



FAIR BREAKFAST FRIDAY

Beverly Herrin will be officially enshrined during a ceremony Friday morning at the annual 4-H Fair Breakfast as part of the Crittenden County Lions Club Fair. It begins at 7 a.m., at the Lions Club Agriculture Building at the fairgrounds. Cost is \$10 per person.

Herrin selected for Hall induction

STAFF REPORT

The late Beverly Herrin has been named the 2026 inductee into the Crittenden County Agriculture and Rural Leadership Hall of Fame.

Born in 1927, Herrin began farming at an early age on his family’s farm in the Mattoon community. A 1945 graduate of Marion High School, he remained in Mattoon and farmed alongside his wife, Polly, and multiple generations of their family. He continued to be active in farming well into his 90s.

Throughout his career, Herrin worked to produce high-quality beef and pork by continually learning about new production practices, according to information provided by the Crittenden County Extension Service.

He was willing to experiment with different farming methods, including retained ownership of feeder cattle and the use

of different feed components. One improvement he particularly enjoyed discussing – and proudly showing to others – was the addition of Romagnola bulls to improve his herd’s genetics through increased hybrid vigor.

Herrin was known for helping younger and less-experienced producers, offering both assistance and constructive criticism. He mentored many farmers and helped several build successful operations through his advice and willingness to share what he had learned. His best advice often began with the familiar phrase, “Well, there’s a little story behind that.”

His community involvement included service with the Masonic Lodge, Young Farmers Association, University of Kentucky Extension Council and Mt. Zion Cemetery

Cost-share apps open for farmers

The Livingston County Conservation District is accepting applications for the Kentucky Soil and Water Quality State Cost Share Program through Oct. 1.

The program helps reimburse people conducting agricultural or forestry activities on owned or leased land. Eligible practices fall under four categories: livestock, livestock pastureland, cropland and forestry.

Reimbursements are capped at 75% of the actual cost, up to \$20,000, and are based on an approved unit rate. Work started before receiving approval from the Kentucky Division of Conservation is not eligible for reimbursement.

To apply, contact Johnetta Taylor at (270) 988-2231 or visit the Livingston County Conservation District office at 2027 U.S. 60 East, Suite A, in Salem. Appointments may be scheduled to learn more about the program and obtain an application.



Merrill Crittenden County Fair Queen

Crittenden County High School senior Braelyn Merrill was last week crowned Miss Crittenden County Fair Queen at the annual Lions Club Fair pageant at Fohs Hall. Pictured above are winners of the three local pageants. Fair pageants also include open events for those seeking to qualify for statewide fair pageants. The local queens were (from left) Miss Preteen Allie Kirk and Miss Teen Bradie Hackney. The Lions Club Fair continues through this weekend. As part of her responsibilities, Merrill will reign over fair events, including Saturday’s demolition derby, which is always a crowd favorite.

★★ 2026 ★★

CRITTENDEN COUNTY

LIONS CLUB FAIR

July/August 2026

THURSDAY, JULY 30	SATURDAY, AUGUST 1
11 A.M.-3 P.M. 4-H Exhibits 4-H Exhibits, Open Garden Exhibits and Open Family Consumer Science Exhibits viewing at Lions Club Building, Fairgrounds	9 A.M.-3 P.M. CAR SHOW \$15 entry free (at the Fairgrounds) - contact Matt Tinsley (270) 704-1477. Free to come and view. Registration 9 a.m.- noon Awards 3 p.m.
FRIDAY, JULY 31 7 A.M. FAIR BREAKFAST at Lions Club Building, Fairgrounds, contact (270) 965-5236; 4-H Sweepstakes Awards Presentation, 4-H Open Exhibits, Open Garden Exhibits and Open Family Consumer Science Exhibits checkout directly following the Fair Breakfast until noon.	7 P.M. DEMOLITION DERBY contact Rodney Travis (270) 704-9514 Gate Fee \$15
3:30 P.M. 4-H POULTRY SHOW, Registration begins at 3 p.m.	
5P.M. FAMILY NIGHT at the Fairgrounds; \$5 Carload (kids’ free entry), Pony rides, stick horse racing, face painting, games, concessions community booths & more!	

