

**TODAY'S VERSE**

Jeremiah 32:27 "Behold, I am the LORD, the God of all flesh; is anything too difficult for Me?" (NASB)

**FACES OF MONTGOMERY**

People who call our community their own.



John Douglas offered a bright smile to one of our roving photographers. John said he works at the power company and was enjoying another great day! Thank you for your smile, John!

**THREE THINGS You Should Know:**

**1** There's good news and bad for skywatchers! Of the 10 biggest annual meteor showers, only two have more than 100 meteors visible per hour: the December Geminids and the January Quadrantids. But for us in North America, we're facing the "wrong way." The Quadrantids peak in the mid-afternoon during the bright sunny daytime. That means that many skywatchers will have essentially no chance of seeing meteors streaking across the sky during the shower's peak.

**2** Turkey Run State Park is bringing back its ice hikes in 2022. They will be offered each Saturday and Sunday in January and February. All hikes will begin at 11 a.m. and last until approximately 12:30 p.m. Advance registration for the popular hikes can be completed at [turkeyruncehike.eventbrite.com](http://turkeyruncehike.eventbrite.com).

**3** For those following the courts in Indiana, St. Joe County has a new Superior Court judge, Mark Telloyan. He was appointed by Gov. Eric Holcomb to fill the vacancy left by Judge Steven Hostettler who retired in Sept. 2021. Telloyan will be sworn in on a date to be determined.

# The Paper

## OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

WWW.THEPAPER24-7.COM

### WEEK in REVIEW

We are only a few days into the new year and it feels like the end of December was already so long ago. Here's a recap of some of the most memorable stories of the last week of December 2021.

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**THE 2021 Cheer Certificate Campaign.** So far, there has been \$14,874.07 raised. This community outreach program raised more than \$20,000 a year ago and has set a goal of \$15,000 this year.

\*\*\*

**The CRAWFORDSVILLE Fire Department** recently put the department's new 2,000 gallons per minute 100' aerial tower into service. All three shifts have been trained on aerial operations from the tower's manufacturer, Pierce Manufacturing.

\*\*\*



**GOVERNOR ERIC J. Holcomb** and the Indiana Department of Education (IDOE) announced that \$35.2 million in state and federal grant funds are being awarded to 123 community partners and schools across the state.

\*\*\*

**OFFICIALS WITH Franciscan Health** are asking for

your help to preserve critical emergency department staffing resources by asking patients experiencing mild COVID-19 symptoms to contact their primary care physician, an urgent care clinic, or community site to receive COVID-19 testing versus the emergency room.

\*\*\*

**THE INDIANA Arts Commission (IAC)** announced it has awarded \$204,000 to 102 creative entrepreneurs to fund arts projects around the state through the agency's On-Ramp Creative Entrepreneur Accelerator program. These graduation rates correspond with research that shows that the academic impacts of the COVID-19 pandemic are substantial.

\*\*\*

See WEEK Page A6

## Micro-homing could transform housing

"Imagine a combat vet in his small town where there's low crime and a high military population. He should fit into the community, but he's unhomed. He has a disability and complex trauma." Ted Brinegar, founder of Foxhole Homes, began explaining his objectives by focusing on the challenges that result in homelessness. Brinegar, who has decades of experience working with active duty and retired military vets, founded his non-profit in 2015 with the primary goal of providing sustainable housing and community for vets.

"What gets people to homelessness in the beginning?" Brinegar asked. "Often it begins with physical and health issues that make it impossible for a person to hold down a regular full-time job. They are relegated to part-time or gig work." This could be anyone with a com-

plex trauma: a woman escaping abusive relationships, sexual assault, anyone with an addiction or those with a disability. Like all humans, they need safety and security. The difference is how they calculate safety and security. Consider a vet who learned to sleep in a foxhole or tent and eat MREs (meals ready-to-eat), or an addict who has learned to tolerate hunger and swings in temperatures.

"When physiological needs are easy to meet and they don't feel in danger, choosing homelessness fulfills their sense of security because they don't have to have to stress about fitting into a work situation." Brinegar explained, relating this to Maslow's theory on how humans prioritize needs.

Some people may not be able to work enough hours to support a conventional lifestyle, subsidized rent, utilities, detergent



The League of Women Voters, open to men as well as women, is a nonpartisan, multi-issue political organization that encourages informed and active participation in government. For information about the Montgomery County LWV, visit: [www.lwvmont.com](http://www.lwvmont.com), or message to LWV, PO Box 101, Crawfordsville, Indiana 47933.

and laundromat costs, transportation, work appropriate clothing and medical care. Many of the working poor maintain more than one job, have to juggle how managers schedule them and find transportation.

They live on a precipice, always close to a spiral into disaster. If one place evicts them, or they have to be transported by ambulance, or pay hospital bills, they may not be able to

See LWV Page A6

## This, that and pondering 'tuthers . . .

Just scattershooting while wondering whatever happened to Alfred E. Neuman . . .

\*\*\*

**WOW, IT'S** amazing how life changing a . . . life-changing event is (careful, no one ever accused me of being the smartest guy in the room).

For those who don't follow these weekly ramblings, I had a heart attack on Christmas Eve. Like a lot of things in my life, probably not the optimal time to have one - then again, when



**TIM TIMMONS**  
Two Cents

is? Since then, I've got to experience an ambulance ride from the nice folks at Star Ambulance. I got to go through our lovely emergency

room here at Franciscan and I got to get to know the folks at the Heart Center of St. Vincent's.

And I got to hear from you . . . A LOT of you! Let me say

it again, WOW! E-mails, texts, phone calls and such have been overwhelming. To be fair, I can't really tell you how much I appreciate it. Your kindness is appreciated more than I will ever be able to explain. Many thanks!

\*\*\*

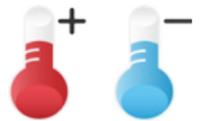
**AND ONE** that made me smile a lot came from a gentleman who asked to remain nameless. He takes me to task often for what he calls my "pig-headed, right-wing

See TIM Page A6

## The Daily Almanac



**Sunrise/Sunset**  
RISE: 8:10 a.m.  
SET: 5:37 p.m.



**High/Low Temperatures**  
High: 36°F  
Low: 14°F



**Wacky Holiday Today**  
• National Bird Day  
• National Screenwriters Day



**What Happened On This Day**  
• 2005 The solar system's largest known dwarf planet is discovered  
• 1890 Wounded Knee Massacre kills over 150 Lakota tribe members



**Births On This Day**  
• 1969 Marilyn Manson American singer-songwriter  
• 1779 Stephen Decatur American navy officer

**Deaths On This Day**  
• 1933 Calvin Coolidge 30th President of the U.S.  
• 1922 Ernest Shackleton Irish explorer

### HONEST HOOSIER

I get why companies have automated phone answering attendants. What I don't get is why they have to go a minute or more in multiple languages before they give me a chance to push the button I need.



### INSIDE TODAY'S EDITION

Wash 'N Go.....A5  
Tri-County Bank ..... A6  
Public Notices ..... A5  
Ben Hur.....A3  
Obituaries.....A2  
Beltone.....A6

### TODAY'S HEALTH TIP

Learn to read food labels and watch for ingredients that end in -ose, that means it's a form of sugar. Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Paper and online at [www.thepaper24-7.com](http://www.thepaper24-7.com).



### OBITUARIES

NONE



8 51246 00100 5

The Paper appreciates all our customers. Today, we'd like to personally thank Howard Pollchik of Crawfordsville for subscribing!



### THE MONTGOMERY MINUTE

#### Publishing schedule

Ever since the inception of our Sunday edition, The Paper has gone with a 365-day publishing cycle. Beginning in 2022, The Paper will not publish on holidays. We are doing this for three reasons - our advertisers say the days leading up to the holiday are more important than the holiday itself; readers have busy schedules on holidays and those editions are the least clicked of any we do; and to give our hard-working staff a break. Thank you for your understanding!

### TODAY'S QUOTE

"Your present circumstances don't determine where you can go. They merely determine where you start."  
Nido Qubein

### TODAY'S JOKE

An optimist stays up until midnight to see the new year in. A pessimist stays up to make sure the old year leaves.



