THE HARRODSBURG HERALD • HARRODSBURG, KENTUCKY • WWW.HARRODSBURGHERALD.COM • Thursday, September 18, 2025 PAGE 3B

Planning helps overcome life's financial curveballs



Financial Focus

Perry Dressler Edward Jones Financial Advisor

No matter what stage of your life you're in — caring for children, working toward retirement or planning your legacy — unforeseen events like a job loss, a major illness or even a stock market drop could derail what you're working so hard to achieve financially.

With your future at stake, you may want to get guidance from a financial professional who can develop a personalized financial strategy to help you navigate life's curveballs.

Here are specific ways a financial advisor can help.

• Create a customized long-term strategy. This is the

first step to weather unfore- future.) A financial advisor seen events. You may have can help you keep your emoseveral long-term investing tions in check no matter what goals - your retirement, comes your way and stay your child's education or focused on the long term. perhaps a dream vacation. A financial advisor can help you build a strategy specific to your goals and risk tolerance. This will include prioritizing those goals, building a path toward each and pivoting your strategy as markets shift and needs change.

• Set realistic expectations. Successful investing requires discipline and patience — most individual investors make their money over time, not overnight. Start by setting realistic timelines to reach each of your goals. And don't be surprised if you need to make tradeoffs, like working an extra year to help fund your retirement dream home. It's realisbumps in the road. Perhaps the markets will drop and the value of your portfolio declining market. may follow. (It's also realistic to expect they will rebound, look. It's easy to become disas they have historically. Of tracted by the latest headline, course, past performance of the markets is no guarantee of what will happen in the

knowing you have a customized strategy in place.

• Diversify your investments. The foundation for your portfolio is your asset allocation, or how you divide your assets among stocks, bonds, cash and other investments. Different investments behave differently in various market conditions, so maintaining a good mix can help better weather market fluctuations than putting "all your eggs in one basket." Finding the right diversification mix, and keeping it balanced despite what the market does, can get complicated, but it's almost second nature for a good financial advisor. All investments do tic to expect you'll hit some carry risk, and asset allocation doesn't ensure a profit or protect against loss in a

> • Keep a long-term outexpert prediction or market swing. However, if these events don't change your

probably isn't a reason to make changes to your strategy. In fact, these declines often present good opportunities if you're a long-term investor, so use them to your advantage - your financial advisor can show you how.

• Keep your emergency savings well-funded. This is your "rainy day" fund, and an unexpected event may constitute a rainy day. For most people, maintaining three to six months of total expenses in emergency savings is appropriate. The specific amount depends on factors like your risk of unexpected expenses or temporary loss of income, and how much you value being confident that you can weather financial emergencies. A financial advisor can help you determine what your emergency savings should look like.

Unexpected events are part of life. You can't predict them, but you can prepare for them. No matter what is going on around you, having a professional by your side can help set you up to navigate them confidently.

(Editors Note: This arti-

long-term outlook, there cle was written by Edward Edward Jones Financial Jones for use by your local Advisor.)

PUBLIC NOTICE

Cumberland Developers 2, LLC., d/b/a Poppa's Quik Stop 25 with a mailing address of 1451 Louisville Rd, Harrodsburg, KY 40330, hereby declares its intention to apply for an NQ Retail Malt Beverage Package not later than September 19, 2025. The business to be licensed will be located at 1451 Louisville Rd, Harrodsburg, KY 40330. Cumberland Developers 2, LLC. authorized to do business in Kentucky, wholly owned by the Officers of which are: Kahankrupa LLC; 4231 E Hwy 90, Monticello, KY 42633; Heet Patel, 156 Runway Blvd, Somerset, KY 42503; Krushil Patel, 390 Natures Valley, Somerset, KY 42503; Dhruv Patel, 55 Florence Lane, Somerset, KY 42501; Atul Patel, 1507 Spruce Ct. Southlake TX 76092; Trushil Shah, 1507 Spruce Ct, Southlake TX 76092; NGPL Overseas Inc. 1507 Spruce Ct, Southlake TX 76092.

Any person, association, corporation, or body politic may protest the approval of the license by writing the Department of Alcoholic Beverage Control, 500 Mero Street 2NE33, Frankfort, Kentucky, 40601, within (30) days of the date of legal publication.

