





HOPE, HEALING, AND A FAIR CHANCE

Kentucky Chamber Launches Statewide Campaign

TO TRANSFORM THE STATE'S APPROACH TO ADDICTION AND CORRECTIONS



In an effort to help Kentuckians struggling with substance use disorder, assist businesses in developing recovery-friendly work environments, and engage Kentuckians interested in smart

criminal justice reforms, the Kentucky Chamber of Commerce announced in July the launch of "Kentucky Comeback," a statewide initiative in partnership with the Chan Zuckerberg Initiative.

The opioid epidemic has led to a dramatic rise in Kentucky's prison population. Between 2012 and 2016, admissions to Kentucky prisons increased

Chan Zuckerberg Initiative

32 percent, growth that is directly tied to the opioid epidemic plaguing our state. The "Kentucky Comeback" campaign recognizes the Commonwealth must adopt criminal justice reforms to control corrections costs and

help Kentuckians recover and obtain employment while protecting public safety.

Kentucky's business community is in a unique position to help change Kentucky's attitudes, policies, and approach to criminal justice and addiction. Over the past 10 years, the Kentucky Chamber has worked with the legislature to enact reforms of Kentucky's criminal justice system and help curb the opioid epidemic, but more work must be done to make meaningful, long-term change.

"It's time for change in Kentucky," said Kentucky Chamber President and CEO Ashli Watts. "The number of people affected by the criminal justice system and opioid epidemic grows each and every day. Those who believe in Kentucky's future know we have to help people come back from addiction and incarceration to rejoin their communities and families."

SEE CHAMBER STATEWIDE CAMPAIGN, PAGE 2

Kentucky Takes Out \$865 Million Federal Loan

FOR UNEMPLOYMENT INSURANCE TRUST FUND

With more than 900,000 unemployment claims filed in Kentucky since March, Gov. Andy Beshear's administration announced in July it had secured an \$865 million loan from the federal government to aide Kentucky's unemployment insurance trust fund.

According to representatives from Kentucky's Education and Workforce Cabinet, the Beshear Administration requested the loan from the U.S. Department of Labor to shore up the state's trust fund before it "zeroes out."

Presenting to the Interim Joint Committee on Economic Development and Workforce Investment, Kentucky Education and Workforce Cabinet Deputy Secretary Josh Benton, said the state unemployment insurance trust fund had a balance of nearly \$150 million as of June 5, but that the balance was "significantly lower now."

The Administration submitted its request for the zero-interest federal loan on June 10.

UNEMPLOYMENT CLAIM
CLAIM
Name

Primary Election Sees Pro-Business Candidates Succeed;

ANTI-BUSINESS INCUMBENT OUSTED

Given the recent economic challenges brought on by COVID-19, and growing concerns in the business community about making the state a more competitive place to do business during an economic recovery, the Kentucky Chamber Political Action Committee (PAC) was more involved than ever in the 2020 primary elections held on **Tuesday, June 23rd**. The business community placed extra emphasis this cycle on supporting candidates who stand up for small businesses and policies to help improve the state's competitiveness.

Two major races that Kentucky Chamber PAC-backed candidates saw success in were House District 52 and House District 71. The voters of House District 52 re-elected Representative Ken Upchurch, a Republican with an extremely probusiness voting record and who serves as chair of the powerful House Transportation Committee. House District 71 saw challenger Josh Bray upset incumbent R. Travis Brenda. Brenda earned low marks with the state's business community by opposing key legislation at both the committee level and on the House Floor. Bray won over the incumbent by 30 votes.

SEE PRO-BUSINESS CANDIDATES,

FROM THE FRONT

Chamber Statewide Campaign

To begin this wave of change, the Kentucky Chamber Foundation has partnered with the Chan Zuckerberg Initiative to create "Kentucky Comeback: Hope, Healing, and a Fair Chance" with the mission of building a broad-based coalition to dramatically transform the state's approach to addiction and criminal justice.

Launched on July 1, the "Kentucky Comeback" website seeks to build a criminal justice reform network and attract a greater number of businesses and leaders across the state to engage in criminal justice reforms with the goal of fewer Kentuckians incarcerated, more individuals gainfully employed, and a stronger, healthier Kentucky economy.

The campaign website also features tools for employers, resources connected to recovery centers, legislative priorities and victories, and much more. The initiative will also include the launch of a statewide marketing and advertising campaign in coordination with Gray Kentucky Television to inform and bring Kentuckians together to make positive changes on these issues.

