

Hard winters create unforgettable memories

On Christmas Day, 1779, Daniel Boone and his family traveled across the frozen Kentucky River to a site six miles from Boonesborough and set up camp. Here Boone planted his new settlement of Boone's Station.



BONNIE STRASSELL

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The settlers erected half-face camps where they spent the coldest winter most had ever experienced. Livestock and wildlife froze to death, and the supply of corn was almost nonexistent. With the lack of meat and meal many Kentuckians died of starvation that year. During the Revolutionary War, the winter of 1779-80

was so cold that waterways in Virginia froze solid and supported the crossing of George Washington's entire Virginia infantry. However, the frigid weather worked to the advantage of the American Army which was able to execute several surprise attacks on the British that winter. Hard winters gripped Kentucky into the 20th century. During the severe winter of 1905 a vast ice gorge was created on the Kentucky River, and when it broke apart, thick sheets of ice stacked 20-30 feet high and caused extensive property damage. Some say it was the winter of "the big snow," while others who lived along the Kentucky River referred to that devastating time as the winter of "the big ice." Either designation was a

vivid and accurate description of the Kentucky winter of 1917-1918. This particular severe winter froze both the Kentucky and the Ohio rivers. Steamboats became stuck in the ice to await Spring's thaw. Several of these boats were tied up at the mouth of the Kentucky River near Carrollton. One of them was an old convict ship the Success which was sturdily built of teakwood and had survived many such winters on the river. When ice gorges broke up in the river, the mooring lines of the Success snapped, and the ship started to float down the Kentucky where it collided with the two other steamboats. As if in an ancient river dance, the trio bumped along together down toward the mouth of the Kentucky to greet the swiftly moving ice on the Ohio. One of the boats disinte-

grated when it was crushed by the ice. Another suffered damage but was able to drift to shore; and though she was the perpetrator of the disaster, the old prison ship Success came through the ordeal unscathed, due largely to her substantially constructed teakwood sides. It all began with a ferocious blizzard that struck on Dec. 9, 1917. In her book, "History of Owen County, Kentucky" (available from the Historical Society for \$38), Mariam Houchens described the situation in Owen County and along the river during that severe winter. "Roads were blocked; and Owenton was virtually cut-off from mail and supplies." Owen Countian T.W. Stair had died in Washington but was returned to Owen for burial. "Because of the deep snow, his body in its casket was brought on a

sled to Owenton from Sparta, across fields and side roads." One of the biggest concerns was keeping warm, and with coal supplies low, trees near homes were felled and cut up for fuel. During the frigid winter of 1918-19 more than 14,000 Kentuckians died from the Spanish Flu epidemic, and ice closed the Kentucky River for six weeks. River traffic came to a standstill, and many riverboats were firmly caught in the clutches of thick ice. When rain finally arrived, the sound of breaking ice along with a tide of swift moving logs could be heard for miles. The result was considerable damage and a loss of hundreds of thousands of dollars for Kentuckians. Today, folks cope with bad winters traveling in four wheel drive vehicles and living in homes heated with gas or electric furnaces; but years ago Owen Countians

remained home during these dismal days and huddled around a wood or coal stove for warmth. Somehow spending time together seemed to strengthen families and built strong bonds as they talked, played games, told stories, and made plans for the future. In those days little concern was displayed over cold bedrooms where the ice formed in sheets inside the windows. Snuggling beside a sibling or wrapping up in a soft robe was all the warmth that was needed for pleasant dreams and a good night's sleep; and as the snow piled up and the Kentucky River froze, Owen Countians tucked away countless memories of these hard winters; and their stories became an invaluable and treasured chapter of Owen County history.

Without pennies, should retailers round up or down? States offer their 2 cents

BY KEVIN HARDY
STATELINE

As pennies vanish from the American landscape, many businesses are clamoring for federal guidance on how to handle cash transactions in a penniless world. Should retailers round up or down? Should they round in favor of the customer? Or in favor of the business? So far, calls for federal direction have gone unanswered. Some businesses are setting their own policies, but states are now beginning to act amid growing uncertainty. While the question revolves around only a few cents per transaction, it does raise important consumer protection and legal questions for states to consider. Retailers must weigh threats of potential lawsuits, while policymakers worry about protecting the most vulnerable consumers who rely on cash for everyday purchases.

President Donald Trump in February moved to eliminate the penny from U.S. pocketbooks, citing the high cost of minting them — about 3.7 cents per penny. But even before the coin's final production run last month, U.S. retailers and banks were reporting widespread penny shortages.

To provide clarity, lawmakers in New York have proposed legislation mirroring Canada's rounding standard — up or down to the nearest five cents. And officials in Georgia and Utah have issued non-binding guidance to businesses.

"States do not have the luxury of waiting for the federal government," said Katherine Tschopp, senior associate at government relations firm MultiState.

