

Seed-starting basics for summer crops

BY JENEEN WICHE
IN MY GARDEN

My orders for onion sets and seed potatoes arrived last week and will be planted once the soil dries a bit; my favorite summer crops that will be directly seeded in the garden are still in their seed packets waiting for consistently warm weather before they find purchase in the soil.

I can barely stand the wait. So, to ease the tension, I will fill a few seed trays of early season vegetables that like a cool start to the season. Kale, broccoli, cauliflower, and Brussels sprouts are just beginning to push through the light potting mix.

My set up is not elaborate; it basically consists of a kit that includes a plastic dome that fits over a seed tray and pan. The kit came

with a heated mat which helps to deliver some bottom heat to the tray and expedite the germination of certain crops that really like it warm like tomatoes, peppers, and eggplant.

You don't need a kit, however, you can craft your own using shallow containers (or a shallow flat with drainage holes, like you would get if you bought a flat of pansies), fill the flat with sterile growing medium like a 50-50 mix of vermiculite and peat moss, and then top it off with some clear plastic. Of course, you need to plant some seed at some point.

Moisten your germinating mix in a bucket before filling your flat; then take a pencil and make several shallow furrows in the mix; drop your seeds in (check planting depth on the seed packet, some seeds need

light to germinate so you do not want to cover them with your germinating mixture); gently moisten again with your spray bottle and cover with a plastic hood or homemade tent (if you prefer the homemade version use pop sickle sticks to support your tent).

Plug in your heated mat if included, germination really does benefit from some bottom warmth. The plastic covering increases the relative humidity and moderates the soil moisture as the seeds germinate. Open the tent daily to see if more moisture is needed, mist accordingly using your spray bottle. Consistency is necessary for both moisture and warmth.

Seeds need varying degrees of warmth to germinate so for cool season crops you may not need

any more heat than what a sunny window or some grow lights will provide. Summer crops will benefit from an additional source like a heating mat. You don't want to cook your seeds, just keep them on the warm side.

It is not ideal to put them by a heat register or refrigerator because this is an inconsistent source of warmth, and the air movement dries the seedlings out. If your tray is in a bright window you will need to rotate the tray daily once the seedlings emerge; grow lights overhead are ideal because the seedlings grow stout and straight.

Once your seedlings emerge remove the covering and begin to water the tray from the bottom to maintain even moisture (not soggy). Once the second set of true leaves form

(those that are the shape that you associate with the plant) your adolescent seedlings are ready to be transplanted into their own pot containing transplant mix. You can use small pots left over from store-bought plants.

Once they are transplanted return them to their light source (if they are in a window give them a quarter turn every day, so they grow straight). Continue to

water your transplants from the bottom when needed, adding some diluted fish emulsion fertilizer once a week; and when conditions are right for your plants (check the seed package for details) acclimate them to the outdoors before planting in the garden. Put them outside in the shade, first, gradually moving them into the sunlight; they will be ready to plant in the garden in about a week.

CITY POLICE REPORTS

TRAFFIC CASES			
March 18 -- Off. Royle responded to a collision on KY3016 where Tanner Tumey allegedly rear-ended Lee Williams.	March 19 -- Off. Merrill responded to a call on KY36 where William Fields allegedly struck a deer in the road.		
CASE REPORTS			
March 15 -- Off. Olin responded to a call on Oddville Ave. in reference to an alleged assault.	March 16 -- Off. McGlothlin responded to a call at Edgemont Nursing Home in reference to an alleged fight.	March 19 -- Off. Puckett responded to a call on W. Pleasant St. in reference to alleged harassment.	March 20 -- Off. Smoot responded to a call on 4th St. in reference to an alleged custody dispute.
March 20 -- Asst. Chief Peak responded to a call on Buffy Ln. in reference to an alleged custody dispute.			
CITATIONS			
March 15 -- Off. McGlothlin served a Harrison County Complaint Warrant arresting Madisyn Smith on Old Lair Rd. for alleged torture of a dog or cat.	March 15 -- Asst. Chief Peak served a Harrison County Complaint Warrant arresting James Maggard on Old Lair Rd. for alleged torture of a dog or cat.	March 15 -- Asst. Chief Peak served a Harrison County Complaint Warrant arresting Kenneth Collins on Meadow Ln. for alleged assault, 4th degree dating violence.	March 15 -- Off. Smoot arrested Gale Drake at Grandview Liquor for alleged alcohol intoxication in a public place (1st and 2nd offense).
March 15 -- Off. Olin served a Harrison County family court bench warrant arresting Thomas Kearns on Oddville Ave. for alleged failure to appear.	March 16 -- Off. McGlothlin served a Scott County bench warrant arresting Samantha Hayslett on Webster Ave. for alleged non-payment of court cost, fees or fines.	March 17 -- Off. Royle arrested Jeffrey Stephens on N. Main St. for allegedly operating a motor vehicle under the influence of a substance.	March 17 -- Off. Royle cited Jeffrey Stephens on N. Main St. for alleged possession of marijuana.
	March 20 -- Off. Smoot served a Bourbon County District Court bench warrant arresting Bradley Rice on 4th St. for alleged failure to appear.		

