

<div><div>↓</div><div>DOW</div><div>49,149.63</div><div>-42.36 -0.09%</div></div>	<div><div>↓</div><div>NASDAQ</div><div>23,471.75</div><div>-238.12 -1.00%</div></div>	<div><div>↓</div><div>S&P 500</div><div>6,926.60</div><div>-37.14 -0.53%</div></div>	<div><div>↑</div><div>GOLD</div><div>4,626.30</div><div>37.10 0.81%</div></div>
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STOP!!!!

ARE YOU PAYING TOO MUCH FOR YOUR MEDICARE SUPPLEMENT?

ACCORDING TO A NEW LAW, YOU MAY

SAVE UP TO 50%

on premium with the same benefits!

GUARANTEED ISSUE!!!

NO HEALTH QUESTIONS

COME IN AND SEE JIM AT ONE OF THE LOCATIONS LISTED BELOW OR CALL FOR A PERSONAL APPOINTMENT

606.683.2104 or 859.948.4376

HOURS AT ALL LOCATIONS: 10AM-4PM

SOPER'S DRUGS

227 W. Main Street, Carlisle, KY

Jan. 6th, 13th, 20th, & 27th

MEDSAVE GRAYSON

601 Carol Malone Blvd Suite A, Grayson

Jan. 5th & 19th

ROSS DRUGS

125 Foxglove Dr #1, Mt. Sterling

Jan. 7th, 14th, 21st, & 28th

MEDSAVE OLIVE HILL

136 Jessica Lane, Olive Hill, KY

Jan. 9th, 16th, 23rd, & 30th

49,600

48,830

48,060

10 DAYS

Dow Jones industrials

Close: 49,149.63

Change: -42.36 (-0.1%)

23,740

23,480

23,220

10 DAYS

Nasdaq composite

Close: 23,471.75

Change: -238.12 (-1.0%)

50,000

48,400

46,800

45,200

43,600

42,000

J

J

A

S

O

N

D

J

24,300

23,220

22,140

21,060

19,980

18,900

J

J

A

S

O

N

D

J

StocksRecap

	NYSE	NASD
Vol. (in mil.)	5093	7036
Pvs. Volume	4830	5103
Advanced	1688	1980
Declined	963	1454
New Highs	71	74
New Lows	7	80

	HIGH	LOW	CLOSE	CHG	%CHG	WK	MO	QTR	YTD
DOW	49,195.10	48,851.98	49,149.63	-42.36	-0.09%	▼	▲	▲	+2.26%
DOW Trans.	18,126.58	17,915.93	18,058.88	+3.71	+0.02%	▼	▲	▲	+4.04%
DOW Util.	1,093.83	1,080.82	1,089.80	+7.63	+0.70%	▲	▲	▲	+2.03%
NYSE Comp.	22,723.11	22,608.17	22,721.23	+65.78	+0.29%	▲	▲	▲	+3.26%
NASDAQ	23,590.20	23,306.66	23,471.75	-238.12	-1.00%	▼	▲	▲	+0.99%
S&P 500	6,941.30	6,885.74	6,926.60	-37.14	-0.53%	▼	▲	▲	+1.18%
S&P 400	3,483.41	3,458.08	3,475.13	+2.85	+0.08%	▲	▲	▲	+5.14%
Wilshire 5000	69,637.13	68,932.81	69,338.86	-298.27	-0.43%	▼	▲	▲	+1.66%
Russell 2000	2,653.31	2,624.29	2,651.64	+18.53	+0.70%	▲	▲	▲	+6.84%

LocalStocks

NAME	TICKER	CLOSE	WK	HI	LO
Cintas Corp.	CTAS	194.23	▲	229.24	180.39
City Holding	CHCO	122.93	▲	133.59	106.10
Cleveland-Cliffs Inc.	CLF	13.96	▲	16.70	5.63
Community Trust Bancorp	CTBI	58.36	▲	61.55	44.60
Humana Inc.	HUM	274.14	▼	315.35	206.87
Kroger	KR	62.46	▲	74.90	58.12
Marathon Petroleum Corp.	MPC	181.09	▲	202.30	115.10
Texas Roadhouse	TXRH	189.09	▲	199.99	148.73
Yum Brands	YUM	157.13	▲	163.30	124.53

Interestrates



The yield on the 10-year Treasury note fell to 4.14%. Yields affect interest rates on mortgages and other consumer loans.

