

TODAY'S VERSE

Isaiah 50:10 "Who is among you that fears the LORD, That obeys the voice of His servant, That walks in darkness and has no light? Let him trust in the name of the LORD and rely on his God." (NASB)

FACES OF MONTGOMERY

People who call our community their own.



Jake Frekker was all smiles recently when he ran into one of our roving photographers. Many thanks for the nice smile, Jake!

THREE THINGS You Should Know:

1 The Indianapolis Home Show is in full swing and if you'd like to score as many as eight free tickets, just send a selfie of your beautiful smiling face to ttimmons@thepaper24-7.com and tell us why you like The Paper. Also, be sure to let us know how many tickets you want. If we use your photo in The Paper, you win the tickets. It's that easy! The show ends Thursday so best hurry!

2 Crave a Big Mac at McDonald's but you made a New Year's promise to watch your weight? Not to worry, says the Association of Mature American Citizens, the international burger chain may have a way to offset unwanted calories. The company is testing them in stores that offer the use of stationary exercise bikes while you munch away. But McDonald's says that, while it might attract weight watchers, it's actually a "green initiative" that allows customers to charge their phones.

3 We've held off on raising our subscription prices again (and yes, the boss being out might have something to do with that!). But we're not sure for how much longer that'll be. So if you want to avoid the increase - renew your subscription now! That way you can enjoy Sunday mornings with a steaming cup of coffee, a comfy place to sit and your tablet so you can read The Paper's Sunday Edition. And you can look forward to the daily edition each morning at 4 a.m. And you can get all seven days right now for only \$42 a year - or you can buy a Sunday-only subscription for just \$29 No other newspaper in Montgomery County offers that! But then again, we've been able to say that about a lot of things for quite a while now.

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

WWW.THEPAPER24-7.COM



Boomer Bits



Ask Rusty - Is my analysis of my wife's Social Security correct?

Dear Rusty: I am 63 and my wife is exactly 4 1/2 years younger than me to the day. I plan to file for Social Security when I turn 70. My earnings history is considerably higher than my wife's. I talked with a person at the local Social Security office, and she suggested that my wife file at 62 based on her own record then convert to her spousal benefit when I file at age 70. However, from what I can tell, if she files before her FRA of 67, not only will she get less based on her own record, but she will also receive less for her spousal benefit, as well as her survivor benefit if I die before her (which is statistically likely). Is my analysis correct?

Signed: Planning Ahead

Dear Planning: Your analysis is correct regarding your wife's spousal benefit while you are both living, but incorrect regarding her survivor benefit if you die first.



ASK Rusty
Social Security Advisor

Social Security Matters

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

Here's why:

If your wife takes her personal Social Security (SS) retirement benefit at age 62, she'll get 70% of what she would get if she waited until her FRA of 67 to claim. That amount is permanent (except for COLA), and it is what her "spousal boost" will be added to when she takes her spousal benefit (when you claim). In the scenario you mention, in addition to your wife's own benefit being reduced by 30% for claiming at 62, since she will not yet have reached her FRA of 67 when she takes her spousal benefit from you her

"spousal boost" will be reduced as well. So, claiming at 62 not only reduces her personal benefit it also means she'll get less than 50% of your FRA benefit amount when you claim (FRA amounts are used to compute spouse benefits, regardless of the age benefits are claimed). All of which means her spousal benefit will be considerably less.

That isn't necessarily an unacceptable strategy unless she is working, in which case she'll be subject to an earnings limit which will either reduce how

➔ See RUSTY Page A6

How not to have money for retirement

2019-2020 Federal Reserve SCF data shows us the average retirement savings by age in the U.S.

- Ages 18-24: \$4,745.25
- Ages 25-29: \$9,408.51
- Ages 30-34: \$21,731.92
- Ages 35-39: \$48,710.27
- Ages 40-44: \$101,899.22
- Ages 45-49: \$148,950.14
- Ages 50-54: \$146,068.38
- Ages 55-59: \$223,493.56
- Ages 60-64: \$221,451.67
- Ages 65-69: \$206,819.35

How can you grow money for retirement savings? Three men were talking at a morning coffee shop table. One said, "I hope someday I can just strike it rich." Another one said, "I hope I can win the lottery." Another got up to leave the table saying, "I'm on my way to



GLENN MOLLETTE
Guest Column

➔ See MOLLETTE Page A6

The impact of exercise on the body and brain health of America's seniors

By John Grimaldi

Every year at this time there is a call for seniors to establish an exercise routine. The holidays are over and so is the copious feasting that goes with the season. It's time to lose a few pounds.

