group rate of \$92 per night, plus taxes. This rate will be available two days before and after these dates based on availability. June 1, 2019, is the cut-off date for reservations, but will be available after that date based on availability. A hot breakfast bar is offered daily in the hotel lobby. For reservations, the hotel requests that you call them direct at 859-233-0512.

The conference registration fee remains at \$20, but a \$5 early-bird discount is offered for registrations made prior to June 1, 2019. You can also register at the door on the morning of June 13, but doing so prior to the event greatly helps us in the planning process and saves you a little money. The Quarterly Meeting of the KPR Board will be held on June 12 at 2:00 pm, and members are invited to attend, as always. On Thursday, we will have our traditional banquet (\$30) as well as a deli lunch buffet (\$15) midday. We will again be having a silent auction with bidding open during the day. Cathy Kunkel-Mains and the Northern Kentucky Chapter have agreed to run the auction for us this year; information will be forthcoming regarding receipt of items for bidding. The Bluegrass West Chapter will be handling the door prizes throughout. Start gathering those items for these fun activities! The Bluegrass East Chapter will host our hospitality room before dinner Thursday evening. Our banquet will include the presentation of the two Waterfield Awards, entertainment by comedian Shawn Reynolds, and a live auction conducted by Milton Mains.

Our program for the conference will include David Eager, executive director of KRS, as well as David Harris, KRS Board of Trustees chair, speaking directly about KRS. Jason Bailey, executive director of the Kentucky Center for Economic Policy, will also be joining us to provide another perspective on our pension plans. Al Cross, longtime reporter for the Louisville Courier-Journal and now director of the Institute for Rural Journalism and Community Issues at UK, opens our afternoon. Finally, our program will end with a presentation by J. Larry Hood entitled, "What is a Kentuckian?", sponsored by the Kentucky Humanities Council. Finally, our General Business Meeting will convene at 9:00 am on Friday and should conclude around noon. Come join other KPR members for these two days of education and entertainment.

President's Perspective (Cont'd)

If the bill had become law, KRS could have ended up as the banker for many of these agencies that would not have been able to pay off their unfunded liability debt even over thirty years.

So here we are, thirty days out from the close of the session and with about sixty days remaining in the Governor's stated timetable to get a new bill passed. Primary elections and a major holiday are at hand along with, as he mentioned, graduations and vacations. (I'm guessing a special session will be called the week of May 13 or May 20.) If what is being said in public is true, there have been no conversations here at the end of April between the Governor's office and the legislative majority. Some have stated it is now the executive branch's responsibility to put together a bill and work on the votes for passage. There were provisions in HB 358 which many agree deserved a veto. Now, however, with all of it gone, will new legislation provide a simple extension of the lower employer rates for another year (and work on a more comprehensive fix in the 2020 budget session) or opt once again for something hugely complex, crafted by a few, and riddled with conflicting provisions? I've said this before - I have come to believe we will be dealing with pension issues of one sort or another every year for the foreseeable future.

Aside from all of this drama, we've had the recent release of the 2018 Experience Study which, by primarily changing the mortality tables used in KRS assumptions, increased the overall unfunded liability for KRS by about \$1.6 billion dollars (about \$665 million for KERS NH and CERS NH – each). Employer contribution rates will also post increases ranging from 2.8% to 13.0%. This is another \$214 million that KRS employers will have to find beginning in July 2020. Consider the irony that our health plans push us into wellness and longer lives while our retirement plans struggle to pay our pensions for those extra few years. And this in a year when KERS NH has (had?) a realistic chance of attaining positive cash flow and maybe an uptick in its funded percentage.

I've tried to find an analogy to fit our situation, first thinking it was the tale of the little Dutch boy but now realizing it's more like whack-a-mole. With the Dutch boy, he bravely used his finger to prevent a potential catastrophe until adults came along to actually fix the problem. In whack-a-mole, however, one of the little beasts pops up out of its hole and, upon knocking it back into its hole, another pops up at random - and another and another at an ever-increasing speed of play. Considering the seemingly never-ending and ever-changing parade of problems to confront our pension plans, I'm going with the moles. Of course, this doesn't solve anything but I like analogies.

