OBITUARIES

Mary Irene Miller

Mary Irene Miller, 94, Russell Springs, passed away at her home on Saturday, September 3, 2022. Funeral services were held 1:00 PM CST, Wednesday, September 7, 2022, at Bernard Funeral Home, with Brother Rick Neff officiating. Burial followed in Dixon Cemetery. Bernard Funeral Home was in charge of arrangements.

In lieu of flowers, the family requests memorial contributions to the Dixon Cemetery Fund, c/o Roger Garner, 1020 Hwy 1058, Jamestown, KY, 42629.

Mary R. Miller

Mary R. Miller, 64, Jamestown, passed away Wednesday, September 7, 2022, at Russell County Hospital. Funeral services were held 3:00 PM, Sunday, September 11, 2022, at H. E. Pruitt Memory Chapel in Jamestown, KY, with Bro. Body Emerson, Bro. Johnny Hood and Bro. Troy Coffey, Bro. Jason Hoover officiating. Military service was by Russell County Honor Guard. Interment was in Jamestown Cemetery.

Family ask in lieu of flowers that memorial contributions be made to help with funeral expenses and can be made at the funeral home.

Lucia "Lucy" Tullia Riggins

Lucia "Lucy" Tullia Riggins, 75, Liberty, KY, passed away Saturday, September 03, 2022, at Baptist Health. Funeral services were held 2:00 PM CDT, Thursday, September 08, 2022, at Wilson Funeral Home with Bro. Creech Richardson officiating. Interment was in South Fork Cemetery, 793 South Fork Church Road, Liberty, KY.

Mayme June Helm

Mayme June Helm, 88, Jamestown, passed away Wednesday, September 7, 2022, at Russell County Hospital. Funeral services were held 10:00 a.m., Saturday, September 10, 2022, at Fairview Separate Baptist Church, with Bro. Doug Baldwin and Bro. Roger Garner officiating. Interment followed in Dixon Cemetery.

In lieu of flowers, donations may be made to Dixon Cemetery Fund, c/o Roger Garner, 1020 Highway 1058, Jamestown, KY 42629

Bernard Funeral Home was in charge of arrangements.

Obituary Policy:

of one previously published in order to be placed on the obituary page. Funeral providers determine the size and content of all obits provided to our newspaper and most others. This newspaper continues to offer a free posting as well as various upgrade options.

Obituaries must be submitted by a licensed funeral home or a copy





Extension Notes

extension.ca.uky.edu Family and Consumer Sciences

Megan Gullett Russell County Extension Office

Welcome Our New FCS Extension Agent

Hello Russell County! My name is Megan Gullett, and I am your new Family and Consumer Sciences Extension Agent for Russell County. I am very happy to be in Russell County and I am ready to learn about the needs and interests of our local community. My background includes working with diverse populations in the college setting at Bluegrass Community and Technical College in Boyle County and before that, at Campbellsville University in Taylor County.

I love working with people to connect them to the resources they need, and that is my goal as your FCS Agent here in Russell County. As an adult, I worked with the Boyle County Extension Office, as a vendor, and participated in programs offered in that community. As a teenager, I was a member and chapter president of my high school's Family Career and Consumer Leaders of America student organization. As most children do, I loved participating in 4-H programs as a child.

I look forward to learning more about Russell County and

serving you all as your new FCS Agent. I am very excited to be in Russell County and hope to engage the community in programs and events that will enhance all our lives. I am very eager to see the community's interests, so please do not hesitate to reach out to me with ideas for the types of programming you would like to see. With your help, we can grow Russell County's FCS **Extension Program** to better support our community.

Email: Megan. Gullett@uky.edu

Phone: 270-866-4477

Fax: 270-866-8645

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Subscribe

University of the Cumberlands Graduates

University of the Cumberlands congratulates all students who received their degrees this August. Well done, Patriots! The following students from your local area recently received their degree: Emily Lindsey

of Russell Springs (42642), who completed their Bachelor of Science in Accounting Lauren King of Brodhead (40409), who completed their Bachelor of Science in General Studies Sarah Coffey of Jamestown

(42629), who completed their Bachelor of Science in General Studies University of the Cumberlands is one of the largest and most affordable private universities in Kentucky. Located in Williamsburg,

Kentucky, Cumberlands is an institution of regional distinction offering quality undergraduate, graduate, doctoral, and online degree programs. Learn more at ucumberlands. edu.

Dear Dietitian

Dear Dietitian,

I have lowered my total cholesterol by 100 points to a healthy level, but I haven't lost weight. I've been trying to lose weight, but it has consistently stayed the same. Is this normal?

I was recently diagnosed with polycystic ovarian syndrome, which may have something to do with it. Still, it's frustrating to do so well for my cholesterol and not see any changes.

