Manners Passed Down Through Generations

By Becky Greenwell bgreenw2@bellsouth.net

Excuse me, please and thank you. Simple words that have a large impact on the perception someone else makes of you.

Are these virtues still around?

When my children were young that was something I tried to teach. It seemed we worked on manners all the

What are the magic words? Use your inside voice. Elbows off the table.

From one of our many homemaker lessons learned the difference between etiquette and man-

Etiquette is protocol. It includes rules of behavior that you memorize; it seldom allows for personal variations, individual concerns and needs.

Manners, on the other hand, relate to kindness and caring about others. Having good manners goes beyond socially acceptable behavior

and relates more to how you treat others because you care about them, their self-esteem and their feelings. Good manners are under your control because they come from your heart, not a formal etiquette book.

That was the foundation I used to teach manners and etiquette to my children.

I tried, but even in the 90s, manners and etiquette were not practiced like I thought it should have been. People are so busy, and I hate to say, constantly looking down at their hands. Manners are just not important anymore.

Whenever someone shows courtesy it is a pleasant surprise. One day as I was walking into the post office an elderly gentleman held the door for me. I politely said thank you and he looked at me and smiled and said, "This is refreshing. Most women today get offended when I hold the door for them."

Not me. I appreciate the

The struggles I had with teaching my children was the argument, "Why? Nobody else does."

Don't wear a hat inside a building. Don't wear a hat at the table, but do wear a shirt. Keep your elbows off the table. Chew with your mouth closed. Nowadays I would add leave your phone in the other room. Always hold the door for ladies, elderly, and anyone else who may need help with the door.

Always say please and thank you. And smile. Especially smile at people and look at them when you speak.

"Why? Nobody else does." Because I want you to be respected, respectful, have good self-esteem, and be the person who knows how to behave in public. Be an example.

Table manners at home was usually horrendous. It was like a three-ring circus. There were elbows flying, bodily noises without even an excuse me, and silverware that was never used. Not all the time, but most of the

When company came to dine Ms. Manners was right there. I wondered where those children came from and why couldn't they come out when it was just us.

I kept trying and I knew I was making a difference because other people told me how polite and mannerly my children were. Their friends were always polite when they were at our house so mothers everywhere were making impacts on their children.

Now my children have children. The manners and etiquette we tried to instill in them has surfaced. Seeing my children as parents I see they have the mantra down. Take the elbows off the table. Close your mouth when you are chewing. Put the phone in the other room.

It makes a mama proud.

Then I witnessed the moment when all the teaching went out the door. We were sitting around the table enjoying our meal when one of the grandchildren got up, opened the back door turned his backside outside and released one of those bodily noises.

The embarrassed father reprimanded him, the surprised grandmother asked, "What are you doing?" and the child laughed and answered, "Dad said don't do that at the table and that's what he did when he was a

Oh, yes he did. That was when I almost gave up on my children ever having man-

Maybe he should have kept teaching his children manners and not told them about his escapades as a child.

Today my children are well-mannered and have taught their own.

I will continue to set examples and believe they are watching.

I will smile and be polite to those who don't show mannerly behavior and one day the whole world will be a nicer place.

U.S. Senate Unlikely To Pass Bill Extending ACA Tax Credits

By Melissa Patrick Kentucky Health News

The U.S. Senate is expected to vote Thursday on a Democratic bill to extend the existing Affordable Care Act tax credits for three years, but multiple news sources say it is unlikely the bill will get enough votes to pass.

The enhanced health care subsidies created during the Covid-19 pandemic will expire at the end of the month unless Congress acts. And while people can still get tax credits, they will be reduced so premiums will go up. At a November

18 ThriveKY meeting, David Verry, assistant director with the state's Division of Health Plan Oversight, said without the enhanced tax credits, "The majority, 58% or so, are seeing an increase of \$100 or more per month, 10,000 Kentuckians are seeing an increase of \$500 or more per month, and some \$1,000 per month." Dustin Pugel, policy director at the Kentucky Center for Economic Policy, puts it another way in an analysis of what Kentuckians in every county will see if Congress doesn't act to extend the existing tax credits: "This lost support would harm Kentuckians in all 120 counties. For these households, premium costs are likely to double in many cases. A family of four with an income twice the poverty level would see their annual premiums rise from \$2,102 to \$5,361. A 60-yearold couple with a household income of \$85,000 would lose their insurance support entirely and see their annual premium costs rise from \$7,225 to \$30,886. Many of these people are small business owners or work at a small business or as independent contractors."

