

# THE KERNEL

A publication of the Kentucky Public Retirees, Inc.

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## President's Perspective by Larry Totten

### RoundUp and On Into 2020

A few weeks ago, I had the privilege of attending the 9th biennial event of retiree association executives sponsored by our benefits partner AMBA. Known as "RoundUp," over 150 attendees from all over the country gathered in San Antonio to hear from a host of Association Members Benefits Advisors executives and the field staff with whom we deal more often. Those attending primarily represented retired public employee groups (teachers represent a large portion) but a few include active employees in their ranks. We heard from motivational speakers and a body language expert. (Men, don't pull up your socks in front of women.)

We also heard from the AMBA folks about their growth over the past few years and what to expect in the future. Their history was important to me as we are still new partners, although, as I learned, not the newest. I did see that in those states with retiree groups larger than ours, AMBA has an on-the-ground presence that enables them to actively work with that group in recruiting members. The success stories were impressive and, I look forward to when the same happens here in Kentucky.

I will say I learned more from listening to and talking with the other attendees than with the program itself. The retiree groups across the country are a varied lot. We have differences between our constituents – teachers or other public employees – but we also have similarities. We all seek new, younger members; we all have difficulty recruiting organization leadership from within our ranks; we all work to protect our pensions; and we all ask, "What do our members want?" On the flip side, some groups have total access to retiree information while many do not have any. Some have active lobbying activities while some are forbidden to do so. One has annual dues of \$124; some can have dues taken from pension checks. Some have paid staff members while volunteers run others. Essentially, we all are working toward similar goals but circumstances require that we approach these in different ways, mostly from the standpoint of what is legal in each state and what is possible from the organization's abilities.



### Roundup 2019 AMBA Stage

One of the things we began in November 2018 and continued at this event was the formation of the Council of Public Retiree Association Executives (CPRAE). All of the founding groups are affiliated with AMBA; the model for this group is one that was created for retired teacher associations. Our first job will be to organize ourselves more completely, and we will meet in the spring to complete this task. Our mission is to strengthen our member associations through the exchange of information and best practices. Something else that I think will yield some dividends for KPR in the future.

As we move into 2020 and a new administration takes the stage, it behooves us to prepare, once again, for what may face public retirees in the next General Assembly. The incoming Beshear administration faces the same challenges as the outgoing one in terms of finding the necessary funding for essential state services AND public pensions. That much has not changed but what has changed is the philosophy toward approaching these challenges. How much the new Governor and the Republican legislature work together will determine how successful both are next year.

KPR will, of course, keep an eye on all legislation as it moves through the process. We will be making our voices heard as appropriate on those issues that affect us. Funding demands will be approximately the same next year as in this year. One change that KRS will be pushing is a change in the funding approach from "% of payroll" to "level-dollar." Right now, the ARC percentage increases every year, in part because the covered payroll of state employees continues to decline. Of course, at some point this has to level out but until/unless it does the employer contribution percentage will continue to rise.

(Cont'd Page 2)

## **President's Perspective (Cont'd)**

Consider that in FY16, the employer contribution was about 38%; in FY20 it is likely to be 93%. Assumption changes over the past five years have also contributed to this, but the decline in active employees is an extreme challenge in funding the pensions. A level-dollar approach will allow employers to address the unfunded liability for their particular agency as a constant amount over the next two decades, while paying about 10% "normal" employer cost for the remaining active employees. This should be a no-brainer but one never knows.

I want to thank each of you for being members of KPR. I don't say this often enough – and I should – but I appreciate your participation in this adventure. We could not do this as individuals. Finally, I want to wish all of you a happy holiday season, however and with whom you choose to spend it. One of my favorite lines from the movie "Scrooged" - Bill Murray said, "For a couple of hours out of the whole year, we are the people that we always hoped we would be." Let's all enjoy this and each other. In a few weeks we have to get ready for 2020 because, as we all know, our public pensions are not a handout – WE EARNED IT!

## **Retirement System Update**

by Larry Totten

Two rounds of KRS committee/board meetings have occurred in the past few months. During the Audit Committee meeting in August, financial statements were reviewed as was the work the Division had completed. In November, financial statements were also on the agenda and the Committee received the draft report from the auditors for FY19. They also discussed the timeline for the upcoming release of KRS's Comprehensive Annual Financial Reports. The Retiree Health Committee met in September to discuss and approve various aspects of the health insurance plans for all retirees.

