

Skip the trip to the clerk's office, register your boat online

COMMONWEALTH OF KENTUCKY
TRANSPORTATION CABINET

Team Kentucky is making it easier for boat owners to stay current on their vessel registrations with the launch of a new online renewal option that began April 1. Boat owners can now skip a trip to their local County Clerk's office and renew their

registration online to save valuable time.

To renew online, boat owners will need their Kentucky boat (KY) number and the vessel's title number. The boat registration must be active and expire this year to be eligible for online renewal.

Boat property taxes must be paid at the same time as the renewal.

Boat owners who prefer in-person service may still renew at their local County Clerk's office. To renew boat registration online and review more eligibility criteria, visit <https://drive.ky.gov/Pages/Online-Registration-Renewal.aspx>

Boat registrations expire on April 30 each year, so Kentuckians are encouraged to renew in April to avoid

any late fees on property taxes. Every motorboat registered in Kentucky must display a valid, unexpired registration tag. A boat's unique registration number is issued through the County Clerk's office and must be displayed on each side of the vessel. Registration decals will be mailed to boat owners after their local County Clerk offices process

the online renewal request.

The online renewal service is another benefit of Kentucky's January 2024 launch of the Kentucky Automated Vehicle Information System (KAVIS), which replaced the state's nearly 40-year-old mainframe vehicle registration system.



Tom Brenner

The U.S. Supreme Court is seen in Washington, Wednesday, April 1, 2026.

BATTLE

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Here's what to know about the legislation and lawsuits involving Bayer:

A POPULAR WEEDKILLER BECAME A POPULAR LEGAL TARGET

Monsanto debuted Roundup weedkiller in 1974 with the chemical glyphosate as its active ingredient. The product quickly became one of the most widely used herbicides in agriculture. Roundup is designed to be used with genetically modified seeds that can resist the weedkiller's deadly effect, thus allowing farmers to produce more while conserving the soil by tilling it less.

Bayer added Roundup to its portfolio when it acquired Missouri-based Monsanto in 2018. With it came a mounting number of lawsuits alleging glyphosate causes a cancer known as non-Hodgkin lymphoma. About 200,000 Roundup-related claims have now been made against Bayer.

The company disputes the cancer-causing assertions. But Bayer has said the legal costs are threatening its ability to continue selling glyphosate-based products in U.S. agricultural markets. It's already removed glyphosate from its new versions of Roundup for residential markets.

Though some studies associate glyphosate with cancer, the U.S. Environmental Protection Agency has said it is not likely to be carcinogenic to humans when used as directed. The federally approved label for Roundup includes no warning of cancer.

STATE LEGISLATION AIMS TO BLOCK FAILURE-TO-WARN LAWSUITS

At the heart of most lawsuits is a claim that Roundup's manufacturer failed to warn customers of the potential cancer risk.

Bayer has joined with a coalition of agricultural organizations called Modern Ag Alliance to try to block similar claims in the future. They have backed bills in multiple states declaring that a federally approved label on pesticides is sufficient to satisfy any duty under state law to warn customers.

North Dakota and Georgia became the first states to enact the legal shield last year. Kentucky became the third when lawmakers voted to override Beshear's veto. "Farmers need clear, consistent rules to plan for the future and keep their operations profitable," Elizabeth Burns-Thompson, executive director of Modern Ag Alliance, said while praising the Kentucky law.

Beshear, a former state attorney general, noted that many other items already contain warning labels, including cosmetics, personal

hygiene products and household cleaners.

But the Kentucky measure "would allow dangerous pesticides to be sold without having labels warning of the risks of using them. It flies in the face of making America healthy," Beshear said in his veto message.

SUPREME COURT CASE DRAWS HIGH INTEREST

The Supreme Court is to hear arguments April 27 on a Missouri case in which a jury awarded \$1.25 million to a man who developed non-Hodgkin lymphoma after spraying Roundup on a community garden in St. Louis. Jurors held Monsanto liable for failing to warn of the risk.

Bayer contends federal pesticide laws preempt failure-to-warn claims under state laws, because states cannot require additional labeling.

Trump's administration has sided with Bayer, reversing the position of former President Joe Biden administration and putting it at odds with some supporters of the Make America Healthy Again agenda who oppose giving companies legal immunity from such claims.

CLAIM

FROM PAGE B2

dollar of that income to the IRS.

