



Courtesy of Daniel Coomer

Members of the Grant County Middle and High School Speech and Drama teams competed at regionals Feb. 7

Grant County speech and drama teams headed to state

BY BETSY SMITH
EDITOR

After competing in the Kentucky High School Speech League's River Region Tournament (KHSSL) on Saturday, Feb. 7, several members of the Grant County High School and Grant County Middle School speech and drama teams will be headed to Murray State University for state competition in March.

Competing for the high school, the following students finaled at regionals:

- Joshua Webster, 4th place in Extemporaneous Speaking
- Irelyn McClure, 5th place in Extemporaneous Speaking
- The team of Kaylee Muse and Spencer Drawdy, 5th place in Improvisational Duo

The middle school placed third as a team at regionals. In individual competition, Nathan Virallas placed 4th in Impromptu Speaking and in Prose interpretation.

Head Coach Daniel Coomer brings to the table a lot of knowledge and passion for the activity. He competed for Grant County High School in the aughts under then-head coach Ryan Ray, who went on to helm Henry Clay's powerhouse speech and debate team.

As someone with deep roots in Grant County speech and drama, Coomer has orchestrated a special 'Legends Return' showcase for March 6 to recognize the original team and "celebrate the resurrected team of today."

Alumni who competed for Grant County's Speech and Drama Team between 2005 and 2011 will be honored at the showcase. Billed as "A night of performances, recognition and community," the event will take place March 6 at 6 p.m. in the Grant County High School Auditorium. Admission is \$10.

The middle and high school teams will head to Murray State University on March 12 to compete at KHSSL State. Those students attending will be: Phoebe Roberts, Irelyn McClure, Gabe Hedger, Alex Unroe, Spencer Drawdy, Clair Culver, Rylie Helton, Kaylee Smith, Kaylee Muse, Jacob Stone, Joshua Webster and team captain Bella Scales.

University of Alabama Fall 2025 Presidents List

Luke Hyden, of Dry Ridge, was named to The University of Alabama Presidents List for Fall Semester 2025.

A total of 15,388 students enrolled during Fall Semester 2025 at The

University of Alabama were named to the dean's list with an academic record of 3.5 (or above) or the president's list with an academic record of 4.0 (all A's). These driven students are making waves

across UA's more than 70 undergraduate programs and 12 colleges and schools.

The UA dean's and president's lists recognize full-time undergraduate students.

Mississippi State University's fall 2025 President's List

Maleah Brown, of Williamstown, was named to the Mississippi State University fall 2025 President's List.

Students on the President's List achieved a 3.80 or better GPA, based on a 4.0 scale, while completing at least 12

semester hours of coursework with no incomplete grades or grades lower than a C.

4 Smart Moves to Cut Your 2025 Tax Bill Under New Rules

BY SHERYL ROWLING OF MORNINGSTAR

The One Big Beautiful Bill Act made some long-awaited permanent changes to the tax code. It also introduced short-term tax breaks that come with strict limits and phaseouts, and many of them are only available through 2028 or 2029. Here are four ways to get the most out of the OBBBA's temporary provisions as you file your 2025 taxes and plan ahead.

1. DON'T DISMISS ITEMIZING YOUR DEDUCTIONS

The OBBBA temporarily boosts the state and local tax deduction cap, or SALT, from \$10,000 to \$40,000 (for married couples filing jointly and single filers). This higher cap applies from 2025 through 2029.

Run the numbers: For 2025, the standard deduction is \$31,500 for married couples and \$15,750 for singles. If your total itemized deductions — including mortgage interest, charitable giving, and state and local taxes (up to the new \$40,000 cap) — add up to more than your standard deduction, you should itemize.

Watch your income: The new \$40,000 SALT cap isn't for everyone. It begins to phase out if your modified adjusted gross income is over \$500,000 (for all filers). If your MAGI reaches \$600,000, your SALT deduction reverts to the original \$10,000 limit.

2. MAXIMIZE THE NEW TARGETED DEDUCTIONS — IF YOU QUALIFY

The OBBBA introduced several temporary above-the-line deductions (available whether you itemize or not) to help middle-income workers. But they have very strict income and benefit limits.

The qualified overtime pay deduction: Capped at \$25,000 for married couples filing jointly and \$12,500 for singles. Only the extra "half-time" portion of your time-and-a-half pay qualifies for the deduction. For a married couple, this benefit begins to disappear if your MAGI hits \$300,000 and is entirely gone once your MAGI reaches \$550,000.

