

~ OBITUARIES ~

Dayton Luttrell

Dayton Luttrell, 81, of Dunnville, KY passed away Tuesday, January 7th, at Danville Health and Rehab Center, Danville, KY. Dayton was born in Windsor, KY on March 28, 1938, a son of the late Sarah Emma (Baldock) and Oliver Taft Luttrell. He was the husband of Dorothy (Copley) Luttrell, of Dunnville, KY.

Dayton is also survived by two daughters, Phyllis Broughton, Rena (Craig) Sharpe, both of Mt. Washington, KY; three sons Phillip (Wanda) Luttrell, and Kenny Luttrell, of Dunnville, KY; Michael (Cindy) Luttrell, of Liberty, KY; two sisters, Rebba Brockman, and Reatha Eads, of Windsor, KY. a brother, Shine (Geneva) Luttrell, of Windsor, KY.

He is also survived by 9 Grandchildren and 8 Great Grandchildren as well as a host of nieces, nephews, cousins and friends.

He is preceded death by his parents, son, Paul Luttrell, a brother, Neal Luttrell, and 3 sisters Loretta Yankee, Lois Gore and Redia Crew.

Religious Services were at Bethel Baptist Church, Dunnville, KY, at 11:00 AM CT on Saturday, January 11th, with Bro. Delvin Wilson officiating. Friends visited Friday 5:00 to 8:00 PM CT. and 9:00 to 11:00 AM CT on Saturday at Bethel Baptist Church 908 Decatur Rd, Dunnville, KY

Interment at Bethel Baptist Church Cemetery Dunnville, KY.

Pallbearers: Grandsons

Family request memorial donations to the Alzheimer's Association and can be made at the church.

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John S. Casey

John S. Casey, 37, of Russell Springs, KY passed away Friday, January 10th, at his residence.

John was born in Glasgow, KY on July 18, 1982, a son of Kathy (Payne) and Jerry Casey, of Russell Springs, KY.

He was a butcher at Save a lot

He is survived by his parents as well as a host of cousins, other family and friends.

Memorial Service at at Coffey Hill Friendship Church, Russell Springs, KY, at 2:00 PM on Saturday, January 18th.

Visitation Saturday 1:00 PM. at Coffey Hill Friendship Church.

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Emilio Luis

Emilio Luis, age 0, of Russell Springs, KY passed away Monday, January 06 2020 at UK Hospital. He was born on Monday, January 06 2020, in Lexington, Kentucky.

He was the son of: Mother - Alexia Noyola, of Russell Springs, Kentucky and Father - Demetrio Pastor, of Morristown, TN.

He is also survived by his grandmother Jennifer Montanez of Russell Springs, Javier and Ashley Noyola of Jamestown, and a great-grandmother Josefina Torres of Mexico as well as a host of aunts and uncles. He was preceded in death by grandparents Curtis and Carolyn Neal. Expression of sympathy are to take the form of a contribution to help with funeral expenses and may be left at the funeral home.

Funeral services were held at 2:00 PM Saturday, January 11 2020 at Wilson Funeral Home Chapel, 391 East Steve Wariner Drive, Russell Springs, KY. Visitation was from 11 AM to 2 PM Saturday, January 11 2020 at Wilson Funeral Home Chapel, 391 East Steve Wariner Drive, Russell Springs, KY. Interment in Hadley Cemetery, Highway 55, Jamestown, KY.

Officiating: Bro. Avery Russell and Bro. Danny Bailey.

Wilson Funeral Home is in charge of arrangements.

Wayne Allen Medaris

Wayne Allen Medaris, 77, of Russell Springs, died Saturday, January 11, 2020 at the Russell County Hospital. He was born May 30, 1942 in Jeffersonville, IN to the late Joe Allen & Helen Tarter Medaris. He was a Veteran of US Navy and a boat builder.

Survivors are wife: Rosan Medaris, Russell Springs, 3 daughters: Kimberly Medaris, Seattle, Tammy Medaris, Lexington, Ky, Becky Medaris, Jamestown, Ky, 4 grandchildren: Angela, Jonathon, Halei, Caitlin, 1 great grandchild: Alicia, sister-in-law: Sherita Medaris, Jamestown.

Cremation was chosen with no funeral service. Bernard Funeral Home in charge of arrangements.

*The Times Journal & Staff wishes
to extend sympathy
to all who have lost loved ones*

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Financial Focus

Protect Yourself Against Long-term Care Costs

If you're fortunate, you'll live independently and in good health throughout your retirement years. However, if you ever needed some type of long-term care, such as a stay in a nursing home, would you be financially prepared?

To answer this question, you may want to evaluate two variables: your likelihood of needing long-term care and the cost of such care. Consider the following:

Someone turning age 65 today has an almost 70% chance of eventually needing some type of long-term care, according to the U.S. Department of Health and Human Services.

The average cost for a private room in a nursing home is about \$100,000 per year, while a home health aide costs about \$50,000 per year, according to Genworth, an insurance company.

Clearly, these numbers are worth thinking about. If you needed several years of long-term care, the expense could seriously erode your savings and investments. And keep in mind that Medicare typically pays only a small percentage of long-term care costs. Therefore, you may want to evaluate the following options for meeting these expenses:

Self-insure – You could "self-insure" against long-term care expenses by designating some of your investment portfolio for this purpose. However, as the above numbers suggest, you'd likely have to put away a lot of money before you felt you were truly protected. This could be especially difficult, given the need to save and invest for the other expenses associated with retirement.