The Association of Mature Americans [AMAC] strongly encourages older Americans to stay in shape. But we offer this advice with an abundance of caution. Your health care providers call the shots and we recommend that seniors heed their advice when it comes to what you should or should not do for exercise, says AMAC's CEO Rebecca Weber.

Dr. Andrew E. Budson is chief of cognitive & behavioral neurology at the Veterans Affairs Boston Healthcare System, lecturer in neurology at Harvard Medical School, and chair of the Science of Learning Innovation Group at the Harvard Medical School Academy. He says that "Changes in strength, swiftness, and stamina with age are all associated with decreasing muscle mass. Although there is not much decline in your muscles between ages 20 and 40, after

age 40 there can be a decline of 1% to 2% per year in lean body mass and 1.5% to 5% per year in strength."

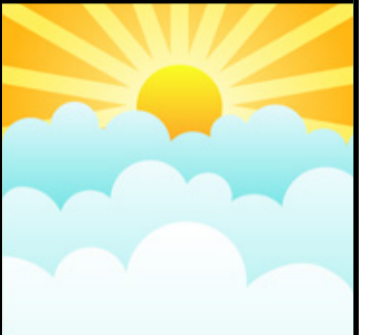
Dr. Budson notes that aging can also raise coordination issues as we grow older, issues that are associated to the brain and nervous system. He says that reduced strength and coordination, too, is the result of a lack of physical activity.

Certified Cognitive Behavioral Therapy specialist Brock Armstrong, agrees. He says "Exercise affects the brain in many ways. It increases heart rate, which pumps more oxygen to the brain. It aids the release of hormones which provide an excellent environment for the growth of brain cells. Exercise also promotes brain plasticity by stimulating growth of new connections between cells in many important cortical areas of the brain. Research from UCLA even demonstrated that exercise increased growth factors in the brain which makes it easier for the brain to grow new neuronal connections."

The National Institutes of

➔ See JOHN Page A6

The Daily Almanac



Sunrise/Sunset
RISE: 8:04 a.m.
SET: 5:55 p.m.



High/Low Temperatures
High: 32 °F
Low: 37 °F



Wacky Holiday Today
• National Hot Sauce Day
• Local Quilt Shop Day



What Happened On This Day
What Happened On This Day
• 1973 The U.S. Supreme Court legalizes abortion
• 1970 The Boeing 747 takes off on its first scheduled flight



Births On This Day
• 1906 Robert E. Howard American author
• 1788 Lord Byron English poet

Deaths On This Day
• 2008 Heath Ledger Australian actor, director
• 1973 Lyndon B. Johnson 36th President of the U.S

HONEST HOOSIER

Got this one from a reader too: Kids are eating detergent pods and some adults don't know which gender they are. Obviously guns are not the biggest problem!



TODAY'S HEALTH TIP

Healthy adults should not take more than 4,000mg of Tylenol (acetaminophen) in a 24-hour period. 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.



OBITUARIES

Mary Lou (Provine) Rutledge

INSIDE TODAY'S EDITION

- Obituaries..... A2
- Births.....A2
- Faith.....A3

THE MONTGOMERY MINUTE

What a deal for churches!

We want to start 2022 on the good foot, so please remember that any church in the county is eligible for a free ad from the friendliest newspaper in Montgomery County. Why? Well, we've been doing this a while because we think it's the right thing to do. The way the program works is fairly simple. The Paper will give small ads at no cost to any church inside Montgomery County. The church provides basics like service times and contact info, and can include a message of faith and inspiration. With the pandemic, virtual services are expanding and info on that might be included. The normal cost of the ad is \$50 to \$65 and The Paper is absorbing 100 percent of the cost. To take advantage, just contact Paper Publisher Tim Timmons at ttimmons@thepaper24-7.com

TODAY'S QUOTE

"Failure is the opportunity to begin again more intelligently."
Henry Ford

TODAY'S JOKE

Why can't a leopard hide?
Because he's always spotted.



