KENTUCKY PODIATRIC MEDICAL ASSOCIATION

Presents

2021 ANNUAL SCIENTIFIC MEETING

20 Continuing Education Contact Hours

October 22-24, 2021
French Lick Hotel
French Lick, Indiana

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Mission Statement of the KPMA
2021 Annual Scientific Meeting

The KPMA's educational mission is to purposefully advance the art and science of podiatric medicine by providing the highest quality of didactic and clinical learning experiences to KPMA members & non-members and shall include a variety of instructional sessions aimed at significantly enhancing patient care, treatment protocols and practice efficiency. The program may include interactive educational adult learning methods and principles utilizing lectures, point-counterpoint, case studies, question and answer, handouts, audio visual materials (including media or narrations), and hands-on workshops.

Key goal
To achieve 20 Hours of Continuing Education Contact Hours (CECH) in evidenced-based podiatric medicine for professional development.

Objectives
Upon conclusion of the Annual Scientific Meeting podiatric physicians will be able to:

- be knowledgeably informed or remember information regarding podiatric conditions, maladies or circumstances relating to the practice of medicine and podiatry
- extrapolate by comprehension, understanding or perception the insight gained via lecture and discussion relating to the practice of medicine and podiatry
- formulate or infer by application case relevance relating to the practice of medicine and podiatry
- distinguish by analysis the appropriate modalities in the treatment, care and protocols of current trends, application and practices of medicine in podiatry
- generalize, synthesize, or deduce by classification ways to develop treatment protocols based on current literature and evidenced based medicine
- compare, contrast, and evaluate judgment values for those ideas presented between medical and surgical applications

Kentucky Podiatric Medical Association
5932 Timber Ridge Drive, Suite 101; Prospect, KY 40059
(502) 223-5322 * (800) 522-1321 * info@kypma.org * Fax: (502) 223-4937

Welcome!

Welcome to the KPMA 2021 Annual Scientific Meeting!

Dear Colleague:

Thank you for supporting our state association by attending our annual scientific meeting.

The 2021 Scientific Meeting will feature a diverse program of lecture topics. They will be presented in a didactic lecture format and will feature presenters from across the country. The purpose of this seminar is to provide a broad overview of developments in the field of Podiatric Medicine. The lectures will be geared toward licensed podiatric physicians. Participants will receive continuing medical education credits that will satisfy the licensure requirements of the Commonwealth of Kentucky.

If you have any ideas or suggestions for speakers or topics for future meetings, please send them to the association office. We appreciate your participation and support.

Jerry Roberts, DPM
Scientific Chair

Registration Information
Member $350 Early bird/$400 late fee
Non-member $650 Early bird/$750 late fee

Doctor registration includes *continental breakfasts, breaks, lunch, up to 20 hours of CE, and admission to the exhibit hall.*

We suggest you bring a sweater or jacket to ensure your comfort during all events.

Exhibit Hall
Visit the exhibits **all day Friday**, and **Saturday until Noon**. Wear your KPMA name tag for admittance. Exhibitor participation supports the podiatric profession. Please let them know how much you value their presence and support. ***Be sure to visit all booths for a chance to win door prizes.***

Changes to Lectures & Schedules
KPMA reserves the right to adjust or change any lecture or schedule.

Nondiscrimination
No person shall be denied participation in any continuing education program provided by this Association for reasons of race, sex, religion, national origin, or physical ability. This program is ADA compliant. Please notify the KPMA staff if you require specific accommodations at 1-800-522-1321.

CECH Hours
The KY Podiatric Medical Association is approved by the Council on Podiatric Medical Education as a provider of continuing education in podiatric medicine. KPMA has approved this activity for a maximum of 20 continuing education contact hours: Friday offers 7.5 total hours. Saturday offers 8.5 total hours. Sunday offers 4 total hours. **You will be required to sign-in two times per day for attendance verification!**

You must turn in your CECH signature sheet at the end of each day.

No commercial interest provided financial support for this continuing education activity.

Conference Attendance
Registration and payment do not automatically result in the issuance of any CECH credit. The CECH signature sheet attests that you have attended the program for the number of CECH hours awarded. A signed copy is required in order to receive the certificate of attendance.