During the November meeting, Humana discussed changes to the prescription formulary for 2020 and some items related to the new dental benefit. In August, the Investment Committee approved recommendations for almost \$1 billion in investments and also generally discussed changes to the Investment Policy Statement (IPS) being performed by Wilshire. And in November, two additional investment recommendations were approved. The Committee also received the "redline" version of the (IPS) to be reviewed and commented upon before the next scheduled Committee meeting in February.

The full Board met in September and November. During the first meeting, the Board heard reports from all the committees and ratified all recommendations. There was a discussion of the hurdles facing KRS in implementing HB1 from the Special Session (the quasi-cessation bill) as well as of the just released APA Special Audit. During the most recent meeting, the Board received the report from GRS, KRS actuaries, which showed an increase in overall underfunding due primarily to the adoption earlier this year of new mortality assumptions. There was discussion regarding a new lease rate requested by Perimeter Park West as well as a review of upcoming legislation KRS hopes to move in the upcoming General Assembly.

## **Legislative Chair Update**

by Larry Totten

The Public Pension Oversight Board (PPOB) has met three times recently. In August, each of the retirement systems discussed their FY19 investment returns and cash flows. David Eager, executive director, discussed the outstanding invoices facing KRS and how they were dealing with them. In September, the entire meeting was focused on the Special Audit conducted by the Auditor of Public Accounts and KRS's response to it. Of course, the biggest issue from that audit was whether KRS should fully disclose certain investment contract terms required under SB2, but against the terms of the individual contracts facing possible crippling lawsuits. In October, the main agenda item was the semi-annual presentation by LRC staff on the investment returns of all three pension plans. There was also some discussion on negative cash flow and carried interest.

After seven months of inactivity, the KRS Administrative Subcommittee met in October to receive an overview of a paper presented by the Center for Retirement Research at Boston College – "Do Boards Impact Returns?" Presentation was conducted by teleconference and the answer was – "Yes."

Bills continue to be pre-filed, but as of November 15, nothing was presented that would have any impact on KRS. With the election being over, and the 2020 General Assembly being only weeks away when this is in our members hands, it is expected that this activity will increase.



## Membership Update by Betty Hawkins

News flash! We have made some upgrades to our Annual Membership Contest which runs from June 1, 2019, through May 31, 2020. At the September 19, 2019, Quarterly Board Meeting, members voted to

double the amount of cash prizes from \$150 to \$300. They also voted to honor Martha Parrish by naming the contest in her memory. Our contest is now known as "Martha's Membership Contest." Martha was the first place contest winner for 2015, 2016, 2017, and 2018. She recruited the largest number of new members for each one of those contest periods. No doubt, she was probably well on her way to claiming another first place prize at the 2019 Annual Conference, had she not passed away unexpectedly on December 13, 2018. Martha definitely had a passion for recruiting KPR members. She was known for always being prepared no matter where she was. She kept a small supply of membership applications in her purse and was always recruiting members everywhere she went.

Let each one of us KPR members absorb some of her enthusiasm and focus more on increasing our membership numbers. Members who recruit the largest number of new members will receive cash prizes as follows: first place - \$130; second place - \$90; and third place - \$50. We will also continue to have the two \$15 random drawings. Eligibility for the random drawings only requires that you recruit one new member during the contest period.

At the time each of you will be reading this article, there are fewer than six months left in the contest period which ends on May 31, 2020. Start recruiting now and win one of these fantastic cash awards. Don't forget to ensure your name is listed as the referral on the membership application.

Current membership numbers reflect that we have recruited a total of 124 new members during the contest period. For this same time period last year, we had a total of 71. Our numbers are running ahead of last year; however, we still need to beef up our efforts. Everyone knows someone to recruit. Start asking today – don't delay! Remember the 2020 General Assembly Session is almost upon us. Larger membership numbers mean we are a force to be reckoned with as we lobby to keep our benefits. Recruit a new member – ask a former co-worker, family member, neighbor, or your spouse. If you need help signing up that new member, call me at 502-321-0649 or email me at: [betty.hawkins49@gmail.com](mailto:betty.hawkins49@gmail.com). I will be more than happy to assist you.