The Strategy: Whether you live near a major sporting event, a film set, or a popular festival, you can pocket the rental income entirely tax-free. There are no income limits on this rule, and you don't even need to report the income on your Form 1040. For high-income earners in high-tax states like California, this is a significant freebie that bypasses both federal and state taxes.

3) THE \$1,000 'BABY SEED' MONEY

The newly enacted One Big Beautiful Bill Act has introduced a literal cash freebie for the next generation. For every child born between Jan. 1, 2025, and Dec. 31, 2028, the federal government will provide a \$1,000 seed deposit into a Trump Savings Account.

The Strategy: While these accounts have long-term tax flaws, you should never turn down a government grant. Capture the \$1,000 as soon as the portal opens in 2026. Let that government money compound, but pivot your own family contributions to a 529 plan for superior tax treatment.

4) THE 'GAP YEAR' ROTH CONVERSION

The most valuable freebie for retirees often occurs in the window between the end of a professional salary and the start of required minimum distributions, or RMDs, and Social Security. During these gap years, your taxable income may drop to its lowest level in decades.

The Strategy: Use this low-income window to perform Roth conversions at a 0% or 10% effective tax rate. By filling up these lower tax brackets now, you are effectively prepaying your future tax bill at a massive discount. You eliminate future RMD



Richard Drew

A board above the trading floor of the New York Stock Exchange displays the closing number for the Dow Jones industrial average, Thursday, Dec. 11, 2025.

pressure and ensure that every dollar of future growth in that Roth account is shielded from the IRS forever. It is one of the few times the tax code allows you to move money into a tax-free bucket at little or no cost. In most cases, this is a better deal than recognizing capital gains at 0%.

5) THE QUALIFIED CHARITABLE DISTRIBUTION

Is a qualified charitable distribution, or QCD, truly free? If you are charitably inclined and over age 70½, the answer is a resounding yes. Normally, taking money out of a traditional IRA is a taxable event. However, a QCD allows you to send up to \$111,000 each year directly to a charity (in 2026).

The Strategy: The money goes from your IRA to the charity without ever touching your bank account, meaning it is never counted as taxable income. This is a freebie because a lower adjusted gross income can help you avoid higher Medicare premiums, and it reduces the amount of your Social Security that is subject to tax. You are effectively spending your IRA money on your philanthropic goals while keeping the IRS entirely out of the transaction.

SUMMARY FOR INVESTORS

The IRS rarely hands out gifts, but these five provisions are as close as it gets. Whether it is capturing \$1,000 for a newborn or leveraging your gap years for a low-cost Roth conversion, the key is proactive timing.

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 advisor for Morningstar.

Related Links

\$1,000 Trump Accounts: Focus on the Financial Benefits, Not the Branding <https://www.morningstar.com/personal-finance/1000-trump-accounts-focus-financial-benefits-not-branding>

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PURSUANT TO KRS 424.290, "MATTERS REQUIRED TO BE PUBLISHED," THE FOLLOWING RACES WILL APPEAR ON THE VOTING MACHINES AND PAPER BALLOTS IN THE PRECINCTS LISTED IN GRANT COUNTY FOR THE PRIMARY ELECTION, MAY 19, 2026.

SEALED BIDS

Williamstown Independent Schools will be accepting sealed bids for surplus vehicles. The items are available for viewing and will be sold as is. Sealed bids must be submitted to the Williamstown Independent Schools Board Office. Bids will be accepted starting Wednesday April 1, 2026. Bids will be opened Friday April 24, 2026 at 1 pm. Bids will need the following information: Name, Phone Number, Vehicle bidding on, and amount of bid. Multiple bids can be placed in the same envelope. Write on the sealed envelope what the bid is for.

Item location:
Williamstown Independent Schools Bus lot
300 Helton St
Williamstown, KY 41097

Contact info:
Scotti Sayers - Transportation Manager
scotti.sayers@williamstown.kyschools.us
859-609-3558

Items bidding on:

