

Financial moves for a growing family



Financial Focus

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If you're adding a child to your family, it's an exciting time, and you have much to anticipate. Of course, this new addition will bring many changes in your life, so you'll want to be prepared — especially in terms of your finances. What financial moves should you make as you welcome your new child? Here are a few to consider:

- Estimate expenses — and create a new budget. You will likely have several new expenses associated with a new child, ranging from relatively minor purchases — car seat, stroller, crib, etc. — to potentially much larger costs, such as a vehicle with more space or even a new home. You'll need to estimate what you can afford for these initial expenses and then work in to

your budget the everyday additional costs — food, clothing, uncovered medical expenses and so on.

- Look at options to support taking time off work. Depending on where you live and where you work, you might have some sources of support if you take time off from work after the arrival of your child. These options may include paid time off — such as sick leave and vacation time — paid family leave, short-term disability insurance, and some benefits from the Family Medical and Leave Act.
- Determine how child care will be provided. Child care can be expensive and, in some areas, hard to find. Well before the arrival of your child, start looking for child care, so you can explore your options and start factoring in the costs to your cash flow and monthly budget. During your search, look at offerings from local community centers, religious institutions and nonprofit organizations, some of which may offer low-cost child care programs.
- Contribute to your emergency fund. It's generally a good idea to keep up to six months' worth of living expenses in a liquid, low-risk account to pay for unexpected costs — and with a growing family, these costs may well

increase as your child grows older.

- Look at your tax situation. You may want to consult with a tax professional to determine whether you qualify for credits or deductions, such as the dependent care credit, the federal child tax credit, and adoption-related credits (if you adopted a child). Also, you may want to update your Form W-4 to add a dependent — a move that may lower your tax withholding and increase your take-home pay.
- Start your education planning. It's never too soon to think about paying for costs associated with your child's education. You might want to consider a 529 education savings plan, which offers tax benefits and can be used for college and many vocational programs, as well as some K-12 costs. A financial advisor can help you explore all available education savings options.
- Check your insurance. You'll need to add your child to your existing health insurance, but if you don't have insurance, see whether you qualify for Medicaid or the Children's Health Insurance Program (CHIP), or look for a marketplace plan at health-care.gov. You might also need to purchase additional life insurance coverage. And with

a growing family to support, you might want to add disability coverage to protect your income against short- or long-term disabilities.

Bringing a new child into your life is certainly a joyous occasion — and by being financially prepared, you can make the whole experience

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

PUBLIC HEARING NOTICE

To all interested citizens of Mercy County, Kentucky.

The Kentucky Department for Local Government is accepting application material under the Recovery Housing Program (RHP). Isaiah House plans to apply for funding to assist individuals with paying rent for recovery housing as well as capital improvements at existing recovery centers. Isaiah House will hold a public hearing prior to the submission of these materials. This hearing will be held on May 30th, 2025 at 11:00 a.m. via Microsoft Teams. Members of the public can join the meeting at the link below:

https://teams.microsoft.com/l/meetup-join/19%3ameeting_ZmRmZGYwNWUOTJjNS00ZDAwLWlZyZctMGNmODZiYTZiZTk%40thread.v2/0?context=%7b%22Tid%22%3a%22a62cf406-54b8-4ec2-901e-e5c2527a9ce7%22%2c%22Oid%22%3a%22756af753-3f15-4c30-a9a4-39519d3c550f%22%7d

The purpose of this hearing is to obtain views on recovery housing and community development needs, review proposed activities, review the proposed application, and solicit public comments. Technical assistance is available to help groups representing low- and moderate-income persons in developing proposals.

The following information concerning the Recovery Housing Program is available for public inspection at the Isaiah House Treatment Center located at 1090 Industry Road, Harrodsburg, KY 40330, between the hours of 8:30 a.m. and 4:30 p.m. Interested parties may also request a copy by email at lhart@bgadd.org.