We encourage you to pay your 2020 dues as soon as it is convenient, especially if you spend your winters south. The official dues notices will not be mailed until the last week of December 2019. Dues statements will only be mailed to those individuals who owe 2020 dues. If you don't receive a bill, it is most likely that you have paid early or have made a multiple year payment. If you want to pay prior to receiving your statement, you may go online at the KPR website and click on the Pay Dues Tab. Dues are \$15 per year and may be paid with a personal credit card or PayPal. Personal checks may be mailed to: KPR, P.O. Box 4082, Frankfort, KY 40604.



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KENTUCKY PUBLIC RETIREES





# Chapter News

**Barren River** - In August, our chapter met at the Barren River Area Development District (BRADD) office. For the first time, the July minutes were distributed to all members of the chapter having email. They were sent out with the notice reminding everyone of the August meeting. Chapter President Douglas implemented this change in an attempt to save paper and to keep all members more informed. Hard copies of the minutes are still made available to those without email. President Douglas introduced our speaker Brenda Bush, a member of our chapter. Ms. Bush gave an informative presentation on the Society for Lifelong Learning offered by Western Kentucky University. The organization offers a variety of classes for adults aged fifty and older. Most classes are held at the Knicely Convention Center at 2355 Nashville Road, Bowling Green. The cost to participate in the classes is \$200 for the fall and spring terms, \$125 for a single term (all the classes you would like to attend), or a \$25 registration fee plus the cost of any individual class. There will be an open house for the Society for Lifelong Learning on August 25, 2019, where the new catalog listing of all classes offered for the fall term will be released.

At the September meeting, President Douglas gave a brief update on the health of Chapter Vice President Les Settle. Les has finished both chemo and radiation treatments and is now going to Nashville for immune therapy. Warren County Sheriff Brett Hightower was our speaker. He gave a very informative presentation on "Scams Targeting the



**Carol Douglas and Sheriff Brett Hightower**

Elderly." Sheriff Hightower said the elderly make up 13% of the population and are targeted because many have a nest egg of money, they may be lonely, and they are less likely to report fraud. Other topics he addressed were how to secure your home, safety over the phone, and safety at your door.

At the October meeting, the guest speaker was Representative Steve Sheldon, who represents House District 17. Rep. Sheldon discussed several topics of interest to our members, including pension problems, expanded gaming, distracted driving legislation, revenue enhancements, tax reform, public health, and the upcoming 2020 legislative session. He is a member of an informal pension board of 15 legislators who provide input to those on formal pension committees.



**Rep. Steve Sheldon and Carol Douglas**

Chairperson Romanza Johnson reminded the group to continue their recruitment efforts. The chapter currently has 195 members. President Douglas reported highlights of the Quarterly Board Meeting in September. Retirees will not be required to re-enroll in insurance plans unless changes are required.

The November meeting was held at the Barren River Area Development District office. A potluck Thanksgiving lunch was enjoyed by all. Shawn Sparks, our guest speaker, clarified some exceptions the KRS had with the special audit of KRS conducted by the State Auditor's Office. There were three areas of discussion: deceased members receiving KRS benefits, delinquent accounts, and KRS adherence to SB2. Mr. Sparks explained KRS had exception to two of the findings. The first exception was the finding that KRS failed to advocate their responsibility to the Public Records Act by allowing contractors to redact their own contracts prior to publishing. This decision was made by KRS due to confidentiality issues and also fear of lawsuits by contractors. Their second exception was to the finding that all contracts were not posted on the KRS website. Mr. Sparks explained that all contracts since the passing of SB2 were posted. Our next chapter meeting will be held on January 13, 2020, at 10 a.m. The speaker will be Steve Jones, advocate development specialist with Court Appointed Special Advocate of South-Central Kentucky.

