

# Local business owners: Don't overlook retirement plans



## Financial Focus

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Edward Jones  
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If you're a local business owner, you're juggling many priorities: growing revenue, managing expenses, supporting your team and planning for your own future. What if one tool could help with all these goals?

A workplace retirement plan might be that solution and can, directly or indirect-

ly, offer benefits that extend beyond simple savings.

**Double the tax advantages.** Starting a retirement plan can deliver immediate tax advantages. For the business, employer contributions are tax-deductible. And as a participant in your company plan, your pretax salary deferrals are excluded from income taxes; your investments within the plan are tax-deferred until distributed. Many plans now offer Roth options that allow tax-free withdrawals in retirement.

Local businesses may also qualify for federal tax credits that help offset startup costs, employee education expenses and plan administration fees. Additional credits may be available for auto-enrollment features and employer contributions made during the plan's first five years.

**A competitive edge in**

**hiring.** In today's labor market, offering a retirement plan can differentiate your business from competitors and help improve employee retention.

Many plans also provide access to financial education tools and resources, helping your employees make informed decisions about saving, investing and planning for retirement. This support can lead to greater employee satisfaction and productivity, contributing to a positive work environment for your business.

**More flexible than state-sponsored options.** If you live in a state requiring an employee retirement program, you might be considering a state-sponsored plan. While these programs can provide a starting point, they typically offer fewer investment options, lower contribution limits and limited design flex-

ibility.

Establishing your own workplace retirement plan lets you customize features for your business needs to control administrative costs, set contribution limits and offer employees a wide range of investment options. This added control in plan design can lead to better outcomes for your business and your employees.

**Reducing a hidden risk in your own retirement planning.** Business owners often have as much as 80% of their net worth tied up in their businesses, according to the Exit Planning Institute. While that demonstrates commitment to success, it also creates significant financial risk to the owner.

Relying solely on a future business sale to fund your retirement can be precarious. Market shifts, timing chal-

lenges or limited buyer interest could derail those plans. By building personal assets through your employer-sponsored retirement plan, you can gain financial flexibility and reduce the risk of having your retirement lifestyle depend entirely on one event.

**Getting started.** With various retirement plan options available, determining which one fits your business best can feel overwhelming.

A qualified financial advisor can help you navigate these decisions, explaining the trade-offs between differ-

ent plan types and identifying which option best suits your unique situation. They can also help you understand eligibility requirements and ensure the plan you choose aligns with your business goals and personal financial objectives.

Starting a workplace retirement plan represents an investment in your future, your employees and the long-term success of your business.

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

# Ragged Edge Theatre is a vital part of the community



## Chamber Chat

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

In 1983, Harrodsburg native Mary Chelf Jones convinced her friends and neighbors that Harrodsburg

needed a community theatre. Until her death in 1998, she devoted her life to giving her hometown community a place where people could feed their passion for the performing arts, both as participants and as audience members. For over 40 years, Ragged Edge Community Theatre has come a long way on its journey to becoming the preeminent producer of family-friendly live theatre in central Kentucky. The size of both audiences and the volunteer base is at an all-time high. Word of mouth has become their best advertising tool, as awareness of the high quality of their productions continues to spread.

The benefits of a flourish-

ing community theatre extend beyond the audiences who take in the shows. A production acts like a loom, and the people who participate - the plumbers, teachers, waitresses, students and lawyers - are the threads. What you are left with afterward is fabric - the fabric of a community. Studies have shown the benefits to kids of participating in the performing arts. School attendance, language skills, social skills, self-confidence and cooperative abilities all improve when kids participate in the performing arts. RECT fills this crucial need in Mercer County, where arts budgets have been all but zeroed out in the public

schools.

RECT presents six productions per season, including two youth stage shows performed for over 2,000 schoolchildren each season, a 10-minute play festival featuring local high school playwrights, and two "all ages" productions that involve dozens of local performers.

Ragged Edge relies heavily on volunteers. They would love for you to get involved! Costuming, building sets, painting, handing out programs, helping with snacks...there is a job for you. Contact the theatre or reach out to us to get connected.

