Staying ahead of the financial game



Financial Focus

Allen Goldie
Goldie Financial
Financial Advisor

As the year winds down, it's a great time to take stock of your financial health and make a few important moves before the calendar flips to January. Completing a few simple steps between now and then can help you feel more confident and prepared for 2027.

• Check Your Retirement Plan Contributions. Review how much you've contributed to your 401(k), 403(b) or other workplace retirement plan this year. If you're not contributing enough to receive the full employer match, consider increasing your contribution rate accordingly.

Year-end is also a good opportunity to review your investment selections and ensure they still align with your goals and comfort level with risk.

• Review Your Beneficiaries. Many people forget to update beneficiary designations on retirement accounts and insurance policies. Marriage, divorce, the birth of a child or other life changes may mean your current designations no longer reflect your wishes. A quick review can help ensure your assets go where you intend.

• Evaluate Your Emergency Fund. Unexpected expenses can happen at any time. Take a look at your emergency savings and determine whether you have enough set aside to cover several months of essential expenses. If not, commit to a solid plan to build that cushion in the coming year.

• Tackle Credit Card Debt. Credit card balances are one of the biggest obstacles to achieving financial wellness. When interest rates are in the double digits, a significant portion of each payment goes toward interest rather than reducing the balance. Take a few minutes to review any outstanding credit card debt and create a plan to pay down balances more aggressively in the coming year. If you have more than one credit card, consider either paying off the highest-interest debt first, or paying off the smaller balance(s) to build momentum.

• Set The Tone for Next Year. Whether it's increasing retirement contributions, creating a realistic 12-month spending plan, starting to save for college tuition, paying down debt or some other financial priority, spend some quality time thinking about your financial goals for the coming year. And don't forget about non-financial goals! Whether it's exercising more, eating better, joining a book club or discovering new hobbies and interests, it's important to take care of your mind, body and spirit!

Milestone

from 1B



The Harrodsburg Herald/Wesley Bird

Senior Landon Steele started every game for the Mercer County boys soccer team on the back line.

to see how the younger player matures and takes on more in the future,

"There are several young kids that are coming up that can contribute, and I think it's going to be exciting to see them grow in their new roles," said Dunn.

The highlight of the boys' season was advancing to the semifinals of the 2A State Tournament, where they lost to the eventual champs, Christian Academy of Louisville. Mercer punched their ticket to the tournament with wins over Boyle County and Spencer County. They beat Corbin 2-1 to reach the final four, where they lost to CAL, but it was a great achievement for the Titans soccer program. The team and Coach Dunn are still left wanting more following the early playoff exit.

"I'm a little upset about how the season ended because I feel we should have finished better. Still proud of my guys," said Dunn.

Mercer

from 1B



The Harrodsburg Herald/ Myron Ellis

Mercer's Dez Thomas finished first for Titans girls' team with a time of 22:03 at the state cross country meet.

was the final qualifying runner, placing 255th.

Junior Dez Thomas was the girls' top runner, placing 78th with a time of 22:03. Senior Trinity Drew finished 143rd running a 23:55. Sophomore Julia Hart finished 160th with a time of 24:28. Senior Aurea Dove and Sophomore Layla Nowlin were Mercer's other two qualifying runners, placing 179th and 218th

Head Coach Derek McIntyre was proud of how his teams battled at state.

"Running at state is always a great experience because you get all of the best runners and talent from all over Kentucky on the same course. We battled injury and illness this week, so we were not 100%, but we still got in the box and competed," said Coach McIntyre.

Boys Results

Results are listed by place, athlete and time:

90th, Ashton Butler, 18:14; 116th, Brycen Jones 18:43; 152nd, Hagan Lay, 19:16; 173rd, Caleb Reedy, 19:40; 255th, Benjamin Higgs, 23:03; 260th, Stephen Serrano, 24:05 262nd, Dillon Patton, 25:39.

Girls Results

Results are listed by place, athlete and time:

78th, Dez Thomas, 22:03; 143rd, Trinity Drew, 23:55; 160th, Julia Hart, 24:28; 179th, Aurea Dove, 25:00; 218th, Layla Nowlin, 27:26.

