

Toads are a good sign of healthy environment

BY JENEEN WICHE
COLUMNIST

Lately it seems that everywhere I step in the yard, vegetable garden and perennial beds there is a toad under foot. They manage to jump out of harm's way (from a rapidly approaching foot or spade) just in the nick of time. When I notice healthy populations of a good insect, bug or amphibian I like to think that they are flourishing because of the ecological balance of the farm.

Toads are an indicator species suggesting in their abundance that the environment is healthy; in their absence that it is not.

They live both on land and in the water and are very sensitive to their surroundings because their amphibious skin absorbs pollutants and chemicals easily.

We use conventional and organic products on a very limited basis. We don't fertilize the lawn or utilize tilling equipment anymore; so, it seems that reduced disturbance to the soil and the environment around the house and in the garden has paid off and allowed our toad population to flourish.

Toads do some great things out in the garden. They have an appetite for insects including flies, mosquitoes, gnats, snails, slugs, crickets, beetles, cut-

worms and earthworms. An American toad can consume over 80 flies in one minute, hundreds of cutworms in a summer and even more mosquitoes.

They don't see well, only fast movements like that of a fly; they prefer to stay hidden in the soil, grass or mulch until twilight and if your cat eats one it will probably be sick for a day salivating excessively...but they sort of deserve it for eating a toad!

There is a farm pond on the property, which probably helps maintain my toad population, as well. Toads, since they are amphibious, must head back to the water in order to mate.

Their young must spend their

first few weeks in the water as eggs through the tadpole stage until they grow legs and hop on up to the house and vegetable garden.

They will return to the same place for mating year after year. It has been noted that toads will travel up to 3 miles to return to their old stomping grounds, so to speak. Sometimes the male toad will hop on the back of the females for a free ride and perhaps a little foreplay.

Old habits are hard to break; toads will even return to old mating ponds after they have dried up. That would be disappointing to find out at the last minute.

I remember years ago back in

the vegetable garden we had a toad that was quite recognizable. Daddy had run over him with the lawn mower by accident and his back was cut. It healed but left a scar. We saw that toad back in the garden at least 3 seasons after "the incident".

So, respect your toads and teach those who still view toads as creepy, wicked things otherwise. Let's help them shake the reputation that they hang out with witches all the time and cause warts. It's not true.

They should be associated with the good gardener, perhaps perched on the shoulder like a parrot accompanying a most respected pirate.

ASK RUSTY

ASSOCIATION OF MATURE AMERICAN CITIZENS

Dear Rusty: Help!! The Social Security Administration says I didn't pay enough into my Social Security account, despite being a business owner and paying taxes. What can I do?" Signed: Self-employed American

Dear Self-employed: For all potential SS beneficiaries, it is very important to know how Social Security determines if you are eligible for retirement benefits: Everyone (including the self-employed) must have earned at least 40 "quarter credits" contributing to the SS program, which is usually about 10 years' worth of earnings.

You can earn up to four "quarter credits" per year, depending on your earnings, including your net earnings from self-employment. For example, this year (2026) you will get one "quarter credit" for each \$1,890 of

earnings, up to four credits maximum for the year.

As a self-employed business owner, only your net earnings are counted (e.g., after all your reported business deductions are taken).

The SSA gets your earnings information from the IRS, so SSA goes by whatever information you submitted in the self-employment income tax returns you submitted to the IRS over the years. If you don't have at least 40 "quarter credits" over your lifetime, you won't be eligible for Social Security retirement benefits.

The best way to further investigate this is to create your personal "my Social Security" online account at www.ssa.gov/myaccount. When you have done that, you will be able to see how many quarter credits you currently have (apparently less than 40) and determine how much more you must earn to be eligible for SS

retirement benefits.

For example, if you have 36 or more credits now, you could likely work just another year, or part of a year, to be eligible for SS benefits next year. Knowing how many "credits" you now

have will tell you how much more in annual net earnings from self-employment you must have to become eligible for SS benefits.

When you create your online SS account, you will also be able to see your

entire lifetime record of your earnings reported to Social Security, and you should review that record to make sure that your lifetime earnings have been correctly reported to Social Security.

If there are any discrepan-

cies in your lifetime earnings record, they can be corrected by using form SSA-7008. You can find additional guidance on this at the following SSA web link: www.ssa.gov/pubs/EN-05-10081.pdf

CHURCH

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428-2695, www.shermanbaptist.org.

SHERMAN SOLID ROCK FAMILY CHURCH
Pastor Bobby Coyle, 3515 Dixie Hwy., Dry Ridge

STEWARTSVILLE BAPTIST
Pastor David C. Thomas, (502) 938-6996.

