

# Steps to take following a job loss



## Financial Focus

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Perhaps you've heard the expression: "Life is what happens when you're busy making other plans." It's certainly true about an unexpected job loss. And it may cause stress over your financial situation. Here are a handful of steps you can take shortly after the loss of employment to help put yourself in the best financial position. Some of these are time-sensitive, so the sooner you act, the better.

File for unemployment – While unemployment insurance typically covers less than half of your previous paycheck, it can provide some financial relief –

generally up to 26 weeks. Since filing a claim can be time-consuming, file immediately so payments begin as soon as possible. There are eligibility requirements, including your unemployment being involuntary and through no fault of your own, and meeting your state's time worked and wage requirements. You can learn more about your state's unemployment insurance program online.

- Adjust your budget and spending – You'll likely require some changes to your budget, at least temporarily. Try to focus on the essentials, like housing, utilities and food, and see where you can cut costs – or find cheaper alternatives – on nonessentials, like coffee shops and entertainment. If you're saving for longer-term goals, like retirement or college, you may want to pause those contributions temporarily.
- Evaluate other sources of income – In addition to any severance and unemployment payments, you can consider cashing in emergency or other savings and investment accounts.

You could look for part-time work, which generally does not affect your unemployment insurance income as long as you're earning less than your unemployment benefits. Other possibilities are cashing in the value of insurance policies or annuities outside of surrender charge periods, accessing retirement accounts early, selling investments without taxable gains and borrowing money. Be aware that some of these options come with tax implications and fees. A financial advisor can help you navigate the trade-offs.

- Understand your HSA and FSA options – You'll want to get the maximum benefit from your flexible spending account (FSA) and health savings account (HSA). The funds in an FSA are subject to a "use-it-or-lose-it" rule, generally within 60 days from termination. Consult your Summary Plan Description to understand how your FSA works and how to use your funds. Your HSA is yours to keep after leaving a company, and there's no deadline to use the funds. While you typically can't pay health

insurance premiums from an HSA, there are exceptions for COBRA premiums and some other health insurance premiums if you're receiving federal or state unemployment benefits. Your plan administrator can help guide you.

- Ensure you have health insurance coverage – Find out if your health benefits continue for any period and what is included. You generally can extend your employer's coverage up to 18 months under COBRA, though it's often expensive because you are liable for all monthly premiums. Joining your spouse's or partner's workplace plan could be an option, but you may only have 30 days to enroll. You can also look for coverage through the Health Insurance Marketplace, a function of the Affordable Care Act (ACA), where lower-income households may qualify for subsidies. Learn more about ACA coverage at [healthcare.gov](https://www.healthcare.gov).

Whether your next step is moving into early retirement or finding new employment, working through these steps may help you feel more

confident in your financial position and more prepared to take on whatever comes next.

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

## LEGAL NOTICE

The Mercer County Public Library, established under KRS 173.720, provides library services to citizens in Mercer County, Kentucky. In accordance with Chapter 65A and 424 of the Kentucky Revised Statutes, the financial records of the Mercer County Public Library District for the Period of July 1, 2024 through June 30, 2025 may be inspected at the Mercer County Public Library, 109 W. Lexington St., Harrodsburg, Kentucky during administrative office hours; Monday through Friday 9 a.m. - 5 p.m. Inquiries should be made to the library director.

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## Mercer Chamber now accepting adult leadership applications

The Mercer Chamber Foundation announces openings for Leadership Mercer Class of 2025-26.

Interested adults age 18 and over may apply by requesting an application from [info@mercerchamber.com](mailto:info@mercerchamber.com).

This program is designed to enhance the leadership skills of present and potential leaders and educate them on the infrastructure of the community. The class will cover various areas in Mercer County including health-care, media, education, the judicial system, local and state Government, economic development, agriculture and community life. Community leaders will share their

knowledge in applicable fields of expertise.

The leadership class will meet once a month, normally the fourth Thursday of the month. The cost of the class is \$575 per person.

The Mercer Chamber Foundation, Inc. is a private 501c3 non-profit charitable organization. Their mission is to advance the local and regional quality of life in Mercer through various educational, leadership, cultural, artistic, historical and community enhancement programs.

For more information e-mail the Chamber at [info@mercerchamber.com](mailto:info@mercerchamber.com) or visit their website [mercerchamberfoundation.org](http://mercerchamberfoundation.org).

## Pioneer Days is right around the corner



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

Bye bye July, hello school! Hello Pioneer Days! I am so excited for all the new things happening, plus keeping the time-honored favorites. This year the train rides are free, make sure you share! New music and

a return to wrestling as per requests are also on the menu. Bouncy Houses and my favorite, and the dunking booth-- I love to see folks dunked. It is just too much fun to put local celebrities in the water. Our Pioneer Village will grow with some cool historic folks with cast iron cooking, gun demos, 18th century grocery store and more. Fingers crossed for good weather at Fort Harrod August 14th-17th.

Vending spots are almost gone as of this writing. Get with Ashley soon on an application for vending, beauty pageants, baby show and more. Sign up for the Lions 5K Run for Sight too. See her at 101 S. Main Street or call 859-734-2365.



