

THE KERNEL

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President's Perspective By Larry P. Totten

As I write this in mid-November, the draft pension reform bill is being re-worked, again under legislative privacy, due in no small part to a tremendous outpouring of comments and complaints about many of its features. By the time this edition of *The Kernel* is being read in mid-December, the revised plan is surely to have been revealed, and we may even be in the midst of a special session to enact it. While not as draconian with its recommendations as some that were found in the PFM Report #3, there was still a great deal to dislike. It's been thought by many there are various challenges at least to the spirit, if not the letter, of the inviolable contract. Whenever this bill is passed, and if it is similar to the draft bill released, parts of it will almost certainly be challenged in court.

The good news for us retirees is that there was not anything in the draft proposal that would affect us or our pension benefits. (Except if you were looking to be re-employed with a KRS employer, at which time your pension benefit would be suspended while employed.) That's both good news and bad news. It's good in that the horrible proposal hinted at in PFM #3 that would strip away previously granted COLAs was nowhere to be seen. The bad part is that there was nothing in the bill to suggest how any of the unfunded liability would be addressed. What we have in the public presentations of the draft bill are essentially false choices as to what happens to the rest of state government funding with and without the reform proposals – cut pension benefits or cut funding for essential public services. Nothing in the draft bill actually addresses the unfunded liability that exists today.

The Governor told us before he was elected that defined contribution plans were the only way forward to save Kentucky's public pensions. When he said this in the fall of 2015, the Tier 3 hybrid cash plan had been in place for less than two years and, even now, we're just nearing the end of year four. Why the rush yet again in changing direction when the latest reform has barely had time to work? It's true the actuarial liabilities have grown across all of the pension systems, but the new employees hired under this hybrid cash plan were not one of the seven specific reasons for this increase cited by PFM. What this pending legislation does do is overlay private-sector ideology onto public pensions. (cont'd page 2)

Legislative Chair Update by Larry P. Totten

This has certainly been an interesting time for our legislature. At the Public Pension Oversight Board (PPOB) August was a critical meeting as it was there that PFM presented its Report #3 – Recommended Options. The reaction to many of the recommendations was swift and widespread. In September, the committee heard from each of the state's three pension systems on investment performance for FY 17 and the budget needs (Actuarially Determined Contributions) of their systems for the upcoming biennial budget.

The delayed October meeting (to Nov. 2) was a presentation made by PPOB and KRS Board member and State Budget Director John Chilton on the provisions of the draft pension reform bill that had just been released. He explained the consequences to the next budget if pension reform was not enacted.

The normal schedule of the PPOB calls for two more meetings before the end of the year. In the sexual harassment turmoil that has engulfed the House of Representatives, Representative Brian Linder was stripped of his PPOB Co-Chairmanship and replaced by Rep. Jerry Miller (who also chairs the House State Government Committee).

There have been several new pieces of pension-related legislation pre-filed for the 2018 General Assembly. Two deal with variations of gambling to be used for pension funding – BR 149/197 for casino gaming and BR 155 for sports wagering. Several bills have been filed dealing with legislators' retirement plan and/or their participation in one. BR 25 was filed to rectify an oversight dealing with line-of-duty death benefits.

The pension reform bill was assigned a Bill Request number (BR 10) but has not been formally filed as of mid-November. There have been town hall meetings across the state to protest details of this plan. As of mid-November, the bill is still under review. The required actuarial evaluations – scoring – provided by each of the pension plans apparently have been rejected as inaccurate and the systems' actuaries has been asked to review/revise their work.

By the time this KERNEL is published, all may be resolved including up to a special session to deal with

President's Perspective (cont'd)

While there are attributes to defined contribution plans that some future employees may find attractive, the question is: "Is this really the best thing to do?" Studies and experiences from other states' public pension plans suggest not. Yet defined contribution plans will likely come to Kentucky's public employees anyway.

The announced actuarial evaluation that estimated the cost of proposed changes to the teachers' retirement plan put it at \$4.4 billion over twenty years; the numbers for the KRS system were suppressed. The actuaries have been told to re-work their numbers with different assumptions. So here in mid-November we have a yet-to-be-seen revised pension reform bill and yet-to-be-seen actuarial evaluations now with employer-directed assumptions with no hint, publicly anyway, as to how the unfunded liability will be addressed. The proposed bill did include a change to the methodology for paying this debt, but where will these billions of dollars come from for the next thirty years?

