

# THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

Issue 122

August 2017



## President's Perspective By Larry P. Totten

### "Treading Water"

When I thought a few weeks ago about what I would be writing for this issue of *The Kernel*, I just knew it would be about the third report from PFM Consulting outlining their recommendations regarding Kentucky's beleaguered pension systems. I had hoped to start a conversation – what was good for us, bad for us, and – most importantly – how might all of it be paid for.

Alas, it was not to be as PFM asked for another month in finalizing its report. Instead, it looks to be released at the next Public Pension Oversight Board (PPOB) meeting on August 28, about two weeks after you receive this issue. This meeting will get a huge amount of media coverage and, of course, I will be writing a summary of the meeting. As it stands today, the state House of Representatives may delay its planned August 16 briefing on tax and pension reform until August 30 so that members can be briefed on PFM's recommendations. Hopefully this will be open to the public so we can see and hear Speaker Jeff Hoover's message to the members.

After the release of this report, we should finally see some activity regarding pension "reforms." What this might entail is anyone's guess. PFM has said "the continued scale of the Commonwealth's remaining challenge requires further strong, corrective action. A status quo approach is not sustainable." This tells me to be prepared for something big – or several something bigs. What that might be, however, is unknown and writing something here totally in the dark would simply add to all the rumor, gossip, and speculation that seems to be running rampant through the ranks of active employees.

There is another whole issue, and that is tax reform. The Governor says he wants it, legislators it seems, not so much. It seems fairly obvious that more state revenue is needed – the budget has been cut in each budget for a decade now even as expenses outside of pension needs continued to grow. Some \$375 million in one-time money was used in the last budget to help agencies cover ARC payments.

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## KPR Annual Conference

The 2017 KPR Annual Conference was held in Frankfort, Kentucky, at the Capital Plaza Hotel on June 15-16. There were 117 members who registered and attended the conference. Our program focused on some very important concerns of retirees – personal safety and security and the escalating pension funding crisis. We also had some other speakers who were very entertaining.

Our featured speakers were Attorney General Andy Beshear, WLEX Weather Anchor Bill Meck, and Smart 911 expert Andrew Gutheridge, as well as a selected legislative panel composed of Senators Joe Bowen and Jimmy Higdon; Representatives Rick Rand, Arnold Simpson, Mike Fleming, and Derrick Graham. These legislators provided members specific information from their perspectives regarding the anticipated Special Legislative Session and responded to questions from the audience.

(Cont'd page 2)



## President's Perspective (Cont'd)

Watching the budget process last time should have impressed upon even the most casual observer that the budget "pie" needs to be made larger rather than continue to have the incessant argument over the size of the pieces from an ever-more-inadequate one. But will that get done?

Back in the spring, an RFP was issued by the Office of the State Budget Director, and with some public fanfare, for "Legal Services for State and Local Taxation in Kentucky." This was done in search of "a legal advisor(s) with experience and knowledge about taxation by state, local, special district, and other municipal entities ... with an emphasis on taxes allowed in, or imposed by, provision in the Kentucky Revised Statutes, and especially the Kentucky Constitution." However, at the end of July and according to the eProcurement site on Finance's webpage, the solicitation is closed and no contract seems to have been awarded. As the initial draft of a report was due on July 31, it must be assumed that a decision was made to not award the contract. From where will any ideas for tax reform now emanate? There is certainly more than one "Blue Ribbon" study on what could be done. The only statements being made are from the Governor about his belief that Kentucky needs to move to a more consumption-based tax system – think sales tax – and tax "simplification," whatever that means.

Will the needs of pension funding drive the conversation about tax reform if there is one? It should, but it can't be the only one to justify increasing revenue. The revenue needs in this state are widespread and there is an opportunity here to start to address them. What is known is that at least some legislators are thinking about it or at least where might new revenues be generated.

At the June PPOB meeting, I was asked if KPR supported legalizing gambling or legalizing medicinal marijuana. I had to defer an answer as this hadn't been discussed but many of you have responded to the Bulletin in which I relayed this exchange. While this is certainly not our job to do so, I believe that for our group to remain engaged and relevant in the overall pension conversation, we will have to take a position on at least some of the revenue ideas that may end up being suggested. (And, to be clear, legalizing gambling requires a constitutional amendment that can't even be voted on until November 2018 and then only if the 2018 General Assembly votes to put it on the ballot. Legalizing medicinal marijuana would not yield revenue for a few years as the governing structure would take time to set into place.)

