

# Add A Little Green To Your Golden Years

**Estill County Office  
UK Ag. Extension Service  
(606) 723-4557**

The recent economic recession has many people nervous about whether they have planned or are planning well enough for retirement. If you're worried about not having enough money to last through your golden years, you're not alone. With life expectancies longer than ever, six out of 10 baby boomers fear outliving their retirement funds more than they fear dying.

While Social Security is one source of retirement income, it shouldn't be your only one. Currently, Social Security replaces about 40 percent of the average wage earner's income, with higher income earners receiving less of a percentage of their

income. Despite your income level, you should plan to replace 70 to 90 percent of your pre-retirement income to live comfortably during retirement.

This may seem like a monumental task, but you can do several things help build your retirement savings.

Track your current expenses, and determine whether they are fixed or flexible. Fixed expenses are usually monthly, non-negotiable expenses and include items such as rent, mortgage payments, utility costs and car payments. Flexible expenses are those over which you have more control and can include groceries, travel, eating out and entertainment expenses. Plan to track them for at least a month. Identifying where your money

goes will help you develop a realistic budget that can help you either save for or stretch your retirement dollars.

Whether you're planning for retirement or are already retired, you should consider ways to maximize your money. Depending on the amount of your assets, personal risk tolerance, retirement goals and anticipated length of retirement, you may consider a balanced financial portfolio that includes certificates of deposits, money market accounts, stocks, bonds and mutual funds. Before you invest, be sure that you are comfortable with the risk and terms of the investment. Many of the options that have the potential for the biggest returns can also result in some of the largest losses in principal.

Remember if you are close to retirement or retired, it will be harder to recover from a significant loss of principal.

More information on the different types of retirement investments is available in the Cooperative Extension Service publication FCS5-548 Maximizing Your Dollars in Retirement. It is available online at <http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5458/FCS5458.pdf> or through the Estill County office of the University of Kentucky Cooperative Extension Service.

**Source: Jennifer Hunter, Extension Specialist for Family Resource Management**

*Educational programs of the Cooperative Extension Service serve all people regardless of race, color, sex, religion, disability or national origin.*

# Estill Schools

Thursday, September 19th

## Auction For Alzheimer's

On Thursday, September, 19th, at the Estill County Lady Engineers home volleyball game, the ECHS FCCLA will be sponsoring a Silent Auction with all monies collected going to the Alzheimer's Association. Numerous items will be available for bidding.

# Sammy's Furniture & Appliances

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# Order of the Eastern Star Yearly Report

Irvine Chapter #357, Order of the Eastern Star, met for their regularly scheduled meeting on Tuesday, September 3, 2013 with Worthy Matron Pam Sears and Worthy Patron Rick Sears presiding.

Before each meeting, everyone present joins hands in a circle while Worthy Patron Rick Sears leads the Chapter in prayer for all members of the armed forces and to pray for our country.

Worthy Matron Pam Sears gave her report on the Chapter's activities for the past year. Some of these activities were:

- At Christmas, members brought teddy bears and other stuffed animals to be donated to the local hospital to give to sick and abused children.

- Marcia Rice was elected to the Board of the Eastern Star Home in Louisville. Marcia has been so faithful in visiting the Home and taking items that have been donated for use at the Home.

- Judy Richardson was chairperson of a committee that purchased new curtains for the dining room at the Lodge Hall.

- During the past year, flowers were sent to the lo-

cal Nursing Home, and cards were sent to the sick and bereaved members of the Chapter.

- Pavingstones purchased in honor of various members were installed at the front entrance to the Lodge Hall by Rick and Pam Sears and W.J. and Phyllis Noland.

- Bobby Noland and Marsha Porter were chairpersons of a committee to collect and send sun screen, chap sticks, and boxes of Kleenex to our service men and women overseas.

- The Chapter hosted a courtesy visit in honor of Worthy Grand Matron Linda

Stepp and all the other state officers. Over 150 members were in attendance from all over the state.

- The Chapter held a "Chapter of Sorrow" to remember the members who had passed away during the past year.

The Chapter would like to express their sincere appreciation to Rick and Pam Sears for their dedication and hard work during the past two years. As Worthy Patron and Worthy Matron, they faithfully attended each meeting and worked tirelessly for the betterment of the Chapter and the community.

## In Remembrance of Paul G. Watkins -- Born: 4/16/47 Deceased: 9/6/13 Carved on Stone

As I walk into the place  
Where you once lay  
I picture your smile  
And it makes my day  
  
I remember the love  
You brought in our home  
No matter what kind of problem  
I never solved it alone  
  
Your warm voice  
Touched my soul  
Without the love of you  
In my heart, there wouldn't be  
the me that loves you  
  
But your love seals it  
With the sweetest little kiss  
Not knowing at the time  
But now, it is yesterday I miss

I always thought  
Those days would last  
But now they are memories  
Of you and your love just the past  
  
Now to walk to where you lay  
I close my eyes in prayer  
I bow my head  
Because I know your soul is there  
  
I talk to you through my prayers  
As my tears roll down my face  
I realize you are still there  
Only your name carved on stone  
You enter my soul through my  
love  
And forever you are home  
  
I realize you are with me  
In everything I do  
I know you are in a better place  
Paul, I still love you.

