Marching Titans step into 2026 competition season

Ben Sears
Contributing Writer

This past Saturday, music filled the state as competitive marching band season began. The Mercer County Senior High Marching Titans traveled to Paul Lawrence Dunbar in Lexington for the first contest of their 2026 season.

The competition took place in the heat, humidity and near-miss stormy weather. The day stayed dry, but hot.

The band performed in Class 3A against Martha Lane Collins High School in Shelby County, South Laurel, Boyle County and Bourbon County. They played a good show but were able to pick out parts where they weren't their strongest.

During the afternoon awards ceremony, Mercer placed third, South Laurel received second and Bourbon County was first. The bands drew for evening performance order. Mercer went on at 7:15 for the evening finals performance.

The second performance was better in many ways. Director Erica Ashford gave them words of encouragement. "Find three things you think you did wrong and fix those three things," said Ashford. It paid off. Everyone felt much better about the second show.

Even with the better performance, the stars didn't align. Mercer received ninth overall out of 12. They were competing in finals against much larger bands, some five times bigger than Mercer, and it is hard to place higher in those circumstances. Lots of lessons were learned. The judges gave a lot of good feedback, and the kids will practice harder and improve day by day before next Saturday.

Mercer competes this Saturday, Sept. 19, at Boyle County's Rebel Showdown at 3:45 p.m. Come support the Titans. Mercer band is led by Erica Ashford with assistance from Alex Smith and Jeremy Ellis. Support the arts and music programs in your schools. Follow Mercer Band on Facebook or on Instagram @mercercoband or @mercercoguard. Go Titans!

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Jace Ritchie catches a rifle toss in the end of their show REMIX.

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Members of Mercer Band performing in their 2026 show REMIX at Paul Lawrence Dunbar on Saturday, Sept. 12.

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Senior band members JC Hernandez (percussion), Lauren Waters (Color Guard) and Tabitha Grant (Color Guard) pose with Drum Major Reagan Sims in receiving their third place trophy in preliminary competition Saturday at Paul Lawrence Dunbar.

Five questions that could change how you see retirement

Financial Focus

Perry Dressler
Edward Jones
Financial Advisor

Saving for retirement is important, but it's only part of the picture. If you're within five to 10 years of your target retirement date, it's time to start thinking about what you actually want your retirement to look like. After all, getting to retirement isn't the end goal — it's what you want to do once you're there that matters.

Start by asking yourself these five questions.

When do you want to retire? The age at which you retire matters more than you may realize. Retiring early sounds appealing, but it means saving more and having less time to do it. It can also create gaps in health care coverage and income before key benefits kick in. For example, Social Security benefits can begin at 62, but at a reduced amount. Full benefits are available between ages 66 and 67, depending on birth year, and waiting until 70 means the maximum benefit. Medicare doesn't start until age 65, and penalty-free withdrawals from retirement accounts generally aren't allowed until age 59½.

For couples, timing gets even more complicated. Staggering retirement dates can sometimes maximize benefits; in other cases, retiring at the same time works better.

A financial advisor can help you sort through these decisions and find the approach that makes the most sense for your situation.

How do you want to spend your time in retirement? Many new retirees are surprised to find that having unlimited free time feels disorienting rather than freeing. Thinking ahead about how to fill the days with meaningful activity – whether that's travel, volunteering, pursuing hobbies or spending more time with family – can make the transition smoother.

It helps to sketch out what a typical week, month or even first year might look like. If there are big gaps, it's worth thinking now about what might fill them in rewarding ways.

Where do you want to live as a retiree? Some retirees stay put, while others downsize or relocate entirely. Either way, it's wise to consider whether a chosen location will work well as you get older, taking into account factors like proximity to family, access to health care, cost of living and climate.

What will your retirement lifestyle cost? It's not uncommon for retirees to discover that their travel, entertainment or leisure expenses were higher than expected. The more active and involved you plan to be, the more you will likely need to budget.

Does your retirement involve giving back? Retirement often brings both the time and motivation to be more generous. Whether the goal is helping family members, donating to charity or volunteering in the community, it's worth defining those goals and building them into an overall plan.

Now that your vision is taking shape, turn it into a plan. Work with your financial advisor to align your savings with the life you want — and revisit that plan as your priorities evolve so your retirement keeps pace with you.

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

ALLISON BALL
AUDITOR OF PUBLIC ACCOUNTS

Independent Auditor's Report

To the People of Kentucky
The Honorable Andy Beshear, Governor
Holly M. Johnson, Secretary
Finance and Administration Cabinet
The Honorable Sarah Steele, Mercer County Judge/Executive
The Honorable Ernie Kelty, Mercer County Sheriff
Members of the Mercer County Fiscal Court

Report on the Audit of the Financial Statement

Opinions

We have audited the accompanying Mercer County Sheriff's Settlement - 2024 Taxes for the period September 1, 2024 through August 31, 2025 - Regulatory Basis, and the related notes to the financial statement, which collectively comprise the Mercer County Sheriff's financial statement as listed in the table of contents.

Unmodified Opinion on Regulatory Basis of Accounting

In our opinion, the accompanying financial statement presents fairly, in all material respects, the taxes charged, credited, and paid for the period September 1, 2024 through August 31, 2025 of the Mercer County Sheriff, in accordance with the basis of accounting practices prescribed or permitted by the Commonwealth of Kentucky as described in Note 1.

Adverse Opinion on U.S. Generally Accepted Accounting Principles

In our opinion, because of the significance of the matter discussed in the Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles section of our report, the financial statement does not present fairly, in accordance with accounting principles generally accepted in the United States of America, the taxes charged, credited, and paid of the Mercer County Sheriff, for the period September 1, 2024 through August 31, 2025.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards,* issued by the Comptroller General of the United States, and the *Audit Program for Sheriffs' Tax Settlements*. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statement section of our report. We are required to be independent of the Mercer County Sheriff and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles

As described in Note 1 of the financial statement, the financial statement is prepared by the Mercer County Sheriff on the basis of accounting practices prescribed or permitted by the laws of Kentucky to demonstrate compliance with the Commonwealth of Kentucky's regulatory basis of accounting and budget laws, which is a basis of accounting other than accounting principles generally accepted in the United States of America. The effects on the financial statement of the variances between the regulatory basis of accounting described in Note 1 and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material and pervasive.

Responsibilities of Management for the Financial Statement

Management is responsible for the preparation and fair presentation of the financial statement in accordance with accounting practices prescribed or permitted by the laws of Kentucky to demonstrate compliance with the Commonwealth of Kentucky's regulatory basis of accounting and budget laws. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of a financial statement that is free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Mercer County Sheriff's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statement

Our objectives are to obtain reasonable assurance about whether the financial statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not an absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgement made by a reasonable user based on the financial statement.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statement, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statement.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Mercer County Sheriff's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statement.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Mercer County Sheriff's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant findings, and certain internal control-related matters that we identified during the audit.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated June 1, 2026, on our consideration of the Mercer County Sheriff's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Mercer County Sheriff's internal control over financial reporting and compliance.

Respectfully submitted,

Allison Ball
Auditor of Public Accounts
Frankfort, Ky

June 1, 2026

State law requires the Auditor of Public Accounts to annually audit fiscal courts, county clerks, and sheriffs; and print the results in a newspaper having general circulation in the county. The complete audit and any other audit of state agencies, fiscal courts, county clerks, sheriffs, and property valuation administrators may be viewed in the reports section of the Auditor of Public Accounts' website at auditor.ky.gov or upon request by calling 1-800-247-9126.