Compounding is a wonderful thing. It can take modest investments and, given enough time, turn them into impressive amounts. What we face today with the unfunded liability is also due to compounding but in a negative way. Governors and legislatures NOT making the necessary contributions over two decades have led us to where we are today, directly and indirectly, compounded year after year, with a string of structurally imbalanced budgets. PFM acknowledged that this was indeed the #1 cause for the KERS Non-Hazardous Plan. The only thing that can possibly fix this is money, substantial amounts and consistently appropriated. And there's only one way to make that happen without crippling state government – tax reform.

Politicians seem to be genuinely afraid of the word "tax," even when known, critical needs require increased revenue. We have those in office whose modus operandi is to never, ever raise a tax. Period. This is an absurd position to take in the face of today's revenue needs. We are at a pivotal point in Kentucky's history when we need statesmen to step forward and do what's best for the Commonwealth. Its public employees deserve funding of their pensions, correcting twenty years of bad decisions. Its agencies deserve the resources necessary for them to adequately perform their missions. Its taxpayers deserve a fair and equitable tax code that decries the favoritism demanded by special interests. This will be the challenge facing the legislature. Regardless of whether or not pension reform has occurred, the unfunded liability must be addressed. So, who will show up on January 2 – men and women determined to responsibly tackle the incredible problems faced by our state or political hacks worried about whether they have opposition in their next election? We'll see.

Our becoming public employees was an honorable career choice; we did our jobs and now we have to demand that our elected officials do theirs. Our pensions are not a handout – WE EARNED IT!

DID YOU KNOW?

A retired member's beneficiary may be eligible for a death benefit. If a retired member is receiving a monthly benefit based on at least 48 months of service credit, KRS will pay a \$5,000 death benefit payment to the beneficiary designated by the member specifically for this benefit. The beneficiary or administrator of the member's estate must submit proper documentation of the date of death and the qualifications of the administrator.

Members with multiple accounts are only entitled to one death benefit. The \$5,000 death benefit is subject to federal income tax. If you take a check in payment, a 20% tax-withholding will incur, but if you roll it over to a funeral home, a 10% tax-withholding will incur. Either way, the tax amount will show up on the 1099 you receive at tax time each year.

The retiree may designate a new beneficiary of the \$5,000 death benefit at any time by completing a new Form 6030, Death Benefit Designation. For this to be effective, the form must be completed by the retiree and filed at the retirement office prior to the retiree's death.

SAVE THE DATE

The 35th Annual Meeting of KPR will be held in Lexington on June 14 - June 15, 2018. The Bluegrass East Chapter is excited to have KPR return to the Clarion Hotel, where the 2015 Annual Meeting was held. Rates will be \$89, plus taxes and will include a hot breakfast buffet for each night for each guest in the room. This rate will be available two days before and after the convention, subject to availability. Contact the hotel at 888-390-4918 to reserve your room – ask for a room from the KPR block.

The KPR Annual Board Meeting will be on Wednesday, June 13, and all members are invited to attend. The conference will start the following morning, concluding around lunchtime on June 15. Doug Price, President of the Bluegrass East Chapter, is the Conference Chair. Chapter volunteers so far: Covered Bridge and Lincoln Trail – registration, North Central – raffles, Bluegrass West – hospitality room, and Bluegrass East – Silent Auction. We plan to have a Wednesday afternoon "outing" followed by an on-your-own group dinner (locations to be determined).

One of our speakers will be David Eager, KRS Interim Executive Director. We need Silent Auction items and door prizes. Items donated so far include an Ale-8 basket, an overnight stay at Carter Caves, a Talon Winery wine tasting, a 3M products gift bag, a piece of handmade woodwork, and a handmade quilt.

Retirement System Update by Larry P. Totten

KRS's committees have been busy over the past few months. The Retiree Health Committee met in September to discuss the specifics of the retiree health care plans for 2018 and in November to hear about pharmacy formulary changes. The Committee approved the same default plans as in previous years and their corresponding rates and heard about some member benefit enhancements. Humana discussed the "whats" and "whys" of the formulary changes; all affected KRS retirees will be contacted regarding any impact to themselves. Year-end (FY 17) financials were discussed at the Audit Committee meeting in August as well as a closing review of KRS administrative expenses. Its November meeting was cancelled with no new date yet scheduled.

