

Questions to ask your financial advisor



Financial Focus

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You should always be able to ask as many questions as you'd like when working with your financial advisor. So, before you have your annual review, think carefully about what you'd like to ask.

Here are a few suggestions:

- Are my goals still realistic? When you first began working with your financial advisor, you may well have articulated several financial goals. For example, you might have said that you wanted to pay for most of your children's college education, or that you'd like to retire at age 55, or that you hope to travel internationally every year during retirement. In fact, you could have many different goals for which you're saving and investing. When you meet with your financial advisor, you'll certainly want to ask whether you're still on track

toward meeting these goals. If you are, you can continue with the financial strategies you've been following; but if you aren't, you may need to adjust them. The same is true if your goals have changed. You and your financial advisor will want to build a strategy to address any new or different goals such as emergency cash needs, having adequate insurance protection or estate planning.

- Am I taking on too much — or too little — risk? Put market declines in perspective. The financial markets always fluctuate, and these movements will affect the value of your investment portfolio. Suppose you watch the markets closely every day and track their impact on your investments. You may find yourself fretting over their value and wondering whether you're taking on too much investment risk for your comfort level. Conversely, if during an extended period of market gains your own portfolio appears to be lagging, you might feel that you should be investing more aggressively, which entails greater risk. In any case, it's important to consult with your financial advisor to determine your risk tolerance and use it as a guideline for making investment choices.

- How will changes in my life affect my investment

strategy? Your life is not static. Over the years, you may experience any number of major events, such as marriage, remarriage, loss of a spouse, birth of children or grandchildren, changing jobs or illness leading to early retirement. When you meet with your financial advisor, you will want to discuss these types of changes, because they can affect your long-term goals and your investment decisions.

- How are external forces affecting my investment portfolio? Generally speaking, you will want to create an investment strategy based on your goals, risk tolerance and time horizon. And, as mentioned, you may need to adjust your strategy based on changes in your life. But should you also make changes based on outside forces, such as interest rate movements, political events, inflation, new tax legislation or news affecting industries in which you have invested substantially? Try not to make long-term investment decisions based on short-term news. Yet, talk with your financial advisor to make sure your investment portfolio and spending strategy are not out of alignment with relevant external factors.

By making these and other inquiries, you can help yourself stay informed about your overall investment pic-

ture and what moves, if any, you should make to keep advancing toward your goals. A financial advisor is

there to provide you with valuable guidance — so take full advantage of it. (Editors Note: This arti-

cle was written by Edward Jones for use by your local Edward Jones Financial Advisor.)

ORDINANCE 2025-08

City of Harrodsburg Water Department Water Leak Adjustment Policy

An Ordinance of the City of Harrodsburg, Kentucky that relates to the business policies of the Harrodsburg Water Department:

WHEREAS, the Board of Commissioners of the City of Harrodsburg desires to set forth an Ordinance setting forth how the Water Department shall handle adjustments to bills associated with water leaks.

1. The City of Harrodsburg Water Department, at its discretion, may provide relief to customers who experience bills above their normal use due to water loss (leaks) that occurs on the customers' side of the meter. Such relief will be provided in the form of a credit on the bill and shall be limited to an amount up to 50% of the water consumption charges, and associated sewer charges, above the 12-month average usage (average use) for the account. If a customer does not have 12-months of history, the credit will be based on the history available. Service fees, Bluegrass 911 fees, water and sewer surcharge fees, and charges other than water/sewer consumption shall be excluded from the leak adjustment calculations.
2. While a leak adjustment is under consideration, the customer shall pay consumption-related water and sewer charges equal to the average use on the account in addition to all other fees and charges on the bill/s under consideration, including, but not limited to Service fees, Bluegrass 911 fees, water and sewer surcharge fees, etc. The remaining consumption-related water and sewer charges will be suspended until a determination is made on the pending leak adjustment request. After an adjustment is made, if any, the customer shall be required to pay the remaining account balance or enter into a payment arrangement.
3. All requests for leak adjustments must be made in writing within 60 days of the original due date of the high bill using the leak adjustment request form available online or in-person at the Water Department.
4. Before receiving approval of a leak adjustment, the customer must locate the leak and complete repairs. The customer needs to provide documentation that the leak or system failure was repaired. A copy of a plumber's invoice or a sales receipt for plumbing supplies used by the customer to complete the repairs are examples of acceptable documentation.
5. To allow Water Department staff time to confirm that repairs have been completed and the customer's usage has returned to normal levels, the City shall respond to leak adjustment requests within 30 days of submission.
6. Customers shall only be allowed one adjustment every twenty four months.
7. No leak adjustments will be granted under where any of the following circumstances exist:
 - A bill adjustment of any type was issued within the past 24 months for the same service location.
 - Usage above the customer's 12-month average consumption is due to seasonal usage such as watering of sod, gardening, filling or re-filling swimming pools or hot tubs, washing vehicles, etc.
 - Water loss due to theft, vandalism or construction damage. Resolution of these occurrences is the responsibility of the account holder or property owner.
 - The meter at said property has been accessed, tampered with, or turned on/off by anyone other than a City of Harrodsburg employee, and that action results in loss of water.
 - Customer has a history of high or erratic usage in the similar period of previous years.
 - Two (2) high bill adjustments per multiple service locations were issued within the calendar year for the same customer.