MORE INFO

Find more information about the Kentucky Comeback campaign and join the network at **kentuckycomeback.com**.

JOIN THE NETWORK

JOIN US IN BUILDING A BROAD-BASED COALITION TO DRAMATICALLY TRANSFORM THE STATE'S APPROACH TO ADDICTION AND CRIMINAL JUSTICE IN KENTUCKY.



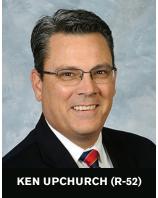
























FROM THE FRONT

Pro-Business Candidates Succeed

PAC

Kentucky Chamber

Brenda was the only incumbent opposed by the Kentucky Chamber PAC.

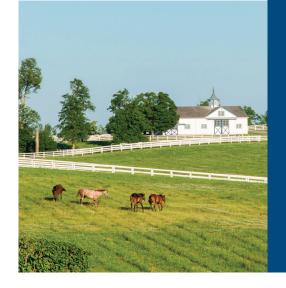
In addition to Upchurch, the pro-business PAC supported the successful campaigns of incumbents Rep. Steven Rudy (HD 1), Rep. Russell Webber (HD 26), House

Speaker David Osborne (HD 59), Rep. Regina Huff (HD 82), and Sen. Rick Girdler (SD 15).

The Kentucky Chamber PAC was also very engaged in several open seat races

with many endorsed candidates seeing success at the polls. On the Republican side, Shawn McPherson won the primary in House District 22, Jennifer Decker won her primary in House District 58, and Josh Branscum won the House District 83 primary. Shirley Mitchell, who the Kentucky Chamber PAC supported in the House District 45 Democratic Primary was also successful.

The Kentucky Chamber PAC is the independent political arm of the Kentucky Chamber of Commerce.



New! AGRICULTURAL & EQUINE COUNCIL

The Kentucky Chamber of Commerce is pleased to announce the formation of its newest policy council. The Agricultural and Equine Council will bring together industry leaders to develop, guide, and advocate for policy to strengthen these key sectors of Kentucky's economy.

Challenges that have emerged as a result of COVID-19 make the work of this council all the more timely. From dealing with concerns surrounding the food supply chain to restrictions on horse racing, now is the time that leaders in this sector need to come together to develop policy solutions to move our state forward.

The council will be co-chaired by **Vince Gabbert of Keeneland** and **Adam Hinton of Hinton Mills**. Businesses who wish to participate should contact **John Cox** at **jcox@kychamber.com**.

BUSINESS COMMUNITY URGES LEGISLATURE TO CONSIDER

COVID-19 Lawsuit Protections as Kentucky Reopens

In an effort to protect Kentucky's business community as the state reopens amid the coronavirus pandemic, the Kentucky Chamber testified before the Interim Joint Committee on Judiciary in July to discuss the need for lawsuit protections for business during this uncertain time.

Kentucky Chamber Vice President of Public Affairs Kate Shanks, McBrayer Law Firm member Cindy Effinger, and Frost Brown Todd member Robert Hudson advocated on behalf of employers across the Commonwealth that have stayed open to provide essential services, halted normal operations to produce PPE, closed their doors, and reimagined their business during the pandemic.

Before the 2020 legislative session concluded in April, the Kentucky legislature passed initial protections for companies manufacturing PPE. Since then, 13 other state legislatures have adopted legislation to shield employers, not just ones producing PPE, from liability.







"Recovering from this pandemic isn't only about our response to stopping the spread of the illness, it's also about restoring our economy, and lawsuits filed against employers that have done their part to keep Kentuckians safe will delay our recovery," Shanks said.

READ MORE

Read more on kychamberbottomline.com.

FROM THE FRONT

Unemployment Insurance

"When a state of emergency was declared in March, many employers were forced to shut down operations and move employees to unemployment insurance through no fault of their own," said Kentucky Chamber of Commerce President and CEO Ashli Watts. "We urge state and federal lawmakers to come together to find a solution that avoids additional taxes on business, which will impede the ability of employers to bring their employees back to work in Kentucky."

The Kentucky Chamber, in addition to other chambers of commerce, have urged Governor Beshear to use CARES Act funding to help shore up the struggling trust fund, and have also asked Leader McConnell for federal assistance.

In 2009, Kentucky owed nearly one billion to the federal government for unemployment insurance because benefits had been increased and funding was insufficient for those benefit levels. The 2008 recession exacerbated the problems and employers in Kentucky were facing massive federal taxes if the situation wasn't addressed.

