

The Record

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Number 35

Comin' & Goin' Turner Style



By Sharon Hoover

I am going out on a limb today. I received the WYCARSP Newsletter. WYCARSP stands for Wyandotte County Association of Retired School Personnel. I was not an educator nor worked in any educational institution, but I've taken a lot of classes in my time, and I respect the profession. The group's next luncheon meeting is September 2, 2025, at 11:45am at Wyandotte United Methodist Church, 7901 Oakland, KCK 66112. Reservations are due by Wednesday August 27, 2025. They are asking members to bring a friend, and I am sure there are retired

school personnel that would like to connect with old colleagues. The speaker is Jon Harding, Superintendent of the Kansas School for the Blind, who will discuss the school, campus activities, and the outreach across the state of Kansas. To make reservations, call these numbers: last name starting A-H Kathy Cross 816-510-8287; I-Q Sally Day 913-649-6975; R-Z Mario Tommer 913-594-2024. I hope I have not overstepped.

Included in the newsletter were the names of many educators that have passed in the last six months. I found three that had ties to Turner, Argentine and Rosedale. The following are not obituaries.

Ed Shutt II, graduate of Turner High School, was the author of "Silver City, A History of the Argentine Community of Kansas City, Kansas".

Billy "Bill" Todd, the first principal of J.C. Harmon High School. His brother was KCKPS Administrator, George Todd, Jr.

George Todd, Jr. was my math teacher at Central Junior High. I had only had female teachers, and he was the first male teacher. I didn't have a crush on him, but I thought he was very handsome. His brother was Bill Todd, KCKPS School Administrator.

Speaking of schools, the KC Farm School on Gibbs is holding its annual Fall Plant Sale on August 30 from 9am -2pm. They will be selling fall starters and perennials. Park at is 2443 S. 42nd and walk over to the Quell-Davis greenhouse.

On September 12, the Memorial Hall Celebration continues for the public from 5:30pm- 8:30 pm. Enjoy music and dancing inside from the band "Stranded in the Park". DJ Joe will be on the front patio spinning his tunes. Streets will be blocked off for activities and food trucks. Newly renovated veterans' rooms will be unveiled with historical pieces from the early 1900s.

That's it for now. Until next time, stay safe and be kind to those around you.

Expert Warns Kansans on the 'Upsell' Tactics Driving Funeral Costs Sky High

- Many Kansas families hit by emotional upsells, vague contracts, and overpriced packages they never asked for.

- Many funeral homes still fail to post full prices online, making it easy to exploit the unprepared.

- Expert advice on the warning signs when dealing with funeral providers.

It's never easy to deal with the aftermath of losing a loved one - there are emotional, logistic and financial considerations to think about, and all this is particularly hard when you're in the middle of grieving. But there's another blow that can hit families hard: excessive, but sometimes avoidable, funeral costs.

An expert at a leading life insurance agency is sounding the alarm over a little-known financial trap that could cost grieving families thousands: exploitative funeral pricing. From inflated "convenience" bundles to emotional upsells and misleading prepaid plans, many Kansans

are being hit with unexpected charges when they're least equipped to push back.

So, how much are we talking? According to a 2023 report from the National Funeral Directors Association (NFDA), the median cost of a funeral with viewing and burial is a pretty significant \$8,300 or \$9,995 if you add a vault, while a cremation funeral averages \$6,280. That's even before any "extras" are added - such as which type of coffin you require and what material it's made from; what kind of service you require (e.g. with music, readings, a memorial book, etc); whether you want special transportation such as a limousine; and, of course, flowers.

Unfortunately, in the eyes of some funeral providers, these aren't seen as optional extras at all, meaning that just as you're at your most vulnerable, you're ripe for exploitation by less-than-ethical companies.

"Many families often feel guilt-tripped or manipulated into spending thousands more than

they planned," says Anthony Martin, founder of Choice Mutual. "Grief is not a sales opportunity - but unfortunately, that's how some operators treat it. We're talking high pressure sales tactics and vague pricing practices."

The Most Common Pricing Pitfalls

Martin reveals that there are several tactics funeral homes use to inflate costs without always being transparent:

- Bundled Packages That Hide Fees

Being presented with one ultimate price which covers everything may seem like the height of convenience, giving you one less thing to worry about, but beware - they can include unnecessary services such as printed memorial cards, high-end transportation, or upgraded caskets, which you might not want or be able to afford. In many cases, purchasing only the items you need on an 'a la carte' basis will be much more economical.

CONTINUED ON PAGE 2

Funeral Costs...

