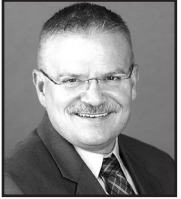


# How can you boost your savings?



## Financial Focus

**Perry Dressler**  
Edward Jones  
Financial Advisor

It might not be on your calendar, but America Saves Week is observed from April 7-11. Are you saving enough? If not, how can you save more?

If you don't think you're saving enough, you're not alone. Just 22% of Americans are completely satisfied with the amount of money they've saved, according to a recent Yahoo Finance/Marist Poll survey. And the same survey showed that a third of households couldn't cover one month's worth of bills if they lost a job or other

source of income.

What's behind this savings gap? Several factors are involved, including the high cost of housing. But while you can't control these external forces, you may be able to increase your savings by taking these steps:

- Create a budget — and stick with it. Following a budget is not everyone's idea of fun, but it can be of great use in managing your spending, which, in turn, can help you save more. You can find many free budgeting apps that allow you to track your spending and place it into categories. Once you know where your money is going, you may find it easier to cut back in certain areas, such as possibly eliminating streaming services you don't use much.
- Pay yourself first. Like everyone, you have a lot of bills to pay each month. But why not pay yourself first? Even if you can't put away a lot of money, any amount will help. And you can make it easier on yourself by having some funds moved automatically each month from your checking or savings account into a liquid, low-risk account — one you don't use for your everyday expenses. Over time, as your income goes up, you can increase the amounts in these automatic transfers.
- Take advantage of "cash-back" offers. You may already use a credit card that provides you with cash back on purchases. But did you know you can also download cash-back apps? Like cash-back credit cards, these apps give you a percentage of your spending back, helping you save money on many of your regular purchases, such as groceries and gas. You can even find apps that offer promotions that let you earn more at specific times or for buying certain items.
- Cut down — or consolidate — your debts. It's easier said than done, but the more you can reduce your debts, the more money you'll be able to save. You can choose to tackle the debt with the highest interest rate or get rid of the smallest debts first,

but whichever method you choose, try to be as diligent as you can. You also might be able to consolidate your debts — but be careful, because not all debt consolidation offers will work in your favor.

- Get some help. Your employer may provide an employee assistance program that offers, among other benefits, credit counseling and other types of financial guidance. You may want to contact a financial professional who can take a holistic look at your situation and offer recommendations on saving, investing and goal setting.

It's always important to save money — but it's not always easy. However, by exploring every avenue available to you, you may be able to improve your saving skills to the point where they can make a real difference in your life.

*(Editors Note: This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.)*



Photo Submitted

### New Vista Cuts Ribbon on New Facility

The Mercer Chamber of Commerce with Danville Boyle and Lincoln Chambers of Commerce held a ribbon cutting for New Vista at their new facility in Danville. New Vista serves children and adults in 17 Central Kentucky counties with services in mental health, substance use, intellectual and developmental disabilities. Pictured from left to right are: Board Member Harold McKinney, Incoming CEO Dana Royse, CEO and President Dee Werline, Danville Mayor James Atkins and Director of Community Engagement Anna Duncan.



Photo Submitted

### Cochran and Howard speak to Rotary Club of Harrodsburg

The speakers at the Rotary Club of Harrodsburg's weekly meeting on Wednesday, April 2, were Jolie Cochran and Braden Howard (center), joined by Dana Anderson (left). They are members of the Natural Resources and Environmental Sciences Academy. This is a 3-year program designed to teach youth about their natural environment. Students participate in hands-on investigations to learn about Kentucky's water, forests, entomology, and wildlife resources. Cochran and Howard were introduced by Rotarian Debrah Pierce (right).

# Pushing through the troubling times of floods



**Chamber Chat**  
**Jill Cutler**  
Executive Director  
Mercer Chamber of Commerce

One thing a chamber needs is stamina. A Google search says that stamina is the ability to sustain prolonged physical or mental effort. It is our capacity to "keep on keeping on" when other's strength may fade. Why is this important

to a membership group of all things? It is important because we represent men and women in business and community service that may be exhausted from daily efforts and economic ups and downs. A chamber wants to be that strong shoulder to lean on. We want to try to understand and come alongside and help in ways possible. When nothing can be done, we can still stand with them.

Many communities in our state are suffering or suffering again from weather adversities. Our own is now trying to recover from flooding. Often a chamber of commerce assists or aids in communicating for those efforts acting as a megaphone for officials, management services and more. Some chambers are big enough to have volunteers go out, or they are funded enough they can offer financial assistance to businesses.

