



Extension Notes
extension.ca.uky.edu
Family & Consumer Sciences
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Holiday Online Shopping Savvy

The holiday season is quickly approaching and many of us will shop online for at least some of our holiday purchases. Being smart about when and where you shop on-line can help keep you from falling victim to cybercrime.

Only shop online when you know you have a secure internet connection. Shopping with an unsecure connection may make you an easy target for cyber thieves who can steal your credit card information. Remember public internet connections are not always secure, even if you are on your own device, and the public network's security software may not always be up to date.

When buying on-line, look for a padlock symbol on the page and shop from sites that start with https:// web address. The "s" after "http" shows that the website encrypts your information as it processes the transaction.

Use credit cards instead of debit cards to make online purchases. The Fair Credit Billing Act limits your responsibility to the first \$50 in charges if your credit card is used fraudulently, and many credit card companies will not hold you responsible for any fraudulent online charges. Review your statements and report any suspicious transactions to your credit card company. You may also request a free credit report from the three credit reporting agencies Experian, TransUnion and Equifax.

Create strong passwords and PIN numbers. Use different combinations of upper

and lowercase letters, numbers and symbols to make your passwords hard to crack. Do not use personally identifiable passwords such as your address, birthday or name in your passwords, as these are easy for thieves to figure out. Keep your passwords private. Do not share them with others or keep them in your wallet or purse as these can be stolen. Try to use different passwords for each of your online accounts.

Automatically set updates on your device, apps, browsers and computer operating systems to keep them current with the latest security features. Password protect your home internet connection to keep your personal network secure.

For more ways to protect your financial well-being, contact the Russell County Extension office.

Source: Kelly May, Senior Extension Associate

This institution is an Equal Opportunity Provider.

Upcoming FCS Extension Programs: Call 270-866-4477 to RSVP- Space is limited!

Beginner Rag Quilt Class – Saturday, October 17, 9:00 AM – 3:00 PM at the Russell County Extension Office.

Rice Paper Breakfast Snacks – October 19, 5:00 PM at the Russell County Extension Office.

Cooking through the Calendar – Chicken and Rice, October 26, Noon at the Russell County Extension Office.

OBITUARIES

Lisa Ann Doss

Lisa Ann Doss, 49, Columbia, passed away Tuesday, October 6, 2026.

Cremation was chosen.

Donations can be made to Bernard Funeral Home to offset the cost of final expenses.

Ronald G. Smith

Ronald G. Smith, 65, Russell Springs, passed away Thursday, October 1, 2026, at Russell County Hospital.

Funeral services were held 3:00 pm Monday, October 5, 2026, at Tarter Cemetery, Russell Springs. Wilson Funeral Home was in charge of arrangements.

June Campbell Brewster

June Campbell Brewster, 92, Russell Springs, passed away Sunday, October 4, 2026, at the Russell County Hospital.

Funeral services were held 2:00 pm Sunday, October 11, 2026, at Bernard Funeral Home, with Brother Carroll Egnew officiating. Burial followed in the Bradley's Pleasure Cemetery.

Donations of sympathy may be made to God's Food Pantry, P.O. Box 1503, Russell Springs, KY 42642. An online guestbook is available at www.bernardfuneralhome.com.

Brenda Faye Brumley Hare

Brenda Faye Brumley Hare, 79, Jamestown, passed away Saturday, October 3, 2026.

Funeral services were held 2:00 pm, Monday, October 5, 2026, at Bernard Funeral Home, with Brother Jamie McCormack officiating.

Expressions of sympathy can be made to Hospice through Bluegrass Care Navigators, 1733 Harrodsburg Rd, Lexington, KY40504. <https://www.bgcarenav.org/give>

An online guestbook is available at www.bernardfuneralhome.com.

Frederick Earl (Billy) Riley, Sr.

Frederick Earl (Billy) Riley, Sr., 83, Jamestown, passed away Friday, October 2, 2026 at his residence.

A Mass of Christian burial was held 11:00 am Friday, October 9, 2026 at Holy Spirit Catholic Church, Jamestown. Burial was in the Mill Springs National Cemetery, Nancy, with full military honors by the Russell County Honor Squad.

Memorial donations can be made to the Hospice of Lake Cumberland.

Our sympathy goes out to all those who have lost loved ones.

The Times Journal News Staff



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Investing With Heart: Find a Financial Advisor Who Shares Your Values

When it comes to managing your money, there's more to consider than just the bottom line. For many people, investing isn't only about building wealth or reaching goals — it's about making sure their dollars support charitable causes and principles that are in line with their closely held values.

Whether your focus is on protecting the planet, aligning with your faith or giving back to your community, a financial advisor who understands your values can help you build a portfolio that reflects what matters to you. Here's how to help find a good fit.

Know What You Stand For

Before you start searching for a financial advisor, take a moment to reflect on your own values. Are you passionate about sustainability? Do you want your investments to avoid companies that conflict with your faith? Is charitable giving a big part of your life and something you want to incorporate into your financial strategy?

Make a list of your top priorities. Understanding what drives you can help make it easier to find a financial advisor who shares and respects your vision.

Do Your Homework

Once you've clarified your goals, start looking for financial advisors who focus on values-based investing. Terms like "socially responsible investing" (SRI), "faith-based investing," "impact investing" or "ESG" (which stands for environmental, social, and governance) are good keywords to use during your search.

Browse financial advisor websites and check their credentials. Some may highlight their experience with sustainable funds or philanthropic planning. Look for signs that they're comfortable helping clients invest with a conscience.

Ask the Right Questions

After narrowing your list, schedule a few introductory discussions, which can be done in person or remotely, depending on your preference. These chats are your chance to learn more about how the financial advisor works and whether they'll be a good fit.

Ask about their investment approach:

Do they offer portfolios with a focus on ESG or faith-based filters?

Have they worked with clients who have similar values to yours?

How do they assess charitable giving strategies or donor-advised funds?

Do they know the complex tax rules associated with charitable giving?

Listen closely to the questions they ask of you. Are they truly interested in what matters to you? Do they understand your values and priorities?

Also, consider their communication style. Will they keep you updated regularly? Are they open to collaboration when you want to adjust your plan?

Trust Your Instincts

Choosing a financial advisor is a personal decision. Beyond their professional qualifications, you want someone who listens well and respects your goals. Don't hesitate to meet with several financial advisors before making your choice. The right person will make you feel understood and supported, both financially and personally.

Ideally, you and your financial advisor will forge a long-term relationship that spans the changes and milestones in your life. As the details of your financial strategy may change, you'll still want to hold onto your values in your investments.

Investing With Purpose

Whether you're hoping to reduce your carbon footprint, stay true to your faith or make the world a better place through giving, you don't have to choose between your values and your financial future. Many good financial advisors can help you do both.

Taking the time to find someone who shares your vision can help you feel confident that your investment strategy can align with your personal beliefs.

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to Search Kentucky
Public Notices or go to
kypublicnotice.com



Please contact me

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Suicide Prevention Lifeline