STRINGTOWN CHRISTIAN
Pastor Rick Bullard, (859) 801-2091, Stringtowncc@gmail.com. For info, contact Darrell Hurt 859-640-6105.

SHERMAN CHURCH OF CHRIST
Minister: Scotty Simpson, office@shermancoc.org, Phone: 859-428-1661
Traditional worship Sundays at 8:30 a.m.
Sunday School 9:45 a.m.
Praise Gathering 10:30 a.m.

SHERMAN FULL GOSPEL
Pastor Ray Gaines, (859) 428-2200, www.shermanfullgospelchurch.com

Grant County Senior Commodities distributed the 2nd Monday of each month. Must be at least 62-years-old and meet income guidelines.
Contact Dee Keith at 859-816-7605 for information or to sign up.

ST. WILLIAM CATHOLIC
6 Church St., Williamstown, Pastor: Rev. Benton Clift, Sr., 859-824-5381, www.saint-william.org
Mass Times: Saturday: 4:30 p.m. Sunday: 10:30 a.m.
Mobile Pantry: 2nd Monday of every month
St Vincent de Paul Outreach : Wednesdays and Fridays 9-11 a.m.

TABERNACLE BAPTIST
Bro. Jason Coffelt, 6350 Warsaw Road, Dry Ridge, www.tabernaclebaptistchurch-dryridge.com
Sunday School 10 a.m., Sunday Morning 11 a.m., Sunday Evening 6 p.m., Wednesday Evening 7 p.m.

THE OLD CHURCH ON THE DRY RIDGE
Pastor Kathleen Daniels, (859) 468-2317, www.dryridgepresbyterian.org
Worship service with Children's Church at 11 a.m.

THE POTTER'S HOUSE
Pastors Linda Courtney and Jimmy Buford

TRINITY METHODIST CHURCH
Pastor Ronald Adkins 419-770-9096
1212 Suite C Midway Plaza Williamstown
Sunday services at 10 a.m.

VINE RUN BAPTIST
Minister David Foley, (859) 428-1079

VIOLET RIDGE CHURCH OF CHRIST
Minister Tommy Simpson, 1000 Violet Road, Crittenden
Sunday School 9:30 a.m.
Sunday Morning Worship 10:30 a.m.
Sunday Night Bible Study 6 p.m.

WILLIAMSTOWN BAPTIST CHURCH
Pastor Sam Newman, 214 North Main St., Williamstown, 859-824-4102, williamstownbaptistchurch.com

Sunday Service: Discipleship groups 10 a.m., worship 11 a.m., characters of the Bible 6 p.m.; Wednesday Worship: Family meal 5 p.m., children's activities 5:40 p.m., prayer meeting 6 p.m., youth group 6 p.m., adult choir practice 7 p.m.; Food Pantry: Tuesdays 1-3 p.m. (Grant County residents only. Proof of residency required.)

WILLIAMSTOWN CHRISTIAN CHURCH
Senior Minister: Faron Franklin, Youth Minister: Noah Spencer, Children's Minister: Shawn West, 218 North Main St., Williamstown, (859) 823-2041, williamstownchristian.com, office@williamstownchristian.com
Adult Sunday School: 8:45 a.m.
Morning Worship: 9:30 a.m.
Sunday Night Small Groups Free Wednesday Night Meal at 5:30 p.m.

WILLIAMSTOWN CHURCH OF GOD
113 High St., Williamstown, KY, 859-824-0910, Visit us on Facebook
Services 11 a.m. Sunday mornings and 7 p.m. Wednesday


WILLIAMSTOWN UNITED METHODIST
Minister Rey Garcia, 859-813-0115, www.williamstownumc.org, pastorreywumc@gmail.com
Sunday School starts at 9 a.m.
Service starts at 10 a.m.

WPHC HILLTOP
749 S. Main St., Williamstown, 859-393-7298
Sunday Service 11 a.m., Thursday Bible study 6 p.m.