Discussions among our partners within the Kentucky Public Pension Coalition has led the KPPC to advocate for a simple fix to the immediate problem – extending the reduced employer contribution for another year. We also encourage the existing legislative entities – the Public Pension Oversight Board and the Public Pension Working Group – to use the time before January to study and recommend well-thought-out legislation, in open/public sessions, to resolve the issues facing the universities and quasi-governmental agencies while ensuring that KRS pension plan remain on track to recovery. Whether they choose to delve into the critical need for additional revenues or not, someone in the executive/legislative branches must focus on identifying real, recurring funding resources.

BTW – the Mayberry v KKR “hedge fund” lawsuit hit a major roadblock this week when the Kentucky Court of Appeals effectively shut it down saying the defendants lacked the right to sue because they could not show how they themselves had been harmed by these investments. An appeal to the Kentucky Supreme Court seems likely.

Once again, and I've said this since our rally back in January 2016, we must remember that our pensions are not a handout –

WE EARNED IT!

Retirement System Update by Larry Totten

While the legislature was in session, KRS activities were mostly behind-the-scenes discussing legislation and providing impacts and actuarial analyses on several bills. During the February board meeting, routine committee reports from Audit, Investment, and Retiree Health Care were presented and approved. The biggest news out of this meeting was the resignation of Neil Ramsey from the board.

At the April board meeting, KRS actuaries Gabriel, Roeder, and Smith (GRS) presented its 2018 Experience Study. This report compared how the assumptions made following the last study in 2013 compared with what actually occurred at KRS over this five-year period. The biggest variant noted was the mortality tables used previously had essentially predicted a flat rate of change in member mortality when, in fact, KRS participants were living longer. GRS recommended a new table that recognized an immediate change in mortalities as well as a predicted increase in life spans over the next twenty-five years. As a result of these recommendations, both the unfunded liabilities and employer contributions will increase. The board accepted this recommendation as a necessary change for future funding.

Legislative Chair Update by Larry Totten

The Public Pension Oversight Board (PPOB) met in February, March, and April. During February, they were presented with a review of investment returns and cash flow analyses from the three pension systems. In March, they received a legislative update and a biennial investment review of the pension plans from LRC staff. The April meeting concerned the KRS Experience Study and the ramifications contained therein regarding funding needs for the pension plans.

Regarding the 2019 General Assembly, there were several bills passed dealing with KRS. Those most noteworthy included a "housekeeping" bill that would allow KRS to pursue electronic voting for the elected trustees, consolidate the election of the three CERS trustees, and streamline the process for handling the one percent employee contribution for retiree health insurance. Another bill put investment managers under the requirements laid out in the SEC codes while anyone else involved in KRS investments remained under those created by the CFA Institute. Bills that would have restored the \$41,110 pension exclusion did not see much activity.

The most controversial KRS-related bill in this session, HB 358, outlined cessation of KRS participation options for universities and quasi-independent agencies. Both groups are facing the economic realities of a substantial increase in employer contributions beginning July 1, 2019, and this bill laid out a strategy to mitigate the increase and provide guidelines for exiting KRS. As the bill ping-ponged between the House and Senate, variations arose in its language that complicated the issues and likely added details inconsistent with the inviolable contract. In the end, the Governor vetoed this bill and promised a special session before July 1 to deal with the unresolved issues.



Membership Update by Betty Hawkins

We are pleased to announce that KPR will be allowed to recruit new members at the upcoming Kentucky Retirement Systems Pre-Retirement Education Program Conferences which will be held at 11 different locations (Frankfort, Lexington, Somerset, Morehead, Louisville, Bowling Green, Elizabethtown, Prestonsburg, Gilbertsville, Madisonville, and Florence) throughout the state beginning May 16, 2019, and ending August 8, 2019. We are excited to have this opportunity to partner with KRS and let future retirees know about KPR.

