

Ease the squeeze on your retirement income plan



Financial Focus

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Financial Advisor

Rising prices may not dominate headlines the way they did a year or two ago, but if you're retired, you're probably still feeling them. Even when overall inflation cools, the costliest expenses — like health care, utilities, insurance and property taxes — tend to

rise faster than broad inflation numbers suggest. That creates a squeeze that can make you question whether your income plan is built to last.

Fortunately, you often can adjust without drastic cuts that affect your lifestyle. Start by understanding where the pressure comes from and how to build more flexibility into your plan.

Inflation hits retirees differently. You've likely noticed your grocery bill, prescription drug costs and heating expenses haven't returned to "normal." Even small increases compound over time and can chip away at your buying power.

If your income plan was created years ago, it may assume lower inflation or relatively stable price increases

over time. Recent years have shown that's not always the case.

Why some income plans feel strained. Any plan relying on fixed withdrawals or rigid budgets can feel tight when living costs rise. If you're drawing from investments, you may hesitate to increase your withdrawals because of market volatility. And if you depend on fixed income sources like Social Security or a pension, yearly cost-of-living increases may not keep pace with your expenses. You might live 25 to 35 years in retirement, giving small annual cost increases decades to add up.

What you can do without sacrificing stability. A few adjustments can help you stay ahead of rising costs and

maintain your financial confidence.

First, review your withdrawal strategy. Ask your financial advisor about flexible approaches that increase income when markets and portfolios perform well and pull back during tougher times. This protects your long-term plan with room to respond to rising prices.

Next, rebalance your portfolio. You may uncover opportunities to shift toward investments with more consistent income or better tax efficiency. Sometimes a small tweak can generate extra cash flow without increasing overall risk.

Finally, look at your

income sources. You may be less affected by rising costs if you delay taking Social Security, work a part-time job, add inflation-protected bonds or create predictable lifetime income with annuities, if they're appropriate for your situation.

Don't overlook health care: Health care costs often grow faster than general inflation. Medicare premiums and out-of-pocket expenses can rise annually, and the need for long-term care remains a big financial uncertainty for retirees. Building health care-specific inflation into your plan now can help prevent surprises later. Any savings you have in a health savings account can

help you cover health care costs. And many pharmaceutical companies offer financial assistance programs to help pay for costlier medications.

Stay flexible and informed: Today's retirements look different from those of even a decade ago. The key is staying flexible, reviewing your plan regularly and making small adjustments before pressure builds. A financial advisor can help you find the right approach to navigating rising costs without disrupting the life you've worked hard to build.

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

Join the VFW at their monthly meetings



Chamber Chat

Jill Cutler
Executive Director
Mercer Chamber of Commerce

Did you know we have a Veterans of Foreign Wars (VFW) Post here as a member of our chamber? It is Post 6935, a nonprofit organization

that helps veterans in need.

You may be aware of them when they sell bright red Buddy Poppies to support their programming or when they place over 1,600 flags on the graves of Veterans during the week of Memorial Day.

To be eligible for VFW membership, you must be a U.S. citizen or national with an honorable discharge (or currently serving) in the Armed Forces and have served in a foreign war.

Our VFW assists those who need guidance to qualify for VA services (especially those applying for disability benefits). They also aid veterans in our area who need just a little help every now and

then. At Christmas, they help at least one veteran and their family with groceries.

The VFW donates to other organizations: Wreaths Across America, the Mercer County Humane Society, and the Mercer County Relay for Life.

For youth, there are two essay contests each year. They can win a cash prize and have their winning essays submitted to the state and (hopefully) national level.

They are always open to accepting new members and anyone interested in joining (or learning more) is encouraged to attend one of the monthly meetings, which are at 6 p.m. on the first Thursday at 951 Beaumont Avenue.

