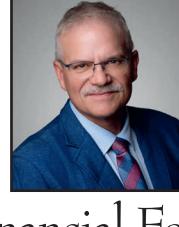


Join the trend with these New Year resolutions



Financial Focus

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With the new year around the corner, many people are setting goals for 2026. After months of rising prices on everything from milk to mortgages, money-related resolutions are prominent.

One out of four Americans (27%) plan to make 2026 the year of their financial comeback, according to 2025 research from Edward Jones and Morning Consult. Others will continue with previous goals (21%), start from scratch (20%) or catch up on missed goals (14%).

Here are their top three financial goals and what to consider if you make one or more of these yours.

Boost your income: Get creative with your time and interests. Consider side hustles such as delivery driving, pet sitting or tutoring. Perhaps you can sell things online that you no longer need. And if you tradition-

ally get a refund on your tax return, consider adjusting your withholdings so less is taken from your paychecks.

To indirectly increase your income, cut your expenses. Every dollar saved effectively increases the "income" side of your budget. The biggest categories Americans plan to cut are restaurants and subscriptions.

Build up savings: Whether you're planning for a vacation or creating an emergency fund, having accessible cash means you're less likely to rely on credit cards. And credit cards can incur interest charges if you don't pay the full amount due every month.

To save for something specific, calculate how much you'll need and by when. Then break it down into monthly targets to help make your goal tangible and achievable.

For an emergency fund, build toward three to six months of living expenses. And remember: an emergency fund is for true emergencies – think medical bills, major auto or furnace repairs, not a TV on sale.

Pay off debt: Every payment brings you closer to a life of financial freedom. Start by listing all your debts and their interest rates. Then choose one of these payoff strategies.

The Avalanche Method:

You'll pay off the debt with the highest interest rate first. With that paid, you'll move on to the next highest. This reduces the amount of interest you pay over time, which generally means a lower total cost and often a shorter payoff period.

The Snowball Method: You'll pay off the card with the lowest balance first, then move to the next smallest balance. This may offer quicker gratification as the number of creditors can be reduced.

The Consolidation Method: You may be able to bundle and refinance high interest credit card debts to a 0% bank card for 12 months or longer.

With any of these methods, don't ignore your other

debts. You'll still need to pay the minimum balances due on mortgages, auto loans and other credit cards to keep interest rates and late payment fees from accruing and your credit score from dropping.

Ready to join the trend? Across the country, millions of people are committing to improving their financial situation, and ultimately their financial future. By joining this trend, you're not just setting goals – you're shaping a life of freedom and possibility.

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

Ephraim McDowell Health Care Foundation funds grief kits



Photo Submitted

Pictured left to right: Nick Spoonamore, Lakita Irvin, Jason Dean, Rita Griffin, Celeste Maldonado, Brooke Smith and Brandie James.

Ephraim McDowell Health has launched a new initiative from its Patient Experience Department, thanks to funding from the Ephraim McDowell Health Care Foundation. The Patient Experience Department has purchased Grief Kit items for families who have lost a loved one within the hospital.

"We greatly appreciate the support of the Foundation in funding these Grief Kit items," said Jason Dean, vice president of Clinical Effectiveness for Ephraim McDowell Health.

"These items align with our mission to provide value to the people we serve. The compassionate program reflects the organization's commitment

to whole-person care...not only for patients but also for the families who walk beside them. We are especially grateful to Brooke Smith for her leadership and dedication in spearheading this meaningful project."

Each item in the Grief Kit is thoughtfully designed to offer comfort and support during one of life's most difficult moments. The items

include things such as journals, tissues, comfort tokens, thumbprint cards and information on grief. The goal is to provide both emotional and practical support to grieving families, showing them that their experience matters and they are not alone.

By offering these kits, the

hospital reinforces its values of empathy, dignity, and personalized care—extending its service beyond clinical walls and into the emotional well-being of the community. The launch of the Grief Kits is another step in delivering meaningful experiences to those the hospital is honored to serve, even in moments of sorrow.

"We were honored to assist with the funding of these Grief Kits," said Chris Davis, board chair of the Ephraim McDowell Health Care Foundation. "There is no greater expression of generosity than to provide support to a family who has lost a loved one."

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 compassion, 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 management, 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 cannot think of anyone more deserving."

Ephraim McDowell is proud to recognize nurses

with the DAISY Award, a national program that honors the compassionate care and clinical excellence that nurses bring to their patients every day. Nomination forms for the DAISY Award are available at various locations throughout Ephraim McDowell Regional Medical Center, Ephraim McDowell Fort Logan Hospital, Ephraim McDowell James B. Haggard Hospital and other Ephraim McDowell facilities.

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