

AG continues battle against robocalls

Tom Latek
Kentucky Today

FRANKFORT, Ky. (KT) – Kentucky Attorney General Russell Coleman announced on Friday the latest in his continuing effort to protect Kentuckians from illegal and bothersome robocalls.

Coleman has joined 49 other attorneys general who are pushing the Federal Communications Commission (FCC) to strengthen its requirements to help prevent scammers from using the U.S. phone network to make illegal robocalls.

“Robocalls aren’t just annoying; they disrupt our daily lives, invade our privacy, and can put our most vulnerable people at risk of scams and fraud,” Coleman said. “We’re taking additional steps to protect Kentuckians and make sure they can answer the phone without fear of being deceived.”

Last year, Americans received more than 29.6 billion scam robocalls and texts and lost nearly \$2 billion to these scams. According to Robocall Index, 380.6 million robocalls have been placed to Kentucky residents so far this year.

The FCC requires all voice service providers to take reasonable measures to vet the phone companies that originate and route calls. However, some voice service providers have failed to do so. The AGs are asking the agency to act to better protect consumers:

They want the FCC to demand that voice service providers collect more detailed—and verified—information from their upstream provider customers and refuse or end service to upstream providers that aren’t following the law.

The FCC should require upstream provider monitoring more regularly to help prevent bad actors from operating unchecked.

Strengthen STIR/SHAKEN protections. That’s a framework to ensure a caller is placing calls from phone numbers that are not being spoofed. The attorneys general want these rules more strictly enforced.

The attorneys general ask that any rules to help cut down on illegal robocalls should be implemented as soon as possible. They also support base penalties for providers that don’t meet upstream provider monitoring requirements or violate STIR/SHAKEN.

Coleman is part of the Anti-Robocall Multistate Litigation Task Force, which launched Operation Robocall Roundup in 2025. Following their action, the FCC recently issued an order to six companies, ordering them to fix their robocall protection issues or risk losing the ability to route any calls across the U.S. telephone network.

Quinn Simple Scenes: Goldilocks and the bears

By Rix Quinn

What’s the real meaning of the fairy tale about Goldilocks?

To be frank (although Frank is not my name), “Goldilocks and the Three Bears” is more confusing than a stop sign on a roller coaster track.

First, you gotta accept that a bear family owns a fancy two-story deep in the woods. These beasts wake one morning, choose porridge instead of other animals, then go for a walk while it cools.

Obviously, rich bears buy quality products like silver claw clips, and expensive fur shampoos. So, why would they leave an unlocked door to tempt intruders?

In walks Goldilocks, possibly a destructive truant with great curiously, a huge appetite, and some sort of sleep deprivation.

First, she samples some mismatched chairs. She finds one too hard, one too soft, and the third just right...so she breaks it. What is that about?

Next, she tastes the first porridge, and finds it too hot. The second bowl’s too cold. Why? Who cooked this stuff, anyway?

But the third bowl’s just right, so she devours it faster than a hyperactive cannibal gulps ladyfingers at a tea party.

Bloated and sluggish, she wanders upstairs. She tries Mom’s and Pop’s twin beds, then passes out

in Junior’s bunk.

About this time, the bears return. They find her asleep, shake her awake, and scare heck out of her. She races out. The bears forget to get a name and address, so they can send a bill for the busted furniture.

This story is too scary for me, because I fear any beast who considers me part of a food group.

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Mortgage rates climb for 5th straight week, pushing average rate on a 30-year home loan above 7%

The average long-term U.S. mortgage rate rose this week above 7% for the first time since January 2025, the latest affordability setback for prospective homebuyers following a five-week run of rate increases

Alex Veiga
The Associated Press

The average long-term U.S. mortgage rate rose this week above 7% for the first time since January 2025, the latest affordability setback for prospective homebuyers following a five-week run of rate increases.

The weekly average rate on a 30-year fixed-rate home loan rose to 7.03% from 6.95% last week, mortgage buyer Freddie Mac said Thursday. One year ago, the average rate was 6.30%.

The average rate is now the highest it’s been since Jan. 16, 2025, when it was at 7.04%.

Borrowing costs on 15-year fixed-rate mortgages, often sought by borrowers refinancing a home loan, also rose this week. That average rate increased to 6.42% from 6.26% last week. A year ago, it was at 5.49%.