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CITY OF MARION, KY. NOBLES TOURISM COMMISSION KENTUCKY'S HIDDEN TREASURE

ALL GATES ARE CASH ONLY!



In addition to Allie Kirk (left) being crowned Miss Preteen during last week’s fair pageant, Hadley Sherer (center) and Audrey Smiley were first and second runner-up, respectively.



Charlotte Vince (left) earned a blue ribbon in Junior Food Demonstration event during a recent state 4-H competition. Russell Vince won first place at the state 4-H Communications Contest in the 12-year-old speech category.

Duncan’s Service Center closing doors for good Thursday

Duncan’s Service Center, located on the northwest corner of Main and Gum streets in Marion, will permanently close Thursday after six years in business.

The business announced the closure Tuesday in a social media post, thanking customers for their support.

“After six years of serving our community, Duncan’s Service Center will be closing its doors July 30. Thank you to our customers for all the dedication and allowing us to serve you and this community. Thank you!”

No reason for the closure was provided in the post.

FINANCIAL FOCUS®

Learn hidden danger of investing too cautiously

One of the most significant risks investors face isn't losing money in a market dip; it's failing to reach their long-term financial goals.

Many people focus heavily on short-term losses in the stock market and try to protect their savings by investing conservatively or avoiding stocks altogether. But that runs the risk that their savings won't grow enough to keep up with inflation or support future needs.

Understanding what investment risk really means helps you make smarter financial decisions, considering these three key aspects.

- Risk tolerance describes your emotional comfort with risk. If you'd want to pull your money out of the market during a downturn, that reveals something about your tolerance. Many financial advisors use questionnaires to help clients understand how they might react in different market conditions.
- Risk capacity refers to how much risk you can afford to take. Your timeline matters. A 35-year-old saving for retirement has decades to ride out market swings. A retiree drawing income from their portfolio doesn't have that same cushion.
- Required risk describes how much risk you may need to take to reach your financial goals. Higher returns generally come with higher risk, though higher risk does not guarantee higher returns. If you need strong growth to retire comfortably, you may need to accept more short-term volatility.

Sometimes these elements don't line up. You might be uncomfortable with risk but need strong



growth to meet your goals.

Balance and diversification matter: Finding the right balance matters more than you might think. A small difference in your annual rate of return, from 5% to 7% for instance, doesn't just add up a little. It multiplies. That's the power of compounding — returns earning their own returns, year after year, building on an ever-growing base. Over 30 or 35 years, that can become significant.

You needn't choose between playing it so safe your money barely keeps up with inflation and taking on more risk than you're comfortable with. Instead, a balanced mix can fit your comfort level and still help grow your money over time.

The age factor: You'll

want to adjust your approach to risk as you get older. If retirement is years away, your portfolio may lean toward growth investments like stocks and stock mutual funds; you have time to absorb short-term losses and benefit from long-term gains. Lower risk investments like bonds still play a role because they can help smooth out changes in your portfolio's value.

As you near retirement, your portfolio may shift toward a more even mix of stocks and bonds to limit exposure to large market swings. The goal is to protect what you've built while still generating enough growth to fund a retirement that could last decades.

Investing well isn't about eliminating risk; it's



Grant Rogers
Financial Advisor

about taking the right amount of it. Too little risk can be just as damaging as too much. A financial advisor can help you find the balance that matches your comfort level, your financial situation and your long-term goals.

Investors should understand the risks involved with owning investments, including interest rate risk, credit risk and market risk. The value of investments fluctuates and investors can lose some or all of their principal.

Grant Rogers
123 E. Bellville St.
Marion, KY 42064
(270) 965-0944