## ESTILL COUNTY SCHOOLS MENUS

Milk is included with every meal; plus assorted juices included with breakfast

MONDAY Sept. 23	TUESDAY Sept. 24	WEDNESDAY Sept. 25	THURSDAY Sept. 26	FRIDAY Sept. 27
<b>SOUTH IRVINE BREAKFASTS</b>				
Breakfast Pizza Assorted Juice	Toast Cereal	Biscuit Applesauce	Blueberry Mini Muffins, Yogurt	Cinnamon Toast Crunch Bar
<b>SOUTH IRVINE LUNCHES</b>				
Chicken Nuggets Green Beans Carrot Sticks Tropical Fruit Ketchup	Cheese Pizza Corn Celery Sticks Peaches Dip	Taco w/Shell Let./Tom./Cheese Refried Beans Pears Taco Sauce	Bosco Sticks with Sauce Romaine Salad Grape Tomatoes Pineapples	Chicken Pattie on Bun, Peaches Normandy Blend Vegetables Cucumber Slices
<b>ESTILL SPRINGS &amp; WEST IRVINE BREAKFASTS</b>				
Breakfast Pizza Assorted Juice	Toast, Scooby Doo Cereal, Juice	Biscuit & Jelly Applesauce	Cinnamon Roll Orange slices	Mini blueberry Muffins, Yogurt
<b>ESTILL SPRINGS &amp; WEST IRVINE LUNCHES</b>				
Chicken Nuggets Mashed Potatoes Green Beans Tropical Fruit Ketchup	Cheese Pizza Corn Celery Sticks Peaches Dip	Taco w/Shell or Deli Turkey Wrap Let./Tom./Cheese Refried Beans Pears	Bosco Sticks w/Sauce Romaine Salad Glazed Carrots Mandarin Oranges	Hot Dog or Pork Chop on Bun Baked Beans Potato Smiles Applesauce
<b>ESTILL COUNTY MIDDLE SCHOOL BREAKFAST</b>				
Breakfast Pizza Mandarin Oranges Juice	Breakfast Pizza Mandarin Oranges Juice	Biscuit Pop Tart Applesauce	Cinnamon Roll Pop Tart Cantaloupe	Blueberry Mini Muffins, Yogurt Pop Tarts
<b>ESTILL COUNTY MIDDLE SCHOOL LUNCH</b>				
Bosco w/Marinara Sauce or Pepperoni Sub Romaine Salad Carrot Sticks Applesauce	Hamburger or Chuckwagon on Bun Potato Wedges Let./Tom./Pickle Apples	Chicken Tenders or Buffalo Chicken Tenders, Roll Mashed Potatoes Green Beans Banana	Nacho Cheese & Chips or Chili Crispito, Salsa Refried Beans Pears	Ravioli or Spaghetti w/Meat Sauce Breadstick Romaine Salad Corn Strawberry Cup
<b>ESTILL COUNTY HIGH SCHOOL BREAKFAST</b>				
Cereal Pop Tarts Yogurt	Sausage Biscuit, Cereal, Yogurt Banana or Apple	Chicken Biscuit Cereal, Pop Tart, Yogurt, Fruit	Egg & Cheese Biscuit, Cereal Pop Tart, Yogurt	Cinnamon Roll Orange Slices Assorted Juice
<b>ESTILL COUNTY HIGH SCHOOL LUNCH</b>				
Chicken Pattie on Bun or Chicken Quesadilla, Salsa Mexican Rice Steamed Broccoli & Cheese, Fruit	Mr. Rib or Fish on Bun, Cumber Cucumber Slices Baby Bakers Honey Dew and Cantaloupe	Buffalo Chicken Tenders or BBQ on Bun Glazed Carrots Green Beans Pears or Apple	Cheeseburger or Ham & Cheese on Bun, LTPO Potato Wedges Carrot Sticks Peaches, Ap-sauce	Taco or Chicken Fajita w/shells Refried Beans Let./Tom./Cheese Salsa, Applesauce or Tropical Fruit

**WORST BREAKFASTS FOR KIDS**

1. Chocolate nut spread
2. Cereal
3. Instant oatmeal
4. Breakfast drinks
5. Toast and jelly
6. Breakfast sandwiches
7. Pancakes
8. Fast food
9. Toaster pastries
10. Muffins

Source: Activebeat.com

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## New Location

Estill Co. Soil Conservation District Lot  
Wednesday 5-6:30 PM & Friday 5-7 PM

# BROWN FARM MEATS

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Sausage.....	\$3 <sup>00</sup> Lb.
(Hot, Medium or Mild)	
Cured Ham.....	\$3 <sup>50</sup> Lb.
(Whole or Sliced)	
Ham Steak .....	\$3 <sup>50</sup> Lb.
Ham Cutlets.....	\$3 <sup>50</sup> Lb.
(Similar to cube steak, only ham)	
Bacon.....	\$4 <sup>00</sup> Lb.
Jowl Bacon.....	\$3 <sup>50</sup> Lb.
Pork Tenderloin.....	\$4 <sup>00</sup> Lb.
Pork Chops .....	\$3 <sup>50</sup> Lb.
Spare Ribs .....	\$3 <sup>50</sup> Lb.
Country Style Ribs .....	\$3 <sup>50</sup> Lb.
Baby Back Pork Ribs.....	\$3 <sup>00</sup> Lb.
Pork Burgers.....	\$3 <sup>50</sup> Lb.
(Ground, pattied pork with no seasoning)	
Bratwursts .....	\$3 <sup>50</sup> Lb.

**Bundle packages**

1/4 processed hog .....	\$115.
1/2 processed hog .....	\$210.
Whole processed hog.....	\$400.

# Cox Insurance, Inc.

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