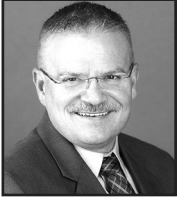


Work toward your own financial independence day



Financial Focus

Perry Dressler
Edward Jones
Financial Advisor

We're getting close to the Fourth of July, our national Independence Day. This celebration may get you thinking of the many freedoms you enjoy. But have you thought

of what you might need to do to attain financial freedom?

Your first step is to define what financial independence signifies to you. For many people, it means being able to retire when they want to, and to enjoy a comfortable retirement lifestyle. So, if this is your vision as well, consider taking these steps:

- Pay yourself first. If you wait until you have some extra money "lying around" before you invest for retirement, you may never get around to doing it. Instead, pay yourself first. This actually is not that hard to do, especially if you have a 401(k) or other employer-sponsored retirement plan,

because your contributions are taken directly from your paycheck, before you even have the chance to spend the money. You can set up a similar arrangement with an IRA by having automatic contributions taken directly from your checking or savings account.

- Invest appropriately. Your investment decisions should be guided by your retirement goals, along with how long you have before you need the money and how comfortable you are with different levels of investment risk. If you deviate from these guideposts — for instance, by taking on either too much or too little risk — you may

end up making decisions that aren't right for you and that may set you back as you pursue your financial independence.

- Avoid financial "potholes." The road to financial liberty will always be marked with potholes you should avoid. One such pothole is debt — the higher your debt burden, the less you can invest for your retirement. It's not always easy to lower your debt load, but do the best you can to live within your means. A second pothole comes in the form of large, unexpected short-term costs, such as a major home or auto repair or a medical bill not fully covered by

insurance. To avoid dipping into your long-term investments to pay for these short-term costs, try to build an emergency fund containing three to six months' worth of living expenses, with the money kept in a liquid, low-risk account.

- Give yourself some wiggle room. If you decide that to achieve financial independence, you must retire at 62 or you must buy a vacation home by the beach, you may feel disappointed if you fall short of these goals. But if you're prepared to accept some flexibility in your plans — perhaps you can work until 65 or just rent a vacation home for the summer

— you may be able to earn a different, but still acceptable, financial freedom. And by working a couple of extra years or paying less for your vacation home expenses, you may also improve your overall financial picture.

Putting these and other moves to work can help you keep moving toward your important goals. When you eventually reach your own "Financial Independence Day," it may not warrant a fireworks display — but it should certainly add some sparkle to your life.

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

Mercer farmers receive state funding

Thompson Family Farm LLC of Salvisa was approved up to \$13,840 in Mercer County funds to set up a sheep buying station at the farm. For more information about Thompson Family Farm, visit [tfamilyfarms.com](#).

The Kentucky Agricultural Development Board approved more than \$3.3 million in funding for agricultural diversification and rural development projects across the Commonwealth today at its monthly board meeting.

In addition, \$182,220 in funding for Mercer County from the County Agricultural Incentives Program was announced.

The program provides Kentucky agricultural producers with cost-share assistance on practices to allow them to improve and diversify their current farm operations. Funding covers a wide variety of agricultural enterprises in 11 incentive areas, including beef and dairy cattle; farm infrastructure, fencing, and water enhancement; equine; forage; goats and sheep; horticulture; poultry; swine; bees and honey; timber and technology, as well as energy efficiency and production; marketing; and value-added production.

Twenty-two County Agricultural Incentives were approved, totaling more than

\$2.8 million.

The Kentucky Office of Agricultural Policy, a division within the Kentucky Department of Agriculture, provides staff support to the Kentucky Agricultural Finance Corporation and the Kentucky Agricultural Development Fund. The development fund is administered by the Kentucky Agricultural Development Board. The board ensures Kentucky is being good stewards of dollars from the 1998 Tobacco Settlement Agreement by overseeing the boards' investments into diversifying and supporting Kentucky agriculture. For more information, visit [kyagr.com](#)

Happy Birthday to the United States



Chamber Chat

Jill Cutler
Executive Director
Mercer Chamber of Commerce

Happy birthday to the USA. I am proud to live in such a wonderful country where freedom is still the norm. We are free to open businesses, free to go where we like, recreate as we like and live where we like.

The red, white and blue still strike tears to my eyes when we sing the national anthem or hear the histories of Veterans and first responders. I love to listen to rags to riches stories and see parades and wave flags. It is imperfect because we

people are, but still I am forever grateful for where I live.

I am also proud that chambers around the country all try to make their communities better by helping make them prosperous and favorable. Hats off to all those directors, board members, volunteers and staff that pull together for their towns and cities.

For more information about the Mercer Chamber of Commerce email [info@mercerchamber.com](#).



Photo Submitted

Mercer Chamber Host Ribbon Cutting for Dayspring Chiropractic

The Mercer Chamber of Commerce recently held a ribbon cutting for Dayspring Chiropractic, located at 537 Legion Dr. Christyann Fox's practice includes maternity and infant chiropractic care. Pictured left to right are Dr. Christyann Fox, her husband Robert Fox, a teacher at the Campbellsville University School of Chiropractic and daughters Lucy and Hannah Fox.



