

DOW 49,149.63
-42.36 -0.09%

NASDAQ 23,471.75
-238.12 -1.00%

S&P 500 6,926.60
-37.14 -0.53%

GOLD 4,626.30
37.10 0.81%

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

SOPER'S DRUGS

227 W. Main Street, Carlisle, KY

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

ROSS DRUGS

125 Foxglove Dr #1, Mt. Sterling

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

HOURS AT ALL LOCATIONS:
10AM-4PM



MEDSAVE GRAYSON

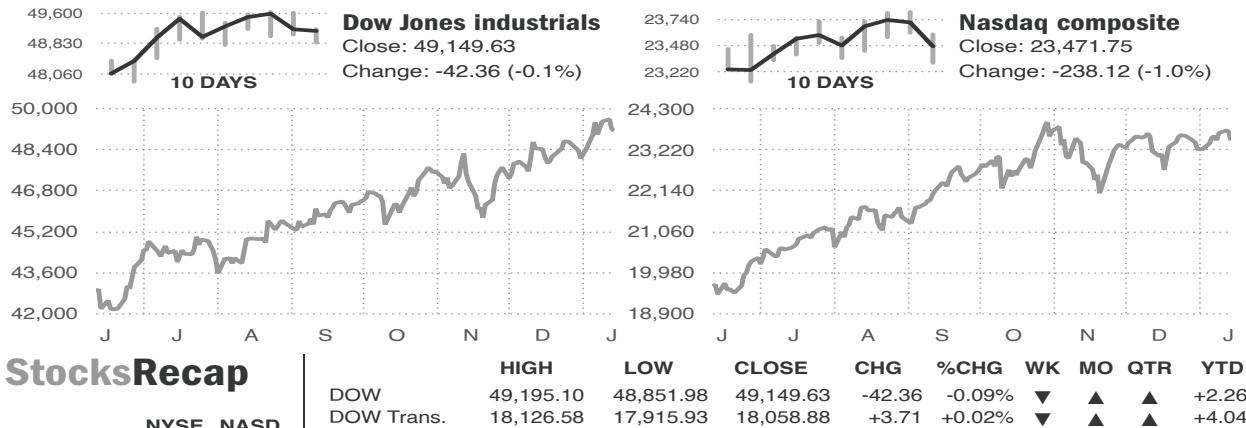
601 Carol Malone Blvd Suite A, Grayson

Jan. 5th & 19th

MEDSAVE OLIVE HILL

136 Jessica Lane, Olive Hill, KY

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



Stocks Recap

NYSE NASD

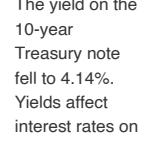
	Vol. (in mil.)	Pvs. Volume	Advanced	Declined	New Highs	New Lows
DOW	5093	4830	1688	963	71	7
DOW Trans.	7036	5103	1980	1454	74	80
DOW Util.						
NYSE Comp.						
NASDAQ						
S&P 500						
S&P 400						
Wilshire 5000						
Russell 2000						

Dow Jones Industrials
Close: 49,149.63
Change: -42.36 (-0.1%)

Nasdaq composite
Close: 23,471.75
Change: -238.12 (-1.00%)

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

Interest rates



The yield on the

10-year

Treasury note

fell to 4.14%.

Yields affect

interest rates on

mortgages and

other consumer

loans.

Consumer rates

PRIME	FED	RATE	FUNDS
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YEST	6.75	3.62
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6 MO AGO	7.50	4.38
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1 YR AGO	7.50	4.38
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NET	PVS	CHG	WK	MO	QTR	AGO
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3-month T-bill	3.65	3.65	0.00	▲	▲	4.34
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6-month T-bill	3.61	3.61	0.00	▲	▲	4.26
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1-year T-bill	3.50	3.51	-0.01	▼	▲	4.08
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2-year T-note	3.52	3.53	-0.01	▲	▲	3.87
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5-year T-note	3.72	3.75	-0.03	▲	▼	3.96
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10-year T-note	4.14	4.18	-0.04	▼	▼	4.42
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30-year T-bond	4.79	4.84	-0.05	▼	▼	4.99
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1 YR	AGO
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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 dusttoddaisiesshop@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

CAMPBELLSVILLE

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.

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

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.

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.