

Turn your savings into paychecks in retirement



Financial Focus

Perry Dressler
Edward Jones
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Margaret had saved diligently for decades. Every paycheck, a portion went toward her retirement account. Then, the day finally came. She retired. Suddenly, the hardest part wasn't the saving. It was learning to spend.

If that sounds familiar, you're not alone. Many retirees find the shift from building savings to living off them emotionally difficult,

even when they've planned carefully. Here are five smart strategies that can help you feel more confident about what's ahead.

Give yourself permission to spend conservatively. Your retirement plan likely assumes a certain annual spending amount, with increases each year to account for inflation. All else being equal, the lower those initial withdrawals, the longer your money will last. A financial advisor can help you set up portfolio withdrawals personalized to your goals and situation. Feel free to give yourself permission to spend those amounts, knowing there's intention behind them.

For many retirees, the challenge isn't math — it's mindset. After years of being rewarded for saving, spending can feel like doing something wrong. It can help to reframe withdrawals as a paycheck you've already earned. For

example, using your monthly distribution to cover travel, hobbies or time with family isn't indulgent; it's the purpose of the plan you built. Connecting spending to your values can make it feel more natural and sustainable.

Do be sure to review your spending regularly and don't forget to set aside funds for annual expenses like taxes and insurance.

Keep some cash on hand. A general rule of thumb for retirees is to keep about 12 months' worth of withdrawals in a separate account for spending and another three to five years' worth in short-term, fixed-income investments. This cushion can allow your stock investments time to recover from a market downturn, reducing the need to sell investments when markets are down. That said, holding too much cash carries its own risk, as your portfolio

may not grow fast enough to keep pace with inflation. So, while some cash is good, you'll also want to remain invested in assets with more growth potential to help your portfolio last through retirement.

Review regularly. Retirement can last 25 years or more, and even the best-laid plans need updating along the way. Review your financial strategy at least once a year or after any major life change.

Stay flexible. Even small adjustments to your spending can have a big impact on how long your money lasts. Retirees who hold off on spending increases in years when their portfolio declines are often able to stretch their savings further than those who increase withdrawals each year for inflation regardless of market performance.

Making the switch from saving to spending takes both careful planning and a genuine shift in mindset. A financial advisor can help you build out an effective approach to switch from saving to spending, and work with you so you can fully enjoy the retirement you worked so hard to reach.

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

PUBLIC NOTICE

Ordinance No. 2026-06, related to the Interim Ordinance imposing a moratorium on the acceptance, processing, and approval of data center development applications in unincorporated Mercer Co. KY, was adopted on August 11, 2026, by the Mercer County Fiscal Court. A copy of the adopted ordinance with full text is available for public inspection at the office of the County Judge/Executive during normal business hours.

PUBLIC NOTICE

The Mercer County Fiscal Court had first reading of Proposed Ordinance No. 2026-07 relating to the annual budget and amendment on 8/11/26, and will have Second Reading and Adoption of Proposed Ordinance No. 2026-07, relating to the annual budget and amendment, whereas, Mercer County has realized unbudgeted receipts from carryover adjustments from FY25-26, the budget for FY26-27 is amended to increase the receipts of the General, Road, Jail, LGEA, Solid Waste, Landfill, P/NP, Opioid, Permanent Storage Record, & House Bill 1 Farm Funds by \$2,301,553.18, will be held 8/25/26 at 10am EST/9am CST at the Mercer County Courthouse.

A copy of the proposed ordinance is available at the office of the County Judge/Executive during normal business hours.

The Harrodsburg/Mercer County Joint Planning and Zoning Commission

Request for Proposal Comprehensive Plan 2026

The Harrodsburg – Mercer County Planning & Zoning Commission is soliciting proposals from qualified consulting firms to prepare a new Comprehensive Plan for Harrodsburg and Mercer County. The Comprehensive Plan will guide the City and County's growth, development, and preservation priorities for the next 10–20 years. The current Comprehensive Plan was adopted in 2022.

The selected consultant will be responsible for developing an actionable, data-driven, and visually compelling plan addressing community conditions, land use, housing, economic development, transportation and mobility, infrastructure, environmental considerations, public engagement, and implementation strategies. The plan will include a Future Land Use Plan and GIS-based map, public engagement activities, an implementation matrix, and a phased Priority Area Interim Framework to address near-term development and annexation pressures. The current budget for the project is \$125,000.

Copies of the detailed Request for Proposals, including the scope of services, proposal requirements, evaluation criteria, and selection process, may be obtained by contacting the Harrodsburg – Mercer County Planning & Zoning Commission. Proposals must be submitted electronically by 4:00 P.M. EDT on September 21, 2026 to Storrie Thompson at planning@mercerky.com. Questions regarding the RFP may also be submitted to the Harrodsburg – Mercer County Planning & Zoning Commission, 109 Short Street, Harrodsburg, KY 40330, or by email at planning@mercerky.com.

