Ten financial steps to take before and after your wedding day

Financial Focus

Perry Dressler
Edward Jones
Financial Advisor

Getting married is a major decision that comes with a financial to-do list that's arguably more important than choosing a venue or a cake. Talking openly about money can help set you and your partner up for a stronger future.

What financial conversations should I have with my fiancé?

Head into your marriage with honest conversations about money, including these four topics:

Discuss how your families handled finances when you were young, whether you're a spender or saver and what debt you're willing to take on.

Share how much you each earn, spend and save. Discuss assets and debts, including mortgages, student or auto loans and credit card balances; your partner's debt can become joint debt after marriage.

Align on a budget as a couple that reflects the life you want to build – where you'll live; what you'll spend on housing, travel and hobbies; and how often you'll review your finances together.

Talk through your goals. Make separate lists of short-, medium- and long-term financial dreams and compare them. You'll likely find some common ground, and where you don't, look for ways to compromise. A financial advisor can help.

Should I ask for a prenup?

Couples with significantly different assets or debts, those expecting large inheritances or those blending families are more likely to want to consider a prenuptial agreement. A prenup outlines how assets, debts, future income, inheritance and even spousal support will be handled during the marriage and if it ends, but it cannot address child custody.

Should my new spouse and I blend our finances?

Regarding couples blending finances, there's no one right answer. Some couples combine everything, others keep accounts separate and many land somewhere in between. Agree on who pays which bills, how major decisions get made and what spending threshold triggers a check-in.

What financial tasks should we complete after getting married?

Once you're married, these six tasks deserve attention.

Take advantage of the special enrollment period, which typically lasts 30 days after getting married, to update employer benefits such as health insurance. Revisit retirement plan contributions if your combined income has grown.

Review insurance coverage. Combining homeowners or renters, auto and umbrella policies can often reduce costs. Make sure you have enough life insurance.

Update beneficiaries on insurance policies, retirement plans, investment accounts, bank accounts and real estate.

If you change your name, order multiple copies of your marriage certificate. You'll need them to update your Social Security card, financial accounts, and employer and medical records.

Update your W-4 withholding to reflect your new marital status and ask a tax professional whether filing jointly or separately makes more sense.

Work with an attorney to create or update your will, medical directive, and financial and health care powers of attorney. Your estate plan should reflect your new life together.

Marriage is a fresh start. With honest conversations, careful planning and the right professional support, you can build a financial foundation as strong as your relationship.

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

O'Brien Ford and co-owner Mason Moore acquires Jack Kain Ford

After more than six decades of serving Central Kentucky, the Kain family has announced the sale of Jack Kain Ford and its Quick Lane Tire and Auto Center in Versailles to Joe O'Brien and Mason Moore, owners of O'Brien Ford in Shelbyville.

The decision marks an important new chapter for one of Central Kentucky's longtime family-owned automotive dealerships. For the Kain family, choosing the right person to carry the business forward meant more than completing a sale. It was about finding someone whose approach to customers, employees and the community closely reflects the values upon which Jack Kain Ford was built.

Joe O'Brien and his team share many of the qualities that have defined Jack Kain Ford through the years — courtesy, honesty, fairness and a commitment to treating customers and service clients with respect.

That similarity was especially meaningful to the Kain family because Jack Kain Ford founder Jack Kain knew and respected Joe O'Brien and how he conducted business.

When the Kain family began considering retirement and the future of the dealership, Jack Kain's children, General Manager Bob Kain, Senior Sales Consultant Pat Kain and Operations Manager Vickie Kain-Fister, took O'Brien's offer to purchase the dealership very seriously.

"Selling a family business is not simply a financial decision," said Bob Kain. "Our family name has been on this dealership for generations and our employees and customers have become an extension of that family. We wanted to know that whoever came next would appreciate what has been built here and would continue to treat people the way Dad believed they should be treated. Joe O'Brien was someone Dad respected, and that carried a great deal of weight with us."

The Kain family believes O'Brien and his organization are closely aligned with that philosophy.

Mason Moore, currently managing partner of O'Brien Ford in Shelbyville and the incoming managing partner and General Manager of O'Brien Ford in Versailles, said he is looking forward to becoming part of the Versailles and Woodford County community.

