

Kentucky ranks 33rd for identity theft, fraud vulnerability

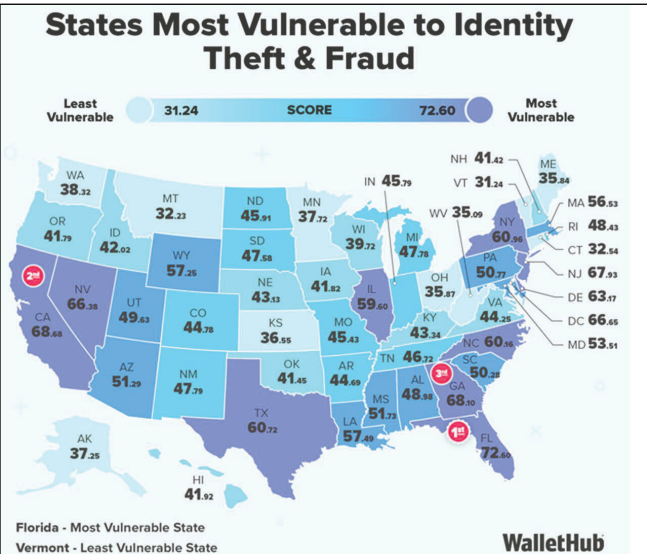
BY DENIS HOUSE
DHOUSE@LEBANONENTERPRISE.COM

Identity theft and fraud can wreak havoc on an individual's life. Last year, U.S. consumers reported losing 25% more money due to fraud over the previous year, totaling nearly \$12.5 billion in losses nationwide.

This year, AT&T reported a major data breach that exposed sensitive information from nearly 86 million customer accounts, including over 44 million Social Security numbers in plain text, which is now circulating on the dark web.

WalletHub recently released its list of states most vulnerable to identity theft and fraud, with Kentucky ranked 33rd with a score of 43.34. The Bluegrass State ranked 22nd in identity theft, 47th in fraud, and 19th in policy.

"In an age where we have sensitive data online in a multitude of places, we risk falling victim to identity theft and fraud whenever there's a data breach," said WalletHub analyst Chip Lupo. "Living in a state with robust legal



protections against identity theft and fraud, such as identity theft passports and cybersecurity task forces, can decrease your risk of falling victim to these crimes, though staying vigilant and protecting yourself online is still the most important."

According to the findings, Florida is the worst state with an overall score of 72.60. The Sunshine State ranked 3rd in identity theft, 2nd in fraud, and 32nd in policy. California (68.68), Georgia (68.10), New Jersey (67.93), and the District of Columbia (66.65) round

out the top five.

Florida had the most identity-theft complaints per capita, six times more than South Dakota, which ranked 51st. It had 528 identity theft complaints and 2,163 fraud complaints for every 100,000 residents last year, the highest and second-highest rates in the nation, respectively. It also had the fifth-highest median loss due to fraud at over \$500. One of the big reasons for this is a lack of suitable laws protecting against these crimes. Florida doesn't have an identity theft passport

program, which is a way to help prove your identity if it gets stolen, and it doesn't have laws against spyware on computers.

New Jersey, North Carolina, and Utah tied for first in the average loss amount due to online identity theft; the District of Columbia had the most fraud complaints per capita; and Arizona, Hawaii, and Wyoming all tied for first in the average loss amount due to fraud.

Shambhu Upadhyaya said there are ways individuals can guard against identity theft.

"Identity theft could happen due to data breaches at your financial institutions or through social engineering attacks such as phishing emails or scam phone calls or messages," said Upadhyaya, IEEE Fellow, director, SEAS/SOM Cybersecurity MS Program, and Professor in the Computer Science and Engineering department-University at Buffalo. "Individuals can protect against identity theft by being cautious about opening suspicious emails and ignoring calls and messages from sources that are not familiar or quickly recog-

nizable. Additionally, individuals could use strong passwords for all online accounts that have personally identifiable information, such as bank accounts, home computers, workplace computers, etc."

He said a social security number compromise is rare because the U.S. Social Security Administration uses stringent methods to safeguard an individual's social security number.

"However, it can be stolen by social engineering tricks if the individual is somewhat careless," he noted. "So, if anyone asks for your social security number for verification purposes, make sure the request comes from genuine sources." He added to be wary of providing social security numbers to anyone who initiates the communication leading up to this request.

"Do not provide social security numbers to anyone through email," he said. "When suspicious of identity theft, one should check the credit report and make sure that no new accounts were opened in your name." He

said if an individual truly feels that their social security number was stolen, they can change their number, although the application for the new social security number is complex and involves a number of steps to be carried out with the social security administration.

Upadhyaya added that the expansion of social media has facilitated more identity theft.

"Social media expansion may lead to more privacy breaches, usage of more passwords, sometimes weak passwords, etc," he said. "More online activity will lead to increased identity theft unless strong security measures such as multi-factor authentication are in place."