## Meeting Notes

### UNION TOWNSHIP TRUSTEE

MONTGOMERY COUNTY, INDIANA  
 TUESDAY, JANUARY 4, 2022  
 6:00 P.M.  
 UNION TOWNSHIP TRUSTEE'S OFFICE - 1311 DARLINGTON AVENUE CRAWFORDSVILLE, IN 47933  
 I. CALL TO ORDER - President Dennis Hohlbein  
 II. APPROVAL OF MINUTES  
 A. December 6, 2021  
 III. OLD BUSINESS  
 IV. NEW BUSINESS  
 A. Election of 2022 Board Chairperson  
 B. Election of 2022 Board Secretary  
 C. Election of 2022 Finance Officer

D. Approval of 2022 Nepotism Resolutions - Employment and Contracting  
 E. Approval of 2022 Credit Card Resolution  
 F. Approval of 2022 Travel Policy  
 V. OTHER BUSINESS  
 A. 2021 Financial Officer's Report (as of November 30, 2021)  
 B. Account Balance Sheet (as of November 30, 2021)  
 VI. NEXT MEETING - Annual Report  
 Last day to submit the report to the state is March 1.  
 (Copied from SBOA website: Annual Financial Report (AFR) Per Statute, the Township Trustee is responsible for submitting the AFR not later than sixty days after the close of the fiscal year.  
 VII. PUBLIC COMMENT  
 VIII. ADJOURNMENT



Photos courtesy of Witham Health Services

## Witham Health Services delivers first baby of '22

Congratulations to Frankfort residents, Christina and Kyle on the birth of their daughter Maya who was born on Saturday, January 1, 2022. Maya was born at 9:53 a.m. weighing 8 lbs and 5 oz. and is 21.5 inches long. She is welcomed home by siblings Michell, Emily, Yaritza, Axel, Joanna and Giohani. As the first baby of the New Year, Maya and her family were presented with gifts from local area

merchants that totaled more than \$1,400.00 in gift cards and items. About Witham Witham Health Services has served the residents of Boone and surrounding counties for over 105 years. Witham Health Services is a progressive, modern health care provider. We offer many of the medical services people need throughout their lifetime, right here, close to home. Whatever your health care

needs are in the future, you won't have to travel far for quality care. We have offices in Crawfordsville, Frankfort, Jamestown, Lebanon, Thorntown, Whites-town at Anson and Zionsville. With our physicians, specialists, and advanced equipment and procedures, you can count on exceptional care in friendly, familiar surroundings with your family and friends nearby. If you're hospitalized,

your treatment will be managed by a physician or specialist you know and trust. Our staff takes pride in providing high quality care with a caring touch. Witham Health Services is a county owned, nonprofit healthcare organization committed to improving health through excellence and personalized care. We also support the community through sponsorships, donations and partnerships that align with our Mission, Vision and Values.

## 2022 Martin Luther King Jr. Essay Contest

The 2022 Martin Luther King Jr. Essay Contest is now open! Students in grades 6-12 are invited to participate in this contest. Students are being asked to write their essays based on the following quote from Dr. Martin Luther King Jr.: "Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that. Hate multiplies hate, violence multiplies violence, and toughness multiplies toughness in a descending spiral of destruction." More specific contest information can be found on the Martin Luther King

Jr. Essay Contest website, <https://iasp.org/students/mlk-jr-essay/>. The online submission deadline is February 28, 2022. This program is FREE for Department of Student Programs member schools. Non-member schools will be charged \$10 per essay. Department membership is independent of individual administrator membership through IASP. If you are unsure if your school is a DSP Member, or if you have other questions, please contact Chris at [chammer@iasp.org](mailto:chammer@iasp.org). We look forward to reading your student's submissions!

## DePauw University Fall 2021 Dean's List recipients named

DePauw University Fall 2021 Dean's List recipients Named. The Dean's List recognizes students who achieve a semester grade point average of 3.5 or higher on a 4.0 scale. Congratulations on this well earned achievement!

- Madison Altman of Crawfordsville, IN
- Clay Gietl of Thorntown, IN
- Haley Haskins of Thorntown, IN
- Elizabeth Swift of Crawfordsville, IN

Founded in 1837, DePauw University is a top-ranked, 100% residential, private liberal arts university in Greencastle, Ind. Through its College of Liberal Arts and School of Music, DePauw provides highly personalized education in small classes, with 95% of its graduates employed or in graduate school within six months of graduation. DePauw is ranked 5th for study abroad, and 80% of



# DEPAUW UNIVERSITY

students receive academic credit for off-campus study, including internships, independent projects and service work. The university is ranked in the top 20 for both graduate salaries and internship opportunities among private institutions, 8th for Fulbright Scholars, 8th

for producing top business executives, 8th for graduate salaries, and 2nd for Teach For America employees. Our graduates have a 90% acceptance rate for medical school and an 80% acceptance rate for law school, both well above the national average.

## NFPA encourages prompt removal of Christmas trees, as 1/3 of fires occur in January

Nearly one-third (30 percent) of U.S. home fires involving Christmas trees occur in January. With this post-holiday fire hazard in mind, the National Fire Protection Association (NFPA) strongly encourages everyone to keep the festive memories and remove the hazards by disposing of Christmas trees promptly after the holiday season.



home fire safety all winter long, visit a winter safety campaign NFPA promotes annually with the U.S. Fire Administration. For this release and other announcements about NFPA initiatives, research, and resources, please visit the NFPA press room. NFPA: 125 Years of Protecting People and Property

The National Fire Protection Association® (NFPA®) is a global self-funded nonprofit organization devoted to eliminating death, injury, property, and economic loss due to fire, electrical, and related hazards. The association began its work to solve the fire problem in a young, industrialized nation in 1896 and has

since become a global force known for advancing safety worldwide. NFPA delivers information and knowledge through more than 325 consensus codes and standards, research, training, education, outreach, and advocacy; and by partnering with others who share an interest in furthering the NFPA mission. In

celebration of its 125th Anniversary, NFPA is hosting a Conference Series and other initiatives that reflect the association's steadfast commitment to advancing fire and life safety for the next 125 years and beyond. For more information or to view NFPA codes and standards for free, visit [www.nfpa.org](http://www.nfpa.org).

"As much as we all enjoy the look and feel of Christmas trees in our homes, they're large combustible items that have the potential to result in serious fires," said Lorraine Carli, NFPA's vice president of Outreach and Advocacy. "The longer Christmas trees remain in homes, the longer they present a risk." Carli notes that fresh Christmas trees, which continue to dry out and become more flammable over time, are involved in a much larger share of reported Christmas tree fires than artificial trees. According to the latest NFPA winter holiday fire data, 160 home structure fires began with Christmas trees, resulting in two civilian deaths, 12 civilian injuries, and \$10 million in direct property damage, on average each year between 2015 and 2019. Overall, fires that begin with Christmas trees represent a very small but notable part of the U.S. fire problem, considering that they are generally in use for a short time each year. To safely dispose of a Christmas tree, NFPA

recommends using the local community's recycling program, if possible; trees should not be put in the garage or left outside. NFPA also offers these tips for safely removing lighting and decorations to ensure that they remain in good condition: Use the gripping area on the plug when unplugging electrical decorations. Never pull the cord to unplug any device from an electrical outlet, as this can harm the wire and insulation of the cord, increasing the risk for shock or electrical fire. As you pack up light strings, inspect each line for damage, throwing out any sets that have loose connections, broken sockets or cracked or bare wires. Wrap each set of lights and put them in individual plastic bags or wrap them around a piece of cardboard. Store electrical decorations in a dry place away from children and pets where they will not be damaged by water or dampness. For more information on

## "DR. BOUDREAU ALWAYS LISTENS TO MY NEEDS."



When you're busy caring for your family, it's nice to have someone caring for you. "I feel heard and my concerns are addressed," says Becky S. about her Witham family physician Anthony Boudreau, MD. "Appointments are available at a good time for our busy schedules, and he ALWAYS returns calls."

Becky's sons get focused attention, too. For everyday care, pediatrician Candy Riggins, MD, is a trusted partner. "She knows our boys and listens — to them and me." And Becky likes how Witham Orthopaedics and Sports Medicine physician Dr. Daniel Kraft "have both been there for my active family with convenient appointments leading to quicker diagnosis and treatment."

For quality, personalized care and doctors who know you like they know Becky's family, choose Witham Medical Group.

Find your physician at [WithamDoc.org](http://WithamDoc.org)



JOHN & BECKY AND SONS

Happy New Year!

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Bits 'N' **PIECES**

Welcome back to Bits'n'Pieces, a weekly look at some of the interesting, funny, comical and sometimes outright weird things that happen in and around Montgomery County. Have something you think should go into Bits? E-mail it to us at bits@thepaper24-7.com, won't you please?