...from page 2

• Emotional Pressure and Up-selling

Don't fall for statements such as, "Wouldn't your loved one want the best?", which can be used to coax families into costly upgrades that offer little practical benefit. As harsh as it sounds, your loved one isn't going to know whether you went for the mahogany or oak casket, or whether it had brass or chrome handles.

• Casket Confusion

Many people don't realize that if a loved one is being cremated, a casket is not actually required. An inexpensive alternative container is legally sufficient in every state, such as a firm cardboard or fiber-board box.

Know Your Rights: The FTC's "Funeral Rule"

The Funeral Rule was introduced in 1984 and enforced by the Federal Trade Commission (FTC), to protect consumers. It guarantees

several key rights, including:

- The right to an itemized price list before discussing arrangements.
- The right to refuse package deals that include unwanted products or services.
- The right to buy a casket or urn from a third party, without penalty.
- The right to receive a written cost breakdown before making any payments.

As ever, though, these rights are often hard to apply in practice. In 2022, a joint study by the Funeral Consumers Alliance (FCA) and the Consumer Federation of America (CFA) surveyed 1,046 funeral homes across 35 U.S. state capitals. Only 18% had full price lists posted online - but even this is only a marginal improvement from 16% in 2017, despite long-standing FTC guidelines.

The FTC is now reviewing whether to obligate funeral homes to publish all their prices online - something Martin believes is long overdue.

Red Flags to Watch For

Martin advises Kansans to stay alert for the following warning signs when dealing with funeral providers:

- No itemized price list provided before discussing services.
- Pressure to "do the right thing" by choosing more expensive options.
- Being told a casket is required for cremation (it's not).
- Vagueness around what's included in prepaid funeral contracts.
- Any suggestion that embalming is mandatory (it usually isn't).

How to Protect Yourself (and Your Budget)

Planning ahead - or even just knowing your rights - can save families thousands of dollars and significant stress. Martin recommends the following steps:

- Shop Around and Ask Questions - always ask for prices up front. Funeral homes must provide these over the phone or email you a price list. Don't agree to anything without knowing how much it costs first.
- Don't Blindly Accept Pre-Packaged Deals - legally, you are entitled to only select the services you want; packages can often include things

you don't want or need, inflating the cost.

- Buy the Casket or Urn Elsewhere - shop around: retailers and online sellers often offer better deals. Funeral homes are not allowed to charge extra for accepting an outside purchase.

- Get Written Confirmation - always request a detailed statement that outlines every single item and cost before you pay.

- Understand the Details of Any Prepaid Plan - Martin also recommends asking whether it covers just the merchandise, or services as well. Understanding the terms of cancellation is imperative, as is understanding your state's protections.

- Don't Reveal Your Budget - keeping your maximum spend to yourself reduces the risk of being "upsold" to match it.

- Take Your Time - if the body is at a hospital or with a coroner, you usually have at least two days - sometimes longer - to make

decisions. Don't feel rushed into anything; take some time away in a peaceful place with other family members to debate matters.

- Decline Embalming Unless Absolutely Necessary - Kansas state law does not require embalming, unless the burial or cremation is delayed. You have the right to say no to this if the funeral provider is trying to persuade you to do it.

A funeral should be all about honoring a life, not making things financially difficult or devastating for those left behind. "With the right information, families can avoid being taken advantage of and make choices that are respectful, affordable, and meaningful," says Martin.

As the FTC moves toward greater transparency requirements, it's a good time for Kansans to educate themselves about the funeral industry and ask tough questions - before they find themselves in a vulnerable position, rather than afterwards.

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Tom's Tasty Treats

By Tom Valverde

This week's tasty treat is one to enjoy with your choice of fresh fruit. They add a perfect sweetness to a classic cream cheese pound cake. The pound cake is delicious on its own, but with fruit in season now, it's even better with sliced strawberries, whole blueberries, sliced peaches or even some raspberries. So, please give this recipe a try:

CREAM CHEESE POUND CAKE

Ingredients:

- 1 C Butter
- 8 oz. Cream Cheese
- 1 1/2 C Sugar
- 3 lg. Eggs
- 1 1/2 t Vanilla
- 1 1/2 C Flour
- 1 t Salt
- 1 t Baking Powder

Set the oven to 350° and spray a loaf pan with nonstick spray. For best results, have all ingredients at room temperature. First, cream together the butter and cream cheese and beat until smooth. Gradually add the sugar and beat until well blended.

Add the eggs, one at a time then add the Vanilla. Sift the flour, salt, and the baking powder. Then spoon the flour mixture into the butter mixture. Continue to beat until well blended.