8 51246 00100 5

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



7 DAY FORECAST

26 PARTLY SUNNY, COOL	14/32 PARTLY CLOUDY	22/30 SNOW SHOWERS	13/40 WINDY & WARMER	23/26 CLOUDY, NEW FLURRIES	13/26 BACK TO BITTER	12/32 PARTLY CLOUDY
FRI	SAT	SUN	MON	TUE	WED	THU

Births

A daughter, Bexleigh Mae Williams, was born at Witham Health Services to Derek and Mercedes Williams on January 20, 2022. The baby weighed 8 pounds, 2 ounces. Bexleigh will be welcomed home by a sister, Paisley. Maternal grandparents

are Ressa Conkright; paternal grandparents are Mike and Connie Williams. Maternal great-grandparents are Mitch and Sharon Ferguson; paternal great-grandparents are Sandy Williams and Evelyn Williams. Maternal great-great-grandparents are Jim and Doris Davis.

OBITUARIES

Mary Lou (Provine) Rutledge

March 6, 1940 - Jan. 18, 2022

Mary Lou (Provine) Rutledge, 81, of Crawfordsville, Ind., passed away on Tues., Jan. 18, 2022 at Wellbrooke of Crawfordsville after a brief battle with cancer.



Born March 6, 1940 in Industry, Ill. to the late Vena (DeWitt) Provine and Carl Provine, she was a 1958 graduate of Industry High School.

Mrs. Rutledge left home for Crawfordsville to attend Western Union School. Shortly after, she met Jerry Rutledge whom she married on June 13, 1959. Together they had two daughters: Bridget and Jill. She was employed by Raybestos for nearly 30 years before retiring.

Mrs. Rutledge cherished her family and close friends and was happiest when she was with them. She enjoyed cooking, baking, shopping, traveling, and playing euchre. She had also volunteered with Meals on Wheels and was a member of Hillsboro Church of the Nazarene.

Survivors include daughters Bridget (Charlie) Miller of Crawfordsville and Jill Rutledge of Lafayette; grandchildren Shawn (Megan) Randall, Noelette and Brantley of Crawfordsville and Tiffany (Subaltern) Hall-daughter Aailyah of Washington; sister Pat Hughes of Virginia; sisters-in-law Helen Provine of Texas and Shelia Provine of Illinois; as well as numerous nieces and nephews and great-nieces and nephews.

She was preceded in death by her husband, parents, brothers Ivan (Maria), Eldon, John, and infant sister Martha Provine.

Visitation is scheduled for Wed., Jan. 26, 2022 from 2 p.m. until her celebration of life at 4 p.m. at Burkhart Funeral Home, Crawfordsville. The family asks that those attending wear face masks. Private family interment will follow at Oak Hill Cemetery. Memorial donations may be made to the American Cancer Society, PO Box 681405, Indianapolis, In. 46268 or by calling 1-800-227-2345.

Henry Walter (Walt) Nelson

June 5, 1928 - Jan. 20, 2022

Mr. Nelson was born in Chicago Illinois to Carl and Ebba Nelson on June 5, 1928. He had one older brother, Albin. His parents came here from Sweden in the early 1900's.



When he was about 3 years of age during the depression, they moved to Paxton, Ill., where his father started farming. It was that change that shaped his life around the farm and hard work alongside his father. Mr. Nelson only knew Swedish, as that was all that was spoken in their home until he started school. In his young years at grade school, he became a worker.

Bonnie Jean Carlson and Mr. Nelson met in 3rd grade at school. As the years passed and they were teens, they dated and found their Swedish connection brought them even closer. He loved that she was a hard worker as well and also lived on the farm.

They married on Dec. 24, 1949 in Paxton, Ill. at 10 P.M. at the Swedish Evangelical Covenant Mission Church. That late hour was due to the fact that Mrs. Nelson was a telephone operator and on duty that night so families could call and reach their loved ones overseas during the war.