\*\*\*

**WELCOME BACK!** It's a new year and we're glad to see you coming back to one of our favorite weekly columns (judging by the reader reaction)! We're pleased and humbled to see you back here, and we'll do our best to keep you entertained through 2022!

\*\*\*

**WE LOST** a great one when 99-year-old Betty White passed away on New Year's Eve, just 17 days shy of her 100th birthday! Some folks are suggesting we honor her by sending \$4 to our local animal shelter on her birthday. Makes sense to us!

\*\*\*

**ONE OF** our readers sent us the following tips. They made sense to us, so we're passing along these simple home fixes: Avoid cutting yourself when slicing vegetables by getting someone else to hold the vegetables while you chop; For a bad cough, take a large dose of laxatives, then you'll be afraid to cough; You need only two tools in life - WD-40 and duct tape. If it doesn't move and should, use the WD-40. If it shouldn't move and does, use the duct tape; And lastly, if you can't fix it with a hammer, you've got an electrical problem.

\*\*\*

**YES, IT** is true that our own Tim Timmons had a heart attack. It happened on Christmas Eve and we are pleased to report that Timmons tells us the outlook is

good. He is going to have surgery soon and will be out of the loop for a bit. But we expect him back - and back to his old self - before Groundhog Day!

\*\*\*

**ANYONE ELSE** rooting against the Patriots and the Tampa Bay Bucs?

\*\*\*

**DON'T FORGET** that your favorite Montgomery County daily will be closed Monday, Jan. 17 in observance of Martin Luther King Day. We won't be publishing that day either.

\*\*\*

**SPEAKING OF 2022**, this is the year that NASA says we are going to start seeing big steps in the goal of going back to the moon. For those of us who remember the days of Apollo (and Mercury and Gemini), this will be exciting! We can't wait!

\*\*\*

**AND WHILE** on the subject of space, why are UFOs so much more in the news now?

\*\*\*

**SPEAKING OF** subscription rates, we are still holding off on our price increase for now. We'll let you know as soon as we can when that might change.

\*\*\*

**YES, WE ARE** hammering on this, but we truly hope that you will patronize advertisers in The Paper. If it wasn't for them, there would be no daily edition. In addition, we hope that you will choose to shop local whenever you can. Without local businesses, communities would look a lot different - and decidedly not better!

\*\*\*

**ON THAT NOTE**, please say thank you (and

patronize) those businesses you see on our pages. Without their support, there would be no Paper of Montgomery County. We are here to serve you, thanks to them! If that doesn't deserve a tip of the seed corn cap, we don't know what does!

\*\*\*

**HERE'S OUR** first riddle of the new year: David's parents have three children - Snap, Crackle and . . . what's the name of the third child?

\*\*\*

**ANOTHER** knock-knock for you . . .

Knock knock.

Who's there?

Watts.

Watts who?

Watts for breakfast?

I don't know, but be sure to have your tablet or phone handy so you can read the latest from the friendly folks at The Paper of Montgomery County!

\*\*\*

**HERE'S AN** interesting tidbit from one of our favorite publications (besides The Paper of Montgomery County, of course), the Farmer's Almanac. If you see all pessimists as pessimists, then that makes you out to be a pessimist. We're not sure we follow this one, but ok.

\*\*\*

**CONTINUING** our official countdown . . .

Groundhog Day - 28 days

First day of spring - 74 LONG days from now

First day of summer - 167 days

\*\*\*

**THE ANSWER** to our riddle: Did you say Pop? Nah! Remember, we asked about David's parents. It's David!

# Here are six ways to support small businesses this year

Small business owners faced the challenges of the past couple of years head-on. Nearly all re-evaluated their operations to accommodate new ways of doing business amid changing safety standards and local protocols, and many plan to make these changes permanent.

Over the past year, pandemic-related operational challenges, combined with a surge in physical and verbal attacks, have been uniquely difficult for a group of small business owners.

Asian American and Pacific Islander (AAPI) businesses comprise nearly 10% of small businesses in the United States. Among them, 92% faced difficulties keeping their businesses open and operating amid the pandemic, according to Bank of America's 2021 AAPI Business Owner Spotlight.

"While almost all AAPI entrepreneurs said the pandemic created additional stress around running their businesses, they remain determined and resilient," said Carol Lee Mitchell, head of small business strategy at Bank of America. "Even as they faced immense obstacles, AAPI business owners took steps to move their businesses and communities forward."

Local companies, including AAPI businesses, have proven to be fundamental to strong, healthy economies and inclusive communities. These entrepreneurs remain solution-oriented, quickly adopting new tools and strategies; however, they require support from customers and community members to thrive.

Consider these ways you can support small businesses, including AAPI owners and the community at-large, from the experts at Bank of America:

•Choose to Shop Local and Small

Small businesses are ingrained in many local communities. When you choose to purchase from a small business, you're directly supporting neighbors, friends and the people in your community. This support isn't taken for granted by entrepreneurs; more than half of AAPI small business owners noted the importance of community support amid the pandemic. Also consider leaving a generous tip when you receive exceptional service - it can make a big difference for small business staff.

•Gift Local  
Keep the impact that your support could have on local community

businesses in mind when shopping for gifts, whether they're for loved ones near or far. For locals, a gift card to a nearby eatery or business such as a spa, salon or recreation center makes for a welcome gift that keeps your money local. When gifting those who live farther away, you can still benefit small businesses in your community by purchasing a thoughtful gift and packaging locally then shipping it with the help of a business in your area.

•Help Spread the Word

Small businesses don't usually have the means to invest in big marketing programs, so referrals and word of mouth can make a major difference. However, in today's world, a great deal of consumer research happens online. That means you can be most helpful by taking your stories of great service and quality products to the internet, too. Seek out your favorite small businesses and write reviews on their social media channels. Take it a step further and give them a shoutout (with tags, if possible) on your own social media accounts where your friends and family are more likely to notice.

•Help Fill Open Positions

The job market has shifted noticeably over the past year, and local businesses have been struggling to find the talent they need to continue to serve their communities. Small business owners recognize this and are shifting benefits for their employees, allowing for more flexible schedules and additional paid time off.

Since these business owners are looking for employees to help fill some of the uptick in demand, you can help by tapping into your own network and recommending people for different positions you see, whether it be through "Help Wanted" signs or based on the needs you hear from the businesses you patronize.

•Be Mindful of Business Challenges

Finding a work-life balance can be difficult for small business owners even in non-pandemic times because they wear so many hats within their businesses, from CEO and salesperson to human resources and everything in between.

Business owners were more conscious of their mental health over the past year, as nearly all AAPI business owners acknowledged additional stress and more than half set aside specific time for self-care and mental wellness.

As a consumer, it's important to be mindful of the fact that business owners are both short-staffed and dealing with supply chain issues.

Take an understanding approach and work with local businesses to make sure they know they are supported by their community.

•Check In on What's New

Just as you've changed your consumer habits and needs, small businesses have adapted in dozens of ways. That could mean you have access to new services or options you never considered. For example, your favorite yoga studio may offer streaming classes or a favorite breakfast cafe you haven't visited in a while might have an all-new menu. Take time to stop in and learn how your favorite businesses are changing with the times and see how those changes may suit your needs.



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# FAITH

**INCLUDE YOUR INFORMATION** The Paper of Montgomery County is asking churches to send us church news by noon on Thursday. Information can be e-mailed to: churchnews@thepaper24-7.com

The following is a listing of church services and various programs that organizations around Montgomery County have sent The Paper. If you would like to have your church information included in this free listing, simply e-mail it to churchnews@thepaper24-7.com by Monday for the Wednesday Print Edition.

There may be closures due to health concerns with the COVID-19 pandemic.

## FREEDOM BAPTIST CHURCH

If you're looking for something special to do this Christmas, Freedom Baptist Church near Waveland has you covered! On Sunday morning Dec 12 at 9:30, we will be featuring acclaimed jazz pianist Luke Gillespie in a free concert of Christmas music. Gillespie is Professor of Jazz Studies at Indiana University Jacobs School of Music and has performed with David Baker, Buselli-Wallarab Jazz Orchestra, Sylvia McNair, Ann-Margret, Arturo Sandoval, and many others. Stick around for coffee and donuts following the program. Freedom Baptist Church is on SR 234 west, just minutes west of the intersection at SR 234 and SR 47. You won't want to miss this!

## NEW MARKET CHRISTIAN CHURCH

Church News for Saturday, January 1, 2021 from New Market Christian Church

The Sanctuary as well as the Drive-in Parking Lot are open for Worship held at 10:00 am. Tony Thomas will speak on "Live Like You're Dying". His text is from Psalms 34:14. Delores Farley will present special music.

