

Three Metrics That Can Help Gauge Financial Health

Effective money management can help men and women achieve their short- and long-term goals. Wise investment strategies and a commitment to saving for retirement are great ways to manage money over the long haul, but it's important to seek ways to do so in the short-term as well.

Monitoring financial health is a short-term strategy that can keep individuals on a path toward long-term security. While various metrics can be looked to as indicators of financial health, adults can keep these three variables in mind as they look to utilize short-

term strategies to ensure their long-term success.

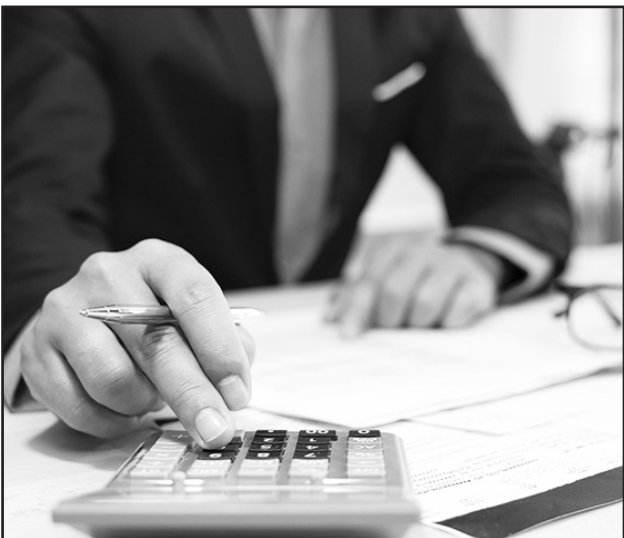
1. Debt-to-income ratio: Debt-to-income ratio can be a good indicator of financial health. The Consumer Financial Protection Bureau defines debt-to-income ratio (DTI) as all your monthly debt payments divided by your monthly gross income. Lenders utilize DTI to determine the creditworthiness of loan applicants, but individuals also can use it as a metric to gauge their financial health. Monthly debt payments include mortgages, auto loans, student loans, and other debt payments, in-

cluding credit cards. Individuals whose debt payments total \$2,000 per month and who earn a gross monthly income of \$6,000 have a 33 percent DTI. The credit experts at Experian suggest a DTI of 35 percent or less is indicative that debt is being handled well, so that's a figure to keep in mind.

2. Savings balances: Savings accounts don't generate as much interest as they did throughout the 1980s and 1990s. According to Nasdaq, savings interest rates climbed as high as 8 percent in the 1980s, but have fallen below 0.25 percent since the financial

crisis of 2008. That's led some to devalue savings, but savings balances can be a good indicator of financial health. A substantial savings account can help individuals avoid taking on debt when costly emergencies and expenses arise unexpectedly, thus helping them keep their DTI in a financially advantageous range.

3. Credit score: Credit score is another strong, and easily accessible, indicator of personal financial health. Individuals can now access their credit scores for free each month through their banks and credit card



providers. Experian notes that credit scores range from 300 to 850, and where a score falls in that range can indicate if a person is managing credit in a healthy or unhealthy way. Experian reports scores 740 and above are very good, while scores between 670 and 739 are considered good. Scores between 300 and 579 are considered poor, while a score between 580 and 669 is considered fair. Scores below 669 indicate there's room to use credit more wisely, which involve

reducing reliance on consumer credit, making payments on time and ensuring payments are more than the monthly minimum.

These three metrics and others can be utilized by individuals looking to gauge their financial health in an effort to realize their short- and long-term goals.

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KSP Post 2 Troopers Recognized

Kentucky State Police Post 2 Troopers Recognized at Annual Awards Ceremony

The Kentucky State Police (KSP) honored 84 troopers, detectives and officers who went above and beyond the call of service in 2025.

The KSP annual Sworn Awards Ceremony highlighted those who are dedicated to protecting Kentucky's 120 counties with a mission of creating a safer commonwealth for future generations.

In 2025, KSP re-

sponded to 532,600 calls for assistance, conducted thousands of wellness checks during dangerous weather conditions, protected children from online predators, secured justice for victims, and assisted local law en-

forcement agencies as needed to promote safety throughout the commonwealth.

