
THE LOCKSHIELD LETTER

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IN THIS ISSUE

• BUSINESS UPDATES • COMMUNITY INVOLVEMENT • FRIENDS OF
LOCKSHIELD • THE LOCKSHIELD MINISTRY • 2025 SCAM JAM •
• JOHN MUIR TRAIL • • CLIENT STORIES • WHERE DO YOU
LOCKSHIELD? • THE LOCKSHIELD FAMILY •

LOCKSHIELD PARTNERS' 4TH QUARTER UPDATE



Here at Lockshield Partners, we consider our team to be a family. We are happy you are here and hope you enjoy seeing what our team is involved in outside of work. We believe the best way to make a difference in the world is to be involved with family, friends, and our communities.

LOCKSHIELDPARTNERS.COM

BUSINESS UPDATES:

A NOTE FROM JEREMIAH HARSTON



Holiday Expenses: Smart Spending

Smart Spending: Financial Tips for the Holiday Season

The holiday season brings joy, celebration—and often, a hefty price tag. Between gifts, travel, and festive meals, it's easy to overspend. But with a few smart strategies, you can enjoy the season without draining your wallet.

Set a Holiday Budget

Start by deciding how much you can realistically spend. Break it down into categories: gifts, travel, food, decorations, and entertainment. Use budgeting apps or spreadsheets to track expenses and stay accountable.

Shop with Intention

Impulse buys are budget killers. Make a list of gift recipients and brainstorm thoughtful, affordable options. Take advantage of sales, but don't let discounts tempt you into buying things you don't need.

Embrace DIY and Experiences

Homemade gifts—like baked goods, crafts, or personalized coupons—can be more meaningful than store-bought items. Consider gifting experiences, like a movie night or a hike, which create memories without high costs.

Focus on What Matters

The holidays aren't about extravagance—they're about celebrating the birth of Jesus and spending time with loved ones. Prioritize time with loved ones over expensive outings. Financial peace is a gift to yourself that lasts far beyond December. With a little planning and creativity, you can celebrate generously and responsibly. Merry Early Christmas!



BUSINESS UPDATES:

A NOTE FROM CLARK HAYDEN



The Big Beautiful Bill and Your Taxes:

What's Inside the Big, Beautiful Bill—and How It Affects Your Taxes

The One Big Beautiful Bill Act, signed into law on July 4, 2025, brings major changes to how Americans file and pay taxes. One of the biggest updates is the increase in the standard deduction—now \$15,750 for single filers, \$23,625 for heads of household, and \$31,500 for married couples filing jointly. That means more of your income is shielded from taxes right off the bat. The bill also removes personal exemptions but adds a new “senior bonus” deduction of \$6,000 for older taxpayers. These changes are designed to make filing simpler and help more families keep money in their pockets.

Beyond deductions, the bill offers targeted tax breaks for working families and small businesses. The child tax credit is now permanently higher, and small business owners can continue to claim a 20% deduction on pass-through income. If you earn tips or work overtime, good news—those earnings are now tax-free under certain conditions. Seniors get extra tax relief, and starting in 2026, anyone who donates to charity can claim a deduction even if they don't itemize—\$1,000 for individuals and \$2,000 for couples. These updates aim to reward hard work, support families, and encourage generosity.

For more information or questions about how these changes impact your family, please reach out to us.



COMMUNITY INVOLVEMENT:

2025 Best of Barren: WCLU Radio

We're honored to be named the **Best CPA/Accountant in Barren County!** Thank you to our clients, community and supporters. As always, it is our commitment to serve you and your families with the utmost care.



Purple Lane:



We're proud to sponsor Purple Lane—the spot to be before BGHS football games! Come hang out with friends, grab some good food, and get pumped up to cheer on the Purples with plenty of fun and school spirit before kickoff.

Holy Spirit Golf Scramble:

Our crew had a great time at the annual Holy Spirit Golf Scramble.



Pictured are: (left to right) Michael Gossum, Steve Hayden, Clark Hayden, and Greg Kunkel



THE LOCKSHIELD MINISTRY:

I WILL SHOW YOU MY FAITH BY MY WORKS.



FRIENDS OF LOCKSHIELD GATHERINGS:



Our Friends of Lockshield gatherings continue to bring joy, conversation, and connection to our community. Our men's and women's coffee hours have offered a warm space to share stories and encouragement over breakfast, and we're looking forward to more opportunities to gather. In December, we'll be hosting a festive glass art workshop—just in time for the holiday season! These events are simple—but meaningful—ways we stay connected beyond the office and grow in friendship.

Interested in becoming part of our Friends of Lockshield community? We'd love to have you! Reach out to Jamie at 270-792-8026 or Claire at 270-846-5067 for more details.



THE LOCKSHIELD MINISTRY: PETAL SEEKERS FLOWER FARM



FRIENDS OF LOCKSHIELD GATHERINGS:

Our Friends of Lockshield community recently enjoyed a beautiful morning at Petal Seekers Flower Farm. Angie High graciously welcomed us for a tour of the flower fields, where we learned about the different blooms growing on the farm. After the walk, everyone had the chance to create their own unique arrangements to take home—a perfect way to bring a little beauty into our week. A big thank you to Angie and Petal Seekers for hosting such a joyful and creative gathering!