Cancellations for DPMs
Cancellations must be submitted in writing to the KPMA office with the reason clearly stated. The CECH Chair and KPMA staff will review each request individually. Refund denials can be appealed to the KPMA Executive Committee. A $20 service charge will apply to all refunds issued.

Audience
The intended audience for the meeting is physicians, resident physicians, and students of podiatric medicine. Presentations are presented at a post-graduate physician level.

KPMA has designated an unrestricted educational grant from Bako Diagnostics to support this program.

Disclosure
Each speaker is required to disclose the existence of any financial and/or other relationships (i.e. Employee, consultant, speaker's bureau, grant recipient, research support) he or she might have with a) manufacturer(s) of any commercial product(s) to be discussed during his/her presentation and/or b) the commercial contributor(s) of the activity. Any such conflict will be announced by the individual introducing the speaker or by the speaker immediately preceding the lecture.

Schedule at a Glance

Friday October 22, 2021	Course Title	Presenter
7:00 – 8:00 AM	***Registration & Continental Breakfast***	
8:00 – 10:00 AM (2.0 CECH)	**"Percutaneous Surgical Intervention" & "Miscellaneous Reconstructive Surgery"**	Craig Camasta, DPM
10:00 – 10:30 AM	***Exhibit Break***	
10:30 – 11:30 AM (1.0 CECH)	**"Shoes, Shoe Mods, and a Pedorthist to Benefit Your Practice"**	Jim Sheridan
11:30 – 1:00 PM	***Lunch with Exhibitors***	
1:00 – 3:00 PM (2.0 CECH)	**"Maximizing Opportunities with Orthotics and AFO's in the Podiatric Practice: Coding and Compliance Tools Will Be Discussed"**	Shannon Kiser; Jonathan Moore, DPM; Jerry Roberts, DPM; Jim Sheridan
3:00 – 3:30 PM	***Exhibit Break***	
3:30 – 5:30 PM (2.0 CECH)	**"Implementing a Model of Evidence-Based Practice in Lower Extremity Wound Care"**	Jonathan Moore, DPM
5:30 – 6:30 PM (1.0 CECH)	**"More Than a Signature: Why Informed Consent is Critical"** *(PICA Risk Management Presentation)*	Wilbert R. Vancol, JD

Saturday, October 23, 2021		
7:00 – 8:00 AM	***Registration & Continental Breakfast with Exhibitors***	
8:00 – 9:00 AM (1.0 CECH)	**"Podiatric Dermatology Essentials"**	Tracey Vlahovic, DPM
9:00 – 10:00 AM (1.0 CECH)	**"Navicular-Cuneiform Arthrodesis" & "Neglected Achilles Tendon Ruptures"**	Jasmine N. Neal, DPM, MBA
10:00 – 10:30 AM	***Exhibit Break***	
10:30 – 12:00 PM (1.5 CECH)	**"The Role of Prescription Drug Monitoring Programs in Controlled Substance Management"** *(This session fulfills your KASPER requirement.)*	Jill E. Lee, PhD
12:00 – 2:00 PM (2.0 CECH)	***Lunch Lectures:*** **"DVT Prophylaxis" & "Pearls, Risks, and Complications of Chemical Matrixectomies"**	Melissa Lockwood, DPM
2:00 – 3:00 PM	***Annual Membership Meeting***	
3:00 – 3:15 PM	***Break***	
3:15 – 5:45 PM (2.5 CECH)	**"The Cares Act" & "HIPAA" & "Quality Reporting"**	Michael Brody, DPM
6:00 – 7:00 PM	***President's Reception (register on the enclosed form)***	

Sunday, October 24, 2021		
7:30 – 8:00 AM	***Registration***	
8:00 – 10:00 AM (2.0 CECH)	***Breakfast Lectures:*** **"Clinical Considerations of the Lower Extremity / PVD" & "Interventional Approaches for PAD and Therapeutic Treatment of PAD"**	Mahmoud Samman, MD
10:00 – 10:15 AM	***Break***	
10:15 – 11:15 AM (1.0 CECH)	**"Acute Achilles Tendon Ruptures" & "5th Metatarsal Fracture Management"**	Philip John Carolin, DPM
11:15 – 12:15 PM (1.0 CECH)	**"Orthoplastics" & "Charcot Arthropathy"**	Luc Bibeau, DPM

SPA DISCOUNT

- KPMA attendees and their guests will also receive a **10% discount on single service spa** treatments. Discount not available on packages, and cannot be combined with any other coupons, discounts or offers.

