

Budgeting doesn't have to feel restrictive



Financial Focus

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Let's be honest: The word "budget" doesn't exactly spark joy for most people. It can feel restrictive or even generate feelings of guilt about past spending choices. But what if

budgeting could feel empowering? When done right, it's simply about understanding your money and making sure it aligns with what truly matters to you.

Who needs a budget? While nearly everyone can benefit from budgeting, it's especially helpful if you're just starting out on your own, if your expenses exceed your income or if you're working toward a big goal like buying a home or retiring. Major life changes — marriage, a new baby, a job change or even retirement itself — are also perfect times to take a fresh look at your finances.

If your spending causes you stress or you simply want clarity about where

your money goes each month, budgeting can help. Here are a few tips to help get you started:

Dispense with the dread. Often, the hardest part of budgeting is just getting started. Try breaking it down into small, manageable steps, and dedicate 30 minutes a week to tracking your income and expenses. Pair budgeting with something enjoyable — a favorite coffee or a relaxing activity — to make it less of a chore.

If you have no idea how much you spend, start by simply observing your buying habits for a few months. Review your checking and credit card accounts to see

money coming in and going out. You can't change the past but you can adjust for your future.

Find your level of detail. There's no one-size-fits-all approach to budgeting. You might start by tracking just total income and expenses or by using the popular 50/30/20 rule: 50% for necessities, 30% for wants and 20% for savings and debt reduction. Some people prefer to build detailed categories for everything from groceries to entertainment, while others keep broader categories that work better for their lifestyles.

Technology can be your friend here. Budget apps and Ai-enabled spreadsheets can pull information directly from

your bank and credit card statements, making the process much easier.

Make it work for you. Once you've tracked your spending, look for areas to adjust. Can you swap brand-name items for generics? Are there subscriptions you're not using? Sometimes the biggest impact comes from examining your largest expenses — housing, utilities, transportation, insurance — to find opportunities to save.

If you can't make room in your budget, you may need to revisit and reprioritize your financial goals. A financial advisor can help you understand your options and any trade-offs.

Stay on track. Check in

with your budget monthly, quarterly or annually — whatever works for you. When life changes, your budget should too. Salary increases, bonuses, new expenses or significant life events are all good reasons to review and adjust.

Above all, the goal of a budget isn't perfection. It's progress toward financial confidence and peace of mind. A good budget shouldn't limit you — it should free you to spend guilt-free on what matters while saving intentionally for your future.

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

Elwell, Nielsen and Reyes joins staff of Art Atelier 146

Eric Elwell, David Nielsen and Alejandro Reyes recently joined the Creative Team Members (CTM) of Art Atelier 146, a new art school located in Mercer County with a focus on the fields of drawing, illustration, graphic design, animation and the art of gaming.

Elwell has worked for over 20 years as a concept artist and 2D art generalist on a broad spectrum of projects for computer, consoles and VR, as well as books and board games. His work has spanned from better known properties, including Star Wars, Homeworld and Warhammer. He is a published illustrator in children's books and art instructional material and has illustrated board games for clients such as Ravensburger. Elwell currently teaches art and illustration at Houghton University as well.

Nielsen has illustrated for advertising, video explainers, magazines, books and graphic novels. He has produced commercial illustration and animated explainer videos for CAT, Samaritan Ministries International, Prison



ERIC ELWELL

Fellowship International and contributed to an animated series in development for MOD Studios. For "Brainy Pixel Productions," Nielsen illustrated and animated extinct animals for a propose game for Answers in Genesis and storyboarded a show pitch for the Angel Studios Guild program.

Reyes lives in Mexico with his family and has been animating, designing characters and producing illustrations and art for Ghost Train Pictures project Paranormality. He also worked as animator for



ALEJANDRO REYES

Mighty Animation studio for Disney's TV show Moongirl and the Devil Dinosaur, Dave Alvarez Koto Kotorro, Lynn Johnston's "For Better or Worse," John Marc Grob's Friendfish show, and various international clients.

"To work at this institution, it is not enough to have a degree. To tout true academic excellence, our faculty must have worked in the creative industry and have dynamic drawing skills, beyond the norm. Elwell, Nielsen and Reyes are very talented industry professionals. We are thankful to have them



DAVID NIELSON

join our CTM. They will be a wonderful addition to our strong creative faculty and the Illustration and Animation Program Areas of our institution," said William Morse, CED of Arts Atelier 146.

Arts Atelier 146 is a Christ-centered institution of creative professionals. It is a school for creative exploration while building the students foundations both artistically and spiritually. The school campus located in Burgin. For more information on the school's faculty, visit www.artsatelier146.org/our-faculty/.