MARRIAGES

Jessica Joe Wilson, 30, married Joseph Bradley Leonard, 37, on November 9, 2024.	Elizabeth Ann Orndorff, 33, married Casey Jean Turner, 30, on November 21, 2024.	Deborah Sue Maddock, 63, married Edwin Desha Taylor Jr., 67, on November 30, 2024.	Samantha Joe Fugate, 31, married Wesley Adam Earlywine, 34, on December 5, 2024.
Madeline Danielle Conley, 21, married Ethan Lane Cole, 23, on December 13, 2024.	Sherri Marie Herbert, 43, married Anthony William Schick, 46, on December 18, 2024.	Macy Elizabeth Florence, 24, married Lucas Dean Pope, 26, on December 7, 2024.	Brandy Mabel Hernandez, 30, married Joshua Taylor Ryland, 30, on January 1, 2025.
Alisha Michelle Newsome, 50, married James Michael Emmons, 43, on January 13, 2025.	Makayla Ann Ravenscraft, 28, married Jack Richard Thompson, 32, on January 4, 2025.	Emily Anne Gosman, 21, married Lincoln Russell Toadvine, 22, on January 11, 2025.	Ashley Marie White, 30, married Jason Mathew Murray, 32, on January 18, 2025.
Duretta Cassidy D. Barbee, 32, married McKynzie Aaron Spence, 24, on February 14, 2025.	Diana Leticia Trevino, 40, married Fredrick Wade Brown, 58, on February 14, 2025.	Samantha Jean Hartel, 36, married Justin Dee Quesenberry, 25, on February 14, 2025.	Geneva Irene Nissley, 23, married Norman David Yoder, 22, on January 24, 2025.
Linda Nicole Claypool, 27, married Jordan Israel Auer, 36, on February 22, 2025.	Brittney Ann Worrell, 24, married Brandon Hilen Martin, 24, on February 28, 2025.	Wesliann Jene Clemons, 24, married Anthony Joe Bryant, 29, on March 5, 2025.	Quintana Rayne Walker, 18, married Dixie Lee Bales, 19, on March 7, 2025.
Summer Dawn Meeks, 26, married David George May Jr., 29, on March 11, 2025.	Katherine Louise Carol Lamb, 21, married William Matthew Cannon Jr., 20, on March 12, 2025.		

PROPERTY TRANSFERS

Judy Ross Hillman to Judy Ross Hillman Living Trust, Sheri H. Scott as trustee, property in Harrison County. A gift to the Grantee.	Curtis L. Spence and Keisha Spence to Richard Lewis Sagarsee and Vita Carol Brooks, 166 Horseshoe Road, Cynthiana KY, 41031. \$245,000.	Karen McKay to Cory Douglas Stamper, 222 Hill Road, Paris KY, 40361. \$170,000.	KLB Homes LLC, a Kentucky Limited Liability Company, to Elias Little and Ashley Little, 302 East Pleasant Street, Cynthiana KY, 41031. \$259,900.
Carrington Mortgage Services LLC, Unknown Heirs, Legatees, Devisees, Executors, Administrators and Assigns and their Spouses, if any, of Monica L. Meyer and Unknown Occupant, if any, by and through John Lair, Master Commissioner of the Harrison County Circuit Court, to Carrington Mortgage Services LLC, 183 Lakeview Dr., Cynthiana KY, 41031. \$120,000.	Freedom Mortgage Corporation to Filiberto Huerta Figueroa and Sheila Meredith Rojas Maldonado, property in Harrison County. \$122,000.	Kristie Smart, as attorney in fact for Larry Garrison, to John Scott and Barbara Scott, 109 Taylor Drive, Cynthiana KY, 41031. \$250,000.	CMH Homes, Inc., a Tennessee Corporation, to Kyle M. Edwards and Ashley N. Edwards, property in Harrison County. \$427,239.