Our third Annual Membership Contest will end on May 31, 2019. As of May 1, 2019, 178 new members have been recruited. The membership contest graph reflects that Bluegras West Chapter has recruited the largest number of new members with 43; Barren River Chapter is second with 34; and Lake Cumberland Chapter is third with 21.

Individual winners of the membership contest will be recognized at the 2019 Annual Business Meeting on Friday, June 14, 2019. The individual recruiting the most new members will receive a cash prize of \$60; the second place winner will receive \$40; the third place winner will receive \$20. There will also be two random drawings with each winner receiving \$15. Please ensure the person you recruited has listed your name as the referral in order for you to receive credit as the recruiter. Any new membership application received after May 31, 2019, will be counted in next year's contest. By the time you receive this newsletter, approximately two weeks will remain in the contest period. You do not have to attend the Annual Business Meeting to be eligible to receive an award. There is still time to recruit that new member. If you need assistance with

the paper work, please email me at: betty.hawkins49@gmail.com or call me at 502-321-0649. We need everyone working to increase our membership numbers.

For those of you who have not paid 2019 dues, I encourage you to do so as soon as possible. All chapters have been contacting those people who still owe encouraging them to make payment. Please remember to write that check for \$15 and mail it to: KPR, P. O. Box 4082, Frankfort, KY 40604. You can also pay online by going to the KPR website at: www.kentuckypublicretirees.org and clicking on the Pay Dues tab. If you aren't sure whether you owe or not, call 502-437-9408; or email our administrative manager at: kprmanager@gmail.com. You will receive a response. Non-paying members will be removed from the membership roll effective May 31, 2019, and will no longer receive this quarterly newsletter or other communications from KPR.

With the anticipated special session which Governor Bevin has indicated he plans to call prior to July 1, 2019, it is now more important than ever that retirees remain united. We never know what legislation might be passed and how it will impact us. You can help make a difference! KPR still needs your support even though you may not have time to be actively involved by attending meetings. Our membership numbers dictate our continued effectiveness.

Chapter News

Barren River - The March meeting of the Barren River Chapter was held at the Barren River Area Development District (BRADD) Office on March 18, 2019. Shawn Sparks, from the Kentucky Retirement System, was our guest speaker. Mr. Sparks gave a summary of bills that possibly could affect the retirement systems during this legislative session. He explained how they have a watch list and keep up with legislation on a daily basis during the session. Mr. Sparks



Carty Parker and Shawn Sparks

stated that there were numerous bills introduced to increase revenue for our retirement systems, but none of these bills passed. He discussed the two housekeeping bills for KRS that passed and have been sent to the Governor for his signature. His greatest concern was HB 358 and what might happen with it on the 28th which could negatively affect the KERS NH plan. Mr. Sparks took time to address questions from the group. Everyone was encouraged to contact their legislators voicing their concern over HB 358.



Romanza Johnson and Keith Mueller

BR member Keith Mueller has recruited 26 new members for our chapter.

In April, we again met at the BRADD Office, and we had several new members and visitors in attendance. We had invited Representatives Patti Minter and Michael Meredith to be our guest speakers at our meeting, but neither was able to attend due to prior commitments.

Earl Kilbourne, legislative chair, discussed the veto by the Governor of HB 358 and his plan to call a special session to address the pension issue. Due to the KPR state annual meeting in June, no local meeting will be scheduled that month. Our next chapter meeting will be held on July 15 with Representatives Minter and Sheldon being invited to speak. Chapter President Settle reminded everyone about the annual meeting to be held at the Clarion in Lexington on June 13 and 14. He also mentioned the mailer everyone should have received concerning our affiliation with AMBA.

Bluegrass East - We held our monthly meeting on March 13 with Shawn Sparks, communication director for the Kentucky Retirement Systems, giving us an update on his tracking of bills of interest to KRS. These updates are posted daily on the KRS website. He indicated that eight of the 34 bills which would have a direct impact on retirement, if passed, proposed new sources of income for the system. Of these eight bills, only one has progressed during the first days of the 30-day session.

