

Kentucky is the 20th safest state, according to WalletHub

BY DENIS HOUSE
PAXTON MEDIA GROUP

Mass shootings. Terrorist attacks. Hate crimes. Natural disasters. These things seem to be common-day occurrences in America, which reminds individuals how fragile safety can feel. Add to that an uncertain financial future, and Americans have a lot to be frightened of.

With that in mind, WalletHub analyzed all 50 states using 52 key indicators of safety, grouped into five categories, to compile its 2025 list of the safest states in America, with Kentucky ranked 20th.

“The safest states in America protect their residents from harm in a multitude of different ways, from keeping crime rates low and maintaining safe roadways to having strong economies and job markets that prevent people from falling into dangerous financial situations,” said Chip Lupo, WalletHub analyst. “They have high levels of occupational safety and disaster preparedness, too. In addition, states are made safer by efforts that individual residents take, such as forming a neighborhood watch or working in fire-fighting and EMT jobs at high rates.”

Vermont was ranked as the safest state, with a total score of 67.22. Vermont ranked first in both financial safety and road safety.

Massachusetts came in second with a score of 66.56, followed by New Hampshire, Maine, and Utah, which rounded out the top 5. In fact, if you want to feel safe, the New England region has five of the states ranked in the top 10, with Connecticut coming in at No. 6.

Kentucky came in at No. 20 with a score of 54.99. The Bluegrass State ranked 16th in personal and residential safety, 46th in financial safety, 35th in road safety, fourth in workplace safety, and 31st in emergency preparedness. Kentucky ranked 47th in fatalities per 100 million vehicle miles of travel, 48th in unemployment rate, and 46th in the percentage of adults with rainy-day funds.

Connecticut ranked first in personal and residential safety, with Virginia ranking first in workplace safety, and Alaska ranked first in emergency preparedness.

The bottom five states were Arkansas (40.16), Florida (38.67), Texas (38.14), Mississippi (36.77), and Louisiana (36.20).

New Mexico and Alaska tied with the most assaults per capita, with Maine having the fewest. Alaska also had the highest bullying incidence rate, and was ranked 47th in fatal occupational injuries per total workers.

For individuals looking to

improve their “financial” safety, Mark Ciampa has these tips.

“Artificial intelligence (AI) is having a profound impact on all walks of life, and cybersecurity is no exception,” said Ciampa, Professor of Analytics & Information Systems at Western Kentucky University. “Just as cybersecurity professionals use both Generative AI (LLMs) and Analytical AI in their work, so too have threat actors turned to using AI. However, the adversarial usage of AI is not what is commonly perceived.

Ciampa said that one of the primary advantages of AI is that it “moves the starting line forward.”

“That is, it gives a ‘head start’ by accomplishing basic tasks (research, summarizing, etc.) so that humans can then move to a higher level of activity more quickly,” he said, adding that this is precisely what threat actors have been doing to date.

“Research from Google Gemini and Anthropic Claude AI platforms has shown that threat actors are not using AI to create novel and previously unknown types of attacks, but rather they are using AI to accelerate their basic attacks.”

Ciampa said for consumers to improve their financial safety, they should be practicing the fundamental tasks associated with cyber protection, but with even more diligence.

“Passwords should be unique and long for each account and stored in a password manager,” he said. He added to never open unexpected emails with an attachment, and even if they appear to be from a known sender, verify it first through out-of-band communication, like sending the sender a text or call them.

For public safety, John McDonald, the Professor Emeritus of Economics at the College of Liberal Arts and Sciences at the University of Illinois at Chicago, feels that the current administration needs to take important steps for the public to feel safe.

“I think we need federal gun control, including outlawing assault rifles broadly defined as has been done in Illinois,” McDonald said. “Buy them back, and outlaw possession after date certain. I would repeal the 2nd amendment. If we can’t do that, at least pay attention to the Mayor of Chicago when he pleaded for getting rid of interstate gun running. I would say don’t live in certain neighborhoods overrun by street gangs.”

To read the full report, visit wallethub.com/edu/safest-states-to-live-in/4566.