McDowell Central Kentucky Surgeons welcomes Dr. Johongir Muradov

Ephraim McDowell Central Kentucky Surgeons welcomes general surgeon, Johongir Muradov, M.D., Ph.D., FACS. He has joined the team of Drs. David O. Montgomery, George Swope Munday, Tin Tran and Katrina Kolasa, whose practice provides physician staffing at the clinic.

Dr. Muradov graduated from the Second Tashkent Medical Institute in Uzbekistan in 2001. He worked as a neurosurgeon in Uzbekistan and

earned his PhD in neurosurgery and immunology from the Novosibirsk Traumatology Institute in Russia in 2007. He continued his studies at the Samsung Hospital Cancer Stem Cell Lab in South Korea and later at the University of Louisville (U of L) Spinal Cord Injury Research Center. He graduated from the U of L General Residency Program in 2018.

Muradov has broad-based experience as a general surgeon and a special interest

in laparoscopic and robotic surgery, as well as advanced hernia repairs. He lives in Danville with his wife, Margarita, and they have three adult children. During his free time, he enjoys training and coaching judo and reading.

Ephraim McDowell Central Kentucky Surgeons is located at 130 Daniel Drive in Danville. For more information or to schedule an appointment, please call 859-236-2222.



MURADOV

SHOWING BULLDOG PRIDE



The Harrodsburg Herald/Wesley Bird

Burgin Cheer takeover at DCA

The Burgin Bulldogs cheer team were on full display for the girls basketball's game against Somerset Christian at DCA Wednesday, Jan. 7.

Pictured left: Senior Regan Barnes led the Bulldogs cheer squad in an away game with the girls basketball team taking on Somerset Christian

Pictured below right: Laynee Edwards helped the crowd know who was playing as the Burgin girls basketball played Somerset Christian Wednesday, Jan. 7.

Pictured below left: Baleigh Thompson cheered on the Burgin girls basketball team Wednesday, Jan. 7



Join us for MLK Day on January 19



Chamber Chat
Jill Cutler
Executive Director
Mercer Chamber of Commerce

Did you know that Martin Luther King Jr. Day is a part of the Mercer Chamber Foundation now? You can donate to support their efforts. The committee provides Mercer County with an

annual Martin Luther King Jr. celebration as well as other unity events to bring the community together throughout the year. Their Facebook page is Mercer County MLK Celebration Day. Please like and contribute to unity!

This year the event day is Jan. 19, at Harrodsburg Baptist Church on Main Street. Breakfast starts at 10 a.m. and march is at 11 a.m. The program begins after the march.

Admission is a request for ready to eat food items for the Blessing Boxes. Monetary donations can be mailed to the Mercer Chamber Foundation at 101 S. Main Street, note MLK in the memo on checks.

Hope to see you there!



Photo Submitted

Cutler Complete Public Leadership Program

The Mercer Chamber of Commerce Executive Director Jill Cutler recently received a certificate in Public Leadership from Campbellsville University Rural Advancement. The program equips participants with the skills to lead effectively, foster economic development and strengthen community well-being through high-impact leadership training designed for key decision-makers and influencers. Pictured are President of Campbellsville University Dr. Joseph Hopkins, Jill Cutler and Vice President and Provost Dr. Jeannette Parker.

Public Notice from the Mercer County PVA

Listing Period

January 1st, 2026 through March 1st, 2026 is the Listing Period for Real Estate and January 1st, 2026 through May 15th, 2026 for Tangible Property.

- Real Estate Additions/Deletions

Any taxpayer who has made physical changes or added new property would need to report changes to the Property Valuation Office. Likewise, any property which has suffered damage or has been removed would need to be reported. These are changes which would have occurred between January 1st, 2025 and January 1st, 2026.

- Address Corrections

Anyone who has changed mailing addresses between **January 1st, 2025 and January 1st, 2026** will need to report the Address Correction to the Property Valuation office.

- Homestead/Disability Exemption

Any person turning 65 years of age in 2026 or is 100% disabled and maintains their personal residence as listed on their drivers license are eligible to receive over \$500 off their tax bill for 2026. Please come by the Property Valuation office and fill out an exemption form.

- Tangible Property

All individuals, partnerships, corporations, and other business entities owning, leasing or having a beneficial interest in taxable tangible property which is located in Kentucky on January 1st, 2026 must file a Tangible Property Tax Return.

If you have any questions, please call or visit

Mercer County Property Valuation Administrator

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