The couple continued to farm, raising Herford cattle, sheep, horses and chickens. Mr. Nelson always had at least one more side job to help out. He was a Rural Mail Carrier part time, worked on the Township Road Service, and often drove loads of cattle to the Chicago markets.

All the work never let them stop to take time to have fun and travel. Camping was a big part of their life and was usually with other friends as well, and the extended family.

After many years of farming in Illinois, they moved to Indiana in 1967 and farmed there as well. In the late 1970's, Walt rented out the farm ground and decided to start a new adventure. They chose Arizona as the base and lived there about 9-10 months a year, taking his new horse Rosebud with them. They managed a large mobile home park met people from all over the USA and Canada. Mr. Nelson would ride Rosebud in the mountains by himself at times, saying it was the best place to clear your head.

The couple loved to tell stories and share the old times with the grandchildren, but especially the great grandchildren. Watching both generations of them show livestock in 4-H has always been a joy for them.

Survivors include his children: Karla (Darrell) Jackson of Crawfordsville, Indiana and Donald Nelson of Arizona. They are the proud grandparents of: Mike (Heather) Jackson of Danville, Indiana and their children: Alida, Hallie, Lilly, and Lucy; Julie (Chad) Hess of Crawfordsville, Indiana and their children, Avery, Cale and Hayden; Kerri (Kyle) Mehmen of Plainfield, Iowa and their children, Alison, Jackson and Anna; and Don Henry (Tiffini) Nelson of Arizona, and their children, Elliot and Dominic.

Visitation is scheduled at Sanders Priebe Funeral Care, 315 S. Washington St, in Crawfordsville on Sun., Jan. 23, 2022 from 2 p.m. until the Celebration of Life at 4 p.m. for Walt and Bonnie with Pastor Keith Strain officiating. The service will be live-streamed and recorded and can be viewed on his obituary page at www.sandersfuneralcare.com. Cremation will follow the service with the burial of cremains at Glen Cemetery in Paxton, Ill. at a later date. Memorial donations may be given to the Mace Methodist Church, 5546 E. U.S. Hwy. 136, Crawfordsville, Ind. 47933 or St. Jude's Children's Hospital. Envelopes will be provided at the funeral home. Share memories and condolences online at www.sandersfuneralcare.com

Ladoga Elementary 1st Semester Honor Roll

High Honor Roll - 1st GRADE - Josiah Bradley, Caleb Butcher, Henley Cline, Mavrick Dorsey, Aysayah Flake, Karder Garver, Bennett Grimes, Adeline Jimenez, Maddalynn Kelly, Benjamin Long, Riggs Long, Gabe Turner, Allyss Wilson, 2ND GRADE - David Dawson, Hannah Roark, Avery Siple, 3RD GRADE - Victor Bamford, Genevieve

Jennings, 4TH GRADE - Lillia Dawson, Amarah Kiger, Keegan Light, 5TH GRADE - Callaway Garlock, Alexis Harden, Gavin Mason, Grace Pendleton, Honor Roll - 1st GRADE - Hadley Brown, Mavrick Dorsey, Adelina Jimenez, Elliott Johnson, Ellie Jones, Ella Melvin, 2ND GRADE - Sydney

Alford, Taylor Baker, Adora Burris, Kasen Dorsey, Karenza Howe, Trevor Largent, 3RD GRADE - Jaylin Burgess, Matthew Butcher, Hunter Dale, Chloe Gurule, Christian Jimenez, Autumn Kaelin, Kavika McQueen, Jeydon Rainwater, Martha Shattuck, Madeline Stephenson, Eli Wethington, Macee Wilson, 4TH

GRADE - Ivy Arthur, Emmalin Bertram-Brown, Dallas Brown, Hudson Bruton, Braylyn Burkholder, Hunter Lockard, Boston Muncie, Trinity Smith, 5TH GRADE - Job Bradley, Owen Grimes, Benjamin Gurule, Levi Johnson-Hirsch, Savi Johnson-Hirsch, Ella Kelly, Jaclyn Kelly, Korbinn Perry, Carson Vaught.