ASK RUSTY

Will my Medicare premium change if I sold investment property?

AMAC FOUNDATION

Dear Rusty: I have questions concerning the deduction of money from my Social Security benefit amount as relates to the sale of investment property. I am 66 years old and have been drawing Social Security since I turned 62. My wife is 56 and is a housewife and has no taxable income. Our income comes from our rental property and my Social Security benefit. I have decided to liquidate two of our properties – one was sold in December 2024, and one is in Escrow and is scheduled to close in March 2025.

My normal Adjusted Gross Income (AGI) has been running about \$30K-\$32K. However, last year with the sale of the prop-

erty I will receive a long-term capital gain profit of about \$255K. I did a rough calculation on what my AGI will be for 2024, and it looks to be about \$318K. How will this affect my Social Security benefit, and will it have an effect on the amount I pay for my Part B Medicare Plan going forward? I have a Medicare Advantage plan.

My next question is about 2025 (after the next

SEE **MEDICARE/PAGE B8**

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LEGAL NOTICE

Notice of Public Hearing

The Planning Commission will hold a regular meeting on April 21, 2025 at 6:00 pm on the 2nd Floor of Courthouse at 111 South Main St. to hear the following:

- A. #2025-FDP-01: Withers Farms LLC. - Final Development Plan at 4750 Ky. Hwy. 1842 N. Zoning: Agricultural One (A-1).
- B. #2025-FDP-02: Leesburg Christian Church - Final Development Plan at 6005 Ky. Hwy. 1842 N. Zoning: Agricultural One (A-1).
- C. #2025-ZMA-01: The Harrison Memorial Hospital, Inc. - PUBLIC HEARING-Request Zone Change from A-1 (Agricultural One) to Business Three (B-3) for 3.88 acres at 1210 Ky. Hwy. 36 E. (Art. 10 Sec. 10.7)
- D. #2025-FDP-03: The Harrison Memorial Hospital, Inc. - Final Development Plan at 1210 Ky. Hwy. 36 E. Zoning: Agricultural One (A-1).
- E. #2025-SD-01: Paul Haddix - Amendment of Final Subdivision of Desha Point Unit #5.



LEGAL NOTICE

CITY OF CYNTHIANA, KENTUCKY
ORDINANCE NO. 1670

AN ORDINANCE AMENDING ARTICLE V OF CHAPTER 11 OF THE CODE OF ORDINANCES OF THE CITY OF CYNTHIANA AND SPECIFICALLY AMENDING ORDINANCE NO. 1140 RELATING TO THE LICENSE FEE AND INSURANCE PREMIUM TAX APPLICABLE TO INSURANCE COMPANIES DOING BUSINESS WITHIN THE CITY LIMITS OF THE CITY OF CYNTHIANA BY INCREASING THE LICENSE FEE FROM SIX (6) PERCENT TO NINE (9) PERCENT EFFECTIVE JULY 1ST 2025.

WHEREAS, KRS 91A.080-91A.0810 authorize cities and other local governments to impose and collect license fees or taxes upon insurance companies for the privilege of engaging in the business of insurance within their corporate limits ("local government premium tax" or "LGTP"), and **WHEREAS**, the city commission of the City of Cynthiana Kentucky adopted Ordinance No. 1140 on October 23, 1984 imposing LGTP upon insurance companies engaging in the business of insurance within the corporate limits of the City of Cynthiana, and **WHEREAS**, KRS 91A.080(1) provides that LGTP rate changes take effect July 1 of each year on a prospective basis only and requires that any ordinance changing LGTP rates be filed with the Kentucky Commission of Insurance at least 100 days prior to the effective date; and **WHEREAS**, the City of Cynthiana has determined and hereby declares that it is necessary and in the best interest of the City to amend Article V of Chapter 11 of the Code of Ordinances of the City of Cynthiana and specifically Ordinance No. 1140 to increase the LGTP rate upon insurance companies engaging in the business of insurance in the corporate limits of the City of Cynthiana from six (6) percent to nine (9) percent effective July 1, 2025,

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COMMISSION OF THE CITY COMMISSION OF CYNTHIANA AS FOLLOWS:

SECTION 1: Article V of Chapter 11 of the Code of Ordinances of the City of Cynthiana is hereby amended to read as follows:

ARTICLE V. INSURANCE COMPANIES

Sec. 11-74. License fee imposed.

