

Scams: How to stay protected during the holiday season



Financial Focus

Allen Goldie
Goldie Financial
Financial Advisor

The holiday season is a busy time of year, meant

to be filled with family, gifting, and celebrating. However, amidst all the fun holiday events lurks a large threat, holiday scams. Unfortunately, this time of year is the most common time for bad actors to try to steal money, data, and sensitive information to gain access to your accounts. Nobody wants to deal with a scam around the holidays, so it's important to educate yourself on potential threats and ensure that you and your families are protected.

What are Holiday

Scams?

Holiday scams are yearly threats that attack holiday shoppers and sellers typically during the months of November, December, and January. These scams can come in the form of email, text message, phone call/voicemail, or even through a note left at your doorstep.

The Internet Crime Complaint Center (IC3) reported that non-payment and non-delivery schemes cost victims around \$282 million a year and increas-

ing. According to the FBI's 2023 Internet Crime Report, there were a total of 51,679 holiday scams reported to the Internet Crime Complaint Center (IC3). With the growing impact of AI and current cyber trends, we expect to see a higher rate of successful holiday scams in 2025 than ever before.

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Thank you to all who made the parade possible



Chamber Chat

Jill Cutler

Executive Director
Mercer Chamber of
Commerce

Thank you, thank you, thank you, to all those who helped with the Nutcracker Christmas Parade. You made it a huge success. It took a huge team to bring

this together. Thank you to the Mercer Chamber Board of Directors for listening and responding to the community.

A big thank you to our sponsors, Farmers National Bank and the Mercer Fiscal Court.

Our committee consisted of: Chair-Amy Matthews, Cheryl Early, Caroline Farthing, Susan Rogers, Tammy Pyle, Amy Matthews, Donna Wilson, Ruth Ann Bryant, Hannah Clark, Ashley Anderson, Brian McMullin, April Ellis. Our theme idea came from Karen Doyle and chamber staff of Ashely Rainey, Kelley Hines and Brent

Chapman.

Our partners were the Harrodsburg Mercer County Tourist Commission, Harrodsburg Kiwanis Club and Old Fort Harrod State Park.

Characters included the Grand Marshall Nutcracker portrayed by Than Cutler, the Rat King portrayed by Tim White, Clara portrayed by Claire Elliott, Clara's mother played by her real mom Nikki Elliott, the mouse family and soldiers were he Andrew and Maggie Woerner family, and the Grinch was Zack Workman.

Extra helpers and volunteers included: Linda

Honnold, Ty Holiday, Etik Nordsell, Dr. Stephen Wilson family, Vance Smith, April Burgess family, Todd Reilly, Mike Inman, David Pike, David Davis, LeCarole Roach, Melissa Davis, Marian Bauer, Wendy Hood, family of Ashley Rainey, Cheryl Dorman with the Harrodsburg Police Department and Chief Scott Elder and the Mercer Sheriff's Office.

We also received special help from the City Street Department with manager Frank Lukitsch.

All entries and participants were amazing! We hope to have the Marching Thorobreds back in 2026!

Sherwood Acres open in time for the holidays



Photo Submitted

The Mercer Chamber of Commerce recently held a ribbon cutting for Sherwood Acres, located at 1263 Paradise Camp Road who offers precut Christmas trees along with cider, cocoa, kid crafts, wreath making and a gift shop. Pictured center are owners Jon and Sylvia Bednarski, William and Kristin Rover, David Yount and Karen Bednarski, along with their family and board members of the Mercer Chamber of Commerce.

Sherwood Acres Christmas Trees, a family-owned Christmas tree farm on Herrington Lake, located at 1263 Paradise Camp Road opened Nov. 28, and offers pre-cut trees, a gift shop, crafts for children, photo opportunities and more.

"We look forward to becoming a destination for people in the community who want that old-fashioned tradition of going out to the farm to get a Christmas tree," said owner Jon Bednarski. "We want the whole family to be able to enjoy the experience and leave with fond memories of getting their tree each year."

The farm is owned by Jon and Sylvia Bednarski, William and Kristin Rover,

David Yount and Karen Bednarski, family members who had a dream of creating a Christmas tree farm that would rival a Hallmark Christmas movie setting.

This year the farm will be selling pre-cut Fraser Fir trees, but will offer choose-and-cut trees in the coming years once the more than 4,000 trees planted on the farm reach maturity.

One of the highlights of the farm will be the Christmas Shop, a restored and climate-controlled tobacco barn on the property, which will feature a variety of gifts, decor and products made by local artisans.

"We really want to support local artists and searched for products made in Kentucky,"

said Karen Bednarski, who manages the gift shop at the farm. "We are excited to offer products ranging from woven holiday baskets, to stuffed animals, to intricate hand-blown glass ornaments."