**Bluegrass East** - The speaker for the September meeting was Jason Bailey, executive director of the Kentucky Center for Economic Policy. Mr. Bailey provided an overview of several key policies and court cases relevant to Kentucky public pensions. He discussed HB1, passed in the summer 2019 Special Legislative Session. This bill provides quasi-governmental agencies which participate in the Kentucky Retirement Systems with a set of options and a timetable to determine whether they will continue to participate in KRS or leave the system. There is discussion about another bill that would change the options in the 2020 Session. If any of the quasi agencies choose a hard freeze on retirement benefits for their Tier 1 or Tier 2 employees, a lawsuit regarding the inviolable contract will likely ensue. The basic issue in that lawsuit would be whether the inviolable contract applies to the full set of benefits the employee is eligible for when hired, or only to the accrued benefits. (About 9000 active employees of quasi-governmental agencies are currently enrolled with KRS; of these, 6000 are Tier 1 or Tier 2 employees.) There was also discussion on the following two rulings:

Seven Counties case – The State Supreme Court ruled that there is a statutory relationship between KRS and Seven Counties (a quasi-governmental mental health/mental retardation program) employees that is governed by the inviolable contract. Quasi-governmental employees enrolled in KRS have the same rights as state government employees, and Seven Counties cannot walk away from its pension obligations by declaring Chapter 11 bankruptcy. (Cont'd Page 5)

**Bluegrass East (Cont'd)** - The Louisville FOP case – The issue in this lawsuit is the provision of KRS health insurance coverage that Medicare is the secondary payer for employed retirees and their families, with the employer provided insurance as the primary payer. KRS covers family members of hazardous duty retirees and the employer of the group which brought suit does not. The court ruled that KRS is responsible for providing health insurance coverage for the employee's families in this situation. The case will now be returned to federal court. Mr. Bailey indicated that, once again, there will not be adequate income available to fund the needed government services in the upcoming biennium budget. There is a need for tax reform and payroll growth to assure the economic health of the pension systems.

The October 9 speaker was Retiree Health Care CMS Communications Coordinator for the Kentucky Retirement Systems Brian Towles. Mr. Towles mentioned this year there is a non-mandatory enrollment for non-Medicare and Medicare with the exception of hazardous duty retirees who will have to fill out KRS form 6256 – related to dependents. No changes in the coverage/cost with the exception of an added benefit of a free dental cleaning each year plus covered expenses up to \$1,000 each year. He discussed MDLIVE, a method to use an app that allows you to contact a physician 24/7 who will be able to prescribe medicines if required, with the same deductibles as in the plan.

**Bluegrass West** - In August our speaker was Kendra Palmer, environmental health director with the Franklin County Health Department. Ms. Palmer spoke regarding food safety and restaurant inspections. Their office issues more than 300 food permits in Franklin County. All businesses are inspected every six months. Copies of the most recent inspections are now required to be posted in all restaurants for the public to see. There is also a requirement that ratings are to be posted on the front door or front entrance, and the restaurant's score is required. She discussed how the impact of the opioid crisis is now one of the problems facing restaurants. The most important task food handlers must perform is continual hand washing. She stated that food trucks are the newest food service problem. They are quite popular and convenient when people don't have a lot of time to spend. However, she cautioned they are in a small area and do not have the option of having a lot of water to be able to properly wash hands and serve food. She advised us that hepatitis A is now on the decline since people are being vaccinated. She stated that rural area restaurants are also held by the same laws as all other restaurants.



**John Sauter and David Moore at the picnic**

Membership Chair Betty Hawkins reported BW membership is 1,026. We need everyone's help to recruit members. She further encouraged all members to make the effort to recruit at least one member. We held our annual picnic at the Juniper Hills Park in September.

In October, our guests were Abby Sutherland, assistant director of the KRS Retiree Health Care Division and staff member Ashley Hellard, who assisted with the presentation about the Humana health insurance coverage for next year. Members were provided handouts for both groups of retirees: Humana Medicare Advantage (over 65), and non-Medicare (under 65). The Medicare Advantage Plan coverage, rates, and co-pays will remain the same as 2019. Premium and Essential Plans will also have a preventive dental benefit for 2020. Non-Medicare rates have increased, and they can be found in the 2020 booklet which you should have received, or you can check the KRS website. President Totten noted that the 2020 Annual KPR Meeting will be held in Bowling Green on June 10-12, 2020, at the Holiday Inn and Convention Center with room rates of \$99, which includes two free breakfast tickets. The chairperson of the meeting will be Carol Douglas, president of the Barren River Chapter in Bowling Green.