National Nonprofit Wreaths Across America announces new theme for 2025

BY PAXTON MEDIA GROUP

Wreaths Across America (WAA), the national nonprofit whose year-long mission is to remember the fallen, honor those who serve, and teach our children the value of freedom, proudly announces its theme for 2025: “Keep Moving Forward.”

Each year, millions of volunteers and patriots gather in local, state and national cemeteries across all 50 states and abroad to pay tribute to our nation’s service members and their families.

Locally a service is held annually at Valley of Rest Cemetery in La Grange.

This year’s theme was inspired by the last words of Capt. Joshua Byers, United States Army, KIA, in Fallujah, Iraq, July 23, 2003.

In 2024, we learned about 10 bouquets that make up a veteran’s wreath. WAA believes these 10 attributes or characteristics define our nation’s servicemembers — a symbol of honor, respect and victory. This poem was initially written by the organization’s founder, Morrill

Worcester, for Mary and Lloyd Byers, Gold Star parents of Capt. Byers. It is only fitting that the theme for 2025 should reflect this same spirit, a call to action for our volunteers and supporters in the communities they serve.

Joshua Byers was the Company Commander of Fox Troop in the 2/3ACR service in Iraq in 2003 when an IED struck his Humvee. As the smoke filled the air, Josh gave his

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the small towns than it did in New York or LA. I wanted to explore that dynamic through some interesting and diverse characters.

“There’s a character waiting for a lung transplant. There’s a bar-tender having a mid-life crisis. And there’s a kid who’s been out in San Francisco coming back to his small hometown. Overlaying their stories is this mysterious sex survey email that everyone in town received, but no one knows who sent it or why. It allowed me to really explore the changes in our social lives amid the lingering feelings of loneliness and isolation after Covid.

“I truly believe that small towns are so much weirder than people realize, and I can dramatize and share that through these main characters. As I said before, the whole project is a love letter to small town America. Those of us who live here know how truly special and interesting it can be.”

“The book is being published by Galiot Press out of Boston, which is a brand new publisher, and it’s actually their first book. The

company was founded by two women who weren’t happy with what was coming out of mainstream publishing, and they wanted to create a platform for different voices. I think there was something novel about the Midwest tone of my book that really caught their attention, it’s so different from the east coast mindset.

“Early reaction to the book has been very gratifying. It earned a coveted ‘Starred Review’ from Kirkus Reviews, which anyone in the publishing or bookwriting world will recognize is kind of a big deal. I’m super excited to share it with my friends, the local community, and the whole world.” The book can be pre-ordered right now from any of the online book outlets (Amazon, etc.), and it is available locally at NEAT store on Main Street, right between Crawdaddy’s and Mary’s Shear Perfection.

HOT TIP OF THE WEEK

I don’t think people truly realize the consistency and quality of the live music scene in Madison. When we talk about there being “live music every weekend” we don’t mean just on festival weekends. Or just on the occasions when Red Bicycle Hall

or the Ohio Theatre have special ticketed shows. We’re talking about every single weekend, 52 weeks a year, rain or shine, hot or cold. This weekend is a good case in point. There are no special events scheduled (although MadHop Fest is coming up Nov. 4, get your tickets now!) There is no big festival going on. But nevertheless, Friday and Saturday nights are literally packed with live music opportunities all over town. Our nightlife is the main reason that sets Madison apart as maybe the best weekend getaway spot in the entire region. So make your plans, book your room, and check it out for yourself!

Charlie Rohlfing is a retired advertising man and partner in The Red Bicycle Hall music venue. Look for his distinctive fedora bobbing above the crowd anywhere local live music is happening.

MUSIC EVENTS

SCHEDULE
Friday, Oct. 17
Riverboat Inn – Gary Brown
1st Street Saloon –

Canyon Wolf with Ron Poston

Timeless LIVE! – Radio Face (8-11 p.m.)
Rivertown Grill – The Keith Swinney Band (9 p.m.-1 a.m.)

TailGators- DJ Scratchy Karaoke (9 p.m.-1 a.m.)

Tiki LIVE! – L&L Karaoke (9 p.m.-1 a.m.)
The Central – Fred Elam

Mad Paddle – Singo Bingo (7-9 p.m.)
Mad Paddle – Karaoke (9 p.m.-Midnight)

Saturday, Oct. 18
Riverboat Inn – Rich Hardesty

1st Street Saloon – DJ Nate
Thomas Family Winery – Jerry King & The Fall City Boys

The Drake – Joe & Deano (7 p.m.)
Mad Paddle Brewstillery – Runaway Souls (8 p.m.)