Place the batter into the greased loaf pan. Smooth the top until level. Tap the filled pan on the counter to release any air pockets. Bake at 350° for 55 to 60 minutes. The cake should be a golden brown. Let cool then remove the cake to a serving plate.

A dollop of Cool Whip topping or whipped cream would be good with the pound cake and fruit. Store the cake wrapped in plastic wrap. Enjoy!

Stock Market Insights

Winning the Tariff War: Can the World Economy

Dr. Richard Baker, AIF®, is the CEO and executive wealth advisor at Fervent Wealth Management

A few years ago, I built a baseball field on some land I owned along the river for my kids' teams to practice on. The ballfield was a great decision, but putting the porta-potty far away from the field was a bad decision when the river flooded and carried it downstream. Sometimes, unintended consequences sneak up on you. Love him or hate him, Trump is winning the trade war. Hopefully, he doesn't win too much and cause negative unintended consequences.

President Trump announced

recently that a 15% tariff trade agreement with Japan, up from the previous rate of 2%, including the important Japanese automotive industry. This would increase Japan's tariff payments from last year's \$16 billion to \$126 billion, which will help pay down the US debt.

The Japan deal came on the heels of two other deals with Indonesia and the Philippines. The Indonesia deal alone increases the Indonesia tariff payments from last year's \$1 billion to just over \$7 billion.

Trump knows the US market is the biggest customer in the world, and he thinks other coun-

CONTINUED ON PAGE 6

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Insights...**...from page 3**

tries should pay for access to US customers and the protection of the U.S. military. So far, the different countries are agreeing to higher tariffs after doing the math of what the consequences would be to their economies if they were priced out of the US market or lost access to it.

The US is earning serious money from tariffs. In June alone, the US Treasury collected \$27 billion in customs revenue, a \$20 billion increase from June 2024, and it will get even higher after the Japan tariff kicks in.

Although media headlines might suggest that the US is lowering its tariffs, the fact of the matter is that the US is increasing tariffs at a rapid rate. The average effective tariff on all US imports as of July 2nd was just over 13%, well above the 2% rate in 2024, according to JPMorgan Chase, which is the highest since before World War II.

The risk is that Trump could push other countries into tariffs further than what the markets can tolerate. With all the tariff fears, investors might expect the global economy to show signs of slowing, but the US markets are again at all-time highs, and global growth remains a solid 2.5%. Investment, spending, and international trade are all positive, despite the worldwide reworking of the tariff system.

The big fish yet to land is the European Union (EU). The Japan agreement has given the EU optimism that it might be able to achieve a 15% rate, which would be negligible for its markets. They may not like paying more, but they realize

LEGAL PUBLICATION

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Notice of Hearing 2025-2026 Budget

The governing body of Unified School District 500 will meet on the 9th day of September 2025 at 5:05 PM at 2010 N 59th ST, Kansas City, KS 66104 for the purpose of hearing and answering objections of taxpayers relating to the proposed use of all funds and the amount of tax to be levied. Detailed budget information, including budget profile, building needs assessment and Board state assessments review is available at District Office on the district website and will be available at this hearing.

The Amount of 2025 Tax to be Levied and Expenditures (published below) establish the maximum limits of the 2025-2026 Budget. The 'Est. Tax Rate' (column 7), shown for comparative purposes, is subject to slight change depending on final assessed valuation.

