



Extension Notes

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Family & Consumer Sciences

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Small Steps to Saving

Saving money may seem intimidating, especially if past budgeting attempts were frustrating or felt unattainable. The Consumer Financial Protection Bureau recommends putting 20% of your monthly income into savings. They suggest following a 50-30-20 ratio with your budget after taxes: 50% on needs, 30% on wants, and 20% on savings. If that number seems unrealistic for your budget, consider other ways to save money that may work better for your family.

First, work to pay off any debts that you have, especially those with high interest rates like credit cards or consumer loans. Then, stop buying things that do not fit in your budget.

Instead of paying interest toward a credit card, put that money into a high-yield savings account and earn interest instead.

To become a more successful saver, initially set short-term specific savings goals such as for concert tickets or a vacation. When you have a plan for your money, it can motivate you to cut out unnecessary purchases and stick to your savings plan to reach your goal faster. Successfully saving for small purchases can build momentum as you establish larger savings goals like a car, a house, a child’s education, or retirement.

Set up automatic transfers to your savings account each payday. This ensures that you “pay yourself

first” before any nonessential spending. Additionally, put a portion of unexpected or additional income into savings, such as from tax returns, gifted money, or bonuses.

Source: Nichole Huff, Ph.D., Assistant Extension Professor, Family Finance and Resource Management

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GIRDLER,

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health systems, agriculture, and community partners to improve long-term health outcomes.

SB 20 updates optional city officer training incentive programs by defining excess credit hours and giving cities greater flexibility to set incentive amounts by ordinance.

SB 68 strengthens safety at the Kentucky Horse Park by clarifying the Horse Park Commission’s authority to remove or bar individuals who pose a risk to guests, staff, or participants. The bill aligns state policy with national sport safety standards and helps ensure the park remains a safe and welcoming destination for visitors.

Military Kids Day announced

The Kentucky Senate will host Military Kids Day on Thursday, February 19, bringing together children and grandchildren of current and former military service members for a day of learning and recognition at the Capitol campus. Each session, this day allows us to recognize the quiet sacrifices made by the children of those who serve. Their contribution to our nation’s strength deserves our thanks. Due to ongoing renovations, space is limited to 150 participants. I strongly encourage families here in our district to register early. Parents or guardians may apply by emailing Senate Clerk Donna Holiday at donna.holiday@kylegislature.gov with the child’s name and age and the parent’s name. Spots will be filled on a first-come, first-served basis. An application form and more information on this event are available at:

legislature.ky.gov/LRC/Pages/Military-Kids-Day.aspx

Looking ahead

As the General Assembly moves into week five, committees will keep reviewing bills and budget discussions will grow more detailed. We remain focused on passing laws that support Kentucky families, protect students, strengthen public services and ensure the responsible use of taxpayer dollars.

It’s an honor to represent you in Frankfort. If you have questions or ideas, feel free to contact my office at 502-564-8100 or email me at Rick.Girdler@kylegislature.gov. You can learn more about bills, committees,

and other updates from the Kentucky General Assembly at www.legislature.ky.gov.

Sen. Rick Girdler, R-Somerset, represents the 15th Senate District, including Clinton, Cumberland, Pulaski, Russell, and Wayne Counties. Girdler serves as vice chair of the Senate Banking and Insurance Committee. He is also a member of the Senate Committees on Economic Development, Tourism, and Labor; Families and Children; and Natural Resources and Energy. Additionally, Girdler serves on the Capital Projects and Bond Oversight Committee.

Community Calendar

Lucinda Cemetery

LUCINDA CEMETERY, RUSSELL SPRINGS, KY Board of Directors Meeting for 2026 will be held 7/13/2026 @ 6:00 pm CST via Zoom. Those with plots and/or loved ones buried in Lucenda who are interested in listening to the meeting need to contact Denise Whittaker at least 24 hours prior to the meeting by calling and leaving her a message with contact information at 606-308-3835 or by email bernise777@gmail.com to obtain sign in information/directions.

Community Blood Drive

There will be a Kentucky Blood Center blood drive that offers donors the opportunity to celebrate the gift of life by giving blood. As a thank you for blacking out blood shortages, donors will receive an all-black hoodie (while supplies last). In addition, one lucky donor will win a \$100 gift card sponsored by Randy Marcum, Russell County Judge Executive. The drive will be Thursday, Jan. 22 from 11:30 a.m.–5:30 p.m. CST at the South Ky RECC Community Room located at 2405 N Main St., Jamestown, KY 42629.

Vendors Market

Main Street Church of God will be hosting a Vendors Market January 24th from 10am to 4pm. Message Billie Wimmer at 615-920-1765 to book. Church is located at 66 Main Street Russell Springs, KY 42642.

Senior Community Service Employment Program

Accepting applications for part-time positions in Adair, Clinton, Cumberland, Laurel, McCreary, Pulaski, Rockcastle, Russell, Wayne, and Whitley. Must be 55+ years of age, meet limited income guidelines, be unemployed and looking for employment. Call Connie Foster at 606-210-1129 or Jolene Aleman at 270-566- 5316 or visit www.goodwill.org/SCSEP Let us help you re-enter the workforce!