Georgia

Dear Georgia,

Congratulations on improving your health! You have lowered your cholesterol by an impressive 100 points! As a result, your chances of having a stroke or heart attack have been significantly reduced. A 10% decrease in total blood cholesterol can much as 30% (1).

reduce the incidence of heart disease by as

Your frustration with

the scale is understandable. When one chooses healthier foods, such as lean proteins, and increases fruits and vegetables in their diet, weight loss is often achieved. As you know, caloric reduction is required for weight loss. You simply must burn more calories than you take in. It seems ironic, but you may not have reached a caloric reduction sufficient for weight loss. However, you mention that you have polycystic ovarian syndrome (PCOS), which is the likely culprit.

For readers unfamiliar with PCOS, it is a hormonal disorder that affects as many as 5 million US women of childbearing age (2). Its name derives from the fluid-filled sacs (cysts) that form on the ovaries. In PCOS, the ovaries produce abnormal amounts of androgens, which are male sex hormones normally present in females in small

quantities. Symptoms

of PCOS include excess

body hair, irregular periods, acne, and weight

Many women with PCOS have trouble losing weight, but the reasons for this are unclear. I recommend seeing an endocrinologist, a doctor specializing in hormonal disorders. He can test for other conditions, such as insulin resistance, that may challenge weight loss. Insulin resistance is when your body doesn't use insulin efficiently.

Don't give up hope. Although it may take longer to lose weight with PCOS, it can be done. Your endocrinologist can refer you to a Registered Dietitian Nutritionist (RDN) who can work closely with you to help you reach your weight loss goal. Most insurances will cover the cost of an RDN consultation.

Until next time, be healthy!

Dear Dietitian

References

Centers for Disease Control and Prevention: Division for Heart Disease and Stroke Prevention. July 2014. https://www.cdc.gov/ dhdsp/data_statistics/ fact_sheets/fs_state_ cholesterol.htm

Centers for Disease Control and Prevention. PCOS (Polycystic Ovarian Syndrome) and Diabetes. March 2020. https://www.cdc.gov/ diabetes/basics/pcos. html



McCrate, RDN, LD, aka Dear Dietitian, is an award-

Leanne

winning dietitian based in Missouri. Her mission is to educate consumers on sound, scientifically-based nutrition. Email her today at deardietitian411@ gmail.com with your nutrition question. Dear Dietitian does not endorse any products, health programs, or diet plans.

Weekly Stats for the

Sept. 8, 2022 Week 11

High Individual Scores

Bowlerettes



Lost

222

622

 Alley Cats Balls of Fire Dale's Diesel Pin Spinners Reel Java Lucky Strikes Do Betters 	4 4 3 3 1 1 0	0 0 1 1 3 3
High Team Scores High Game Scratch - Alley Cats High Series Scratch - Alley Cats High Game Hdcp Alley Cats High Series Hdcp Alley Cats		730 2108 835 2416

Submitted by Linda Johnson, Sec/Treas.

High Game Scratch Kathy Burton

High Scratch Series Kathy Burton

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Financial Focus

BE PREPARED FOR LONG-TERM CARE COSTS

Like everyone, you'd like to enjoy a long, healthy, independent life. But the future is unknowable, so it's a good idea to prepare for a variety of outcomes – including the possible need for long-term care.

Consider the following:

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

The median annual cost for a private room in a nursing home is about \$105,000, and it's almost \$55,000 for home health aide services, according to the insurance company Genworth.

Medicare also may cover very few of these costs. Consequently, it's a good idea to include potential long-term care costs in your planning. While everyone's situation is different, you may want to budget for two to three years' worth of long-term care expenses.

But how can you prepare for these costs? Essentially, you've got three options:

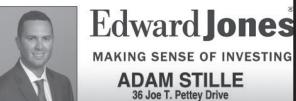
You could self-insure. If you would like to cover the costs of long-term care out of your own pocket, you'll need to consider a few issues: How will these potential costs affect your family? How might your other goals be affected, or even altered, by your decision to self-insure? Will you have to adjust your investment mix or designate certain investments to help achieve your self-funding objectives? None of these questions should dissuade you from trying to self-fund for long-term care, but they can help you clarify the significance of this choice within your overall financial strategy.

You could transfer the risk to an insurance company. You could purchase either long-term care insurance or a life insurance policy that provides long-term care benefits in addition to a death benefit. Before obtaining either type of policy, though, you'll want to know exactly what the policies cover and when they kick in. Also, be aware that the younger you are when you buy a policy, the lower the premiums. On the other hand, if you buy a straight long-term care policy when you're young, you could end up paying premiums for many years for coverage you may never need. A financial advisor can help you evaluate all your insurance options and recommend which one, if any, is appropriate for your situation.

You could combine self-insurance with an insurance policy. You could plan to self-insure for longterm care for a limited time – perhaps one year's worth of anticipated costs – and then buy enough insurance for additional expenses. This technique could involve some juggling on your part, in terms of where to direct your money, but it might prove to be a workable compromise between self-insurance and putting all your long-term care resources into an insurance policy.

Which of these methods is right for you? There's no one "right" answer for everyone. But whichever route you choose, you'll be helping to protect yourself – and possibly your grown children or other family members - from the potentially huge costs of longterm care. And that protection can help brighten your outlook throughout your retirement.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Member SIPC



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