SOUTHEASTERN CHRISTIAN **EDUCATION CORPORATION** 476 Sparrow Lane, Harrodsburg, KY 40330

Pursuant to the laws of the Commonwealth of Kentucky and to the requirements of the Internal Revenue Code as amended, SCEC hereby publishes its fiscal year financial statement for June 30,

ASSETS	Total Net Assets on 6/30/24	\$325,970
	Total Net Assets on 6/30/25	\$285,000
INCOME	Donations	\$11,285
	Investment income (loss)	7,884
	Realized gain (loss) on investment	767
	Unrealized gain (loss) on investments	9,974
	Total income	\$29,910
EXPENSES	Business expense	
	General Administrative	\$3,086
	Federal income tax	194
	Total business expense	\$3,280
	Grants and Scholarships	
	Asbury University	\$10,400
	Bryan College	\$2,600
	Cedarville University	7,800
	Church of Christ Worldwide	2,600
	Freed Hardeman University	13,000
	Harding University	7,800
	Kentucky Christian College	2,600
	Lipscomb University	13,000
	SBTS Boyce	7,800
	Total Grants Awarded	\$67,600

Mercer Chamber of Commerce Holds Ribbon Cutting for Ready Care Clinic Danville Location

Mercer County Chamber of Commerce member The Ready Care Clinic has expanded to Danville, located at 1075 E Lexington Ave. Ready Care Clinic owner, Jessica Shewmaker, center, along with her daughters, Cora and Peyton, and members of the Mercer and Boyle Chambers of Commerce are shown cutting the ribbon.



Storage Center+ Opens Doors

The Mercer and Anderson County Chambers of Commerce held a ribbon cutting for the grand opening of member Storage Center+. The Simmons family owns 551 Storage as well at 551 Tapp Road. Both centers offer state of the art climate controlled and secure storage of various sizes. Pictured are Hunter Simmons, Grandmother Simmons, Brad and Cindy Simmons owners.



Photo Submitted

Tyler Miller Speaks to Rotary The speaker at the Rotary Club of Harrodsburg

on Wednesday, Sept. 10, was Tyler Miller, COO Bluegrass Airport. He was introduced by Rotarian Dr. Paul Ragusa.



Photo Submitted

MCCE donates to food pantry

The Mercer Co. Community Endowment granted Hope For Harrodsburg Food Pantry \$3,000 toward their mission of serving Mercer County families. Pictured, left to right, are: Mark Sorge Hope for Harrodsburg Board member, April Burgess of the MCCE Board, Pantry Director Patsy Owens and pantry volunteer Cindi Fyffe.

Reach out to be in the next Profile Magazine



Mercer Chamber of

Commerce

which will be a real treat ful community. as we are usually in large metro areas.

ing to join other chamber the Christmas Forest. We we will be in Bardstown home a win for our wonder-

mix. This publication is in agencies, each manufacturer and newcomers, tourists With that said, it is time, and more. Reach out to us and we are in the midst for prices starting at \$110.

BUDGET APPROPRIATIONS ORDINANCE

An Ordinance relating to the annual budget and appropriations for the City of Burgin, Kentucky for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

WHEREAS, an annual budget proposal has been prepared and delivered to the City Council; and

WHEREAS, the City Council has reviewed such budget and

Now therefore be it ordained by the City Council of the City of Burgin, Kentucky that the following is adopted for the fiscal year 2025-2026 and the amounts stated are appropriate for the purpose indicated.

Appropriations Cemetery (Perpetual Care)......\$66,270.66

TOTAL \$3,288,870.39

Given First Reading – June 10, 2025 Given Second Reading - June 23, 2025

Jamie Keebortz, Mayor

made necessary modifications; and

City of Burgin

ATTEST: Angela Stewart City Clerk/Treasurer

PUBLIC NOTICE 2025 PROPOSED TAX RATE **PUBLIC HEARING**

The City of Harrodsburg will hold a public hearing on Thursday, September 25, 2025 at 9:00 a.m. 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 .0610 and produced \$386,913 in revenue. This year's compensating rate is .061 and will produce \$396,519 in revenue. The City of Harrodsburg Board of Commission proposes a tax rate of .063 which will produce \$409,520 in revenue.

Revenue expected from new property is \$6,489.03; revenue expected from personal property is \$23,124.

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.

2025 KCCE Annual Last year we brought of working on the new Conference and Awards home some hardware and Profile Magazine for 2026event is this coming week. trophies for the Mercer 2027. We would love to add

Ashley and I will be head- Profile Magazine and for you and your business in the and economic professionals hope to catch some more every hotel, most air BNBs, for several days. This year this year. We love bringing goes to our governmental