







1. Kentucky Chamber Chairman Kevin Canafax (second from right) with Senate President Robert Stivers, House Speaker Greg Stumbo and Gov. Steve Beshear at Kentucky Chamber Day. 2. Canafax and Japanese Ambassador Caroline Kennedy at the ambassador's residence in Tokyo during a Kentucky Chamber mission to Japan. 3. Immediate past chairman Wil James, Jr., and Senate Majority Leader Mitch McConnell. 4. James, and former Chamber chairs Elizabeth McCoy and Jim Booth.

Canafax begins term as chair as James completes successful year

State's pension troubles likely to dominate Canafax's year as chair

KEVIN CANAFAX, vice president of Fidelity Investments' Midwest Region, has been named Chairman of the Board of the Kentucky Chamber of Commerce, succeeding Wil James, Jr., president of Toyota Motor Manufacturing of Kentucky, whose term as chairman expired Sept. 30. Canafax is based at Fidelity's 4,000-person processing headquarters in Covington.

As one of Northern Kentucky's most prominent civic leaders, Canafax serves on the Greater Cincinnati/Northern Kentucky International Airport Board, chairing the Air Service Committee. He serves on the board of the Cincinnati Chamber, on the Cincinnati Business Committee, and the Northern Kentucky Chamber.

Canafax joined Fidelity in 1994. He has a bachelor's degree from Southern Ohio College and a master's degree from Xavier University. He is also a graduate of the Leadership Cincinnati and Leadership Kentucky programs.

In discussing his chairmanship, Canafax said he looks forward to working with the Chamber's team and board of directors to help move Kentucky forward.

"The Kentucky Chamber believes the pension issue is the most pressing challenge to the financial stability of the Commonwealth of Kentucky. In the coming year, the Chamber will continue to push for reforms to ensure the solvency of the systems and protect the promises made to retirees as well as the investments made by the taxpayers of the state," Canafax said.

At the Kentucky Chamber's 10th Business Summit and Annual Meeting in July, it was announced that Bill Lear has been named chair-elect for 2017. Lear, managing director at Stoll Keenon Ogden, PLLC, in Lexington, is a former chairman of Commerce Lexington, a former state legislator and has been an active civic leader in Lexington and Louisville.

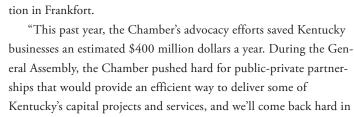
James' term included delegations to Washington, D.C. and Japan

AS HIS TERM as chair of the Kentucky Chamber's board of directors comes to a close, Wil James, Jr., president of Toyota Motor Manufacturing of Kentucky, reflects on his year in the position for the state's largest business advocacy organization.

In his remarks at the Kentucky Chamber's 10th Annual Meeting, James said he got involved with the Kentucky Chamber because he felt it was the best way to help create a better future for the state and he shared the story of how he became a member of the board.

"One day, I actually got a call while traveling to the airport, heading on vacation, from Luther Deaton of Central Bank in Lexington who said, 'Wil, you're going to be on the board of the Kentucky Chamber. It's important and we need you and Toyota at the table.' And if you know Luther, you know it was really hard to find a reason to say 'no.'"

During his year as chairman of the board, James worked with the Chamber's team to put together important events including a dinner in Washington D.C. to honor the accomplishments of Kentucky U.S. Sen. Mitch McConnell after he was elected Senate majority leader this year. James also played a role in working for many important pieces of legislation in Frankfort.



continues to ring the alarm that the public employee pension issue is the most pressing challenge to our Commonwealth's financial stability," James said in his remarks at the Annual Meeting. "And most importantly, the Chamber continues to work with the Gates Foundation to support the high standards in our Kentucky schools."

the next session with a comprehensive P3 bill. The Chamber also







LEAR

GUEST COMMENTARY

Ky. overdue for retirement system accountability



By John Gohmann, Chairman, Kentucky Chamber Public Pension Task Force and Regional President, Lexington Market, PNC Bank

HOW MUCH LONGER must Kentuckians wait before we can find out whether the Kentucky Retirement Systems (KRS) is operating at the level it should – one that is producing the optimum results for state government and its retirees?