# Main Street Clean Sweep returns to Mercer County for Earth Day

The Lean 2 Green Environmental Program of the Mercer Chamber Foundation, in partnership with Bluegrass Greensource, invites the community to participate in the annual Main Street Clean Sweep on Wednesday, April 22, in celebration of Earth Day.

Now in its 13th year, the Main Street Clean Sweep—presented by the NiSource Charitable Foundation and Columbia Gas—is a region-wide volunteer effort held during Earth Week. This year, Mercer County will join 19 other communities across Central Kentucky in removing litter from streets, parks, neighborhoods and waterways, demonstrating the power of collective local action.

"Main Street Clean Sweep shows what's possible when communities work together,"

said Amy Sohner, Executive Director of Bluegrass Greensource. "Earth Week provides an opportunity for neighbors, businesses, students and local leaders to step outside, take pride in where they live, and make a tangible difference for our environment. The impact extends far beyond a single day."

The Lean 2 Green program has been active in Mercer County since 2012, marking 14 years of local efforts focused on sustainability, beautification and environmental stewardship.

Organizers say the annual cleanup continues to grow thanks to strong community partnerships, including the ongoing support of Bluegrass Greensource.

Earth Day, celebrated each year on April 22, is a global event dedicated to raising awareness about environmental issues and encouraging action to protect the planet. First observed in 1970, Earth Day now engages millions of people worldwide in activities such as cleanups, tree plantings and educational events aimed at promoting a healthier, more sustainable environment.



# McDowell Medical Center receives quality award

Ephraim McDowell Regional Medical Center has been recognized for the high quality of care given to its patients. On March 24, McDowell Regional received the 2026 Kentucky Hospital Association Quality Award. The KHA Quality Award is presented to honor hospital leadership and innovation in quality, safety and commitment in patient care.

The award was presented to McDowell Regional for achieving American College of Cardiology Heart Failure Accreditation with outpatient services. The designation places the hospital among only four in Kentucky to hold this distinction, reflecting a high standard of care for heart failure patients. McDowell Regional was awarded Heart Failure Accreditation with Outpatient Services based on rigorous onsite review of the staff's ability to evaluate, diagnose and treat patients with heart failure through pre-hospital care, early stabiliza-

tion, acute care, transitional care, clinical quality measures and more. In collaboration with Ephraim McDowell Heart and Vascular Institute, McDowell Regional has extended their commitment to care for the heart failure population beyond the acute hospital setting.

Heart failure is a chronic and progressive condition where the heart is unable to pump enough blood to meet the body's needs for blood and oxygen. Hospitals that employ an evidence-based, protocol-driven and systematic approach to managing heart failure have been able to reduce time to treatment and are able to identify and predict high-risk patients while also reducing length-of-stay and hospital readmissions.

"We are honored to receive the Kentucky Hospital Association Quality Award, which reflects the dedication of our entire team to delivering safe, high-quality care to every patient we serve," says

Jason Dean, vice president of clinical effectiveness with Ephraim McDowell Health. "Achieving the American College of Cardiology Heart Failure Accreditation with Outpatient Services is a significant milestone for Ephraim McDowell Regional Medical Center and demonstrates our commitment to providing comprehensive, evidence-based care across the full continuum—from early intervention to long-term management. This recognition reinforces our mission to improve outcomes for patients living with heart failure and to continually raise the standard of care in the communities we serve."

Ephraim McDowell Regional Medical Center is a full-service, locally controlled not-for-profit 222-bed hospital located at 217 South 3rd Street, Danville. Learn more at [emhealth.org/location/ephrain-mcdowell-regional-medical-center](http://emhealth.org/location/ephrain-mcdowell-regional-medical-center) or call 859-239-1000.