So, we wait, treading water, waiting for what comes next. Once the PFM report is issued, the pace will quicken. I suspect everyone would like the Special Session to conclude before Thanksgiving. If so, this would leave about twelve weeks in which legislation has to be crafted, debated, and written into legislation. With so many stakeholders in the pension/tax reform debate, we can only hope these conversations are open to the public. The Governor will define the Special Session with his call, and I'm guessing it won't last longer than the minimum five days necessary to pass a law; this past Session has shown that this Legislature can quickly move bills.

On a completely different topic, Kentucky Public Retirees celebrates the 34th anniversary of its incorporation on August 16, 2017. At times such as these, we should reflect on our past but, more importantly, address our future when it's more important than ever for public retirees to be heard. We retirees did not create the situation in which we find ourselves today. And we must remember, despite what might be said otherwise, our pensions are not a handout – WE EARNED IT!

## Annual Conference (Cont'd)

The 2017 Waterfield Awards Banquet was held on Thursday evening, June 15. These awards were presented by Harry Lee Waterfield II with the assistance of RoseGayle Waterfield Hardy. The 2017 Achievement Award was presented to Jerry Connell, Cumberland Valley Chapter member and former State Vice President; the 2017 Humanitarian Award was presented to Peyton Adams, Pennyriple Chapter President. There were a total of six nominees for these awards.



Peyton Adams receives the Humanitarian Award

Following the banquet and ceremony, members were entertained by comedian Scott Wilson from Comedy on Broadway, Lexington.

At the conclusion of the evening banquet, the winning bidders of the Silent Auction were announced. There were a total of 74 Silent Auction items which were donated for bidding. We would like to express a very special thanks to those chapters, businesses, and individual members who donated these items. We also want to thank those members who donated raffle items as well as the individual chapters and members who also donated door prizes.

Again, this year, the Silent Auction was an extremely popular highlight of the meeting. A very special thank you is extended to Missy and Ben McRay and Marcie Lowe. These folks helped to staff the operation and prepared all of the items for presentation to the bidders.

Next year's conference will again be KPR Board sponsored. Venues will be discussed at the September 21, 2017, Quarterly State Board Meeting. You can review more photos and information by visiting the KPR website: [kentuckypublicretirees.org](http://kentuckypublicretirees.org).



## **Retirement System Update by Larry Totten**

All of KRS' committees have met over the past few months. In May, the Retiree Health Committee heard from Humana regarding 2016 plan performance. They also discussed potential rate changes forthcoming from 2018, the drivers behind these, and alternatives for the Board to consider to mitigate cost increases to the Insurance Trust Funds – this would shift costs to members. The Audit Committee also met in May. The meeting was routine with discussion on finances, budgets, trustee elections, and audit planning; and new legal firm contracts were approved. The Investment Committee has had three meetings, working toward a revamp/revision of various operating documents and assumptions. A new Investment Procurement Policy was approved as was the Investment Policy Statement. The Committee also recommended assumptions for investment rates of return, payroll growth, and inflation.

The full Board met twice. While routine matters were discussed/approved in May, the most important “to do” item was the approval of the Investment Committee assumptions that feed into the ARC calculations. The primary debate was not so much the need to adjust the assumptions but, rather, how much and for which plans. Following the recommendation of new actuaries, it was decided that the assumed rate of return for KERS NH/SPRS would drop from 6.75% to 5.25%, the inflation assumption used would be 2.3% (also adopted for all pension and insurance plans), and the payroll assumption would drop to 0%. There was considerable discussion about not being as conservative with the CERS plans as they are in better financial condition. Additionally, it was believed by some trustees that the low numbers adopted for KERS N/SPRS could severely impact city/county budgets who have limited ability to raise revenue. In the end, for KERS Haz, CERS NH, CERS Haz, and all the insurance plans, an assumed rate of return of 6.25% was adopted, as well as a payroll growth of 0% for KERS Haz and 2% for both CERS plans. The actuary will now determine the ARC percentages for all plans – they will be considerably higher going into the next budget discussion. We can expect these at the September Board meeting.