Some tips for avoiding identity theft and fraud include emphasizing email security, signing up for credit monitoring, leveraging account alerts and updating contact information, and using common sense online.

To learn more and read the entire report, visit <https://wallethub.com/edu/states-where-identity-theft-and-fraud-are-worst/17549>

Spring View earns prestigious ‘A’ rating from Leapfrog Group

BY DENIS HOUSE
DHOUSE@LEBANONENTERPRISE.COM

For the third straight grading period, Spring View Hospital has earned an "A" in the Leapfrog Group Hospital Safety Grade, released last week.

The biannual Safety Grade (A through F) is assigned to all general hospitals in the United States based on their ability to protect patients from medical errors, accidents, injuries, and infections. Spring View also received an "A" in Spring 2025 and Fall 2024.

The Leapfrog Group made the announcement on November 13.

"The Leapfrog Group was founded 25 years ago to improve American health care through transparency, and the Safety Grade has been a cornerstone of that effort," said Leah Binder, president and CEO of The Leapfrog Group. "As we mark this milestone year, for the first time, we're looking at how consolidation impacts patient safety. We want to understand if system leadership accelerates patient safety or not."

The analysis found that 90% of hospitals with a fall 2025 Safety Grade are part of a health system. Among "A" hospitals, the chance of being system-affiliated is slightly higher, at 94%. A health system is defined as a network of health care facilities that are owned or managed under a single parent organization. This also holds true for "Straight A" hospitals (those earning an A grade for more than two years in a row), with 95% of the 358 Straight A hospitals part of health systems.

In patient safety, for patient rights and ethics, and health care equity, Spring View had considerable achievement, while in informed consent, it achieved the standard. For responding to never events, it had limited achievement. The report noted that hospitals should have a never events policy that includes all nine (9) actions that should occur following a "never event," which includes apologizing to the patient and not charging for costs associated with the never event.

For preventing patient harm, Spring View achieved the standard in nursing and bedside care for patients, nursing care for patients, effective leadership to prevent errors, staff working together to prevent errors, and handwashing. The facility had some achievement in the percentage of nursing staff who are Registered Nurses and the percentage of Registered Nurses who have a Bachelor's Degree in Nursing.

In medication safety, Spring View achieved the standard in safe medication ordering and safe medication



The Leapfrog Fall Hospital Safety Grades have been released, and Spring View scored an "A" in the latest grading.

administration, and did not measure in medication reconciliation and medication documentation for elective outpatient surgery patients.

For health care infections, Spring View achieved the standard for C. difficile infection. In the critical care category, Spring View had limited achievement in specially trained doctors care for adults critical care patients, while in pediatric care, it had considerable achievement in radiation dose for pediatric abdomen/pelvis scans, and limited achievement in radiation dose for pediatric

head scans.

For maternity care, the hospital achieved the standard for Cesarean sections, episiotomies, screening newborns for jaundice before discharge, and preventing blood clots in women undergoing Cesarean section.

In the complex adult surgery category, Spring View had considerable achievement in total knee replacement surgery and total hip replacement surgery, and it achieved the standard in the safe surgery checklist-complex surgery. It achieved the standard in care for elective

outpatient surgery patients, elective outpatient surgery recovery staffing-pediatric, safe surgery checklist-elective outpatient surgery, and unplanned hospital visits after colonoscopy, while it was awarded some achievement in the experience of patients undergoing elective outpatient surgery category.

The hospital performed better than average in dangerous objects left in patients' bodies, average in blood leakage, accidental cuts and tears. In the safety problems category, Spring View scored 1.12, with the average hospital scoring 1.00, the best hospital, 0.53, and the worst, 3.10. The facility ranked worse than average in harmful events, dangerous bed sores, and collapsed lung, average for falls causing broken hips and dangerous blood clots, and better than average for patient falls and injuries and air or gas bubble in the blood.

Spring View scored a 100 (to put it among the best hospitals' scores) in the practices to prevent errors category, while the average hospital scored 82.22 and the worst score, 15. Spring View was rated better than average

in doctors' orders medications through a computer, safe medication administration, handwashing, communication about medicines, communication about discharge, and staff working together to prevent errors.

It also scored 120 in doctors, nurses, and hospital staff, with the best score being 120, the average, 117.60, and the worst, 46.15. The facility rated better than average in effective leadership to prevent errors, nursing and bedside care for patients, communication with

doctors, communication with nurses, and responsiveness of hospital staff. It rated worse than average in specially trained doctors care for ICU patients.