It has been months – nine months, in fact – since the Kentucky Chamber of Commerce board of directors called for a comprehensive performance audit of the KRS.

Why did we think this was needed? First, there has been no independent review of KRS operations to address troubling questions about the system's performance, especially those regarding investment fees and performance, adminis-

trative costs, actuarial assumptions and overall management. Further, the legislative oversight committee created in 2013 to oversee the state retirement systems has relied primarily on information provided by the system itself and has not engaged independent experts to ensure the professional exercise of its responsibilities.

Those reasons alone demanded a call for action. But two recent events further underscore the urgent need for an audit.

In early September, Standard and Poor's once again lowered Kentucky's credit rating due to its underfunded pension systems. This credit downgrade increases the state's cost to issue bonds, meaning taxpayers have to pay more to build roads, schools and other important public infrastructure projects.

Even more troubling is what happened within the past couple of weeks. Under pressure from the Kentucky Chamber and public employee groups to be more transparent about its operations, KRS released an independent consultant's report that found the system's annual investment expenses were more than twice as high than reported in 2014. While KRS reported paying investment fees of \$62.4 million in 2014, the report by CEM Benchmarking found fees were actually \$126.6 million, much of this increase coming from newly disclosed fees paid to private equity firms.

See PENSIONS, page 2

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KENTUCKY CHAMBER NEWS

October 2015

502-848-8724.

Kentucky Chamber News is published six times per year by the Kentucky Chamber of Commerce

Publisher: Dave Adkisson — Editor & Designer: Jessica Fletcher 464 Chenault Rd., Frankfort, KY 40601

kychamber.com — kychamberbottomline.com
For address changes and subscription information,
call Member Services at 502-848-8739.
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FROM THE FRONT

PENSIONS: Lack of transparency undermines integrity of system

These investment costs were significantly higher than similarly sized public pension funds elsewhere in the nation and have certainly contributed to the pension shortfalls. A former KRS trustee has suggested these hidden fees may have totaled several hundred million dollars over the past five years.

This lack of transparency and accountability at KRS in recent years seriously undermines the integrity of the system and calls into question its management. A comprehensive, independent, external review of the operations of KRS that compares its results to systems in other states and makes recommendations for action is the only way taxpayers and policymakers can have confidence that the system is being managed properly.

The Kentucky Chamber has appealed to the Public Pension Oversight Board and leaders of the General Assembly to provide the financial support needed for the audit from the legislative budget. But, there has been no action to date.

The Kentucky Auditor of Public Accounts and his opponent this fall have both said they are willing to conduct a performance audit of KRS and legislators on both sides of the aisle have expressed verbal support. However, the independent pension and actuarial experts needed will require funding to conduct such a review. The Kentucky Chamber has appealed to the Public Pension Oversight Board and

leaders of the General Assembly to provide the financial support needed for the audit from the legislative budget. But, there has been no action to date.

The news about a downgrade of Kentucky's credit rating, a revelation about hidden fees and, as we learned earlier this year, an estimate that one of the KRS pension funds has a 56 percent chance of being forced to sell off all investments, has been discouraging for public employees and taxpayers alike.

Clearly there are other issues affecting the retirement systems that deserve our attention – not the least of which is proper funding of the retirement systems by the governor and legislature. Meanwhile, what other unpleasant surprises await taxpayers and public retirees concerning the performance of KRS?

Instead of sitting idly by as disappointing findings are reported drip by painful drip, the state must move ahead with an extensive performance audit. This will provide a comprehensive roadmap to put the management of the retirement system on the right track. This is critical, not only to ensure accountability for taxpayers and address a major financial challenge for the state, but also to honor the promises made to the 348,000 active and retired state and local employees who rely on KRS for security in their retirement.