Turning to the trustees themselves, J.T. Fulkerson was re-appointed as representing the Kentucky League of Cities, W. Joe Brothers was seated representing the Kentucky School Board Associations, and Kelly Downard was appointed to replace Mark Lattis. The seat held by Randy Stephens representing the Kentucky Association of Counties has not had a new member yet named although his term has officially expired.

## **Legislative Chair Update by Larry Totten**

There have been two recent meetings of the Public Pension Oversight Board (PPOB). During the May meeting, the PFM Consulting Group presented the second of its three reports, entitled “Historical and Current Assessment.” It was shown how the current “level % of payroll” has failed to provide adequate funding and, even though the absolute dollars going into the systems has increased, it has not been sufficient to stem the tide of increasing unfunded liabilities. A “level dollar” amortization was recommended.

PFM analysis of the causes of the unfunded liabilities across all plans were: Funding < ARC: 15%; Actuarial Backloading: 25%; Actuarial Assumption Changes: 22%; Investment Markets Performance < Assumptions: 15%; Unfunded COLAs: 9%; Investment Plan Performance < Market: 8%; and Plan Experience: 6%. For KERS NH, the lowest funded plan, appropriations less than the ARC were the largest single cause of the unfunded liability followed closely behind by actuarial assumption changes.

PFM discussed the challenge facing the state by showing that the percentages of the accrued unfunded liability for KERS NH lies with Tier 1 retirees (76%), followed by Tier 1 active employees (23%), and Tier 2 actives (1%). Tier 3 actives have a negligible impact now. Their last slide in the presentation summed this report well: “Nonetheless, the continued scale of the Commonwealth’s remaining challenge requires further strong, corrective action: A status quo approach is not sustainable.”

During the June meeting, various stakeholder groups were permitted to address the committee with statements/suggestions on improving pensions and/or tax reform. I was allowed to speak first on behalf of KPR and the need to honor the inviolable contract was my opening remark. This was echoed in other presentations along with the second most popular topic - the separation of CERS from KRS. Legislators face a daunting problem in determining revenue enhancements.

The July meeting was supposed to be the presentation of PFM's third report but it was cancelled as they requested more time to finalize their report. The August PPOB meeting looks like the one where recommendations will finally be made. There has been only one piece of pension-related legislation pre-filed for the 2018 General Assembly. Titled for now as BR 15, this legislation (filed by Rep. Jim Wayne and others) provides for broad tax reform including a reduction of the pension exclusion from \$41,110 to \$35,000 as of January 1, 2019, with indexing, based on income, up to \$70,000 when the exclusion would be \$0. Rep. Wayne has filed this legislation in past budget sessions.



## Membership Article By Betty Hawkins

We are pleased to announce the winners of the 2017 Membership Contest which began June 1, 2016, and ended May 31, 2017. First place prize (\$50) was awarded to Martha Parrish, President of the Barren River Chapter; Martha recruited 29 new members. Second place prize (\$35) was awarded to Melissa Artopoeus, Public Relations Chair for the Northern Kentucky Chapter; Melissa recruited 9 new members. Third place prize (\$15) was awarded to Lema Bradley, Big Sandy Chapter; Lema recruited 8 new members. Barren River Chapter received the \$25 cash award for having the largest percentage increase (16.22%) during the contest period. Ralph Wolff, Northern Kentucky Membership Chair, won the \$25 random recruitment drawing prize.

This is our second year-round membership contest. During the contest period we acquired 262 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 2017 dues. 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 all of the Deferred Comp Expos which were held at various locations throughout the state on the following dates: Frankfort, June 27; Louisville, June 28, Owensboro, July 12; and Lexington, August 2. To date the number of new members joining at these events has been very encouraging. All local chapters were notified regarding these recruitment opportunities and are recruiting for all chapters statewide at these events. This is a great opportunity for us to inform people about KPR. Thanks to all members who worked these events. Your help is appreciated.