Bills Mr. Sparks discussed were HB 58, HB 80, HB 168, HB 419, HB 489, and HB 358 which would allow the quasi-governmental agencies and universities which participate in KRS, to cease participation without paying the full cost immediately. It would also cap agency contributions for these groups at 49 percent for the coming year. The actuarial analysis indicates an impact of greater than \$1 billion on the KERS non-hazardous plan. It has also been indicated by others that it may violate the inviolable contract for many employees of the affected agencies.

Bluegrass West - Our chapter met on March 19, and the speakers were Amy Feldman, Franklin County circuit clerk and Matt Henderson, commissioner, Department of Vehicle Regulation. They spoke on the new ID/Drivers licenses that everyone must be in compliance with in October, 2020. Franklin and Woodford Counties will be the pilots for implementation, and the issuance of the first new licenses will begin April 1. There are numerous changes they spoke about, but recommended members go to the Kentucky website www.drive.kentucky.gov to learn all the information and what you will need to take with you when applying for your new license.



Matt Henderson

The April 16 meeting had 79 members attending. Our speaker was Shawn Sparks, communications director, Kentucky Retirement Systems. Mr. Sparks spoke regarding the bills during the past session which could affect retirees. A few of the bills discussed were HB 380 which passed and will allow electronic balloting and also synchronize CERS election. HB 58 which would have raised the pension exemption back to \$41,110 did not pass. HB 358, which would have provided some relief for the rising pension costs for quasi-governmental agencies passed, but was vetoed by the Governor, who indicated there were problems with the bill.

Bluegrass West (Cont'd) - The Governor announced he intended to call a special session before July 1 to address pension problems. SB 168 would have made a retiree's information public, but it did not pass. Members were advised that 94 percent of retirees remain in Kentucky after retirement thus having a tremendous economic impact in their local communities. He advised we could go to KRS's website at: www.kyret.ky.gov and view specifics regarding this past legislative session.

Covered Bridge - Our chapter enjoyed having Shawn Sparks at our March 14 meeting informing us of the bills introduced affecting retirees during this year's session of the General Assembly. Our attendance at our meetings has stayed between 20-30 members throughout the winter.

At our April meeting, we had Senator Ralph Alvarado, who is also a very knowledgeable speaker. Sen. Alvarado stated that he believed the special session will not last very long and could be called by the Governor soon.

We had a random drawing for a \$500 scholarship. The winner was Cole Saunders, a senior at Fleming County High School and the grandson of member Connie Williams. It was announced that if members had not paid their dues, they should do so soon. A request was made to nominate someone for the two Waterfield Awards. Members were asked to make their reservations for the KPR Annual Meeting and to bring their silent auction items to the next meeting. Since the chapter monthly meeting falls on the day of the KPR annual meeting, Covered Bridge Chapter will not meet in the months of June or July.

Cumberland Valley - We met on Feb 12 in Corbin at David's Steakhouse. Our guest speaker was Retiree Health Care and CMS Communications Coordinator Brian Towles. Mr. Towles gave us a report on health care for both pre-65 retirees as well as those on Medicare. He also had a lot of information on the available Medicare Advantage plans.

In March we met at Golden Corral Restaurant in London. Our guest speaker was 89th District State Representative and Republican candidate for governor, Robert Goforth.

Representative Goforth said one of the main reasons he was running for governor was to restore civility to state government in Frankfort. Rep. Goforth has been a big supporter of public workers, teachers, and retirees. He is in support of fully funding the pensions. He said one way to increase revenue for pensions was to do away with a lot of the exemptions that are given out to big corporations.



Rep. Goforth

In April, we met at Golden Corral in London. Our guest speaker was State Representative, House Minority Floor Leader, and Democratic candidate for governor Rocky Adkins. This was the second time Rep.



Rep. Adkins

Adkins has visited with us in the past seven months. He said he had the experience to be governor, and that he also had stood with teachers, public workers, and public retirees. He is also in support of fully funding the pensions and doing away with the many exemptions that are given out to big corporations. He emphasized that more in tax exemptions are given back to companies than the state receives in revenue.

