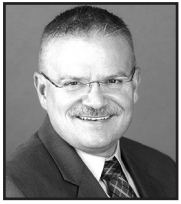


Smart financial moves to make before year-end



Financial Focus

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Edward Jones
Financial Advisor

As the year winds down, it's the perfect time to make some smart moves before the calendar flips to 2026. Think of it as a financial tune-up that could help with saving money and setting you up for success in the months ahead. Here are

some things to consider.

Don't forget about required withdrawals. If you're 73 or older, you'll need to take your required minimum distribution from traditional retirement accounts to avoid a 25% penalty on any amount you should have withdrawn but didn't. This rule also applies to some people who inherited retirement accounts, including certain Roth accounts.

Use your flexible spending money. Got money sitting in a flexible spending account at work? Remember, these accounts follow a "use it or lose it" rule. Check with your HR department about your plan's specific deadlines for spending the money and submitting receipts. Whether it's

that dental work you've been putting off or new prescription glasses you need, now's the time to use those funds before they disappear.

Boost your retirement savings. Consider ramping up your pretax retirement contributions before year-end. Not only will this help your future self, but it might also reduce your current tax bill. If your workplace plan allows it, you can even set up automatic increases for next year so you won't have to remember to do it later.

Share the wealth through gifting. In 2025, the current tax rules let you give family or friends up to \$19,000 per person without affecting your lifetime gift tax exemption.

Married couples can combine their allowances to give up to \$38,000 per person. Plus, you can pay someone's tuition or medical bills directly without these payments counting against your gift limits at all.

Navigate new tax changes. The recently passed One Big Beautiful Bill Act has made several tax provisions permanent, including lower individual tax rates and higher standard deductions. However, it also introduces new changes that might affect your situation. It's worth sitting down with a financial advisor or tax professional to understand how these updates impact your specific circumstances.

Examine your investments. Take some time to review your investment

portfolio. Ask yourself: Did your investments perform as expected this year? Do they still match your goals and comfort level with risk? You might need to rebalance things to get back on track.

Build up your emergency fund. It's ideal to have enough cash saved to cover three to six months of living expenses in an easily accessible account. This safety net can prevent you from having to raid your retirement savings when unexpected expenses pop up.

Review your estate planning documents. This is espe-

cially important if you've had major life changes like marriage, divorce or a new baby. Don't forget to check the beneficiary designations on all your bank and brokerage accounts as well as life insurance policies – these often override what's written in your will.

Taking care of these financial housekeeping tasks now can help you start the new year on solid ground.

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

McDowell Regional Medical Center recognizes nurse Alexis Satterly

Ephraim McDowell Regional Medical Center is pleased to recognize and honor one of its nurses for her extraordinary patient care. Alexis Satterly, R.N., a nurse on the Cardiovascular Unit, was one of many nurses nominated for the DAISY Award. A resident of Lincoln County, Alexis has been caring for patients at McDowell Regional Medical Center for six years.

She was nominated by a coworker who said, "I would like to nominate Alexis Satterly for the DAISY Award for the extraordinary com-

passion, courage, and advocacy she showed while caring for a patient at the end of life. Recognizing the suffering and the urgent need for dignity and comfort in those final moments, Alexis became the unwavering voice for her patient.

"She compassionately advocated not just once, but repeatedly ensuring the patient's needs were heard. She escalated concerns through the appropriate channels, advocating for palliative support, appropriate medication man-

agement, and resources for the grieving family.

"Because of Alexis' relentless commitment to doing what was right, the patient received much-needed comfort care, and the family was supported and guided through an incredibly difficult time. Her actions demonstrated what it truly means to be a nurse: to care deeply, to advocate fiercely, and to ensure that no patient faces suffering alone. Her courage, empathy, and advocacy exemplify the spirit of the DAISY Award, and I can-



SATTERLY

not think of anyone more deserving."

Kentucky approves two Beginning Farmer loans in Mercer County

The Kentucky Agricultural Finance Corp. (KAFC) approved 19 agricultural loans totaling \$4,112,135 for projects across the Commonwealth—including two loans in Mercer County—at its monthly board

meeting.

Thirteen Beginning Farmer loans totaling up to \$2,732,135 were approved.

The Beginning Farmer Loan Program is designed to assist individuals with some

farming experience who desire to develop, expand, or buy into a farming operation. Beginning farmers may qualify for financing to purchase livestock, equipment, or agriculture facilities; to secure

permanent working capital; for the purchase of farm real estate; or to invest in a partnership or LLC.

For more information on KAFC participation loans, contact your lender.

Mercer's Books in the Barnyard honored by Kentucky Farm Bureau

Mercer County Farm Bureau has been named a regional winner in Kentucky Farm Bureau's 2025 County

Activities of Excellence program, which recognizes innovative county-level programs that strengthen communities

and advance the organization's mission.

Mercer County was recognized for Books in the Barnyard—a library-based community event created with the Mercer County Public Library and the Mercer County Cooperative Extension Office that featured farm animals, hands-on educational stations and free agriculture-themed children's

books for families. The program connected urban audiences with local farmers, increased ag literacy and engaged nearly 200 attendees through nine stations covering livestock, bees and food safety.