For the first time since 2010, KPR statewide membership is down by a small percentage. I encourage each KPR



**Martha Parrish**



**Melissa Artopoeus**

member reading this article to do your part to increase our membership numbers. With the upcoming Special Legislative Session, our total membership numbers will have a significant impact upon our successes or failures. Remember, it takes all of us working to increase membership, and we cannot depend upon a few selected people to carry the ball for all of us. I also encourage those of you have not already done so to enroll your spouse as a member. No one at this point knows what awaits the future. While I realize that it is not always easy to convince people concerning the importance of joining us, I cannot stress how important it is for every member who is able to do so to sign up that new member. I am available to help anyone. Please call me at 502-321-0649 or email me at [betty.hawkins49@gmail.com](mailto:betty.hawkins49@gmail.com).

## Sign up for the KPR Email Bulletins

KPR regularly sends informative email alerts to members who have subscribed to our email Bulletins. These Bulletins are usually directly from President Larry Totten and are the best method of keeping informed of late-breaking news regarding issues of interest to all Kentucky public retirees.

The Bulletins are a cost-effective means of communicating with our members because we can send an unlimited number of emails each month for a total cost of only \$15.00 per month. To receive *The Kernel* by email you must subscribe to the new system.

We do not send out unsolicited mass emails. To subscribe, simply go to our webpage 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 by email to [kprmanager@gmail.com](mailto:kprmanager@gmail.com) or leave a message on our hotline at (502) 437-9408.



## Chapter News

**Barren River** - The Barren River Chapter May meeting was very interesting with Mr. Bruce Gadansky, Vice-President of the Better Business Bureau from Louisville, speaking about scams, security, etc. He did an excellent job and handed out helpful information.

On Wednesday, July 12, 2017, Martha and Floyd Parrish attended the Deferred Comp Expo in the Owensboro Convention Center. Thirty-five applications were distributed, and 20 applications were completed and mailed in the next day. KPR newsletters were given to all new and prospective KPR members, current employees, and retirees who attended the Expo. On July 17, 2017, our chapter members met at the Hospice House in Bowling Green.



Jennifer Brashear

We had the Marketing Director, Jennifer Brashear give a brief explanation of their services and a short tour of their facility.

We also discussed details of the annual meeting in Frankfort including the nice program and location. President Martha Parrish shared all information she received from the entire meeting and how the Buffalo Trace Distillery tour was enjoyed.

**Bluegrass East** - The Bluegrass East Chapter's June speaker was Tracey Garrison from Humana Insurance Company. The topic was about scams that are liable to be played on seniors, scams include funeral and cemetery, identify theft, fake charities, computer tech support, grandparent, sweepstakes, and lottery. Caller ID may help to protect you from being scammed. If the ID gives only a location with the number, don't answer it. Suspect 800 numbers. If you do not recognize the number, let the call go to the answering device. The ID may show a local number, but this number may actually be from out of state. Tracey also answered members' Humana questions.

Our speaker for July was Ashlea Christiansen. She is the State Director/Counsel for Marsy's Law for Kentucky. Marsy's Law is a nationwide effort to provide Constitutional rights for crime victims. Kentucky is one of only 14 states that have not voted to support a change to the US Constitution to provide crime victims' rights. Representative Robert Benvenuti III and Senator Whitney Westerfield are the primary sponsors of the bills related to this effort.

Our Speaker for August will be State Representative Mark Hart.

**Bluegrass West** - Our May meeting had as our speaker Hank Phillips, President/CEO of the Kentucky Travel Industry Association. Mr. Phillips spoke on the importance of tourism - the third largest revenue generating industry in Kentucky's economy. Election of officers was conducted: Larry Totten, president; Jean Henning, vice president; and Ben McCray, treasurer. There was not a volunteer or nominee for secretary.

In June, our speaker was Brittany Teives from Humana speaking on the topic of preventing falls and how to improve safety in our homes. She had a number of Humana staff with her who answered questions for attendees before and after the meeting.



Rep. James Tipton



Kay and Ray Hines

For July, we invited Rep. James Tipton who represents Anderson, Spencer, and Bullitt [part] counties. This meeting occurred just as we learned of the delay in the release of the PFM report. Rep. Tipton spoke on the current topics of pension and tax reform, although there was no real news to report on either of these.