Fivco - Our chapter meets at Giovanni's on Greenup Avenue in Ashland at 11:30 on the third Monday of each month. Our legislative chairperson, Mike Sturm, always gives a report on any pertinent legislative news. Our March speaker was Chris Tobe, state auditor candidate. He was interesting and informative. We appreciated his observation that every day we worked, we earned our pension benefits.

At our April meeting, Representative Kathy Hinkle, 96th District of Carter and Lawrence Counties, spoke on the recently ended 30 day session. She noted a new actuarial analysis will be completed this fall and does think our pensions are in better shape than the media has been saying. She also discussed other issues which could come before the 2020 General Assembly.

Green River - The Green River meeting was held at the Briarpatch Restaurant on March 13. President Agnes Barron called the meeting to order. Our speaker was unable to attend so she went on to conduct the business meeting. Karen Plain gave the treasurer's report for January and February. Agnes thanked Diann Cecil for keeping the KPR information organized in her computer and sending information out. Nominations for the Harry Lee Waterfield Awards were discussed. Lewis Jean gave the legislative report and Diann reported we had been encouraged to advertise in the newspaper, and possibly on some radio stations. We are looking for speakers for future meetings that would include the Health Park Senior Citizens Center, law enforcement, and legislators.

The April 10 meeting had as our speaker, Detective Brad Youngman from the Daviess County Sheriff's Department. He gave an overview of the types of crime in Owensboro/Daviess County and the type and amount of police manpower available to cover the area. He spoke about their budgets, customer service, active shooter training, media scrutiny on police, and courtroom backlogs. In May, our speaker will be Representative Scott Lewis. In June, DJ Johnson, executive advisor to the Governor, will be our speaker. Our next meeting will be May 8 at Briarpatch Restaurant.

Jefferson Regional - In March, our speaker was KPR State President Larry Totten. Larry spoke about current KPR activities and the legislative updates from this year's General Assembly. He gave us a detailed report on the agreement the KPR Board had approved with the Association Member Benefits Advisors (AMBA), including information about the products and services they provide, along with the discounts our members could receive. He also discussed information on bills generated in the session this year and their status. He encouraged retirees to check the KRS website to be updated on the bills. Speakers and activities were announced for the upcoming KPR Annual Meeting in Lexington. Chapter President Bev Zehnder reported our membership is now 222 members.

In April, our speaker, David Seymour from the Red Cross, said the Red Cross goes out to schools, churches, and other groups to make people aware of all the services they provide. During the week of May 7-11, they will be in the Valley Station and Pleasure Ridge Park neighborhoods to install free smoke alarms and educate families about how to make their homes safer. He passed out fliers explaining how they are partnering with the fire departments, Beechland Baptist Church, and First Nazarene Church. For questions or to register, simply contact him at (502) 409-1017 or email him at david.seymour@redcross.org. He said people are at less risk to die in a fire in their bedroom if the door is kept closed. We were pleased to obtain all this information. Our chapter will begin to recognize everyone who had a birthday during the month at our meetings. Rebecca Heckler celebrated her 90th on April 24, and Mary Helen's birthday is April 25.

Lake Cumberland - Our chapter met at the Mellow Mushroom on April 15. The guest speaker was Democratic gubernatorial candidate Representative Rocky Adkins. Rep. Adkins said that he believed that the attempt at pension reform through Senate Bill 151, the passage of which was ruled unconstitutional by the Kentucky Supreme Court, was not the way to do things. He does believe it is wrong to privatize public education. Charter schools, run by private for-profit corporations, take money away from public education in this community and every community across Kentucky. As for pensions, his message was to keep previous measures in place, ones that Rep. Adkins said were more bi-partisan and allowed stakeholders to have a say. He said returns from investments over the past two years have earned over \$2.4 billion. He added that the return for investments in the Teachers Retirement System was 15.5 percent in 2017, and in 2018, the earnings grew to 18.4 percent.

