# How to stay protected during the holiday season



Financial Focus

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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 increasing. 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 2024 than ever before.

**Types of Holiday Scams:**

There are six specific holiday scams to be aware of this holiday season:

• Package Delivery Scams - Receiving a text message or email about a package that will be delivered to your address that includes a tracking link, urging you to update your delivery/payment preferences and track the package.

• Missed Package Scams - When a bad actor leaves a fake note at your door claiming you were not home to obtain a package. It may say you must go online and enter sensitive information to get the package back.

• Gift Card Scams - A bad actor will request a gift card via phone call, email, text, etc. and instruct you to read the numbers to them. They might pretend to be a charity or family member.

• Social Media Scams - Any holiday promotions, social media contests, vouchers, coupons, or gift cards that you could earn for completing a social media survey could try to take sensitive information or have malicious intentions.

• Non-Delivery & Non-Payment Scams - Non-Delivery scam: A consumer will purchase a specific product or service online but never receive what they paid for. Non-Payment scam: A seller will have a confirmed order and ship out their goods but never receive a payment in return.

• Email Scams - Bad actors will frequently use email scams to trick you into visiting malicious websites. These websites may look similar to their legitimate counterparts, so it's important to be cautious when visiting websites using links provided in emails.

**Tips for Protecting Yourself During the Holiday Season:**

When shopping for or selling products online this holiday season, keep these four tips in mind to prevent potential scams.

Look for red flags to identity scams.

• Never click a link or open an attachment from any unknown sources.

• If a deal appears too good to be true, it probably is.

• Be wary of urgent offers/requests.

Only visit trusted websites.

• Only visit websites with https and a lock symbol in the URL.

• Avoid visiting websites through targeted or sponsored ads, instead search for the brand or site directly.

• Duplicate websites are created to mimic well-known companies, thoroughly review the website before making any purchases, paying extra attention to websites with words like "discount" or "Black Friday" in the URL

• If you're unsure if an interaction is legitimate, contact the company directly.

Donate to reputable charities or organizations that you trust.

• Do thorough research before completing any donations.

• Be suspicious of newly formed charities.

**Protect your accounts:**

• If possible, make purchases with credit cards or use third-party payment methods like Apple Pay and PayPal.

• Add purchase alerts to your accounts to monitor for unauthorized transactions.

• Enable transaction limits, restrict international purchases, or require verification for online transactions.

• Avoid using public Wi-Fi without a VPN or a mobile hotspot.

• Enable multi-factor authentication to add an additional layer of protection to your accounts.

What to Do if You Are a Victim of Holiday Scams

If you or someone you know has fallen victim to a holiday scam, ensure that all communication with the scammer is halted. If the scammer obtained any sensitive information such as your Social Security number, contact the credit bureaus, and the Social Security Administration. If they have compromised any banking information, contact the financial institution as soon as possible so that they can assist with the situation.

If you are a victim of fraud, please contact your LPL Financial advisor.

If you would like to report a case of a holiday scam to the FBI Internet Crime Complaint Center, please use this link: https://www.ic3.gov/.

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Photo Submitted

## Harrodsburg Rotary Club Learns About Hooves of Hope

The Harrodsburg Rotary Club speaker on Wednesday, Nov. 18, was Mercer County Judge Executive Sarah Steele. Pictured left to right: Rotarian Ted Dean and Steele.

**NOTICE TO BIDDERS**

**Anderson-Dean Community Park**
**LED Lighting Replacement**

The Harrodsburg-Mercer County Tourist Commission is now accepting bids for the replacement of existing lighting with LED lighting at Anderson-Dean Community Park in Harrodsburg, Kentucky.

Interested contractors may request additional information regarding the project by **emailing chaseblainadcp@gmail.com**.

All bids must be received by **Friday, December 4, 2026, by 5:00 p.m.**

Bids may be submitted by email to **chaseblainadcp@gmail.com** or delivered in person to:

**Harrodsburg-Mercer County Tourist Commission**
488 Price Avenue
Harrodsburg, KY 40330

The Harrodsburg-Mercer County Tourist Commission reserves the right to reject any or all bids and to accept the bid deemed to be in the best interest of the Commission.

