

SENIOR LIVING Easing the burden for loved ones

(ARA) It's a difficult subject to bring up. No one likes to think about the time when they'll no longer be able to take care of themselves. But truth be told, everyone will need a funeral some day. Without planning ahead, you can be stressful, expensive and filled with disagreements. Or you can create an occasion where loved ones come together to reflect on a life well lived, without the pressure of quick decisions and worries about expense.

How can you accomplish this? Through preplanning, which allows you not only the opportunity to create the type of memorial and burial that fits your beliefs and preferences, but to also put your family first by taking away the anxiety caused by guessing what you might

have wanted. Planning a life celebration is a priceless gift of security, compassion and peace extended to family members who will read a eulogy and who pays for what.

Many funeral directors agree that while no one likes to contemplate death, making final arrangements in advance is like a gift to loved ones. It's also one of the best ways to ensure that things are taken care of in the manner that you wish.

In an effort to "make the right choice," loved ones tend to spend far more for products and services than they normally would. When the wishes of a loved one are known, family and friends may be prevented from emotional over-spending in their rush to "pick something nice." Planning ahead enables compassion shopping without time constraints, facilitates the family discussion of important final arrangement decisions and removes some of the burden from loved ones.

One of the best ways to preplan is to sit down and put your thoughts in writing. Take time to record detailed instructions regarding funeral and cemetery preferences as well as documenting vital statistics, estate planning information and military service.

For more information about preplanning, visit www.shareyourwishes.org or call (800) DIGNITY.



Seven Things Everyone Should Know About Planning a Funeral

1. Be informed about the choices available

Arranging a funeral or cremation service can seem complicated, but there's always someone who can help you. Funeral directors are trained professionals who can be a vital and supportive resource for you. They can explain all the options available and help you make informed decisions and guide you through the process.

2. Plan ahead

At a time of loss, there are many practical decisions that need to be made. Unfortunately, this is often the time when we're least able to approach the subject rationally. It makes sense to find a funeral director you can trust, before it becomes necessary.

For more information, visit www.shareyourwishes.org or call (800) DIGNITY.

3. Decide the final disposition

Selecting burial, mausoleum entombment or cremation is a very personal decision. Discussion of your choice with family and documentation is essential. Whatever you choose, government forms, fees and the organization of a memorial service will fall to your loved ones without preplanning. For ease and peace of mind, choose a funeral home, such as a Dignity Memorial network provider, that will walk you through all the necessary arrangements.

4. Find out what government benefits are available

To find out your exact Social Security benefits, call (800) 772-1213 or go to www.ssa.gov. Veterans may be eligible for a burial allowance from the Department of Veterans Affairs. You can contact them at (800) 827-1000 or online at <http://www.cem.va.gov/ceim/burial.asp>.

5. Don't be afraid to ask about prices

The cost of arranging a funeral can vary greatly between companies. Be careful to choose a funeral home that presents its prices -- the cost of the casket or urn, transportation fees, preparation charges, as well as other professional services -- clearly and simply.

6. Funeral or cremation service arrangements need to be documented

Many people think everything is taken care of by having a will and a living trust, but those documents only cover medical treatment and financial affairs. You should make sure that your wishes are shared in writing with several people you trust: family members, friends and your funeral director.

7. Consider prepaying

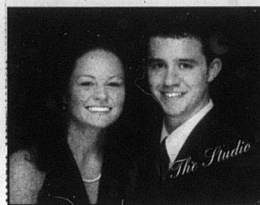
If you decide to prepay for funeral or cremation service arrangements, be sure to let your family know. Also, keep your prearrangement documents in a safe place. Check with several people you trust: copies in a safe deposit box to ensure the box will not be sealed at the time of death.

Mr. and Mrs. A. Doyle, Phyllis Brady, Brenda Nolan, along with Mr. and Mrs. Mark Doyle were among a huge crowd who enjoyed "The Relay for Life" in Cynthia on Friday night.

Mr. John Doyle received a medal for being a cancer survivor and her church had one of the honorees.

