

Semi-retirement can help bridge the gap between full-time work and complete retirement



Financial Focus

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Semiretirement is a transitional phase between full-time work and complete retirement, allowing individuals to reduce their work hours or shift to less demanding roles while still earning an income. It's an

increasingly popular option for those who aren't quite ready (or financially able) to stop working entirely but want more flexibility and time for personal pursuits.

Semiretirement can take various forms, depending on an individual's goals and financial needs. Some people scale back hours at their current job while others transition to part-time roles, freelance work, consulting or even starting a small business. Key advantages of semiretirement include:

Financial security. Provides a continued income, which helps preserve savings and delay drawing down retirement accounts.

Mental and physical

well-being. Promotes well-being by maintaining a routine and sense of purpose through part-time work.

Flexibility. Allows for more personal time without fully giving up the benefits of working.

Gradual transition. Eases the psychological shift from a career-focused life to full retirement.

A Six-Step Plan for Achieving Semiretirement

Successful semiretirement requires careful financial and lifestyle planning, including:

Financial assessment. Evaluate your current savings, retirement accounts and income needs. Calculate how much you need to

supplement your retirement savings with part-time work.

Flexible income streams: Identify potential income sources, such as consulting, part-time employment or nonretirement investment accounts, to ensure you're financially secure.

Healthcare coverage. Consider how you'll maintain health insurance, especially if leaving a full-time job with benefits. Options might include Continuation of Health Coverage (COBRA), spousal coverage or private insurance.

Social Security strategy. Delaying Social Security

benefits can increase your monthly amount later. Decide whether to claim early or wait.

Skill assessment and career pivot. If you're planning to shift industries or take on freelance work, upskill or retrain as needed before scaling back.

Lifestyle adjustments. Practice living on a semiretirement budget to see if it's sustainable.

By planning ahead, you can create a flexible, fulfilling lifestyle that bridges the gap between full-time work and complete retirement.

(Editor's Note: Because

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It's time to get hungry Harrodsburg



Chamber Chat

Jill Cutler
Executive Director
Mercer Chamber of
Commerce

Hungry, hungry Harrodsburg is back with our pink piggies Chris P. Bacon and family. The dates are July 14th-19th. We enjoy light hearted events that build up businesses and provide a bit of fun for customers. We

hope you will join in this year and visit one of the participating eateries that are serving a special dessert or drink just for you. There is a contest involved too. Just pick up a Hungry Harrodsburg card and get piggy stickers

for each participating business where you make a purchase. We have 16 of them with one having her goodies at the chamber office all week. We will have to control ourselves!

A big thank you to participating businesses and the Harrodsburg Mercer Co. Tourist Commission who sponsors the event for us.

Pick up a card at one of the shops or the chamber office. Drop off is also the office and you can put your card through the mail slot in our front door. We will be drawing for a prize at the end.