- A. Amount of funds available and range of activities that may be undertaken.
- B. Estimated amount of funds proposed to be used for activities benefiting persons of low and moderate income.
- C. Plans for minimizing displacement of persons as a result of activities associated with RHP funds and plans for providing assistance to those persons to be actually displaced as a result of RHP-funded activities.
- D. Records regarding the past use of RHP funds.
- E. A summary of other important program requirements.

Pre-application materials will be available for review during regular business hours from 5/22/2025 to 5/30/2025.

The Isaiah House Treatment Center does not discriminate on the basis of race, color, national origin, sex, age, religion, or disability, and provides, upon request, reasonable accommodation, including auxiliary aids and services, to afford an individual with a disability an equal opportunity to participate in all services, programs, and activities. Any persons requiring special needs assistance should contact Sara Wells at sara.wells@isaiah-house.org. at least five days prior to the meeting. The TDD number for the hearing impaired is 1/800-648-6057 (or local number if available).

NOTE: ADA Contacts

Department for the Blind	1/877/KYBLIND	www.kyblind.state.ky.us
American Printing House	1/800/223-1839	www.aph.org
Commission for the Deaf and Hard of Hearing for Interpreter Directory	1/800/372-2907	www.kcdhh.org
State Relay TDD Number	www.hcdhh.org/access/interpdir.html	1/800/648-6057

Vaught

ers, that was a strong endorsement for a player who has not even gone through a college practice.

“For every freshman, there is a learning curve in terms of the physicality and intensity of the game, the relentless

physicality and intensity of the game. But Jasper Johnson has got a really, really incredible skill set. He's one of those guys,” the Kentucky coach said. “There are very few players who just go get a shot whenever they want it. He

can do it.”

He averaged 20.3 points, 5.8 assists, 5.9 rebounds and 1.8 steals per game last season while shooting 59 percent from 2-point range and 36 percent from 3. However, Pope

from 1B

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City of Harrodsburg Delinquent Taxes

The City of Harrodsburg shows delinquent taxes for the year of 2024 on the following accounts. The amount shown includes the base tax assessment and penalty, interest and advertising costs. All delinquent taxes and fees must be paid by 4:00 p.m. on May 29, 2025 or a lien will be filed against the property. This will involve additional fees.