The honorary service was so quiet, and sacred with lights out and the silence. Part of the activities was the wonderful

Engagement Judd-Hunt to wed



Ashley Nichole Judd and Forrest Neal Hunt
Mr. and Mrs. Joel Judd of Carlisle proudly announce the engagement and upcoming marriage of their daughter, Ashley Nichole Judd to Forrest Neal Hunt, son of Mr. and Mrs. Dennis Hunt of Carlisle.

Ashley is the granddaughter of the late Russell and Enala Despain of Greensburg, Ky., the late Wendell and Pernie Judd of Greensburg, Ky.

Forrest is the grandson of Alpha Ballingal Miss of Melbourne, Fla. and the late Robert Ballingal of Mt. Olivet and Elaine and the late Robert Hunt of Carlisle.

Ashley is a 2003 graduate of Nicholas County High School and a 2007 graduate of Eastern Kentucky University. Ashley earned a Bachelor's degree in Elementary Education. She will be teaching at Southside Elementary School in Cynthia in the fall.

Forrest is a 2001 graduate of Nicholas County High School, a 2003 graduate of Saint Catherine College where he earned an Associate's degree in Liberal Arts, and a 2005 graduate of Eastern Kentucky University where he earned a Bachelor's degree in Fitness and Wellness. In addition, Forrest earned his Master's degree in Physical Education from Eastern Kentucky University in May 2007. He will be teaching at Taylor Elementary School in Brooksville, W. Va.

The wedding will be held on July 21, 2007, at 3:30 p.m. at the First Baptist Church of Carlisle. A reception will follow at Carnico Golf Club. Invitations have been sent.

NICHOLAS NEWS TRIANGLE HEADQUARTERS-SALTWELL-BARTTAVILLE

By Ramona Holly George
859.289.4180
fandog@bellsouth.net

The Saltwell United Methodist Women met on Monday night in Cynthia at the new home of Mollie Smith. Seventeen members answered roll call with a Bible verse and reported sick visits and charities given. Mary Read the minutes of the last meeting. Mr. and Mrs. Guy Gaunce gave a devotional. Wynona Smith gave the program. Business was discussed. The project for this month was bringing for the nursing home. Joyce and Mollie Smith served a nice light meal. Then, many nice gifts were opened by Mollie for her "House Warming."

Mr. and Mrs. Bobby Brady ate at the Kountry Kettle Restaurant in Owingsville on July 4. They enjoyed one of the bigger and better home shaws. Carrol Doyle was first place in the 2-year-old walking horse class and nine others. Jessica Berry and Treva Vice showed and did well in their classes and on other nights of the show.

Mr. and Mrs. John Doyle just returned from a week's vacation in the Dominican Republic.

Mr. and Mrs. Carl Whitson and children Cary and David of Mr. Carmel Lane near Headquarters just returned from vacationing at Gatlinburg, Tenn.

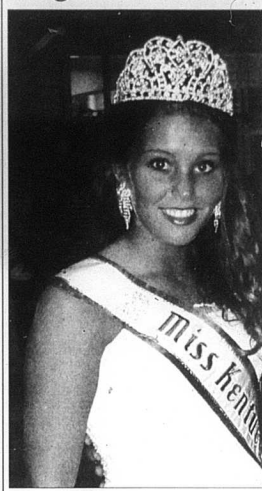
Most of the Saltwell Methodist women and spouses and a few relatives enjoyed six file folders of home-made ice cream at the home of Sue Rule in Carlisle, following the Thursday night at the Blackberry Festival. This has been a custom for a few years.

Mr. and Mrs. A. Doyle, Phyllis Brady, Brenda Nolan, along with Mr. and Mrs. Mark Doyle were among a huge crowd who enjoyed "The Relay for Life" in Cynthia on Friday night.

Mr. John Doyle received a medal for being a cancer survivor and her church had one of the honorees.

