

Tips To Protect Your Financial Information

Identity theft is a very real threat in the digital age. While it once was complicated for criminals to collect personal data, such as identification numbers, emails, phone numbers, and more, the connectivity the internet offers can sometimes make stealing information as easy as clicking a button.

In 2024, the Federal Trade Commission fielded more than 1.1 million reports of identity theft. Credit card fraud was the most common crime. Also, 2024 saw the largest data breaches in history, impacting billions of users and subjecting customers to the potential of having personal data exposed and ultimately exploited.

Although there is no fool-proof way to keep personal and financial data safe, people can take several steps to safeguard their information.

- Use strong, unique passwords. Have several different and complex passwords for each online account to prevent a compromised password from providing access to all of the accounts. People can use a password manager to help create and store these



unique passwords. The U.S. Cybersecurity & Infrastructure Security Agency says that strong passwords should be at least 16 characters; feature a random string of mixed-case letters, numbers and symbols; or comprised of a memorable phrase of four to seven unrelated words, known as a passphrase.

- Use two-factor authentication. Enable two-factor authentication (2FA) on all accounts to add an extra layer of security. This second

form of verification often comes by the way of a texted or emailed code that must be entered to log into an account.

- Consider extra security for your credit report. Individuals can contact the three major credit bureaus and bolster their credit-related security. A fraud alert tells businesses to check with the person before opening a new account to verify if it is really him or her. An initial fraud alert or active duty fraud

alert expires in a year, while an extended fraud alert lasts seven years, but requires an FTC identity theft report. A credit freeze is a greater measure of security that keeps others from getting into the credit report at all (with a fraud alert the credit report can still be accessed). That means no one can open a new credit account while the freeze is in place. It must be lifted each time a person wants to open a new account.

- Protect your identifi-

cation numbers. Individuals should not carry a Social Security card in a wallet or give out their Social Security Number (Social Insurance Number in Canada) unnecessarily.

- Exercise caution on the phone and when answering emails. Scammers can mislead others by using seemingly legitimate phone numbers or email addresses to solicit information. Always verify the validity of requests before sharing personal information.

- Regularly check accounts. People should double-check all financial accounts periodically for suspicious transactions. Each year individuals are able to request and check a free credit report from Experian, TransUnion and Equifax.

- Use a secured internet connection. To reduce the risk of data being stolen, only review financial information when utilizing a secured (password locked) internet network.

Taking strides to protect personal data is important to safeguard one's financial security.

Mother's Old Chair

By Van Yandell

Galatians 6: 9 "And let us not be weary in well doing: for in due season we shall reap, if we faint not."

Mother bought a pair of yard chairs in the 1950's. Steel constructed with a curved one-piece leg assembly, those chairs were to be cherished for years to come.

The bodies they supported in comfort and conversation for those years are too numerous to count or to even try to imagine.

Sunday afternoons were special. Friends or relatives would come over (or Mom and Dad would go visiting). I was forced to go along on those visits because they couldn't trust me to stay out of trouble.

Many of the residents of our little western Kentucky town believed in demons. I'll not go into the details of why!

Sitting in those metal chairs was not thought of as anything special but if some of their occupants had known how long the chairs would outlive them, panic would have erupted.

Mother was much prouder of those chairs than me, simply be-

cause she realized they would be in her presence much longer; or perhaps because they would always be where she could see them.

A few years ago one of the chairs collapsed and the other, yesterday. They lasted over seventy years and my first thought was, "They don't make them the way they used to."

Being a former industrial arts teacher and carpenter, you might know I have many tools. Actually, some belonged to my dad and are also very old. Wrenches of various kinds, hammers, pliers and measuring tools, they are in better shape than newly produced ones.

When using any of those tools the same thought crosses my mind: "They don't make them the way they used to."

I'm thinking they don't make mothers like they used to either. Of course many would argue that thought and that's okay. If you don't think your mother was the grandest woman in the world, we need to have a little talk.

Mom put up with a

lot out of me. I was a free spirit part of the time and the town dog at other times. In the summers and many times on school days, when leaving home she never knew where I'd end up and apparently didn't worry much. She really became suspicious when I took my fishing rod to school.

A lot of time was spent over at the "horse lot" pond fishing. On Saturdays we all met at the ball park and played baseball even in the winter.

Some of the things we did would make mothers of today cringe and in some cases pass out. Drinking out of a water hose, swimming (unclothed) in a farm pond and exploring a few local caves were activities I failed to share with Mom.