Chamber President and CEO David Adkisson, a member of the KTRS work group, spoke on behalf of the business community at a recent KTRS meeting to note the dire situation the state faces if something is not done to address issues within the systems.

Chamber suggests changes to Ky. Teachers' Retirement System at recent meeting

As the state considers options to shore up the Kentucky Teachers' Retirement System (KTRS) amid severe underfunding of the pension plan, the Kentucky Chamber offered some potential structural changes to the system that could be paired with additional funding.

In a recent meeting of the KTRS work group established by Gov. Steve Beshear to examine options for the system, the Kentucky Chamber and others offered testimony and shared their thoughts with the group about what should be done moving

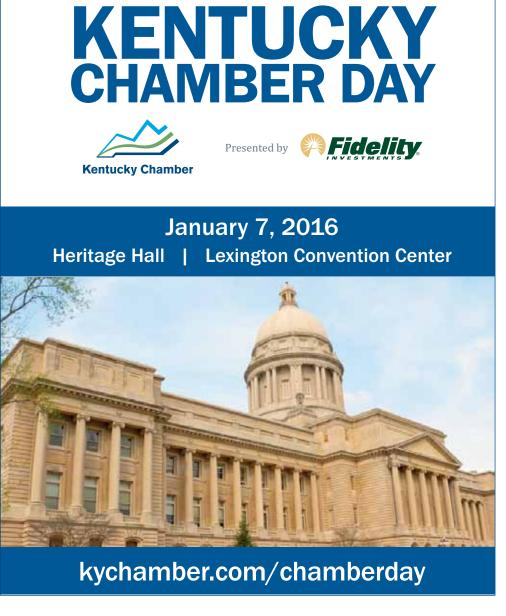
Kentucky Chamber Senior Vice President of Public Affairs
Bryan Sunderland testified in front of the group, noting the efforts
made by the Chamber in recent years to address the pension issue
and stressed the importance to business community that the state's
retirement systems remain solvent.

"To make KTRS sustainable moving forward, the Chamber believes that this working group should look beyond simply providing more funding to the system, which is clearly needed, and consider structural changes to the system as well. The system must be sustainable moving forward," Sunderland said.

Changes that Sunderland said the group should be considered for newly hired teachers are those made by other states, as well as for KRS in 2013, which include:

- Imposing a minimum age for retirement;
- Revising COLAs for future retirees;
- Increasing the employee's contribution for retirement; and
- Revising benefits, such as moving to a hybrid or defined contribution plan.





21st Annual

Alvarado proposes idea to pay for Medicaid expansion

Amid debate about how the state will pay for its portion of the Medicaid expansion through the Affordable Care Act, a Republican state Senator is proposing that the state use its successful system operating Kynect to set-up and run exchanges for other states.

The plan, put forth by state Sen. Ralph Alvarado, would charge states a lower fee than what is charged for the federal exchange. The revenue collected through the operation would then be used to pay for Kentucky's portion of the state's Medicaid expansion.

Currently, all Kentucky insurance policies have a 1 percent assessment fee, which funds Kynect. If the system were dismantled and the federal exchange took over, this fee would increase to a 3.5 percent federal surcharge on insurance policies.

Carrie Banahan, Executive Director of statebased health exchange Kynect, testified in front of the Budget Review Subcommittee on Health and

Human Services in September to answer questions about the potential cost if Kentucky were to dismantle the current state-based exchange and move to the federal run exchange, a point



More details and video comments from Sen. Alvarado on his plan can be found at kychamberbottomline.com.

nor's race.

Banahan told committee members that when

tee members that when Kentucky was deciding whether to operate a statebased exchange or a federal exchange, many groups including the Kentucky Chamber of Commerce, the Kentucky Hospital As-

of contention in the Gover-

sociation and insurers voiced support for a state run exchange as it would allow Kentucky to determine the benefits and services provided, as opposed to the federal government. She also stated that a state-run exchange allows Kentucky to have flexibility to use the Affordable Care Act for the benefits of Kentuckians.