Photo Submitted

Mercer Chamber Host Ribbon Cutting for Luca Mariano Distillery

The Mercer Chamber of Commerce recently held a ribbon cutting for Luca Mariano Distillery, located at 128 Letton Drive in Danville. Pictured: Owner Luca Mariano, Founder and Owner Francesco Mariano and Chief Financial Officer Brian Mamo.

Child Find for Children with Disabilities in Need of Special Education or 504 Services 2025-2026

The Burgin Independent and Mercer County School Districts keep educational records in a secure location in each school and Board office.

The Burgin Independent and Mercer County School Districts obtain written consent from a parent or eligible student (age 18 or who is attending a postsecondary institution), before disclosing personally identifiable information to an entity or individual not authorized to receive it under FERPA.

For students who have been determined eligible for Special Education, educational records will be destroyed at the request of the parents when they are no longer needed to provide educational programs or services. The Burgin Independent and Mercer County School Districts may destroy the educational records of a child without parent request seven years after they are no longer needed to provide educational programs or services. Parents are advised that data contained in the records may later be needed for Social Security benefits or other purposes. The Burgin Independent and Mercer County School Districts may retain, for an indefinite period of time, a record of the student's name, address, telephone number, grades, attendance records, classes attended, grade level completed, and year completed.

Children eligible for Special Education include those children with disabilities who have autism, deaf-blindness, developmental delay, emotional-behavior disability, hearing impairment, mental disability, multiple disabilities, orthopedic impairment, other health impairment, specific learning disability, speech or language impairment, traumatic brain injury, or visual impairment and who because of such an impairment need Special Education services.

Children eligible for 504 services include those children in a public elementary and secondary education program who have a current physical or mental impairment that currently substantially limits some major life activity, which causes the student's ability to access the school environment or school activities to be substantially limited.

Children eligible for the State-Funded Preschool program include three- and four-year-old children identified with disabilities and four-year-old children who are at-risk, as defined by federal poverty levels up to 160%. Preschool children eligible for special education must have an Individual Education Plan (IEP) instead of a 504 plan to receive State-Funded Preschool program services.

The Burgin Independent and Mercer County School Districts have an ongoing "Child Find" system, which is designed to locate, identify and evaluate any child residing in a home, facility, or residence within its geographical boundaries, age three (3) to twenty-one (21) years, who may have a disability and be in need of Special Education or 504 services. This includes children who are not in school; those who are in public, private, or home school; those who are highly mobile such as children who are migrant or homeless; and those who are advancing from grade to grade, who may need but are not receiving Special Education or 504 services.

Both district's "Child Find" system includes children with disabilities attending private or home schools within the school district boundaries who may need special education services.

The Burgin Independent and Mercer County School Districts will make sure any child enrolled in its district who qualifies for Special Education or 504 services, regardless of how severe the disability, is provided appropriate Special Education or 504 services at no cost to the parents of the child.

Parents, relatives, public and private agency employees, and concerned citizens are urged to help the Burgin Independent and Mercer County School Districts find any child who may have a disability and need Special Education or 504 services. The District needs to know the name and age, or date of birth of the child; the name, address, and phone number(s) of the parents or guardian; the possible disability; and other information to determine if Special Education or 504 services are needed.

Letters and phone calls are some of the ways the Burgin Independent and Mercer County School Districts collect the information needed. The information the school District collects will be used to contact the parents of the child and find out if the child needs to be evaluated or referred for Special Education or 504 services.

If you know of a child who lives within the boundaries of the Burgin Independent and Mercer County School Districts, who may have a disability and may need but is not receiving Special Education or 504 services, please call or send the information to:

Mercer County Schools

Attn: Shanna Hale
Director of Special Education
Section 504 Coordinator
530 Perryville Street
Harrodsburg, KY 40330
859-733-7000

Burgin Independent Schools

Attn: Angie Bragg
Director of Special Education
Section 504 Coordinator
140 Danville Rd., PO Box B
Burgin, KY 40310
859-748-4000

If you know of a child who attends a private or home school within the boundaries of the Burgin Independent and Mercer County School Districts, who may have a disability, and may need but is not receiving Special Education services, please call or send the information to:

Mercer County Schools

Attn: Shanna Hale
Director of Special Education
Section 504 Coordinator
530 Perryville Street
Harrodsburg, KY 40330
859-733-7000

Burgin Independent Schools

Attn: Angie Bragg
Director of Special Education
Section 504 Coordinator
140 Danville Rd., PO Box B
Burgin, KY 40310
859-748-4000

"Child Find" activities will continue throughout the school year. As part of these efforts the Burgin Independent and Mercer County School Districts will use screening information, student records, and basic assessment information it collects on all children in the District to help locate those children who have a disability and need Special Education or 504 services. Any information the District collects through "Child Find" is maintained confidentially.

Written Policies and Procedures have been developed which describe the District's requirements regarding the confidentiality of personally identifiable information and "Child Find" activities. There are copies in the Principal's office of each school, and in the Board of Education office. Copies of these Policies and Procedures may be obtained by contacting each District's Central Office.

The Burgin Independent and Mercer County School Districts provide public notices in the native language or other mode of communication of the various populations in the geographical boundaries of the District to the extent feasible.

If you know of someone who may need this notice translated to another language, given orally, or delivered in some other manner or mode of communication, please contact the Director of Special Education or the Section 504 Coordinator at the address or phone number listed above for the Burgin Independent and Mercer County School Districts.