SUNDAY SCHOOL begins at 9:00 am. COFFEE & DONUT FELLOWSHIP is at 8:30 am the first Sunday of each month. The next fellowship is January 2.

The worship service and Sunday school are open to everyone.

Masks are encouraged.

## NEW MARKET FIRST BAPTIST

New Market First Baptist Church will meet Sunday in Hampton Hall at 10:00 a.m. Following the service, we will have our monthly business meeting. Lord's Closet will not be open until January 15. Any donations will be accepted at this time. If you are looking for a small church with lots of love, then check us out. We have a wonderful praise team that brings us great music every week. We are located at 106 S. First St, in New Market.

## FIRST CHRISTIAN CHURCH

Sundays: Worship (Casual Traditional/Family Friendly/Childcare) - 10:15 am, Adult Faith Learning/Sunday School - 9:15 am, Good News Cafe - 9:15 am, Wednesdays: WOW! - Mid-week Youth Program (Grades 1-12) - 4:30 - 7 pm, Faith Learning and Dinner, Rev. Darla Goodrich, We are located at: 211 S. Walnut St. Crawfordsville IN 47933 Telephone: 765-362-4812

## YOUNG'S CHAPEL CHRISTIAN CHURCH

If contemporary worship is not your preference, then you Might want to visit us. A small country Bible based church made up of very friendly, compassionate, loving people. A church where everyone knows everyone's name. You will be warmly welcomed here. Why not try us out? 4527 North 200 East, Crawfordsville Bible Study 9:30 a.m. Worship 10:30 am.

## WOODLAND HEIGHTS CHRISTIAN CHURCH

Woodland Heights Christian Church - 468 N Woodland Heights Drive Crawfordsville IN 47933-9689 Telephone Number: 765-362-5284 Fax Number: 765-362-6641

Lead Minister: Tim Lueking

Associate Minister: Steve Wilke

Worship Minister: Wayne Wilkinson

Youth Minister: Bryson Feese

Worship Service Times for Sunday:

Traditional service at 8:15a.m. & Contemporary service at 10:30a.m. All Sunday School classes at 9:30a.m., Children's classes for birth to 5th grade at 10:30a.m. All services will be streamed live on our live.whcc.us platform, Facebook, YouTube, and Twitter.

Starting Point - A Fresh Start for a New Year - 2 Timothy 3:10-17

## NEW MARKET UNITED METHODIST CHURCH

Reverend William "Bill" Pike Office: 765-866-0703 email: bill.pike@n-umc.org. Please come join our small town church for a friendly church service using hymnals and the rituals of church that you grew up with. 101 East Main Street, P.O. Box 326, New Market, IN 47965.

Office Phone: 765-866-0703 www.newmarketumc.org

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Open Hearts--Open Minds--Open Doors Sunday School 9:30 and Worship Service 10:45

