

Salvation Army urges community support for year-end giving

SUBMITTED CONTENT

ASHLAND As the year comes to a close, The Salvation Army of Northeast Kentucky is urging community members to give generously, ensuring their neighbors in need receive help not just during the holidays but all year long. Donations this year will help ensure The Salvation Army can continue to provide food, shelter, rent and utility assistance, rehabilitation, and other critical services in 2025.

People across America are struggling:

- The number of those experiencing homelessness has increased by double digits.
- The cost of food has increased due to rising inflation.

• Nearly 1 in 3 adults report they are “finding it difficult to get by” financially.

• The U.S. has seen 24 natural disasters with losses of \$1 billion each this year, impacting the lives of millions.

In Ashland, your contribution can help fund essential programs and services such as our emergency shelter, weekend feeding program, and utility assistance services.

“Every donation is a message of hope to those facing hardships,” said Major Jason Swain, Corps Officer in Ashland. “It is inspiring to see the community here helping those in need. Whether it is a gift of a meal, warm clothes, or simply their time, it is all possible because of the donations and volunteers we have



The Salvation Army Center of Hope along Carter Avenue is pictured.

AARON SNYDER | THE DAILY INDEPENDENT

here in the Ashland area, who care so deeply about their community.”

Financial gifts donated to The Salvation Army of Northeast Kentucky stay

local to support the community’s needs. Whether it is \$5, \$25, or more, every contribution has a significant impact on individuals and families by providing them

with essential programs and services. Donations made by Dec. 31, 2024, may also be eligible for valuable tax benefits.

Community members can make a one-time donation or sign up to provide a sustaining gift of \$25 a month at www.salvationarmy-ashland.org or by calling 1-800-SAL-ARMY. Also donations can be sent to PO Box 1405, Ashland, KY 41105, or dropped off at our administration offices at 2212 Carter Avenue, Ashland.

To learn more about The Salvation Army of Northeast Kentucky, visit www.salvationarmyashland.org. If you need services or know someone in need, call (606) 329-2874 to ask about available local services.

An online debate over foreign workers in tech shows tensions in Trump’s political coalition

WEST PALM BEACH, Fla. (AP) An online spat between factions of Donald Trump’s supporters over immigration and the tech industry has thrown internal divisions in his political movement into public display, previewing the fissures and contradictory views his coalition could bring to the White House.

The rift laid bare the tensions between the newest flank of Trump’s movement — wealthy members of the tech world including billionaire Elon Musk and fellow entrepreneur Vivek Ramaswamy and their call for more highly skilled workers in their industry — and people in Trump’s Make America Great Again base who championed his hardline immigration policies.

The debate touched off this week when Laura Loomer, a right-wing

provocateur with a history of racist and conspiratorial comments, criticized Trump’s selection of Sriram Krishnan as an adviser on artificial intelligence policy in his coming administration. Krishnan favors the ability to bring more skilled immigrants into the U.S.

Loomer declared the stance to be “not America First policy” and said the tech executives who have aligned themselves with Trump were doing so to enrich themselves.

Much of the debate played out on the social media network X, which Musk owns.

Loomer’s comments sparked a back-and-forth with venture capitalist and former PayPal executive David Sacks, whom Trump has tapped to be the “White House A.I. & Crypto Czar.” Musk and

SEE **DEBATE** | A3

Make sure you have all bases covered with retirement planning

Retirement planning can be a challenging task for anyone. While conventional wisdom often zeroes in on savings and investment portfolios, a truly comprehensive plan requires a more nuanced approach.

Beyond the numbers and percentages, effective retirement planning addresses a range of factors that contribute to a secure, comfortable future. Let’s explore what it means to have all your bases covered.

Limitations of traditional planning

Traditional retirement planning often involves accumulating a nest egg through saving and investing. While these are fundamental steps, they don’t paint the complete picture. A retirement plan should be comprehensive, factoring in diverse elements like healthcare costs, tax implications, and even the emotional aspects of leaving the workforce.

Role of guaranteed income

The transition from a regular paycheck to living off savings can be unsettling for many people. A source of



STEPHEN DYBWAD

guaranteed income can offer a sense of stability and predictability. This is where instruments like annuities can be helpful. They’re not for everyone, but they may provide security that resonates with those who want to mitigate financial risk in their golden years.

Protective layer of insurance

Insurance provides a safety net for you and your loved ones, covering specific risks that can otherwise devastate a retirement plan. Whether providing for your family after you’re gone through life insurance or safeguarding against the costs of prolonged healthcare with long-term care insurance, these options serve as uncertain buoys in uncertain times.

Smart tax planning

Taxes don’t disappear when you retire; they take a different form. It’s essential to understand how your income in retirement will be taxed and plan accordingly. Some retirement accounts offer tax advantages that could be beneficial in the long run, so exploring all your options is worthwhile.

Holistic view

Effective retirement planning also considers your life goals, health, and happiness. What do you want to do in your retirement years? Travel, pick up new hobbies, or perhaps relocate? Your plan should be flexible enough to accommodate your aspirations while keeping you financially secure.