Higher mortgage rates can add hundreds of dollars a month to borrowers’ costs, limiting homebuyers’

purchasing power. As rates rise, that can also lead prospective home shoppers to delay buying.

The housing market has been stuck in a rut this year in large part because of rising borrowing costs. Mortgage rates have continued to march higher in the months since the U.S. and Israel attacked Iran in late February.

Mortgage rates are influenced by inflation, Federal Reserve policy and bond-market investors’ expectations for the economy, among other factors. They generally follow the trajectory of the 10-year Treasury yield, which lenders use as a guide to pricing home loans.

Expectations of higher inflation amid surging oil prices have pushed up the 10-year Treasury yield, which was at 3.97% in late February, before the war began. It surged to 5.17% in midday trading on the bond market Thursday. That’s put its roughly back to where it was in 2007.

Looking back to September 28, 2018

Written by Jonathan Wright

The following information was entered into the Sept. 28, 2018, edition of The Ledger Independent:

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A tour through new elementary school in progress

VANCEBURG — The wait for students and teachers alike is becoming shorter and shorter, as construction crews continue to work on the new elementary school in Lewis County.

With less than a year until the new Lewis County Central Elementary School will be complete for children grades pre kindergarten-sixth to begin their classes,

Superintendent Jamie Weddington highlighted many of the features the new school will provide to the kids.

According to Weddington, the old Central Elementary, the school this current project will replace, was built around the 1930s, and received a number of expansions over time. With the current school having aged to such an extent, the decision to build a new facility was made.

“We’ve got upgrades to the HVAC system, also upgrades to the technology, to the lighting, to all of those aspects from a building that part of it was wired back in in the 1930s” Weddington said, referring to the improve-

ments to be added to the new school

Once finished, the new school will contain three classrooms for each grade, including pre-school and two FMD special education rooms which will serve the entire school district for elementary school students. An art room, library and media center, enrichment room and science lab will also be included.

Classrooms will be divided between two floors and a third floor mezzanine. An elevator will be installed for those who are disabled as well as for general use.

“One of the unique features that it does have is that there will be a ‘social staircase,’” Weddington said, “and it’s kind of modeled from the new UK student center.”

Weddington said he has learned quite a bit



Photo featured in The Ledger Independent

Exterior view of the new elementary school.

from the experience of overseeing construction of the facility, especially about unusually specific construction regulations.

“The art room in an elementary school is supposed to be in a north, south facing classroom, now we had to apply for the waiver, because there are no north, south facing classrooms in this entire building — they’re all facing east and west because of the restrictions on the land.”

Weddington said among the workers on the construction project, around 11-12 of them at any given time are members of the community.

Josh White, one of the construction workers for the project has lived in Lewis County his whole life. His daughter, Carly White, will be attending the fifth grade at the new school once it is completed.

“She’s going to be excited,” White said. “We’re excited to see her come in here and it’s going to broaden a lot of stuff for her.”

White says it is a great feeling working on on a project for his community

that will serve and bridge generations to come.

“It’s almost like a sense of pride, in a way. To say you had something to do with, especially since I grew up here. I’ve got 30-40 years here in Lewis County, and to say you helped work along the new school that’s going to become something probably for grandchildren is great.”

Weddington says the response among elementary school teachers is a mixture of excitement and anticipation for the finished product. Kala Switzer, third grade teacher at Central Elementary took a tour of the new school in progress, and what she saw was nothing short of a marked improvement.

“It’s going to be so much larger, it’s so much better laid out — it’s going to make the building flow so much better,” Switzer said

Switzer has seen the progress of the school’s construction since the day workers began breaking ground, as she could see the building take from from the window of her classroom.

“We’ll be able to lay out such better groups and make the flow for our classes where we travel,” she said. “Where I have math, we can lay out our classrooms, and they’re going to flow so much better.”

According to Principal Stacy Kidwell, even the students are excited to begin classes in the new building.

“They’ve been very excited,” she said. “We were able to take all of our students over to the ground-breaking, since it’s right in our back door, and Trace Construction got them all construction hats and they were all so excited. Some were disappointed because they thought we were actually going to start working on the building that day.”

Kidwell says the greatest part about waiting for the construction project to finish was being able to see the progress right across from the old school. The kids, she added, also better appreciate the progress as opposed to looking at an image of what it will look like.

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