## YOUR MONTGOMERY COUNTY CHURCH DIRECTORY

<p><b>Apostolic:</b> <i>Garfield Apostolic Christian Church</i> Rt. #5, Box 11A, Old Darlington Road 794-4958 or 362-3234 Worship: 10:30 a.m. Sunday School: 9:30 a.m. Wednesday Bible Study: 6:30 p.m. Pastor Vernon Dowell</p> <p><i>Gateway Apostolic (UPCI)</i> 2208 Traction Rd 364-0574 or 362-1586 Sunday School: 10 a.m.</p> <p><i>Moriah Apostolic Church</i> 602 S. Mill St. 376-0906 10 a.m. Sunday, 6 p.m. Wednesday Pastor Clarence Lee</p> <p><i>New Life Apostolic Tabernacle</i> 1434 Darlington Avenue 364-1628 Worship: Sunday 10 a.m.; 6 p.m. Sunday: The Voice of Healing &amp; Restoration on 103.9 at 9 a.m. Tuesday prayer: 7 p.m. Thursday Mid-week: 7 p.m. Pastor Terry P. Gobin</p> <p><i>One Way Pentecostal Apostolic Church</i> 364-1421 Worship 10 a.m. Sunday School: 11 a.m.</p>	<p>Worship: 9:30 a.m. Sunday School is 10:45 a.m. Wednesday Bible Study: 7 p.m. Pastor Tim Gillespie</p> <p><i>Fremont St. Baptist Church</i> 1908 E. Fremont St. 362-2998 Sunday School: 10 a.m. Worship: 11 a.m.; 6 p.m. Pastor Dan Aldrich</p> <p><i>Friendship Baptist Church</i> U.S. 136 and Indiana 55 362-2483 Sunday School: 9:15 a.m. Worship: 10:30 a.m.; 6 p.m. Wednesday Bible Study: 7 p.m. Friendship Kids for Christ: 6 p.m. Pastor Chris Hortin</p> <p><i>Ladoga Baptist Church</i> 751 Cherry St., Ladoga 942-2460 Sunday School 9:30 a.m. Worship 10:45 a.m.; 6 p.m. Wednesday Bible Study 7 p.m. Ron Gardner, Pastor</p> <p><i>Mount Olivet Missionary Baptist</i> 7585 East, SR 236, Roachdale 676-5891 or (317) 997-3785 Worship: 10:30 a.m. Sunday School: 9:30 a.m. Wednesday Evening: 7 p.m. Bro. Wally Beam</p>	<p>211 S. Walnut St. 362-4812 SUNDAY: 9:22 a.m. Contemporary Café worship 9:30 a.m. Adult Sunday School 10:40 a.m. Traditional Worship WEDNESDAY: 5-7 a.m. Logos Youth Dinner &amp; Program Pastor: Rev. Darla Goodrich</p> <p><i>Ladoga Christian Church</i> 124 W. Elm St. 942-2019 Sunday School: 9 a.m. Worship: 10 a.m.; 6 p.m.</p> <p><i>Love Outreach Christian Church</i> 611 Garden St. 362-6240 Worship: 10 a.m. Wednesday: 7 p.m. Pastors Rob and Donna Joy Hughes</p> <p><i>New Hope Chapel of Wingate</i> 275-2304 Sunday School: 9:30 a.m. Worship: 10:30 a.m. Bible Study: 6:30 p.m., Wed. Youth Group: 5:30 p.m., Wed. Homework Class: 4:30 p.m. Wed &amp; Thurs. Champs Youth Program: 5:30 p.m. Wed. Adult Bible Class: 6:30 p.m. Wed. Pastor Duane Mycroft</p>	<p>Sunday School: 9:30 a.m. Worship: 10:30 a.m. Pastor: Gary Edwards</p> <p><b>Church of Christ:</b> <i>Church of Christ</i> 419 Englewood Drive 362-7128 Sunday School: 9:30 a.m. Worship: 10:30 a.m.; 6 p.m. Wednesday Bible Study: 7 p.m.</p> <p><i>Southside Church of Christ</i> 153 E 300 South, east of US 231 765-720-2816 Sunday Bible Classes: 9:30 a.m. Sunday Morning Worship: 10:30 a.m. Sunday Evening Worship: 5 p.m. Wednesday Bible Classes: 7 p.m. Preacher: Brad Phillips Website: southsidechurchofchristindiana.com</p> <p><b>Church of God:</b> <i>First Church of God</i> 711 Curtis St. 362-3482 Sunday School: 9:30 a.m. Worship: 10:30 a.m.; 6 p.m. Pastor Chuck Callahan</p> <p><i>Grace Avenue Church of God</i> 901 S. Grace Ave. 362-5687 Sunday School: 9:30 a.m. Worship: 10:30 a.m.; 6 p.m. Pastor Duane McClure</p>	<p>Worship 10 a.m.</p> <p><i>Victory Family Church</i> 1133 S. Indiana 47 765-362-2477 Worship: 10 a.m.; Wednesday 6:30 p.m. Pastor Duane Bryant</p> <p><b>Lutheran:</b> <i>Christ Lutheran ELCA</i> 300 W. South Blvd. · 362-6434 Holy Communion Services: 8 a.m. and 10:30 a.m. Sunday School: 9:15 a.m. Pastor: Kelly Nelson www.christchurchindiana.net</p> <p><i>Holy Cross (Missouri Synod)</i> 1414 E. Wabash Ave. 362-5599 Sunday School: 9 a.m. Worship: 10:15 a.m. Adult Bible Study: 7 p.m., Wed. Minister: Rev. Jeffery Stone http://www.holycross-crawfordsville.org</p> <p><i>Phanuel Lutheran Church</i> Lutheran Church Rd., Wallace Sunday School: 10:30 a.m. Worship: 9:30 a.m.</p>	<p><b>Nazarene:</b> <i>Crossroads Community Church of the Nazarene</i> US 231 and Indiana 234 866-8180 Sunday School: 9:30 a.m. Worship: 10:30 a.m. Pastor Mark Roberts</p> <p><i>Harbor Nazarene Church</i> 2950 US 231 S 307-2119 Worship: 10 a.m. Pastor Joshua Jones www.harbornaz.com</p> <p><b>Orthodox:</b> <i>Holy Transfiguration Orthodox</i> 4636 Fall Creek Rd. 359-0632 Great Vespers: 5 p.m. Saturday Sunday School: 9:30 a.m. Divine Liturgy: 10 a.m. Sunday Rev. Father Alexis Miller</p> <p><i>Saint Stephen the First Martyr Orthodox Church (OCA)</i> 802 Whitlock Ave. 361-2831 or 942-2388 Great Vespers: 6:30 p.m. Saturday Wednesday evening prayer 6:30pm Divine Liturgy: 9:30 a.m. Sunday</p>
<p><b>Apostolic Pentecostal:</b> <i>Cornerstone Church</i> 1314 Danville Ave. 361-5932 Worship: 10 a.m.; 6:30 p.m. Bible Study: Thursday, 6:30 p.m.</p> <p><i>Grace and Mercy Ministries</i> 257 W. Oak Hill Rd. 765-361-1641 Worship: 10 a.m.; 6 p.m. Wednesday: 6:30 p.m. Sunday School: 11 a.m. Co-Pastors Nathan and Peg Miller</p>	<p><i>New Market Baptist Church</i> 200 S. First St. 866-0083 Sunday School: 9 a.m. Worship: 10 a.m. Children's church and child care provided</p> <p><i>Second Baptist Church</i> 119 1/2 S. Washington St, off of PNC Bank. 363-0875 Sunday School: 10 a.m. Worship: 11 a.m.</p>	<p><i>New Hope Christian Church</i> 2746 US 231 South 362-0098 newhopefortoday.org Worship and Sunday School at 9 a.m. &amp; 10:30 a.m.</p> <p><i>New Market Christian Church</i> 300 S. Third St. 866-0421 Sunday School: 9 a.m. Worship: 10 a.m. Wednesday evening: Bible Study 6:15, Youth 6:15, Choir 7:15 Pastor Gary Snowden</p>	<p><i>Grace Avenue Church of God</i> 901 S. Grace Ave. 362-5687 Sunday School: 9:30 a.m. Worship: 10:30 a.m.; 6 p.m. Pastor Duane McClure</p> <p><b>Community:</b> <i>Congregational Christian Church</i> 402 S. Madison St., Darlington 794-4716 Sunday School: 9:15 a.m. Worship: 10:30 a.m.</p> <p><i>Crawfordsville Community Church</i> Fairgrounds on Parke Ave. Crawfordsville 794-4924 Worship: 10 a.m. Men's prayer group, Mondays 6:30 p.m. Pastor Ron Threlkeld</p>	<p><i>Darlington United Methodist Church</i> Harrison St. 794-4824 Worship: 9:00 a.m. Fellowship: 10:00 a.m. Sunday School: 10:30 a.m. Pastor Dirk Caldwell</p> <p><i>First United Methodist Church</i> 212 E. Wabash Ave. 362-4817 Sunday School: 10 a.m. Traditional Worship: 9 a.m. The Gathering: 11:10 a.m. Rev. Brian Campbell</p>	<p><b>Presbyterian:</b> <i>Bethel Presbyterian Church of Shannondale</i> 1052 N. CR 1075 E., Crawfordsville 794-4383 Sunday School: 9 a.m. Worship 10 a.m.</p> <p><i>Wabash Avenue Presbyterian Church</i> 307 S. Washington St. 362-5812 Sunday School: 9:30 a.m. Worship: 10:40 a.m. Pastor: Dr. John Van Nuys</p>
<p><b>Assembly of God:</b> <i>Crosspoint Fellowship</i> 1350 Ladoga Road 362-0602 Sunday Services: 10 a.m. Wednesdays: 6:30 p.m.</p> <p><i>First Assembly of God Church</i> 2070 Lebanon Rd. 362-8147 or 362-0051 Sunday School: 9 a.m. Worship: 10:30 a.m.; 6 p.m. Wednesday: 6:30 p.m.</p>	<p><i>StoneWater Church</i> 120 Plum St., Linden 339-7300 Sunday Service: 10 a.m. Pastors: Mike Seaman and Steve Covington</p> <p><i>Waynetown Baptist Church</i> Corner of Plum and Walnut Streets 234-2398 Sunday School: 9:30 a.m. Fellowship: 10:30 a.m. Worship: 11 a.m. Childrens' Church: 11:10 a.m. Pastor Ron Raffignone</p>	<p><i>New Ross Christian Church</i> 212 N. Main St. 723-1747 Worship: 10 a.m. Youth Group: 5:30-7 p.m. Wednesday Minister Ivan Brown</p> <p><i>Parkersburg Christian Church</i> 86 E. 1150 S., Ladoga 866-1747 Sunday School: 9:30 a.m. Worship: 10:30 a.m. Pastor Rich Fuller</p>	<p><i>Harvest Fellowship Church</i> CR 500 S 866-7739 Pastor J.D. Bowman Worship 10 a.m.</p> <p><i>Liberty Chapel Church</i> 500 N CR 400 W 275-2412 Sunday School: 9 a.m. Worship: 10 a.m.</p>	<p><i>Linden United Methodist Church</i> 609 South Main St. P.O. Box 38 339-7347 Sunday School: 9:30 a.m. Worship: 10 a.m. Rev. Erin Michelle Weaver</p> <p><i>Mace United Methodist Church</i> 5581 US 136 E 362-5734 Sunday School: 9:30 a.m. Worship: 10:40 a.m.</p>	<p><b>Roman Catholic:</b> <i>Saint Bernard's Catholic Church</i> 1306 E. Main St. 362-6121 Father Christopher Shocklee Worship: 5:30 p.m. Saturday; 9:30 a.m., Noon &amp; 3 p.m. Spanish Mass - Sunday and 5 p.m. Youth Mass (during school year) www.stbernardville.org</p> <p><b>United Church of Christ:</b> <i>Pleasant Hill United Church of Christ - Wingate</i> Worship: 9:30 a.m. Sunday School: 10:30 a.m. Pastor Alan Goff</p>
<p><b>Baptist:</b> <i>Browns Valley Missionary Baptist Church</i> P.O. Box 507, Crawfordsville 435-3030 Worship: 9:30 a.m. Sunday School: 10:30 a.m.</p> <p><i>Calvary Baptist Church</i> 128 E. CR 400 S 364-9428 Sunday School: 9:30 a.m. Worship: 10 a.m.; 6 p.m. Wednesday Bible Study: 7 p.m. Calvary Crusaders Wednesdays: 6:45 p.m. Pro-Teen Wednesdays: 7 p.m. Pastor Randal Glenn</p>	<p><i>Browns Valley Christian Church</i> 9011 State Road 47 South 435-2590 Sunday School: 9 a.m. Worship: 10 a.m.</p> <p><i>Byron Christian Church</i> 7512 East 950 North, Waveland Sunday School 9 a.m. Worship Service 10 a.m.</p>	<p><i>Providence Christian Church</i> 10735 E 200 S 723-1215 Worship: 10 a.m.</p> <p><i>Waveland Christian Church</i> 212 W. Main St. 435-2300 Sunday School: 9:30 a.m. Worship: 10:30 a.m.</p>	<p><i>Gravelly Run Friends Church</i> CR 150 N, 500 E Worship: 10 a.m.</p> <p><i>Yountsville Community Church</i> 4382 W SR 32 362-7387 Sunday School: 9:30 a.m. Worship: 10:30 a.m. Pastor Alan Goff</p>	<p><i>Mount Zion United Methodist</i> 2131 W. Black Creek Valley Rd. 362-9044 Sunday School: 10:45 a.m. Worship: 9:30 a.m. Pastor Marvin Cheek</p> <p><i>New Market United Methodist Church</i> Third and Main Street 866-0703 Sunday School: 9:30 a.m. Worship: 10:45 a.m.</p>	<p><b>United Pentecostal:</b> <i>Pentecostals of Crawfordsville</i> 116 S. Walnut St., Crawfordsville 362-3046 Pastor L. M. Sharp Worship: 2:30 p.m. Prayer Meeting: 10 a.m., Tuesday Bible Study: 6 p.m., Wednesday</p> <p><b>Non-denominational:</b> <i>Athens Universal Life Church</i> Your Church Online http://www.aulc.us (765)267-1436 Dr. Robert White, Senior Pastor The Ben Hur Nursing Home Sundays at 9:00am Live Broadcast Sundays at 2:00pm Bickford Cottage Sundays at 6:00pm</p>
<p><i>East Side Baptist Church</i> 2000 Traction Rd. 362-1785 Bible Study: 9 a.m. Worship: 10 a.m.; 6 p.m. Wednesday: 6:30 p.m. Prime Time Teens, Pioneer Clubs; 6:45 p.m. :Adult Bible Study Rev. Steve Whicker</p> <p><i>Faith Baptist Church</i> 5113 S. CR 200 W 866-1273 Sunday School: 9:30 a.m. Worship: 10:30 a.m. and 6 p.m. Wednesday Prayer Meeting: 7 p.m. Pastor Tony Roy</p>	<p><i>Waynetown Christian Union Church</i> SR 136, then south on CR 650. Sunday School: 9:30 a.m. Worship: 10:30 a.m. New phone #: 765-918-0438 New Pastor: Paul Morrison</p> <p><i>Congregational Christian Church of Darlington</i> 101 Academy St, P.O. Box 7 794-4716 Sunday School: 9:15 a.m. Worship: 10:30 a.m. Sunday Bible Study: 6 p.m. Wed. Prayer: 5:30 p.m. - 7 p.m., Wed Bible Study 7 p.m. Kingdom Seekers Youth Group (alternate Sundays ) Pastor Seth Stultz</p>	<p><i>Whitesville Christian Church</i> 3603 South Ladoga Road Crawfordsville, IN 47933 (765) 362-3896 New Worship Service Time 9:00am 1st Service 10:30am 2nd Service Pastor Andy Schindler whitesvillechristianchurch.com</p> <p><i>Woodland Heights Christian Church</i> 468 N. Woodland Heights Dr. 362-5284 Sunday School: 9:30 a.m. Worship: 8:15 a.m. (traditional); 10:30 a.m. (contemporary) Student Ministry: 5 p.m., Sunday Pastor Tony Thomas</p>	<p><i>St. John's Episcopal Church</i> 212 S. Green Street 765-362-2331 Sunday Eucharist: 8 a.m. and 10:30 a.m. Christian Formation: 9:15 a.m. Midweek Eucharist Wednesday: 12:15 p.m.</p> <p><b>Full Gospel:</b> <i>Church Alive!</i> 1203 E. Main St. 362-4312 Worship: 10 a.m.; Wednesday, 7 p.m.</p> <p><i>Enoch Ministries</i> 922 E. South Boulevard Worship: Sunday, 10 a.m. Pastor: Jeff Richards</p>	<p><i>New Ross United Methodist Church</i> 108 W. State St. Sunday School: 10 a.m. Worship: 9 a.m.</p> <p><i>Waveland Covenant United Methodist Church</i> 403 E. Green St. 866-0703 Sunday School: 10:30 a.m. Worship: 9:15 a.m.</p>	<p><i>Rock Point Church</i> 429 W 150S 362-5494 Sunday church services are 9:15 a.m. and 11 a.m. Youth group is from 6 p.m. to 7:30 p.m. on Sunday Small Groups: Throughout the week</p> <p><i>The Church of Abundant Faith</i> 5529 U.S. Highway 136 Waynetown, IN Reverend John Pettigrew Sunday Worship: 9:45 am (765) 225-1295</p>
<p><i>First Baptist Church</i> 1905 Lebanon Rd. 362-6504 Worship: 8:15 a.m.; 10:25 a.m. Sunday School: 9:30 a.m. High School Youth Sunday: 5 p.m.</p> <p><i>Freedom Baptist Church</i> 6223 W. SR 234 (765) 435-2177</p>	<p><i>Darlington Christian Church</i> Main and Washington streets 794-4558 Sunday School: 9:30 a.m. Worship: 10:30 a.m.; 6 p.m.</p> <p><i>First Christian Church (Disciples of Christ)</i></p>	<p><i>Young's Chapel Christian Church</i> Rt. 6, Crawfordsville 794-4544</p>	<p><i>New Bethel Fellowship</i> 406 Mill St., Crawfordsville 362-8840 Pastors Greg and Sherri Maish Associate Pastors Dave and Brenda Deckard</p>	<p><i>Waynetown United Methodist Church</i> 124 E. Washington St. 243-2610 Worship 9:30 a.m. Johnny Booth</p> <p><b>Mormon:</b> <i>Church of Jesus Christ of Latter-day Saints</i> 125 W and Oak Hill Rd. 362-8006 Sacrament Meeting: 9 a.m. Sunday School: 10:20 a.m.</p>	<p><i>The Vine Christian Church</i> 1004 Wayne Ave. Crawfordsville Service at 10:02</p>