The honorary service was so quiet, and sacred with lights out and the silence. Part of the activities was the wonderful

LIFESTYLE Sergent crowned Miss Ky. Junior Teen



Miranda Meghan Sergent

Miranda Meghan Sergent, daughter of Randy and Misty Sergent was crowned National American Miss Kentucky Junior Teen at the state pageant held July 13 in Lexington. She received her official state crown, banner and trophy plus a \$1000 cash award.

She will go to Anaheim, Calif. during Thanksgiving week. She will also receive a special day for two and a tour through the famous streets of Hollywood for two.

At the pageant she also received the Photogenic Award, first runner-up in Spokes model and Spirit Award.

The National American Miss Pageants are for "Today's Girl" and "Tomorrow's Leaders."

The pageant program is based on inner beauty, as well as poise, presentation, and offers an "All American Spirit" of fun for family and friends.

In Lexington 125 girls participated in Junior Teen. Pageants are held in each state for girls ages 4 to 18 to eighteen in five different age divisions.

Miranda is a sophomore at Fleming County High School and a varsity cheerleader. She enjoys singing and playing the piano. She is a member of the Community Bible Church, and a 4.0 honor student. She is the co-founder of M.A.S.K. More Awareness Saves Kids. Her platform is Making More Sense Education and Awareness of Teen Dating Violence.

Boomers get back into the dating game

(ARA) Today, more and more baby boomers are finding themselves wondering whether it's time to divorce, personal choice or other circumstances. This finding is interesting because an increasing number of these single boomers are dating once again, with up to 70 percent dating on a regular basis according to the AARP. While navigating the dating world can be difficult at any age, it can bring unique challenges and opportunities to baby boomers.

another at this point in the relationship, as they're usually revealing a "bit," says Dr. Gray. "That's why it's important not to rush to this step."

For more dating and relationship tips and information from Dr. Gray, along with an opportunity to meet other boomers seeking reconnection, visit www.boomerlove.com.

dating and create a series of positive dating experiences with each other. This also lets someone determine what kinds of people he or she is attracted to, interesting or stimulating.

Uncertainty: Strong feelings could emerge once two people decide they really like each other. This can be a nervous and uncertain time. It is important to remember that first dates should be a neutral part of the dating process.

Commitment: Before two people decide they are going to be in an exclusive relationship they need to discuss their situation. Often one partner believes in the AARP. While navigating the dating world can be difficult at any age, it can bring unique challenges and opportunities to baby boomers who have recently entered into a new relationship.

being a couple. It allows them to be fully bonded without having to deal with the burdens and responsibilities of sharing a household.

Communication: When two people agree to a committed relationship, men have recently entered into a new relationship.

"Men won't give as much in this stage because they feel like they've already done all the work they need to do," says Dr. Gray. "Women, however, still need to feel appreciated, and so they tend to give more than they get. This is a mistake and can make women feel resentful." Men should continue to do little things that will make women feel special, while women should get completely wrapped up in the relationship. "Think of men as a dessert, not the main course."

"Meeting someone new can be an awkward situation, no matter how old you are," says Dr. Gray. "But dating should be fun, and having a better understanding of the process in relation to your age can help anyone enjoy successful dating experiences."

Dr. Gray has identified what he refers to as the "five stages of dating," which help to explain the common relationship phases couples might experience at any age.

"Attraction: This is the time to date around and not hurry into a serious relationship. At this point, try to have a good time with



Dr. Gray

Your Money and Your Life: Heart Health Linked to Financial Health

(AIA) Retirement planning requires a long-term approach of discipline and focus. You want to make sure you have enough money saved to maintain your lifestyle, but the truth is there's more to successful retirement than an oversized IRA. Your health is perhaps the most significant component in your retirement equation, since it directly impacts your ability to enjoy the fruits of your labor. Now is an excellent time to focus on making lifestyle changes -- you might even be surprised to learn that in certain cases, you can lead to an even healthier bank account.