ZION BAPTIST
(859) 824-6568

OWEN ELECTRIC'S MEMBER APPRECIATION DAYS & ANNUAL MEETING

REGISTRATION, BUCKET & BULB PICKUP
8 a.m.-4:30 p.m. at each listed location

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| <p>Monday, June 1 - Owen Co. Owen Electric Cooperative 8205 Hwy. 127 N. Sparta, KY 41086</p> <p>Tuesday, June 2 - Grant Co. Primal Market 66 South Main St. Dry Ridge, KY 41035</p> <p>Wednesday, June 3 - Pendleton Co. Sharp Middle School 35 Wright Road Butler, KY 41006</p> <p>Thursday, June 4 - Gallatin Co. Kentucky Speedway Gift Shop 1 Speedway Drive Sparta, KY 41086</p> <p>Friday, June 5 - Campbell Co. Main Street Church 11093 Alexandria Pike Alexandria, KY 41001</p> <p>Monday, June 8 - Boone Co. Florence Government Center 8100 Ewing Blvd. Florence, KY 41042</p> <p>AND</p> <p>Longbranch Elementary School 2805 Longbranch Rd. Union, KY 41091</p> | <p>Tuesday, June 9 - Kenton Co. Nicholson Christian Church 1970 Walton Nicholson Road Independence, KY 41051</p> <p>Wednesday, June 10 - Carroll Co. General Butler State Resort Park 1608 KY Hwy. 227 Carrollton, KY 41008</p> <p>Thursday, June 11 - Scott Co. Scott County Preschool 1306 Long Lick Pike Georgetown, KY 40324</p> <p>Friday, June 12 Annual Business Meeting Registration - 4-6 p.m. Meeting - 6 p.m. Arthur Service Center 13179 Walton-Verona Road Walton, KY 41094</p> <p>For more info, go to owenelectric.com</p>  <p><small>A Touchstone Energy Cooperative</small></p> |
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*Limit one appreciation gift bucket per Owen Electric membership. It must be picked up in person, and a valid photo ID matching the membership name must be presented at the time of pickup. Members may attend any Member Appreciation Day location regardless of county of residence and may choose the date and location most convenient for them.

ORDINANCE NO. 0007-2026-0299
AN ORDINANCE RELATING TO AN AMENDMENT TO THE GRANT COUNTY ZONING MAP

WHEREAS application has been made to the Grant County Planning and Zoning Commission for an amendment to the official Grant County Zoning Map; and

WHEREAS all fees relating to the application have been properly paid to the Grant County Planning and Zoning Commission as same relate to this application; and

WHEREAS all posting and advertising requirements necessary to the application filed herein have been properly made or performed; and

WHEREAS public hearing has been held with all interested parties being afforded opportunity to appear in person or by counsel and voice their position as relates to this application; and

WHEREAS the Grant County Planning Commission, a quorum then being present, vote to recommend the approval of said application; NOW, THEREFORE,

BE IT ORDAINED by the Fiscal Court of the County of Grant, Commonwealth of Kentucky, that the zoning of the following parcel of land, to wit:

A 2.9986-acre site located at 785 Warsaw Rd, Grant County, Kentucky, and providing the recommendation be forwarded to the Grant County Fiscal Court, Williamstown, Kentucky.

Be changed from its' present zoning classification of Agricultural One (A1) to Residential One-A (R1A).

Introduced, recorded and ordered published by the Grant County Fiscal Court on the 5th day of May, 2026.

Adopted by the Grant County Fiscal Court at its' meeting on the 20th day of May, 2026. And, on said occasion signed in open session by the County Judge Executive as evidence of his approval and affirmative vote of the Grant County Fiscal Court, attested under seal by the Grant County Fiscal Court Clerk and declared to be in full force and effect by its' passage and recordation of same.

GRANT COUNTY FISCAL COURT
BY: /S/ CHARLES E. DILLS II
CHARLES E. DILLS II
GRANT COUNTY JUDGE/EXECUTIVE

ATTEST: /S/ JENNA ALSIP
JENNA ALSIP
GRANT FISCAL COURT CLERK

ORDINANCE NO. 0008-2026-0300
AN ORDINANCE RELATING TO AN AMENDMENT TO THE GRANT COUNTY ZONING MAP

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WHEREAS all posting and advertising requirements necessary to the application filed herein have been properly made or performed; and

WHEREAS public hearing has been held with all interested parties being afforded opportunity to appear in person or by counsel and voice their position as relates to this application; and

WHEREAS the Grant County Planning Commission, a quorum then being present, vote to recommend the approval of said application; NOW, THEREFORE,

BE IT ORDAINED by the Fiscal Court of the County of Grant, Commonwealth of Kentucky, that the zoning of the following parcel of land, to wit:

A 1.0014-acre site located at 3855 Dixie Highway, Grant County, Kentucky, and providing the recommendation be forwarded to the Grant County Fiscal Court, Williamstown, Kentucky.

Be changed from its' present zoning classification of Agricultural One (A1) to Residential One-A (R1A).

Introduced, recorded and ordered published by the Grant County Fiscal Court on the 5th day of May, 2026.

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