The Investment Committee met in August, September, and November. August saw a new general investment consultant approved – Wilshire Associates – replacing long-time consultant RVK. Two new direct lending managers were approved, and a new asset allocation transition plan was discussed. In September, FY 16 investment management and performance fees were reviewed, and the asset allocation plan was updated. At its latest meeting, Wilshire provided an initial review of an investment opportunity, but also outlined its upcoming review of the benchmarks used by KRS, the remaining hedge fund investments, and all of KRS's current investment managers.

The full Board met twice. In September, the Board approved recommendations from the Retiree Health Insurance Committee and the Investment Committee. They also approved changes to the Board's Bylaws and the Board's Conflict of Interest and Confidentiality Policy. The Human Resources and Legislative & Bylaws Committees were abolished and an Actuarial Subcommittee was created within the Investment Committee. Six candidates (out of 13 applications) for two KERS Trustee seats were selected. A resolution was offered by CERS Trustee Jerry Powell asking the Board to urge the Governor and legislature "to honor and fulfil the retirement benefits promised as part of the inviolable contracts to all public employees in all retirement systems in the Commonwealth of Kentucky" and to the Governor and legislature "to fund KERS and SPRS going forward at the actuarially determined required levels." This was tabled for review.

The November meeting heard KRS's new actuarial firm (Gabriel, Roeder & Smith) present the actuarial valuations for the pension and insurance plans as of June 30, 2017. The news, while not good, was not a complete surprise. The actuarial review of the pension reform draft bill as it pertained to KRS was also on the agenda but was not presented. The full Board will meet one more time this year in December.

Turning to the trustees themselves, David Rich was re-elected to his CERS seat and David Michael Gallagher was appointed to represent the Kentucky Association of Counties. The 2017 Comprehensive Annual Financial Review (CAFR) should be released before year's end.

News about the ADF by Larry Totten

The Advocacy and Defense Fund (ADF) was established by a vote of the KPR Board on September 15, 2016. At that meeting we set the purpose of the fund as follows: "The purpose of the KPR ADF is to provide a perpetual and dependable pool of funds for the purpose of advocating on behalf of public retirees and engaging in advocacy litigation if necessary to protect, defend, and advance the interests of KPR members." When it was established, we began accepting contributions, but they were minimal, amounting to only about \$1,000.

At the end of August, I sent out a request for members to consider donating to this fund to provide resources for advertising, advocating, and – if need be – litigating. Members responded with almost \$27,000 in contributions. I did not know what to expect with my request – to say I was overwhelmed by the response is putting it mildly.

As we've been reporting, KPR is affiliated with the Kentucky Public Pension Coalition (KPPC). This group has about a dozen employee/retiree groups under its umbrella and is funded with contributions from its member organizations, funds that are matched by the National Public Pension Coalition. Earlier this year, the other members of KPPC had put up \$3,000 each (matched by KPPC) and, in September, the KPR Board agreed to donate a like amount. KPPC engaged an actuary, William "Flick" Fornia of Pension Trustee Advisors to review/report on both the PFM Report #3 and the draft pension reform bill. He is also likely to be called upon to testify at committee hearings if they are scheduled. His expenses will consume much of the KPPC funds this year.

We've also made a sponsorship donation of \$500, again approved by the KPR Board via email, to the Kentucky Center for Economic Policy toward their conference in January 2018 on the upcoming legislative session. With this, our group will become more visible to the 200 or so attendees. So, from the original fund balance, we have spent \$3,500 and have \$24,464.15 in the account as of November 21, 2017. Please be assured that no funds whatsoever will be spent without the prior approval of the KPR Board and only for its stated purposes. Your generous support is greatly appreciated.

Membership Article By Betty Hawkins

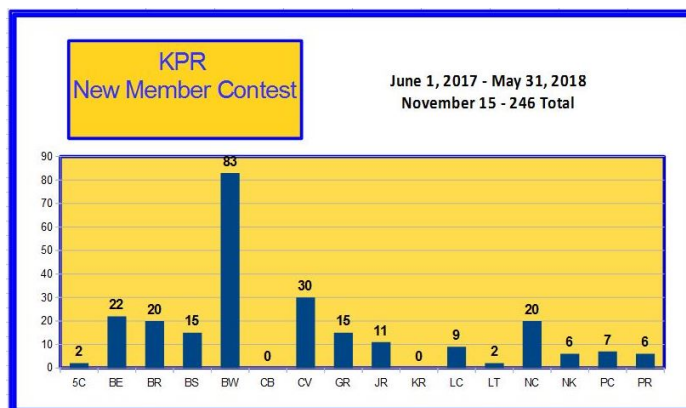
I am pleased to report that KPR members have recruited a total of 246 new members since the beginning of our new membership contest (June 1, 2017). We are only 16 away from our final total for last year's membership contest. Please review the graph at

right which reflects numbers for each specific chapter effective November 15, 2017.