Shavonna Huffman, City Clerk

Parcel Number	Owner Name	Yet Due	Total Due	Parcel Number	Owner Name	Yet Due	Total Due	Parcel Number	Owner Name	Yet Due	Total Due
100.60-15020.00	218 Fort Street LLC	\$37.45	\$57.45	100.60-04037.00	Goodlett Connie	\$5.76	\$25.76	100.50-03023.00	Raithatha P G	\$53.99	\$73.99
047.60-07002.00	236 Orchard Drive LLC	\$107.41	\$127.41	100.60-04038.00	Goodlett Connie	\$35.76	\$55.76	100.50-01005.21	Releford M	\$55.57	\$75.57
100.60-12023.00	415 Linden Ave LLC	\$88.91	\$108.91	100.15-05004.00	Goodlett Donald Wayne & Janet	\$16.40	\$36.40	100.60-11003.00	Reynolds Dirk & Jennifer	\$79.78	\$99.78
100.60-12007.00	420 Elm Street LLC	\$46.55	\$66.55	100.60-04025.00	Grigsby Marvin	\$11.10	\$31.10	100.11-06009.00	Richardson Charles Luther	\$21.60	\$41.60
100.11-02001.00	431 Harding Street LLC	\$89.39	\$109.39	100.14-08034.00	Gullett Verlin Wayne & Cynthia	\$46.33	\$66.33	100.50-01028.00	Riley Mark A & Rhonda K	\$65.69	\$85.69
100.10-07025.00	436 N. Greenville Street LLC	\$68.06	\$88.06	047.60-07004.00	Hall James E & Barbara	\$64.78	\$84.78	100.70-01018.00	Rivera Adela Rivera	\$39.87	\$59.87
100.14-09025.00	Adams Joe	\$93.35	\$113.35	100.10-08018.00	Hall Taylor	\$172.75	\$192.75	100.70-04008.00	Rodgers Cynthia & Caleb	\$93.58	\$113.58
100.60-10019.00	Alford Donald R & Joyce E	\$21.60	\$41.60	100.60-10004.00	Hardy Sherra Ann	\$26.91	\$46.91	100.11-04006.00	Roy Clovis & Shirley	\$23.03	\$43.03
046.60-00032.00	Allen Catherine	\$35.01	\$55.01	100.60-06022.00	Harris Karen	\$10.80	\$30.80	100.11-10004.00	Royalty James R	\$30.12	\$50.12
100.15-04006.00	Allen Homer Est	\$3.60	\$23.60	100.15-03033.00	Harris William & Gibson Britney	\$36.49	\$56.49	100.60-12013.00	Sanders Clara	\$59.71	\$79.71
100.90-01011.00	Allen Joseph Scott	\$63.06	\$83.06	100.11-05040.00	Hartman Benjamin Maurice	\$121.77	\$141.77	100.11-03030.00	Sanders Diane	\$65.62	\$85.62
046.60-00047.00	Arnold Vicky	\$4.32	\$24.32	100.10-04022.00	Hatanaka Roger	\$109.76	\$129.76	100.50-03006.00	Sanders Terry Mitchell & Craddock	\$45.04	\$65.04
100.70-04041.00	Aspen Property Group LLC	\$53.99	\$73.99	100.10-04023.00	Hatanaka Roger	\$95.37	\$115.37	100.10-12025.00	Schoening Clarence R & Miriam	\$45.02	\$65.02
100.60-09035.00	Baez Jamie K & Jesus I	\$26.88	\$46.88	045.90-01009.00	Hendren Kevin D & Tonya	\$97.17	\$117.17	047.00-00068.11	Schuetz Christopher David	\$140.36	\$160.36
100.70-05014.00	Baker Jackson Clay & Staci J	\$133.16	\$153.16	056.00-00001.00	High Speed Lyfestyle LLC & Collier	\$273.53	\$293.53	100.60-02100.00	Scott Timothy E & Sally M	\$432.95	\$452.95
046.60-00014.00	Baker Mason & Haley	\$9.50	\$29.50	056.60-01056.00	Holt Woodson & Jamie	\$248.33	\$268.33	046.60-00011.00	Sherrow Jon & Ines	\$6.48	\$26.48
100.15-04013.00	Baker Maurice T & Baker Mary E	\$18.00	\$38.00	100.50-02028.00	Horn Joshua & Joni	\$183.13	\$203.13	100.10-02022.00	Shewmaker Stacy	\$104.99	\$124.99