The November meeting speaker was LaDonna Miller from the Kentucky State Parks. She and her assistant Erin Lambert gave us a presentation about the parks over the state, including their improvements, discount room charges for state employees and retirees, and activities going on. The December 17 meeting will have Representatives Derrick Graham and Joe Graviss.

**Covered Bridge** - In October, Larry Totten, our state president, was our speaker at our outing at Blue Licks State Park. Larry shared information he learned by attending the KRS board meetings and other organizations regarding state retirees. He explained the AMBA organization to our members and talked about health insurance for the upcoming year.



**Josh Hicks with John and Linda Miller**



**Ron Thomas**

At our November meeting, our guest was Josh Hicks, who is running for representative for the United States Congress in 2020 on the Democratic ticket. Mr. Hicks was passionate about his candidacy and his desire to speak for the people of Kentucky, especially those in rural Kentucky where he was raised. He grew up in the Hilltop community of Fleming County. He is a graduate of UK and

currently practices law in Lexington. Since Flemingsburg is his hometown, his parents were in attendance as well. This was his first speaking engagement since announcing his candidacy. The group enjoyed having him. There was much discussion about various matters that our members are concerned about, and he answered their questions. We had 34 members and guests present, even though several members were ill and unable to attend.

(Cont'd Page 6)



**Covered Bridge (Cont'd)** - Covered Bridge Chapter members state that they are glad to be a part of KPR as they have an opportunity to learn about the concerns they have with their pensions. They find that they can get answers to some of their questions regarding pensions and health insurance. They also enjoy the fellowship as members have much in common. We have invited the FCHS Chorus to entertain us with Christmas music at our December meeting.

**Cumberland Valley** - We met on August 13, 2019, in London at Golden Corral Restaurant. Representative Derek Lewis, representing Leslie, Clay, and part of Laurel County, was the guest speaker. Rep. Lewis said that many legislators wanted to revisit some of the issues dealt with in the earlier sessions of 2019. Several legislators said some legislation needed to be revisited and amended or changed altogether as only bad choices were available to them.



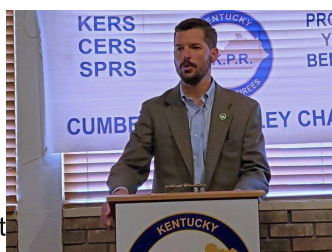
**Rep. Derek Lewis**



**Rep. Wilson Stone**

In September, our guest speaker was Representative Wilson Stone, representing Allen, Simpson, and part of Warren County. Rep. Stone said that he would do what he could in the upcoming 2020 legislative session to help retirees. He also brought a copy of the legislative record in case any of us had any questions about legislation passed in the spring session of 2019.

Our October meeting was held in Corbin at David's Steak House. Our guest speaker was Representative Adam Bowling representing Bell and part of Harlan County. Rep. Bowling also expressed concern that some issues dealt with in earlier sessions which needed to be revisited.



**Rep. Adam Bowling**



**Charlotte Whitaker and Rep. Scott Lewis**

**Green River** - The chapter met on August 14 at the Briarpatch Restaurant in Owensboro. Our guest speaker was Representative Scott Lewis, representing the 14th District. Rep. Lewis gave a very informative presentation. He had been selected to serve on the new committee to work on the pensions, and they met until the special session started.

He co-sponsored a bill which was unanimously passed by the House, but didn't make it out of the Senate.

Much of his talk was regarding this bill, but he also discussed the need for defined benefits to be funded adequately, tax reform, the need of a meaningful pension reform based on our state's needs, the statewide teacher shortage, and the state police shortage. Charlotte Whitaker, the Kentucky State AARP president, also attended the meeting. She spoke briefly regarding the need to keep medical costs down.

The September 11 meeting of Green River had Owensboro City Commissioner Larry Conder, who is also a mayoral candidate, as our speaker. He spoke about several topics and issues pertinent to the city of Owensboro and its citizens. He stated that \$2.5 million had been set aside for future pension costs for city employees. He also spoke about an Owensboro community resource organization called the "The Center," the homeless issue in our area, and the many construction and maintenance projects.