Banahan noted that Kynect is known nationwide as the model for how an exchange should be set up and operated and that many other states are utilizing the Kynect IT system to help implement their exchanges.

Many questions have been raised concerning the budget for Kynect. Banahan told the committee that the Operating Budget for 2016 would be a little over \$26 million, none of which comes out of the state's general fund.

For more details, visit kychamberbottomline.com

Chamber speaks on proposed Stream Protection Rule at official hearing

Federal Office of Surface Mining Reclamation and Enforcement (OSMRE) officials were in Kentucky in September taking comment on the proposed Stream Protection Rule. The Kentucky Chamber expressed concerns at the hearing that new rules will be overly taxing on the industry and state regulators.

In the latest effort by the federal government to regulate an industry in dire straits, the federal OSMRE has proposed new requirements intended to control the impact of surface mining of coal and surface effects of underground coal mining.

The Stream Protection Rule—six years in the making—requires additional collection and analysis of data prior to permitting, during mining, and to achieve bond release.

In response to the additional data analysis requirements, Kate Shanks with the Kentucky Chamber had this to say:

"We are concerned about the rule's effect on state regulatory agencies. The Kentucky Chamber encourages cooperative federalism because our members know that when federal, state, and local agencies cooperate the best results are achieved. Therefore, we do not want the additional strain on our state regulatory agency to lead to OSMRE oversight of



The Chamber's Director of Public Affairs, Kate Shanks, expressed concerns about the Stream Protection Rule during a federal hearing in Lexington.

our coal industry."

The coal industry has experienced significant declines over the past several years and Kentucky has lost roughly half of its coal jobs since the summer of 2011. Sen. Jared Carpenter, co-chairman of the Natural Resources and Environment Interim Joint Committee, has been tracking the job losses. "I'm continually hearing about job losses in our coal fields. This rule is another example of the federal government not letting up on their attack on coal," Carpenter stated.

The Kentucky Coal Association organized its members to attend Thursday night's hearing but Bill Bissett, President of the Association, doubts that the rule will be revised.

"At every turn, details about these hearings have been vague and slow in coming, which clearly shows that OSM is not really interested in what we are saying. Regardless of this position, it is critical that we make our voices heard against OSM and the Obama Administration as they continue to circumvent Congress and attempt to move this country away from coal production and use by any means necessary," Bissett said.



The Kentucky Chamber's Senior Vice President of Public Affairs, Bryan Sunderland, presented Sen. Julie Raque Adams (R-Louisville) a Louisville Slugger bat during a recent Greater Louisville Inc. event as appreciation for her support of the business community during the 2015 legislative session.

State legislators honored by Chamber for support of business community

During the 2015 session, the following legislators demonstrated their support for Kentucky Chamber priorities with conspicuous, measurable actions. The Chamber will show their appreciation by awarding them a commemorative Louisville Slugger baseball ball with their name engraved along with a note of thanks from the Kentucky Chamber.

- Sen Ralph Alvarado (R-Winchester)
- Sen Ernie Harris (R-Prospect)
- Sen Julie Raque Adams (R-Louisville)
- Rep Jeff Hoover (R-Jamestown)
- Rep Rick Rand(D-Bedford)
- Rep Tommy Thompson (D-Owensboro)
- Rep Brent Yonts (D-Greenville)

The Chamber's MVP Award was created in 2012 to recognize legislators who demonstrated their support for the business community through conspicuous actions. This recognition is awarded annually based on specific actions that go above and beyond supporting the business community or a positive voting record. Conspicuous actions include, but are not limited to, sponsoring a key priority of the Chamber, being a forceful advocate for an issue against difficult odds, standing up for a business issue by reaching across the political aisle, working to thwart detrimental legislation to the business community and other notable actions that demonstrated strong support for the business community. Since creating the award in 2012, staff has intentionally limited the awards to no more than 12 per year.