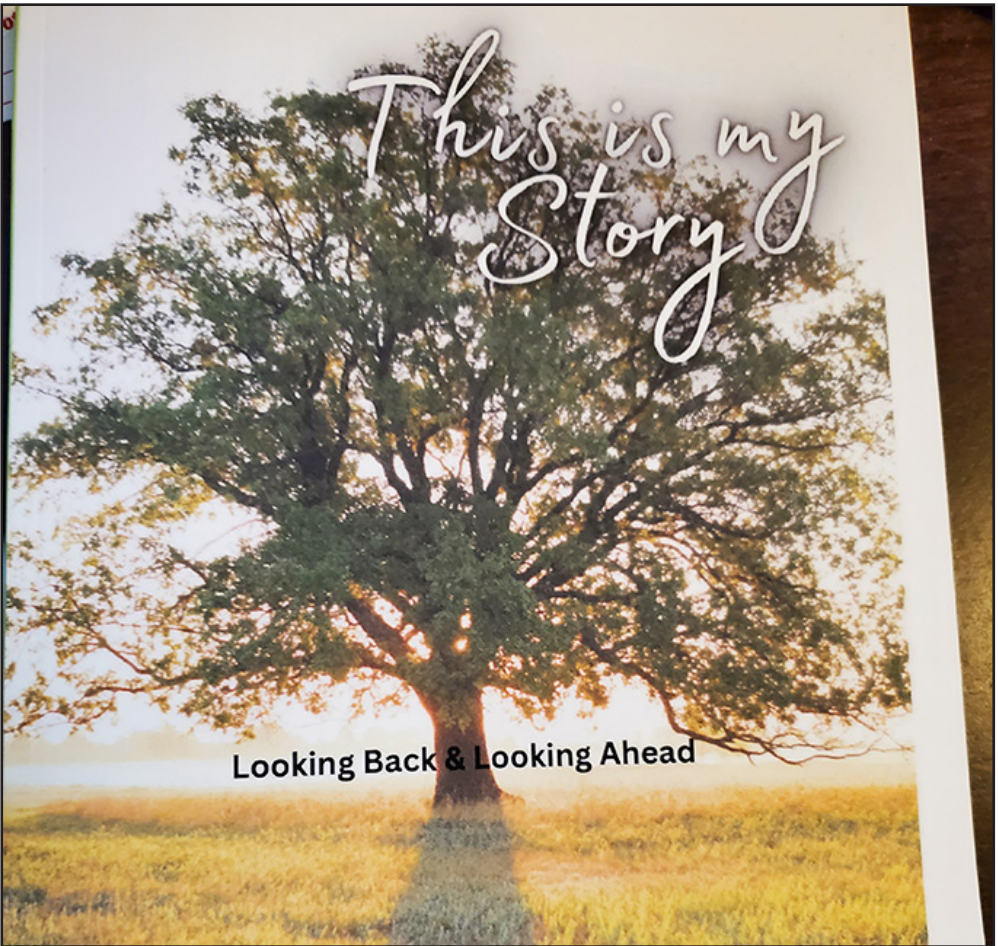


Photo Submitted

Mercer Chamber to Host Book Signing for author Diana Carrol

The Mercer Chamber of Commerce will hold a book signing for Danville author Diana Carrol for her poetry book, "Looking Back and Looking Ahead," on Friday, July 11, from 10 am to 12 p.m. at the Chamber, located at 101 S. Main Street.

Jayma White wins Essity scholarship

Jayma White of Harrodsburg has won a \$1,000 from Essity to attend Eastern Kentucky University.

Essity, a leading global hygiene and health company with local operations in Harrodsburg, has awarded a total of \$3,000 in scholarships to local students, as part of the company's annual scholarship program for children of employees. In addition to White, this year's recipients include:

- Sarah Foster from Wilmore, who won a \$1,000 scholarship to attend Asbury University.
- Gentry Osbourn from Stanford, who won a \$1,000 to attend Asbury University.
- Cayley Thornsberry from Stanford, who won a \$1,000 to attend Campbellsville University.

Students received a combined total of \$78,500 in Essity scholarships to use toward their full-time education at an accredited U.S.

or Canadian university for the 2025-26 school year. For over 15 years, Essity has given over \$1.2M to high school seniors and college students.

The recipients were selected based on their academic achievements, demonstrated leadership and participation in school and community activities, work experience and statement of goals, as well as an outside appraisal.

Essity is a global, leading hygiene and health company. Every day, our products, solutions and services are used by a billion people around the world. Our purpose is to break barriers to well-being for the benefit of consumers, patients, caregivers, customers and society. Sales are conducted in approximately 150 countries under the leading global brands TENA and Tork, and other strong brands such as Actimove, Cutimed, JOBST, Knix, Leukoplast,

Libero, Libresse, Lotus, Modibodi, Nosotras, Saba, Tempo, TOM Organic and Zewa. In 2024, Essity had net sales of approximately \$14B and employed 36,000 people. The company's headquarters is located in Stockholm, Sweden and Essity is listed on Nasdaq Stockholm.

Essity employs more than 375 people at its Danville distribution center and Harrodsburg paper mill. Essity also has approximately 160 employees at its manufacturing facility in Bowling Green, which makes the TENA brand of personal care products. In addition to Kentucky, Essity has U.S. operations in Alabama, Connecticut, Delaware, Ohio, Oklahoma, New Jersey, North Carolina, Pennsylvania, Texas, Washington and Wisconsin. Learn more at essityusa.com and connect with us on Facebook, LinkedIn and Instagram.

Child Find for Children with Disabilities in Need of Special Education or 504 Services 2025-2026

The Burgin Independent and Mercer County School Districts keep educational records in a secure location in each school and Board office.

The Burgin Independent and Mercer County School Districts obtain written consent from a parent or eligible student (age 18 or who is attending a postsecondary institution), before disclosing personally identifiable information to an entity or individual not authorized to receive it under FERPA.