Long-term care insurance – When you purchase long-term care insurance, you are essentially transferring the risk of paying for long-term care from yourself to an insurance company. Some policies pay long-term care costs for a set number of years, while others cover you for life. You can also choose optional features, such as benefits that increase with inflation. And most long-term care policies have a waiting period between 0 and 90 days, or longer, before benefits kick in. You'll want to shop around for a policy that offers the combination of features you think best meet your needs. Also, you'll want an insurer that has demonstrated strength and stability, as measured by independent rating agencies. Here's one final point to keep in mind: Long-term care premiums get more expensive as you get older, so if you're interested in this type of coverage, don't wait too long to compare policies.

Hybrid policy – A "hybrid" policy, such as life insurance with a long-term care/chronic illness rider, combines long-term care benefits with those offered by a traditional life insurance policy. So, if you were to buy a hybrid policy and you never needed long-term care, your policy would pay a death benefit to the beneficiary you've named. Conversely, if you ever do need long-term care, your policy will pay benefits toward those expenses. And the amount of money available for long-term care can exceed the death benefit significantly. Hybrid policies can vary greatly in several ways, so, again, you'll need to do some research before choosing appropriate coverage.

Ultimately, you may decide you're willing to take the chance of never needing any type of long-term care. But if you think that's a risk you'd rather not take, then explore all your coverage options carefully. There's no one right answer for everyone – but there's almost certainly one for you.



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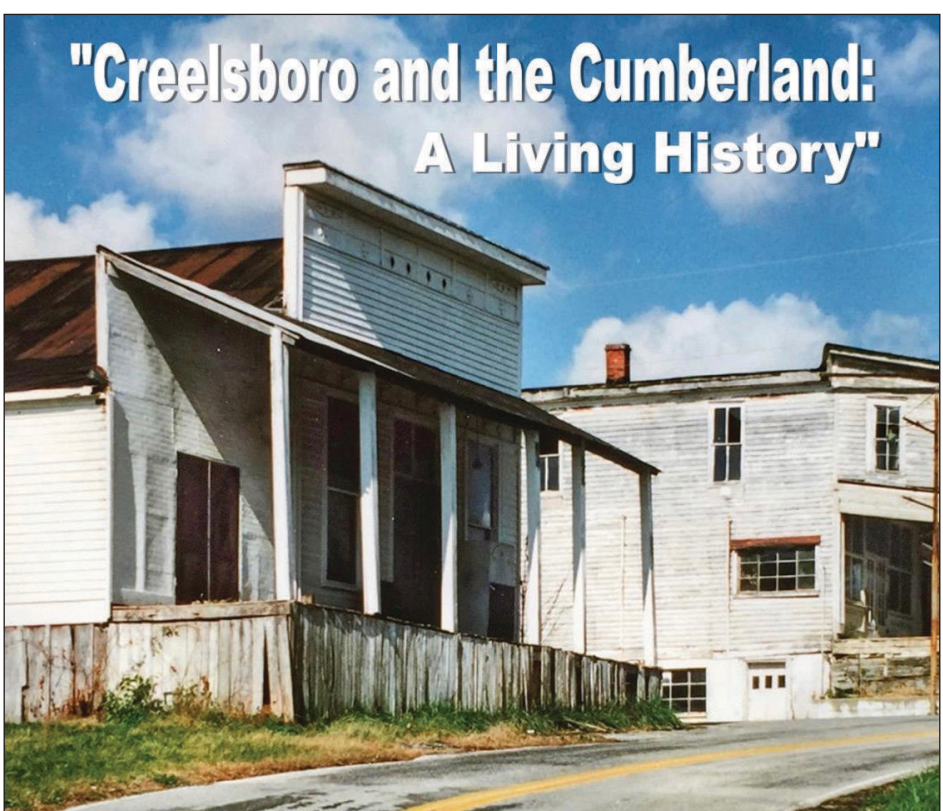
Creelsboro Documentary to air on KET

Cheyenne Popplewell
The Times Journal

Kentucky Education Television is broadcasting "Creelsboro and the Cumberland: A Living History" on its Kentucky Channel KETKY (aka KET3). Here is the schedule for January and February 2020. All times are Eastern Standard Time.

January, 2020
KET3: Tuesday, January 14th at 4:00am; 12:30pm; and 9:00pm
KET3: Thursday, January 17th at 12:00am; 8:30am; and 5:00pm

February, 2020
KET3: Sunday, February 2nd at 2:00am; 10:30am; and 7:00pm
KET3: Wednesday, February 5th at 12:00am; 8:30am; and 5:00pm
KET3: Monday,



February 10th at 7:30am; 4:00pm

KET3: Wednesday, February 19th at 7:30am; and 4:00pm

At Select Restaurants

McDonald's offering guests the chance to win UK Men's Basketball Tickets

Select McDonald's locations in the Lexington-area are offering guests the chance to win two tickets to the upcoming Feb. 4 UK men's basketball game. The McDonald's located at 251 US-127 has been selected as one of the four participating restaurants. Guests can visit this location and enter to win now through Jan. 27 for the opportunity to score a pair of tickets.

To enter to win, guests must visit a participating location and complete the submission form on the tablet located near the register. The winner will be randomly selected and notified on Jan.

28.

The University of Kentucky vs. Mississippi State men's basketball game is scheduled for 8 p.m. on Tuesday, Feb. 4. The game will be held on the Wildcats home turf at UK's Rupp Arena.

*No purchase necessary. Open to legal residents of the 50 U.S. (& D.C.) 18

years or older. At participating restaurants only. Sweepstakes begins 1/14/2020 and ends the sooner of 1/28/2020. For Official Rules, visit <http://bit.ly/2rFgvcD>.

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ity ingredients to nearly 25 million customers every day. Ninety-five percent of McDonald's 14,000 U.S. restaurants are independently owned and operated by businessmen and women. For more information, visit www.mcdonalds.com, or follow us on Twitter @McDonalds and Facebook www.facebook.com/mcdonalds.

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