TailGators – Malachi Parks Band (9 p.m.-1 a.m.)

Tiki LIVE! – L&L Karaoke (9 p.m.-1 a.m.)
Rivertown Grill – The Cryptids (9 p.m.-1 a.m.)

Sunday, Oct. 19
Rivertown Grill – Brett Denney BD32 Music (7 p.m.-1 a.m.)

LEGAL NOTICE

COMMONWEALTH OF KENTUCKY
UNIFIED COURT OF JUSTICE
CARROLL CIRCUIT COURT

Civil Action No. 22-CI-00169
PLANET HOME LENDING, LLC PLAINTIFF
VS. NOTICE OF COMMISSIONER'S SALE
Electronically Filed DEFENDANTS

SARAH ANN CRAWFORD, a/k/a SARAH CRAWFORD, UNKNOWN SPOUSE, IF ANY, OF SARAH ANN CRAWFORD, a/k/a SARAH CRAWFORD
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By virtue of a Judgment and Order of Sale entered in the Carroll Circuit Court on the 5th day of May, 2025, and subsequent Order entered September 23, 2025, I will sell at public auction on the front steps (south door facing Highland Avenue) of the Carroll County Courthouse, 440 Main Street, Carrollton, Kentucky, the property described herein located in Carroll County, Kentucky, on FRIDAY, OCTOBER 24, 2025, at the hour of 9:00 a.m., prevailing time, and more particularly described as follows:
Property Address: 209 Tenth Street, Carrollton, KY 41008
Map ID #: C3-05-03

Being the same property conveyed to Sarah Ann Crawford, single, from Candice A. Perkins and Denny Perkins, husband and wife, and John R. Robbins, a/k/a Charles Randal Robbins, and Cindy Robbins, husband and wife, and John Timothy Robbins, a/k/a John T. Robbins, single, and Billy Jo Robbins, Jr., and Terry Robbins, husband and wife, by Deed dated October 6, 2020, of record in Deed Book 217, Page 262, in the Office of the Carroll County Court Clerk.

THERE IS NO MOBILE HOME, DOUBLEWIDE AND/OR MANUFACTURED HOME INCLUDED IN THIS SALE.
The amount of money to be raised by this sale is the sum of \$130,240.29, with accrued interest thereon to April 1, 2022, and with interest continuing to accrue from April 1, 2022, at the rate of 2.625% per annum or \$9.78 per day until fully paid, together with reasonable attorneys fees of \$3,075.00 and court costs of \$907.71.

The real estate shall be sold on the terms of ten (10%) percent cash at the time of the sale, except that said deposit shall be waived if the Plaintiff is the successful bidder at the sale, and the balance on a credit of thirty (30) days bearing interest at the rate the judgment bears per annum from date of sale. When the purchase price is paid in full, the deed will be delivered to the purchaser. It is further provided that the property sold includes insurable improvements and the successful bidder at said sale shall, at bidder's own expense, carry fire and extended insurance coverage on said improvements from the date of sale until the purchase price is fully paid, to the extent of the Court appraised value of said improvements or the unpaid balance of the purchase price whichever is less, as a minimum, with a loss payable clause to the Commissioner of the Carroll Circuit Court or the Plaintiff herein. Failure of the purchaser to effect such insurance shall not affect the validity of the sale or the purchaser's liability thereunder, but shall entitle, but not require, the Plaintiff Planet Home Lending, LLC, to effect said insurance and furnish the policy or evidence thereof to the Commissioner if it so desires, and the premium thereon or the proper portion thereof shall be charged to the purchaser as purchaser's costs.

The aforesaid property shall be sold free and clear of all liens and encumbrances, except the following:
a. All unpaid state, county and city real estate taxes for the year 2025;
b. Easements, restrictions, and stipulations of record;
c. Assessments for public improvements levied against the property; and,
d. Any facts which an inspection and/or accurate survey of the property may disclose.
For further information, see the Final Judgment and Order of Sale and pleadings of record in the Office of the Circuit Court of Carroll County.