What can we do here in Mercer? The flooding issues in Burgin alone seem overwhelming. We are going to listen to what officials and businesses may need. We are going to advocate for solutions with them. We are going to care about our friends and neighbors while watching for opportunities to serve and communicate those opportunities. I will also be praying for those affected and seeing where hope can be translated wherever it can be found.

Tomorrow is another day, but we are going there together.

## Notice of Self Storage Sale

Please take notice Storage4Harrodsburg located at 1785 Louisville Rd. Harrodsburg KY 40330 intends to hold a public sale to sell the property stored in the following units stored at the Facility. The public sale will occur as an online auction via [www.lockerfox.com](http://www.lockerfox.com) on 1/21/2025 at 10:00AM. Unit #103; Unit #313; Unit #403. This sale may be withdrawn at any time without notice. Certain terms and conditions may apply.

## PUBLIC NOTICE

Ordinance No. 2025-05, relating to the Mercer County Open or Controlled Burning, was adopted on April 8, 2025, by the Mercer County Fiscal Court. A copy of the adopted ordinance with full text is available for public inspection at the office of the county judge/executive during normal business hours.

## PUBLIC NOTICE

Ordinance No. 2025-04, relating to the annual budget and amendment to receive County Clerk excess fees to increase the General Fund by \$112,648.11, was adopted on March 25, 2025, by the Mercer County Fiscal Court. A copy of the adopted ordinance with full text is available for public inspection at the office of the county judge/executive during normal business hours.

## PUBLIC NOTICE

Ordinance No. 2025-03, relating to the annual budget and amendment to receive insurance claims from Sheriff's Office, Road Dept., and Anderson Dean Park, to increase the Road Fund by \$76,333.63 and the General Fund by \$43,893.28, was adopted on March 11, 2025, by the Mercer County Fiscal Court. A copy of the adopted ordinance with full text is available for public inspection at the office of the county judge/executive during normal business hours.

## PUBLIC NOTICE

Ordinance No. 2025-02, relating to the annual budget and amendment to receive insurance proceeds from vehicle claim to increase the Road Fund by \$7,365.78, was adopted on February 11, 2025, by the Mercer County Fiscal Court. A copy of the adopted ordinance with full text is available for public inspection at the office of the county judge/executive during normal business hours.

## PUBLIC NOTICE

Ordinance No. 2025-01, relating to the annual budget and amendment to receive FY 2025 Litter Abatement Grant to increase the Road Fund by \$30,245.19, was adopted on February 11, 2025, by the Mercer County Fiscal Court. A copy of the adopted ordinance with full text is available for public inspection at the office of the county judge/executive during normal business hours.

## Notice of Public Hearing

Notice is hereby given that on April 21, 2025, at 4:30 pm, as part of the regularly scheduled meeting of the Mercer County Public Library Board of Trustees, the board will hold a public hearing in order to receive opinions regarding an updated and revised Patron Computer and Internet Use Policy, including provisions to meet the requirement of the Children's Internet Protection Act (CIPA). Upon conclusion of the hearing, the board will consider adoption of the revised policy, which would include the continuation of technology protection measures as required by CIPA. The meeting will be held in the History Research Center, 114 N. Main Street, Harrodsburg. A copy of the proposed policy is available for review in the library office, 109 W. Lexington Street, Harrodsburg. questions and comments may be directed to Jenni Link, Library Director, at (859) 734-3680 x101.

## ON LINE BIDDING PERSONAL PROPERTY ONLINE AUCTION TOOLS – JOHN DEERE RIDING MOWER – FURNITURE BIDDING BEGINS TO CLOSE MONDAY, APRIL 14 AT 6 PM EDT

RM McGINNIS, LLC Real Estate and Auction Professionals have sold the real estate and the owners have authorized us to sell the many items they are unable to take with them. A few of the items included in this auction are: John Deere X580 riding mower – 54 in cut – only 156 hrs, Troybuilt tiller, Firmco sprayer with cart, chain saws, log chains, hand tools, power tools, lawn aerator, power tools, fishing rods/reels, lantern, metal shelves, glassware, wicker items, vintage Commodore 64 computer, vintage oak ice box, office desks and furniture, file cabinets, old travel trunk, brown sofa, black vinyl sofa/sleeper, bumper pool table, Kirby sweeper with attachments, and many more items.

**LOCATION:** 536 McCrosky Road, Harrodsburg, KY  
**PICKUP:** Wednesday, April 16 from 3 PM TO 6 PM

Register and bid at <https://rmcmcginnis.hibid.com/auctions> or go to [www.rmcmcginnis.com](http://www.rmcmcginnis.com) and click on On-Line Auctions

TERMS: CASH OR GOOD CHECK DAY OF PICKUP, CREDIT CARDS ACCEPTED WITH 3% CONVENIENCE FEE

**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  
Lee Brogle, Anita Stucky



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