For more information, contact Storrie Thompson at planning@mercerky.com.

**PUBLIC NOTICE
LEGAL NOTICE**

TO: THE UNKNOWN HEIRS, UNKNOWN DEVISEES, UNKNOWN LEGATEES, UNKNOWN DISTRIBUTEES, UNKNOWN TRANSFEREES, AND UNKNOWN ASSIGNS OF THE FOLLOWING INDIVIDUALS:

S.H. JONES, HETTIE JONES (SAME PERSON AS HETTIE BIRD AND HETTIE BYRD), S.B. JONES (SAME PERSON AS SAMUEL B. JONES), VIOLET C. JONES, LLOYD HUGHES JONES (SAME PERSON AS LOYD H. JONES), AND THEIR UNKNOWN SPOUSES, AND ANY AND ALL PERSONS CLAIMING ANY RIGHT, TITLE OR INTEREST IN OR LIEN UPON ANY OF THE LAND DESCRIBED HEREIN BEING TRACT THREE, CONTAINING 7.71 ACRES, MORE OR LESS, AS DESCRIBED MORE PARTICULARLY ON THE SUBDIVISION AND CONSOLIDATION PLAT OF L.H. JONES ESTATE AND LLOYD H. JONES, JR., DATED OCTOBER 15, 2024, AND OF RECORD IN PLAT CABINET E, SLIDE 193, MERCER COUNTY CLERK'S OFFICE, AND TRACT FOUR, CONTAINING 114.77 ACRES, MORE OR LESS, AS DESCRIBED MORE PARTICULARLY ON THE BOUNDARY RETRACEMENT SURVEY AND CONSOLIDATION PLAT OF THE L.H. JONES ESTATE, DATED MARCH 24, 2026, AND OF RECORD IN PLAT CABINET E, SLIDE 336, MERCER COUNTY CLERK'S OFFICE, AND GENERALLY ALL PERSONS WHOM IT MAY CONCERN

Please be advised that the undersigned has been appointed as your Warning Order Attorney in Mercer Circuit Court, Case Number 26-CI-00241, styled as Susannah Jones, Clarice True McRae and Lloyd Hughes Jones, Jr. v. The Unknown Heirs, Unknown Devisees, Unknown Legatees, Unknown Distributees, Unknown Transferees, and Unknown Assigns of the following individuals: S.H. Jones, Hettie Jones (same person as Hettie Bird and Hettie Byrd), S.B. Jones (same person as Samuel B. Jones), Violet C. Jones, Lloyd Hughes Jones (same person as Loyd H. Jones), and their Unknown Spouses, and any and all persons claiming any right, title or interest in or lien upon any of the land described herein being Tract Three, containing 7.71 acres, more or less, as described more particularly on the Subdivision and Consolidation Plat of L.H. Jones Estate and Lloyd H. Jones, Jr., dated October 15, 2024, and of record in Plat Cabinet E, Slide 193, Mercer County Clerk's Office, and Tract Four, containing 114.77 acres, more or less, as described more particularly on the Boundary Retracement Survey and Consolidation Plat of the L.H. Jones Estate, dated March 24, 2026, and of record in Plat Cabinet E, Slide 336, Mercer County Clerk's Office, and generally all persons whom it may concern. This action concerns the Petition to Quiet Title.

The Warning Order Attorney must file a report not later than 50 days from its appointment. If there is any reason why the relief requested should not be granted, then you should advise the Warning Order Attorney so an assertion of the same as a defense can be made.

Further, if the person to whom this legal notice is addressed is deceased, an infant, a prisoner, incompetent or disabled, a member of the Armed Forces of the United States, or under any other legal disability or immunity, then the Warning Order Attorney should be advised of the same so that it may act as Guardian ad Litem to defend and protect the interest of such person.

Be advised that I am not your private legal counsel. I have been appointed by the Court for the sole purpose of warning you of this pending case. In the event you obtain legal counsel or act as your own attorney, then you should file a responsive pleading to this action, which sets forth any defense and/or denials. Otherwise, judgment may be entered against you for all relief requested. Any responsive pleading should be filed with the Mercer Circuit Court, Ms. Jennifer Edwards, Mercer County Judicial Center, 224 S. Main Street, Harrodsburg, Kentucky 40330.

