Life Insurance Products To Consider

Life insurance is an important component of wealth management and financial planning. Life insurance is designed to lessen the financial burden on loved ones in the event of a policy holder's death. Life insurance typically is cheaper to purchase when someone is young and gets more expensive as a person ages. Health history, life choices (like smoking) and additional factors play key roles in determining the cost of a policy, according to the Office of the Insurance Commissioner of Washington State.

Life insurance policies are not all the same, and generally are categorized as term life insurance and permanent life insurance. With term life insurance, a person gets coverage for a defined length of time. If the insured dies during that time, money is paid to the person's beneficiaries. When the term expires, no money is paid out and the person must get new coverage or go without life insurance. With a permanent life insurance policy, the coverage is lifelong and also includes a "cash value" component that can help with other financial objectives, such as saving for retirement. A deep dive into life insurance can help consumers determine which policy is best for them.

Term life insurance

This type of policy is sold in periods of one, five, 10, 15, 20, 25, or 30 years. Coverage amounts vary and people buy term life insurance for a length long enough to cover their prime working years, according to NerdWallet. This is often the least expensive life insurance product, but if a person outlives the policy, beneficiaries won't receive a payout.

Permanent life insurance

Permanent life insurance is designed to cover a person's entire life. The cash value component grows over time and can be borrowed against to pay for various needs. There are specific types of permanent life insurance.

· Whole life insurance: Whole life insurance will last a person's entire life if premiums are maintained. In general, premiums stay the same and the insured gets the guaranteed rate of return on the policy's cash value. The death benefit also will not change. Premiums are more expensive than term life, so this is best for people who want a basic permanent policy who can afford the higher premiums.

· Universal life insurance: This coverage is cheaper than whole life insurance, but still more expensive than term life. With this type of policy, the insured can raise or lower the amount they pay within the limits of the policy. However, premiums typically increase over time, and individuals may subtract these increased costs against their cash value account component or death benefit. That cash value component grows based on market interest rates, says NerdWallet, and is not guaranteed.

· Variable universal life insurance: This type of insurance allows the cash value component to be invested in stocks, bonds and other investment products. Premiums are flexible, but a higher risk tolerance is necessary. While there is potential for greater growth, there also is the risk that comes with investing these funds, says Guardian.

· Indexed universal life insurance: Balancing risk with reward, an indexed universal life insurance policy can have the cash value growth linked to the performance of a stock market index like the S&P 500. Guardian says these policies use downside protection and upside caps. This means that during a bad market year, the insured's cash value will not decline, but in a good year, the cash value won't grow as much as the index itself. This policy is good for people who want to invest their money but risk little.

· Burial/final expense insurance: This is a very small policy designed to cover the costs of final expenses, but may not qualify for other life insurance. The death benefit is guaranteed but is often limited to between $5,000 and $25,000. Since a medical exam is not needed, it is an option for seniors and those with preexisting conditions.

Individuals can explore various life insurance policy options to provide peace of mind that beneficiaries are provided for in the event of their death.

PUBLIC NOTICE

The Webster County Extension District's most recent audit and adopted budget can be viewed anytime on the Department for Local Government's Public Portal website. If you would like to view our most recent financial statement, please visit us at our home office located at 1118 U.S. Highway 41-A South, Dixon, KY 42409, during our normal office hours of 8:00 a.m. to 4:30 p.m. This ad was paid for by Webster County Extension dollars.

http://kydlgweb.ky.gov/
Per KRS 65A.080(2)

PUBLIC NOTICE

WEBSTER COUNTY AMBULANCE DISTRICT
2026 PROPOSED TAX RATE
PUBLIC HEARING

The Webster County Ambulance Board will hold a public hearing on August 20, 2026, at 3:30 a.m. at the Webster County Courthouse Vault for the purpose of obtaining comments from the public regarding the proposed tax rate.

The tax rate levied last year for Real Property was 0.0640 and produced revenues of $324,666. The Personal Property was .0890 and produced revenues of $21,615. If both rates are set at 0.0640 it will produce revenues for total property in the amount of $355,855. The Webster County Ambulance Board proposes to increase the tax rates by 4% which would make it 0.0640 for 2026.

The Kentucky General Assembly requires that the Webster County Fiscal Court publish this notice with the above information contained herein.

8-19c

PUBLIC NOTICE

2026 PROPOSED TAX RATE
PUBLIC HEARING

The Webster County Fiscal Court will hold a public hearing on August 24, 2026, at 9:00 a.m. at the Webster County Senior Center for the purpose of obtaining comments from the public regarding the proposed tax rate.

The tax rate levied last year was 18.80 and produced revenues of $1,213,146. This year's compensating rate is 18.00 and will produce revenues in the amount of $1,226,418. If the rate is set at 18.70 it will produce revenues in the amount of $1,274,112. The Webster County Fiscal Court proposes to increase the tax rate by 4% which would make it 18.70 for 2026. This will not cause the taxpayers taxes to increase.