	Code 99 Line	2023-2024 Actual		2024-2025 Actual		2025-2026 Proposed Budget		
		Actual Expenditures (1)	Actual Tax Rate* (2)	Actual Expenditures (3)	Actual Tax Rate* (4)	Budgeted Expenditures (5)	Amount of 2025 Tax to be Levied (6)	Est. Tax Rate* (7)
OPERATING								
General	06	183,175,149	20.000	200,450,964	20.000	222,004,767	21,644,912	20.000
Supplemental General (LOB)	08	60,006,463	12.626	64,245,874	13.016	73,502,616	19,450,140	13.982
SPECIAL REVENUE								
Federal Funds	07	70,939,495		22,756,210		24,973,385		
Adult Education	10	0	0.000	0	0.000	0	0	0.000
Preschool-Aged At-Risk	11	2,260,733		2,407,577		3,155,630		
Adult Supplemental Education	12	0		0		0		
At-Risk Education Fund	13	59,252,943		63,214,575		69,762,369		
Bilingual Education	14	7,210,423		7,478,988		7,857,961		
Virtual Education	15	779,829		1,523,284		1,929,895		
Capital Outlay	16	18,114,008	7.994	21,575,295	8.000	29,218,344	9,842,129	7.000
Driver Training	18	0		0		0		
Declining Enrollment	19	0	0.000	0	0.000	0	0	0.000
Extraordinary School Program	22	0		0		0		
Food Service	24	19,628,152		19,543,727		22,382,202		
Professional Development	26	544,410		371,061		600,000		
Parent Education Program	28	1,392,955		1,519,271		1,736,022		
Summer School	29	0		0		0		
Special Education	30	25,140,273		26,211,957		35,253,109		
Cost of Living	33	0	0.000	0	0.000	0	0	0.000
Career and Postsecondary Education	34	3,782,667		4,563,159		5,366,169		
Gifts and Grants	35	17,156,824		15,668,587		17,675,819		
Special Liability Expense Fund	42	4,920,209	0.000	0	0.000	0	0	0.000
School Retirement	44	0	0.000	0	0.000	0	0	0.000
Extraordinary Growth Facilities	45	0	0.000	0	0.000	0	0	0.000
Special Reserve Fund	47	2,273,083		1,536,053				
KPERS Special Retirement Contribution	51	29,547,419		26,544,714		29,929,165		
Contingency Reserve	53	2,601,920		4,017,920				
Textbook & Student Material Revolving	55	22,473		34,188				
Activity Fund	56	213,944		201,670				
DEBT SERVICE								
Bond and Interest #1	62	15,237,555	9.016	15,227,231	9.294	24,464,113	16,406,128	11.794
Bond and Interest #2	63	0	0.000	0	0.000	0	0	0.000
No-Fund Warrant	66	0	0.000	0	0.000	0	0	0.000
Special Assessment	67	0	0.000	0	0.000	0	0	0.000
Temporary Note	68	0	0.000	0	0.000	0	0	0.000
COOPERATIVES1								
Special Education	78	24,479,007		24,203,739		25,410,000		
TOTAL USD EXPENDITURES	100	548,679,934	49.636	523,295,324	50.310	595,221,566	67,343,309	52.776
Less: Transfers	105	102,615,616		111,275,940		125,351,624		
NET USD EXPENDITURES	110	446,064,318		412,019,384		469,869,942		
TOTAL USD TAXES LEVIED	115	53,809,883		59,087,864		67,343,309		

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*Tax Rates are expressed in Mills

	Code 99 Line	2023-2024 Actual		2024-2025 Actual		2025-2026 Proposed Budget		
		Actual Expenditures (1)	Actual Tax Rate* (2)	Actual Expenditures (3)	Actual Tax Rate* (4)	Budgeted Expenditures (5)	Amount of 2025 Tax to be Levied (6)	Est. Tax Rate* (7)
OTHER								
Historical Museum	80	0	0.000	0	0.000	0	0	0.000
Public Library Board	82	8,601,123	9.827	9,833,097	10.131	58,000,000	12,007,340	8.631
Public Library Board Employee Benefits	83	1,258,944	1.337	1,380,073	1.378	2,020,223	572,579	0.412
Recreation Commission	84	0	0.000	0	0.000	0	0	0.000
Rec Comm Emp Benefits & Spec Liab	86	0	0.000	0	0.000	0	0	0.000
TOTAL OTHER	120	9,860,067	11.164	11,213,170	11.509	60,020,223	12,579,919	9.043
TOTAL TAXES LEVIED	125	\$66,581,514		\$73,801,870		\$79,923,228		
Assessed Valuation - General Fund	128	\$994,886,978		\$1,001,039,478		\$1,082,245,598		
Assessed Valuation - All Other Funds	130	\$1,169,910,255		\$1,307,668,973		\$1,391,111,178		
Assessed Valuation - Capital Outlay	129	\$1,126,266,909		\$1,267,546,648		\$1,406,018,448		
Outstanding Indebtedness, July 1		2023		2024		2025		
General Obligation Bonds	135	265,280,000		257,860,000		430,175,000		
Capital Outlay Bonds	140	0		0		0		
Temporary Note	145	0		0		0		
No-Fund Warrant	150	0		0		0		
Lease Purchase Principal	153	20,590,000		20,590,000		20,590,000		
TOTAL USD DEBT	155	285,870,000		278,450,000		450,765,000		

*Tax Rates are expressed in Mills

Board President

Clerk of the Board

Insights...

...from page 6

they need the US more than the US needs them. That is the penalty for having the weaker hand at the negotiating table.

