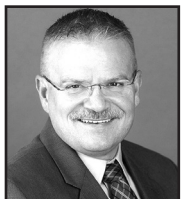


Five moves for young investors



Financial Focus

Perry Dressler
Edward Jones
Financial Advisor

If you're just beginning your career, what are your financial priorities?

You might have student loans to deal with. And you may even be thinking about saving for a down payment on a house. These are certainly significant issues, and yet, you shouldn't ignore your long-term goals, such as retirement — which is why you may want to get started as an investor.

And as you invest, consider these suggestions:

1. Take advantage of

your opportunities. Even while addressing your other concerns, such as loan payments, you may well have space in your life to invest — if you take advantage of the opportunities presented to you. For example, if you work for a business that offers a 401(k) or other retirement plan, try to put in as much as you can afford, or at least enough to earn your employer's matching contribution, if one is offered. And you may find that contributing to a traditional 401(k) or similar plan is more affordable than you think, as your contributions may be deductible, lowering your taxable income.

2. Think long-term. Some people make the mistake of seeking short-term gains by trying to "time" the market — that is, they try to "buy low and sell high." While this is a great strategy in theory, it's almost impossible to follow, as no one can really predict market highs and lows. The most successful investors follow a long-

term strategy and don't jump in and out of the market.

3. Know your risk tolerance. Your investment choices should be based partially on your risk tolerance. Typically, the more investment risk you take on, the greater the potential reward, but it works the other way, too — riskier investments can result in greater losses, at least in the short term. You need to find a risk level with which you are comfortable. Also, your risk tolerance can change over time — when you get close to retirement, for instance, you might want to invest more conservatively than you did when you still had decades ahead of you in the working world.

4. Diversify your investments. The financial markets affect different investments in different ways, which means that, at any given time, some investments will perform better than others. But if you only owned one type of investment or asset class, your portfolio could suffer if a market downturn

had a particularly strong effect on that investment or asset. By spreading your investment dollars among a range of investments, you'll have more opportunities for success, and you can help reduce the effects of market volatility on your holdings. Keep in mind, though, that diversification, by itself, can't guarantee profits or protect against all losses.

5. Prepare for the unexpected. You don't always know when you'll face a large expense, such as a medical bill or a major home repair. If you're not prepared, you could be forced to dip into your long-term investments, such as your 401(k), to pay for these costs. To help avoid this problem, you may want to take steps such as keeping a cushion of cash in your portfolio and building an emergency fund containing several months' worth of living expenses, with the money kept in a liquid account.

By putting these moves to work, you can help your-

self make progress on an investment journey that could last a lifetime.

(Editors Note: This arti-

cle was written by Edward Jones for use by your local Edward Jones Financial Advisor.)

REQUEST FOR BID

The Mercer County Fire Protection District is seeking sealed bids on the construction of a new fire station in Salvisa, Kentucky. Bid specifications and blueprints may be obtained by contacting Fire Chief Glenn Phillips at mcfpd102@gmail.com or by phone at 859-619-1820. Bids must be received by no later than the close of the business day on Friday, April 11, 2025.

INVITATION TO BID:

The City of Harrodsburg is seeking sealed bids to sell the following vehicles: 1) 1993 Jeep, 2) 2004 Chevrolet Tahoe, 3) Mag International (no title), 4) 2002 Ford Ranger. These are being sold as a lot of four. Interested bidders may contact City Hall for additional information.

Bids must be submitted to Harrodsburg City Hall, 208 South Main Street, Harrodsburg, KY 40330, or via email to smaynard@harrodsburgky.gov no later than 4pm Thursday, April 3, 2025.

Bids will be opened on the conference room on Friday, April 4, 2025 at 9:00am. The bid winner will be announced at the Harrodsburg City Commission meeting on Monday, April 14, 2025 at noon. The City of Harrodsburg reserves the right to waive formalities and reject any and all bids or to accept other than the lowest bid evaluated if deemed in the best interest of the City.

