

These Coachella acts have Ohio ties

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Remembering council fixture Ray Stemen



Ray Stemen, left, from Bremen, talks to Fairfield County Clerk of Courts Branden Meyer, center, and then Fairfield County Sheriff's Office Chief Deputy Alex Lape after handing them a paper to read during a break of a Fairfield County Commissioner's meeting in 2019 in Lancaster. Lape is now the county sheriff. MATTHEW BERRY/EAGLE-GAZETTE

'He was a very kind and thoughtful individual'

Jeff Barron
Lancaster Eagle-Gazette
USA TODAY NETWORK

LANCASTER – Ray Stemen was a fixture for the past 13 years or so at the weekly Fairfield County Board of Commissioners meetings.

He would most always address the commissioners during the public comment portion of the meetings. At times critical and at other times supportive, Stemen certainly expressed his opinions to the commissioners. The last couple years he spent his three-minute time allotment praying for the commissioners.

Stemen, 93, died on Nov. 9. He last attended a commision meeting on Nov. 3, just six days before his death.

His wife, Judy, who in later years accompanied Stemen at meetings, died in 2024. During the COVID-19 era, they used their public comment portion of the meetings in opposition to vaccine mandates. The couple also addressed the commissioners on a variety of other topics throughout the years. But the COVID issue was one of their more passionate topics.

Stemen started coming to meetings at the suggestion of former commissioner Mike Kiger, who is also now deceased.

Stemen was a retired school teacher who also served on the Fairfield County Republican Party Central Committee during his life.

"He was a very kind and thoughtful individual," commissioner Dave Levacy said. "He was quite intelligent. Of

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Don't spend too much on gifts

34% of those surveyed said they had existing credit card debt

Betty Lin-Fisher
USA TODAY

Financial tension is high on the holiday list for shoppers this season. So how can you cut back on spending without it seeming awkward or like you're a Scrooge?

More than half of Americans in a new survey said they are worried about money this holiday season, with 32% feeling pressure to overspend and 30% dipping into emergency savings to get through the holiday.

There is excitement going into the holiday season "coupled with this financial stress that many Americans are feeling," Courtney Alev, Intuit Credit Karma consumer financial advocate, told USA TODAY.

Some shoppers are starting the holiday season already in debt: 34% of respondents said they had existing credit card debt.

But the pressure to overspend is significant, and some shoppers are prepared to break their budget or even postpone paying a bill to satisfy those on their holiday shopping list.

Younger shoppers in particular are facing pressure to overspend, with 43% of Gen Zers and 44% of millennials saying they feel the strain. Roughly one-third of Gen Z shoppers and 34% of millennial shoppers who have student loan debt said they planned to reduce or skip a payment to afford holiday expenses.

Shopping peer pressure?

Why do we spend more than we plan, even when we know we shouldn't?

Societal pressure and expectations can make curbing holiday spending hard, said Alexander Smith, an associate professor in behavioral economics at Worcester Polytechnic Institute.

"When you're spending on giving to other people or spending to do things with other people, it makes it really hard to hold back," said Smith.

But the high costs of living are squeezing people's budgets and causing some to evaluate their holiday spending carefully, Smith told USA TODAY.

Overall, 35% of respondents said

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Workers can add $1,000 a year to 401(k)

Susan Tompor
Detroit Free Press
USA TODAY NETWORK

DETROIT – Many savers who love to stuff their retirement plans to the max will be allowed to set aside an extra $1,000 a year in their 401(k) plans in 2027 based on new contribution limits announced by the Internal Revenue Service.

And some savers who are 50 and older can boost their savings even more than that if they are able.

The baseline amount that individuals can contribute to their 401(k) plans has increased to $25,500 in 2027, up from $24,500 for 2026.

The new limit also applies to those

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Volume 117 | No. 272
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