In response to the issue, then-Governor Steve Beshear created a task force with legislators, business representatives which included Kentucky Chamber President and CEO Dave Adkisson, and officials from organized labor to hash out a plan to address the problem, which led to the passage of House Bill 5 in the 2010 special session — a victory for Kentucky businesses.

The state's approximately 91,000 employers started paying a surcharge assessment of 0.21 percent of their taxable wage base

of \$10,200 per employee in January 2014 to pay off a \$972 million federal loan needed to meet UI benefit obligations.

In 2016, the surcharge was removed by the Bevin Administration, saving an



to mitigate the impacts

estimated \$34.2 million annually to Kentucky employers.

WELCOME 2020-2021

New Officers & Board Members



CALVIN BARKER



MIKE CASTLE ALLTECH, INC.



KIMRA COLE COLUMBIA GAS OF KENTUCKY, INC. Lexington



CHAD HARPOLE CENTURY ALUMINUM OF KENTUCKY



JASON KELLER CHARTER COMMUNICATIONS



AMY LUTTRELL GOODWILL INDUSTRIES OF **KENTUCKY**



CANDACE MCGRAW CINCINNATI/NORTHEN KENTUCKY INT'L AIRPORT



DIANE MEDLEY MCM CPAS & **ADVISORS**



BILL MUDD CHURCHILL DOWNS INC. Louisville



LENNIE RHOADES **BIG ASS FANS** Lexington



KEVIN SMITH BEAM SUNTORY



CATHY WADDELL NUCOR Ghent



KENNAN WETHINGTON ANTHEM BLUF CROSS AND BLUE SHIELD OF KENTUCKY



ELMER WHITAKER WHITAKER BANK, INC. Lexington

FORMER KENTUCKY CHAMBER PRESIDENT DAVE ADKISSON

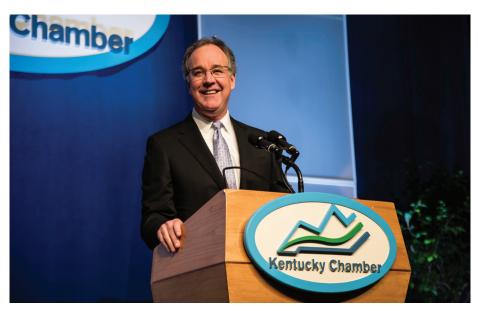
Recognized for Lifetime Chamber Success by National Association

Following a successful career running chambers of commerce at both the local and state level, former Kentucky Chamber President and CEO Dave Adkisson has been recognized by the national Association of Chamber of Commerce Executives (ACCE) with the "Life Member Award."

Historically called "Honorary Member," this pinnacle award is bestowed by ACCE on those who retire after stellar careers in chamber leadership. The present "Life Member" name recognizes both the lifetime of success in the chamber profession as well as the member-for-life status granted to each honoree.

Adkisson, who retired from the Kentucky Chamber of Commerce in October 2019 after 15 years as president and CEO, also headed up the Owensboro Chamber of Commerce and the Birmingham Regional Chamber in Alabama during his career. During his tenure at Kentucky's largest business advocacy organization, the chamber was named the 2017 State Chamber of the Year by the Council of State Chambers, tripled its chamber and foundation budgets to more than \$10 million, and doubled its staff to 43. In addition to several landmark legislative victories for the business community, he championed the creation of the award-winning Kentucky Chamber Workforce Center and the Leadership Institute for School Principals, a program that has invested more than \$3 million in executive leadership training for school principals.

In a letter recommending Adkisson for the award, Kentucky Chamber President Ashli Watts said "I could list all of the qualities I admire in Dave and strive to attain. But I think the characteristic that truly defines him and set his career apart from others is his vision. He is a true visionary and in many ways this vision has redefined the purpose of a chamber of commerce.



"At the Kentucky Chamber, he started our Foundation, which has now grown into an extension of the chamber which provides leadership opportunity to Kentucky principals, helps employers deal with Kentucky's opioid crisis, and set in motion a plan to help a struggling eastern Kentucky with much-needed hope in form of a tourism project. I have no doubt the work under his leadership at the Kentucky Chamber will have a lasting impact on not only the business community but the entire Commonwealth."

Workforce Initiative Receives Two-Year Grant From State,

NAMES NEW TALENT PIPELINE SYSTEM LEADER



LAKISHA MILLER SYSTEM LEADER KENTUCKY CHAMBER WORKFORCE CENTER

In July, the Kentucky Chamber Workforce Center announced an extension of their partnership with the Kentucky Education and Workforce Cabinet and the promotion of Lakisha Miller to Talent Pipeline System Leader.



