

Via Facsimile and U.S. Mail  
Mail Stop 6010

October 1, 2008

Raymond L. Carr  
Chief Financial Officer  
Kentucky Investors, Inc.  
200 Capital Avenue  
Frankfort, KY 40601

**Re: Kentucky Investors, Inc.**  
**Form 10-K for the Fiscal Year Ended December 31, 2007**  
**Form 10-Q for the Quarterly Period Ended March 31, 2008**  
**Form 10-Q for the Quarterly Period Ended June 30, 2008**  
**File Number: 000-01999**

Dear Mr. Carr,

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Carlton E. Tartar  
Accounting Branch Chief