Lincoln Trail - At our February meeting, the speaker was Rosa Vittitoe, stroke coordinator from the Hardin Memorial Hospital. She spoke on the warning signs of a stroke and stressed that it was very important to seek medical attention as soon as possible. A registered nurse came with her and did random blood pressure checks of many of our attendees. At our March meeting, Chris Tobe, candidate for state auditor, addressed the reasons he was running for the office and spoke briefly about the pension funding.

Margret Short reported that we have 177 paid members. President Leshar reported on members who were out due to illness.

North Central - In February, our speaker was Bob Mueller, vice president of Hospirus Health, who updated us on their changes in hospice and palliative care. He presented a motivational talk entitled "Keeping It All Together."

On March 13 our speaker was Jason Bailey of the Kentucky Center for Economic Policy. He is considered a Kentucky pension expert. He spoke on further tax reform and KRS retirement related issues facing the 2019 legislative session. He discussed the potential negative effects of HB 358 and HB 354. His remarks were followed by a long Q & A session.

On April 10 our speaker was Shawn Sparks, KRS director of communications services, who spoke on all legislation related to the KRS pension system passed or not passed by the 2019 legislature. A Q & A session followed.

Northern Kentucky - Chapter President Milton Mains opened our March meeting and called on member Janet Cowen to lead the group in some exercises. There was no speaker for this meeting. President Mains reported on legislative bills affecting KRS and KTRS. Melissa Artopoulos reported that she put meeting notices in local papers, and there were 367 Facebook engagements reported. The recipient for April's promotional lunch was Alice Klump.

The April 8 meeting was opened by Chapter President Milton Mains with a pledge of allegiance. President Mains welcomed new members Darryl Strong, Donald Ball, and Donna Ball. Janet Cowen lead the group in an exercise challenge. Ralph Wolff reported, as of the end of March, we had 254 members.

There were two new members and 24 still have not paid their dues. President Mains reported on legislation including that the bill to put the tax exemption back to \$41,110 did not pass. Bill 358 did pass, but was vetoed by the Governor. This bill allows quasi-entities and agencies in the retirement system to be dropped if they miss one payment or if the agencies do not pay by the due date. President Mains asked the guest speaker committee to find someone who can explain bill 358.

Legislation to increase tax revenue did not get out of committee. Milton asked, with a show of hands, who retired from a quasi-agency. Several raised their hands. Melissa Artopoulos gave a report on public relations and reported that notices of meetings were sent to multiple newspapers. Milton reported that the Annual Meeting will be held at the Clarion in Lexington June 13 and 14, 2019.

The winners of the promotional drawing for this meeting were Mary Schneider and Linda Flora.

Pennyrile Chapter - The Hopkins County Clerk Keenan Cloern spoke at our February 18 meeting. She gave us a great deal of information including information about state election laws and a bill introduced in the Senate this year that would move state elections to even number years, saving the cities money with possibly a greater turnout. She also informed us that the law had been changed on the permanent handicapped placard cards from two years to six years. Three-year temporary cards are still available. She explained how to go about applying for one. Election poll workers are recruited from her office, and the pay for attending a two-hour election school and working election day is \$150. The clerk's office also takes part in a program that turns old license plates into birdhouses, which are sold for \$20 each. Proceeds benefit Kentucky's veterans homes.

Kelly Forbes, from the Hopkins County YMCA, was our speaker for our March meeting. Ms. Forbes reviewed some new features of the renovation of the YMCA building which was built in 1981. They have classes there for people suffering from arthritis, an older adult class, and Silver Sneakers for the first time this summer. The Patrick Rudd Project 9-11 Run will have their 12th run this fall. This project has raised a total of \$151,000 in Hopkins County for 2018. This past November, \$13,000 was given to two different fire departments for fire equipment. Chapter member Peyton Adams went over the bills pending for the last legislative session. He said it is not looking like there is any help for the KERS pension fund. We were encouraged to write or e-mail the legislators to vote against the bills that were not good bills for our retirement system.