The China deal isn't finalized yet, but it will likely remain around 40%. Canada and Mexico, like the EU, need the US consumer more than the US consumer needs them. Our North American neighbors may not like it, but they will eventually agree to higher tariffs, albeit at a lower rate than the rest of the world. For the stock market, the important thing is that a 15% overall rate, like Japan agreed to, is back in play. And markets seem able to handle it.

The US is the world's largest economy and has the largest military. This means that other countries need the US more than the US needs them, and the US is able to dictate terms, which others must live with. So far, the market likes it, but let's hope the deals are not too lopsided as to hamstringing the world's economy

in the future.

One of the worst experiences of my life was having to find that busted-up rented porta-potty and haul it back up to the ballfield. Hopefully, Trump and his team don't win so big that they force the markets to clean up a messy situation when unintended consequences arise down the road.

Have a blessed week!

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The economic forecast outlined in this material may not develop as predicted & there can be no guarantee that the strategies promoted will be successful.

YOU are invited

Anyone who believes in the mission of The League of United Latin American Citizens LULAC is eligible to join us. Being part of the conversation will bring us together with all of society. The League of United Latin American Citizens (LULAC) is the largest and oldest Hispanic and Latino civil rights organization in the United States.[2] It was established on February 17, 1929, in Corpus Christi, Texas, largely by Hispanics returning from World War I who sought to end ethnic discrimination against Latinos in the United States. Council 11085 has LULAC members in the counties of Douglas, Johnson and Wyandotte (Kansas) – Clay and Jackson (Missouri). Join us at the monthly Zoom meetings – the second Saturday of each month at 2 p.m. Rudy Padilla Email opkansas@swbell.net or Maria Cristina Herrera MariC-riszap@gmail.com

Kansas Water Office Announces Opening of Water-Related Grants

HB 2302 Provides Grant Money for Technical Assistance and Water Infrastructure Projects

The Kansas Water Office announced the opening of its two grant programs - the Technical Assistance Fund Grants and Water Projects Fund Grants. The grants were made possible by increased funding to the State Water Plan Fund with Sen. Sub. for HB 2302, a bipartisan bill signed by Governor Kelly from the 2023 legislative session that increased funding for the State Water Plan Fund and established these two grant programs.

The grant programs provide funding for up-front technical assistance and on-the-ground actions needed to address water quantity and quality issues around the state. These funds are generally directed to supporting water-related infrastructure projects.

The Technical Assistance Fund Grants seek to provide funding for planning, engineering, managing and other technical assistance that may be necessary in the development of plans for water infrastructure projects, and processing grant and loan applications for such water infrastructure projects.

The Water Projects Fund Grants provide funding for construction, repair, maintenance or replacement of water-related infrastructures and any related construction costs, matching moneys for grant or loan applications for water-related infrastructure projects, and application of the funds to outstanding loan balances from certain funds.

Eligible applicants include municipalities and special districts related to water organized under the Laws of Kansas.

The applications are open through September 30, 2025. More information on the application criteria and process can be found on the Kansas Water Office website, here.

To learn more about the Kansas Water Office, visit: kwo.ks.gov

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Exceeding Revenue Neutral for the 2025-2026 School Year

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Revenue Neutral

	2024-2025		2025-2026	
	Actual Taxes	Actual	Proposed	Proposed
General	\$20,020,790	20.000	\$20,020,790	18.495
ALL OTHER FUNDS				
Supplemental General (LOB)	\$16,639,131	13.016	\$17,017,463	12.233
Adult Education	\$0	0.000	\$0	0.000
Capital Outlay	\$10,546,681	8.000	\$10,546,544	7.501
Cost of Living	\$0	0.000	\$0	0.000
Special Liability Expense Fund	\$0	0.000	\$0	0.000
Extraordinary Growth Facilities	\$0	0.000	\$0	0.000
Bond and Interest #1	\$11,881,262	9.294	\$12,151,356	8.735
Bond and Interest #2	\$0	0.000	\$0	0.000
No-Fund Warrant	\$0	0.000	\$0	0.000
Special Assessment	\$0	0.000	\$0	0.000
Temporary Note	\$0	0.000	\$0	0.000
Historical Museum	\$0	0.000	\$0	0.000
Public Library Board	\$12,951,486	10.131	\$13,246,161	9.522
Public Library Board Employee Benefits	\$1,762,520	1.378	\$1,822,200	1.296

Revenue Neutral Calculation

Total Taxes Levied Including General Fund	\$73,801,870	61.819	\$74,804,514	57.782
Total Taxes Levied Excluding General Fund	\$53,781,080	41.819	\$54,783,724	39.287

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