THE MERCER COUNTY JOINT BOARD OF ADJUSTMENTS AND APPEALS

The public will take notice that a **Public Hearing** has been scheduled at the request of the following:

26-25 – Instant Signs is requesting a 5 sq. ft. variance on the proposed signage area, from 75 sq. ft. to 80 sq. ft. The property is located at 679 S. College St. in Harrodsburg, KY. The property is owned by McDonalds Corporation. The zoning map indicates the property is zoned B-2 (Commercial).

26-26 – Fister Management Co LLC is requesting a conditional use permit to operate a short-term rental. The property is located at 275 Beams Dr. in Mercer County, KY. The zoning map indicates the property is zoned R-3 (Residential).

26-27 – Thomas Troyer is requesting an amendment to conditional use permit 23-06 to operate a woodworking business as a rural occupation in accordance with the provisions of Article 14 Section 14.1 of the Mercer County Zoning Ordinance. The property is located at 157 Goodlett Rd. in Mercer County KY. The zoning map indicates the property is zoned A-2 (Agricultural).

This public hearing has been scheduled for **Friday, November 20th, 2026** in the Harrodsburg City Commissioners meeting room located at 208 S. Main St. (2nd Floor) in Harrodsburg, KY at **8:15 AM ET / 7:15 AM CT. If** you have any questions or comments, or would like to view proposed plans, please contact the Planning & Zoning Office at (859) 734-6066 or you may visit the Planning & Zoning Office at 109 Short St. Harrodsburg, KY.

Bobby Upchurch
Chairman

SUMMARY OF ORDINANCE 2026-19
CITY OF HARRODSBURG, KENTUCKY

AN ORDINANCE APPROVING AN INTERLOCAL AGREEMENT BETWEEN MERCER COUNTY, THE CITY OF HARRODSBURG, AND THE CITY OF BURGIN, KENTUCKY, FOR THE ESTABLISHMENT OF THE JOINT HARRODSBURG-BURGIN-MERCER COUNTY PLANNING AND ZONING COMMISSION AND THE JOINT HARRODSBURG-BURGIN-MERCER COUNTY BOARD OF ADJUSTMENT.

Ordinance No. 2026-19 establishes an interlocal agreement between the City of Harrodsburg, the City of Burgin, and Mercer County, Kentucky, pursuant to KRS Chapter 100 and the Interlocal Cooperation Act, KRS 65.210 through KRS 65.300. The agreement expands the existing joint planning and zoning program to include the City of Burgin and establishes the Harrodsburg-Burgin-Mercer County Planning and Zoning Commission and the Harrodsburg-Burgin-Mercer County Board of Adjustment.

Section A – Planning Unit
Establishes a joint planning unit with jurisdiction over all incorporated areas of Harrodsburg and Burgin and the unincorporated areas of Mercer County.

Section B – Planning and Zoning Commission
Establishes an eleven (11) member Planning and Zoning Commission consisting of five (5) representatives from Mercer County, four (4) from the City of Harrodsburg, and two (2) from the City of Burgin. Members shall serve staggered four-year terms, with certain initial appointments as specified in the agreement.

Section C – Board of Adjustment
Establishes a seven (7) member Board of Adjustment consisting of three (3) representatives from Mercer County, three (3) from the City of Harrodsburg, and one (1) from the City of Burgin.

Section D – Financing
Provides that the joint planning operation shall be funded primarily through fees for services. Remaining expenditures shall be shared by Mercer County and the City of Harrodsburg, with each contributing no more than fifty percent (50%). The City of Burgin shall contribute a minimum of $250.00 annually.

Sections E–G – Administration and Enforcement
Establishes procedures for zoning amendments, identifies authorized enforcement officers, and ratifies existing applicable planning and zoning regulations until otherwise amended.

Sections H–N – General Provisions
Addresses the effective date, modification, termination, administration, and other provisions of the interlocal agreement. The agreement shall become effective upon execution by the last participating party and approval and recording in accordance with law.

The full text of Ordinance No. 2026-19 is available for public inspection at Harrodsburg City Hall.