But she hung in there with me and Dad. I'm sure her nerves were shredded to a frazzle and what kept her heart from exploding had to be based on God wanting her to live a little longer.

She tried to inspire me to make good grades in school but that kind of thing didn't appeal to me. I was probably her greatest gift from God and her greatest disappointment at times all rolled into one.

Mom thought the church was where I needed to be on Sunday mornings. That was non-negotiable! Arguing or begging didn't work with her and if I tried, daddy got into the discussion and preferably (on my part) it was best for that not to happen.

As most Americans, I have a lot to be thankful for. At the top of the list is that I was born into a Christian home with parents that were adamant about my up-bringing and Christian teaching was at the center of their beliefs.

Somewhere during the early years I was taught John 3: 16. "For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life."

Being forced to go to Sunday School as a youngster probable caused my teachers and of course mom, more heartache than I prefer to think about.

I always had lots of questions. When I asked "Why didn't the whale digest Jonah or why didn't he smother in the belly of the whale for three days?" trouble was on the horizon. I will take credit for enhancing their prayer lives.

As the years passed, the Christian teachings by Mother and Dad made their desired impact. I became a firm believer in Jesus Christ as the one true Creator God (John 1: 1-3), and that belief intensified into an adamant compulsion to tell others about our Jesus.

Many Christians in old age will tell, we are not the same person we were at ten years old, or twenty or thirty. We change! We evolve and we learn.

As the years have passed, I realize and many others will probably agree, good or bad, our moms and dads made us who and what we are.

The Christian teaching of eternal security (John 10: 28-30), by our belief is supported by Biblical evidence specifically the information God gave in the Bible no mere mortal could have known 2000 to 3000 years ago.

We must always teach that eternal salvation is attained by a faith based belief (Ephesians 2: 8) in Christ Jesus crucified (Matthew 27: 35) for the remission of sin (1 John 1: 9), resurrected (Matthew 28: 6) and ascended alive in to Heaven (Acts 1: 9).

Van Yandell is a retired Industrial Arts teacher, an ordained gospel evangelist and commissioned missionary. His email is vmy3451@gmail.com

PUBLIC NOTICE

INVITATION TO BID FARM LAND LEASE

By West Kentucky Regional Industrial Development Authority, Inc., d/b/a Four Star Industrial Park, the Authority hereby solicits written sealed bids for an agricultural lease covering parcels of real property located in Henderson and Webster Counties, Kentucky, commonly referred to as the Four Star Industrial Park.

Sealed bids should be submitted and received by the West Kentucky Regional Industrial Development Authority, Inc., c/o Henderson Economic Development, Attention: Missy Vanderpool 207 N. Elm Street, Henderson, Kentucky 42420, by Wednesday, March 25, 2026, at 12:00 p.m.

The lease shall be a two-year agricultural lease, with all crops to be removed by December 31, on each of the years 2026 and 2027. The agreement is also contingent upon appropriate maintenance and upkeep of property. Please contact 270-854-9455 Missy Vanderpool, missy@hendersonkyedc.com for a map of the available acreage and planting requirements of approximately 105 acres. The sealed bids should be submitted as cash rent only on a per acre basis, separately itemized for each parcel. The lease shall include the option to renew for one additional one-year terms upon the mutual agreement of the parties.

The successful bidder will be notified by the Authority after the opening of the bids. The Authority retains the right to reject any and all bids.

Contractors shall provide the name of the firm, and a name, telephone number, and address of a contact person, and an address and telephone number for three (3) governmental or commercial accounts presently serviced by the contractor. Contractors should be able to supply WKRIDA with a copy of their liability insurance as well as naming West Kentucky Regional Industrial Development Authority as the additional insured.

-- PUBLIC NOTICE --

ORDINANCE 31.37 ORDINANCE RELATING TO CITY ATTORNEY

WHEREAS, the City Commission has determined that it is fair and equitable to review the annual salary of the City Attorney on a regular basis;

WHEREAS, due to the aforementioned fact, it has become necessary to amend the existing Ordinance to as described herein;

NOW, THEREFORE, BE IT ORDAINED by the City of Dixon, Kentucky, acting by and through its Commission, as follows:

\$31.37 CITY ATTORNEY

(D) Compensation. The annual salary for the City Attorney shall be foEed at \$1800.00 in the amount established by the City Commission annually. In addition to the salary fixed for City Attorney, the City Attorney shall receive additional compensation as an independent contractor for all extraordinary services, including appearances in legal actions and administrative proceedings and hearings involving the city, municipal bond issues, real estate acquisitions and dispositions, and other matters beyond the scope of usual legal counsel to the city or requiring an unusual amount of time. For such extraordinary services, the City Attorney shall be paid reasonable fees commensurate with the amount and value of time devoted thereto, based upon charges made by other attorneys for comparable legal services.