Your Retirement Planning Checklist

To cover all your bases, consider the following elements in your retirement planning:

- 1. Savings and Investments:** Traditional accounts like 401(k)s and IRAs form the foundation.
- 2. Guaranteed Income Options:** Think about whether annuities align with your risk tolerance and income needs.
- 3. Insurance Safeguards:** Consider various types of insurance based on your life circumstances and risk factors.
- 4. Tax Implications:** Assess how your income will be taxed and plan for tax efficiency.
- 5. Additional Income Sources:** Account for pensions, Social Security, and other income streams.
- 6. Lifestyle Choices:** Make room in your budget for travel, hobbies, and other retirement activities.
- 7. Inflation:** Remember that the value of money changes over time; your plan should too.

Ensuring you have all these elements in your retirement plan will equip you with

the tools to face the future confidently. Remember, retirement planning is not a one-size-fits-all endeavor. A comprehensive plan is your best ally for a secure, fulfilling future.

Consult with a reputable financial advisor or insurance agent to navigate your options for securing your financial future. Together, you can create a personalized strategy that checks all the essential boxes, giving you peace of mind and freedom to enjoy your golden years.

• **Solidify Your Financial Foundation:** Don’t just rely on savings accounts; diversify your portfolio with traditional accounts like 401(k)s and IRAs to build a strong financial base.

• **Consider Stability with Guaranteed Income:** Assess the role of fixed annuities or other guaranteed income sources in providing a predictable, low-risk income stream during retirement.

• **Risk Mitigation through Insurance:** Evaluate life, disability, and long-term care insurance to form a protective layer against various life uncertainties that could affect your retirement plans.

• **Strategize for Tax Efficiency:** Understand how different income sources will be taxed during retirement and create a plan to maximize tax advantages where possible.

• **Incorporate Multiple Income Streams:** Don’t overlook other income avenues like pensions, Social Security benefits, or even part-time work, to supplement your retirement income.

• **Plan for Your Desired Lifestyle:** Take into account the cost of your retirement dreams—be it traveling, pursuing hobbies, or relocating—to ensure you can afford them without financial strain.

• **Future-Proof Against Inflation:** Make sure your retirement plan is flexible and robust enough to adapt to the changing value of money over time, protecting your purchasing power.

STEPHEN DYBWAD, a longtime Hoosier resident, is a member of Syndicated Columnists, a national organization committed to a fully transparent approach to money management.

PUBLIC NOTICES

PUBLIC NOTICE Boyd County Fiscal Court REQUEST FOR PROPOSALS

Boyd County Fiscal Court experienced damages due to a flooding event occurring in February 2021 (DR-4595-KY). The Court is seeking proposals for bridge decking and expansion joint repair for Horn Creek Bridge. Companies desiring to provide services must submit sealed proposals through the DFS Procurement Services Portal at dfs.bonfirehub.com. The full RFP can also be reviewed at crassist.com/work. All proposals shall be submitted by 2 p.m. on January 10th, 2025. Award will occur at Boyd County Fiscal Court, 2800 Louisa Rd, Catlettsburg, KY 41129, at a to be determined date and time. A Public Notice will be issued in the Portal when it is scheduled. All companies, including women, minority, and veteran owned businesses are encouraged to submit a proposal.

Published: December 28, 2024

PUBLIC NOTICE Boyd County Fiscal Court REQUEST FOR PROPOSALS

Boyd County Fiscal Court experienced damages due to a flooding event occurring in February 2021 (DR-4595-KY). The Court is seeking proposals for under bridge sediment removal and polybag installation. Companies desiring to provide services must submit sealed proposals through the DFS Procurement Services Portal at dfs.bonfirehub.com. The full RFP can also be reviewed at crassist.com/work. All proposals shall be submitted by 2 p.m. on January 10th, 2025. Award will occur at Boyd County Fiscal Court, 2800 Louisa Rd, Catlettsburg, KY 41129, at a to be determined date and time. A Public Notice will be issued in the Portal when it is scheduled. All companies, including women, minority, and veteran owned businesses are encouraged to submit a proposal.

Published: December 28, 2024

PUBLIC NOTICE City of Ashland Department of Finance Business License Reminder

Business Licenses need to be renewed on or before
January 31, 2025,
to avoid a late fee.

The cost for a license is \$100.00, and the late fee is \$25.00.

If you have any questions, contact Occupational License Fee / Net Profits at

606-385-3358, 3359, or 3360.

Published: December 28, 2024 and January 15 and 25, 2025

HOW TO REACH US

Daily Independent

224 17th St.
Ashland, KY 41101-7606

ONLINE:
dailyindependent.com

Business hours:

8:30 a.m. to 5 p.m.,
weekdays

Phone:

(606) 326-2600
(800) 955-5860

Advertising:

(606) 326-2601
lcallihan@dailyindependent.com

Delivery issues and

subscription information:

(606)326-2674
customerservice@dailyindependent.com

Newsroom:

News: (606) 326-2664
Sports: (606) 326-2658
asnnyder@dailyindependent.com

Daily Independent ISSN 0744-6837 Copyright © 2020 by CNHI, LLC 224 17th St., Ashland, Ky. 41101 is published Daily except for Tuesday and Sunday and Christmas Day or 259 issues per year by CNHI, LLC. Business, Editorial, Accounting and Circulations offices: Daily Independent, 224 17th St., Ashland, Ky. 41101. Call 606-326-2674 to subscribe. Periodicals Postage Paid at Ashland, Kentucky.

POSTMASTER: Send address change to Daily Independent, P.O. Box 311, Ashland, KY 41105-0311.