ADVERTISEMENT FOR BIDS MERCER COUNTY FISCAL COURT

The Mercer County Fiscal Court will accept bids for FY 2025-2026 until 10 am on Tuesday, April 8, 2025 at the Mercer County Courthouse located at 207 West Lexington Street for the following services:

- Asphalt Paving
- Hauling and Laying of Asphalt
- Crushed Stone & Rock
- Crushed Stone Base
- Cold Mix
- Cutting Hay at Landfill

Interested vendors may call the Fiscal Court Clerk, Missey Ellis, at 859-734-6300 to obtain bid specs or ask questions. Please submit sealed bids to the Fiscal Court Clerk. The Mercer County Fiscal Court reserves the right to accept or reject any or all bids.

PUBLIC NOTICE

BUDGET HEARING REGARDING PROPOSED USE OF COUNTY ROAD AID AND LOCAL GOVERNMENT ECONOMIC ASSISTANCE (LGEA) FUNDS

A public hearing will be held by Mercer County at the courthouse on April 8, 2025 at 10 am for the purpose of obtaining citizen comments regarding the possible uses of the County Road Aid (CRA) and Local Government Economic Assistance (LGEA) Funds.

All interested persons in Mercer County are invited to the hearing to submit verbal or written comments on possible uses of the CRA and LGEA Funds. Any person(s) who cannot submit written comments or attend the public hearing but wish to submit comments, should call the office of the county judge/executive at (859)734-6300 by 4:30 pm on Friday, April 4, 2025, so arrangements can be made to secure their comments.

INVITATION TO BID:

The City of Harrodsburg Cemetery Department is seeking sealed bids for weed eating and mowing at Spring Hill Cemetery, 529 N. Greenville Street on an as-needed basis. Bids should be submitted on a per unit cost for each service performed. For additional information on qualifications and expectations, please stop by the Spring Hill Cemetery office during normal business hours or call (859) 734-2258.

Bids must be submitted to Harrodsburg City Hall, 208 South Main Street, Harrodsburg, KY 40330, or via email to smaynard@harrodsburgky.gov no later than 4pm Thursday, April 3, 2025.

Bids will be opened on the conference room on Friday, April 4, 2025 at 8:30am. The bid winner will be announced at the Harrodsburg City Commission meeting on Monday, April 14, 2025 at noon. The City of Harrodsburg reserves the right to waive formalities and reject any and all bids or to accept other than the lowest bid evaluated if deemed in the best interest of the City.

ON-LINE ONLY AUCTION NORTH MERCER WATER DISTRICT SURPLUS VEHICLES BIDDING BEGINS TO CLOSE SUNDAY, APRIL 6 AT 8 PM EDST

RM MCGINNIS, LLC Real Estate and Auction Professionals have been authorized by the North Mercer Water District to sell their surplus vehicles. Photos and descriptions are available on line at rmmcginnis.hibid.com

The following vehicles are offered for on line bidding only:

- 2013 Toyota Tacoma Pickup Truck - 2 WD - VIN# 5TFNX4C3N3DX022555
- 2013 Toyota Tacoma Pickup Truck - 2 WD - VIN# 5TFNX4C3N3DX019708
- 2010 Ford F-150 Pickup Truck - 4X4 - VIN# 1FTEX1EW8AFA05952

LOCATION: 108 MAIN STREET, SALVISA, KY
PREVIEW: FRIDAY, APRIL 4 - FROM 1 PM TO 3 PM
TRANSFER AND PICKUP - TUESDAY, APRIL 8

Vehicles must be paid for and transferred prior to pickup
Register and bid at <https://rmmcginnis.hibid.com/auctions> or
go to www.rmmcginnis.com and click on On-Line Auctions

TERMS: CASH OR BANK CASHIER'S CHECK PAYABLE TO RM MCGINNIS. KY SALES TAX WILL BE COLLECTED BY THE COUNTY CLERK'S OFFICE.

BUYER'S PREMIUM - A 10% BUYER'S PREMIUM WILL BE ADDED TO THE FINAL BID OF EACH ITEM

No warranties are expressed or implied, and the PERSONAL PROPERTY is sold "AS-IS".