Continuing Education Lectures

Friday October 22, 2021

7:00-8:00 AM **Registration & Continental Breakfast**

8:00-9:00 AM (1.0 CECH)

"Percutaneous Surgical Intervention"

Craig Camasta, DPM

Objectives

- Explore the indications and uses of percutaneous techniques to address subtle-to-severe contracture deformities
- Present forefoot, midfoot, hindfoot, and ankle contractures
- Focus on clawtoes and equinus deformities

9:00-10:00 AM (1.0 CECH)

"Miscellaneous Reconstructive Surgery"

Craig Camasta, DPM

Objectives

- Current uses of internal fixation for forefoot surgery
- Indications for specific procedures (hammertoe, bunion, etc.), as well as a detailed description of hallux varus and its association with 1st Ray Macrodactyly
- Pediatric tarsal coalition and methods of assessing and surgical approaches

10:00-10:30 AM **Exhibit Break**

10:30-11:30 AM (1.0 CECH)

"Shoes, Shoe Mods, and a Pedorthist to Benefit Your Practice"

Jim Sheridan

Objectives

- How to create better outcomes for your patients
- How gait analysis improves shoe function
- How mods and simple adjustments to shoes improve patient quality of life
- Kinesiology taping and how you can be a hero

11:30-1:00 PM **Lunch with Exhibitors**

1:00-3:00 PM (2.0 CECH)

"Maximizing Opportunities with Orthotics and AFO's in the Podiatric Practice"

Shannon Kiser; Jonathan Moore, DPM; Jerry Roberts, DPM; Jim Sheridan

Objectives

- How to overcome the documentation challenges of the diabetic shoe program: pearls for growth and improved compliance
- Common errors in providing AFO's in your practice: learn how to grow your AFO business without increasing headaches.
- Essential DME compliance pearls
- Discuss the value of interdisciplinary approaches to challenging AFO/orthotic patients: can DPM's, orthotists, and Pedorthist work together?
- AFO for balance deficiencies - a legitimate approach in podiatric practice

3:00-3:30 PM **Exhibit Break**

3:30-5:30 PM (2.0 CECH)

"Implementing a Model of Evidence-Based Practice in Lower Extremity Wound Care"

Jonathan Moore, DPM

Objectives

- Discuss the clinical and financial value of providing reimbursable wound healing tools for your patients THROUGH your office
- Discuss the link between dispensing essential services through your office and creating a Center of Excellence
- Discuss the clinical effectiveness of specific reimbursable wound care products and why dispensing through your office reduces healing times while enhancing compliance and convenience
- Discuss effective and reimbursable tools for venous leg ulceration through your office.
- Review the essential guidelines to ensure compliance when dispensing supplies as part of an evidence-based approach to wound healing

5:30-6:30 PM (1.0 CECH)

"More Than a Signature: Why Informed Consent is Critical"

Wilbert R. Vancol, JD

Objectives

- Understand the legal and ethical obligations of obtaining informed consent.
- Identify strategies and best practices for obtaining informed consent (or refusal) and documenting the discussion.
- Recognize risk strategies to consider implementing in your practice.

Saturday October 23, 2021

7:00-8:00 AM **Registration & Continental Breakfast**

8:00-9:00 AM (1.0 CECH)

"Podiatric Dermatology Essentials"

Tracey Vlahovic, DPM

- Discuss newest topical dermatologic therapies
- Understand how to use antifungals in practice
- Utilize newest wart therapies

9:00-10:00 AM (1.0 CECH)

"Navicular-Cuneiform Arthrodesis" &
"Neglected Achilles Tendon Ruptures"

Jasmine N. Neal, DPM, MBA

Objectives

- Indications for the surgical procedures discussed.
- Anatomical considerations of the proposed procedures
- Description of risk factors for neglected achilles tendon ruptures
- Presentation of various surgical techniques for consideration when presented with a neglected achilles tendon rupture

10:00-10:30 AM **Exhibit Break**

10:30-12:00 PM (1.5 CECH)

"The Role of PDMPs in Controlled Substance Management"

Jill E. Lee, RPh

Objectives

- KASPER Basic Features and Associated Laws
- KASPER Enhancements/Modernization
- Responsible CS Prescribing using KASPER
- Identifying Fraud and Diversion using KASPER
- Monitoring Your Prescribing using KASPER
- The Drug Enforcement and Professional Practices Branch

This session fulfills the KY State Board of Podiatry requirement 4)(a) Beginning on July 1, 2012, and annually thereafter, each podiatrist licensed by the board shall complete at least one and one-half (1.5) hours of continuing education related to the use of the Kentucky All- Schedule Prescription Electronic Reporting System (KASPER), pain management, or addiction disorders.