/s/ Jake A. Thompson
JAKE A. THOMPSON
MASTER COMMISSIONER
CARROLL CIRCUIT COURT

LEGAL NOTICE

COMMONWEALTH OF KENTUCKY
UNIFIED COURT OF JUSTICE
CARROLL CIRCUIT COURT

Civil Action No. 11-CI-00033
CITY OF CARROLLTON PLAINTIFF
VS. NOTICE OF COMMISSIONER'S SALE
Electronically Filed DEFENDANTS

CLERENCE BROWN DEFENDANTS
MARTHA BROWN
UNKNOWN SPOUSE OF MARTHA BROWN

*** **

By virtue of a Judgment and Order of Sale entered in the Carroll Circuit Court on the 9th day of June, 2025, and subsequent Order entered October 6, 2025, I will sell at public auction on the front steps (south door facing Highland Avenue) of the Carroll County Courthouse, 440 Main Street, Carrollton, Kentucky, the property described herein located in Carroll County, Kentucky, on FRIDAY, NOVEMBER 7, 2025, at the hour of 9:00 a.m., prevailing time, and more particularly described as follows:
Property address: 317 Sycamore Street, Carrollton, KY 41008

Map ID #: C1-19-05&06
Being the same property conveyed to Clarence Brown and Martha Brown, husband and wife, from Gary Rosell and Rosalie Rosell, husband and wife, and Lucille Rosell, unmarried, by Deed dated March 25, 1996, of record in Deed Book 126, Page 552, in the Office of the Carroll County Court Clerk.

THERE IS NO MOBILE HOME, DOUBLEWIDE AND/OR MANUFACTURED HOME INCLUDED IN THIS SALE.

The amount of money to be raised by this sale is the sum of \$389.78, with accrued interest in the amount of \$822.44, as of January 29, 2025, and with interest continuing to accrue from January 29, 2025, at the rate of \$0.13 per day until fully paid, together with administrative fees of \$115.00, prelitigation attorneys fees of \$311.75, litigation attorneys fees of \$2,988.80 and court costs of \$1,094.76, and a credit of \$301.00 paid by the Defendant, for a total of \$5,421.53.

The real estate shall be sold on the terms of ten (10%) percent cash at the time of the sale, except that said deposit shall be waived if the Plaintiff is the successful bidder at the sale, and the balance on a credit of thirty (30) days bearing interest at the rate the judgment bears per annum from date of sale. When the purchase price is paid in full, the deed will be delivered to the purchaser. It is further provided that the property sold includes insurable improvements and the successful bidder at said sale shall, at bidder's own expense, carry fire and extended insurance coverage on said improvements from the date of sale until the purchase price is fully paid, to the extent of the Court appraised value of said improvements or the unpaid balance of the purchase price whichever is less, as a minimum, with a loss payable clause to the Commissioner of the Carroll Circuit Court or the Plaintiff herein. Failure of the purchaser to effect such insurance shall not affect the validity of the sale or the purchaser's liability thereunder, but shall entitle, but not require, the Counterclaimant/Cross Claimant, US Bank as C/F Sass Muni V Dtr, to effect said insurance and furnish the policy or evidence thereof to the Commissioner if it so desires, and the premium thereon or the proper portion thereof shall be charged to the purchaser as purchaser's costs.

The aforesaid property shall be sold free and clear of all liens and encumbrances, except the following:

- a. All unpaid state, county and city real estate taxes for the year 2025;
- b. Easements, restrictions, and stipulations of record;
- c. Assessments for public improvements levied against the property; and,
- d. Any facts which an inspection and/or accurate survey of the property may disclose.

For further information, see the Final Judgment and Order of Sale and pleadings of record in the Office of the Circuit Court of Carroll County.

/s/ Jake A. Thompson
JAKE A. THOMPSON
MASTER COMMISSIONER
CARROLL CIRCUIT COURT

Kenneth Howard Estate Auction

Antiques, Guns & Tools

Saturday, October 25
at 10 am

1705 Squiresville Rd.
Owenton, KY 40359

In-Person with Restrooms & Food

Complete List
@Auctionzip.com, 50731



Henry D. Morrow Jr., Auctioneer
502-229-1717