Principal Auctioneer - Ritchie McGinnis
Auctioneers - Ronnie Sims, Earl McRay, Jeff Rogers
Auctioneers - Lee Brogle, Anita Stucky



RM MCGINNIS, LLC
Real Estate & Auction Professionals
219 South Main Street, Harrodsburg, KY
Ritchie McGinnis - Principal Auctioneer



859-734-7770
www.rmmcginnis.com

Mercer DECA Club excels on the big stage

Samuel Warren
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The Mercer County Senior High School DECA Club, which stands for Distributive Education Clubs of America, recently achieved a first-place finish at the statewide DECA competition held at the Convention Center in Louisville. DECA prepares emerging leaders and entrepreneurs for careers in marketing, finance, hospitality, and management in high schools and colleges around the globe. Three Mercer County students were tasked with creating and facilitating a project that provided some sort of charity within their community. CEO Harlee Durbin, CMO Aaliyah Carmona, and CFO Tharun Ekambaram were tasked with the project, and after presenting their work at the statewide competition, they were named first overall.

The project, known as Nourish to Flourish, entailed weeks of preparation, fundraising, and community engagement to get off the ground. Students received first-hand experience in the difficulty of starting a not-for-profit from the ground up. They battled with time constraints and compelling the community to participate. The program aimed to aid the already existing Backpack Program in mitigating the growing issue of food insecurity within the district-wide student body. According to data from 1,586 of 2,537 (62.51 percent) students in Mercer County Schools are economically disadvantaged, which is quantified by a household income of less than \$40,000 annually.

"I was surprised when I learned that approximately 60% of our students in all schools in Mercer County were at the poverty line, and in a rural area like ours, it's up to us to make a huge change within our community," said Ekambaram.

Carmona led the group in an effort that entailed weeks of outreach via social



Photo Submitted

Aaliyah Carmona, Tharun Ekambaram and Harlee Durbin pictured with their first place trophy for their Community Giving Project "Nourish to Flourish."

media and direct marketing. The students recognized that news travels quickly in a small community and used the benefit of word-of-mouth marketing strategies to promote their program.

"Diversifying marketing strategies is essential. Consumers are exposed to countless messages daily, so using a mix of traditional outreach and digital engagement ensured that we reached Nourish to Flourish audiences effectively, while also building long-term support for the future," said Carmona, Chief Marketing Officer.

The group set a goal of receiving enough donations to fill three cars full of food items or 2000 or more items. They set up in front of Kroger in Harrodsburg, distributing shopping lists, performing direct marketing, and soliciting donations. In just two days, the group exceeded their expectations, collecting nearly \$3,500 in total donations consisting of more than 3000 individual items of food and some cash.

"By the end of our food drive, we had exceeded

every goal we had set and had raised 3,049 food items. Being involved and giving back to those in need allowed all participants to understand the importance of unity within a community truly. It was an extremely fulfilling project that we were overjoyed to organize and participate in. We hope to be able to continue to make a difference within our community," said Durbin.

The group's first-place overall finish qualified them for the International Career Development Conference, scheduled for April 26-30 in Orlando, FL. Given their success on the national stage, the group aspirations to advance its brand across the state through collaboration with other DECA programs.

The Nourish to Flourish group wasn't the only Mercer County students with a prosperous state competition. Josh Noffsinger earned second place in the principles of marketing category and Abby Woods placed third overall in sports marketing. In addition, Kate Grider and Cameron Sanders placed sec-

ond and third overall, respectively in the job interview competition.

"I'm unbelievably proud of the students in our DECA program. To rise to the level they have, competing (and winning) against the best and most experienced business and marketing students this state has to offer is an unbelievable accomplishment. It is truly a direct reflection of their hard work, creativity, and overwhelming talent," said DECA instructor Austin Cocanougher.

Training is always important to learn professionalism



Chamber Chat

Jill Cutler
Executive Director
Mercer Chamber of Commerce

Do you know what it takes for a chamber to run? Besides

staff, a board of directors, and 501c6 with bylaws and a mission? Training.

We remind ourselves all the time what our training teaches us. We are professionals. We are the switchboard for folks from out of the area. SO many calls start with... "I didn't know who else to call" or "we knew the chamber would know." Handling all calls and inquiries with grace and kindness is essential.

Sometimes we get a call and the person thinks we are a certain business or agency

and they start a rampage of complaints. We cannot mirror that energy and negativity. Sometimes that is difficult! We have to be excellent communicators.

We have to remember we are often the face of the community and we never take that for granted. We have to put our best foot forward for our cities and county and take care that a call to the chamber means the caller hears us end with a great attitude and positive responses. It takes some practice and team playing, but we love the result.