We have recruited many of these new members at the Kentucky Deferred Compensation Expos, health insurance meetings, Kentucky Water and Wastewater Association training sessions, and the town hall meetings which have been held by legislators throughout the state. While venues such as these are quite successful, there is nothing more meaningful than that one-on-one contact with your friends, co-workers, and family members. It is always more effective if there is a personal connection with the person you are recruiting.

Congratulations to all those who have worked so hard to enroll new members. We still have another six months of the contest period (December through May 31, 2018). I encourage every member reading this article to sign up as many new members as you possibly can. If you need help with the paperwork to enroll a new member, please email me at: betty.hawkins49@gmail.com or give me a call at 502-321-0649. You can encourage people to join by reminding them they will receive free membership for 2018, and will not pay dues until January of 2019. It is also suggested that you consider enrolling your spouse as a new member if you have not already done so.

We will be awarding cash prizes at the 2018 Annual Business Meeting on June 15. You do not have to be present to win. The person who recruits the largest number of new members will receive a cash prize of \$60; second place will receive \$40; and third place will receive \$20. There will also be two random drawing winners who will receive \$15 each. Everyone has an opportunity to win by just recruiting one new member. Please get busy and win some cash.



Why is increasing membership numbers so important to you personally? As retirees and eligible retirees, the underfunding of our pensions has reached an even more critical level. At the present time, we understand many legislators cannot agree on or support the draft plan submitted. The long-awaited special session might not be called; and the matter could be postponed until the regular session of the General Assembly convenes. KPR has issued a position statement supporting the postponement of the special session. While we have made progress toward increasing our membership numbers, you as a member need to do your part. Larger membership numbers command the attention of the General Assembly.

Dues statements for 2018 will be mailed the last week of December 2017. For your convenience, you may pay online at the KPR website by credit card or through PayPal, and you also have the option to make multiple-year payments. Dues statements will only be mailed to those individuals who owe 2018 dues. If convenient, you may also pay your dues early. This saves our organization the cost of mailing dues statements. For those of you who want to pay early, please make your check for \$15 payable to KPR and mail to: KPR, P. O. Box 4082, Frankfort, Kentucky 40604; to pay online, go to the KPR website at: www.kentuckypublicretirees.org and click on the "Pay Dues" tab; or you can also pay at your local chapter meeting.

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 this system.

To subscribe, simply go to our web page 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. All your information will be kept private. 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 or leave a message on our hotline at (502) 437-9408.

Chapter News

Barren River - The August Barren River Chapter's guest speaker was Ms. Nancy Richey, from the Western Kentucky University, Kentucky Museum and Library. The topic was the "ABC's of Genealogy Research and Ancestry Information." She shared websites that are free to utilize to obtain items of interest.



Nancy Richey

In September, Representative Jody Richards was our guest speaker. Representative Richards has served Kentucky for almost 42 years. He assured us that the inviolable contract will not be broken, and we will receive our benefits as promised to us. He fully supports keeping the promises to current employees and retirees alike.

In October, the meeting was held at Shoney's Restaurant



Ann Stewart

in Glasgow. Ann Stewart, from the Glasgow-Barren County Tourism and Convention Commission, was the guest speaker. She provided everyone with a packet of information about the Barren County area. Ms. Stewart is also affiliated with the

Southern Kentucky Film Commission, and she spoke about how the film industry is developing in Kentucky and specifically the Barren County area.



Above BR Chapter members gather around the Thanksgiving Potluck and Food Donation Box which is given to the Glasgow community each year.

Bluegrass East - Our speaker for September was Rich Robben who is the Interim Chief Investment Officer for the Kentucky Retirement Systems. Mr. Robben gave the group information about the various plans administered by the Kentucky Retirement Systems.

In October, KPR President Larry Totten was our speaker and gave an update on what is happening and what is not happening. There is still a lot of discussion about pensions, but no formalized plan yet including any announcement about the upcoming special session. Based on current information, it appears that we will have a special session that will only deal with pension reform.

