

▲

DOW

42,215.73

117.03 0.28%

▲

NASDAQ

19,175.87

74.93 0.39%

▲

S&P 500

5,912.17

23.62 0.40%

▲

GOLD

3,317.10

22.20 0.67%

RETIREMENT

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42,800  
42,200  
41,600



10 DAYS

Dow Jones industrials

Close: 42,215.73

Change: 117.03 (0.3%)

19,220  
18,970  
18,720



10 DAYS

Nasdaq composite

Close: 19,175.87

Change: 74.93 (0.4%)

StocksRecap

	NYSE	NASD	HIGH	LOW	CLOSE	CHG	%CHG	WK	MO	QTR	YTD
Vol. (in mil.)	4358	3169									
Pvs. Volume	4635	4859									
Advanced	1808	1937									
Declined	842	1461									
New Highs	24	33									
New Lows	8	67									
DOW			42,266.00	41,828.35	42,215.73	+117.03	+0.28%	▲	▲	▲	-0.77%
DOW Trans.			14,800.94	14,609.50	14,745.38	+77.75	+0.53%	▲	▲	▼	-7.24%
DOW Util.			1,032.93	1,019.00	1,030.74	+6.35	+0.62%	▼	▼	▲	+4.88%
NYSE Comp.			19,750.83	19,603.81	19,743.85	+64.91	+0.33%	▲	▲	▲	+3.39%
NASDAQ			19,389.39	19,091.54	19,175.87	+74.93	+0.39%	▲	▲	▲	-0.70%
S&P 500			5,943.13	5,873.80	5,912.17	+23.62	+0.40%	▲	▲	▲	+0.52%
S&P 400			3,024.98	2,988.31	3,012.26	+7.92	+0.26%	▲	▲	▲	-3.48%
Wilshire 5000			59,313.64	58,635.95	59,008.73	+218.91	+0.37%	▲	▲	▲	+0.07%
Russell 2000			2,081.52	2,061.02	2,074.78	+6.98	+0.34%	▲	▲	▲	-6.97%

Interestrates



The yield on the 10-year Treasury note fell to 4.426%.

Yields affect interest rates on mortgages and other consumer loans.

TREASURIES	LAST	PVS	NET CHG	WK	MO	QTR	1YR AGO
3-month T-bill	4.36	4.35	+0.01	—	▲	▲	4.50
6-month T-bill	4.32	4.32	0.00	▲	▲	▲	4.45
1-year T-note	4.13	4.16	-0.03	—	▲	▲	4.30
2-year T-note	3.94	3.99	-0.05	▼	▲	▼	4.16
5-year T-note	4.00	4.05	-0.05	▼	▲	▼	4.05
10-year T-note	4.43	4.48	-0.05	▼	▲	▲	4.18
30-year T-note	4.92	4.97	-0.05	▼	▲	▲	4.37

CONSUMER RATES	NAT'L AVG	WK AGO	6MO AGO	1YR AGO	
48 month new car loan	7.20	▲	7.19	7.41	7.90
Money Market Account	0.44	▲	0.43	1.47	1.68
1 year cd	1.99	▲	1.98	3.36	3.82
\$30K Home equity loan	8.47	▼	8.60	8.22	9.04
30 year fixed mortgage	7.00	▲	6.92	7.11	7.40
15 year fixed mortgage	6.22	▲	6.15	6.48	6.90

NAME	TICKER	CLOSE	WK	HI	LO
Cintas Corp.	CTAS	224.75	▲	228.12	165.06
City Holding	CHCO	119.27	▲	137.28	99.79
Cleveland-Cliffs Inc.	CLF	5.90	▼	17.41	5.77
Community Trust Bancorp	CTBI	51.40	▲	61.66	40.19
Humana Inc.	HUM	230.08	▲	406.46	212.45
Kroger	KR	66.95	▼	73.63	49.04
Marathon Petroleum Corp.	MPC	159.92	▲	183.31	115.10
Texas Roadhouse Inc.	TXRH	195.78	▲	206.04	148.73
Yum! Brands, Inc.	YUM	144.04	▼	163.30	122.13

# Average rate on a U.S. 30-year mortgage rises to 6.89%

THE ASSOCIATED PRESS

The average rate on a 30-year mortgage in the U.S. rose this week to its highest level since early February, further pushing up borrowing costs for homebuyers.

The rate increased to 6.89% from 6.86% last week, mortgage buyer Freddie Mac said Thursday. A year ago, the rate averaged 7.03%.

Borrowing costs on 15-year fixed-rate mortgages, popular with homeowners refinancing their home loans, also rose. The average rate ticked up to 6.03% from 6.01% last week. It's still down from 6.36% a year ago, Freddie Mac said.

