

# Simple Tips To Help Save For Retirement

The importance of saving for retirement cannot be overstated. Expenses related to housing, transportation, medical care, and even recreational pursuits remain even after retirees are no longer earning a paycheck, and that underscores the need to build a sizable nest egg.

Running out of money in retirement is a legitimate fear for many retirees, including those who did what they could to save for their golden years. According to MetLife's 2026 Paycheck or Pot of Gold Study, 51 percent of retirees who invested in an employer's defined contribution (DC) plan worry about running out of money in retirement. And such fears are growing, as MetLife notes just 30 percent of retirees expressed similar fears in 2017. MetLife notes that rising health care costs and longer lifespans are behind such anxiety, which can be tempered when retirees embrace some simple ways to save.

- Get a library card. Many professionals aspire to read more in retirement, and this rewarding hobby can be free when retirees get a library card. Retirees can find more than books at their local libraries, which also loan out movies and sponsor free or low-cost programs for seniors. Such



programs might offer financial advice for retirees or sponsor book clubs that serve as a fun and free recreational activity.

- Travel during off-peak seasons. According to a recent poll from RBC Wealth Management, 63 percent of respondents see travel as an important retirement goal. But more than half of those people feel the cost of travel could jeopardize those plans. But retirees can save on travel by choosing to vacation during off-peak times of year. Travel tends to peak at times of year when school is out, such as winter break, spring break and summer vacation. The costs of flights, lodging and rental cars tend to be particularly high during these in-demand seasons. Retirees have more freedom to travel

whenever they choose, and they can use that to their financial advantage by avoiding peak travel seasons and saving on flights, hotels and other expenditures.

- Take advantage of senior discounts. A wide range of businesses and services of-

fer discounts to senior consumers. Amazon offers more than 50 percent off its Prime membership to seniors receiving certain types of government assistance, and Walmart Plus offers a similar discount. In addition, retailers like Home De-

pot and Lowe's, Kohl's and Michael's also offer percentage-based discounts to seniors. Many popular chain restaurants also offer discounts to senior diners.

- Utilize credit card incentives. Many credit cards offer benefits like points or cash back incentives. Seniors who have the money to pay their balances in full can use credit cards when purchasing big-ticket items,

and then use the travel rewards or cash back benefits to save money on expenses like flights and hotels. Cash back bonuses can be directed however seniors see fit.

The prospect of running out of money in retirement is a notable fear for many retirees. But some simple ways to save can help seniors keep more money in their pockets throughout retirement.

## Deaths And Funerals

### Gene Young

Gene Wallace "Genie" Young, 89, died on Thursday, July 2.

Born in Wheatcroft, Gene was the 10th of 12 children born to Georgie and Ervin Young.

He excelled in sports and had an offer to play semi-pro baseball in the Chicago Cubs organization. He worked for 44 years at the Kreamo Bakery, retiring in 1999. He enjoyed sports and horse racing.

He is survived by his partner of 19 years, Kathryn Wentland; his children, Rony (Dawn) Young, Rhonda Thompson, Rexi Young, Randy "Slick" Young, Mona (Rick) Householder, and Mischelle (Matthew) Miller-Pearce; 25 grandchildren; 16 great-grandchildren; seven great-great-grandchildren; and nieces and nephews.

He was preceded in death by his wife, Donna Young; his parents; and 11 siblings.

A celebration of life will be held on Sunday, July 19, 2:00 P.M. at American Legion Post 357, 5414 W. Sample Street, South Bend, Indiana.

## Webster County Jailer's Report

Webster County Jailer Greg Sauls reported the following trustee work hours and population at the Webster County Detention Center for the week June 28 to July 4.

Webster County Detention Center, jail maintenance, inmates worked 520 hours.

Restricted Custody Center, inmates worked 280 hours.

Webster County mowing crew, inmates worked 80 hours.

Webster County inmates worked 80 hours for Union County.

City of Clay, inmates worked 40 hours.

City of Dixon, inmates worked 80 hours.

City of Providence, inmates worked 160 hours.

Webster County Road Department, recycling, inmates worked 40 hours.

Webster County Road Department, shop, inmates worked 40 hours.

Webster County Dog Warden, inmates worked 40 hours.

Webster County inmates worked a total of 1,870 hours.

Total population, 167.

Webster County inmates, 31.

Union County inmates, 21.

Total state inmates, 115.

Facilitators Gina Cox and Krystal Romero provided the following information for Webster County Detention Center DOC-recognized programs.

Moral Recognition Therapy, 35 inmates attended, three inmates graduated.

Anger Management, 20 inmates attended, three inmates graduated.

Thinking for Good, 20 inmates graduated.

Untangling Relationships, 12 inmates attended.

Facilitator Heather Ledoux reported seven inmates attended General Education Development.