The Kentucky General Assembly requires that the Webster County Fiscal Court publish this notice with the above information contained herein. 8/19c

KY Proud Plate It Up Summer Series – Balsamic Stir Fry Vegetables

By Vicki Shadrick
Extension Agent
for Agriculture
and Natural Resources

The KY Plate it up! Kentucky Proud project provides healthy, great tasting recipes using Kentucky Proud products for the people of Kentucky. This project, launched in 2010, was a partnership project between the University of Kentucky Cooperative Extension Service, the Kentucky Department of Agriculture and the University of Kentucky Department of Dietetics and Human Nutrition. While many projects in our college address one area of the land grant mission upon which we were founded, this project uniquely engages teaching, research and extension to serve the needs of Kentuckians.

Be sure to shop at your local farmers' market and purchase eggplant and zucchini and try the KY Plate it Up Balsamic Stir Fry Vegetables.

Ingredients

1/4 cup olive oil
1 tablespoon soy sauce
1 tablespoon balsamic vinegar
1/4 teaspoon salt
1/4 teaspoon pepper
1 small eggplant unpeeled
1 medium zucchini
1 small onion
2 medium carrots
1 green bell pepper
1 red bell pepper
Cooked rice or pasta optional

Directions

In a large bowl combine olive oil, soy sauce, balsamic vinegar, salt and pepper. Chop eggplant, zucchini, onion, carrots and bell peppers into bite sized pieces. Add vegetables to bowl with balsamic mixture. Stir to coat. In a large pan or electric skillet cook vegetables over medium-high heat until crisp tender, about 10 minutes. Remove from heat and serve over rice or pasta.

Hancock Reunion Scheduled

The date and location of the 2026 Hancock Reunion has been changed from Sunday, August, 9 to Sunday, August. 23, due to damage from flooding recently in the Onton UMC basement.

The new location is the Onton Fire Barn, across the road from Onton UMC. As always, the reunion will start at noon and we will eat about 12:30. Bring a covered dish and any family photos or documents you would like to share. Organizers say they are looking forward to seeing Hancock descendants at this new date and location.

God Knows You

By Dr. Bob Hardison

As Children of God, We Belong To Our Father and To One Another

Q: Recently, I attended a Pentecostal church where the minister referred to men in the church as "Brother So and So" and to women as "Sister So and So." Why would he do that when those folks aren't his brothers or his sisters?

A: In the New Testament, Christians are called "brothers and sisters" 271 times. For Christians, their primary family is their Christian family.

Jesus was speaking to a crowd when His mother and brothers came looking for Him. He was told of their presence and that they wanted to speak to Him. He replied, "Who is my mother and who are my brothers? Stretching out his hand toward his disciples, he said, 'Here are my mother and my brothers! For whoever does the will of my Father in heaven is my brother and sister and mother'" (Mt. 12:48-50).

Radical words? Certainly! Jesus calls us to identify with His people even above identifying with our family of origin. While this reorientation is counter to our culture regarding family, it reveals God's heart for His people: He made us family.

After Jesus established the church, He taught we not only belong to Him, but we belong to each other. Since believers in a local church are family, we need to strengthen our spiritual family relationships through meeting together regularly, paying more attention to one another's needs, praying for one another and loving each other.

-- PUBLIC NOTICE --

AN ORDINANCE AMENDING THE CITY OF DIXON ANNUAL BUDGET FOR FISCAL YEAR 2025-2026 DUE TO THE RECEIPT OF UNEXPECTED FUNDS FROM GRANT AND LAND AND WATER CONSERVATION GRANTS AND FLOOD REPAIR REIMBURSEMENT FROM FEMA.

WHEREAS, an amendment to the annual budget has been prepared and delivered to the Dixon City Commission; and

WHEREAS, the Dixon City Commission has reviewed said budget amendment proposal and made any necessary modifications; now, therefore be it ordained by the City of Dixon, Kentucky:

Section 1: That the annual budget for fiscal year July 1, 2025 to June 30, 2026 shall be as follows.

	General Fund	Fire Fund	O & M Fund	Parks Fund	Streets Fund	LGEA Fund
Fund Balance						
Carrried Forward	$121,400.00	$143,600.00	$25,000.00	$6,850.00	$135,570.00	$8,940.00
Estimated Revenues	$263,500.00	$54,350.00	$584,800.00	$64,125.00	$17,250.00	$9,400.00
Total	$384,900.00	$197,950.00	$609,800.00	$70,975.00	$152,820.00	$18,340.00
Estimated Disbursements	$384,900.00	$197,950.00	$609,800.00	$70,975.00	$152,820.00	$18,340.00
	Total Budget					**$1,434,785.00**

Section 2: That this ordinance amendment shall be in effect on June 8, 2026.

TERRY WEBB, Mayor
City of Dixon

ATTEST:
BARBARA GOFF, City Clerk
City of Dixon

All interested persons are here by notified that a summary for the City of Dixon Fiscal Year Budget 2026-27, including the intended uses of Municipal Road Aid and Local Government Economic Assistance Funds, is available for public inspection.

The budget summary and documentation necessary to support the summary are available at Dixon City Hall, Monday through Friday, during business hours. 1tc