	PRIME	FED
	RATE	FUNDS
YEST	6.75	3.62
6 MO AGO	7.50	4.38
1 YR AGO	7.50	4.38

TREASURIES	LAST	PVS	CHG	WK	MO	QTR	YTD
3-month T-bill	3.65	3.65	0.00	▲	▲	▼	4.34
6-month T-bill	3.61	3.61	0.00	▲	—	▼	4.26
1-year T-bill	3.50	3.51	-0.01	▲	▼	▼	4.08
2-year T-note	3.52	3.53	-0.01	▲	▲	▲	3.87
5-year T-note	3.72	3.75	-0.03	▲	▲	▲	3.96
10-year T-note	4.14	4.18	-0.04	▼	▼	▲	4.42
30-year T-bond	4.79	4.84	-0.05	▼	▼	▲	4.99

CONSUMER RATES	NAT'L AVG	WK AGO	6MO AGO	1YR AGO
48 month new car loan	6.85 ▼	6.86	7.20	7.58
Money Market Account	0.40 ▼	0.41	0.44	0.44
1 year cd	1.88 ▼	1.89	2.00	1.99
\$30K Home equity loan	8.25 ▲	8.16	8.62	8.88
30 year fixed mortgage	6.21 ▼	6.24	6.79	7.11
15 year fixed mortgage	5.60 ▼	5.60	6.05	6.45



SUBMITTED PHOTO
One of the displays in progress at Dust to Daisies Consignment Shop.

All in the family

Woman, niece to offer thrift shop

BY LEE WARD
THE DAILY INDEPENDENT

ASHLAND Kathy McKnight always wanted to operate a thrift store. She didn't have to look far to find a partner.

The retired nurse and her niece, Brittany Jiles, will open such a store in the coming weeks.

"I've been wanting to do this forever and finally found someone who said she'd do it and I'm super excited," McKnight said.

Both have a personal interest: McKnight is a crafter who makes signs, shirts and other personalized items while Jiles enjoys shopping at thrift stores.

The store, called Dust To Daisies Consignment Shop, is in the Summit Plaza at 5850 U.S. 60.

A soft opening will be from 9 a.m. to 5 p.m. Jan. 24; the first 10 customers will receive a gift. A grand opening is set for 9 a.m. to 7 p.m. Feb. 2.

Store hours will be

9 a.m. to 7 p.m. Monday through Saturday.

So far, seven vendors are part of the store, with two more pending. There are 10 consignors as well.

McKnight said there is plenty of room to grow.

Store hours are 9 a.m. to 7 p.m. Monday through Saturday.

For more information, call (740) 646-3978 or email dusttodaisiesshop@gmail.com.

(606) 326-2661
lward@dailyindependent.com

NEWS IN BRIEF

Local named to Kutztown Dean's List

KUTZTOWN, Pa.

A total of 2,261 students have been named to the Fall 2025 Dean's List at Kutztown University, including Bella Quinn of Russell.

To be eligible for the Dean's List, an undergraduate student must be registered for at least 12 credits and have a minimum grade point average of 3.60.

Visit kutztown.edu for more information about the university.

Ashland student on Campbellsville Dean's List

CAMPBELLVILLE

The academic honors Dean's List for the Fall 2025 semester has been announced by Dr. Joseph Hopkins, Campbellsville University's President.

Malachi Harpel, of Ashland, made the Dean's List.

The academic honors list recognizes students who achieve a grade point average of 3.50 or above for the semester with a course load of at least 12 hours. The Fall 2025 academic honors list includes a total of 867 students, with 393 named to the President's List for achieving a 4.0 grade point average and 474 named

to the Dean's List for achieving a 3.5 to 3.99 GPA.

Visit campbellsville.edu for more information.

Board meeting canceled

ASHLAND

The Boyd County Board of Education dialogue meeting with site-based decision-making councils scheduled for today has been canceled; the meeting will be rescheduled.