12:00-2:00 PM *Lunch Lectures* (2.0 CECH)

"DVT Prophylaxis" & "Pearls, Risks, and Complications of Chemical Matrixectomies"

Melissa Lockwood, DPM

Objectives

- Update on appropriate preoperative considerations and guidelines for podiatric patients and their risk regarding deep vein thrombosis. After completion of this presentation, attendees:
  - Will be able to stratify risk of DVT for elective patients prior to surgical intervention.
  - Will be able to appropriately medicate a patient before an inciting event and after an adverse event to mitigate risk to the patient.
- To better understand the role of the chemical matrixectomy in clinical setting
- To prepare a complete consent form for these "routine" procedures and how to minimize risk as a clinician
- To review case studies of "I wish I knew" and pearls to make a chemical matrixectomy as success

2:00-3:00 PM **Annual Membership Meeting**

3:00-3:15 PM **Break**

3:15-5:45 PM (2.5 CECH)

"The Cares Act" & "HIPAA" & "Quality Reporting"

Michael Brody, DPM

Objectives

- Be able to properly respond to electronic requests for patient data from other medical providers
- Be able to provide information to patient applications to better engage patients in their health care
- Know how and when to provide information to Public Health Agencies and other Organizations to protect Public Health
- Be prepared to take the necessary steps to protect the confidentiality, integrity, and confidentiality of Protected Health Information
- Provide and document the quality care in a manner that demonstrated you are a quality physician to the public
- Participate in Quality Reporting and achieve the highest possible quality score for your services.
- Earn up to a 9% Bonus on all of your Medicare Fees.

SATURDAY EVENING PRESIDENT'S RECEPTION

After Saturday's CE sessions, join your colleagues to wind down with drinks and appetizers from 6:00 – 7:00pm. **This is *complimentary* for registered doctors and residents. Guests can attend for $20 each.** Each ticket includes 2 drink tickets and hors d'oeuvres. *Be sure to indicate your attendance when you register!*

Sunday October 24, 2021

7:30-8:00 AM **Registration**

8:00-10:00 AM *Breakfast Lectures* (2.0 CECH)

"Clinical Considerations of the Lower Extremity / PVD: An Interventional Perspective" & "Interventional Approaches for PAD and Therapeutic Treatment of PAD: Comprehensive Case Reviews"

Mahmoud Samman, MD

Objectives

- Discuss the typical and atypical symptoms of PVD
- Explain the next step is to diagnose the patient
- Explain the next step in terms of the management
- Why interventional treatment of PVD is important
- What you should know about interventional treatment of PVD
- Present typical and atypical PVD cases

10:00-10:15 AM **Break**

10:15-11:15 AM (1.0 CECH)

"Acute Achilles Tendon Ruptures: Conservative vs Surgical Care" & "5th Metatarsal Fracture"

Philip John Carolin, DPM

Objectives

- Understand Acute Achilles injuries presentations
- Review of non-operative care
- Surgical management of these injuries
- Understand 5th metatarsal fractures presentations
- Review of non-operative care
- Surgical management of these injuries

11:15-12:15 PM (1.0 CECH)

"Orthoplastics" & "Charcot Arthropathy"

Luc Bibeau, DPM

Objectives

- Review vascular anatomy of the lower extremity
- Review pre-operative work up and surgical strategy
- Review common flaps in foot and ankle surgery
- Review history and pathogenesis of Charcot arthropathy
- Pre-operative management
- Discuss conservative vs. surgical considerations in treatment of Charcot arthropathy

SPEAKER BIOS



Dr. Luc Bibeau is originally from Chicago, IL. He finished his undergraduate education at Augustana College and his podiatric medical education at the Dr. William M. Scholl College of Podiatric Medicine. Dr. Bibeau is an avid Chicago sports fan and enjoy hiking, skiing, and mountain biking in his free time.