Harry Lee Waterfield Awards

The Harry Lee Waterfield Foundation Awards Committee would like to announce that there is still time to get your nominations in for the KPR Annual Achievement and Humanitarian Awards for a deserving member of KPR. The deadline is May 25. We strongly encourage you to make your outstanding members known by nominating them for one of these awards. Please send these nominations to one of the following members by email or regular mail.

June Pugh, Foundation Chair, 1103 Cherry Grove Road, Flemingsburg, Ky 41041, email – cjpugh@winstream.net
 Judith Leshner, 803 Monroe Drive, Elizabethtown, Ky. 42701, email - lesher1@windstream.net
 George Hoffman, 12274 Green Road, Walton, Ky 41094, email – ghoffman3@fuse.net

Annual Conference Registration Form 2019 Kentucky Public Retirees 36th Annual Conference June 13-14

Clarion Hotel, 1950 Newtown Pike, Lexington, KY
 Hotel Reservations: Call 859-233-0512

Room Rates: single or double - \$92.00 plus taxes (includes free breakfast each day)
 Conference reservation deadline is June 1, 2019

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

Member(s) _____ Chapter _____

Guest(s) _____

	Number	Total
Registration, if mailed by June 1, 2019 (\$15 each)	_____	_____
Registration, if mailed after June 1, 2019 (\$20 each)	_____	_____
Thursday night banquet (\$30.00 each)	_____	_____
Thursday deli buffet (\$15.00 each)	_____	_____
Totals	_____	_____

Complete this form and mail it and your check as soon as possible to KPR, P.O. Box 4082, Frankfort, KY 40604
 For additional information or questions contact:

Betty Hawkins - betty.hawkins49@gmail.com phone - (502) 829-5541
 Shirley Clark - sclark@dcr.net phone - (502) 223-3476



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



Barren River 10 a.m. (CT), 3rd Monday BRADD Center 177 N. Graham Avenue (off Plum Springs Rd) Bowling Green, KY Contact Les Settle (859) 388-0899	Covered Bridge 11:00 AM (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651	Jefferson Regional 11:30 AM (ET), 1st Wednesday Rooster's 5338 Bardstown Road Louisville, KY Contact Bev Zehnder (502) 553-1579	North Central 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
Big Sandy 11:30 AM, 2nd Thursday Giovanni's 1236 N. Lake Drive Prestonsburg, KY Contact Scott Hopkins (606) 433-1517	Cumberland Valley 11:30 a.m. (ET), 2nd Tuesday Meeting locations vary Contact David Cornett (606) 330-0924	Kentucky River 3rd Friday of each month Meeting locations vary Contact Paul Bailey (606) 884-6280	Northern Kentucky 11:45 AM (ET), 2nd Monday Golden Corral Orphanage Rd. at KY Rt. 17 Fort Wright, KY (I - 275, Exit 80) Contact Milton Mains (859) 512- 9881
Bluegrass East 12:00 PM (ET), 2nd Wednesday Lexington Public Library - Eastside 3000 Blake James Drive Lexington, KY Contact Jerry Powell jwpowell211@gmail.com	Fivco 11:30 AM (ET), 3rd Monday Giovanni's on Greenup Avenue Ashland, KY Contact Morris Wells (606) 465-5784	Lake Cumberland 11:30 AM (ET), 3rd Monday The Mellow Mushroom 2520 Monticello St Somerset, KY Contact Bruce Brown (606) 305-9960	Pennyrile 11:30 AM (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact L. Peyton Adams (270) 871-9295
Bluegrass West 11:30 AM (ET), 3rd Tuesday VFW Franklin County Post 4075 104 E. Second St. Frankfort, KY Contact Larry Totten (502) 226-0273	Green River 12:00 p.m. (CT), 2nd Wednesday Briarpatch Restaurant 2760 Veach Road Owensboro, KY Contact Agnes Barron ((270) 298-7151	Lincoln Trail 11:30 AM (ET), 2nd Monday Golden Corral 1835 N. Dixie Highway Elizabethtown, KY Contact Judith Leshner (270) 872-3497	Purchase 10:30 AM (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289