Serve309

By Lynn Traylor Association Missions Strategist

On June 1-4, youth from a number of area churches and schools came together to work on a variety of community and homeowner repair projects in Barren, Hart, and Metcalfe counties in an event known as "Serve309."

Sponsored by the Liberty Association of Baptists, "Serve309" provides mission opportunities for middle and high school students to share Christ's love in a variety of practical ways such as construction projects, community service, and evangelistic outreach. Each day ends with a time of praise and learning in a worship-filled atmosphere.

This year, over 120 youth, ranging from 7th to 12th graders, served alongside some 30 adult volunteers on projects such as landscaping, painting, constructing decks, and building wheelchair ramps, just to name a few.

Youth also collected over 450 food items for distribution to those in need. Participants also donated \$1,600 to a summer missionary who is leaving in a few days for a mission trip to Brazil.

Lynn Traylor, a spokesman for the Liberty Association of Baptists, noted that participating youth are also encouraged in their faith and fellowship with one another after the event concludes. "For the past several years, we've partnered with local Fellowship of Christian Athlete leaders in our area schools to provide



▲ PHOTO | SERVE309 Repairing a barn.

contact information to help enable nurturing new believers and encouraging youth to maintain ties with each other when school starts back," Traylor said.

"We are grateful for the churches and adult volunteers who make this effort possible. We also greatly appreciate our community partners, such as Modern Woodmen of America who provided financial support for building materials, and Highland Elementary who provided meals for youth and adults,' he added.



A PHOTO | SERVE309 **Potting flowers**



▲ PHOTO | SERVE309 Painting an office.

NOTICE TO CREDITORS

Notice is hereby given that the following fiduciary appointments have been made by the District Court of Hart County, Kentucky, and that all persons having claims against the estate must present same, proven according to law to the fiduciary or attorney representing the estate no later than six months after the appointment date.

In the Estate of Michael Howard Thomas, 4349 Flint Ridge Road, Horse Cave, KY 42749Robert A. Matthews, 3203 Kings Court, Bardstown, KY 4004. Atty: Justin Baird, P. O. Box 187, Munfordville, KY 42765. Date Appointed: 05-08-25. Deadline for Filing Claims: 11-08-2025.

In the Estate of Nelson Lawrence White, 998 Flat Rock Road, Munfordville, KY 42765. Pi Lien Lee, 998 Flat Rock Road, Munfordville, KY 42765, Fiduciary. Atty: None. Date Appointed: 05-08-25. Deadline for Filing Claims: 11-08-2025.

In the Estate of Mario Canada Vega, 445 Jonesville Mill Road, Magnolia, KY 42757. Marco Antonio Amezcua, 445 Jonesville, Mill Road, Magnolia, KY 42757, Fiduciary. Atty: Ronald D. Mather, 31 Lincoln Square, Hodgenville, KY 42748. Date Appointed: 05-23-25. Deadline for Filing Claims: 11-23-2025.

In the Estate of James Earl Rice, 121 McCubbins Lane, Munfordville, KY 42765. Eric J. Rice, Sr., 121 McCubbins Lane, Munfordville, KY 42765, Fiduciary. Atty: Charles D. Williams, P. O. Box 157, Munfordville, KY 42765. Date Appointed: 05-23-25. Deadline for Filing Claims: 11-23-2025.



The United States Department of Agriculture (USDA) encourages rural home ownership through Single Family Housing Guaranteed Loan Program. These government guaranteed loans allow lenders to provide loans with no down payment for homes in designated rural and suburban areas. Eligibility for these loans can be determined by checking the USDA-eligibility map on their website.

To qualify your income cannot exceed 115% of the areas median income. You must also show that your income is stable, have a credit score of 640 or above and a Debt to Income of 43% or lower. In general the USDA expects that you have been "unable to get a loan with reasonable terms and conditions from other resources." USDA loans have upfront (1.0%) and annual (0.35%) guarantee fees similar to the mortgage insur-

An appraisal of value is required to assure an appropriate sale price and they also survey for insect damage and function of septic and water systems.

For rural home buyers the USDA backed loans are another possible route to acquiring home ownership.

> If you have questions, I am here to help you. Email: beverlyflowers@legacy-exp.net



Weekly SUDOKU

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