Photo Submitted

### Ridley Speaks at Harrodsburg Rotary Club

The speaker at the Rotary Club of Harrodsburg luncheon on Wednesday, July 31, was Dorsey Ridley, Rotary District Governor 2025-2026 of District 6710. Also in attendance was Sherrill Smith, District Governor Elect, and Tish Shade, Assistant Governor of Area 11. Governor Ridley was introduced by Rotary Club of Harrodsburg President, Dr. Paul Ragusa. Pictured left to right, Tish Shade, Dorsey Ridley, Paul Ragusa and Sherrill Smith.



Photo Submitted

### Bluegrass Powersports holds Grand Opening

The Mercer Chamber of Commerce held a ribbon cutting for Bluegrass Powersports of Harrodsburg. General Sales Manager Chris Thomas of Bluegrass Powersports is shown cutting the ribbon with his family and staff and local officials for their grand opening on Saturday. They celebrated the grand opening by giving away a sport vehicle later that day.

## CITY OF HARRODSBURG ORDINANCE 2025-12

### An Ordinance creating a procedure for Public Participation in City Commission Meetings

**WHEREAS**, it has come to the attention of the Commission that there is a need for a procedure setting forth the parameters for public participation in Commission meetings.

**WHEREAS**, The Commission recognizes its responsibility to conduct the business of the City in an orderly and efficient manner while allowing Citizens the opportunity to address the Commission.

**WHEREAS**, as an alternative to addressing the Commission as a whole during the City business meeting, Citizens are encouraged to bring matters of importance to a Departmental Supervisor, to the City Chief Administrative Officer, to any of the Commissioners individually, to the Mayor and/or to the City Attorney.

**WHEREAS**, should citizens or other persons have an interest in addressing the Commission during a meeting, the following guidelines are hereby established for doing so.

**NOW, THEREFORE**, be it ordained by the Board of Commissioners of the City of Harrodsburg, Kentucky that:

Members of the public shall be given the opportunity to share opinions or express concerns at every Commission meeting in accordance with the following rules.

### ADDRESSING THE COMMISSION REGARDING AGENDA ITEMS

If a member of the public wishes to address the Commission regarding items on the Agenda, they should fill out a "Request to Address the Commission" form and submit it to the City Chief Administrative Officer at least sixty (60) minutes prior to the start of the meeting. The form will require the name of the speaker, whether or not the speaker is speaking on behalf of an organization or group, provide the speaker's address and phone number and will identify the Agenda item that the speaker would like to address. Speakers will be given three (3) minutes to make their remarks at the meeting. Any materials which the speaker would like to be disseminated to the Commission should be provided to the Chief Administrative Officer in advance of the meeting.

### ADDRESSING THE COMMISSION REGARDING TOPICS NOT ON THE AGENDA

If a member of the public wishes to discuss a topic which is not on the Agenda, speakers should submit a request to the Chief Administrative Officer three (3) business days prior to the meeting. The requesting speaker shall provide their name, address phone number and whether or not they are speaking on behalf of an organization or group. Speakers will also be asked to provide the topic you would like to address. Speakers will be given three (3) minutes to make their remarks at the meeting. Any material which the speaker would like disseminated to the Commission should be provided to the Chief Administrative Officer in advance of the meeting.

### ADDITIONAL PUBLIC COMMENTS GUIDELINES

1. Undue interruption or other interference with the orderly conduct of City business cannot be allowed. Defamatory or abusive remarks are always out of order. The Mayor may terminate the speaker's participation if, after being called to order, the speaker persists in improper conduct or remarks.
2. The Mayor and Commission members will not enter into a dialogue with speakers. Questions from Commissioners will be for clarification purposes only. Public comment will not be used as a time for problem solving or reacting to comments made but, rather, for hearing residents for informational purposes only.
3. The public comment period will not be used to make political endorsements or for political campaign purposes.
4. Speakers shall exercise decorum while speaking, conduct themselves in a courteous manner and refrain from using unbecoming, derogatory or abusive language and making personal attacks.
5. Demonstrations in support or opposition to a speaker or idea, such as clapping, cheering, booing or hissing are not permitted in the Commission chamber.
6. No signs or posters are allowed in the Commission chamber.
7. Any person who makes threats of physical violence shall be immediately removed from the meeting.

Any person not adhering to these guidelines or who, in the discretion of the presiding officer, is acting in a manner that is disruptive to the orderly or efficient process of the City business meeting will be cautioned by the presiding officer or asked to terminate their remarks. Any person failing to comply, as cautioned, shall not be permitted to continue and may be asked to leave.

**WHEREFORE**, this Ordinance was approved by the City Commissioners of Harrodsburg on the 28th day of July, 2025. This Ordinance shall become effective upon its passage, approval and publication as required by law.

Robert O. "Bob" Williams, Mayor, City of Harrodsburg  
ATTEST: Shavonna Huffman, City Clerk

Given 1st Reading and Passed on the 23rd day of June, 2025.  
Given 2nd Reading and Passed on the 28th day of July, 2025.