Connie Pettyjohn, from the Kentucky Retirement Systems, was our speaker for November. She was assisted by Mary Coleman and spoke about changes in the retiree health care plans for both Medicare and non-Medicare eligible retirees. Many questions were asked and answered. Several members recruited new members at the Humana meetings in Lexington and Richmond.



Connie Pettyjohn

The Bluegrass East Chapter will be the chair of the 35th Annual Meeting of KPR to be held at the Clarion Hotel on June 14 - June 15, 2018.

Bluegrass West - In August, Jarred Bell, Kentucky 911 Services Coordinator, was our guest speaker. He discussed the present state of 911 systems across the state as well as upgrade plans. He also talked about Smart 911 which provides dispatchers and first responders with additional, individual-provided information about their households.



Jarred Bell



Bluegrass West Picnic

Our Chapter held its Annual Picnic on a cool and rainy day in September. Despite the weather, I think everyone had a good time – no meeting agenda, just good food and good friends.

Bluegrass West (cont'd) - In October, we welcomed Connie Pettyjohn, KRS Director of Retiree Health Care, and KRS staffer Tom Wells to discuss the changes being made to retiree health insurance, both under-65 and over-65, for the upcoming year. Ms. Pettyjohn discussed specifics of the plans for 2018, answered member questions during the Q&A, and spoke to several members individually following the meeting.

In November, Jaime Montalvo, Executive Director of Kentuckians for Medical Marijuana, was our guest speaker. He spoke about possible revenue sources from the sale of medical marijuana. We had a good holiday meal prepared by the VFW cooks.

Covered Bridge - Our October meeting was held at Blue Licks State Park. The speaker was Tracy Pratt, who represents Licking Valley Adventures. She spoke of local counties coming together to promote tourism. She said tourism brought \$14.5 billion dollars to Kentucky along with 200,000 jobs. The outing usually brings together several members. We had 40 present for the meeting.

Representative John Sims, our speaker for November, had to cancel, so we had a round-table discussion with regard to pension reform. This gave each member an opportunity to share their thoughts on the situation; some took advantage of the opportunity while others declined.

Member Marty Voiers, who is currently the Mayor of Flemingsburg with a former career in the education field, shared his thoughts from the League of Cities point of view. All were in favor of skipping a special session and handling the pension and tax reform matters in the regular session. There were several members absent due to illness, including Treasurer Robert Gossett who has been in a Lexington hospital for several weeks and is slowly recovering.

Membership Chair Emery Goodpaster and other members are diligently working to recruit new members. The members were pleased that the KPR Annual Meeting will be held in Lexington next June.

Cumberland Valley - The September meeting of Cumberland Valley was held in Barbourville at the Knox County Cooperative Extension Office. Our guest speakers were State Representative Jim Stewart and Representative Tim Couch. The main topic discussed was pension reform in a possible upcoming special legislative session. This meeting was covered by a couple of newspapers as well as WYMT TV out of Hazard.

Our October meeting was held in London at the Golden Corral Restaurant. Our guest speaker was Kentucky Attorney General Andy Beshear who spoke about fraud prevention. He also talked about our pension system and believes changes recommended by the Governor's PFM report would break the inviolable contract. He also stated he would sue to protect retirees' interests if necessary. This meeting received media coverage from four newspapers as well as WYMT TV from Hazard.

The November meeting was held in Corbin. Our scheduled guest speaker had to cancel at the last minute, so we had a discussion about the possible special session affecting retirees, state employees, and teachers. There has been no mention of any additional funding for retirement. Our members passed a motion to pay for renting a bus to attend any rallies in Frankfort that may be held by KPR.

John Harris and David Cornett spoke to the leader of the local Chamber of Commerce in London. She was advised of the adverse effect the policies promoted by the Kentucky Chamber of Commerce and their leader Dave Adkisson had on public workers, retirees, and teachers. The local chamber representative took no position on policies the statewide Chamber had towards public workers and teachers.

The December meeting of the CV Chapter of KPR will be held on December 12 at Golden Corral in London beginning at 11:30 a.m. Our guest speaker is still to be confirmed, but we are trying to get the KRS Executive Director.

Green River - The Chapter's October meeting was held at the Briarpatch Restaurant in Owensboro. There was not a speaker this month and discussion centered on the upcoming changes in the pension systems. We also discussed the health insurance information for 2018.