The two-year agreement between the Kentucky Chamber Workforce Center and the state cabinet will support the work of team members with local employers across the state to help fill the gaps in workforce seen in many sectors.

Since launching in the beginning of 2019, the Workforce Center team has convened 26 industry collaboratives engaging nearly 200 employers who are working together

to strengthen their talent pipelines.

The Kentucky Chamber Workforce Center announced the promotion of LaKisha Miller to Talent Pipeline System Leader to head up these efforts. In her new role, Miller will be leading Kentucky's Talent Pipeline Management (TPM)® initiative statewide into phase II with a sharp focus on building workforce solutions to advance the careers of Kentuckians while ensuring Kentucky has the workforce needed for economic recovery and growth in a post-COVID world.

Miller was one of the first project managers hired for the TPM project and has been with the Kentucky Chamber Workforce Center for almost two years. During that time, she laid a strong foundation for employer collaboration in the Northern Kentucky and TENCO regions including convening healthcare leaders in Maysville area to address the nursing shortage (among other projects).

Miller earned her Bachelor's in Business majoring in Marketing from Xavier University. Prior to her role at the Kentucky Chamber Workforce Center, LaKisha worked as a Learning and Development Senior Manager at Fidelity Investments for 10+ years.

LEARN MORE

Learn more about the Kentucky Chamber Workforce Center at kychamberworkforce.com.



IMPORTANT CONVERSATIONS ON

Racial Inequities in Kentucky

In June, the Kentucky Chamber hosted a seminar bringing attention to racial inequality in Kentucky as part of the Restart Kentucky campaign. Panelists included Association of Independent Kentucky Colleges and Universities President OJ Oleka, ACLU of Kentucky Field Organizer Keturah Herron, Louisville Urban League President and CEO Sadigua Reynolds, and Executive Director of the KY Commission on Human Rights Terrance Sullivan with Condrad Daniels of HJI Supply Chain Solutions serving as moderator and Kentucky Chamber Board Chair and Kentucky American Water President Nick Rowe giving an introduction.

In the coming months, the Chamber is working on a report to be issued this fall on the issue of racial inequality in Kentucky and what policy priorities the business community could advocate.



NEW!

Workers' Compensation InsuranceProgram

Learn more at www.kychamber.com/clearpath

Congratulations to the Class of 2020!

In February, the Leadership Institute for School Principals Class of 2020 completed their third and final phase of training. This class included 46 principals from 32 counties across the state. One word the class used to described their experience was "transformational". Unfortunately, due to COVID-19, the graduation ceremony held at the Governor's mansion has been postponed however we are hoping to hold a small ceremony for the graduates this fall.