Certified midwives join Ephraim

As part of Ephraim McDowell Health's dedication to best serve the needs of mothers and babies in our community, two certified nurse midwives have been hired to assist our three board-certified Obstetrics and Gynecology (OB-GYN) physicians. Tonya New, APRN-CNM, and Lauren Paynter, APRN-CNM, have joined Drs. Jennifer Stivers, James Hourigan and Anne Turcea.

are certified nurse practitioners and midwives, credentialed by the American Midwifery



NEW

Certification Board. They specialize in obstetrics, gynecology, and preventive medicine that focuses on the health of women at every stage of life.

Patients who are established and have appoint-

ments with these providers should now call 859-239-6590. Patients will be seen temporarily at 120 Daniel Drive in Danville.



PAYNTER

To learn more about Ephraim McDowell Health's maternity care and obstetrics teams, please visit emhealth.org/service/maternity-care-obstetrics.

Both New and Paynter

ABSOLUTE LIVE TWILIGHT Auction

ABSOLUTE LIVE / ONLINE TWILIGHT AUCTION

MR. & MRS. JERRY GOODLETT'S 60 ACRES M/L FARM IN 5 TRACTS FRIDAY, APRIL 24TH @ 5:30 P.M. KIRKWOOD RD., SALVISA, KY

TRACT 2 is 20.05 acres, fronts 489' of road frontage on Kirkwood Rd. and has a large pond.

TRACT 3, being the largest of the tracts, consists of 31.55 acres. This tract has 234' of road frontage and is improved with a tobacco barn with attached shed.

TRACT 4 consists of 2.53 acres and has 244' of road frontage.

TRACT 5 is 2.53 acres and has 244' of road frontage.

TRACT 6 contains 2.53 acres and has 244' of road frontage.

All tracts are zoned A-2. Tracts 4, 5 & 6 would be ideal for building with a little elbow room.

This highly productive farm is conveniently located between Harrodsburg and Lawrenceburg in Salvisa, Mercer County. Although in Mercer County, located near the Anderson County line and is 35-40 minutes from Lexington. Most all of this property is tillable. This property has been in the Goodlett family for 45 years. This absolute auction gives you the opportunity to buy property at your own price.



MULTI-PARCEL AUCTION: The property will be offered in tracts utilizing the multi-parcel method and selling in the manner that reflects the best returns for the sellers. This concept gives each and every prospective buyer the ability to purchase his or her individual tract or combination.



AUCTION PREMIUM: A 10% Auction Premium will be added to the winning bid to determine the final sale price.

TERMS: 20% down due day of sale, with balance in 30 days with deed. Online winner: 20% down due within 48 hours of close of bidding, with balance in 30 days with deed.

Auctioneer/Broker/Seller Disclaimer: The information contained herein is believed to be correct to the best of the auctioneer's knowledge. The information is being provided for the bidder's convenience and it is the bidder's responsibility to determine the information contained herein is accurate and complete. The property is selling in its 'as-is' condition with no warranties expressed or implied.

Sam Ford, Auctioneer


AUCTIONEER: SAM FORD

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PUBLIC NOTICE

The following claims for unpaid Burgin Independent School Taxes are advertised for sale. The tax claims are to be sold for cash. Offers to purchase these bills can be submitted in writing and must be received in "the office listed below by Friday, May 1, 2026."

Place: Burgin Board of Education
140 Burgin-Danville Road
Burgin, Kentucky 40310

Date: Monday, May 4, 2026
Time: 10:00 a.m.

The amount listed below includes the base tax assessment and penalties to date. Additional charges may apply. The delinquent claim, if no responsible bid is made at the sale, may be purchased by the Tax Collector or the taxing district. Liens will be filed on all property with unpaid taxes. After liens are filed, additional fees plus interest at 12% per annum will be added to each bill.