Chamber leaders visit Sullivan University to discuss workforce

Kentucky Chamber President and CEO Dave Adkisson (left) and Membership Development Manager Jennifer Adams (right) recently toured the Sullivan University campus in Louisville. Adkisson and Adams discussed the Chamber's recent report, *Kentucky's Workforce Challenges: The Employer's Perspective*, with Sullivan's Chief Operating Officer Tommy Davidson (center).

"We're pleased to have the opportunity to have a dialogue with a school that is currently training 6,000 members of Kentucky's future workforce," said Adkisson.

To download *Kentucky's Workforce Challenges: The Employer's Perspective*, visit kychamber.com



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Heath Campbell Regional President $BB \mathcal{O}T$ Louisville



CEO Passport Health Plan Louisville



Brent Cooper President C-Forward Inc.



Kentucky President Chase Kentucky



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Nick D'Andrea Air Group Director of State Govt. Affairs UPS



Laura D'Angelo Partner LLP



Ray Daniels CEO Lexington



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Juanita Deskins Pikeville Medical Center Pikeville



Bryan Fite Plant Manager Westlake Chemical



Marilyn Ford First Citizens Bank



John Gohmann Regional President PNC Bank Lexington



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Stephen Gray President/CEO Lexington



Eric Haas Past President & Tag Company



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Connie Harvey Corporate Vice President/COO Lexington



Larry Hayes* Secretary Kentucky Cabinet for



Andrew Henderson Lexington Clinic



Richard Hernandez General Manager Marathon Petroleum Company Catlettsburg



Alice Houston President Houston-Johnson, Inc. Louisville



Jeri Isbell VP - Human Resources Lexmark International Lexington



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Managing Partner Combs, LLP Louisville Frankfort



Robert King* President Kentucky Council on Postsecondary Education



Rich Maddux CEO/President Propulsys, Inc. Hopkinsville



Cliff Maesaka, Jr. President/CEO Delta Dental of Louisville



Candace McGraw CEO Cincinnati / Northern Kentucky International Airport Cincinnati

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Greg Pauley President/COO AEP - Kentucky Frankfort



Chris Reid President/CEO Independence Bank Lexington



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Chamber executives from local communities who advise the board on regional business issues



Candance Brake President/CEO Greater Owensboro Chamber

* Ex-Officio



President/CEO

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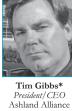
Bruce Carpenter* Executive Director Bowling Green Area ithern Kentucky Chamber Corbin



Southeast Kentucky

Chamber

Pikeville



Ashland





Greater Louisville, Inc Louisville



Brad Richardson* President/CEO Hardin County Lexington Inc. Chamber Elizabethtown



Sandra Wilson³ President/CEO Kyndle Paducah Area Chambe Henderson KCCE President

Chamber

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The Kentucky Chamber's Key Investors are an exclusive group of top Kentucky executives whose companies provide significant financial support and leadership for Chamber involvement in critical issues affecting Kentucky businesses.











Commonwealth







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Louisville





BROWN-FORMAN Beam SUNTORY HUMANA.

Clermont



Bruce Broussard Louisville

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Victor Staffieri Louisville



Wil James, Jr. Georgetown





Greg Pauley Frankfort



Deb Moessner Louisville



Louisville



Hood Harris

Louisville

Stephen Hanson Heath Campbell Louisville



Jim Booth Lovely



Cliff Maesaka, Jr. Louisville



Kevin Canafax Covington



Terry Forcht Corbin/Lexington



ℳKEMI

Jon Stewart Lexington

Chase

Paul Costel

Louisville

JMI/UK

Sports Marketing

Tom Stultz

Lexington



KentuckyOne Health

Ruth Brinkley Louisville

Churchill

Kevin Flanery

Louisville

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John Gohmann Lexington



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Brendan Canavan Louisville



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Dinsmore & Shohl LLP



Duke Energy

Jim Henning Cincinnati, Ohio

Lifestyle Health Plans



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Martin



Farm Credit Mid-America

Bill Johnson

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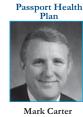
Central Bank & Trust Company

Luther Deaton, Jr.