There is hereby imposed on each insurance company a license fee for the privilege of engaging in the business of insurance within the city limits of the City of Cynthiana, Kentucky for the calendar year 1985, and thereafter on a calendar year basis.

Sec.11-75. Fee for company issuing life insurance policies.

The license fee imposed upon each insurance company which issues life insurance policies on the lives of persons residing within the city limits of the City of Cynthiana, Kentucky, shall be six (6) percent of the first year's premiums actually collected within each calendar quarter by reason of the issuance of such policies through June 30, 2025 and thereafter effective July 1, 2025 shall be nine (9) percent of the first years premiums actually collected within each calendar quarter by the reason of issuance of such policies.

Sec. 11-76. Fee for company issuing policies other than life insurance.

The license fee imposed upon each insurance company which issues any insurance policy which is not a life insurance policy shall be six (6) percent through June 30, 2025 and thereafter effective July 1, 2025 shall be nine (9) percent of the premiums actually collected within each calendar quarter by reason of the issuance of such policies on risks located within the city limits of the City of Cynthiana, Kentucky on those classes of business which such company is authorized to transact, less all premiums returned to policy holders; however, any license fee or tax imposed upon premium receipts shall not include premiums received for insuring employers against liability for personal injuries to their employees, or death caused thereby under the provisions of this Workers Compensation Act and shall not include premiums received on policies of group health insurance provided for state employees under KRS 1SA.225(2).

Sec. 11-77. Delinquency date for payment of fees; interest charge for late payment.

All license fees imposed by this article shall be due no later than thirty (30) days after the end of each calendar quarter. License fees which are not paid on or before the due date shall bear interest at the tax interest rate as defined in KRS 131.010(6). Effective July 1, 2025, any tax or fee not paid within thirty (30) days after the due date shall be subject to a ten (10) percent penalty in addition to the interest provided in KRS 131.010(6).

Sec. 11-78. Company to provide breakdown of collections.

Every insurance company subject to the license fees imposed by this article shall annually, by March 31, furnish the City of Cynthiana, Kentucky with a written breakdown of all collections in the preceding calendar year for the following categories of insurance:

- (a) Casualty;
- (b) Automobile;
- (c) Inland marine;
- (d) Fire and allied perils;
- (e) Health;
- (f) Life.

Sec. 11-79. Exemptions from tax.

No license fee or tax imposed under this Ordinance shall apply to premiums:

- (a) Received on policies of group health insurance provided for state employees under KRS 1 SA.225;
- (b) Received on policies insuring employers against liability for personal injuries to their employees or the death of their employees caused thereby, under the provisions of KRS Chapter 342.
- (c) Received on health insurance policies issued to individuals;
- (d) Received policies issued through Kentucky Access created in Subtitle 17B of KRS Chapter 304;
- (e) Received on policies for high deductible health plans as defined in 26 U.S.C. sec. 223(c)(2);
- (f) Received on multistate surplus lines, defined as non-admitted insurance as provided in Title V, Subtitle B, the Non-Admitted and Reinsurance Reform Act of 2010, of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Pub. L. No. 111-203;
- (g) Paid to insurance companies or surplus lines brokers by non-profit self-insurance groups or self-insurance entities whose membership consists of school districts; or
- (h) Paid to insurance companies or surplus lines brokers by non-profit self-insurance groups or self-insurance entities whose membership consists of cities, counties, charter county governments, urban-county governments, consolidated local governments, unified local governments, school districts, or any other political subdivisions of the Commonwealth. However, this exemption shall not apply if the bonds, leases, or other debt instruments are issued for profit of or on behalf of for-profit or private organizations.

SECTION 2: The provisions of this Ordinance shall be severable. If any provisions of this Ordinance are found to be invalid the remainder of the Ordinance shall remain in full force and effect.

SECTION 3: This Ordinance shall be effective immediately upon approval, passage and publication as required by law with the increase in the insurance premium tax rate being effective July 1, 2025. A copy of this Ordinance shall immediately be sent to the Commissioner of Insurance of the Commonwealth of Kentucky as required by KRS Chapter 91A.

First reading and approval: March 4, 2025
Second reading and passage: March 18, 2025

/s/ Isaac Dailey
Isaac Dailey, Mayor

ATTEST:
/s/ Elizabeth Kitchen
Elizabeth Kitchen, City Clerk