For students who have been determined eligible for Special Education, educational records will be destroyed at the request of the parents when they are no longer needed to provide educational programs or services. The Burgin Independent and Mercer County School Districts may destroy the educational records of a child without parent request seven years after they are no longer needed to provide educational programs or services. Parents are advised that data contained in the records may later be needed for Social Security benefits or other purposes. The Burgin Independent and Mercer County School Districts may retain, for an indefinite period of time, a record of the student's name, address, telephone number, grades, attendance records, classes attended, grade level completed, and year completed.

Children eligible for Special Education include those children with disabilities who have autism, deaf-blindness, developmental delay, emotional-behavior disability, hearing impairment, mental disability, multiple disabilities, orthopedic impairment, other health impairment, specific learning disability, speech or language impairment, traumatic brain injury, or visual impairment and who because of such an impairment need Special Education services.

Children eligible for 504 services include those children in a public elementary and secondary education program who have a current physical or mental impairment that currently substantially limits some major life activity, which causes the student's ability to access the school environment or school activities to be substantially limited.

Children eligible for the State-Funded Preschool program include three- and four-year-old children identified with disabilities and four-year-old children who are at-risk, as defined by federal poverty levels up to 160%. Preschool children eligible for special education must have an Individual Education Plan (IEP) instead of a 504 plan to receive State-Funded Preschool program services.

The Burgin Independent and Mercer County School Districts have an ongoing "Child Find" system, which is designed to locate, identify and evaluate any child residing in a home, facility, or residence within its geographical boundaries, age three (3) to twenty-one (21) years, who may have a disability and be in need of Special Education or 504 services. This includes children who are not in school; those who are in public, private, or home school; those who are highly mobile such as children who are migrant or homeless; and those who are advancing from grade to grade, who may need but are not receiving Special Education or 504 services.

Both district's "Child Find" system includes children with disabilities attending private or home schools within the school district boundaries who may need special education services.

The Burgin Independent and Mercer County School Districts will make sure any child enrolled in its district who qualifies for Special Education or 504 services, regardless of how severe the disability, is provided appropriate Special Education or 504 services at no cost to the parents of the child.

Parents, relatives, public and private agency employees, and concerned citizens are urged to help the Burgin Independent and Mercer County School Districts find any child who may have a disability and need Special Education or 504 services. The District needs to know the name and age, or date of birth of the child; the name, address, and phone number(s) of the parents or guardian; the possible disability; and other information to determine if Special Education or 504 services are needed.

Letters and phone calls are some of the ways the Burgin Independent and Mercer County School Districts collect the information needed. The information the school District collects will be used to contact the parents of the child and find out if the child needs to be evaluated or referred for Special Education or 504 services.

If you know of a child who lives within the boundaries of the Burgin Independent and Mercer County School Districts, who may have a disability and may need but is not receiving Special Education or 504 services, please call or send the information to:

Mercer County Schools

Attn: Shanna Hale
Director of Special Education
Section 504 Coordinator
530 Perryville Street
Harrodsburg, KY 40330
859-733-7000

Burgin Independent Schools

Attn: Angie Bragg
Director of Special Education
Section 504 Coordinator
140 Danville Rd., PO Box B
Burgin, KY 40310
859-748-4000

If you know of a child who attends a private or home school within the boundaries of the Burgin Independent and Mercer County School Districts, who may have a disability, and may need but is not receiving Special Education services, please call or send the information to:

Mercer County Schools

Attn: Shanna Hale
Director of Special Education
Section 504 Coordinator
530 Perryville Street
Harrodsburg, KY 40330
859-733-7000

Burgin Independent Schools

Attn: Angie Bragg
Director of Special Education
Section 504 Coordinator
140 Danville Rd., PO Box B
Burgin, KY 40310
859-748-4000

"Child Find" activities will continue throughout the school year. As part of these efforts the Burgin Independent and Mercer County School Districts will use screening information, student records, and basic assessment information it collects on all children in the District to help locate those children who have a disability and need Special Education or 504 services. Any information the District collects through "Child Find" is maintained confidentially.

Written Policies and Procedures have been developed which describe the District's requirements regarding the confidentiality of personally identifiable information and "Child Find" activities. There are copies in the Principal's office of each school, and in the Board of Education office. Copies of these Policies and Procedures may be obtained by contacting each District's Central Office.

The Burgin Independent and Mercer County School Districts provide public notices in the native language or other mode of communication of the various populations in the geographical boundaries of the District to the extent feasible.

If you know of someone who may need this notice translated to another language, given orally, or delivered in some other manner or mode of communication, please contact the Director of Special Education or the Section 504 Coordinator at the address or phone number listed above for the Burgin Independent and Mercer County School Districts.