100.60-13020.00	Bellsouth Telecommunications	\$371.72	\$391.72	100.12-03017.00	Horn Kevin & Tresa	\$96.63	\$116.63	100.11-04025.00	Shunar LLC	\$25.19	\$45.19
100.11-02020.00	Bitensky Laurence & Flewelling Kitty	\$212.34	\$232.34	100.60-01020.00	Hume Bennie C	\$14.39	\$34.39	100.11-04038.00	Shunar LLC	\$3.60	\$23.60
100.15-03031.00	Blakeman Linda & Robert	\$56.86	\$76.86	100.70-04017.00	Hurst Toby & Margaret	\$53.99	\$73.99	056.60-01019.00	Sims Clyde Jr & Brenda	\$155.65	\$175.65
100.60-08028.00	Blomberg Norman A Lifetime Advocacy	\$44.71	\$64.71	100.11-02002.00	J M Elliott Properties LLC	\$964.53	\$984.53	100.10-09017.00	Slaven Leo & Martha N	\$10.80	\$30.80
046.60-00100.00	Boswell Cherie	\$19.33	\$39.33	100.50-01029.00	James Julie D	\$96.19	\$116.19	100.11-07026.00	Smith Cecilia Kay	\$54.01	\$74.01
100.60-08001.00	Boyd Theodore Est	\$3.60	\$23.60	100.20-01060.00	Johnson Carole	\$70.68	\$90.68	100.14-08059.00	Smith Christopher W & Rebecca	\$82.78	\$102.78
046.60-00090.00	Brock Stephanie	\$12.23	\$32.23	100.15-03020.00	Jones Janet	\$33.71	\$53.71	047.60-06006.00	Smith Jerry & Brown Delois	\$106.17	\$126.17
100.60-14020.00	Burrus Elizabeth	\$19.18	\$39.18	100.14-08026.00	Kendrick Francis N	\$41.75	\$61.75	047.60-07003.00	Smith Jerry & Gayle	\$72.56	\$92.56
100.60-14021.00	Burrus Elizabeth	\$1.79	\$21.79	046.60-00012.00	Kennedy Shane & Kathleen	\$11.52	\$31.52	046.60-00059.00	Smith Moore Tiffanie	\$7.80	\$27.80
100.14-08019.00	Burton Christi T	\$3.60	\$23.60					100.20-03012.00	Smith William Bradley III	\$38.90	\$58.90
100.60-12012.00	Chapa John & Nikki Leona	\$66.73	\$86.73	100.70-04034.00	Lane Anne Royalty	\$43.37	\$63.37	046.60-00097.00	Sosa Fidel Gallardo	\$9.71	\$29.71
100.20-02014.00	Chapman Theodore R & Howard Anthony	\$80.28	\$100.28	057.00-00005.51	Leavell Marsha Trustee Of Freeman	\$1.44	\$21.44	100.11-06004.00	Stine Joshua A & Carmen	\$73.63	\$93.63
046.60-00028.00	Chavez Camilo & Elizabeth	\$34.24	\$54.24	046.60-00109.00	Lebanion Chris	\$12.03	\$32.03	100.20-03021.00	Stinnett Gene P	\$13.34	\$33.34
100.60-14027.00	Chenault Helen	\$3.60	\$23.60	045.90-03012.00	Lewis Martha S & Clark Linda L	\$137.41	\$157.41	100.90-02011.00	Stratton Drew P	\$2.88	\$22.88
100.60-14028.00	Chenault Helen	\$1.79	\$21.79	100.12-02018.00	Loken Kelly Jean	\$176.35	\$196.35	100.90-02012.00	Stratton Drew P	\$3.60	\$23.60
100.90-02010.00	Ciesla Andrew Scott	\$39.59	\$59.59	045.10-01025.00	Long Ly	\$25.19	\$45.19	100.90-02013.00	Stratton Drew P	\$23.33	\$43.33
100.70-03028.00	Claunch Lee & Marie	\$25.19	\$45.19	046.60-00010.00	Lowery Kimberly	\$8.64	\$28.64	100.60-02007.00	Sullivan David & Laura	\$97.16	\$117.16
100.50-01005.37	Cloud John Arthur III	\$88.42	\$108.42	100.60-08014.00	Matney Carol C	\$27.14	\$47.14	100.10-11014.00	Sullivan Isabelle & Sullivan David M	\$16.91	\$36.91