Legislators have been told to be in Frankfort on August 16 for an informational meeting on these topics. Kay and Ray Hines won our Chapter's Waterfield Humanitarian Award and Kathleen Roberts won the Waterfield Achievement Award. Following the loss of non-renewing members, our chapter membership once again moved above the thousand mark following recruitment efforts at the recent Deferred Comp Expo in Frankfort. We've also begun planning for our September meeting/picnic.

**Cumberland Valley** -The May 9 meeting of the Cumberland Valley Chapter was held at Golden Corral Restaurant in London. KPR State President Larry Totten was our guest speaker. Larry talked about the results of the 2017 Legislative session, and informed us there will likely be a special session held sometime in September or October which will deal with pension funding and tax reform. He said we have a lot of work to do, and that retirees of KRS need to be prepared to take part and contact their legislative leaders.

**Cumberland Valley (Cont'd)** - New officers were elected at this meeting with David Cornett the new president, John Harris the new vice-president, Carl Lawson remains as treasurer and Dinah Presnell remains as secretary.

The July 11 meeting was held at Golden Corral Restaurant. No guest speaker was available for this meeting. Much discussion took place about the proposed upcoming Special Session dealing with pension funding and possible tax reform. Newly elected officers took the oath of office.

The August 8 meeting will be held at David's Steakhouse in Corbin beginning at 11:30 a.m. The speaker will be State Representative Jim Stewart III, who serves Knox and Laurel counties.

**Jefferson Regional** - Our chapter met in May. No speaker was scheduled, but various reports were given from members. Beverly Zehnder, membership chair, reported that they have 240 paid members for their chapter. Mary Helen Peter gave a Retirement Board report, and encouraged members to serve as a nominee candidate for the KRS Board when the next election is held.

Betty Pendergrass was the guest speaker at the Jefferson Regional meeting on June 7. Ms. Pendergrass reminded members that if retirees want to stay up to date on what is happening in the pension system, they should go to the website and attend committee meetings of KRS. Important also would be to write legislators, not just for your own district, but to write the Chairs of the A & R Committee, and other committees. Ms. Pendergrass went further to discuss issues facing the pension system, urging everyone to stay diligent.



**Betty Pendergrass**



**Branson London**

We were happy to see Ed Davis at our meeting after having health problems for the last three months. We are also in the process of looking for a new meeting place.



**Daniel Wyatt**

**Lincoln Trail** - Lincoln Trail met June 12 at the Golden Corral, but did not have a speaker for that day.

We awarded \$500 scholarships to Branson London, Daniel Wyatt, and Kaylyn Dick, who are relatives of our members. Our guest speaker for the July 10 meeting was Senator Dennis Parrett. He spoke about the last legislative session and the upcoming Special Session.



**Kaylyn Dick**



**June Sandercock**

**North Central** - On May 10, 2017, our speaker was June Sandercock, Master Gardener, Chair, Community Education Committee, Jefferson County Master Gardener Association.

She gave us a presentation on Monarch butterflies, their beauty, migration patterns, threats to survival, and how we can help restore their numbers.



**Kevin Gibson**

On June 14, Kevin Gibson discussed his new book "Secret Louisville: A Guide to the Weird, the Wonderful, and the Obscure."

On July 12, 2017, our speaker was Jason Bailey, of the Kentucky Center for Economic Policy. He is considered a Kentucky pension expert. He spoke on tax reform and KRS and retirement-related issues facing the likely Special Session and the 2018 Legislative Session.

**Northern Kentucky** - The Northern Kentucky Chapter program for May was a very interesting and timely presentation by Jeff Jasper from the Transportation Center at UK. The subject was Autonomous (Driverless) Vehicles. Despite the concerns expressed, Jeff pointed out that these vehicles would be safer. He noted that 900 people are killed on KY highways each year. What if we could cut that drastically by saving hundreds of lives in Kentucky alone? The computers in these vehicles could make four decisions every second, while a human driver makes a decision every four seconds.

Our June program was a presentation by Judi Gerding, the president and founding member of PointArc. This unique organization offers a full circle of educational, vocational, residential, and social opportunities for persons with an intellectual and/or developmental disability. She said that Point Arc currently provides eleven group homes and operates four vocational businesses in Northern Kentucky.