THE LOCKSHIELD MINISTRY: PETAL SEEKERS FLOWER FARM



FRIENDS OF LOCKSHIELD GATHERINGS:



THE LOCKSHIELD MINISTRY:



2025 MINISTRY FOCUS: FEEDING THE HUNGRY:

This year, our ministry has embraced the corporal work of mercy: Feeding the Hungry.

We've rolled up our sleeves to harvest fresh produce with the team at [Top Crops](#) and served warm meals at the [Salvation Army](#). Even our youngest helpers got involved! The Hayden kids laced up their sneakers for the Bubble Run, an event that raised funds for [House on the Hill](#). This local ministry provides mobile grocery stores and packaged dry goods for families who might otherwise go without. Guided by faith and fueled by service, we're grateful for each opportunity—big and small—to ensure no one in our community faces hunger alone.



OUR 2025 COMMUNITY PARTNERS:



St. Teresa
MINISTRIES



**FEED
THE
NEED.**



COMMUNITY INVOLVEMENT:



2025 DOWN SYNDROME WALK: TEAM BARREN

It is always an honor to support [Team Barren](#) and our friends Alan and Conway at the annual Step Up for Down Syndrome Walk! There are many ways to support Down Syndrome of Southern Kentucky. For more information go to [DSSKY.org](#)



ST. JOSEPH SCHOOL SPAGHETTI SUPPER

We loved sponsoring the St. Joseph Spaghetti Supper! Such a fun night of food, fellowship, and supporting the needs of St. Joseph School. Grateful to be part of this tradition!





2025 SCAM JAM

BOWLING GREEN




We had the pleasure of hosting our annual Scam Jam in Bowling Green in September. Our goal was to bring awareness to the many types of fraud and scams in the state of Kentucky and to educate and empower our community to recognize those situations, prevent them from occurring, and understand how to report them if they do take place. We want to extend our gratitude to our guests and many amazing partners that helped this day be a success!



KY Dept. of Financial Institutions
 AARP of Kentucky
 KY Financial Empowerment Commission
 KY Office of the Attorney General
 United States Secret Service
 Federal Bureau of Investigations
 U.S. Postal Inspection Service
 Better Business Bureau (BBB)
 Warren Co. Public Library
 Morgantown Bank & Trust
 Senior Medicare Patrol
 Wellness Break: Muuvwell
 Emcee: Ashlee Wilson Quinn
 Venue: WKU Knicely Conference Center





2025 SCAM JAM

BOWLING GREEN





JOHN MUIR TRAIL




Cottonwood Pass trailhead and our Uber driver, Kathleen

The John Muir Trail (JMT) is a roughly 230+ mile hiking trail in the high Sierra Nevada mountains of California, running from Yosemite Valley to Mount Whitney. Known for its spectacular scenery, it passes through Yosemite, Kings Canyon, and Sequoia National Parks, as well as the John Muir and Ansel Adams Wilderness areas. The trail is a challenging backpacking trip featuring high-altitude peaks, thousands of lakes, and a demanding physical journey requiring careful logistical planning and permits. Every year an estimated 1,500 hikers begin the journey and only around 400 finish. Congratulations to Dan, Billy, and Mike who spent 17 days backpacking and camping in the mountains and completed the JMT!!!



Dan & Billy--Half Dome!



Forester Pass. Snow flurries in August!



Mike enjoying the warmth of the fire before another beautiful sunset in the mountains



Dan in the John Muir Wilderness



Billy and his son, Jake. Jake joined us for a couple of days on the trail



Garnet Lake in Ansel Adams Wilderness



CLIENT STORIES



CLIENT TESTIMONIAL: RONNIE & BEVERLY PEDIGO



“Working with your team over a long-term has been a very good experience. It’s reassuring to work with people you trust and they don’t make financial promises. I’m more than just a client, I feel like I’m working with close friends and family. I know based on past experiences that you have me set for the future. You (we) will make changes as needed. I rate LOCKSHIELD Partners as a 5 star Team !!!!”



WHERE DO YOU LOCKSHIELD?

We love seeing our friends and family out in the community sharing our Lockshield logo. Send us your picture if you'd like to be in our newsletter!



Rich (and Jenny) enjoying a Kumquat Soda on a 100 degree day in [Corfu, Greece](#).



Our friend Terry said "Mahalo" from [Hawaii](#)!



David & Sherry at [Niagara Falls](#) in New York



Our sweet friend, Judy, heading out to shop!



Our good friend Chad joined us for a Hot Rods game in Bowling Green!



Dana in [Tormented Valley, B.C., Canada](#), along Klondike Hwy past White Pass Summit



Gary & Teresa in beautiful [Alaska](#)!



Tony & Deanea at Stuart Lake in the Enchantments region of the [Cascade Mountains](#) in Washington.



Greg went fishing in [Ontario, Canada](#)

WHERE DO YOU LOCKSHIELD?