If any section, subsection, sentence, clause, phrase, or portion of this ordinance is for any reason held invalid or unconstitutional by any Court of competent jurisdiction, such portion shall be deemed a separate, distinct, and independent provision, and such holdings shall not affect the validity of the remaining portions of Ordinance.

All ordinances or parts of ordinances in conflict herewith, are, to the extent of such conflict, hereby repealed.

First Reading of Amendment February 9, 2026
Second reading of Amendment March 9, 2026
Date of publication March 18, 2026

Read and approved on this the 9th day of March 2026
TERRY WEBB, Mayor
City of Dixon

Commissioner Mande O'Leary Aye
Commissioner Randy Norman Aye
Commissioner Robert Brown Aye
Commissioner Peggy Poole Aye

ATTEST:
BARBARA GOFF, City Clerk

PUBLIC NOTICE

Nathanael Blake, 475 KY 132-West, Dixon, KY was appointed Administrator of the Estate of Ronald Wayne Blake, Sr., who died intestate, a resident of 328 U.S. 41-A, North, Dixon, KY on May 8, 2025. Date of qualification February 3, 2026. Lindsay Durbin, Dietz, Shields, Freeburger & Durbin, LLC, P.O. Box 201 First Street, Henderson, KY 42419. Inventory due April 7, 2026. Settlement due February 8, 2028. All claims must be filed within six months of appointment.

Nathanael Blake, 475 KY 132-West, Dixon, KY was appointed Administrator of the Estate of Brenda Joyce Blake, who died intestate, a resident of 328 U.S. 41-A, North, Dixon, KY on November 21, 2025. Date of qualification February 3, 2026. Lindsay Durbin, Dietz, Shields, Freeburger & Durbin, LLC, P.O. Box 201 First Street, Henderson, KY 42419. Inventory due April 7, 2026. Settlement due February 8, 2028. All claims must be filed within six months of appointment.

Eva Jane Ed2ards, 1294 State Route 270-West, Clay, KY and Vicki Lane Rubenacker, 3164 U.S. 41-A, South, Dixon, KY were appointed co-Personal Representatives of the Estate of Billy L. Blankenship, who died testate, a resident of Webster County, KY on January 3, 2026. Date of qualification February 3, 2026. Lara R. Hunt, Hunt & Greene, PSC, Attorneys-at-Law, 123 East Center Street, Madisonville, KY 42431. Inventory due April 7, 2026. Settlement due February 8, 2028. All claims must be filed within six months of appointment.

Lori McDonald, 120 North Bob-O-Link Run, Henderson, KY was appointed Executrix of the Estate of Bronnie Parsons, who died testate, a resident of 500 U.S. 41-A, Providence, KY on December 8, 2025. Date of qualification February 10, 2026. Marc Wells, P.O. Box 644, 209 West Main Street, Princeton, KY 42445. Inventory due April 14, 2026. Settlement due February 15, 2028. All claims must be filed within six months of appointment.

Bryan Keith Vice, 345 Robertson Road, Franklin, KY and Melinda Kaye Vice, 345 Robertson Road, Franklin, KY were appointed co-Executors of the Estate of Sheila Faye Hill, who died testate, a resident of 591 State Route 109-North, Clay, KY on December 15, 2025. Date of qualification February 10, 2026. Cade McGavinn Brown, McGavinn Brown Law Firm, PLLC, P.O. Box 18, Franklin, KY 42135. Inventory due April 14, 2026. Settlement due February 15, 2028. All claims must be filed within six months of appointment.

Danielle Kromer, 2390 U.S. 41-A, South, Providence, KY, Danny Higgs, 1796 Oak Heights-Jonesstand Road, Dixon, KY, and Ricky Higgs, 346 Oak Heights-Jonesstand Road, Dixon, KY were appointed Administrators of the Estate of Dioka Sue Higgs, who died testate, a resident of 1914 State Route 1191, Sebree, KY on November 30, 2025. Inventory due April 21, 2026. Settlement due February 22, 2028. All claims must be filed within six months of appointment.