Complicating the issue are the growing number of jurisdictions requiring businesses to accept cash — a move aimed at protecting vulnerable consumers who may not have access to credit cards or electronic payment systems.

In November, New York became the ninth state to add such a rule, according to tracking from MultiState. At least eight major cities also require businesses to accept cash.

A bipartisan group of federal lawmakers have proposed legislation in the U.S. House and Senate to require all cash transactions be rounded to the nearest five cents, but neither proposal has made it to a floor vote.

The record-breaking federal government shutdown and heated debate on health insurance subsidies have sidelined the penny discussion, Tschopp said. She thinks the federal government will likely determine a national rounding policy — eventually. But in the meantime, she expects more states to weigh in.

New York Democratic Assemblymember John T. McDonald III said he agreed with Trump's move to phase out the costly production of the penny. But businesses are

asking for some kind of guidance now, he said. "In the absence of federal action, I think it's important that the states act to provide clarity — clarity for everybody: clarity for the consumer, as well as the merchant and the state," McDonald told Stateline.

APPROACHES TO ROUNDING

McDonald's proposed legislation mirrors Canada's rounding policy following the 2012 elimination of its one-cent coin. His bill calls for so-called symmetrical rounding of after-tax cash purchases to the nearest five-cent mark. Purchases ending with one, two, six or seven cents would be rounded down. And purchases ending in three, four, eight or nine cents would be rounded up.

So, a consumer would get no cash back from a \$1.99 purchase. But a retailer would hand over a nickel to someone spending \$1.97.

McDonald sits on the National Conference of State Legislatures's State and Local Taxation Task Force that has been examining the penny issue. That task force has recommended symmetrical rounding as the fairest method for merchants and consumers.

McDonald noted that the NCSL group reached a bipartisan consensus on the issue. And he said he's found no opposition from New York businesses or consumer groups on his bill.

"In this day and age where we seem to have a lot of fractious conversations on other issues, it'd be nice to find something that actually we can all agree on," he said. "And to have it start with the good old little penny would be a good spot."

On Wednesday, South Dakota Republican state Sen. Tim Reed urged state lawmakers to start communicating with agencies, retailers and the public over the issue.

A co-chair of the NCSL task force, he said businesses need guidance and consumers may need reassurance. While he acknowledged concerns about "strategic pricing" — in which retailers set prices to push rounding to their advantage — the group's report characterized that as a "limited risk."

"Everybody's thinking, 'Oh, I'll get overcharged, or I'll get undercharged,'" Reed said at an NCSL virtual event about rounding. He said it would be good for people to know that "really this is all going to kind of wash out in the end."

New York Democratic state Sen. James Sanders Jr. said the cash acceptance law he sponsored earlier this year ensures people without access to smartphones or banking are not excluded from commerce. That law also says customers paying with cash cannot be charged more than other buyers.

"Otherwise, you absolutely have a two-tiered system," he said, noting that cash is "a lifeline" for working families, older adults, immigrants and small businesses.

Sanders said he would prefer for retailers to round down to the nearest nickel on cash transactions to protect consumers.

"For the large corporations, this could be a difference of hundreds of thousands of dollars if they are steadily rounding up," he said. While each rounding transaction represents a loss or gain of only a few cents, Sanders said, "multiply that by tens of thousands of people, and you've effectively raised the price of your product without any type of sanction."

Sanders said he plans to introduce legislation on the matter soon, but added that he remains open to McDonald's current proposal of symmetrical rounding. More than anything, he said, businesses desire some kind of guidance.

"We're not trying to cheat business. We're just trying not to be cheated by business," he said. "The people I've been speaking to are honest souls, and they just want to know the right thing to do in a penniless society."

A RAPID CHANGE

The U.S. Mint in Philadelphia struck the last penny on Nov. 12, but pennies were already scarce at that time.

By mid-November, more than 100 of the government's 165 coin distribution sites across the country were without pennies, according to the Retail Industry Leaders Association, which represents major chains including CVS, Target and 7-Eleven.

In a November survey of its members, that organization found six national chains had

more than 1,000 stores that had no pennies.

The association said most of its survey respondents were rounding cash transactions to the benefit of customers — always down to the nearest five cents. While it's fair for shoppers, it's "costing businesses millions of dollars as small amounts add up across thousands of daily cash transactions."

While states weigh the issue, the association is pushing for a federal answer. "We are urging the federal government to quickly address the problem, to allow for uniform adjustments by retailers that operate in a multitude of states," Austen Jensen, the organization's senior executive vice president of public affairs, said in a statement to Stateline.

Other groups, including the American Bankers Association, have also pushed for federal action.

"They're obviously concerned about it and wanting a federal fix," said Christopher Phillips, a partner at law firm Holland & Knight. "The government fairly abruptly decided they weren't going to mint any more pennies and these shortages of pennies spread fairly quickly across the country."

For retailers, the problem is both practical and legal, said Phillips, who represents payment system companies and financial technology firms.

