

Should you trust an ‘influencer’?



Financial Focus

Perry Dressler
Edward Jones
Financial Advisor

In the age of social media, it’s easy to find advice on just about anything — including how to manage your money. Content creators known as “finfluencers” — short for financial influencers — use platforms like TikTok, YouTube and Instagram to share their takes on investing, budgeting and building wealth. Many of them are charismatic and relatable,

and they often speak from personal experience. But while their content may be engaging, taking financial advice from a finfluencer without digging deeper can come with significant risks.

While some finfluencers may have formal training or credentials, many do not. Instead, their influence stems from their popularity rather than professional experience. But popular advice may not necessarily be good advice. A 2025 study by the Swiss Finance Institute even found that unskilled finfluencers typically have larger followings than skilled ones.

Why be cautious?

For young or new investors, social media can make finance feel accessible. In fact, a 2022 FINRA study says that more than 60% of Americans younger than 35 get investing information

from these platforms. But social media isn’t regulated the same way traditional financial advising is, so anyone, qualified or not, can offer financial tips.

Unlike traditional financial advisors, finfluencers don’t know your unique goals, financial situation or risk tolerance. And likely, they’re not licensed (you can check here: Check Out Your Investment Professional | Investor.gov). Even well-meaning guidance might lead you down a risky path if it’s not tailored to your needs. And unfortunately, some finfluencers have exploited the trust they build with followers to promote questionable investments or outright frauds.

Warning signs to watch for

Here are a few signs that a finfluencer’s advice may be worth avoiding:

- Unrealistic “get-rich” promises: Claims like, “Turn \$500 into \$50,000 in a year,” are highly improbable and may indicate a scam.

- Hurry, hurry: Be wary of advice that pressures you to act fast or plays on fear of missing out. Important financial decisions shouldn’t come with a countdown clock.

- Flashy displays of wealth: Images of luxury cars, watches or cash can be more about generating views than offering sound advice. If a finfluencer is trying that hard to convince you to take an action, it often means they’ll get paid to promote a product or service, or earn a fee for referring you, or are trying to boost clicks and followers to earn more.

What you can do

Do your own homework. Don’t take finfluencers’ advice at face value.

Cross-check it with reliable sources. The finfluencer may even be under investigation by a federal or state securities regulator. Talking to a licensed financial advisor you trust can help you discern good advice from the bad.

- Recognize conflicts of interest. If a finfluencer promotes a product or service, find out if they’re being paid to do so. And remember, online personalities make money by generating high viewership, not because their advice has a track record of success.

- Use common sense. When something sounds too good to be true, it usually

is. And of course, never disclose your bank or brokerage account numbers to a finfluencer, and never send money.

- Finfluencers can make financial topics more engaging and accessible. But when it comes to your money, a social media video from someone who doesn’t know you is no substitute for informed, personalized guidance. Take the time to verify, research and, when in doubt, seek advice from a professional.

(Editors Note: This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.)

Shaker Village honors long time employees

On Tuesday, July 8, the Shaker Village Board of Trustees recognized long time employees, Richard and Bruce Herring for their significant contributions to Shaker Village of Pleasant Hill (SVPH).

Richard began working at SVPH in 1982 aboard the Dixie Belle riverboat, though he has done all manner of jobs as needed throughout his 43 years at the Village. He continues to be a key member of our staff today, leading the Public Spaces team.

Bruce began on the riverboat in 1984 and, like Richard, filled many needs and roles at the Village during his career here. While serving as Mechanical Foreman, Bruce retired from the Village in 2023.



Photo Submitted

Pictured in the attached from left to right: Shaker Village Board Chair Ann Bakhaus, Richard Herring, Bruce Herring and Shaker Village President & CEO Billy Rankin. The Herrings were recognized for their work at the village.

"Richard and Bruce have each exemplified what it means to be part of a team.

Their positive attitudes and dedication, not just to the Village, but to their coworkers,

has been unwavering," said Shaker Village CEO Billy Rankin.

Harrodsburg are you hungry again?



Chamber Chat

Jill Cutler

Executive Director
Mercer Chamber of
Commerce

What a fantastic Hungry Harrodsburg week we are having! We want to thank those of you participating and eating for extra fun and doing it LOCAL.

Another thank you to

those 16 businesses participating and making the event so fun. We definitely enjoy promoting them and our great eateries in the community. Chris P. Bacon and her family will be taking a rest from their big event when finished. We will pick winners next week, so get those cards in to us!

The Chamber Office so appreciates our Shop Local Team of Olivia Ray, Hanna Baker and volunteers Linda Honnold, and Mona and Erik Nordsell.

After eating at our local restaurants, next week take time to grab a funnel cake or corn dog at the 198th Mercer County Fair and Horse Show. Enjoy the

snacks, horse shows, motor sports and floral hall.



Photo Submitted

Dr. Chuck Keiser Speaks at Harrodsburg Rotary Meeting

The speaker at the Rotary Club of Harrodsburg on Wednesday, July 9, was Dr. Chuck Keiser. He was introduced by Rotarian Stephanie Blevins. Dr. Keiser is pictured with Rotary president Dr. Paul Ragusa.

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SECTION 00 11 13 ADVERTISEMENT TO BID MERCER COUNTY SANITATION DISTRICT MERCER COUNTY, KENTUCKY GWINN ISLAND ROAD SANITARY SEWER PROJECT CONTRACT 1-2025

The Mercer County Sanitation District (OWNER) is requesting Bids for the construction of the following Project:

Gwinn Island Road Sanitary Sewer Project
Contract 1-2025

Electronic Bids for the construction of the Project will be received by OWNER until July 29, 2025, at 10 A.M., local time. At that time the Bids received will be publicly downloaded and read aloud via teleconference. The login information for the teleconference is as follows: (309) 205-3325, Conference ID 938 3973 8238.

