

Emergency funds offer breathing room when it matters



Financial Focus

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Everyone needs an emergency fund. Financial experts recommend it, and we've all experienced sur-

prise expenses: a costly car repair, a broken water heater or unexpected medical bills. Despite our best intentions, building a financial cushion can feel impossible. After rent or mortgage, groceries, utilities and everyday expenses, it seems there's nothing left to save.

If this sounds familiar, you're not alone. Many Americans struggle to maintain emergency savings. But building those savings doesn't necessarily require massive lifestyle changes or windfalls. With a strategic approach and realistic milestones, you can create the financial safety net you

need. Start small and build momentum. Traditional advice suggests saving three to six months of total expenses. It's excellent goal but can feel overwhelming when you're starting from zero.

Instead, begin with a more achievable target, such as \$500 or a full month's worth of expenses. The key is to get started and contribute consistently.

Even a few hundred dollars can provide meaningful protection and help you avoid relying on credit cards or high-interest loans. This initial milestone can cover

many medium-sized emergencies. Once you reach the first milestone, work toward one and a half to two months of expenses, then the full three to six months.

Find money you didn't know you had. Building your emergency fund doesn't always require cutting expenses. If you're employed, set up automatic transfers from your paycheck into a separate savings account. Cancel subscriptions you rarely use, shop around for better insurance rates and take advantage of sales whenever you can.

Consider saving windfalls like tax refunds, work bonuses or birthday money. If your budgeted expenses come in lower than expected — perhaps your health care costs or home maintenance needs were less than anticipated this month — save the difference in your emergency fund.

Have a dedicated account for your fund. Keep your emergency savings in a separate account from your regular checking, so you're less tempted to use the money for non-emergencies. Choose an account that's easily accessible and without penalties and, while you shouldn't invest emergency money in stocks or bonds, look for an account

that earns interest. Balance competing priorities. Building an emergency fund is important, but it shouldn't come at the expense of other crucial financial goals. If you're carrying high-interest debt or missing out on your employer's retirement contribution matches, address those priorities first, while still building your emergency savings.

Ultimately, you'll want to balance your emergency fund with other goals. To determine an emergency savings target, consider your personal risk for unexpected expenses, your job security and family circumstances. You may need three to six months' worth of savings, or possibly some other amount. If this step feels overwhelming, ask a financial advisor to help you come up with a suitable plan.

The path to financial

security requires progress rather than perfection. Begin where you are, use what you have and take one small step at a time. That first \$500 might feel modest, but it represents the freedom to handle whatever life throws your way.

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

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The Native Flute Festival is a unique experience



Chamber Chat

Jill Cutler
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most unique festival in Mercer County? The Native Dawn Flute Festival is next weekend, Friday, Saturday and Sunday, May 22, 23 and 24, at Old Fort Harrod State Park and it is packed with color and beauty.

Angie and Fred Keams have worked to bring us this special event. They have Keams Navajo Teas and Handmade Flutes on their farm here in Mercer County. They are a part of Friends of Fort Harrod and have participated in the parades, the drama production at Old

Fort Harrod, Chamber of Commerce and more. They are invested here and giving back to their community.

Fluting occurs on Friday, from 4-8 p.m. with vendors. Saturday is 10 a.m. to 9 p.m. and brings drumming, dancing and history. Sunday is more flute music starting at 12 p.m. and running to 6 p.m. Bring a lawn chair and enjoy the sights and sounds. There will be Mexican, Native and American foods available. Don't miss this amazing free activity next weekend.

Bulldogs

from 1B

dash to score a point for the Bulldogs.

Burgin's next meet is the region hosted by Boyle County on Thursday, May 14.

Boys Results

4x800-meter relay, 3rd, Barron Bradshaw, Eastin Hopkins, Aidan Phillips, Jacob Horn, 10:15.

100-meter dash, 38th, Aidan Phillips, 13.04; 42nd, Eastin Hopkins, 13.19; 49th, Barron Bradshaw, 13.50; 69th, Jonathan Kuhn, 15.09.

4x200-meter relay, 7th, Barron Bradshaw, Eastin Hopkins, Aidan Phillips, Douglas McCoy, 1:47.

400-meter dash, 12th, Hudson Taylor, 1:04; 19th, Jacob Horn, 1:15.

400-meter dash, 10th, Barron Bradshaw, 58.79; 18th, Douglas McCoy, 1:02; 26th, Jonathan Kuhn, 1:06; 29th, Jacob Horn, 1:12.

200-meter dash, 40th, Jacob Horn, 30.56; 41st, Jonathan Kuhn, 30.67.

Shot put, 34th, Douglas McCoy, 27-04.

Discus throw, 22nd, Douglas McCoy, 75-07.

Long jump, 14th, Eastin Hopkins, 16-11.

Pole vault, 1st, Carter Myrhe, 11-00.

Girls Results

Results are listed by event, place, athlete and measurement:

4x800-meter relay, 4th, Emma Sexton, Camry Taylor, Payton Berry, Bristol Keith, 13:26.

100-meter hurdles, 1st,



The Harrodsburg Herald/Wesley Bird

Senior Raegan Taylor won both the 100 and 300-meter hurdles on senior night at the Mercer All-Comers Tuesday, May 5.

Raegan Taylor, 17.14; 2nd, Megan Darland, 17.89.

100-meter dash, 12th, Kate Hatfield, 14.64; 20th, Bristol Keith, 15.97; 26th, Cassie Darland, 16.34.

4x100-meter relay, 8th, Payton Berry, Taylor Isaacs, Cassie Darland, Emma Sexton, 1:04.

400-meter dash, 14th, Camry Taylor, 1:15; 15th, Bristol Keith, 1:17.

300-meter hurdles, 1st, Raegan Taylor, 46.84; 2nd, Megan Darland, 53.50.

200-meter dash, 9th, Megan Darland, 30.45; 15th, Bristol Keith, 32.22; 18th, Emma Sexton, 33.39; 19th, Camry Taylor, 34.36; 21st, Payton Berry, 37.53.

Shot put, 4th, Maddie Peavler, 31-11; 29th, Jayda Cox, 16-06.

Discus throw, 5th, Maddie Peavler, 93-06; 20th, Jayda Cox, 64-04.

Long Jump, 9th, Raegan

Taylor, 13-07; 17th, Emma Sexton, 11-00; 18th, Camry Taylor, 11-00.

Triple Jump, 4th, Kate Hatfield, 30-07.

High Jump, 2nd, Kate Hatfield, 4-10.



The Harrodsburg Herald/Wesley Bird

Junior Aidan Phillips helped the Bulldogs get a bronze finish in the 4x800-meter relay at the Mercer All-Comers Tuesday, May 5.

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