## LAND AUCTION

137.7892 AC± | 2 TRACTS  
MERCER CO, KY

4/21/26 AT 11 AM

AUCTION HELD AT:  
SHAKER VILLAGE/  
WEST FAMILY WASH HOUSE  
3501 LEXINGTON RD  
HARRDSBURG, KY 40330

IN COOPERATION WITH WHITETAIL PROPERTIES REAL ESTATE, LLC  
JASON WALLIN, AGENT: 859.492.9041

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IN COOPERATION WITH WHITETAIL PROPERTIES REAL ESTATE, LLC (237894) | Debbie Leuk, Ranch & Farm Auctions, Kentucky Broker License # 247145 | Derek Fisher, Whitetail Properties Real Estate, KY Broker License #265591 | Joe Graft, Director, Ranch & Farm Auctions, 217.299.0332 | Jason Wallin, Kentucky Land Specialist for Whitetail Properties Real Estate, LLC, 859.492.9041 | Cody Lovelander, KY Auctioneer, 509.3502

Lake Village Water Association

Notice of Full Time Position

The Lake Village Water Association is seeking a qualified candidate for an Accounts Payable Clerk position. Duties include managing all Accounts Payable, staff payroll, utility billing processes support, customer service, general office duties and monthly board meeting attendance. Experience is preferred.

Candidates must possess a high school diploma or GED. An Associates degree or higher is preferred. Candidates must have knowledge of QuickBooks or other accounting software. Candidates must successfully pass a background check and drug screening to be eligible for employment.

The Lake Village Water Association offers a competitive benefits package including a retirement plan, medical, dental, vision and life insurance. Pay rate is commensurate with qualifications and experience. All interested candidates should complete an application at the Association office located at 801 Pleasant Hill Drive, Burgin, Kentucky 40310. Interested candidates may also contact the Association at (859) 748-5642 for further information.

The Association will accept applications until 3:00 pm on April 17, 2026.

The Lake Village Water Association  
is an Equal Opportunity Employer.

REQUEST FOR QUALIFICATIONS FOR  
PROFESSIONAL ENGINEERING SERVICES  
MERCER COUNTY SANITATION DISTRICT

I. Introduction

The Mercer County Sanitation District is seeking Statements of Qualifications (SOQs) from qualified consulting firms for the preparation of a Watershed Plan for the Salt River located in Boyle and Mercer Counties. The project will include the overall analysis of the Salt River watershed, assessment of the water quality sampling data and preparation of the Watershed Plan. The Watershed Plan must comply with requirements set forth by the United States Environmental Protection Agency 319(h) Nonpoint Source Program.

SOQs will be evaluated using a Qualifications-Based Selection (QBS) process, based on written submittals only. The Evaluation Committee will consist of the three District Directors and the Executive Director. The consulting firm scoring highest in accordance with the evaluation criteria listed below will be invited to negotiate scope and services. In the event the District fails to successfully negotiate with the highest-rated firm, it will proceed to negotiate with those firms submitting SOQs, according to their ranking, until a contract is successfully negotiated.

Lengthy and/or elaborate SOQ packages are neither necessary nor desired. Consultants are required to limit their responses to 15 single-sided pages, with line spacing set at not less than 1½.

Four copies of the SOQs must be submitted to the Mercer County Sanitation District by 12:00 p.m. on Tuesday, April 28, 2026, to be considered responsive. SOQs may be submitted by mail to P. O. Box 303, Burgin, KY 40310, or in person at 801 Pleasant Hill Drive in Burgin. Submittals must be made in sealed envelopes, and clearly marked as follows: "Statement of Qualifications for the Salt River Watershed Plan."

II. Evaluation Criteria

- A. Firm's prior experience in the field of watershed planning. - 25 points
- B. Qualifications of the specific individuals who will be assigned to the Project Team - 25 points
- C. Past record of performance, including quality of work product and timeliness - 25 points
- D. Familiarity with the proposed planning area - 25 points

III. Questions

Questions may be directed to Mike Sanford, c/o Mercer County Sanitation District, P. O. Box 303, Burgin, KY 40310.  
Mercer County Sanitation District

801 Pleasant Hill Drive  
P.O. Box 303  
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(859) 748-9654