# Know your options if your home loan payment suspension is coming to an end

Is the COVID-19-related payment suspension (also known as a forbearance) on your home loan ending? Ready to resume making mortgage payments? Understanding your options and being proactive can help ensure a smooth process, say experts.

“Loan servicers are currently reaching out to customers through emails, letters and calls to help them with exiting forbearance. Responding to this outreach promptly is crucial,” says Rulon Washington of Wells Fargo, who’s worked with nonprofits throughout the pandemic to educate homeowners on what they’ll need to do as their forbearance plans come to an end.

Below, Washington answers common questions homeowners have when exiting their forbearance:

**Can I move missed payments to the end of the loan term?** In most cases, if you were current on your mortgage or home equity payments when the suspension started and are ready to resume your regular monthly payments, you may be able to move missed payments to the end of the existing loan term. This additional balance won’t accrue interest and will be due when the loan is paid in full, refi-

nanced, or when the home is sold.

What other options are available? You may have the option to pay off missed payments in full or follow a repayment plan, which divides what’s due into manageable amounts, and adds it to the regular monthly payment.

What if I need help with a lower monthly payment? If you need a reduced payment, you may qualify for a loan modification. Wells Fargo and several investors provide streamlined, no-document modification review processes in many cases.

What if I can’t afford reduced payments and need to sell? Your loan servicer can work with you as you attempt to sell your home, and in many cases, enable you to take advantage of the strong increases in U.S. home prices.

Who controls how my loan is handled? Many loans are insured, guaranteed or owned by third-party “investors” who set the rules for how loans are managed. Investors include government-sponsored enterprises, like Fannie Mae or Freddie Mac, government agencies, such as FHA, VA or USDA, banks and private companies. While

many investors offer similar programs to help homeowners coming to the end of a payment suspension, exact programs may vary.

Will my home be foreclosed if I stay in forbearance or can’t resume payments? Servicers will not move to foreclosure or eviction on anyone who remains in an active, approved payment suspension plan. In the case of Wells Fargo-owned loans, all foreclosure-related activity and evictions have stopped on occupied properties through the end of 2021, except in very specific cases. For loans Wells Fargo services for other investors, we follow the investor’s requirements for customers as they exit payment suspensions.

“We’ll make every effort to reach out to customers to discuss deferral of missed payments, modifications and other available programs before advancing or initiating foreclosure,” says Washington.

What if I’m exiting a COVID-related forbearance but have been impacted by a natural disaster? Contact your loan servicer for options during this difficult time.

Other Resources  
No-cost housing coun-

seling agencies approved by the U.S. Department of Housing and Urban Development can help assess your situation, navigate available programs and even work with your servicer on your behalf. To find an approved agency, call HUD toll-free at 1-800-569-4287 or visit [www.hud.gov/counseling](http://www.hud.gov/counseling).

Additionally, states, U.S. territories and Native American tribes are being granted federal funds designated for helping qualified homeowners address payments missed during a suspension and with payments going forward. Check with the appropriate housing finance agencies or contact a housing counseling agency for information about when these funds may be available and to determine if you might qualify for assistance.

Finally, Wells Fargo mortgage and home equity customers can find additional information at [wellsfargo.com/repaymentdetails](http://wellsfargo.com/repaymentdetails) or call 800-219-9739 to speak to someone who can help review their circumstances.

“If your payment suspension is ending, help is available. Be sure to contact your mortgage servicer for next steps,” says Washington.



## How to be car care aware

Now is the ideal time to ensure your vehicle is ready for the winter months by checking key safety and visibility items.