Lexington



John Schnatter Louisville



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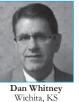


Andrew Henderson Lexington

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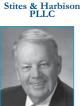
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Craig King





Kevin Riddett

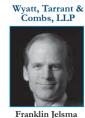


Harold Butler



Phillip Patterson

J. David Smith, Jr.



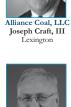
Franklin, Tenn.



Juanita Deskins

Gray Construction Stephen Gray

Lexington



Kentucky Community & Technical College System

Jay K. Box Versailles



of Area Devel.

Districts

Darrell Link

Frankfort



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Carey Smith



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Trustees not pictured:

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Clarendon Flavors ConAgra Foods Ed Judice Jon Hickerson

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Kentucky Farm **Bradley Smith** Louisville





Tierra K. Wayne Louisville



Whitaker Bank, Inc. Elmer Whitaker Lexington



Lourdes Hospital Mark Desmond Rodney Wilson Paducah

Berea



Leadership Institute names new director; principals gather for training in Frankfort

As Cohort 1 of the Leadership Institute for School Principals Class of 2016 visited the Kentucky Chamber's offices in September for their second round of leadership training, the program's newly-hired director, Carol Juett, was beginning her third week in

Juett greeted the 25 principals and listened as each discussed what they learned during their first session of training, held at the Center for Creative Leadership in Greensboro, N.C.

"The Leadership Institute for School Principals is a unique and exciting program providing top-notch, executive-level training to principals from all over the state," said Juett. "I'm so excited to have this opportunity and to play a small role in improving Kentucky's education

Juett will serve as administrator and fundraiser for the program, which has already trained nearly 250 principals since the program launched in 2011. She previously worked as the Director of Development for The Council of State Governments, a national nonpartisan non-profit organization headquartered in Lexing-

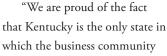
"I enjoyed getting to know the principals in Cohort 1 and learning about how the training they're receiving is already making an impact on their schools," said Juett.

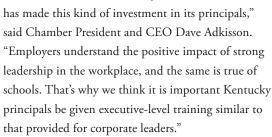
Elementary, middle and high school principals from across Kentucky representing both public and private schools applied for the institute; participants



Kentucky principals Michelle Nichols, Elkhorn Crossing School, Scott County, and Jeremy Howard, Belfry Middle School, Pike County, participated in leadership development activities at the Chamber's offices in September.

were selected by an advisory board made up of business leaders, principals, and school superintendents. The institute is being supported by generous donations from businesses across the state.





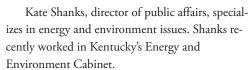
For more information about the Leadership Institute for School Principals, a program of the Kentucky Chamber Foundation, visit principalsleadky.com.

CHAMBER NEWS BRIEFS

Three join Chamber's staff in August

The Kentucky Chamber welcomed three new members to its staff in August.

Travis Burton is serving as manager of public affairs, specializing in education and workforce development issues. He comes to the Kentucky Chamber from the Kentucky Department of Agri-



Hilary Morgan, director of member services, manages the Chamber's membership service programs such as Anthem's Chamber Advantage and our partnership with Kentucky Employers' Mutual Insurance (KEMI).





Shanks



Morgan

New board members elected

Twelve Kentucky business leaders joined the Chamber's Board of Directors on October 1. Photos of all board members appear on

- Ben Cundiff, Cundiff Farms, Cadiz
- Mark Carter, Passport Health Plan, Louisville
- Ray Daniels, LexiDan Foods, Lexington
- Stephen Hanson, Baptist Health, Louisville
- Andrew Henderson, Lexington Clinic, Lexington
- Janet Jakubowicz, Bingham Greenebaum Doll, Louisville
- Rich Maddux, Jr., Propulsys, Inc. Hopkinsville
- Cliff Maesaka, Jr., Delta Dental of Kentucky, Inc., Louisville
- Chris Reid, Independence Bank, Owensboro
- Chuck Session, Duke Energy Kentucky, Cincinnati
- Kevin Smith, Beam Suntory, Clermont



Carol Juett

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WORK SAFE. SAVE MONEY.