The following persons were booked into the Webster County Detention Center the week of June 28 to July 4.

Laura Amore  
Crystal Davis  
Janis Gibson  
Timothy Kemble  
Joseph McClure  
Clarissa Mills  
Sally Moore  
Christopher North-

rip  
Justin Rose  
Billy Sims  
Warren Snyder  
Karl Vandygriff  
Justin Wilson  
Benjamin Yancy

## Webster Circuit Court

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Ms. Larkins was ordered imprisoned for a period of five years on the first charge, five years on the second charge, and 12 months on the third count. That sentence is to be served concurrently in an institution to be determined by the Kentucky Department of Corrections. Additionally, Ms. Larkins was ordered to pay court costs of \$165.00.

Timothy Brian Shelton was charged with buying or possessing drug paraphernalia and first degree possession of a controlled substance, second offense, methamphetamine. He had previously pled not guilty to the charges, but on Thursday changed that plea to guilty.

Shelton was sentenced to one year im-

prisonment on each charge in a facility to be determined by the Kentucky Department of Corrections. The time will be served concurrently.

Triston M. Puckett appeared in Circuit Court on charges of fourth degree assault, second degree, disorderly conduct, resisting arrest, and retaliating against a participant in a legal process.. On Thursday, Puckett pled guilty to those charges and was sentenced to 12 months imprisonment on the first charge, 30 days imprisonment on the second charge, 30 days on the third charge, and one year on the fourth charge. That time is to be served concurrently.

Additionally, Puckett was ordered to pay \$165.00 in court costs.

## PUBLIC NOTICE

Melea Ramen, 54 Woodland Acres Dr., Dixon, KY was appointed Administratrix of the Estate of Donna Jeanette Jackson, who died intestate, a resident of Webster County, KY on April 21, 2026. Date of qualification June 2, 2026. Inventory due August 4, 2026. Settlement due June 6, 2028. All claims must be filed within six months of appointment.

Lisa Crawford, 976 Tasa Woods Drive, Collierville, TN, was appointed Executrix of the Estate of June A. Clayton, who died testate, a resident of 500 U.S. 41-A, Apartment 35, Providence, KY on July 15, 2025. Date of qualification June 23, 2026. William Clint Prow, Attorney, 112 North Broadway, Providence, KY 42450. Inventory due August 25, 2026. Settlement due June 27, 2026. All claims must be filed within six months of appointment.

Millissa Owen, 3643 State Route 2837, Clay, KY, was appointed Administratrix of the Estate of Ellis B. Owen, who died intestate, a resident of 3643 State Route 2837, Clay, KY on February 21, 2026. Date of qualification June 23, 2026. William Clint Prow, Attorney, 112 North Broadway, Providence, KY 42450. Inventory due August 25, 2026. Settlement due June 27, 2026. All claims must be filed within six months of appointment.

Lucian Scott Townsell, 5937 State Route 1299, Robards, KY and James Townse3ll, 1425 State Route 2836, Providence, KY, were appointed co-Administrators of the Estate of Deborah Townsell, who died intestate, a resident of 1425 State Route 2836, Providence, KY on June 3, 2026. Date of qualification June 23, 2026. Inventory due August 25, 2026. Settlement due June 27, 2028. All claims must be filed within six months of appointment.

Timothy A. Chandler, 4802 U.S. 41-A, North, Dixon, KY, was appointed Administrator of the Estate of Alice A. Chandler, who died intestate, a resident of 4884 U.S. 41-A, North, Dixon, KY on June 14, 2026. Date of qualification June 23, 2026. Inventory due August 25, 2026. Settlement due June 27, 2028. All claims must be filed within six months of appointment.

Linda Young, 5307 East Manslick Road, Louisville, KY, was appointed Executrix of the Estate of Donald Miller, who died testate, a resident of 7885 State Route 293, South, Providence, KY on July 29, 2025. Date of qualification June 30, 2026. William Clint Prow, attorney, 112 North Broadway, Providence, KY 42450. Inventory due September 1, 2026. Settlement due July 11, 2028. All claims must be filed within six months of appointment.

## NOTICE TO OUR CUSTOMERS

Dear Valued Customers,

After eighty wonderful years of serving our community, we have made the difficult decision to close our doors permanently on July 31st, 2026. This pharmacy has been more than a business — it's been a place where generations of families have trusted us with their health and their stories.

We want to thank you from the bottom of our hearts for your loyalty and friendship over the decades. It's been our greatest honor to be part of your lives.

Please know we're not leaving you without support. Our team will personally help you transfer your prescriptions to another pharmacy of your choice and make sure you have the medications you need during this transition.

Thank you again for letting us be your pharmacy all these years. We'll truly miss seeing your faces.

With deep gratitude,

**The Team at Bell's Drug Store**

# E & M

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