Mercer County Board of Education
Surplus Property Auction
On-Line Bidding Only
AUCTION BEGINS TO CLOSE
MONDAY, NOV 9 AT 6 PM EST

RM McGINNIS LLC Real Estate & Auction Professionals have been authorized by the Mercer County Board of Education to sell at auction surplus materials resulting from the closure of the former Tapp Road elementary school building. This auction includes many items that may be suitable for churches, schools, learning centers, and individual use. Some of the items in the auction include school desks and chairs, file cabinets, wall cabinets, tables, office desk and chairs, Smart Board displays, lots of shelving, wall cabinets, trash cabinets, storage cubbies, poster boards, carts, stainless steel commercial kitchen accessories, commercial dishwasher, and many other items numerous to list. Items with 4 digit lot numbers require some type of disassembly and detachment, and may include electrical or plumbing disconnection.

Buyers are responsible for any disassembly, removal, moving, loading, and transporting of items purchased. Buyers will sign a Buyer's Assumption of Risk, Release of Liability Indemnification, and Property Removal Agreement prior to removing items.

LOCATION: Former Elementary School Building
Tapp Road, Harrodsburg, KY
PUBLIC PREVIEWS: October 30 (Friday) 10 am to 1 pm
& November 7 (Saturday) 10 am to 1 pm
PICKUP & REMOVAL: By appointment between Nov. 14 and Nov. 25

Register and bid at https://rmmcginnis.hibid.com/auctions
or go to www.rmmcginnis.com and click on On-Line Auctions

TERMS: CASH OR GOOD CHECK DAY OF PICKUP, CREDIT CARDS ACCEPTED WITH 3% CONVENIENCE FEE

BUYER'S PREMIUM – A 10% BUYER'S PREMIUM WILL BE ADDED TO THE FINAL BID OF EACH ITEM

No warranties are expressed or implied, and the PERSONAL PROPERTY is sold "AS-IS".

Ritchie McGinnis – Principal Auctioneer
Auctioneers – Ronnie Sims, Earl McRay, Jeff Rogers, Lee Brogle, Anita Stucy

RM McGINNIS, LLC
Real Estate & Auction Professionals
219 South Main Street, Harrodsburg, KY
Ritchie McGinnis - Principal Auctioneer
859-734-7770
www.rmmcginnis.com

ABSOLUTE ONLINE ONLY Auction



ABSOLUTE ONLINE ONLY AUCTION
BRENDA & THE LATE ROBERT 'BOB' BROWN
BRICK HOUSE, GARAGE & LOT
VEHICLE & PERSONAL PROPERTY
ENDS TUESDAY, NOVEMBER 17TH @6 P.M.
142 TALMAGE MAYO RD., HARRODSBURG, KY

This beautiful brick house is situated on a nice level lot measuring 139' x 199'. This home has a formal living room, eat-in kitchen with nice cabinetry, family room with fireplace, 3 bedrooms, 2 baths and covered back porch.

It has a metal roof approx. 3 years old, almost new septic system, ceiling heat, central heat & air, carpet, laminate, tile and vinyl flooring. In addition to the house, there is a detached garage 2 car garage with additional workshop areas.

VEHICLE & PERSONAL PROPERTY
2013 Ford Expedition showing 152,696 miles; Sofa, tables, chairs, home décor, China cabinet, glassware, lamps, curio cabinet, mirrors, Kimball organ, dining table & 6 chairs, prints, clocks, patio furniture, yard décor, concrete bird baths, dishes, gun cabinet and much more

PREVIEW: Thursday, November 10th & 17th from 2-6 p.m.
PICKUP: Friday, November 18th from 12-6 p.m.

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

TERMS: Real Estate- 10% down due within 48 hours of close of bidding, with balance in 45 days with deed. Personal Property- Payment in full due at pickup in the form of cash, check, Visa or MasterCard. All purchases exceeding $500 must be paid by cash, cashier's check, personal or business check.

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.

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Ford Brothers, Inc. Auctioneers Selling the Country
AUCTIONEER: DANNY FORD
www.fordbrothersinc.com
Mt. Vernon, KY
606–256–4545 • 800–435–5454