Bill #	Name	Address	Map #	Amount
3	653 Short Acres Road LLC	First St 114	300.10-03012.00	\$742.64
4	A S Thomas Enterprises LLC	Chimney Rock Rd 130	080.70-03002.00	\$287.34
402	Combs Daisy	Hughley Ln 0	081.20-08007.00	\$128.98
411	Conover Michael Dakota	Mill St W 320	300.10-05019.00	\$163.62
414	Cooley John	Hughley Ln 311	074.00-00070.01	\$912.56
21	Airbnbeyond LLC	Herrington Woods 685	083.50-01041.00	\$4,286.05
22	Airbnbeyond LLC	Paradise Camp Rd 748	080.00-00050.00	\$4,286.05
25	Alford Dale Heath & Shelly	Cedar Wood Subd 0	081.40-02002.00	\$54.74
26	Alford Dale Heath & Shelly	Cedar Wood Subd 0	081.40-02002.01	\$54.74
54	Atm Legacy LLC	Chimney Rock Rd 492	079.90-03015.00	\$4,335.54
420	Cooper Michelle	Kennedy Bridge Rd 1599 #3	080.80-02003.00	\$268.73
428	Coulter Glen	Cane Run Camp 345	080.40-03001.10	\$79.49
85	Ball Herbert & Ada C/O Mays, Sue	Hughley Ln 558	081.20-08009.00	\$556.36
89	Banker Nathan	Cedarwood Ct 138	081.40-02003.00	\$962.51
96	Barker Eric	Second St N 208	300.10-02031.00	\$403.39
462	Curtsinger C Shawn & Crystal	Curdsville Rd 511	073.00-00038.05	\$2,381.73
532	Dunn Herbert	Mill St 0	300.20-05005.00	\$79.49
579	Ernst Billy Joe & Ernst Lena	Paradise Camp Rd 0	081.70-02014.00	\$277.44
582	Estes Phillip	Cane Run Camp 344	080.40-03001.21	\$39.90
652	Gallegos Lorena Trustee	Cedar Hgts Subd 0	081.20-01018.00	\$227.96
694	Goforth Erika Wethington	Kennedy Bridge Rd 1599 #14 & #15	080.80-02014.00	\$598.53
760	Hale Jonathan	Bonta St W 401	300.10-02005.00.M1	\$1,559.71
768	Hammons Milton & Jennifer	Peach St N 123	300.20-04011.00	\$225.38
796	Harrison Patsy & William W	Pleasant Hill Dr 201	300.20-09013.00	\$128.98
207	Bowles Robert A	Dossett Ln 268	080.00-00001.00	\$2,049.77
848	Hicks Chris	Cane Run Camp 232	080.40-03001.25	\$94.34
209	Bowman Vincent Richard	Second St 0	300.10-02023.01	\$36.93
864	Hollie Amanda	C/O Doyce Hardin, Robinson Rd 0	074.00-00007.00	\$227.96
866	Hollon Gregory Thomas	Hwy 33 S 2625	074.00-00051.01	\$1,963.43
892	Horton Manuel T & Bettye D	Benton St 209	300.20-07014.00	\$811.93
904	Hudnell Betty L & Richard Dane% Gonzalez Veronica & Rosalio, Russell St	206	300.20-07014.01	\$418.98
919	Hurst James Thomas & Carolyn J	Buster Pk 321	068.00-00017.00	\$671.87
923	Ingram Nannie Est	Robinson Rd 0	074.00-00013.00	\$128.98
231	Brito Kari	Cane Run Camp 352	080.40-03001.17	\$54.74
1029	Lake Overlook Properties LLC	Old Orchard Inn 0	080.80-02031.00	\$4,579.03
1075	Lewis Morgan & Hadgie	Ashley Camp Rd 475	079.00-00019.04	\$618.29
1081	Lilly Todd C	Kennedy Bridge Rd 1599	080.80-02027.01	\$198.26
1083	Lister Adam & Carey Jamie N	Main St E 504	300.20-10003.00	\$702.86