The October 9 speaker, Pamela Smith-Wright, had to cancel. The business meeting was conducted following lunch. There was some discussion regarding AMBA benefits now available to KPR members. Vice-President Diann Cecil read excerpts from a mail-out we received from AMBA regarding Medical Air Services Association. Some discussion followed. We also discussed the upcoming Humana Medicare open enrollment for 2020. This has always been an informative meeting and is a great recruitment opportunity.



**Sandy and Ray Goodman**

**Lake Cumberland** - The Lake Cumberland Chapter met November 18 at 11:30 p.m. in the Mellow Mushroom. Our speaker was Brenda Russell, director of God's Food Pantry. She informed us that they gave out 480 lunches each month for senior citizens in Somerset, Kentucky. The Pantry turns no one away. Their most needed items are food donations and money donations. Our next meeting will be held December 16 at 11:30 a.m.

**Lincoln Trail** - The speaker for our September 9 meeting was KPR President Larry Totten. Mr. Totten talked to the members about the AMBA program and about Kentucky retirement and transparency. To further explain transparency, he suggested we contact someone to come from KRS to speak to our group at a future meeting. The guest speaker for the October 14 meeting was Director of Communications for the Retirement System Shawn Sparks. He spoke to the group about transparency and the audit that was done.

Our chapter always does a project for Christmas donating items to different charities in Hardin County. This year we decided to make a monetary donation to Helping Hand, which is an organization in Hardin County that delivers food baskets and toys to families in need of help.

**North Central** - Our chapter met August 14, and the speaker was Misty Vantease of Kentucky Elderlaw. She was extremely informative and entertaining as well. She gave out a very detailed handout about the four important legal documents that everyone should have and should be less than 10 years old. She also talked about paying for long-term care as well as some insider tips on Medicaid and veteran's pension benefits.

At the business meeting, a moment of silence was held for our long-time board member, Fred Nett, after his sudden death. Nancy Fox was named as the new chapter legislative chair.

Chapter President Meschler stated that the Jefferson Regional Chapter has requested to merge with our chapter. After discussion, a motion was made and unanimously approved by the chapter. Once the audit of the Jefferson Regional Chapter is done, the KPR State Board must approve the merger.

The September 11 meeting had Tom Loftus, a very long-time reporter for the *Louisville Courier-Journal*, who reported on state government. Mr. Loftus stated that the number one problem with mainstream news media is not that it is biased, but that issues are so complicated that it is difficult to tell the whole story and get it right. He said pension stories are always the top stories with readers on any given newsday. He gave us a history of what has happened with pension bills since he took over the stories in 2017.

The October 9 meeting had as its speaker, Connie Pettyjohn. She spoke to us regarding our 2020 Humana insurance plans. The only change for both Medicare-eligible and non-Medicare eligible members is the addition of a very limited dental benefit. There will still be co-pays for doctor visits as well as drugs. The co-pays will remain the same. Premiums also will remain the same for all plans. Everyone will get new cards due to the addition of the dental benefit. No one needs to fill out new paperwork unless you are making a change or you need to fill out a Form 6256 as a hazardous duty retiree who needs to cover dependents. There is a different wellness program for non-Medicare eligible retirees. It is called Stay Well.



**Rep. James Tipton**

In November, Representative James Tipton, who represents Anderson, Spencer, and part of Bullitt County, spoke to us about pensions and the 2020 legislature.

He stated that state law now requires that the ARC be met each budget year. The amount needed for pensions in 2014 was \$1 billion; in 2016, it was \$2.2 billion; and in 2018, it was \$3.3 billion. There will likely be more needed during the next budget period. He feels that we must reform our state tax laws, as a few changes like expanding gambling, sports betting, and legalizing marijuana will not give us nearly the money needed to meet the state's obligations to pensions, education, etc.

Rep. Tipton said many bills have already been prefiled. One that he is sponsoring is to put all legislators in the KERS pension system and cut out the double-dipping that legislators have been able to do. He also said it will do away with the 2.75 factor that legislators currently get and bring it down to 1.97, which the rest of KERS pensioners have.

We now have 444 members in North Central. We will be collecting for the Toys for Tots program at our December meeting. Please bring unwrapped toys to the meeting.