100.50-02041.00	Cloud John Arthur III	\$97.48	\$117.48	047.60-07007.00	McCoy Christina E	\$122.36	\$142.36	100.14-08029.00	Svs Real Estate Investments And	\$20.66	\$40.66
100.50-02042.00	Cloud John Arthur III	\$97.48	\$117.48	100.14-10028.00	McCoy Christina E	\$41.75	\$61.75	100.60-05001.00	Tackett Sandra	\$2.88	\$22.88
100.11-09011.01	Collins Michael & Kimberly	\$44.63	\$64.63	100.70-04021.00	McGuire Staddie Jane	\$64.72	\$84.72	100.70-03020.00	Tagba Rental LLC	\$25.92	\$45.92
056.00-00004.05	Compton Trey Allen & Audra	\$124.52	\$144.52	100.10-14023.00	McKinney Michael Brandon &	\$7.20	\$27.20	100.50-03039.00	Tewmey James L	\$24.74	\$44.74
100.11-05051.00	Cooper William & Kelli	\$110.13	\$130.13	100.11-05052.00	McMullin Hanley & Annetta	\$106.82	\$126.82	057.00-00050.00	Thomas Chad & Heather	\$368.04	\$388.04
100.60-09034.00	Craig Autum Snow	\$60.43	\$80.43	100.20-04004.00	McPherson Christopher &	\$92.37	\$112.37	100.16-02001.00	Thomas Chad & Heather Thomas	\$190.60	\$210.60
100.11-08003.00	Crowley Johnnie & Paula S	\$97.33	\$117.33	100.60-06003.00	McWhorter Shelby & Sonita	\$3.60	\$23.60	046.60-00034.00	Thompson Judy	\$8.57	\$28.57
100.11-01012.00	Cs International Group Inc	\$64.78	\$84.78	100.60-06004.00	McWhorter Shelby & Sonita	\$3.60	\$23.60	100.60-01021.02	Tighe Property Management LLC	\$23.35	\$43.35
046.60-00107.00	Cunningham Logan	\$3.60	\$23.60	100.10-12004.00	Mercer Lodge 777 F & Am	\$63.40	\$83.40	100.60-01021.03	Tighe Property Management LLC	\$23.35	\$43.35
100.20-05011.00	Curtsinger Jason Charles & Michelle	\$61.18	\$81.18	100.10-14009.00	Miller Lisa A	\$109.34	\$129.34	100.12-01003.00	Triad Group LLC	\$370.70	\$390.70
100.60-12020.00	Darland David	\$49.92	\$69.92	100.60-12005.00	Moore Anna Mae & Jerry	\$34.67	\$54.67	100.60-13006.00	Trump Bernie D & Vicki L	\$18.30	\$38.30
100.60-09018.00	Davis Kevin Todd	\$39.59	\$59.59	057.00-00005.00	Moseley John Brent & Moseley James	\$3.91	\$23.91	100.11-08058.00	Vah Michael	\$21.01	\$41.01
057.00-00005.01	Derringer Designed Homes LLC	\$1.44	\$21.44	057.00-00008.09	Moseley John Brent & Moseley James	\$7.20	\$27.20	100.60-05012.00	Vasquez Luis Antonio	\$54.39	\$74.39
100.10-14004.00	Derringer Shawn M	\$55.24	\$75.24	100.10-04008.00	Moseley John Brent & Moseley James	\$115.17	\$135.17	100.12-03018.00	Wade Kenneth Lee & Dana Michelle	\$195.82	\$215.82
100.10-05008.00	Devine Bruce & Carla	\$59.02	\$79.02	056.00-00004.04	Most Just Ask To Borrow A Cup	\$298.61	\$318.61	100.15-03001.00	Warner Vickie D	\$45.89	\$65.89
100.14-04005.00	Devine Bruse & Carla	\$104.37	\$124.37	100.14-10015.00	Newton Debra	\$31.88	\$51.88	100.10-02020.00	Warren Marcus & Breanne	\$66.22	\$86.22
100.11-08025.00	Doug Blair Properties LLC	\$35.99	\$55.99	100.10-09023.00	Oac Andrea	\$31.67	\$51.67	100.10-08016.00	Warren Marcus T & Gibson Breanne	\$57.59	\$77.59