While it can be picturesque, seasonal weather is often unpredictable, so it’s important to ensure your vehicle is ready for all conditions. Make sure your headlights, wiper blades and windshield washer fluid are ready for the challenges of driving during the winter months ahead.

### •Windshield Wiper Blades

Flat blade windshield wipers are designed to hug the curve of your windshield and provide a clean wipe. Be sure to invest in a pair of new wiper blades to help give you a clear line of sight behind the wheel as the weather changes.

“To help keep drivers’ windshields clean regardless of the season, PEAK offers a full line of wiper blades that help keep drivers’ windshields clean regardless of the season,” automotive DIY expert Emily Reeves said. “It’s important to make sure you check your car manual to help determine which blade size is right for your vehicle and take into consideration the environmental elements you’ll face heading into fall and winter.”

### •Windshield Washer Fluid

Wiper blades alone won’t keep leaves, dirt and grime off of your windshield. Next, it’s crucial to check your windshield washer fluid to make sure it’s fresh and caters to seasonal needs. Be sure to do some research to determine

what is best for both your vehicle and local climate, whether that be all-season, bug cleaning or de-icing. Seasonally appropriate windshield washer fluid can help ensure you’re prepared to fight everything from rain, bugs, tree sap and bird droppings from interfering with your visibility and allow you to drive more safely.

### •Headlights

A clean, clear windshield is nothing if you aren’t able to see more than 5 feet in front of you. Shorter days mean less sunlight and decreased visibility while on the road. Now is also a perfect time to check your headlights to ensure they aren’t dimming, which will reduce visibility, particularly at nighttime. There are options available to suit both drivers who prefer a more golden hue as well as a white halogen glow.

“There is nothing worse than a dim headlight when you’re driving at night, especially as our days get shorter,” Reeves said. “Whether you’re dealing with morning fog or chilly temperature drops, help maintain your visibility with PEAK Power Vision Headlamps, which include options that range from a golden hue to a white halogen glow.”

These tips can help ensure your vehicle is ready to tackle fall and winter weather conditions. For additional insights to maximize your car’s potential, and key products to use as you prepare for the road ahead, visit [owi.com/retail/brands/peak-auto](http://owi.com/retail/brands/peak-auto).



## Estimated Powerball® jackpot grows to \$610 million

Two \$50,000 Powerball® winning tickets sold in Indiana for the Monday, January 3 drawing

After 39 drawings the Powerball® estimated jackpot has reached \$610 million for the Wednesday, January 5 drawing. If won, this would be the seventh largest jackpot in the Powerball game’s history. Meanwhile, two Hoosier Lottery retailers sold \$50,000 winning tickets for the Monday, January 3 drawing.

A \$50,000 Powerball winning ticket was purchased at Harvest Market #9 located at 920 W. 4th St. in Greensburg. The winning Powerball numbers for Monday, January 3 are: 2-13-32-33-48 with

the Powerball of 22.

A \$50,000 Powerball Double Play® winning ticket was purchased at Belmont Beverage #03 located at 1103 W. State Blvd. in Fort Wayne. The winning Double Play numbers for Monday, January 3 are: 4-19-26-64-65 with the Powerball of 16.

Each ticket holder should ensure their ticket is in a secure place, consider meeting with a financial advisor and contact Hoosier Lottery customer service at 1-800-955-6886 for specific claim instructions.

Powerball Overall Odds are 1 in 25. Double Play Overall Odds are 1 in 25. Odds of matching

four-out-of-five balls and the Powerball are 1 in 913,130. Powerball jackpot odds are 1 in 292,201,338.

Players can check their tickets with the free Hoosier Lottery Mobile App by downloading here.

Since its first drawing in 1992, Powerball has inspired the country with a chance to become a millionaire, while raising \$25 billion for good causes supported by lotteries. Indiana had the very first Powerball jackpot winner in 1992 and leads the nation in Powerball jackpot wins with 39.

Players may purchase \$2 Powerball tickets at any participating retailer. For more ways to play,

Power Play and Double Play may be added for \$1 each. Players have until 9:58 p.m. ET the night of each drawing to get their tickets. Drawings happen every Monday, Wednesday, and Saturday around 11:00 PM ET. The Double Play drawing is held around 11:35 p.m. ET.

With the growing jackpot, the Hoosier Lottery continues to emphasize responsible gaming. Players are encouraged to keep play positive by knowing their game, setting a limit and keeping it fun.

Must be 18 or older to play. Please play responsibly. Problem Gambling Helpline: 1-800-994-8448.

## Senator Young’s office helps record number of Hoosiers in 2021

Once again, U.S. Senator Todd Young (R-Ind.) and his staff set records for the number of constituents represented in cases before federal agencies this year. In 2021, Senator Young’s office resolved more than 2,500 constituent issues and returned more than \$46 million owed to Hoosiers by various government agencies.



U.S. Senator Todd Young

Since assuming office in 2017, Senator Young has helped more than 7,600 Hoosiers recover nearly \$58 million from federal agencies. In 2020, the office resolved 2,014 cases and returned more than \$4.1 million to Hoosiers.

For the second consecutive year, there was a surge in inquiries related to the COVID-19 pandemic and related payments and delays. The office helped 323 taxpayers receive delayed tax refunds or missing stimulus payments. Due to the closure of passport offices, Senator Young fielded more than eight times the

usual number of passport requests.

“This year, much of our constituent service work centered around pandemic-related delays, and some of these problems came as the result of the Biden Administration’s failure to provide quality customer service while Americans went back to work,” said Senator Young. “Government should be at its best during emergencies, not causing additional headaches for taxpayers.”

In April, Senator Young questioned IRS Commissioner Charles Rettig about delays in refund process-

ing. Earlier this month, Senator Young pushed the Social Security Administration to re-open field offices around the country.

Additionally, Senator Young’s office helped approximately 60 people exit Afghanistan after the Biden Administration’s disastrous evacuation that

left American citizens and Afghan nationals who supported the U.S. military stranded in the country while the Taliban retook control of the country.

Hoosiers who think they may need help with a federal agency can visit [young.senate.gov](http://young.senate.gov) and click “Help for Hoosiers”.

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### PUBLIC NOTICES

#### TO THE OWNERS OF THE WITHIN DESCRIBED REAL ESTATE AND ALL INTERESTED PARTIES NOTICE OF SHERIFF'S SALE

By virtue of a certified copy of a decree to me directed from the Clerk of Circuit/Superior Court of Montgomery County, Indiana, in Cause No. 54D01-2104-MF-000340 wherein Specialized Loan Servicing LLC was Plaintiff, and Roger Wright, et al., were Defendants, requiring me to make the sum as provided for in said Decree with interest and cost, I will expose at public sale to the highest bidder, on the 9 day of February, 2021, at the hour of 10 am or as soon thereafter as is possible, at 600 Memorial Drive, Crawfordsville, IN 47933, the fee simple of the whole body of Real Estate in Montgomery County, Indiana. Lots Numbered One Hundred Ninety-four (194) and One Hundred Ninety-nine (199) in John Milligan's Third Eastern Addition to the Town of Waveland.

More commonly known as: 409 E Main Street, Waveland, IN 47989  
Parcel No. 13-36-113-026.000-006

Together with rents, issues, income, and profits thereof, said sale will be made without relief from valuation or appraisal laws.

“Subject to all liens, encumbrances and easements of record not otherwise extinguished in the proceedings known as Cause No. 54D01-2104-MF-000340 in the Circuit/Superior Court of the County of Montgomery, Indiana.”

Plaintiff Attorney:  
Matthew C. Gladwell (30493-49)  
Amanda L. Krenson (28999-61)  
David W. Cliffe (36402-15)  
Reisenfeld & Associates LLC  
3962 Red Bank Road  
Cincinnati, OH 45227  
Voice: (513) 322-7000  
Facsimile: (513) 322-7099

Ryan Needham  
Sheriff of Montgomery County

Township  
409 E Main Street, Waveland, IN 47989  
Street Address

The Sheriff's Department does not warrant the accuracy of the street address published herein  
Communication is from a debt collector.  
This is an attempt to collect a debt and any information obtained will be used for that purpose.  
PL4227 12/22 12/29 1/5 3t hspaxlp

#### TO THE OWNERS OF THE WITHIN DESCRIBED REAL ESTATE AND ALL INTERESTED PARTIES NOTICE OF SHERIFF'S SALE

By virtue of a certified copy of a decree to me directed from the Clerk of Circuit Court of Montgomery County, Indiana, in Cause No. 54C01-2105-MF-000412 wherein Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-2, Asset-Backed Certificates, Series 2006-2 was Plaintiff, and Warren E. Perkins; Ryan K. Bailey A/K/A Ryan Bailey; Portfolio Recovery Associates, L.L.C. were Defendants, requiring me to make the sum as provided for in said Decree with interest and cost, I will expose at public sale to the highest bidder, on the 9th day of February, 2022, at the hour of 10:00am or as soon thereafter as is possible, at 600 Memorial Drive Crawfordsville, IN 47933, the fee simple of the whole body of Real Estate in Montgomery County, Indiana.