HMA Spring 2026 classes near

HUNTINGTON

The Huntington Museum of Art will begin accepting registrations at 10 a.m. Jan. 29 for Spring 2026 classes in ceramics, painting, drawing and bookmaking.

Class sizes are limited and registrations are accepted on a first-come, first-served basis.

To see the entire list of classes being offered, visit hmoa.org.

For more information, call (304) 529-2701.

MEETING

Tuesday, Jan. 20, 12:30 p.m.: FIVCO Board of Directors, lunch served at noon.

Staff reports

Smithfield Foods launches grant program

SUBMITTED CONTENT

SMITHFIELD, Va. Applications are now open for Smithfield Foods' 2026 Impact Grant Program to support nonprofit organizations driving meaningful and measurable change in local communities that Smithfield employees call home.

"We're proud to support organizations that reflect our values to help build stronger, more resilient and vibrant communities," said Jim Monroe, vice president of corporate affairs for Smithfield Foods. "The Impact Grant Program is one of many ways we empower community partners to deliver high-impact change where it's needed most."

Grants of \$10,000 or more will be awarded through a competitive application process, with

proposals evaluated based on demonstrated need, potential impact and alignment with Smithfield's four focus areas of hunger relief, education, hometown heroes and community vitality.

Eligible nonprofit organizations are encouraged to apply by Feb. 6, at 11:59 p.m.

In 2024, Smithfield invested more than \$32 million to support local communities, including more than 25 million servings of protein donated to neighbors experiencing food insecurity.

Smithfield has a location in Grayson.

To learn more about Smithfield's initiatives to strengthen local communities, visit smithfield-foods.com/good-is-what-we-do.

STAY

INFORMED

When your school board's agenda includes proposed tax increases, you need your community newspaper to keep you informed.

Fight to keep public notices public!

Remain aware of decisions being made in your community.

DON'T FIND OUT TOO LATE

Public notices in newspapers help ensure open government by informing citizens about meetings, taxes, projects up for bid, and other important local and state activities. Without them, the public's ability to access accurate records and hold government accountable would be greatly diminished.

THE DAILY
Independent

INVITATION TO BID via SEALED BIDDING INV# 0129
KCTCS/ACTC- SURPLUS REAL PROPERTY SALE
131.2 ACRES OF VACANT LAND-
902 TECHNOLOGY DR. ASHLAND, KY

Bidding opens **Friday, January 16, 2026** and closes **Tuesday, January 27, 2026 at 4 pm EST** for the sale of property located at **902 TECHNOLOGY DR. ASHLAND, KY 41143** on behalf of KCTCS/Ashland CTC. Sealed bids to be submitted online via the link below. Bids will be opened at 9:30 am EST on Wednesday, January 28, 2026, at the Kentucky Community Technical College System (KCTCS) Office of Facilities Support Services, 300 North Main Street, Versailles, KY. 40383. Attendance is not required.

PROPERTY DESCRIPTION: 7 vacant lots in the Ashland East Park development, Grayson County, KY, totaling 131.2 acres. Electricity, Natural Gas, Water, Sanitary Sewer, and Fiber Optic Broadband available for connection. No current zoning but Restrictive Covenants are in place.

Land is being sold AS IS, with no warranties or guarantees.

Please contact Mike Blevins and Paul Seasor to schedule a site visit (mike.blevins@kctcs.edu; paul.seasor@kctcs.edu). Contact Betsy Milburn at betsy.milburn@kctcs.edu for questions regarding the bidding process.

Bids shall be submitted electronically to the following link on BidLocker: https://bidlocker.us/details/5559_Invo129_Kctcs_Ashland_Community_Technical_College_Surplus_Real_Property_Sale

All bids must be submitted on the approved proposal form. Faxed or emailed bids will not be accepted.

No bid reserve has been set, however, KCTCS is obligated to sell real property at or above current fair-market value. Bidders may order an appraisal of the property at bidder's expense.

Pre-approval of financing or proof of funds for the bid amount must be included with bid submission. KCTCS reserves the right to reject any and all bids.

Published: January 15, 2026