In addition, a variety of greenery including wreaths, porch pots and more will be made on the farm and available for sale at the Christmas Shop. The Christmas Shop will have crafts for children, complimentary hot chocolate, and photo opportunities. The Christmas Shop is also available as an event venue during the off season.

Sherwood Acres Christmas Trees will be open November 28-30, and Saturdays and Sundays in December until Christmas

from 9 a.m. until 4 p.m. The farm is located at 1263 Paradise Camp Road in Harrodsburg.

Sherwood Acres has been regionally and nationally recognized by multiple organizations for their conservation and land stewardship efforts.

To learn more about Sherwood Acres Christmas Trees visit www.sherwood-acreschristmastrees.com.

3 BEDROOM – 2 BATH BRICK HOME AND LOT AT AUCTION
LOCATED AT 408 VAIL DRIVE, LAWRENCEBURG, KY
SATURDAY, DEC. 13, 2025 AT 11:00 AM EST

PUBLIC PREVIEW – SUNDAY, DEC 7
FROM 1 PM TO 3 PM



RM McGINNIS, LLC Real Estate & Auction Professionals have been authorized to sell this fine home and lot belonging to Mrs. Virginia Birdwhistell and the late E. Glenn Birdwhistell. The home will be offered as a simulcast auction with on-line internet bidding, and in person live bidding. The brick and stone veneer home has 3 bedrooms, 2 full baths, family room with fireplace, eat-in kitchen, utility room, and an attached 2-car garage. The home has a whole house 24kW Generac generator powered by natural gas. The Generac system has warranty coverage through March 23, 2029.

The home has natural gas, KU electric, and city sewer and water. Included is a range, refrigerator, dishwasher and a spacious storage building.

Buyer's Premium – A 10% buyer's premium will be added to the winning bid amount. The bid amount plus the buyer's premium amount will be the Purchase Contract Price.

Payment Terms – A \$25,000 non-refundable earnest money deposit in the form of cash, a bank cashier's check, or wire transfer is payable to RM McGINNIS, LLC Escrow within 48 hours of the close of the auction for internet bidders, and due the date of sale for on-site buyers. The balance is due on or before January 15, 2026, with deed and possession.

Real Estate Taxes – The 2025 real estate taxes will be paid by the sellers. The 2026 real estate taxes will be the responsibility of the buyers.

Inspections & Appraisals – Any and all inspections, as well as any appraisals must be completed prior to bidding on this property. This Auction is a CASH SALE and is not contingent on or subject to financing, appraisal, survey, or inspections of any kind. Upon registration by the bidder, bidder is agreeing to all terms and conditions as written within this document.

This is a fine home in a very desirable location, and is move in ready. Don't miss this auction!

THIS IS A SIMULCAST AUCTION WITH ON-LINE AND LIVE BIDDING. Review the complete terms and conditions, register, and bid at <https://rmmcginnis.hibid.com> or go to www.rmmcginnis.com and click on the ONLINE AUCTIONS button.

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Auctioneers – Ronnie Sims, Earl McRay, Jeff Rogers, Lee Brogle, Anita Stucy



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Ritchie McGinnis - Principal Auctioneer



859-734-7770
www.rmmcginnis.com

Clear a path for mail delivery

With the holiday season underway, the United States Postal Service is reminding customers of the importance of keeping walkways, sidewalks, and areas around mailboxes clear from snow and ice so letter carriers can provide safe and timely mail delivery.

Snow and patches of ice in front of mailboxes can make it difficult for letter carriers to safely deliver the mail. Residents maintaining a clear path to the mailbox—including steps, porches, walkways, and street approach—will help letter carriers maintain consistent delivery service. Customers receiving curbside delivery should also ensure clear access to their mailboxes for letter carriers who deliver from the street.

Postal employees make every reasonable effort to deliver mail in many difficult weather conditions. With your help, we can keep our letter carriers, your neighbors, and your property safe. Thank you for protecting our letter carriers as we continue to bring packages and correspondence to your door each day.

For holiday related information—including how to order free Postal Service shipping supplies—visit usps.com/holidaynews.

The United States Postal Service is an independent federal establishment, mandated to be self-financing and to serve every American community through the affordable, reliable and secure delivery of mail and packages to 169 million addresses

six and often seven days a week. Overseen by a bipartisan Board of Governors, the Postal Service is implementing a 10-year transformation plan, Delivering for America, to modernize the postal network, restore long-term financial sustainability, dramatically improve service across all mail and shipping categories, and maintain the organization as one of America's most valued and trusted brands.

The Postal Service generally receives no tax dollars for operating expenses and relies on the sale of postage, products and services to fund its operations.

For more information about the Postal Service, visit usps.com and facts. usps.com.