The qualified tips income deduction: Allows you to write off qualified tip income up to \$25,000 per tax return, whether you file as married or single. The deduction is only available for tips that are formally reported on a Form W-2 or Form 1099. It phases out sharply for higher earners, starting at a MAGI of \$300,000 for married couples and \$150,000 for singles, and is fully eliminated at \$550,000 and \$400,000, respectively.

The auto loan interest deduction: This temporary deduction allows you to write off up to \$10,000 of interest paid on a loan for a new, personal-use vehicle with final assembly in the U.S. (Leases are excluded.) It starts to phase out at \$200,000 for married couples and \$100,000 for singles and is completely gone by \$250,000 and \$150,000.

3. SENIORS, TIME YOUR 2026 ROTH CONVERSIONS CAREFULLY

If you are 65 or older, the OBBBA offers a new, temporary deduction for seniors of up to \$12,000 for married couples (\$6,000

per eligible spouse) and \$6,000 for single filers. This is a welcome tax break, but it's fragile.

Beware the MAGI trap: This deduction begins to disappear for married couples with a MAGI over \$150,000 and for singles over \$75,000.

Model Roth conversions for 2026: If you are a senior who is close to the \$150,000 MAGI limit, a Roth conversion done in 2026 could push your income over the threshold, causing you to lose this entire \$12,000 deduction. Work with your adviser to model any planned 2026 conversions.

4. OPTIMIZE INCOME TO QUALIFY FOR THE BEST BREAKS

Many of the OBBBA's most valuable temporary provisions are income-sensitive, particularly those new targeted deductions and the elevated SALT cap. Keep these rules in mind for 2025 filing and 2026 tax planning.

For your 2025 return: You can still influence your 2025 MAGI by:

1. Making 2025 HSA contributions (before the April 2026 tax deadline).
2. Making 2025 deductible IRA contributions, if you're eligible.

Plan for 2026 income: If your 2026 income is likely to approach any phaseout thresholds (such as the \$300,000 limit for tips/overtime or the \$500,000 limit for the elevated SALT cap), consider strategies that help keep it within the qualifying range.

3. Postponing the sale of highly appreciated stock to avoid realizing large capital gains in 2026.

4. Delaying the exercise of nonqualified stock options if doing so would push you over a phaseout threshold.

5. Maximizing 401(k) and health savings account contributions to reduce your 2026 MAGI.

6. Holding off on large Roth conversions if they would increase your income above key limits.

Don't let the technical limitations and phaseouts catch you by surprise. With a little smart planning, you can lock in significant tax savings.

This article was provided to The Associated Press by Morningstar. For more personal finance content, go to <https://www.morningstar.com/personal-finance>.

Sheryl Rowling, CPA, is an editorial director, financial adviser for Morningstar.

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COMMONWEALTH OF KENTUCKY UNIFIED COURT OF JUSTICE GRANT CIRCUIT COURT CASE NO. 23-CI-264	
LAKEVIEW LOAN SERVICING, LLC	PLAINTIFF
VS.	NOTICE OF COMMISSIONER'S SALE
HOPPER-KINGSTON, AMANDA, ET AL	DEFENDANTS
** ** ** ** **	
By virtue of a Judgment and Order of Sale entered in the Grant Circuit Court on September 10, 2025, and a subsequent Order entered on January 14, 2026, I will sell at public auction at the Judicial Center Lobby , 224 South Main Street, Williamstown, Kentucky, the property described herein located in Grant County, Kentucky, on Wednesday, February 25, 2026 , at the hour of 1:30 p.m. , prevailing time, and more particularly described as follows: <u>More Commonly Known As:</u> 1295 Knoxville Road, Dry Ridge, KY 41035 Map ID #: 057-00-00-073.00 There is not a mobile home, doublewide and/or manufactured home included in the sale. Announcements made on the day of sale take precedence over printed material. The amount of money to be raised by this sale is the principal sum of \$148,127.96 adjudged due to plaintiff on its first lien on the property, together with interest thereon at the rate of 4% from March 1, 2020, until paid in full plus late fees, costs, attorney fees, and other advances. The real estate shall be sold on the terms of 10% cash at the time of the sale, except that said deposit shall be waived if the Plaintiff is the successful bidder at the sale, and the balance on a credit of thirty (30) days bearing interest at the rate of 4% per annum for the date of sale. When the purchase price is paid in full, the deed will be delivered to the purchaser. It is further provided that the property sold includes insurable improvements and the successful bidder at said sale shall, at bidder's own expense, carry fire and extended insurance coverage on said improvements from the date of sale until the purchase price is fully paid in the amount of the Court appraised value of said improvements or the amount of the unpaid balance of the purchase price, whichever is less, at minimum, with a loss payable clause to the Commissioner of the Grant Circuit Court and the Plaintiff herein. Failure of the purchasers to obtain such insurance shall not affect the validity of the sale or the purchaser's liability thereunder, but shall entitle, but not require, the Plaintiff to obtain said insurance and furnish the policy or premium thereon or the proper portion thereof shall be charged to the purchaser as purchaser's costs. The aforesaid property shall be sold free and clear of all liens and encumbrances, except the following: a. All unpaid state, county and city real estate taxes for the year 2025; b. Easements, restrictions, and stipulations of record; c. Assessments for public improvements levied against the property; d. Any facts which an inspection and/or accurate survey of the property may disclose. For further information, see the Final Judgment and Order of Sale and pleadings of record in the Office of the Circuit Court of Grant County.	
/s/ Edward M. Bourne MASTER COMMISSIONER GRANT CIRCUIT COURT	