In many of the jurisdictions that require merchants to accept cash, the laws explicitly forbid charging cash customers more — and have a per-transaction fine for violations, raising the possibility of big fees. And Phillips said

merchants could face class-action lawsuits for rounding policies in which plaintiffs argue they are charged more than advertised or face unfair or deceptive business practices.

Federal regulations also ban retailers from charging more for purchases made with food stamps, through the Supplemental Nutritional Assistance Program, or SNAP. Cash rounding policies complicate that rule, as some customers would be charged less for certain cash purchases than those using SNAP cards. "The unintended consequences of these administrative actions, and these laws and how they flow together to create real problems that were certainly never envisioned," Phillips said.

So far, merchants have come up with their own policies.

Because of the penny shortage, the East Coast

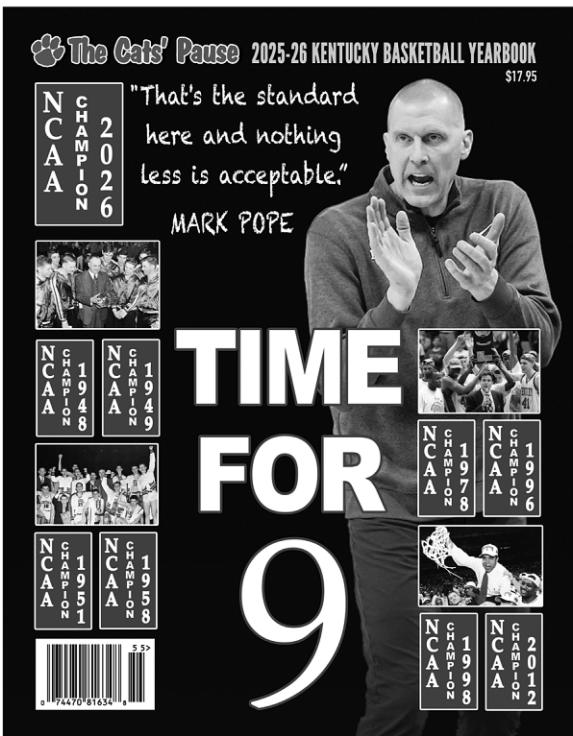
convenience store chain Sheetz asked customers to move to cashless payments or round up to support charitable causes. It even offered free beverages for those willing to cash in 100 pennies.

Kwik Trip, which operates convenience stores across the Midwest, in October announced its registers would automatically round down cash transactions to the nearest nickel in favor of customers.

But without a federal standard, the landscape is patchy, Phillips said. Rounding creates a winner and a loser in each cash transaction. Some companies have pushed to standardize their practice across the country, but others will only choose to round down if required.

"Others are like, 'You know what? This is actual money for us,'" he said. "We're not just going to give it up for the sake of convenience."

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LEGAL NOTICE

December 2025 Guardianship Probate Notice
ADMINISTRATION has been granted to the following:
JOAN PHILLIPS, 649 HIGHWAY 421 N, BEDFORD, KY 40006,
AND MYRA PETTY, 10302 CHARLESWOOD RD, LOUISVILLE,
KY 40229, having been appointed CO-Guardians on December
23, 2025 in the Guardianship of SOPHIA ZAMBRZYSKI, 649
HIGHWAY 421 N, BEDFORD, KY 40006. Attorney ROB DON-
ALD, 1900 PLANTSIDE DRIVE, LOUISVILLE, KY 40299.



LEGAL NOTICE

REQUEST FOR BIDS
The Little Kentucky River Watershed Conservancy District is hereby advertising for and accepting sealed bids for the purchase of two (2) mobile/manufactured homes currently located at the Lake Jericho Campground, 1317 Lake Access Road, Smithfield, Kentucky 40068. The first mobile/manufactured home is a 1996 Fleetwood Reflection, with the VIN: TNFLS26A76184RL12. The second mobile/manufactured home is a 2000 Suns Brookwood with the VIN: ALS07439. A sealed bid must specify which mobile/manufactured home is sought, or specify if the bid is for both. Interested bidders shall submit their sealed bids, including contact information, to the District's Secretary, Shayna Gibson, via email at Henrycountyconservationky@gmail.com, or in person at 1125 Campbellsburg Road, New Castle, Kentucky 40050. Bids must be received no later than 4:00 P.M. on Wednesday, January 14, 2026. Bids will be opened and viewed on Thursday, January 15, 2026, at 7:00 P.M., at 1125 Campbellsburg Road, New Castle, Kentucky 40050. Bidders may attend the meeting, but attendance is not required to have their bid considered. All submitted bids should include the proposed price to be paid for the mobile/manufactured home(s); and, the time-frame and method of removal of the mobile/manufactured home(s). If/once a bidder is selected, the selected bidder shall be responsible for removing the mobile/manufactured home(s), at such times and methods as approved by the District. The District reserves the right to waive any and all formalities and reject any and all bids.