To learn more about the unique workers' compensation insurance program KEMI offers to Kentucky Chamber members, visit www.kemi.com/kychamber.







New chamber partnership aims to help members build their online presence

The Kentucky Chamber of Commerce recently partnered with online advertising organization YPC Media. Through this partnership, YPC Media will



offer Chamber members a special Internet-based marketing program. "YPC's comprehensive marketing services will optimize your business's listing information across the Internet, providing the opportunity for your company to increase your online exposure and potentially generate higher traffic to your website," said Hilary Morgan, director of member services for the Chamber. "As a Kentucky Chamber member, you will receive several benefits as a result of this exciting partnership!"

Targeted advertising packages will include:

- Full color interactive display ads in YPC's online directory, yellowpagecity.com
- Search engine keywords that direct traffic to the heading showcasing your ad
- Special member-only advertising rates
- Mobile-ready websites
- Online visibility as a Kentucky Chamber of Commerce member business
- Optimization of your online business listing on multiple search engines and digital platforms
- Social media management
- :30 second HD video production
- Links to the Kentucky Chamber of Commerce website and online directory

YPC Media's marketing team will contact you in the upcoming weeks to invite you to participate in this exciting new program, offer more program details, and answer your questions. If you wish to contact us at the Kentucky Chamber to confirm YPC Media is authorized to discuss this program with you, please contact Morgan at (502) 848-8724 or e-mail her at hmorgan@kychamber.com.

If you would like to contact YPC Media yourself to learn more about this program, please feel free to call Martina Brugnoni at (800) 721-6839 or e-mail her at mbrugnoni@ypcmedia.com.





Near-record crowd visits KYSHRM conference

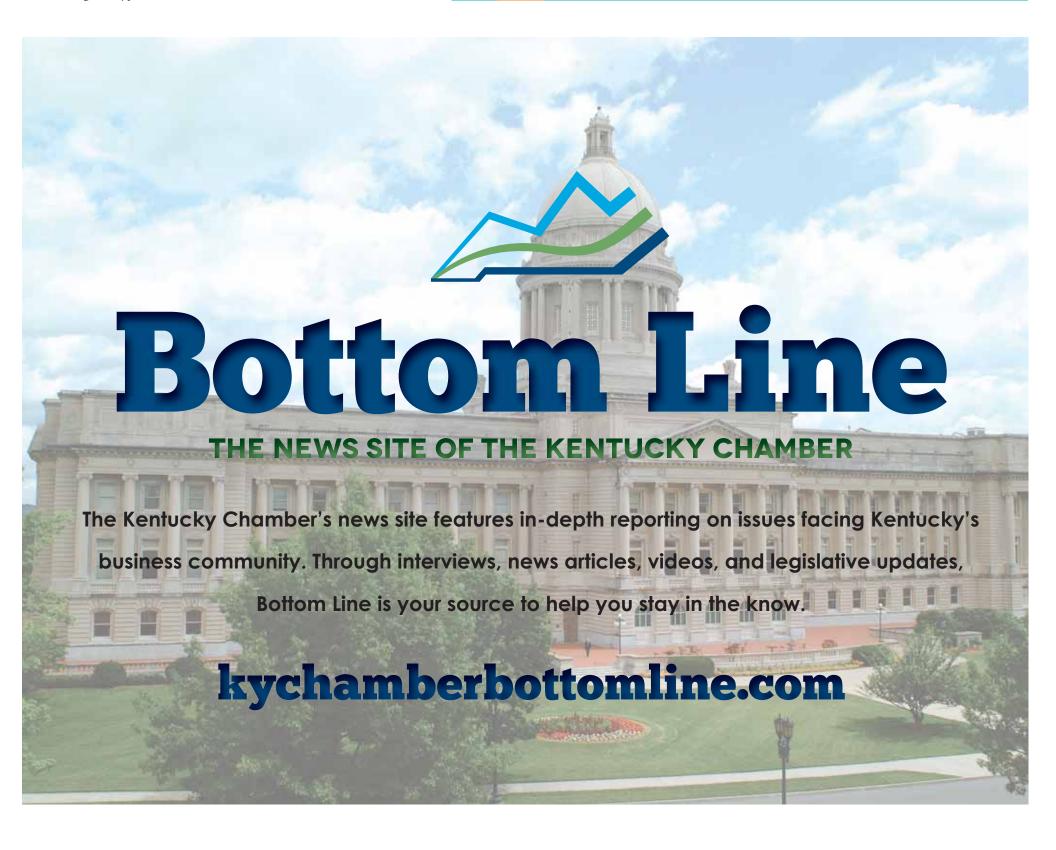
The 31st Annual Kentucky Society for Human Resource Management (KYSHRM) Conference, presented by Kentucky Career Center and UISIDES State Information Data Exchange System, was held at the Kentucky International Convention Center in Louisville Sept. 23-25. A near-record crowd of more than 550 HR professionals attended the largest HR conference in the state. Also in attendance were 70 speakers and more than 300 representatives from the 120 exhibitor and sponsor companies. Managed by the Kentucky Chamber, each year HR professionals participate in order to receive valuable HR training, network, gain professional development credits and learn from vendors about HR services and products. Visit kyshrmconference.com to learn more.