With more than 30 years of experience in the field of medicine, **Dr. Michael Brody** currently operates a private practice in Southold, NY. He served as a staff podiatrist and clinical instructor at the Veterans Administration Medical Center for 26 years, where he founded the podiatry residency program. An expert in his field, Dr. Brody has traveled across the nation educating many businesses and healthcare organizations in the field of Health Information Technology (HIT) and Meaningful Use. He has been board certified with the ABPM since 1996.



Dr. Craig Camasta is well-known for treating difficult bone and soft tissue tumors and infections and specializes in revision surgery in patients with previously unsuccessful surgical results. Dr. Camasta uses his surgical expertise to treat complex deformities including neonatal and neglected clubfoot, congenital deformities (polydactyly, macrodactyly, arthrogryposis, calcaneovalgus), trauma and burn victims, neurological conditions affecting the lower extremity (spina bifida, polio, cerebral palsy, Charcot-Marie-Tooth disease), infectious diseases (bone infections), and various acquired conditions such as flatfoot, tarsal coalition, cavus foot, arthritis, and juvenile bunions.



Dr. Philip Jon Carolin graduated from Oklahoma State University in 2014, followed by graduating from Kent State University College of Podiatric Medicine in 2018. He obtained his Residency training at West Penn Foot and Ankle institute, graduating in 2021. Dr. Carolin is currently becoming Fellowship trained at the Reconstructive Foot and Ankle Surgery Fellowship in Kentucky.



Shannon Kiser Shannon Kiser is an Orthotist, Prosthetist providing O & P services at Cumberland Foot and Ankle. He has provided orthotics and prosthetics throughout Kentucky for the past 20 years.



Jill Lee, RPh, is an Investigator/ Pharmacist Consultant for the Drug Enforcement and Professional Practices Branch of the Kentucky Cabinet for Health and Family Services. She works in the offices of KASPER which is operated by the Office of Inspector General. In this position, she is responsible for conducting investigations relating to potential forgeries, doctor shoppers and inappropriate prescribing by providers. Mrs. Lee graduated from the University of Kentucky with a Bachelor of Science in Pharmacy and has 20 years of experience as a retail pharmacist. Mrs. Lee is a member of the National Association of Drug Diversion Investigators, Kentucky Pharmacist Association and Kentucky Narcotic's Officers' Association.



Dr. Melissa Lockwood is the founder and owner of Heartland Foot and Ankle Associates in Bloomington, IL. Dr. Lockwood is a nationally recognized speaker on practice management topics and is excited to share these new pearls with the attendees this year. She is a fellow of the ASPS, ACPM and is the marketing chairperson for the American Board of Podiatric Medicine. Dr. Lockwood spends her free time cheering on her favorite sports teams with her husband, Scott and children, Lauren and James.



Dr. Jonathan Moore received his Doctor of Podiatric Medicine degree from the California College of Podiatric Medicine. He then completed a three-year podiatric medical/surgical residency including a Diabetic Foot Fellowship at the University of Texas Health Science Center. As a result of his hard work, Dr. Moore became the first foot and ankle surgeon to be appointed staff privileges at Lake Cumberland Regional Hospital. Dr. Moore is widely published on numerous foot and ankle-related topics and serves on multiple professional boards.



Dr. Jasmine Neal was born and raised in Atlanta, GA. She attended Spelman College in Atlanta where she received a Bachelor of Science degree in Biology. She then completed her medical education at California School of Podiatric Medicine. She completed her three-year surgical resident training at Dekalb Medical Center in Decatur, GA. Dr. Neal served as Chief resident and was acknowledged as Resident of the Year during her senior year. While in residency, Dr. Neal lectured as a resident member of The Podiatry Institute of which she is now a faculty member. Dr. Neal completed her fellowship at Kentucky/Indiana Foot & Ankle Specialists specializing in foot and ankle reconstruction. Recently, Dr. Neal earned her MBA degree at University of Louisville. Dr. Neal hopes to continue enhancing her knowledge base and preparing for the rapidly shifting state of healthcare both in the US and globally.



Dr. Jerry Roberts grew up in Griffin, GA and attended the University of Georgia for undergraduate studies. From there, he trained at the Ohio College of Podiatric Medicine and completed his surgical training in Cleveland, Ohio. Dr. Roberts is trained in advanced wound care and limb preservation techniques. While in Cleveland he received training in correction of flat foot deformities in adults and children, foot and ankle trauma, and total ankle joint replacement.