Leadership Institute for School Principals



Stacey Thomas
Barren County Middle School
Barren County



Sean BaileyOwingsville Elementary School
Bath County



Jennifer PatrickGoodridge Elementary School
Boone County



Randee Wright
Custer Elementary School
Breckinridge County



Cynthia Bell
Zoneton Middle School
Bullitt County



Joni BrittNorth Bullitt High School
Bullitt County



Ann Louise Hance
Maryville Elementary
Bullitt County



Beau JohnstonPleasant Grove Elementary School
Bullitt County



Mark Mallory
Southwest Calloway Elementary
Calloway County



Rachel Mefford

Carroll County Area

Technology Center

Carroll County



Carrie Caples
Martin Luther King, Jr.
Elementary School
Christian County



Tonya Oakley Indian Hills Elementary Christian County



Kara Davies
Clark County Preschool
Clark County



Amanda Irvan
Crittenden County High School
Crittenden County



Denis BeallBeaumont Middle School
Fayette County



Shannon Blackburn
Ashland Elementary School
Favette County



Melissa TurnerPrestonsburg Elementary School
Floud Countu



Jeff Rhode The Mighty Elkhorn Middle School Franklin County



Sondra GibbsFulton County Elementary
Middle School



Amanda Carroll
Gallatin County Upper Elementary
Gallatin County



Elizabeth Erwin
Paint Lick Elementary School
Garrard County



Jeremy Dodd
Williamstown Elementary School
Grant County



Jenny Page
Northside Baptist Christian School
Graves County



Anthony Black
South Heights Elementary School
Henderson County



Erika Odom
East Heights Elementary
Henderson County



Brooke Shappell
Cairo Elementary School
Henderson County



Michael Bizzle
Hickman County High School
Hickman County



Brandy CorbinFairdale High School
Jefferson County



Kevin Garner
Shacklette Elementary
Jefferson County



Sarah HitchingsWaggener High School
Jefferson County



Sean RussellWatson Lane Elementary
Jefferson County



Erika WalkerMinors Lane Elementary
Jefferson County



Jamie Wyman
Carter Elementary
Jefferson County



Kristina Thomas
Sublimity Elementary
Laurel County



Thomas Radivonyk

Lyon County High School

Lyon County



Jane Anderson
Kit Carson Elementary
Madison County



Jamie Thomas
Mason County Middle
Mason County



Coye Elliott
Lone Oak Middle School
McCracken County



Douglas Shelton St. Mary Middle/High Schools McCracken County



Tara Howard

McLean County High School

McLean County



Dudley NapierCamargo Elementary
Montgomery County



Chris Pickett
Bardstown High School
Nelson County



Jason BooherPikeville High School
Pike County



Dorton Elementary School

Pike County

Tammy Mosby Union County Middle School Union County



Bob Lawson Whitley County High School Whitley County

Thank you for your investment.

The following is a list of new members of the Kentucky Chamber. Please help us thank these companies for investing in the Chamber's mission by giving them your business.

EQUITY PARTNER

Bluegrass Ingredients, Inc. Delta Direct Staffing Sayre Christian Village Nursing Home

ADVISOR

First Care

CORNERSTONE

Courtesy Acura Kentucky Fresh Harvest KWH Law, PLLC Promark Rajant Springdale Automotive LLC Woolpert, Inc.

STAKEHOLDER

A Mighty Group A Servants Heart Training Institute Adkev, Inc. Advanced Med-Surg Concepts, Inc Anesthesiology Consultants Enterprises Ashland Integrative Medicine Athenian Grill At Fritz Farm LLC Bluegrass Hearing Clinic BluMine Health Breeders' Cup Limited **Breeders Farrier Supply**

City of Campton Cloud Next Level Cloud Printing Company

Commonwealth X-ray, Inc. Comprehend Inc. Cunningham Golf Car Co.

Digital Tulip DTS Industries LLC EcoClean

Elder Heating & Air Fibrotex USA Inc. **FRSECURE**

Grace Bell Hatfield Media Holly Enterprises LLC

Housing Authority of Floyd County Junkin Safety Appliance Co Inc.

Kentucky Branded, LLC Kentucky Health Administrators Kentucky Primary Care Association

Linda Boarman, FNP Louisville MRI

Modern Foods, Inc. Monticello Tool & Die, Inc. Morgan & Pottinger, PSC

Moss Insurance & Financial Services, Inc.

Motion Is Health NAMI KY

National Workwear, Inc. Newport on the Levee North Star Maintenance

Ontario Trading & Investment Office

Out of the Woods HR Permco, Inc.

Plating Specialists, Inc.

PremierTox Laboratory

Red Leaf Biologics Salem Tool, Inc.

Scottsville Counseling Center Servpro of Lexington, Kentucky

ServPro of Madison, Rockcastle, Garrard & Lincoln

Shoemaker Construction LLC Smart Farm Systems Standafer Builders, Inc. Sturley Investments United Management Universal Installation, Inc. WIN Learning

KENTUCKY CHAMBER NEWS

For address changes and subscription information, call 502-848-8739. For advertising information, call Hilary Morgan at 502-848-8724.



BEST PLACES TO WORK IN KENTUCKY TO Hold Virtual Celebration

The Kentucky Chamber is excited to announce the 2020 Best Places to Work in Kentucky celebration event is still on, but with a twist - it is now a virtual event!



MARK YOUR CALENDAR!

Wednesday, September 9 11:00 a.m. ET | Pre-event Party 11:30 a.m. - 1:30 p.m. ET | Virtual Awards Program 1:30 - 2:00 p.m. ET | Post-event Celebration

Apply Today for 2021!

WWW.BESTPLACESTOWORKKY.COM



MASKS ARE NOW MANDATED IN KENTUCKY. ARE YOU PROPERLY **PROTECTED?**

The Kentucky Chamber is here to help Kentucky businesses open safely and remain safe, by offering affordable, reliable access to 3-ply disposable masks, nitrile gloves and noncontact thermometers.

Order yours today!