- OMIKRON H/T ACCEIERA
 - 225/75/R16 LT 115/1125
 - ALL SEASON
 - LOAD RANGE E
 - QTY 6
 - PURCHASED 3/3/2023 - USED APPROX 2500 MILES
- 2009 FORD SCHOOL BUS (BUS 09)
 - VIN: 1FDFE45P79DA81329
 - TYPE A 20 PASSENGER
 - WILL NOT START
 - NEEDS NEW ELECTRIC WIRING
 - OIL LEAK FROM OIL PAN
 - NEEDS NEW BATTERY
 - LAST TIME IN SERVICE
 - JANUARY 2024
- 2009 THOMAS FREIGHTLINER (BUS 11)
 - VIN: 4UZABRDJX9CAD9464
 - TYPE C 52 PASSENGER
 - WILL NOT START
 - BROKEN SUSPENSION
 - LAST TIME IN SERVICE
 - APRIL 2025
- 2011 THOMAS FREIGHTLINER (BUS 12)
 - VIN: 4UZABRDT7BCAU3872
 - TYPE C 34 PASSENGER
 - WILL NOT START
 - NEEDS ALTERNATOR
 - ENTRY DOOR NOT WORKING PROPERLY WHEN COLD
 - LAST TIME IN SERVICE
 - NOVEMBER 2023
- 2011 THOMAS SAFETLINER (BUS 22)
 - VIN: 4UZABRDT6BCAU8996
 - TYPE C 34 PASSENGER
 - WILL NOT START
 - ENTRY DOOR NOT WORKING PROPERLY WHEN COLD
 - OIL COOLER LEAKING INTERNALLY
 - LAST TIME IN SERVICE
 - MARCH 2022

<p>REPUBLICAN PARTY PRIMARY ELECTION</p> <p>4th Congressional District UNITED STATES SENATOR (Vote for One)</p> <p><input type="checkbox"/> A. Nick SHELLY <input type="checkbox"/> Daniel CAMERON <input type="checkbox"/> Andy BARR <input type="checkbox"/> Anissa CATLETT <input type="checkbox"/> Valerie "Dr Val" FREDRICK <input type="checkbox"/> Jonathan M. HOLLIDAY <input type="checkbox"/> Other Donald WENZEL <input type="checkbox"/> Michael James FARIS <input type="checkbox"/> Nate MORRIS <input type="checkbox"/> James D. DUNCAN <input type="checkbox"/> Jimmy I. LEON <input type="checkbox"/> George WASHINGTON</p> <p>UNITED STATES REPRESENTATIVE in CONGRESS 4th Congressional District (Vote for One)</p> <p><input type="checkbox"/> Thomas MASSIE <input type="checkbox"/> Ed GALLREIN</p> <p>COUNTY JUDGE/EXECUTIVE (Vote for One)</p> <p><input type="checkbox"/> John "Jumpin Joe" WEISS <input type="checkbox"/> C. E. "Chuck" DILLS II.</p> <p>SHERIFF (Vote for One)</p> <p><input type="checkbox"/> Todd Allen CUMMINS <input type="checkbox"/> Kenneth "KJ." LITTLE <input type="checkbox"/> Dennis A. SWITZER II.</p> <p>JAILER (Vote for One)</p> <p><input type="checkbox"/> Tonya BEAGLE <input type="checkbox"/> Brent ELY <input type="checkbox"/> Steven Franklin SKINNER</p> <p>ALL PRECINCTS</p>	<p>MAGISTRATE 1st Magisterial District (Vote for One)</p> <p><input type="checkbox"/> Jerrie M. "Shella" MARTIN <input type="checkbox"/> Jacquelyn M. Ammer RILEY</p> <p>GRANT COUNTY #1</p> <p>MAGISTRATE 2nd Magisterial District (Vote for One)</p> <p><input type="checkbox"/> Jeremy LILLY <input type="checkbox"/> Michael D. WEBSTER</p> <p>GRANT COUNTY #2</p> <p>MAGISTRATE 3rd Magisterial District (Vote for One)</p> <p><input type="checkbox"/> Leo Lewis SAYLOR <input type="checkbox"/> Craig PENNINGTON</p> <p>GRANT COUNTY #3</p>	<p>DEMOCRATIC PARTY PRIMARY ELECTION</p> <p>4th Congressional District UNITED STATES SENATOR (Vote for One)</p> <p><input type="checkbox"/> Dale Lewis ROMANS <input type="checkbox"/> Charles BOOKER <input type="checkbox"/> Logan FORSYTHE <input type="checkbox"/> Joshua BLANTON SR. <input type="checkbox"/> Vincent Anthony THOMPSON <input type="checkbox"/> Pamela STEVENSON <input type="checkbox"/> Amy McGRATH</p> <p>UNITED STATES REPRESENTATIVE in CONGRESS 4th Congressional District (Vote for One)</p> <p><input type="checkbox"/> Melissa Claire STRANGE <input type="checkbox"/> Jesse Russell BREWER</p> <p>ALL PRECINCTS</p>
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