Kentucky Farm Bureau is the state's largest general farm organization with more than 485,000 member families.



Photo Submitted

Libby Mayo Stocker, an agent with Farm Bureau, reads "My Grandpa, My Tree and Me" to a class at Mercer County Elementary School



Photo Submitted

Mercer Chamber Holds Ribbon Cuttings for Two New Businesses

Above: The Mercer Chamber of Commerce held a ribbon cutting and opening for Day Dreamer Design Co. and Southern Sugary Sweets now located at 349 N. Greenville Street. Pictured are Ashley Corman.

Below: Christy Walker and Ashley cutting the ribbon with, from left, Linda Honnald of the Chamber Board, Mayor Williams, and April Burgess Chairman of the Mercer Chamber of Commerce.



Photo Submitted

Essity Hosts Perk Up!

The Mercer Chamber of Commerce with the Harrodsburg Mercer Co. Industrial Development Authority held the monthly Perk Up! meeting at Essity in Harrodsburg. Operations Manager Jose Hernandez and his team spoke to a full house over breakfast and had tours of the facility. Essity is a global, leading hygiene and health company with 17 production lines producing rolled and folded hand towel and tissue products. The Harrodsburg facility has more than 400 employees.

NOTICE OF ONLINE POSTING

Burgin Independent Board of Education

The 2024-2025 Audited AFR, Audit Report, Working Budget and Financial Statements for Burgin Independent Schools have been posted and can be found at:

<https://www.burginschool.com/district/financials>

Advertisement for Mercer County Schools Local Planning Committee Public Meeting

The Mercer County Schools Local Planning Committee will conduct a PUBLIC MEETING on November 24, 2025 at 5:00 p.m. at the Mercer County Board Office, 530 Perryville Rd., Harrodsburg, KY 40330. The purpose of this meeting is to review the current District Facilities Plan and vote on any necessary findings.

PUBLIC NOTICE

The City of Burgin is taking SEALED BIDS for the Sale of Surplus Real Property located at 131 Maple Street. The City desires to sell any and all interest it has in the property by virtue of the Master Commissioner's Deed. "Master Commissioner's Deed recorded in Deed Book D372, Pages 383-384, at the Mercer County Clerk's Office." Sealed bids will need to be turned in by December 12, 2025, by 4:00 P.M. to Burgin City Hall located at 117 Maple St or send to P O Box 323: Burgin, KY 40310. Please mark on envelope "SEALED BID."

The City reserves the right to waive formalities and reject any and all bids or to accept other than the lowest evaluated bid if deemed in the best interest of the city.

PUBLIC NOTICE

The City of Burgin is taking SEALED BIDS for the STREET CONTRACT for PLOWING/SCRAPING/SALTING for the upcoming winter season. This upkeep will include city streets. Sealed bids will need to be turned in by December 5th 2025, by 4:00 PM to Burgin City Hall located at 117 Maple St or send to P O Box 323 Burgin, KY 40310. Please mark on envelope "SEALED BID." The company that is awarded the bid must have a City Business License and have liability and workers comp insurance.

The City reserves the right to waive formalities and reject any and all bids or to accept other than the lowest evaluated bid if deemed in the best interest of the city.

NOTICE OF PUBLIC HEARING KRS.424.130 (b)

MAP AMENDMENT – ZONE CHANGE

A Public Hearing will be held **Friday, December 5th, 2025 at 9:00AM** upstairs in the City Hall Meeting Room at 109 Short Street during the regular meeting of the Mercer County Joint Planning and Zoning Commission.

Zone Change **25-06** – 105.913 acres from A-1 & A-2 to R-3 located at 208 Dossett Lane in Mercer County, KY. Submitted by Dossett Lane Properties, LLC.

Inquiries, comments or questions can be made in person:

Mercer County Joint Planning and Zoning Commission
109 Short Street, Harrodsburg, KY 40330
859-734-6066

Bobby Upchurch, Chairman

PUBLIC NOTICE

Isaiah House, Inc. is in the process of closing out the 2023 Isaiah House Recovery Housing Project. The project was funded in part by the HUD Community Development Block Grant Program. A project closeout public hearing will be held via Microsoft Teams at 10:00 AM, local time on December 2, 2025. Attendees can join the hearing by dialing into the following number: +1 859-286-5783, Conference ID 735496171#. The purpose of this hearing is to review past use of funds and program performance. If there are any questions or comments about the project, please direct them to the following:

Sara Wells, Director of Education
1090 Industry Road,
Harrodsburg, KY 40330
(859) 375-9200

TDD #: 1-800-648-6056 (for the hearing impaired)

DISCRIMINATION CLAUSE

Isaiah House, Inc. does not discriminate on the basis of race, color national origin, sex, age religion or disability, and provides, upon request, reasonable accommodations 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 the office of the VP of Philanthropy at the aforementioned address, at least five days prior to the meeting.

Written comments will be received until time of the public hearing.