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The Mercer Family in Waterbury, [Vermont](#) on vacation



Tammy & Tommy in Mosteiros
Sao Miguel Azores, [Portugal](#)!



Jim & Kysandra in St. George
Island, [Florida](#)



Steve hiking in [Red River Gorge](#)



Chad at [Barren River Lake](#)!



Krissy in [Santorini, Greece](#)!



Chad, Jennifer, and Ronnie working
out at [Beaver Trail](#)!



Hayden family ready to see a
rodeo in the Fort Worth
Stockyards in [Texas](#)



Galilee with her Lockshield
“coffee” mug



WHERE DO YOU LOCKSHIELD?



Lana spent the day with us
at Scam Jam!



Jim & Yvonne representing
in [New York](#)



Claire was in the village of
[Zabaldika, Spain](#) in the bell tower
of the Church of Saint Stephen

Join our [Where Do You Lockshield?](#) travel challenge! We want to see Lockshield gear in all 50 states and across the globe. Whether you're exploring a new city or relaxing on the beach, snap a picture in your Lockshield swag and share your adventure with us! Let's see how far we can go together!

Reach out to our office before your next trip to pick up your Lockshield gear.

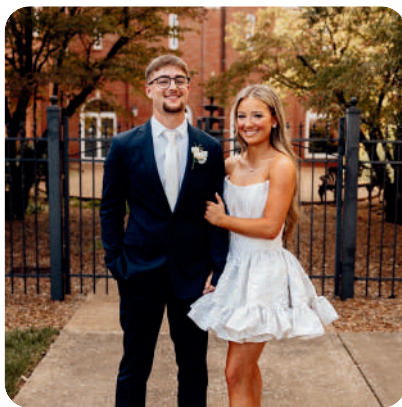
#WhereDoYouLockshield



THE LOCKSHIELD FAMILY



Natalie all dressed up for BGHS homecoming



Jackson & Jaycee at Fall Formal



Cailee on an adventure in Juneau, Alaska!



Natalie and her entire team at the Lockshield office!



Megan and Austin took Aubrey on her first beach trip



Price and Ann Ashley at fall formal



Dan & John in Istanbul, Turkey!



Grant started his 8th grade year and is busy with cross country!



Matthew & Ben back at Saint Louis University

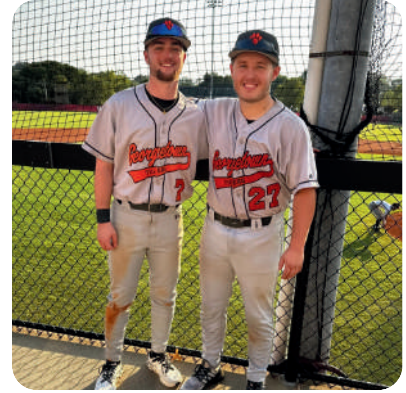
THE LOCKSHIELD FAMILY



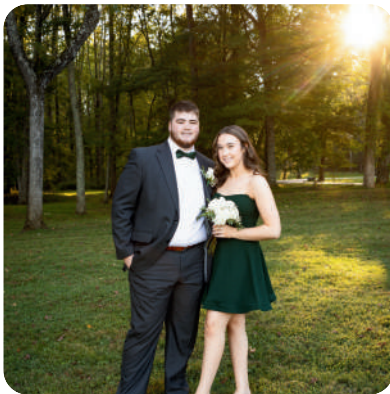
Logan & Courtney in Orange Beach, Alabama



Lane and his team were preseason fall league champs!



Jackson & his roommate, Aiden, played in their first collegiate baseball game at Georgetown College



Caleb and Haley at Fall Formal



Jenna started her first semester at Mississippi State University and joined a sorority! Go Dawgs!



Darcy started 1st grade!



Matthew & Ben started their sophomore year at Saint Louis University



John in Bangkok, Thailand!



Jackson and Clark ready to cheer on the Irish vs. Texas A&M

THE LOCKSHIELD FAMILY



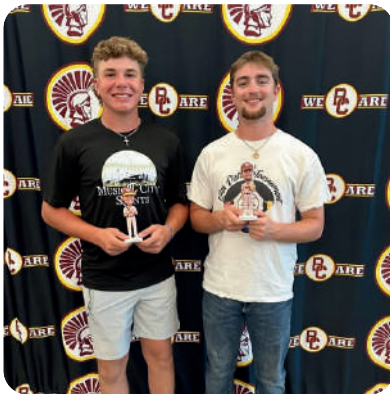
Natalie had the most hits and most stolen bases for the Lady Purples this season!



Logan and Courtney at the Kentucky State Fair



Sweet Aubrey watching T-ball!



Price received the Rookie of the Year award and Jackson received the Gamer award at the BCHS baseball banquet



Family weekend at Mississippi State University with the Harston family



Jodi in Hamilton, Bermuda



Grant is often playing baseball when he isn't running cross country!



First day of sophomore year for Natalie!



Jackson hard at work helping neighbors paint a deck!



LOCKSHIELD —PARTNERS—

TOGETHER, WE PLAN.

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