Other hospitals within a 50-mile radius of Lebanon include Flaget Memorial in Bardstown and Lake Cumberland Regional Hospitals in Somerset, both receiving an "A"; UofL Health Shelbyville Hospital in Shelbyville and Ephraim McDowell Regional Medical Center in Danville,

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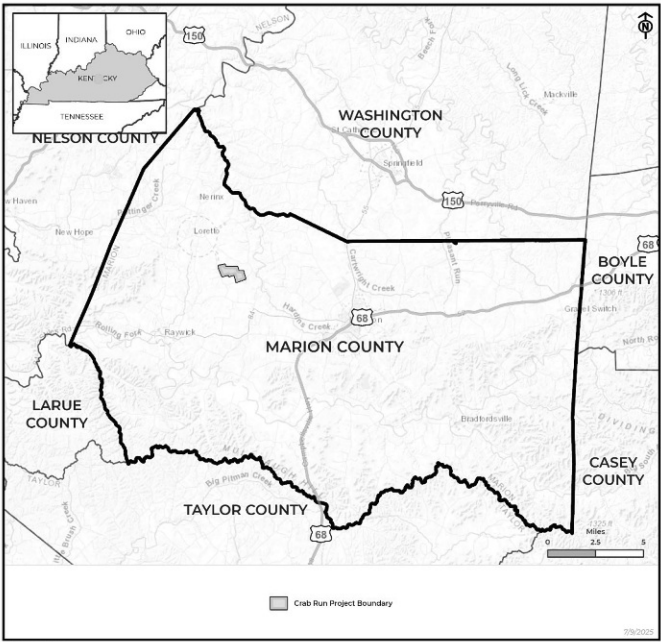
LEGAL NOTICE

In accordance with the requirements of KRS 424.340, notice is hereby given that the following fiduciaries have been appointed by the Marion County District Court on the date indicated below. All persons having claims against the estate of any decedent shall present same to the fiduciary as required by law within six months after the date of the appointment of the fiduciary.

NAME & ADDRESS OF DECEDENT OR WARD	NAME, TITLE & ADDRESS OF FIDUCIARY	DATE OF APPOINTMENT
Georgia Ann Washburn Village of Lebanon Nursing Home Lebanon, KY 40033	Joyce Caldwell, Adm'x c/o Robert Spragens, Jr. 15 Court Square-P.O. Box 681 Lebanon, KY 40033	11/06/2025
Cheryl Ann Mattingly 800 Spencer Hamilton Rd. Loretto, KY 40037	Stacey Ballard, Exe'x c/o Elmer J. George 105 West Main Street Lebanon, KY 40033	11/06/2025
Timothy A. Buckley 364 Shuck Avenue Lebanon, KY 40033	Kelly Buckley, Adm'x c/o Angela M. Call 225 East First Street Campbellsville, KY 42718	11/13/2025
Wanda Sue Akers 3155 Sam Browning Road Lebanon, KY 40033	Mary Renee Whitlock, Exe'x c/o E. Gregory Goatley 106 N. Cross Main Street Springfield, KY 40069	11/24/2025
John Earl Clark 15 Cissell Rd. Loretto, KY 40037	Matthew Scott Clerk, Co-Adm'r Tyler Warren Clark, Co-Adm'r c/o Jonathan C. Lanham 105 West Main Street Lebanon, KY 40033	11/25/2025
Neil Green Grundy 147 Montgomery Court Lebanon, KY 40033	James Caldwell Grundy, IV, Adm'r c/o John A. Elder, IV 104 West Main Street, P.O. Box 678 Lebanon, KY 40033	11/20/2025
Helen Ann Maupin 431 Country Club Drive Lebanon, KY 40033	James P. Maupin, Jr., Exe'r c/o Dallas E. George 105 West Main Street Lebanon, KY 40033	11/17/2025
John Louis Powell 111 Palm Street Lebanon, KY 40033	Joseph Ronald Osbourn, Co-Exe'r Charles Richard Osbourn, Co-Exe'r c/o Elmer J. George 105 W. Main Street Lebanon, KY 40033	11/19/2025

CRAB RUN SOLAR PROJECT Notice of Application

On or before December 31, 2025, Crab Run Solar Project, LLC ("Crab Run") will be filing an application with the Kentucky State Board on Electric Generation and Transmission Siting ("Siting Board") in Case No. 2025-00276. Crab Run is proposing to develop and construct an up to 45-megawatt alternating current merchant solar electric generating facility on approximately 400 acres of land in Marion County, Kentucky. The proposed Crab Run project will consist of approximately 110,052 photovoltaic solar panels and associated racking, approximately 12 inverters, a project substation transformer, and other necessary equipment to support the Project. A map of the Project Area is provided below:



Crab Run's application is subject to the Siting Board's review and approval. The contact information for the Siting Board is as follows: P.O. Box 615, 211 Sower Boulevard, Frankfort, Kentucky 40602-0615, or by telephone at (502) 564-3940. Crab Run has also set up a project website to provide additional information and help keep you informed of project updates. You can visit it at www.crabrunsolarproject.com.