**Northern Kentucky** - In July, the guest speaker was 65th District Representative Buddy Wheatly. He spoke about the pension crisis and said he felt the Governor was going to call a special session to discuss the issue. Chapter President Milton Mains reported about the annual conference in Lexington. Kathy Mains reported that the silent and live auctions made almost \$2,200. Ralph Wolff reported that the current chapter membership is 247.

At the August meeting, the guest speaker was Brad Cooper, executive director of the Northern Kentucky Chamber of Commerce. He spoke on the economic growth of Northern Kentucky. There is a new podcast on their Facebook page released at 3 p.m. every Thursday. (<https://www.facebook.com/nkychamberofcommerce/>)

The guest speaker for the September meeting was a representative from Cincinnati Public Radio. He discussed the programs they offer. He also talked about their funding. Melissa Artopoulos sent out notices to various papers, and President Mains discussed the health insurance for 2020.

**Purchase** - We met November 7 at the Pizza Inn in Paducah. Our speaker was Extension Service Agent Kathy Wimberly. Ms. Wimberly spoke about agriculture and natural resources, the Ag Day event kids enjoy in Paducah, and her teachings on the local master gardner classes.

We had a discussion about the dental coverage we will be offered on our next year's Medicare insurance. New insurance cards will be issued. Our speaker for December will be Randy Bridges.



Plan to attend the 37th Annual Meeting which will be held in Bowling Green on June 10-12, 2020, at the Holiday Inn University Plaza



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<b>Barren River</b> 10 a.m. (CT), 3rd Monday BRADD Center 177 Graham Avenue (off Plum Springs Rd) Bowling Green, KY Contact Carol Douglas (270) 782-1791	<b>Covered Bridge</b> 11:00 AM (ET), 2nd Thursday Double 'S' Bowling 150 Foster St. Flemingsburg, KY Contact June Pugh (606) 849-2651	<b>Kentucky River</b> 3rd Friday of each month Meeting locations vary Contact Paul Bailey (606) 884-6280	<b>Northern Kentucky</b> 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
<b>Big Sandy</b> 11:30 AM, 2nd Thursday Giovanni's 1236 N. Lake Drive Prestonsburg, KY Contact Thomas Hereford III (606) 226-1753	<b>Cumberland Valley</b> 11:30 a.m. (ET), 2nd Tuesday Meeting locations vary Contact David Cornett (606) 330-0924	<b>Lake Cumberland</b> 11:30 AM (ET), 3rd Monday The Mellow Mushroom 2520 Monticello St Somerset, KY Contact Bruce Brown (606) 305-9960	<b>Pennyrile</b> 11:30 AM (CT), 4th Thursday Country Cupboard Restaurant 518 McCoy Avenue Madisonville, KY Contact L. Peyton Adams (270) 871-9295
<b>Bluegrass East</b> 12:00 PM (ET), 2nd Wednesday Lexington Pasta Garage Italian Cafe 962 Delaware Avenue Lexington, KY Contact Jerry Powell jwpowell211@gmail.com	<b>Fivco</b> 11:30 AM (ET), 3rd Monday Giovanni's on Greenup Avenue Ashland, KY Contact Morris Wells (606) 465-5784	<b>Lincoln Trail</b> 11:30 AM (ET), 2nd Monday Golden Corral 1835 N. Dixie Highway Elizabethtown, KY Contact Judith Leshar (270) 872-3497	<b>Purchase</b> 10:30 AM (CT), 1st Thursday Pizza Inn Joe Clifton Drive Paducah, KY Contact Tom Moore (270) 898-7289
<b>Bluegrass West</b> 11:30 AM (ET), 3rd Tuesday VFW Franklin County Post 4075 104 E. Second St. Frankfort, KY Contact Larry Totten (502) 226-0273	<b>Green River</b> 12:00 p.m. (CT), 2nd Wednesday Briarpatch Restaurant 2760 Veach Road Owensboro, KY Contact Agnes Barron ((270) 298-7151	<b>North Central</b> 11:30 AM (ET), 2nd Wednesday Jumbo Buffet - back room (Stoneybrook Shopping Center) 2731 S. Hurstbourne Parkway Louisville, KY Contact Steve Meschler (502) 741-0260	<div> <b>FOLLOW US ON FACEBOOK!</b> </div>