The Heart of the Matter

lower premium? Of course, rates would vary based on each situation and the applicant's complete medical history. Speak with your insurance representative to learn how these new guidelines might benefit you. When it comes to getting important goals, whether it's saving for retirement or lowering your cholesterol, what if you today can have significant ramifications for the future. There's never been a better time to take control of your future, and make the positive changes necessary to ensure your golden years are filled with health, wealth and happiness.

Courtesy of AIA/contant

Intimacy: During this stage, couples open up and share often misperceptions.

According to figures published by the World Health Organization (WHO) in 2006, coronary artery disease (CAD) affects nearly 13 million in the United States. One of the leading causes of death of both men and women in the United States. Some of the risk factors for heart disease are within your control, such as quitting smoking, reducing your cholesterol and maintaining a healthy weight. Obviously, these lifestyle changes increase the likelihood of living longer. But did you know these same lifestyle changes can also reduce your insurance premiums you may pay for life insurance, allowing you to keep more of your hard-

To Report a Crime 859-289-3710

CITY OF CARLISLE ORDINANCE 2007-3

AN ORDINANCE AMENDING CHAPTER 114 OF THE CODE OF ORDINANCES TO ADD A NEW SECTION REGULATING REQUESTS FOR LICENSURE TAX REFERRAL BY INSURANCE COMPANIES. AND AMENDING SECTION 114.010 TO ADD A NEW SECTION REGULATING REQUESTS FOR LICENSURE TAX REFERRAL BY INSURANCE COMPANIES. AND AMENDING SECTION 114.020 TO ADD A NEW SECTION REGULATING REQUESTS FOR LICENSURE TAX REFERRAL BY INSURANCE COMPANIES. AND AMENDING SECTION 114.030 TO ADD A NEW SECTION REGULATING REQUESTS FOR LICENSURE TAX REFERRAL BY INSURANCE COMPANIES.

CITY OF CARLISLE, KENTUCKY

ATTEST: *Rhonda Clark, Mayor*

Mary L. Stewart, City Clerk

CERTIFICATE:

I hereby certify that the file of the foregoing Ordinance accurately summarizes the substance thereof as presented by the general public, further that an advisory session took place in the Commission of the City of Carlisle.

Herry Wilson III
City Clerk

Published in the Carlisle Mercury Wednesday, July 11, 2007

EAST END FOOD MART

Frozen Explosions

\$2.39 One Size Only

Coca Cola Fridge Packs \$2.99

Aquafina 24pk. 16.5oz bottles \$5.50

Bluegrass Country 23 1/2 oz. cans \$4.99

Ham \$6.99

Pepsi Cuts \$3.99

BREAKFAST SPECIAL \$4.19

2 eggs, bacon or sausage, hashbrowns or homefries, one biscuit and gravy

Daily Lunch Special

One Meat, Two Vegetables Roll or Cornbread 20 oz. Fountain Drink **\$5.29**

Use Now! Accept Unlimit Express Cards. Complete Line of Soft Drinks & Beer • On Road & Off Road Diesel • Three Grades of Quality Gasoline

OPEN 5 AM - 10 PM MONDAY - SATURDAY

7 AM - 10 PM SUNDAY

305 MOOREFIELD RD 289-2200

515 E. Chestnut St \$142,000

180 Shannon St \$176,000

656 W. Locust St. \$177,000

760 Concord Road \$164,500

261 Upper Jacksonman Road \$164,500

310 Danway Ave. \$25,000

View my listings and see more information and photos on Lbr.com

(859) 289-5594

Wells Real Estate & Auction

This page proudly sponsored by

Sooner's Family Drug

"THE ONLY PHARMACY YOUR FAMILY WILL EVER NEED"

Fast, Friendly, Dependable Service You Know And Trust!

Convenient Drive-Thru Window • Senior Discount • In-Town Delivery • Accept Most Insurance Plans • Offer Billing For Medicaid & Medicare For Diabetic Supplies

"FULL SERVICE COMMUNITY PHARMACY"

Linda Soper, Registered Pharmacist - "35 Years Experience"

859-289-8501 102 South Broadway, Carlisle, KY