36th Annual Conference

KYSHRM KYSHRM







OCTOBER 13-15, 2020 Goes Virtual

Due to several factors including the increasing number of COVID-19 cases in the state, the governor's reduction of gatherings from 50 back down to 10 or fewer people, and the delayed start of many schools, the KYSHRM State Council and the Kentucky Chamber have determined it best not to hold an in-person KYSHRM Conference this year. We know the importance of networking during our in-person conference, but we hope the opportunity to earn continuing education credit (CEUs, HRCI and SHRM credits) will add real value to the online conference experience. Stay tuned, as we hope to bring you details soon on an exciting, virtual conference to be held October 13-15, 2020!



KENTUCKY CHAMBER ANNOUNCES

New Accident & Critical Illness Insurance Program for Businessess

The Standard

In an effort to help businesses and their employees be better prepared for the unexpected, the Kentucky Chamber announced a partnership in July with The Standard to offer members accident and critical illness insurance for their employees.

Critical illness insurance gives employees a choice of affordable options for easing the financial burden that can come with a serious illness. Accident insurance can enhance benefits packages and offer employees a valuable safety net to help pay the bills that medical insurance won't cover.

As employee benefits remain the second largest expense for businesses, outside payroll, the Kentucky Chamber has teamed up with insurance companies to provide multiple health insurance plans, workers' compensation insurance, and most recently, accident and critical illness insurance.

"Our organization is dedicated to creating valuable opportunities for our members and the Kentucky business community as a whole. We have partnered with The Standard to help our members provide quality, vital insurance for their employees," said Kentucky Chamber President and CEO Ashli Watts.

All Kentucky Chamber members are eligible to participate in the program, which took effect July 1, 2020.



LEARN MORE

To learn more about this and all the Kentucky Chamber member savings programs visit kychamber.com/membersavings or contact Hannah Wood at hwood@kychamber.com.



2020 **INDUSTRY AWARD** RECIPIENT



Kentucky Chamber Key Investors

Commonwealth Partner _

















Chairman's Circle —











































Champion ____

















































First P Care



(Ford)









CONDUENT 🔼





R_J Corman

Addiction Recovery Care





















Clariant

Assured Partners Bexion Pharmaceuticals Big Ass Fans Carespring Healthcare Management, LLC Century Aluminum of Kentucky, LLC Churchill Downs Citizens National Bank

Coca-Cola Bottling Company Consolidated Commonwealth Credit Union Community Trust Bancorp. Inc. Computer Services, Inc. Dba CSI Dana Incorporated Dean Dorton

Deloitte Consulting Dorman FMS Commercial Cleaning Galt House Hotel & Suites **Gray Construction** Hyster-Yale Group Inc.

Johnson & Johnson Services, Inc. Kentucky Farm Bureau Insurance Kentucky Hardwood Lumber Co. Kentucky League of Cities, Inc. Kinetic by Windstream Laurel Grocery Company Lexington Griffin Gate Marriott Resort Logan Aluminum, Inc

Louisville Water Company

Martinrea Heavy Stamping

Marathon Petroleum Company LP

McBrayer PLLC Merck & Co. Meritor-Florence Mississippi Lime Mubea North America Nationwide Insurance Norfolk Southern Corporation Pinnacle Treatment Centers Piramal Pharma Solutions Planters Bank, Inc. Raytheon Company Regal Beloit America, Inc.

Republic Bank Robert W. Baird Co. Incorporated Scotty's Contracting & Stone LLC Shaping Our Appalachian Region (SOAR) Steptoe & Johnson PLLC Stock Yards Bank and Trust Sullivan University System Sumitomo Electric Wiring Systems Transit Authority of River City Whitaker Bank

We recognize the current

COVID-19 related crisis

strain on businesses, s causing financial

We have partnered with ClearPath Mutual, Anthem programs to help companies save on insurance and Lifestyle Health Plans to offer cost-saving





The newest health coverage solution designed to help small business with plans designed to serve employers with 2-50 employees.

covered with great benefits at a lower cost rates, all backed by Anthem of Kentucky. and more predictable Your business will be



ClearPath Mutual is open for business and is committed to helping Kentucky Employers save money and protect our community and employees.

All members who meet underwriting guidelines will receive a 10% discount.



featuring innovative cost-containment strategies, value added benefits A group health insurance program serving employers of all sizes program. and a robust wellness



Members enjoy exclusive benefits with The Standard on accident *irance*. and critical illness insu



Hannah Wood — hwood@kychamber.com | (502) 848-8743 | kychamber.com/membersavings CONTACT US TO LEARN MORE





STATE'S APPROACE TO ADDICTION & CRIMINAL JUSTICE **DRAMATICALLY TRANSFORM THE KENTUCKY CHAMBER SEEKS** .