Please Note: Completion of a request does not guarantee an adjustment will be made to your bill.

NOW, THEREFORE, be it enacted by the City of Harrodsburg, Kentucky the following Utility Billing Department policy relating to adjustments to bills related to water leak adjustments.

WHEREFORE, this Ordinance was approved by the City Commissioners of Harrodsburg on the 9th day of June, 2025.

This Ordinance shall become effective upon its passage, approval and publication as required by law.

Robert O. "Bob" Williams, Mayor, City of Harrodsburg ATTEST: Shavonna Huffman, City Clerk

Given 1st Reading and Passed on the 27th day of May, 2025.
Given 2nd Reading and Passed on the 9th day of June, 2025.

Managing your herd's pinkeye before the first 'bad eye' of the season



Extension Notes

Linda McClanahan
Mercer County
Cooperative Extension
Agent for Agriculture

Pinkeye, or Infectious Bovine Keratoconjunctivitis (IBK), is one of the most frustrating and costly diseases beef producers face. It negatively affects weaning weights, increases treatment costs and leads to discounts at sale due to corneal scarring. While it spreads quickly once it starts, the key to managing pinkeye lies in reducing risk—long before the first bad eye of the season.

Understanding the Disease

Pinkeye is caused by a complex mix of bacteria, most notably *Moraxella bovis*, *Moraxella bovoculi*, and *Mycoplasma bovoculi*. These organisms can live harmlessly in the eye until certain conditions—like eye injury or irritation—trigger them to become aggressive. *M. bovis*, for example, uses hair-like pili to attach to damaged corneas and releases toxins that destroy corneal tissue — leading to painful ulcers.

New research shows that pinkeye involves more than just one bacterium, making vaccine development difficult. Some strains are considered harmless, while others are highly virulent and resistant to antibiotics.

Reducing Risk Starts Early

Reducing the risk of pinkeye begins with strengthening your herd's natural defenses. Good nutrition, especially adequate levels of trace minerals like selenium and copper, is essential. Clean, cool water helps maintain hydration and tear

production, which protects the eye. Avoid stagnant water sources and regularly clean automatic waterers.

Environmental irritants are major contributors. Dust, ultraviolet (UV) rays, tall weeds and seed heads can all damage the eye, making it possible for bacteria to take hold. White-faced breeds like Herefords are more susceptible due to increased UV reflection to the eye's surface. Providing shade and mowing pastures can help reduce these risks.

Face Fly Control

Face flies are the primary transmitters of pinkeye bacteria. They feed on eye secretions and can spread infection from animal to animal. Unlike horn flies, face flies aren't affected by systemic insecticides. Instead, use a combination of feed-through insect growth regulators (IGRs), insecticide ear tags, dust bags and back rubbers strategically placed in high-traffic areas.

Start IGRs in mid-spring, about 30 days before fly season, and continue until 30 days after it ends. Rotate insecticide products annually, based on mode of action (MOA), to prevent resistance. Aim to keep face fly numbers below 10 per head.

Recognizing Symptoms and Acting Fast

Early signs of pinkeye may include excessive tearing, squinting and blinking. Prompt treatment is critical to prevent spread and minimize damage. Long-acting injectable antibiotics like oxytetracycline (LA-300®) or tulathromycin (Draxxin®) are effective and labeled for pinkeye treatment. In severe cases, eye patches or surgical procedures may be needed to protect the cornea.

Topical fly repellents and isolating affected animals can also help reduce transmission. Always consult your veterinarian for treatment decisions and prescriptions.

The Role of Vaccines

Vaccines can reduce the number and severity of cases

but aren't foolproof. Commercial vaccines work best when the strain in the vaccine matches the strain in your herd. When they don't, custom-made (autogenous) vaccines may be more effective.