The analysis comes with an interactive map of how many are seeing increases of over Kentuckians used Kynect, economy will take a big hit.

Kentucky's health insurance marketplace, for their health insurance in every county in

The enhanced tax credits, or subsidies, were at the crux of the recent 43-day federal government shutdown.

Gov. Andy Beshear, speaking at a Dec. 4 news conference, urged Congress to allow the tax credits.

"The idea that this Congress would vote to extend tax cuts for the wealthy, not tax credits for hard-working Americans so that they can see a doctor that's just wrong," Beshear said. "Healthcare is a basic human right."

Beshear said that if the tax credits are not approved, it will hurt the state's hospitals because they will get fewer dollars from private insurance companies, people will become less healthy, making them less productive in the workforce, and the

"Those are three easy reasons to extend those tax credits, and the people of Kentucky need and deserve them," he said.Lucas Aulbach, with the Louisville Courier-Journal, reported on what several Kentucky congressmen have to say about the subsidies. Aulbach reports that U.S.

Rep. James Comer, R-Kentucky, said he expects an extension for a year or two to allow "more debate about what type of health care policy to have moving forward." "It's unfortunate that

these conversations are happening now. They should have happened prior to the August recess," Comer said Dec. 8 at an unrelated press conference. "But I think that there's a real, real desire to see change."

U.S. Rep. Morgan Mc-Garvey, D-Louisville, told reporters at the same press conference Comer attended "continues to be my number one focus."

"I'm hearing stories in Louisville from people who are having their health insurance triple and quadruple per month unless the Republicans extend these tax credits," McGarvey said. "They must do it, and if they don't do it by the end of the year, then people's health care costs are going to skyrock-

Aulbach reported that "Republicans such as U.S. Sen. Rand Paul have said they cost the country too much and are available to affluent families who can afford their own plans."

Kentucky Health News is an independent news service of the Institute for Rural Journalism and Community Issues, based in the School of Journalism and Media at the University of Kentucky, with support from the Foundation for a Healthy Kentucky.

Watch For These Signs Of Childhood Bullying

Bullying is a considerable problem that currently affects many students. The National Center for Education Statistics notes one of every five students reported being bullied in 2022. In a multi-national study across 83 countries, 30.5 percent of adolescents reported being bullied, according to eClinical Medi-

Bullying always has been troubling, but children now face the threat of cyberbullying as well as in-person bullying. The connectivity offered by the internet and social media enables bullies to be relentless, even reaching

EDDIE L. HAYES; ZONIA M. HAYES

BG48, LLC

children when they are at home and physically distant from their peers. The 2023 Youth Risk Behavior Surveillance System from the Centers for Disease Control and Prevention indicated that an estimated 16 percent of high school students were electronically bullied in the 12 months prior to the survey.

Parents and caregivers can be diligent in recognizing bullying in an effort to protect children. Here are 10 signs a child may be a victim of bullying.

- Unexplained injuries
- Lost or destroyed personal belongings

- Frequently expressing not feeling well or faking illness
- · Changes in eating habits
- Difficulty sleeping and experiencing night-
- · Decreased self-esteem or feelings of helplessness
- Self-destructive behaviors like harming themselves or talking about suicide
 - Fear of going to
 - · Changes in school performance, including declining grades
- Asking for money or stealing money

These are some of the indicators that a

Bullying can occur at school or during extracurricular activities.

child is being bullied. Bullying also can occur online. Kids may hesitate or even refuse to ask for help, which

need to intervene at the first signs of bullying.

COMMONWEALTH OF KENTUCKY UNION CIRCUIT COURT CIVIL ACTION NO. 25-CI-00076

UNION COUNTY HABITAT FOR HUMANITY, INC.

PLAINTIFF DEFENDANT

TONI LOVELL NOTICE OF SALE By virtue of a Judgment and Order of Sale rendered by the Union Circuit Court on the 29th DAY OF SEPTEMBER, 2025, I will on THURSDAY, DECEMBER 11, 2025, at the hour of 10:00 a.m. or as soon thereafter as may be possible at the Courthouse door in the City of Morganfield, Union County, Kentucky, proceed to offer for sale to the highest and best bidder the following described real property located in Union County, Kentucky, to-wit:

Property Address: 714 East Lyon Street, Morganfield, Union County, Kentucky 42437 PVA No. / Map No.: M3-33-11-01

The current year's property taxes will be paid by the purchaser of the property. Purchaser may pay cash or said property will be sold upon payment of 10% deposit, with the balance upon credit of 30 days, the purchaser shall execute a good and sufficient bond with approved surety thereon for the purchase price, the bond to bear interest at the rate of 6% per annum from the date thereof, until paid, and to have the force and effect of a judgment, but a lien shall be retained on said property to further secure the payment of the purchase price. At his option, the purchaser may pay cash or pay the bond with accrued interest at any time before its maturity. Said sale to be made free and clear of any and all liens, claims, rights, title, and interest of any and all parties to this action. The purchaser will be prepared to promptly comply with these terms or the said property will immediately be offered again for sale.

