

# Reasons women should consider annuities for retirement

If you're a woman in or near retirement, let me ask you this: "How do you plan to take what you've so diligently saved and turn it into a lifetime stream of dependable, predictable, tax-advantaged income?"

If you're like many of us, you probably don't have a ready answer to this question. That's because you've been busy doing "all the right things."



STEPHEN DYBWAD

You've been working, saving, maximizing your 401K, paying off debts, being a caregiver, running a household, etc. It's likely you haven't really had time to think about what to do when the time comes to stop working and live on what you've accumulated.

I want to suggest: Take some time to consider annuities carefully. After spending time studying this often overlooked, but powerful financial vehicle, I've come to believe that nearly every woman planning on retiring could benefit from the features found in annuity products.

1. Here are a few reasons you should consider an annuity when it comes time to empty your "accumulation" bucket.
2. An annuity creates guaranteed income for life. When you deposit a lump sum into an annuity, you enter into a contract with an insurance company in which the company guarantees you income for the rest of your life. This will eliminate a

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# Sex crimes suspect pre-trial pushed due to 'extensive' discovery

BY AARON SNYDER  
THE DAILY INDEPENDENT

**CATLETTSBURG** Both the defense and prosecution requested more time to review discovery information in a case involving a 37-year-old man charged with numerous sex crimes.

Austin Little, a Boyd County inmate since early March, is facing

sexual abuse, sodomy, rape, unlawful transaction with a minor (first, second and third degree), procurement or promotion of a minor by electronic means (six counts) and marijuana possession charges.

Little was on the Boyd County Circuit Court docket Friday for a pre-trial conference.

Both his attorney and the Commonwealth needed more time

prior to Little appearing on the docket again.

"It's extensive," the Commonwealth's Attorney's Office said, referring to discovery.

Little is scheduled for a pre-trial on Friday, Aug. 22.

Little is in the Boyd County Detention Center on a \$500,000 bond.

(606) 326-2664 |  
asnyder@dailyindependent.com

# Drug charges lead to 5-year sentence

BY AARON SNYDER  
THE DAILY INDEPENDENT

**CATLETTSBURG** A 31-year-old Ashland woman pleaded guilty to three charges in Boyd County Circuit Court Friday, resulting in a five-year sentence.

Kayla Salyers, who

was arrested in November 2024 by Ashland Police Department, pleaded guilty to possession of methamphetamine, possession of fentanyl and promoting contraband.

Salyers was originally charged with trafficking fentanyl. That charge was amended upon

further investigation by APD.

Salyers admitted to Judge George Davis Friday she possessed meth and fentanyl in September 2024. She pleaded guilty to promoting contraband into the Boyd County Detention Center on Nov. 25, 2024.

Each possession

charge carried up to a three-year sentence, while the promoting contraband charge accompanies a five-year sentence. They'll run concurrently, meaning she'll serve five years of active time.

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asnyder@dailyindependent.com

## NEWS IN BRIEF

### Ky. 182 in Carter Co. to begin guardrail work

OLIVE HILL

Contractors will begin installation of guardrail on Ky. 182 in the Echo Canyon area, between U.S. 60 (milepoint 8.5) and Ky. 209 (milepoint 9.7) beginning on Monday, June 2. Traffic will be controlled by flaggers during day-time hours.

Road work schedules may be adjusted if inclement weather or other unforeseen delays occur. Motorists are asked to heed all warning signs, slow down in work zones and remain aware of workers and construction equipment when traveling.

Visit [GoKY.ky.gov](https://goKY.ky.gov) online for Kentucky travel and traffic information or use the Waze mobile application. Follow Transportation Cabinet operations in north-

east Kentucky on social media @KYTCDistrict9.

### St. Joseph Health reaches agreement

MOUNT STERLING

Saint Joseph Health, which serves communities across central and eastern Kentucky, has announced a new multi-year agreement with health insurance provider UnitedHealthcare. The renewal agreement will allow patients with coverage through UnitedHealthcare to maintain in-network access to all Saint Joseph Health services across existing contracted products, including Medicare Advantage, according to a news release.