D.A.V. Meeting

The D.A.V. meets the 4th Monday of each month at 6:00 P.M. CST at 155 Owentown School Road Russell Springs, KY

TOPS

Take Off Pounds Sensibly is a weight loss support program whose goal is to help men/ women/ youth to become healthier by losing weight in a sensible manner. The local chapter, TOPS 396 Russell Springs meets Mondays at 5pm at Liberty Baptist Church, 215 Wilson Street in Russell Springs. Online memberships and virtual chapter memberships are also available. Yearly membership dues are less than \$50, first visit is free. Questions? Text/ call Bonnie, chapter leader, 270-566-1284 or visit TOPS.Club.org

God’s Food Pantry of Russell County

God’s Food Pantry of Russell County God’s Food Pantry of Russell County is open Monday-Wednesday-Friday from 12:00-4:00 PM. The pantry is located at 101 Brian Walters Dr. In Russell Springs. Call for information 270-866-7992.

Alcoholics Anonymous(AA) Men

Monday nights at SPARC(Sobriety, Peace, Awareness, and Recovery) 270-585-5377 at 6:00 PM

Celebrate Recovery

Tuesday nights at 6:00 PM, First Baptist Church, Russell Springs, KY. Thursday nights at 5:30 P.M., The Springs, 226 Jamestown St., Russell Springs. Monday nights at 6:00 P.M. Solid Rock Church 189 West Drive Russell Springs.

SEED, — Continued from Page One

College System’s (KCTCS) involvement in the project.

“I think primarily KCTCS will operate through the Seed Academy in conjunction with our career technical training program,” he said. “They will offer dual credits plus post-graduate credit through KCTCS.”

“I think their end goal is trying to develop..four-year degrees...through this facility,” the chairman said. “It’s going to allow kids and young adults that wouldn’t go get a college degree otherwise to maybe be able to obtain that college degree,”

Voils cited another advantage of the SEED Academy.

“Our purpose is... we’re willing to work toward attracting jobs these career paths can train for,” he said.

Local businessman David Turner, who represents the City of Russell Springs on the IDA, asked if the Russell County Extension Services Office’s recent announcement to relocate near the SEED Academy would increase interest in the Lake Cumberland Regional Industrial Complex site off French Valley Road.

“I think it would,”

Voils affirmed.

The chairman said recent discussions with the school system have addressed the possibility of students doing landscaping work in anticipation of the the SEED Academy’s opening.

The project continues to move forward, he said.

“Greenhouses are still on order...they’re expecting...to get delivery on them some time in February,” Voils said.

Chairman Voils said a grand opening will possibly be held prior to the start of the fall school semester.

NOTICE OF MASTER COMMISSIONER SALE

In order to comply with the orders of the Russell Circuit Court, the Master Commissioner of the Russell Circuit Court shall proceed to offer for sale to the highest and best bidder at public auction the below properties on **Friday, February 20, 2026, at the hour of 10:00 a.m., CT, Russell District Courtroom, Russell County Judicial Center, Jamestown, Kentucky.**

Said properties shall be sold to raise the amounts hereinafter set forth, together with interest and the costs of the action, and upon (unless otherwise indicated) the following terms and conditions:

A) For the purchase price, the Purchaser(s) must pay in full by cash or good check on the date of sale or the Purchaser(s) may pay ten (10%) down on the day of sale and shall execute a good and sufficient purchase money bond, with approved surety thereon, equal to the balance of the purchase price payable to the Master Commissioner within thirty (30) days. Any such purchase money bond shall have the force and effect of a Judgment and shall be a lien upon the property sold as additional security for the payment of the balance of the purchase price. The Master Commissioner’s bond shall bear interest at the rate the judgment bears from the date of sale until paid in full. **In the event the successful bidder is not paying the full amount of the purchase price on the date of sale, purchaser will be required to post bond and furnish an acceptable surety thereon.** In the event the successful bidder is the Plaintiff, then in lieu of the deposit the Plaintiff shall be allowed to bid on credit up to the Judgment amount.

B) Purchaser shall be required to pay property taxes for current tax year and all taxes thereafter, for which the Purchaser(s) shall receive no credit against the purchase price.

C) The property shall otherwise be sold free and clear of any right, title, and interest of all parties to the action and of their liens and encumbrances thereon, excepting easements and restrictions of record in the Russell County Court Clerk’s Office and such right of redemption as may exist in favor of the United States of America or the Defendant(s).

The Master Commissioner Sale/Deed is not a warranty of good title. Possession shall be given to the Purchaser(s) with the delivery of the Master Commissioner’s Deed thereto. Purchaser(s) will assume and be responsible for all risks of loss to the premises upon acceptance of their bid by the Master Commissioner at the Master Commissioner’s Sale.

Bidder should examine the records of the Russell Circuit Clerk and the Russell County Clerk prior to the sale for further information. Any statements made the day of the sale shall take precedence over advertised material. Bidder shall be prepared to comply promptly with these terms.

(Sale bonds will bear interest at the rate of Judgment entered in each separate action)

SALE NO. 1

Property address: 14 April Lane, Russell Springs, KY 42642 **Map ID:** 033-00-00-020.17
NEWREZ, LLC, D/B/A SHELLPOINT MORTGAGE SERVICING vs. RAYSEAN M. HUGHES
AND UNKNOWN OCCUPANT, IF ANY
Civil Action No. 25-CI-00240 Amount to be raised: \$86,762.98

SALE NO. 2

Property address: 135 Creelsboro Road, Russell Springs, KY 42642 **Map ID:** 032-60-01-002.00
LAKEVIEW LOAN SERVICING, LLC vs. ANDREA LASHAE FARLEE
Civil Action No. 25-CI-00279 Amount to be raised: \$111,849.04

GAIL WILSON, MASTER COMMISSIONER, RUSSELL CIRCUIT COURT

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