COMMONWEALTH OF KENTUCKY UNIFIED COURT OF JUSTICE GRANT CIRCUIT COURT CASE NO. 25-CI-00240	
<i>Electronically Filed</i>	
STEVEN W. AULBACH, ET UX	PLAINTIFF
VS.	NOTICE OF COMMISSIONER'S SALE
KELLY O. WILDMAN, ET UX ET AL	DEFENDANTS
** ** ** ** **	
By virtue of a Judgment and Order of Sale entered in the Grant Circuit Court on January 14, 2026, I will sell at public auction at the Judicial Center Lobby , 224 South Main Street, Williamstown, Kentucky, the property described herein located in Grant County, Kentucky, on Wednesday, February 25, 2026 , at the hour of 1:30 p.m. , prevailing time, and more particularly described as follows: Being part of the same property conveyed by Rita M. Beach, single and Gail K. Bailey, single to Steven W. Aulbach and Karen M. Aulbach, husband and wife, by deed recorded on August 25, 2021 and recorded in Deed Book 422, page 250 in the Grant County Clerk's Office, Williamstown, Kentucky. <u>Property Address:</u> 260 Stevens Lane, Williamstown, KY Map ID #018-00-00-033.00 There is not a mobile home, doublewide and/or manufactured home included in the sale. Announcements made on the day of sale take precedence over printed material. The amount of money to be raised by this sale is the principal sum of \$82,533.05; together with accrued interest thereon to January 14, 2026 in the amount of \$32,159.19; plus real property taxes for 2023 in the amount of \$738.25; for 2024 in the amount of \$1,331.56; for 2025 in the amount of \$1,195.22; plus late fees in the amount of \$3,241.40; plus costs and attorney fees and costs in the amount of \$4,827.38; plus Per Diem Interest after January 14, 2026 in the amount of \$27.51. The real estate shall be sold on the terms of 10% cash at the time of the sale, except that said deposit shall be waived if the Plaintiff is the successful bidder at the sale, and the balance on a credit of thirty (30) days bearing interest at the rate of 12% per annum for the date of sale. When the purchase price is paid in full, the deed will be delivered to the purchaser. It is further provided that the property sold includes insurable improvements and the successful bidder at said sale shall, at bidder's own expense, carry fire and extended insurance coverage on said improvements from the date of sale until the purchase price is fully paid in the amount of the Court appraised value of said improvements or the amount of the unpaid balance of the purchase price, whichever is less, at minimum, with a loss payable clause to the Commissioner of the Grant Circuit Court and the Plaintiff herein. Failure of the purchasers to obtain such insurance shall not affect the validity of the sale or the purchaser's liability thereunder, but shall entitle, but not require, the Plaintiff to obtain said insurance and furnish the policy or premium thereon or the proper portion thereof shall be charged to the purchaser as purchaser's costs. The aforesaid property shall be sold free and clear of all liens and encumbrances, except the following: a. All unpaid state, county and city real estate taxes for the year 2026; b. Easements, restrictions, and stipulations of record; c. Assessments for public improvements levied against the property; d. Any facts which an inspection and/or accurate survey of the property may disclose. For further information, see the Final Judgment and Order of Sale and pleadings of record in the Office of the Circuit Court of Grant County.	
/s/ Edward M. Bourne MASTER COMMISSIONER GRANT CIRCUIT COURT	