047.50-06014.00	Doyle Angela H	\$159.71	\$179.71	046.60-00080.00	O'Nan Jimmy	\$11.52	\$31.52	100.20-04031.00	Watts Pauline G & John W	\$11.25	\$31.25
046.60-00044.00	Eberwein Jennifer	\$5.58	\$25.58	057.00-00007.01	Paden Kerry L	\$56.22	\$76.22	100.11-09017.00	Watts Steven E	\$44.32	\$64.32
046.70-02057.00	Edelen Derek & Owens Crystal	\$109.09	\$129.09	056.60-01041.00	Parrott Kimberly Milburn	\$340.15	\$360.15	100.60-07023.00	West Delbert & Jane	\$72.28	\$92.28
100.90-01013.00	Elliott Patricia	\$83.66	\$103.66	100.60-13001.00	Patton Jane Allison	\$154.76	\$174.76	100.14-04043.00	Wethington Shirley & Gray Lenore	\$93.53	\$113.53
100.10-02010.00	Ellis William Glenn &	\$66.90	\$86.90	100.60-04024.00	Patton Raymond & Antoinette	\$3.60	\$23.60	100.90-02002.03	White Anthony L	\$5.39	\$25.39
100.20-04017.00	Esquivel Agustin Vargas &	\$122.64	\$142.64	100.11-08051.00	Peavler William R & Virgie	\$11.84	\$31.84	100.90-02002.04	White Anthony L	\$5.39	\$25.39
100.50-03020.00	Fidel Gallardo Sosa	\$7.20	\$27.20	100.10-13034.01	Perkins Jerry B	\$10.00	\$30.00	100.90-02002.05	White Anthony L	\$5.39	\$25.39
100.10-07023.00	Fielder Evonne	\$16.56	\$36.56	100.60-10031.00	Petree Matt D	\$3.60	\$23.60	100.90-02002.06	White Anthony L	\$5.39	\$25.39
056.60-01027.00	Freeman Commercial Real Estate	\$8.99	\$28.99	100.60-07024.00	PFP Holdings LLC	\$54.41	\$74.41	100.70-01008.00	White Tim	\$28.72	\$48.72
056.60-01028.00	Freeman Commercial Real Estate	\$8.99	\$28.99	100.60-11027.00	PFP Holdings LLC	\$64.78	\$84.78	100.12-04021.00	Williams Paula L	\$88.68	\$108.68
056.60-01029.00	Freeman Commercial Real Estate	\$8.99	\$28.99	100.60-10041.00	Phillips Rita	\$29.51	\$49.51	100.15-03025.00	Williams Shawn E LLC	\$3.60	\$23.60
047.60-07011.00	Gallardo Fidel	\$7.55	\$27.55					046.60-00040.00	Wise Calvin & Dora	\$12.38	\$32.38
047.60-07012.00	Gallardo Fidel	\$7.55	\$27.55	100.16-02013.00	Price John B Jr & Linda S	\$72.70	\$92.70	046.70-02053.00	Withers Kyle	\$117.83	\$137.83
100.14-03013.00	Gilkison Cindy	\$77.63	\$97.63	100.11-08011.00	Price William C	\$53.27	\$73.27	058.00-00002.C0	Yates Buick Chevrolet Inc	\$468.59	\$488.59
100.60-05025.00	Gonzalez-Apale Jesus A	\$52.22	\$72.22	100.70-03001.00	Property Boss LLC	\$15.09	\$35.09	100.14-08060.00	Yates Lana	\$71.85	\$91.85
100.16-02010.00	Goodlett Avon	\$41.77	\$61.77	100.70-03034.00	Property Boss LLC	\$3.60	\$23.60	100.60-06005.00	Yeast Steve L	\$42.29	\$62.29
100.15-04015.00	Goodlett Clarence Jr	\$3.60	\$23.60	100.70-03034.01	Property Boss LLC	\$3.60	\$23.60	046.60-00016.00	Yost Hollie & Tyler Stevens	\$12.96	\$32.96
100.15-04014.00	Goodlett Clarence Jr & Louise	\$3.60	\$23.60	100.10-11007.00	Rafael Enterprises Inc	\$195.06	\$215.06	100.10-14025.00	Young Jessie & Edith	\$83.78	\$103.78