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COMMONWEALTH OF KENTUCKY LESLIE CIRCUIT AND DISTRICT **COURTS** P.O. BOX 1750 **HYDEN, KY 41749**

NOTICE OF FILING FINAL SETTLEMENT IN RE ESTATE OF LAURA MUNCY JERRY MUNCY EXECUTOR OF THE SAID ESTATE, IS HEREBY GIVING NOTICE THE FINAL SETTLEMENT WILL BE HEARD IN LESLIE DISTRICT **COURT IN 10 DAYS.**

ANY CLAIMS MUST BE MADE BY THAT TIME.

> KENNETH BUCKLE 22011 MAIN ST. UNIT 2, BOX 1 **HYDEN, KY 41749**

COMMONWEALTH OF KENTUCKY LESLIE CIRCUIT AND DISTRICT **COURTS** P.O. BOX 1750 **HYDEN, KY 41749**

NOTICE OF FILING FINAL SETTLEMENT IN RE ESTATE OF MARIE WOODS MARY HARRIS & MICHAEL WOODS CO-EXECUTOR OF THE SAID ESTATE. IS HEREBY GIVING NOTICE THE FI-NAL SETTLEMENT WILL BE HEARD IN LESLIE DISTRICT COURT IN 10

ANY CLAIMS MUST BE MADE BY

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DAYS.

BEECHWOOD APARTMENTS

Beechwood Apartments is currently accepting applications for immediate openings for one bedroom and efficiency units. You must be 55 or older to qualify. Some utilities included and rent is based on income. Kim at 259 Hickory Street, Hyden, **KY** or call 606-672-3938 on Tuesday and Thursday 8:00 am - 4:30 pm.

Are Your College Savings on Track?

(StatePoint) vou're like many Americans, college savings may be taking a back seat to other financial priorities right now. Financial advisors want you to know that there are options to maximize education savings that you may not be taking advantage of. New research

from **Edward** Jones, a leading North American financial services firm, and Morning Consult found that 52% of Americans don't know what 529 plans are, and only 14% note they have or intend to use one as part of their education savings strategy.

"As a parent myself and as a financial advisor, I've seen the impact that **529** plans have had for my family's and my clients' education savings," said Andy Esser, a financial advisor at Edward Jones. "With education costs and borrowing costs on the rise, it's more important than ever for Americans to understand options savings available to them." To help you get educavour tion-specific and broader financial goals on track this 529 Day-celebrated May 29-Edward Jones is sharing these fast facts about 529 plans:

529 plans, defined: A 529 plan is an education savings investment count that offers federal and state tax benefits. Earnings grow tax free and distributions are tax free, when used for qualified education expenses, and many states plans offer state income tax deductions

contributions Distributions are While flexible: 529 plans offer a variety of options for how beneficiaries use the funds, this fact is widely misunderstood. In fact, the majority of surveyed Americans not aware that 529 funds can be used for qualified apprenticeships (72%), K-12 expenses (65%), or possibly even for rollover funds to a Roth IRA (81%), among other options.

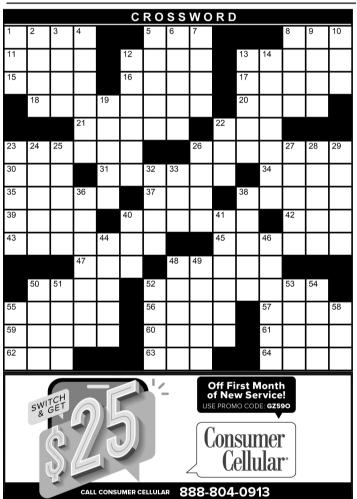
Account management offers options: If your family has multiple children, you may choose to open just one 529 account, or different accounts for each child. Either way, if a named beneficiary decides not to attend school, the account owner can change the beneficiary to aneasy: 529 plans accept contributions from anyone, regardless of whether they are account holders, making it easy for loved ones-from grandparents to family friendsto contribute to tax-advantaged education savings. Savings are falling short: Only 38% of Americans feel like they are saving enough to reach their education savings meaning goals, most families will likely need to lean on student loans to meet costs. A 529 plan can offset what vour family might need to borrow, helping position you for a debt-free future.

Financial advisors



can help: The majority of respondents (78%) do not typically consult a financial advisor before making decisions related to education savings, but 21% say that working with a financial advisor would help them feel better about covering the costs of future education expenses. Financial advisors can act as imparthird-party experts to develop tailored strategies to meet your savings goals within the context of your big-picture financial goals.

about 529 plans, visit www.edwardjones.com. "Amid inflation and high interest rates, a growing number of young people are considering skipping higher education altogether. Understanding the many savings options available can help them make an informed decision about whether college is within reach," says Esser. Bank products and services are available through Wells Fargo Bank, N.A.



STATEPOINT 47. Old horse 48. Film director **CROSSWORD** THEME: THE Sergio 1950s **50. ACROSS** work-related trip 52. *Slicked men's 1. Deals a death blow hairstyle 55. Does like a hot 5. Large edible mushroom dog 56. Rod for a hot 8. Food safety agency, acr. rod 11. Auditioner's 57. Winter forehope cast 12. Closing act **59.** Be 13. *Julius and 60. Measurement, Ethel Rosenberg, abbr. 61. U2 guitarist supposedly 15. Corset rod 62. *Clearasil tar-16. Therefore 17. *"Lord of the 63. Ballpark fig. 64. Wine choice Flies" shell 18. *Ed of TV **DOWN** 20. Sty sound 1. Roman goddess 21. Pillow filler of fertility 22. Gastrointestinal tract nickname 23. *Pooch on a **1950s skirt** 26. Most cautious 30. Go wrong 31. Camels' relatives

3. German Mrs. 4. Coiffed 5. Turn pumpkin into Jack-o-Lan-6. "Pomp and 34. Lake north of Circumstance" Cleveland composer 35. Wide open Low-ranking 37. Kind of coniworker Spectrum 38. dinavian maker 9. 52 cards 39. Better than

42. Headdress

43. Tennis shoe

measurements

45. Triage nurse's

8. Certain Scan-

10. Fireplace mess 12. Beer mug 40. Portable stairs 13. Use elbow

*Domino's

grease 14. *First Black nominee of Oscar for Best Actor

19. City in Northern France 22. Neon or radon, e.g. 23. Church bell

Band's

sounds 24. Liturgy instrument 25. Speak like

Pericles 26. *June Cleaver's husband 27. "Fear of Flying" author Jong

28. Type of rug **Christmas** help, pl. 32. Way, way off

33. *___-Century Modern **36.**

*Charles **Schulz creation** 38. Newspapers and such 40. Chicken order

41. Calls forth 44. Eroded limestone landscape

46. Movie trailer, e.g. 48. Lumen per square meter, pl.

49. "Bravo! Bravo!", e.g. **50.** Yellow ride

51. The Fonz: "Sit ! ? ? 52. Female equivalent of sir

_-European language 54. Fireplace fod-

55. *Candy in dispenser 58. Itsy-bitsy