The Project includes the following Work: Small diameter, low pressure force mains, individual grinder pump stations, and submersible pump replacement.

Complete digital Project Bidding Documents are available at www.strand.com or at www.questcdn.com. Download the digital Bidding Documents for \$75 by inputting Quest project number 9752021 on the website’s project search page. Please contact QuestCDN.com at (952) 233 1632 or info@questcdn.com for assistance with free membership registration, downloading, and working with this digital Project information.

For this Project, Bids will ONLY be received and accepted via the online electronic Bid service through QuestCDN.com. To access the electronic Bid Form, download the Project Documents and click the Online Bidding.

The Issuing Office is Strand Associates, Inc.®, 651 Perimeter Drive, Suite 220, Lexington, KY 40517.

All Bidders submitting a sealed Bid shall obtain the Bidding Documents from QuestCDN.com.

Bidders who submit a Bid must be a Plan Holder of record at the Issuing Office. Bids from Bidders who are not on the Plan Holders List may be returned as not being responsive.

The Bid must be accompanied by Bid security made payable to OWNER in an amount of 5% of the Bidder’s maximum Bid price.

Bidders shall comply with all provisions of Federal Davis Bacon Wage Rates.

OWNER reserves the right to reject any or all Bids, to waive any technicality, and to accept any Bid which it deems advantageous. All Bids shall remain subject to acceptance for 85 days after the time set for receiving Bids.

Contract award shall be made based on the lowest responsive and responsible Bidder. This Bid is subject to Kentucky Revised Statutes Section 45A.490 through 45A.494, which in general provides that a “resident bidder” of Kentucky is to be given a bidding preference over a “nonresident bidder” who is registered in a state that gives preference to its in state resident bidders over a Kentucky resident bidder. The bidding preference is to be the same as that stipulated for the state of the “nonresident bidder.” If the state

of a “nonresident bidder” provides no specific preference, then “resident” and “nonresident bidders” are to be treated the same when evaluating Bids.

All Bidders must comply with all Federal, State, and City Equal Employment Opportunity laws and regulations which prohibit discrimination in employment regarding race, creed, color, sex, or national origin.

Bidder’s attention is called to the fact that any Contract awarded under this Advertisement to Bid is expected to be funded in part by funds from the Sewer Overflow and Stormwater Reuse Municipal Grants Program and the Cleaner Water Program. All iron and steel products used on the project shall be produced in the United States and comply with the American Iron and Steel requirements. All iron, steel, manufactured products, and construction materials shall also be produced in the United States and comply with the Build America, Buy America Act requirements. Bidders shall comply with President’s Executive Order 11246, Equal Employment Opportunity as amended.

Bidders shall comply with 40 CFR 31.36 which includes but is not limited to the following: (1) the President’s Executive Order 11246 (Equal Employment Opportunity) as amended, which prohibits discrimination in employment regarding race, creed, color, sex, or national origin, (2) Title VI of the Civil Rights Act of 1964, (3) the Anti-Kickback Act, and (4) the Contract Work Hours Standards Act.

CONTRACTOR and its Subcontractors shall comply with 41 CFR 60-4, in regarding to affirmative action, to ensure equal opportunity to females and minorities and will apply the timetables and goals set forth in 41 CFR 60-4, if applicable to the area of the Project. Bidder shall make positive efforts to use small, minority, woman-owned, and disadvantaged businesses.

All taxes are the responsibility of the successful Bidder unless specifically exempted in the Bidding Documents.

A pre-bid conference will be held at 10:30 A.M., local time, on July 8, 2025, at 801 Pleasant Hill Drive, Burgin, KY 40310. Bidders are encouraged to attend and participate in the conference.

The Strand Associates, Inc.® project manager is Liz A. Dienst, P.E., and can be contacted at Strand Associates, Inc.®, 651 Perimeter Drive, Suite 220, Lexington, KY 40517, (859) 225 8500 regarding the Project.

For all further requirements regarding Bid submittal, qualifications, procedures, and Contract Award, refer to the Instructions to Bidders that are included in the Bidding Documents.

Published by the authority of the Mercer County Sanitation District

Mike Sanford, Executive Director
Dated at Mercer County, Kentucky
June 26, 2025 and July 17, 2025

NOTICE OF PUBLIC HEARING

The Public Service Commission of Kentucky issued an order on March 13, 2025, scheduling a hearing to be held on August 4, 2025, at 9 a.m., Eastern Daylight Time, in the Richard Raff Hearing Room at the offices of the Public Service Commission located at 211 Sower Boulevard in Frankfort, Kentucky, for Case No. 2025-00045. This is an examination of the Electronic Application of Kentucky Utilities Company and Louisville Gas and Electric Company for Certificates of Public Convenience and Necessity and Site Compatibility Certificates.

This hearing will be streamed live and may be viewed on the PSC website, psc.ky.gov.

Public comments may be made at the beginning of the hearing. Those wishing to make oral public comments may do so by following the instructions listed on the PSC website, psc.ky.gov.

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DonateLifeKY.org 502-694-3015

*Founded by the **Circuit Clerks of Kentucky** in 1992, Donate Life Kentucky Trust is a 501c3 nonprofit. Proceeds from this fundraiser support the lifesaving mission of organ, eye and tissue donation.*