Our July speaker was Senator John Schickel, who represents the 11th District of Boone County. He noted that he served in law enforcement and was retired from CERS. He presented a few of his insights as to his views on the pension crisis and tax reform if there was a special session called. He pointed out that the general public may not approve the expenditures created by the Special Session.



**Pennyrile** - The chapter held their meeting June 22 at the Country Cupboard Restaurant. The program speaker was Denise Casares, Executive Director of Oak Ridge Senior Living, an assisted living facility at 750 Dodson Lane, Madisonville. Mrs. Casares presented each member with a welcome packet describing the multitude of services available. Mrs. Casares answered several questions including some about temporary respite care and activities, and she encouraged people to come for a visit and have lunch in the dining room to assess possibilities for themselves or loved ones. Pennyrile will not meet in July or August.

President Peyton Adams reported the news from the state Annual Conference and displayed this year's Humanitarian Award he received. He thanked the club for nominating him. He was an excellent recipient of this award.

**Purchase** - Purchase Chapter meets the first Thursday of each month at Pizza Inn in Paducah at 10:30 a.m. Our guest speakers this last quarter have been Senator Danny Carroll and Representative Gerald Watkins.

We have invited a local legislator to speak at our August meeting; have not received a response to date. Attendance is usually about 25 members, and our local chapter now has 190 members. We strive to keep members abreast of issues that concern every citizen and especially on issues that may affect the Kentucky Retirement Systems!

We hope you will contact retiree friends and encourage them to join us in our fight to maintain and hopefully improve our retirement for the future!

## Pictures from the June Annual Conference





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## Chapter Meeting Locations

<b>Barren River Chapter</b> 10 AM (CT), 3rd Monday EVERY MONTH BRADD Center 177 N. Graham Avenue (off Plum Springs Rd—N side of B. Green) Bowling Green, KY Contact Martha Parrish (270) 535-4985 for information	<b>Covered Bridge</b> 11:00 AM (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651 for information	<b>Jefferson Regional</b> 11:30 AM (ET), 1st Wednesday Kosair Shriners 4120 Bardstown Road Louisville, KY Contact Kenny Graham (502) 905-4425 for information	<b>North Central Chapter</b> 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
<b>Big Sandy</b> 11:30 AM, 2nd Thursday Giovanni's, 1236 N. Lake Drive, Prestonsburg Contact Scott Hopkins (606) 433-1517	<b>Cumberland Valley</b> 11:30 AM (ET), 2nd Wednesday Please Note: Meeting Locations Vary Contact John Harris (606) 877-0079 for information	<b>Kentucky River Chapter</b> 3rd Friday of each month *Meeting locations vary, please Contact Paul Bailey (606) 884-6280 for information	<b>Northern Kentucky Chapter</b> 11:45 AM (ET), 2nd Monday Golden Corral Orphanage Rd. at KY Rt. 17 Fort Wright, KY (I - 275, Exit 80) Contact Ralph Wolff (859) 341-0031 for information
<b>Bluegrass East Chapter</b> 12:00 PM (ET), 2nd Wednesday Golden Corral 185 E. New Circle Road Lexington, KY Contact Doug Price (859) 797-7600 for information	<b>Fivco Chapter</b> 11:30 AM (ET), 3rd Monday Giovanni's on Greenup Avenue Ashland, KY Contact Morris Wells (606) 465-5784 for information	<b>Lake Cumberland Chapter</b> 11:30 AM (ET), 3rd Monday King Buffet Somerset, KY Contact Bruce Brown (606) 305-9960 for information	<b>Pennyrile Chapter</b> 11:30 AM (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact L. Peyton Adams (270) 871-9295 for information
<b>Bluegrass West Chapter</b> 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	<b>Green River Chapter</b> 12:00 PM (CT), 2nd Wednesday Ryan's Steakhouse 4500 Frederica Owensboro, KY Contact Bill Horton (270) 684-8059 for information	<b>Lincoln Trail Chapter</b> 11:30 AM (ET), 2nd Monday Golden Corral 1835 N. Dixie Highway Elizabethtown, KY Contact Judith Leshner (270) 872-3497 for information	<b>Purchase Chapter</b> 10:30 AM (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289 for information