Saint Joseph Health worked with United to reach an agreement, with the end goal to ensure that they could continue to meet the needs of Kentucky patients today and in the future.

Visit [commonspirit.org/saintjosephhealth](https://commonspirit.org/saintjosephhealth) for more information.

### St. Jo celebrates 100th robotic surgery

MOUNT STERLING

Saint Joseph Mount Sterling completed its 100th orthopedic robotic surgery using the innovative Mako SmartRobotics system on May 5.

The Mako SmartRobotics system assists surgeons in achieving greater accuracy during surgery, leading to quicker recovery times and improved range of motion for patients.

The first surgery utilizing the Mako system at Saint Joseph Mount Sterling was performed by James Rollins, MD, and the 100th procedure was led by Anup Chattha, MD.

Saint Joseph Mount Sterling had a celebration, including balloons and cake, to honor the 100th patient.

Staff reports

# Child abuse suspects have status hearing Friday

BY AARON SNYDER  
THE DAILY INDEPENDENT

**CATLETTSBURG** Four defendants connected to a case of child abuse from January 2024 virtually appeared in Boyd County Circuit Court Friday for a status hearing.

Austin Adam Frazier, Edward Goins and Kirk Mount are all connected to the "house of horrors" case, in which a young girl escaped a residence and found a safe haven at a neighbor's home prior to the Fraziers' arrest.

Goins and Mount were arrested shortly thereafter.

The young girl, according to court records, endured extreme abuse and torture — sexual, physical, emotional and psychological.

The Fraziers face 40 combined felony charges.

Austin Frazier is charged with two counts of first-degree sexual abuse, female genital mutilation, 13 counts of first-degree criminal abuse of a child 12 or under, kidnapping a minor, two counts of first-degree strangulation and second-degree cruelty to animals. Kayla Frazier faces the same criminal abuse, kidnapping and

animal cruelty charges, and she is charged with being complicit to sexual abuse, genital mutilation and strangulation.

Goins and Mount face the same charges: first-degree criminal abuse of a child 12 or under, kidnapping of a minor and failure to report child neglect or abuse.

All four defendants are scheduled to appear again for a pre-trial on July 31.

Austin Frazier has been in Greenup County Detention Center. The other three are in Boyd County Jail.

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asnyder@dailyindependent.com

## PUBLIC NOTICE

### CLERK'S NOTICE OF FIDUCIARIES ACCOUNTING

Under the requirements of the Section 424.130 Kentucky Revised Statutes, the following fiduciaries have been filed with the Boyd District Court Clerk, the settlement or accounting trust as set forth herein:

Periodic Settlement	03-P-125	Rebecca Bowen as Executrix of the Estate of Franklin Brown
Periodic Settlement	08-P-426	Larry & Teresa Caudill as Co-Guardians of the Estate of Joshua Griffith
Periodic Settlement	09-P-126	Edsel B. Fitzpatrick Jr. as Executor of the Estate of Edsel B. Fitzpatrick Sr.
Periodic Settlement	10-P-038	Mark Kazaa as Executor of the Estate of Ora Kazee
Periodic Settlement	14-P-353	Theresa Lynn Howard as Executrix of the Estate of Harold Dean Howard
Periodic Settlement	19-P-332	Briana Fitch as Administratrix of the Estate of Bradric Ruel Fitch
Periodic Settlement	20-P-066	Christopher B. Moore as Executor of the Estate of Christine Moore
Periodic Settlement	20-P-080	Gary McGuire as Executor of the Estate of Ruby McGuire
Periodic Settlement	20-P-089	Judy Tackett and Koty Tackett as Co-Executors of the Estate of Patricia Lou Mullins
Periodic Settlement	20-P-090	Robert W. Miller as Executor of the Estate of Virginia M. Fouts
Periodic Settlement	20-P-190	Paula Freeman as Executor of the Estate of Thomas Trimble
Periodic Settlement	21-P-420	Connie Harden Ratliff as Executrix of the Estate of Danny Ratliff
Periodic Settlement	22-P-023	Linda Fellure as Executrix of the Estate of Ellenor Cornwell
Periodic Settlement	22-P-079	Lisa Wyant as Executrix of the Estate of Robert Blevins
Periodic Settlement	23-P-059	Surekha H. Patel as Executor of the Estate of Hasmukh B. Patel
Periodic Settlement	24-P-123	James E. Moore III and Joy Wolfe as Co-Administrators of the Estate of James Edward Moore Jr.
Periodic Settlement	24-P-183	Indi Ramsey as Conservator of the Estate of Rylan Ramsey
Final Settlement	08-P-216	Richard Dale White as Executor of the Estate of John Douglas White
Final Settlement	23-P-330	Rose Ann Snowden as Administratrix of the Estate of Evelyn Louise Conley
Final Settlement	23-P-231	Dawna J. Clark as Administratrix of the Estate of Gail Crisp
Final Settlement	24-P-035	Bobbi Lynn Burton as Executrix of the Estate of Bobby Earl Crisp
Final Settlement	24-P-182	Chrystina Combs as Administrator of the Estate of Paula Riley
Final Settlement	24-P-253	Donald Ray McDowell as Executor of the Estate of Vickie Lynn Adkins
Final Settlement	24-P-269	Ronald Fraley as Executor of the Estate of Jean Louise Ramey Fraley

1:30 PM July 1, 2025 having been set as date of hearing. Exceptions must be filed before date of hearing. No cause for exceptions having been shown, the settlement will be confirmed at date of hearing.

Published: May 31, 2025

## PUBLIC NOTICE

## PUBLIC NOTICE

Boyd County Career and Technical Center is in search of the equipment listed below. If your company sells this equipment and you would like to be submit a bid, please pick up a bid response form from BCPs District Office or Boyd County CTC and return it by 3:00pm on 06/13/25 to the Boyd County Board of Education, 1104 Bob McCullough Drive, Ashland, KY 41102. Interested vendors can contact the Boyd County CTC at 606-928-7120 for specifications.

### For Industrial Maintenance:

Laser Alignment Tool  
Alignment Jig with Dial Indicators  
Electrical, Hydraulic, Pneumatic Trainers

### For Agriculture:

Flat Filler  
Bovine Injection Simulator  
Steel Pesticide Cabinet

### For Construction:

Industrial Planer, jointer, router table, bead blaster, safety saw, and dust collection.

### For Family Science:

Long arm Stationary Machine  
Embroidery Machine

### For Health Science:

CPR Training Equipment  
Anatomy Table

### Industrial Shop Spaces:

Fork Lift

### General Purpose:

7-9 Passenger Van

The Boyd County School District reserves the right to reject any or all bids and to award multiple bids.

Published: May 27, 28, 29, 30, 31 and June 2, 4, 5, 6, 7, & 9, 2025

## PUBLIC NOTICE

## PUBLIC NOTICE

Conservation District Cost Share Program Announced  
The Boyd County Conservation District will be accepting requests for cost share funding under the Kentucky Soil Erosion and Water Quality Cost Share Program on a continuous signup basis.

The Kentucky Soil Erosion and Water Quality Cost Share Program was created to help agricultural operations protect the soil and water resources of Kentucky. This program is a result of House Bill 377 that was passed in the 1994 General Assembly. This bill established annual cost share funds to be administered by conservation districts with priority given to animal waste related problems and agricultural district participants where pollution problems have been identified. Funding for practices will be approved by the Soil and Water Conservation Commission at the Kentucky Division of Conservation, located in Frankfort, as funds are available. For more information, please contact your local conservation district office located at 12250 Midland Trail Ashland KY 41102.

You may inquire in person Monday through Friday from 9 a.m. to 4 p.m. or by phone at: 606-928-8027.

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