Dr. Mahmoud Samman is an Interventional Radiologist, board certified, and the Medical Director of Vascular & Interventional Institute of Louisville. He is the former chief of Vascular & Interventional Radiology Section at University of Louisville. He worked there for 12 years before opening an outpatient Interventional Radiology center, the first and only one in Kentucky. His main passion is peripheral vascular disease and limb salvage.



Jim Sheridan has worked in the shoe industry for 30 plus years both in a sales and education capacity, as well as a clinical podiatric setting. He has extended knowledge both in biomechanics and its direct relevance to appropriate shoe selection for various patient needs.



Wilbert Vancol is a graduate of the University of Florida (BA) and the University of Florida Levin College of Law (JD, Honors). During his time at the College of Law, he was selected as the National Best Advocate by the American Bar Association- the first individual from the University of Florida to win the prestigious award. Wilbert also served as president of the Black Law Student Association and received that organization's Gerald A. Williams Memorial Scholarship. Currently, Wilbert concentrates his practice on the defense of medical negligence claims. Wilbert is active in the community and volunteers as youth basketball coach at the Downtown Orlando YMCA.



Dr. Tracey Vlahovic is a Clinical Professor and J. Stanley and Pearl Landau Faculty Fellow at the Temple University School of Podiatric Medicine (TUSPM) in Philadelphia. She is board certified in foot surgery by the American Board of Podiatric Surgery. Dr. Vlahovic currently teaches the Fundamentals of Dermatology course at TUSPM and has received numerous teaching awards. She has authored several articles in peer-reviewed journals and is involved in multiple clinical research trials for various dermatological therapies and devices.

UPCOMING CONFERENCES

2022 KPMA Scientific Meeting

April 22 - 24, 2022

Louisville, KY

Louisville Marriott Downtown



2023 KPMA Scientific Meeting

April 21 - 23, 2023

Lexington, KY

Hilton Lexington Downtown



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Only medical professional liability insurance provider to have handled 25,000 podiatry-specific malpractice claims since company's inception.

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State Associations

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Registration Form

2021 KPMA Annual Scientific Meeting

Please print

Doctor registration includes *admission to lectures and exhibit hall, & breakfast and lunch each day.*

Circle applicable registration fees.

Dr. Name _____ **Practice Name** _____

Email _____ **Address** _____

Phone _____ **City, State, Zip** _____

I am a member of the _____ *(state abbr)* **Podiatric Medical Association.**

☐ **I am a first-time attendee.**

☐ **I have special diet/accommodations requests:** _____

Registration Type	**Badge Name** *(First and Last)*	*(**Thru** Sept 24)* **Registration Fee**	*(**After** Sept 24)* **Registration Fee**	**Thursday Single Golfer**	**Saturday President's Reception**	**SUBTOTAL**
KPMA/APMA Doctor		$350	$400	$125	$0	
Resident/ Student		$75	$100	$125	$0	
Non-Member Doctor		$650	$750	$125	$0	
Guest 1 (Not valid for exhibit area or CE sessions)		---	---	$125	$20	
Guest 2 (Not valid for exhibit area or CE sessions)		---	---	$125	$20	

I would like to golf with: _____

_____

TOTAL: $_____

☐ **Check #**_____ **enclosed** *(payable to KY Podiatric Medical Association)*

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HOTEL INFO: The conference and exhibits will take place in the French Lick Hotel. **Reserve your room online by and using the link on the registration page (bit.ly/KYPMA21) or the QR code at the right takes you directly to the booking site.**

Return this completed form *with payment*

by mail (KPMA, 5932 Timber Ridge Drive, Ste 101, Prospect, KY 40059),

fax (502-223-4937) or email (info@kypma.org) **Questions?** info@kypma.org or 502-223-5322

KPMA Annual Scientific Meeting

October 22-24, 2021 ♦ French Lick, IN ♦ French Lick Hotel

Let's hit the links on Thursday!

If 20 people sign up to golf the Donald Ross Golf Course on Thursday with a 1:00 PM tee time, we can secure a *20% discount*. The regular fee is $125 per person. If you sign up to play and pay $125 and we get 20 golfers, we will issue you a refund of $25.