GIVEN under my hand this the 11th day of November 2025. STEPHEN M. ARNETT, Master Commissioner

COMMONWEALTH OF KENTUCKY

UNION CIRCUIT COURT

COMMONWEALTH OF KENTUCKY UNION CIRCUIT COURT CIVIL ACTION NO. 24-CI-00087

PLAINTIFF

CIVIL ACTION NO. 19-CI-00073 MID SOUTH CAPITAL PARTNERS, LF

GENOVIA GRIFFIN, ADMINISTRATOR OF THE ESTATE OF BERNICE GREENWELL JAGOE COMMONWEALTH OF KENTUCKY, COUNTY OF UNION; DEUTSCHE BANK NATIONAL TRUST COMPANY

NOTICE OF SALE

DEFENDANTS

PLAINTIFF

By virtue of a Judgment and Order of Sale rendered by the Union Circuit Court on the 8th DAY OF SEPTEMBER, 2025, I will on **THURSDAY, DECEMBER 11, 2025,** at the hour of **10:00 a.m.** or as soon thereafter as may be possible at the Courthouse door in the City of Morganfield, Union County, Kentucky, proceed to offer for sale to the highest and best bidder the following described and best bidder the following described to the highest and best bidder the following described to the highest and best bidder the following described to the highest and best bidder the following described to the highest and best bidder the following described to the highest and best bidder the following described to the highest and best bidder the following described to the highest and best bidder the following described to the highest and best bidder the following described to the highest and best bidder the highest and best bidder the following described to the highest and best bidder to be highest and best bidder the highest and hreal property located in Union County, Kentucky, to-wit

Property Address: 903 North Pike Street, Sturgis, Union County, Kentucky 42459 PVA No. / Map No.: \$3-31-05. The current year's property taxes will be paid by the purchaser of the property.

Purchaser may pay cash or said property will be sold upon payment of 10% deposit, with the balance upon credit of 30 days, the purchaser shall execute a good and sufficient bond with approved surety thereon for the purchase price, the bond to bear interest at the rate of 6% per annum from the date thereof, until paid, and to have the force and effect of a judgment, but a lien shall be retained on said property to further secure the payment of the purchase price. At his option, the purchaser may pay cash or pay the bond with accrued interest at any time before its maturity. Said sale to be made free and clear of any and all liens, claims, rights, title, and interest of any and all parties to this action. The purchaser will be prepared to promptly comply with these terms or the said property will immediately be offered again for sale. GIVEN under my hand this the 12th day of November, 2025

STEPHEN M. ARNETT, Master Commissioner

CITY OF STURGIS, KY; COMMONWEALTH OF KENTUCKY

NOTICE OF SALE

By virtue of a Judgment and Order of Sale rendered by the Union Circuit Court on the 23rd DAY $\,$ OF SEPTEMBER, 2025. I will on **THURSDAY, DECEMBER 11, 2025**, at the hour of **10:00 a.m.** or as soon thereafter as may be possible at the Courthouse door in the City of Morganfield, Union County, Kentucky, proceed to offer for sale to the highest and best bidder the following described real property located in Union County, Kentucky, to-wit: Property Address: 319 W. Talbott Street, Sturgis, Union County, Kentucky 42459

PVA No. / Map No.: \$1-23-05 The current year's property taxes will be paid by the purchaser of the property.

Purchaser may pay cash or said property will be sold upon payment of 10% deposit, with the

balance upon credit of 30 days, the purchaser shall execute a good and sufficient bond with approved surety thereon for the purchase price, the bond to bear interest at the rate of 6% per annum from the date thereof, until paid, and to have the force and effect of a judgment, but a lien shall be retained on said property to further secure the payment of the purchase price. At his option, the purchaser may pay cash or pay the bond with accrued interest at any time before its maturity. Said sale to be made free and clear of any and all liens, claims, rights, title, and interest of any and all parties to this action. The purchaser will be prepared to promptly comply with these terms or the said property will immediately be offered again for sale.

GIVEN under my hand this the 11th day of November, 2025 STEPHEN M. ARNETT, Master Commissioner