Bill #	Name	Address	Map #	Amount
1137	Martin JP	Chimney Rock Marina	080.70-02014.00.B5	\$178.47
258	Browning Tony	Kennedy Bridge Rd 1599 #23	080.80-02021.00	\$128.98
1170	Mccoy Anthony James	Kennedy Bridge Rd 1599 #24	080.80-02022.00	\$109.18
265	Bugg Larry W & Lou W	Sunrise Shores 236	081.20-06010.00	\$751.54
1214	Merriman Dion & Anne	Chimney Rock Rd 860	079.90-01051.01	\$4,771.05
282	Bush Hannah Est	Hwy 33 0	073.00-00008.00	\$371.47
1241	Mims Rebecca Tori	Hwy 33 S 1167	074.00-00035.00.M1	\$1,332.37
292	Caldwell James Russell &	Sycamore St 108	300.20-04004.00	\$609.02
1342	Noon George E III	Chimney Rock Rd 594	079.90-03035.00	\$5,463.89
1367	Patterson Betty Jean	Arrasmith Ct 831	080.00-00036.00	\$1,350.45
1368	Patterson Betty Jean	Arrasmith Ct 833	080.00-00036.01	\$128.98
1423	Pitts Edward Michael	Paradise Camp Rd	081.70-03014.01	\$104.23
1433	Pope Jeremy & Ashley	Carmichael Rd 275	080.80-05003.04	\$487.90
1458	Pruitt William E & Louise	Kennedy Bridge Rd	080.00-00043.00	\$173.52
329	Carroll Richard & Brenda J	Mulberry St 107	300.10-01023.01	\$109.18
1497	Richard Peddicord LLC	Maple Hill 155	080.80-01004.00	\$325.45
338	Catlett Robert L	Hughley Ln 528	081.20-08002.00	\$402.78
1529	Rosenbarger Anthony D Jr & Beth	Ash Dan Estates 0	073.50-00031.00	\$94.34
1562	Sallee Rue	Buster Pk 325	068.00-00017.03	\$277.44
1586	Schlusser Chris	Kennedy Bridge Rd 1599 #8	080.80-02009.00	\$821.82
1593	Schulte Herbert S & Timmie E &	Curdsville Rd 751	079.20-01003.00	\$263.84
1602	Sears Brandon	Pandora Camp 0	080.00-00046.00.B2	\$64.64
1634	Sexton Pearl M	Pleasant Hill Dr 526	300.20-08022.00	\$1,670.46
1654	Shelton Rod	Oster Dr 255	080.40-03001.05	\$39.90
1663	Shewmaker Patrick & Teresa Lynn	Hughley Ln 525	081.20-09007.00	\$181.33
1664	Shewmaker Teresa Lynn &	Hughley Ln 0	081.00-00002.01	\$280.91
1695	Sirk Heather	Herrington Woods 0	080.00-00025.01	\$2,918.33
1765	Stewart Justin Wayne	Main St W 623	300.10-01007.00	\$1,514.67
1770	Stine Frances	Benton St 213	300.20-07016.00	\$780.09
1795	Swope Phillip	Pleasant Hill Dr 851	073.00-00013.02	\$312.09
1848	Timmons Shannon Elaine & Joel S	Main St W 310	300.10-05001.00	\$2,603.43
1869	Tuggle Jeff & Diane	Kennedy Bridge Rd 1599 #21 & #22	080.80-02020.00	\$227.96
1896	Vaiz Scott P	Arrasmith Ct 835	080.00-00035.00	\$192.82
1908	Vandiver Robert Howard	Court St W 102	300.10-07008.00	\$563.21
1919	Vasquez Barnabe	Kennedy Bridge Rd Lot 1599 #32	080.80-02029.00	\$514.99
1930	W D M Ltd Company	Chimney Rock Rd 0	079.00-00017.00	\$178.47
1931	W H P Enterprises LLC	Shakertown Rd 865	073.00-00012.00	\$574.38
1972	Washington Susie Est	Robinson Rd 0	074.00-00007.01	\$128.98