"Jack Kain Ford has a long history in Versailles and has earned tremendous loyalty from its customers and the community," said Moore. "We respect what the Kain family and their employees have built here, and we understand the responsibility that comes with following a family that has served this area for so many years. I'm looking forward to becoming part of the Versailles community, meeting Jack Kain Ford's customers and getting to know the people and businesses that make Woodford County such a special place. Our goal is to earn their trust and continue providing the kind of honest, courteous and fair treatment they have come to expect."

The sale includes both the Jack Kain Ford dealership and the Quick Lane Tire and Auto Center in Versailles.

The Kain family expressed its profound gratitude to the generations of Central Kentucky customers who have trusted the dealership with their automotive needs, as well as the employees whose dedication helped build and sustain the Jack Kain Ford name.

MASON MOORE

"From customers who bought their first car from our father to families who have purchased vehicles from us for three and even four generations, we can never adequately express what that loyalty has meant to our family," the Kains said. "We also owe an enormous debt of gratitude to the men and women who have worked alongside us. Jack Kain Ford was never just a building or a name on a sign. It has always been the people."

As the dealership moves into its next chapter under Joe O'Brien and Mason Moore's ownership and management, the Kain family is confident that the principles established by Jack Kain — honesty, fairness, hard work and treating people right — will continue to guide the dealership and remain at the heart of how customers are served by O'Brien Ford Versailles beginning Monday, Oct. 1.

PUBLIC NOTICE

The Burgin Independent Board of Education has adopted a General Fund rate of 76.8 on real and personal property. Under KRS 132.017, 4.5 cents of this proposed rate is subject to taxpayer recall.

Mr. Chris Horn, Mercer County Clerk, 207 W Lexington St., Harrodsburg, KY. 40330, Telephone (859) 734-6310, can provide necessary information about the petition required to initiate a recall of the tax rate.

PUBLIC NOTICE
2026 PROPOSED TAX RATE
PUBLIC HEARING

The City of Harrodsburg will hold a public hearing on Thursday, September 17, 2026 at 9:00 a.m. EST / 8:00 a.m. CST in the Conference Room at City Hall. The purpose of the public hearing is to obtain comments from the public regarding the proposed tax rate.

The tax rate levied last year was .0630 and produced $409,520 in revenue. This year's compensating rate is .061 and will produce $419,333 in revenue. The City of Harrodsburg Board of Commission proposes a tax rate of .0630 which will produce $433,082 in revenue.

Revenue expected from new property is $8,224.12; revenue expected from personal property is $23,044.

Revenue expected from these taxes will be deposited into the general fund and will be used for General Government Services.

The General Assembly requires the City of Harrodsburg to publish this notice with the above information contained therein.

Photo Submitted

Mercer Chamber Host Ribbon Cutting for Lucky Horse Coffee

The Mercer Chamber of Commerce held a grand opening and ribbon cutting at Salt River Flora, located at 2281 Cornishville Rd. Salt River Flora, managed by Channing Lewis, features season cut you-pick flowers and fresh bouquets. Pictured are Rep. Kim King, Judge Executive Sarah Steele, Mercer Chamber Board Member Mike Sanford, Bruce, Charissa and Alexa Wade, Lewis, Mia Wade, Amanda Linton, Norma and David Wade, Glo Lewis, Doris Trumbo, Keith Lewis, Paul Lewis and Bobby Trumbo.

Burgin interns add valuable help to the office

Chamber Chat

Jill Cutler
Executive Director
Mercer Chamber of Commerce

We are thrilled to add another Burgin High School intern to the Mercer Chamber and Chamber Foundation. Jonathan Kuhn had joined us along with Aiden Irvin. They are working at our office a few days a week. Newsletters, graphics, banking and social media promotions are in the works. We are thrilled to have these young men serve their community in this way. They help us with events and member marketing, and we help them learn about a busy office. We also want these interns to get a taste of serving the public in this way and do further career exploration by dipping their toes into various activities.

Another great thing is that both these young men are studying at the Conover Academy at Campbellsville University Harrodsburg campus for dual credit classes. Way to go, gentlemen!