**LEGAL NOTICE**

Notice is hereby given to the Unknown Spouse of Glenn S. Sanders, you are hereby notified of a legal action regarding the Estate of Clara Dianne Sanders, a foreclosure action, filed in the Mercer County Circuit Court, Case No. 26-CI-00363, namely Bluegrass Tax Services v. Estate of Clara Dianne Sanders, et al.

The nature of the action is a foreclosure on the real property located at 316 Barr Street, Harrodsburg, Mercer County, Kentucky, and more accurately described as follows:

Being Lot 28, of Block B, Beaumont Park Subdivision, Harrodsburg, Kentucky, shown as to location and dimensions on a plat thereof recorded in D.B. 93, page 26 and P.B. 1, page 49, Mercer County Records.

This being the same property conveyed to William F. Sanders and Mary E. Sanders, with right of survivorship, by Deed of Conveyance from Ervin Yoder being dated the 22nd day of April, 1983, recorded in Deed Book 209, page 131. The said William F. Sanders died in 1991. All records are in the office of the Mercer County Court Clerk.

You are required to file an answer or other responsive pleading with the Clerk of the Mercer County Circuit Court by December 15, 2026. A copy of the complaint may be obtained at the Mercer County Circuit Court, 224 South Main Street, Harrodsburg, Kentucky 40330, or by contacting my office at (859) 734-2185.

If you fail to file and serve a timely answer or other responsive pleading, judgment by default may be entered against you for the relief requested in the complaint.

Elisabeth Allender
Warning Order Attorney
122 Mooreland Avenue
Harrodsburg, Kentucky 40330

# Winter prep starts before the temperature drops

Fall is a busy season with students returning to school, leaves beginning to change color, and football in full swing. Before long, Thanksgiving gatherings and holiday decorating will be underway as families and friends come together to celebrate the holiday season. As calendars fill up, now is the time to remember that winter prep starts before the temperature drops – and Atmos Energy has the Winter Warm-Up Checklist to help you keep your home safe, comfortable, and energy-efficient all winter long.

Atmos Energy is committed to delivering safe, reliable, and efficient natural gas service so that your family can stay safe and comfortable throughout the winter heating season. We work year-round to prepare for winter by inspecting Atmos Energy-owned pipelines, equipment, and facilities. We continue system modernization and fortification projects across our service territory to support growth and boost capacity. We also establish the year's natural gas supply plan and bolster gas storage inventory for winter demand, and we confirm employee staffing levels and training requirements for winter tasks. All of this preparation keeps us prepared to safely deliver reliable natural gas service to our valued customers.

Natural gas safety is a partnership. Atmos Energy encourages all customers to review the Winter Warm-Up Checklist to prepare your household for winter.

**Winter Warm-Up Checklist**

• Confirm your natural gas service is active.

• If your natural gas account lapsed for any reason and you need to reconnect service, contact Atmos Energy now to schedule an appointment – before cold weather sets in. Our customer service team is available at 888.286.6700, Monday through Friday from 7 a.m. to 6 p.m. Central time, or visit the Account Center anytime.

• Activate text alerts.

• Receive important text updates about your natural gas service. Sign up in the Account Center under Notification Preferences.

• Save money and energy.

• Even though natural gas is about three times more affordable than electricity, increased usage during periods of extreme cold will lead to higher bills. When the temperature plunges, consider implementing energy-saving tips, where safe to do so.

• To help keep your bills more predictable, sign up for Budget Billing. This free plan provides you with a more predictable amount due every month, helping you better manage your monthly household budget.

• Follow winter safety tips.

• Inspect your natural gas piping and appliances. You are responsible for any natural gas piping on your property from our gas meter to your house or business. As the owner of your home's gas piping and appliances, it is your responsibility to schedule regular inspections and maintenance.

• To help keep your home safe and improve energy efficiency, always operate and maintain your natural gas appliances according to the manufacturer's instructions.

• Make sure smoke detectors and carbon monoxide (CO) alarms are in working condition.

• Make sure that snow and ice from your roof does not land on or bury your gas meter.

• Find these and more winter safety tips on our website.

When the forecast calls for extreme cold to arrive, Atmos Energy will closely monitor the weather and deploy appropriate personnel across our system. We will communicate regularly with customers and communities before, during, and after extreme weather events. After signing up for text alerts, follow us on Facebook, X, Instagram, and visit our website at atmosenergy.com for continued safety and weather preparedness information.