Mortgage rates are

influenced by several factors, from the Federal Reserve's interest rate policy decisions to bond market investors' expectations for the economy and inflation. The key barometer is the 10-year Treasury yield, which lenders use as a guide to pricing home loans.

Bond yields have been trending higher, reflecting bond market investors' uncertainty over the Trump administration's ever-changing tariffs policy and worry over exploding federal government debt.

The 10-year Treasury yield was 4.43% in midday trading Thursday, down from 4.47% late Wednesday.

The average rate on a

30-year mortgage has remained relatively close to its high so far this year of just above 7%, set in mid-January. The average rate's low point so far was six weeks ago, when it briefly dropped to 6.62%. After rising for three straight weeks, the average rate is now at its highest level since Feb. 6, when it averaged 6.89%.

High mortgage rates, which can add hundreds of dollars a month in costs for borrowers, have reduced purchasing power for many prospective homebuyers this year. That's helped keep the U.S. housing market in a sales slump that dates back to 2022, when mortgage rates began to climb from the rock-bottom lows they reached during the pandemic.

Last year, sales of previously occupied U.S. homes sank to their lowest level in nearly 30 years. Sales fell last month to the slowest pace for the month of April going back to 2009.

Rising mortgage rates have helped dampen sales during what's traditionally the peak period of the

year for home sales. Mortgage applications fell 1.2% last week from a week earlier as home loan borrowing costs rose, according to the Mortgage Bankers Association. Applications for a loan to buy a home were up 18% from a year earlier.

New data suggest sales could slow further in coming months. An index of pending U.S. home sales fell 6.3% last month from March and declined 2.5% from April last year, the National Association of Realtors said Thursday.

There's usually a month or two lag between a contract signing and when the sale is finalized, which makes pending home sales a bellwether for future completed home sales.

"At this critical stage of the housing market, it is all about mortgage rates," said Lawrence Yun, NAR's chief economist. "Despite an increase in housing inventory, we are not seeing higher home sales. Lower mortgage rates are essential to bring home buyers back into the housing market."

## SCENE

From Page A1

The alleged victim told deputies Boggs is her brother and had become aggressive over a phone call with the siblings' mother.

During the alleged attack, the victim says Boggs became physical with her boyfriend before she was forced to the ground and placed in a headlock, during which Boggs allegedly told her she was going to die.

The alleged victim and her boyfriend were able to push Boggs out of the home before deputies arrived, but that's when Boggs allegedly obtained the tire iron and forced his way back into the home, striking the alleged victim in the arms and the back of her head.

The initial reports state the alleged victim suffered a ruptured ear drum and complained of obstructed vision in addition to signs of injuries throughout her body.

The deputy also added descriptions of Boggs, who allegedly had an "X" etched into his forehead, which the deputy noted in the report as what he would compare to "a symbol represented by followers of cult leader Charles Manson."

Boggs was also described as intoxicated, displaying extreme slurred speech, swaying and "reeked" of alcohol, per court records.

Boggs was charged and later indicted for first-degree domestic violence assault, first-degree strangulation, first-degree unlawful imprisonment, menacing and resisting arrest.

He is held on a \$250,000 cash bond and was scheduled for arraignment before Boyd Circuit Judge John Vincent on Thursday.