The November meeting was also held at the Briarpatch Restaurant, and Daviess County Judge-Executive Al Mattingly was our speaker. He spoke about his perspective on potential changes to the state's public pension systems if the Governor calls a special session. He fielded questions and outlined what he viewed as the impact the proposed reforms presented by the Governor and the legislators would have on local governments. He stressed the fact that during the process of the special session, retirees should ask their legislators questions about what is in the bill.



Barbara McGee and Ed Davis

Jefferson Regional - The Jefferson Regional Chapter met on August 2, with Larry Totten, President of KPR, as our guest speaker. He spoke about the pension system and what he has learned from attending KRS's Board and committee meetings. He took questions from members about possible sources of revenue that have been suggested as solutions.

Barbara McGee was presented the Humanitarian Award and Ed Davis was presented the chapter's Harry Lee Waterfield Achievement Award.

Jefferson Regional (cont'd) - At the September meeting, Mary Helen Peter presented a discussion of the pension study by the PFM consultant. She gave out information that can be accessed via the internet about the inviolable contract and the KRS statutes for KERS, CERS, and SPRS. It was stated that medical benefits are included as a part of the inviolable contract before July 1, 2003. She reviewed what some of the recommendations were in the report.



Bev Zehnder

she has done over the years in promotion of KPR and this chapter.

Rudy Davis said from time to time members need to be recognized for their ongoing efforts and dedication they give to the chapter. It is felt that Beverly Zehnder certainly deserves that recognition.

She was presented with a cheerleader teddy bear for all the cheerleading

At the October meeting, Connie Pettyjohn, R.N. and Director of Retiree Health Care at KRS, was our speaker. She reviewed the Humana Medicare Healthcare plan coverage for the 2018 Plan Year and answered questions. She also provided a handout with all the information and changes for the New Year. She said that she is always available to be contacted throughout the year for assistance or support.

In November, Shawn Sparks, KRS's Communication Specialist, was our speaker. Mr. Sparks said there has been an increase of public employees retiring from the state. In one month, more employees applied for retirement than in all of last year. He encouraged all KPR members to contact their legislators and access KRS's website to stay informed.

Pennyrile - The fall meetings of the Pennyrile Chapter included updates on the proposed pension plans and encouragement to members to keep contacting legislators throughout the process.

Jessica Blue, representing the New Area Clinic Health First, was our speaker for October. President Peyton Adams, Shirley Fallin, and Donna Slaton attended the Humana meeting in Hopkinsville to listen and recruit new members. The November and December meetings are combined on December 7 due to the holidays and will feature seasonal games and door prizes.

The KPR Harry Lee Waterfield awards will be presented again next year at the Annual Meeting. Be thinking of a deserving member who should be nominated for the Humanitarian or the Achievement Award. More news from the Awards Chair June Pugh will be in the March 2018 Kernel.





Kentucky Public Retirees
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kprmanager@gmail.com

Chapter Meeting Locations

Barren River Chapter 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	Covered Bridge 11:00 AM (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651 for information	Jefferson Regional 11:30 AM (ET), 1st Wednesday Rooster's 5338 Bardstown Road Louisville, KY Contact Kenny Graham (502) 905-4425 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
Big Sandy 11:30 AM, 2nd Thursday Giovanni's 1236 N. Lake Drive Prestonsburg Contact Scott Hopkins (606)433-1517	Cumberland Valley 11:30 AM (ET), 2nd Tuesday Please Note: Meeting Locations Vary Contact David Cornett (606) 330-0924 for information	Kentucky River Chapter 3rd Friday of each month *Meeting locations vary, please Contact Paul Bailey (606) 884-6280 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 Ralph Wolff (859) 341-0031 for information
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	Fivco Chapter 11:30 AM (ET), 3rd Monday Giovanni's on Greenup Avenue Ashland, KY Contact Morris Wells (606) 465-5784 for information	Lake Cumberland Chapter 11:30 AM (ET), 3rd Monday King Buffet 300 Sam Walton Drive Somerset, KY Contact Bruce Brown (606) 305-9960 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
Bluegrass West Chapter 11:30 AM (ET), 3rd Tuesday VFW Franklin County Post 4075 104 E. Second St. Frankfort, KY Contact Larry Totten (502) 226-0273 for information	Green River Chapter 12:00 PM (CT), 2nd Wednesday Briarpatch Restaurant 2760 Veach Road Owensboro, KY Contact Bill Horton (270) 684-8059 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	Purchase Chapter 10:30 AM (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289 for information