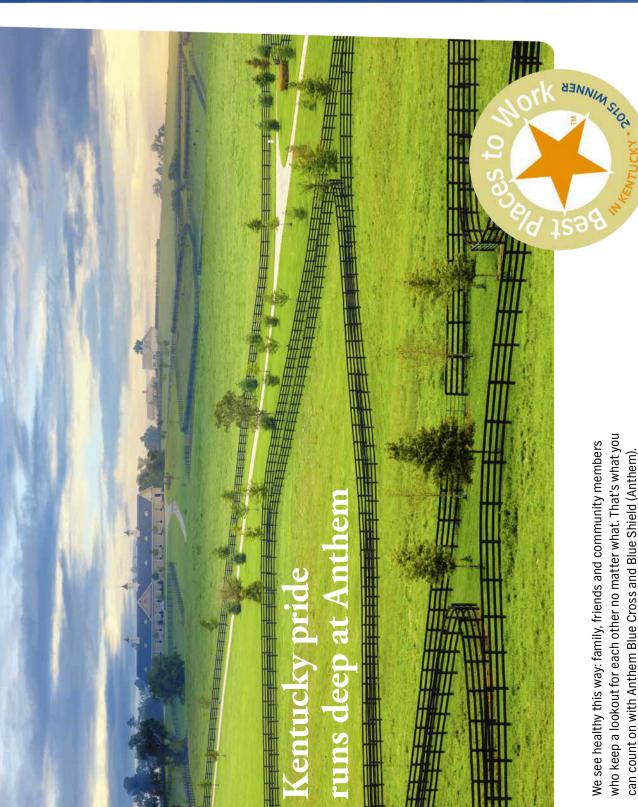


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who keep a lookout for each other no matter what. That's what you We see healthy this way: family, friends and community members can count on with Anthem Blue Cross and Blue Shield (Anthem),

our people personally from your neighborhood, your schools or at here for more than 75 years and have made it our business to be the playgrounds. We're moms, dads and local residents, just like one of the best places to work in Kentucky. You may even know you, who commit daily to bring excellent service delivered with Our roots are strong in the Bluegrass state. In fact, we've been that special Kentucky, down-home feel. It's our honor to be good neighbors, supporting organizations that help keep your families and your businesses thriving. So here's to the healthy state of Kentucky, strong now, stronger tomorrow.

We're here for Kentucky, now and always

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