"We are proud to recognize two of our employees whose professionalism and commitment reflect the very best of our Post and the Kentucky State Police. Their hard work and service do not go unnoticed, and we are truly grateful for the positive impact they make each and every day," says KSP Post 2 Captain Derek Smith.

Recipients from the Post 2 area include:

* Detective Jacob Stephens was named the 2025 Post 2 Detective of the Year. Detective Stephens is a 10-year veteran of the agency.

* Trooper Tyler Hancock was named the 2025 Post 2 Trooper of the Year. Trooper Hancock is a 2-year veteran of the agency.

KSP is looking to recruit the next generation of law enforcement leaders. Individuals interested in a career of service, leadership and honor are encouraged to apply today at JoinKSP.com.



Detective Jacob Stevens, left, and Trooper Tyler Hancock, right

We Must Learn From History

By Tommy Druen

History tends to remember leaders for the battles they fought or the territories they conquered. We think of Napoleon, Alexander the Great, Genghis Khan. But the Roman Emperor Diocletian is remembered for something far more unusual.

When he became emperor in 284 AD, the empire was teetering on collapse. Decades of political instability and economic decline had left Rome vulnerable to forces both internal and external. Over the next twenty years, Diocletian imposed reforms that restored order and fundamentally reshaped the empire. By any measure, he had become the most powerful man in the known world.

Then, at the age of 62, he did the unthinkable. He voluntarily walked away from it all. In 305 AD, Diocletian abdicated the throne and returned to the Dalmatian coast, where he was born. There he settled into a quieter life. It was an almost unimaginable decision. Roman emperors died in office, often violently. Never had one surrendered power willingly.

Before long, the stability he had built began to fracture. Rivals fought for control. Diocletian's allies pleaded with him to return and restore order. According to the fifth-century Epitome de Caesaribus, he politely declined. "If you could see the cabbages I have planted here

with my own hands," he replied, "you surely would never have thought to request this."

The response is revealing because it exposes how we project ourselves onto others. His allies assumed that what mattered most to them must also matter to him. They could not conceive of someone who had possessed unlimited power genuinely prefer the satisfaction of a peaceful life growing vegetables.

We still make that mistake.

It is easy to assume that our ambitions are universal. We instinctively measure success by the standards that motivate us. If we value career advancement, we wonder why someone would decline a promotion. If we champion a cause, we struggle to understand why another person might not care. If we long to travel the world, we cannot imagine someone perfectly content never leaving home.

Yet, not everyone wants to take the same road on a map. Fulfillment is not found in achieving the same destination. It comes from discovering the route that genuinely fits the person making the journey.

The danger comes when we begin evaluating other people's lives through the lens of our own priorities. We call someone unambitious because they declined an opportunity we would have embraced. We assume another person has settled because they stopped climbing a ladder we

ourselves are eager to ascend. In reality, they may simply be pursuing a different definition of a life well lived.

Perhaps wisdom is not found in convincing everyone to share our aspirations. It lies in recognizing that we've each been created with different gifts and callings. Some are called to lead nations, others to serve neighbors. Some write books that reach millions, while others speak encouragement that changes a single life. A meaningful life should be measured not by how impressive it appears to everyone else, but by whether the person has found their own personal purpose.

That is why Diocletian's decision still resonates seventeen centuries later. His cabbages were never really the point. They simply represented a life he had freely chosen over one the rest of the world considered more important.

There is freedom when you no longer feel compelled to chase someone else's definition of success. There is grace in allowing others to pursue their own without questioning whether they should want what we want. Neither comes easily. Both are worth the struggle.

Not every life is meant to build an empire. Some are meant to cultivate a garden. The measure of either is not found in others' opinions, but in whether a person finds their own achievement.

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PUBLIC NOTICE

Pursuant to 405 KAR 8:010, Section 16(5), the following is a summary of permitting decisions made by the Department for Natural Resources, Division of Mine Permits with respect to applications to conduct surface coal mining and reclamation operations in Webster County

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