Smell gas, act fast. If you suspect a natural gas leak, leave the area immediately! From a safe distance call 911 and Atmos Energy's 24-hour toll-free emergency number at 866.322.8667.

Atmos Energy Corporation, a natural gas-only distributor, is an S&P 500 company headquartered in Dallas. We safely deliver reliable, affordable, efficient and abundant natural gas to more than 3 million distribution customers in over 1,400 communities across eight states located primarily in the South. As part of our vision to be the safest provider of natural gas services, we are modernizing our business and infrastructure while continuing to invest in safety, innovation, environmental sustainability and our communities. Atmos Energy manages proprietary pipeline and storage assets, including one of the largest intrastate natural gas pipeline systems in Texas. Find us online at atmosenergy.com, Facebook, X, and Instagram.

PUBLIC NOTICE

LEGAL NOTICE

TO: THE UNKNOWN HEIRS, UNKNOWN DEVISEES, UNKNOWN LEGATEES, UNKNOWN DISTRIBUTEES, UNKNOWN TRANSFEREES, AND UNKNOWN ASSIGNS OF THE FOLLOWING INDIVIDUALS:

SHIRLEY WETHINGTON AKA SHIRLEY WETHINGTON BYERS; UNKNOWN SPOUSE OF SHIRLEY WETHINGTON AKA SHIRLEY WETHINGTON BYERS; UNKNOWN SPOUSE OF LENORE GRAY; UNKNOWN SPOUSE OF STEPHANIE BYERS; UNKNOWN OCCUPANTS OF 637 GREENBRIAR DRIVE, AND ANY AND ALL PERSONS CLAIMING ANY RIGHT, TITLE OR INTEREST IN OR LIEN UPON ANY OF THE LAND DESCRIBED HEREIN BEING ALL OF LOT TWENTY-ONE (21), BLOCK D, UNIT 1-B OF GREEN ACRES SUBDIVISION, SHOWN AS TO LOCATION AND DIMENTIONS ON A PLAT THEREOF RECORDED IN PLAT BOOK 2, PAGE 288. MERCER COUNTY RECORDS, TO WHICH REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION, AND GENERALLY ALL PERSONS WHOM IT MAY CONCERN

Please be advised that the undersigned has been appointed as your Warning Order Attorney in Mercer Circuit Court, Case Number 26-CI-00370, styled as Greenriver Investments, LLC. v. Lenore Gray, Stephanie Byers, REX Tax Liens, LLC, Commonwealth of Kentucky Workforce Development Cabinet, EX REL Office of Unemployment Insurance, City of Harrodsburg, Commonwealth of Kentucky County of Mercer, Unknown Defendants, and any and all persons claiming any right, title or Interest in or lien upon any of the land described herein being all of Lot Twenty-One (21), Block D, Unit 1-B of Green Acres Subdivision, shown as to location and dimensions on a plat thereof recorded in Plat Book 2, Page 288. Mercer County Records, to which reference is made for a more particular description. This action concerns the Complaint for Foreclosure.

The Warning Order Attorney must file a report not later than 50 days from its appointment. If there is any reason why the relief requested should not be granted, then you should advise the Warning Order Attorney so an assertation of the same as a defense can be made.

Further, if the person to whom this legal notice is addressed is deceased, an infant, a prisoner, incompetent or disabled, a member of the Armed Forces of the United States, or under any other legal disability or immunity, then the Warning Order Attorney should be advised of the same so that it may act as Guardian ad Litem to defend and protect the interest of such person.

Be advised that I am not your private legal counsel. I have been appointed by the Court for the sole purpose of warning you of this pending case. In the event you obtain legal counsel or act as your own attorney, then you should file a responsive pleading to this action, which sets forth any defense and/or denials. Otherwise, judgment may be entered against you for all relief requested. Any responsive pleading should be filed with the Mercer Circuit Court, Ms. Jennifer Edwards, Mercer County Judicial Center, 224 S. Main Street, Harrodsburg, Kentucky 40330.

Hon. Christopher J. Tucker
Sheehan, Barnett, Dean, Pennington,
Dexter & Tucker, P.S.C
114 South Fourth Street
Danville, KY 40422
Telephone: 859-236-2641

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26-CI-00370

Santa Letters
Send letters to the Harrodsburg Herald
DEADLINE
DECEMBER 11