Hon. Christopher J. Tucker
Sheehan, Barnett, Dean, Pennington,
Dexter & Tucker, P.S.C
114 South Fourth Street
Danville, KY 40422
Telephone: 859-236-2641

Protect livestock and pets from ticks this season



Extension Notes

Linda McClanahan
Mercer County
Cooperative Extension
Agent for Agriculture

As Kentucky heads into another warm season, producers, pet owners and families will be spending more time outdoors — and so will ticks. Our state's mix of humid weather, abundant pasture and forest edges, and thriving wildlife populations creates ideal habitat for several tick species. These include the lone star tick, American dog tick, blacklegged (deer) tick, and the invasive Asian longhorned tick, which has now been detected in at least 16 Kentucky counties.

Why tick awareness matters

Ticks can transmit pathogens that affect humans, pets, livestock and wildlife. For people, the lone star tick is linked to alpha gal syndrome — “the red meat allergy” — while the blacklegged tick can transmit bacteria-causing Lyme disease. The American dog tick can spread the bacte-

ria that cause Rocky Mountain spotted fever.

Livestock and equines face additional risks. The Asian longhorned tick (ALHT) is especially concerning because it reproduces asexually, allowing populations to explode quickly on animals and in the environment. ALHT also transmits a parasite that causes bovine theileriosis. The Kentucky Office of the State Veterinarian has already documented cattle deaths from both theileriosis and severe tick burden.

Horses are also vulnerable. Tick bites may lead to skin irritation and allergic reactions, while the most common tick borne diseases affecting horses in Kentucky are equine granulocytic anaplasmosis and Lyme disease. Severe ALHT infestations can also cause skin irritation and heightened immune responses, though information on ALHT effects on equines is still limited.

zones between wooded areas and paddocks/pastures.

- Using approved on animal acaricides; always follow label instructions.
- Quarantining and inspecting new animals before turnout.
- Inspecting livestock and horses for ticks in thinskin, high-risk areas such as the ears, eyelids, jawline, chest, axilla (armpits), groin, under the tail and, in horses, at the base of the mane.

Protecting pets and working animals

Dogs and outdoor cats can bring ticks into the home. Keep them on veterinarian recommended tick, flea and mosquito preventatives year round. Check pets after time outdoors, especially around the ears, neck, belly and between toes.

[edu/pest-vector-management/ticks](https://entomology.mgcafe.uky.edu/pest-vector-management/ticks). If you suspect ALHT, please bring a specimen(s) to the Extension office. We will work with the BITE lab on reporting new county or animal host records. The Department of Entomology also offers select tick pathogen screening through the Kentucky Human Health Tick Surveillance Project - <https://entomology.mgcafe.uky.edu/ticksurveillance2022>. A list of submission guidelines is available on the website.

(The Mercer County Cooperative Extension Service also has information on safety practices around the home, farm and business. Educational programs of the Kentucky Cooperative Extension Service serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability.)

Protecting livestock and horses

Daily or routine tick checks are essential, especially for animals in brushy or wooded areas. Watch for signs of heavy infestation such as rough or “disheveled” hair coats.

Focusing on areas where animals spend the most amount of time, recommended practices include:

- Maintaining short, well mowed pastures.
- Removing brush, leaf litter and log piles.
- Creating buffer

UK and your county Extension office can help

Tick prevention is especially important during warmer months, and your local Extension agents can help you identify ticks, manage habitat, select repellents or livestock treatments, and understand disease risks in your area.

Contact the Mercer County Extension Office for guidance tailored to your farm, animals and family. More information on tick bite prevention and tick identification, as well as tick management resources, is available through the UK Department of Entomology Extension BITE Lab - <https://bitelabky.mgcafe.uky>.

The Mercer Domino Effect: One local choice creates a chain reaction



Chamber Chat
Jill Cutler
Executive Director
Mercer Chamber of Commerce

The Domino Effect. According to Wikipedia, the domino effect is a chain reaction. It is when a single event can trigger a succession of similar events. The term is from observing the act of knocking over a row of dominoes, which leads to the next falling and the next and so on and so forth. We love the Mercer Domino Effect. That is when a local shopper tells another shopper, who then tells another about a great business, which leads to a series of purchasers that then become loyal customers. It can also be business-to-business. When local businesses do business with each other, that is another win! We use *The Harrodsburg Herald*

and Hometown Radio. They also use each other to advertise. The Mercer Chamber does ribbon cuttings and takes loads of pictures, which *The Herald* picks up and the Hometown Radio may discuss. The Chamber staff eats at members'

establishments and checks in on social media, which prompts other consumers to ask us for recommendations there. It is a great circle of economics!

Join in on promoting local and make your Domino Effect be known.



Photo Submitted

Mercer Chamber Host Ribbon Cutting for The UPS Store

The Mercer Chamber of Commerce held a ribbon cutting for the new UPS Store located at 856 S. College Street. The store is open seven days a week and services also include Notary services, copying and mailboxes. Pictured left to right: Chad Reid, Mason Harness-Ratcliffe, Manager Michael Cox, Kelley Hines and Landon Coontz.