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PUBLIC NOTICES			
BOYD CIRCUIT COURT CIVIL ACTION NO. 24-CI-00032			
HIPPOLYTE, LLC,	PLAINTIFF,		
vs.	ADVERTISEMENT		
WILLIAM MOORE; UNKNOWN SPOUSE OF DEBBIE MOORE; UNKNOWN HEIRS, DEVISEES, AND LEGATEES OF DEBBIE MOORE; UNKNOWN SPOUSES OF THE UNKNOWN HEIRS, DEVISEES, AND LEGATEES OF DEBBIE MOORE; DOT CAPITAL INVESTMENTS, LLC, and COUNTY OF BOYD, KENTUCKY,			
	DEFENDANTS.		
Pursuant to Judgement Order of Sale entered on April 14, 2025, I shall sell the property described herein below at public auction in the lobby inside the front door of the old Boyd County Courthouse, Catlettsburg, Kentucky, on <b>Friday, June 20, 2025, at 11:55 a.m.</b> , to highest bidder on the following terms:			
Full purchase price will be due at the time of sale, payable by personal, business or official check or money order. We do not accept cash. <b>IF the Master Commissioner has pre-approved the surety for a bidder's bond</b> , a down payment of ten-percent of the purchase price will be due at time of sale, and the unpaid balance with interest at the rate of <b>12% per annum</b> will be due within thirty (30) days from the date of sale.			
Address/Short Description of Property: 6535 Tarpin Ridge, Catlettsburg (For Legal Description, see LSOT: Deed Book 623, Page 569, Boyd County Clerk's Office)			
Map/Parcel ID Number: 033-03-00-011.00			
<b>NOTE</b> - Only delinquent ad valorem taxes shall be paid from the sale proceeds. The Purchaser shall be responsible for payment of the taxes for the current year and thereafter.			
/s/ Kenneth Williams, Jr. KENNETH WILLIAMS, JR. BOYD CIRCUIT COURT MASTER COMMISSIONER		/s/ Kenneth Williams, Jr. KENNETH WILLIAMS, JR. BOYD CIRCUIT COURT MASTER COMMISSIONER	
Please visit our website: www.boydcountykymastercommissioner.com Published: May 30 and June 13, 2025			
BOYD CIRCUIT COURT CIVIL ACTION NO. 234-CI-00128			
HIPPOLYTE, LLC,	PLAINTIFF,		
vs.	ADVERTISEMENT		
VONDA CHARLTON; UNKNOWN SPOUSE OF VONDA CHARLTON; FIFTH THIRD MORTGAGE COMPANY; STATEBRIDGE COMPANY, LLC; CITY OF ASHLAND, KENTUCKY; COUNTY OF BOYD, KENTUCKY,			
	DEFENDANTS.		
Pursuant to Judgement Order of Sale entered on April 8, 2025, I shall sell the property described herein below at public auction in the lobby inside the front door of the old Boyd County Courthouse, Catlettsburg, Kentucky, on <b>Friday, June 20, 2025, at 11:15 a.m.</b> , to highest bidder on the following terms:			
Full purchase price will be due at the time of sale, payable by personal, business or official check or money order. We do not accept cash. <b>IF the Master Commissioner has pre-approved the surety for a bidder's bond</b> , a down payment of ten-percent of the purchase price will be due at time of sale, and the unpaid balance with interest at the rate of <b>12% per annum</b> will be due within thirty (30) days from the date of sale.			
Address/Short Description of Property: 3205 Hackworth Street, Ashland (For Legal Description, see LSOT: Deed Book 668, Page 714, Boyd County Clerk's Office)			
Map/Parcel ID Number: 038-16-01-025.00			
<b>NOTE</b> - Only delinquent ad valorem taxes shall be paid from the sale proceeds. The Purchaser shall be responsible for payment of the taxes for the current year and thereafter.			
/s/ Kenneth Williams, Jr. KENNETH WILLIAMS, JR. BOYD CIRCUIT COURT MASTER COMMISSIONER		/s/ Kenneth Williams, Jr. KENNETH WILLIAMS, JR. BOYD CIRCUIT COURT MASTER COMMISSIONER	
Please visit our website: www.boydcountykymastercommissioner.com Published: May 30 and June 13, 2025			
BOYD CIRCUIT COURT CIVIL ACTION NO. 23-CI-00550			
BG48, LLC,	PLAINTIFF,		
vs.	ADVERTISEMENT		
SUSAN JORDAN, AS EXECUTRIX OF THE ESTATE OF OLLA SEXTON; JEFFERSON CAPITAL SYSTEMS, LLC; LVNV FUNDING, LLC; MIDLAND FUNDING, LLC; PORTFOLIO RECOVERY ASSOCIATES, LLC; CITY OF ASHLAND, KENTUCKY; COUNTY OF BOYD, KENTUCKY,			
	DEFENDANTS.		
Pursuant to Judgement Order of Sale entered on April 21, 2025, I shall sell the property described herein below at public auction in the lobby inside the front door of the old Boyd County Courthouse, Catlettsburg, Kentucky, on <b>Friday, June 20, 2025, at 11:10 a.m.</b> , to highest bidder on the following terms:			
Full purchase price will be due at the time of sale, payable by personal, business or official check or money order. We do not accept cash. <b>IF the Master Commissioner has pre-approved the surety for a bidder's bond</b> , a down payment of ten-percent of the purchase price will be due at time of sale, and the unpaid balance with interest at the rate of <b>12% per annum</b> will be due within thirty (30) days from the date of sale.			
Address/Short Description of Property: 3306 Condit Street, Ashland (For Legal Description, see LSOT: Deed Book 155, Page 212, Boyd County Clerk's Office)			
Map/Parcel ID Number: 031-16-04-009.00			
<b>NOTE</b> - Only delinquent ad valorem taxes shall be paid from the sale proceeds. The Purchaser shall be responsible for payment of the taxes for the current year and thereafter.			
/s/ Kenneth Williams, Jr. KENNETH WILLIAMS, JR. BOYD CIRCUIT COURT MASTER COMMISSIONER		/s/ Kenneth Williams, Jr. KENNETH WILLIAMS, JR. BOYD CIRCUIT COURT MASTER COMMISSIONER	
Please visit our website: www.boydcountykymastercommissioner.com Published: May 30 and June 13, 2025			