A certain tract or parcel of land in Montgomery County, in the State of Indiana, described as parcel:

Part of the West Half of the Northeast Quarter of Section Five (5), Township Eighteen (18) North, Range Four (4) West described as follows: Beginning at the intersection of the south line of Tuttle Avenue (formerly Fremont Street) and west line of John Street extended south, in the City of Crawfordsville, and running west 60 feet; thence south 115 feet; thence east 60 feet; thence north 115 feet to the place of beginning, containing .159 of an acre, more or less, in Montgomery County, Indiana.

EXCEPT: Part of the West Half of the Northeast Quarter of Section Five (5), Township Eighteen (18) North, Range Four (4) West, described as follows: Beginning at the intersection of the south line of Tuttle Avenue and the west line of John Street in the City of Crawfordsville and running thence west 60.0 feet; thence south 42.3 feet which is the true point of beginning and running thence east 4.0 feet; thence south 35.0 feet; thence west 4.0 feet; thence north 35.0 feet to the beginning containing 0.0032 acres, more or less, in Montgomery County, Indiana.

More commonly known as: 611 Tuttle Avenue, Crawfordsville, IN 47933-3450

State Parcel No.: 54-10-05-113-059.000-030  
Together with rents, issues, income, and profits thereof, said sale will be made without relief from valuation or appraisal laws.

Ryan Needham  
Sheriff of Montgomery County

Plaintiff Attorney  
ATTORNEY NO. 15-21-01766  
Codilis Law, LLC  
8050 Cleveland Place  
Merrillville, IN 46410  
(219) 736-5579

Union Township  
611 Tuttle Avenue, Crawfordsville, IN 47933-3450  
Street Address

The Sheriff's Department does not warrant the accuracy of the street address published herein.

Warren E. Perkins, 2543 West Edinburg Drive, Crawfordsville, IN 47933-9378  
Type of Service:  
Sheriff  
Warren E. Perkins, 611 Tuttle Avenue, Crawfordsville, IN 47933-3450  
Sheriff

NOTICE  
This firm is deemed to be a debt collector.  
PL4226 12/22 12/29 1/5 3t hspaxlp

**LWV** From Page A1

recover. Fees compile. Credit scores fail. Evictions stalk them. The stress is visceral.

On this level, homelessness seems functionally better than trying to fit into a system that doesn't work for them, Brinegar noted. He's designing micro homes that are both green and self-sustaining so they can live in a dignified way that functions with their (dis)abilities. Foxhole Homes is experimenting on prototypes that meet building code but also use off-the-grid designs that recycle water and waste, provide non-electric temperature stability, solar for electricity, even hydroponic garden spaces.

Micro homes for the unhomed are nation-wide innovations popping up in Oregon, California, Washington, Tennessee, even here in Indiana.

In fall of 2019, Circle City Village held public meetings as they began the process of creating a village of tiny homes to meet the needs of chronically unhomed people

in Indianapolis. These homes will house people currently living in tents that dot downtown Indianapolis, no longer hidden along the White River behind defunct warehouses or under bridges. They've become more visible as the COVID crisis continues.

In Knoxville, Tenn., Ashlind Bray, a mother of two, noticed that tent communities had spread downtown. Knoxville, like Indianapolis, first responded with sweeps that criminalized the need. Knoxville residents responded to the tents as well as the sweeps with shock. Bray started researching how other cities, like Portland and Seattle, were helping those sleeping in tents.

Bray and her husband had once chatted with the unhomed while walking their dog. As they emerged from the lockdown, they resumed taking bottled water, hand sanitizer and socks, stopping to ask what people needed. Some

asked for a place to store belongings while waiting for Section 8 housing. Many waited over two months for subsidized housing. Knoxville needed transitional housing, she thought. The more she researched, she realized they could provide up to six micro homes on a city lot, as Eugene's SquareOne Villages does. So she began Tiny Village Knoxville. In 2020, she and her supporters funded and purchased a lot to build four to six micro homes with a small kitchenette with a hot plate, small fridge, a microwave and a tiny ADA accessible bathroom with shower stall. The home designs and legal work are being donated by University of Tennessee students and staff. The initial community will also have a communal space with washer, dryer and gathering place, as well as staff for security, advocacy and case management. Bray hopes this will lead to a number of other micro home villages in the rural and

urban areas.

Our county has unhomed people: single parents car-camp in parks and store lots. Our transient population often bounces from jail to couch to the Lafayette shelter. Elderly and disabled people depend on relatives or are forced to move away. While the good news is that our eviction filings have dropped from almost 300 in 2019 to 167 this year, each evicted person will struggle to recover and strain families. When we are proactive and keep people out of the pipeline of homeless and jail, we strengthen our community.

*The League of Women Voters is a nonpartisan, multi-issue political organization which encourages informed and active participation in government. For information about the League, visit the website www.lwvmtcoin.org; or, visit the League of Women Voters of Montgomery County, Indiana Facebook page.*

**TIM** From Page A1

approach." But instead of his usual e-mail telling me which end to stuff my opinion into, his message said that I need to get well soon so he can continue arguing with me. Thanks! I love you, too, M.R.

\*\*\*  
SO THE quick update is that I'm going in for surgery this month and will be out of the loop for a few days afterward. OK, maybe more than a few, but not much more. All the folks in the know tell me that the prognosis is good for the blockage I have - and the fact that I am back on the wagon with my diet will likely help.

So once again, thank all of you who have offered prayers and kind words and such. It's very touching and most definitely appreciated! We'll talk again soon!

\*\*\*  
AW HECK, it just wouldn't be me if I didn't mention politics. The Indiana Legislature convenes its 2022 session next week - and I urge you to keep your eyes on

our hired help. Yes, they are zeroing in on newspapers again, but they are also going to be looking at issues involving personal rights and such. The more you pay attention, the better. When those good folks are left unchecked and don't hear your opinions, they can do some awfully strange things. Let Rep. Brown and Sen. Boots know what you think. Actually, they'll appreciate it.

\*\*\*  
FOR THOSE who don't remember, Alfred E. was the freckled, gap-toothed toon from MAD Magazine way back when. He and the magazine are still around but the prices have gone way up and the humor the other way - just my two cents.

Two cents, which is about how much Timmons said his columns are worth, appears periodically on Wednesdays in The Paper. Timmons is the publisher of The Paper and can be contacted at [ttimmons@thepaper24-7.com](mailto:ttimmons@thepaper24-7.com).

**WEEK** From Page A1

**JUST BECAUSE** Christmas is over, don't get out of the spirit of giving yet! You have a wonderful opportunity to give the gift of life by going to Waveland on Jan. 7 so that you can donate blood. This life-saving event takes place at the Waveland Library, located at 115 E. Green St. from 2 p.m. to 6 p.m. in conjunction with the American Red Cross. Contact the library for more details at (765) 435-2700 or e-mail them at [director@waveland.lin.in.us](mailto:director@waveland.lin.in.us)

\*\*\*  
**CHIEF JUSTICE** Loretta H. Rush announced

an upcoming vacancy on the Indiana Supreme Court. She encourages interested judges and lawyers to consider applying. Applications are due by February 4 at 12:00 p.m. (Eastern).

\*\*\*  
**GOVERNOR ERIC J. Holcomb** today announced his 2022 Next Level Agenda, which focuses on strengthening the state's economy and focusing on areas that support that growth, including workforce training expansion, improving early childhood education efforts, advancing infrastructure projects,

and increasing access to public health services.

\*\*\*  
**WALMART AND Sam's Club** pharmacies will begin dispensing the authorized COVID antiviral medication, Paxlovid and Molnupiravir in Indiana through the U.S. Federal Retail Pharmacy Therapeutics Program starting Dec. 30, 2021. Select Walmart and Sam's Club pharmacies are receiving limited supplies of the COVID-19 antiviral medication. The medication is only available with a prescription from a healthcare provider.

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