Timing is key—start vaccinations 4–6 weeks before pinkeye season and follow up with a booster for full protection.

Pinkeye is a complex disease, but control is possible with a proactive approach. Focus on nutrition, clean water, fly control and minimizing eye irritants. Work closely with your veterinarian to develop a treatment and vaccination plan tailored to your herd. With early action and consistent management, you can reduce the impact of pinkeye and keep your cattle healthy and productive.

Contact your local Mercer County Extension office or veterinarian for more information on how to address pinkeye in cattle. Educational programs of the Cooperative Extension Service serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expressions, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability.

(The Mercer County Cooperative Extension Service also has information on safety practices around the home, farm and business. Educational programs of the Kentucky Cooperative Extension Service serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability.)

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Ordinance No. 2025-06 PUBLIC NOTICE

ORDINANCE 2025-06 relating to the Annual Budget and Appropriations.
Be it ordained by the Mercer County Fiscal Court, Commonwealth of Kentucky:
The following budget is adopted for the Fiscal Year 25-26 and the amounts stated are appropriated for the purpose indicated.

General Fund		
5000	GENERAL GOVERNMENT	1,505,366.00
5100	PROTECTION TO PERSONS AND PROPERTY	870,250.00
5200	GENERAL HEALTH AND SANITATION	240,600.00
5300	SOCIAL SERVICES	80,910.00
5400	RECREATION AND CULTURE	246,430.00
7000	DEBT SERVICE	22,751,000.00
8000	CAPITAL PROJECTS	1,932,774.00
9000	ADMINISTRATION	4,496,282.00
Total General Fund		32,123,578.00
Road Fund		
5000	GENERAL GOVERNMENT	17,750.00
5100	PROTECTION TO PERSONS AND PROPERTY	2,000.00
5200	GENERAL HEALTH AND SANITATION	30,000.00
5300	TRANSPORTATION FACILITIES AND SERVICES	2,500.00
6100	ROADS	2,575,899.00
6400	OTHER TRANSPORTATION FACILITIES AND SERVICES	750.00
8000	CAPITAL PROJECTS	368,774.00
9000	ADMINISTRATION	605,950.00
Total Road Fund		3,603,621.00
Jail Fund		
5100	PROTECTION TO PERSONS AND PROPERTY	1,205,550.00
9000	ADMINISTRATION	593,010.08
Total Jail Fund		1,798,560.08
LGEA Fund		
5000	GENERAL GOVERNMENT	206,590.00
9000	ADMINISTRATION	302,805.00
Total LGEA Fund		509,395.00
Federal Grants Fund		
5000	GENERAL GOVERNMENT	50,000.00
Total Federal Grants Fund		50,000.00
Solid Waste Fund		
5200	GENERAL HEALTH AND SANITATION	165,250.00
5400	RECREATION AND CULTURE	58,425.00
9000	ADMINISTRATION	19,625.00
Total Solid Waste Fund		243,300.00
Landfill Fund		
5200	GENERAL HEALTH AND SANITATION	697,160.00
8000	CAPITAL PROJECTS	300.00
9000	ADMINISTRATION	443,499.00
Total Landfill Fund		1,140,959.00
Payroll NP Fund		
5000	GENERAL GOVERNMENT	149,570.00
9000	ADMINISTRATION	12,111,156.30
Total Payroll NP Fund		12,260,726.30
County Clerk Fund		
5000	GENERAL GOVERNMENT	50,000.00
9000	ADMINISTRATION	127,100.00
Total County Clerk Fund		177,100.00
HB1WilkinsonFarm Fund		
8000	CAPITAL PROJECTS	10,350,000.00
9000	ADMINISTRATION	1,517,000.00
Total HB1WilkinsonFarm Fund		11,867,000.00
Opioid Abatement Fund		
5100	PROTECTION TO PERSONS AND PROPERTY	26,000.00
5200	GENERAL HEALTH AND SANITATION	15,000.00
5300	SOCIAL SERVICES	16,000.00
9000	ADMINISTRATION	261,619.00
Total Opioid Abatement Fund		318,619.00

Adopted by the Mercer County Fiscal Court this the 10 day of June, 2025.

Jessie Stutz
County Judge/Executive

NOTICE OF AVAILABILITY

All interested persons and organizations in the County are hereby notified that a copy of the County's adopted budget in full is available for public inspection at the office of the County Judge/Executive during normal business hours.