Ladoga Elementary 3rd 6 weeks Honor Roll

High Honor Roll - 1st GRADE - Josiah Bradley, Caleb Butcher, Henley Cline, Mavrick Dorsey, Aysayah Flake, Karder Garver, Bennett Grimes, Adeline Jimenez, Maddalynn Kelly, Benjamin Long, Riggs Long, Allyss Wilson, 2ND GRADE - David Dawson, Hannah Roark, Avery Siple, 3RD GRADE

- Victor Bamford, Hunter Dale, 4TH GRADE - Kee-gan Light, 5TH GRADE - Job Bradley, Callaway Garlock, Alexis Harden, Savi Johnson-Hirsch, Honor Roll - 1st GRADE - Hadley Brown, Elliott Johnson, Ellie Jones, Nicholas Long, Ella Melvin, Gabe Turner, 2ND GRADE - Sydney Alford,

Taylor Baker, Adora Burris, Kasen Dorsey, Karenza Howe, 3RD GRADE - Jaylin Burgess, Matthew Butcher, Chloe Gurule, Genevieve Jennings, Christian Jimenez, Autumn Kaelin, Kavika McQueen, Jeydon Rainwater, Madeline Stephenson, Eli Wethington, 4TH GRADE - Ivy Arthur, Dallas Brown,

Hudson Bruton, Lillia Dawson, Amarah Kiger, Hunter Lockard, Trinity Smith, 5TH GRADE - Owen Grimes, Benjamin Gurule, Caiden Halstead, Levi Johnson-Hirsch, Ella Kelly, Jaclyn Kelly, Gavin Mason, Grace Pendleton, Korbinn Perry, Emory Siple, Carson Vaught, Ellee Wethington.

New Safe Haven Baby Box at Crawfordsville hospital

Franciscan Health held a blessing and dedication for a Safe Haven Baby Box at its Crawfordsville campus. The device allows mothers in crisis to safely and anonymously surrender their infant to hospital staff.

"We are so proud to have this Safe Haven Baby Box available to the community," said Terry Klein, chief operating officer, Franciscan Health Crawfordsville. "This will provide an anonymous way for a woman to surrender her child, knowing they'll be safe and immediately cared for. That is the epitome of one of our organization's values: respect for life."

Indiana's Safe Haven Law enables a person to surrender an infant anonymously without fear of arrest or prosecution. The Safe Haven Baby Box is the last resort for women in crisis. It's heated and air-conditioned with its own ventilation. When a baby is placed in the box, a silent alarm will sound so that staff can immediately tend to the baby.

The baby box at Franciscan Health Crawfordsville, located at 1710 Lafayette Rd., Crawfordsville, Ind., is discreetly located on the Southside of the hospital.

This is the third Safe Haven Baby Box funded by Franciscan Health Foundation and installed in a Franciscan Health hospital within Western Indiana. The installation of the Safe Haven Baby Box was made possible by generous donations from local individuals and organizations including Crosspoint Fellowship.

"We want to give special thanks to all of the local individuals and businesses who, through their compassion and support, have provided the resources to purchase and install the Safe Haven Baby Box here at Franciscan Health Crawfordsville. Pastor Cregger of Crosspoint Fellowship is a great example of the generosity we've seen in this community. He went above and beyond

in getting his church involved in fundraising for this project," commented Sandy Howarth, executive director of the Franciscan Health Foundation in Western Indiana.

"We shared with our church the need and the benefits of having a baby box in our community. We then asked for a special offering to make it a reality," said Pastor Chris Cregger and his wife, Megan Cregger. "At Crosspoint, we believe every generation matters to God. We are passionate about serving God and loving people. We want families to know that as a church we are here to support them through any situation. I'm honored and humbled to pastor an amazing church that is always willing and excited to jump into action to support our community." To Franciscan Health, Pastor Cregger said, "Thank you for the opportunity to help support our community through this project."

Monica Kelsey, founder and CEO of Safe Haven Baby Box Inc. was in-

spired to create her organization because of her own life experience. Kelsey's biological mother became pregnant after a rape and, after her birth, abandoned her at a hospital. She was adopted and says today her parents are her biggest supporters. "I can tell you every child is wanted by someone," she said. "This allows for any mother in this community 100 percent anonymity. There is no shame. There is no blaming," said Kelsey. This Safe Haven Baby Box will be the 95th baby box in the country and the 77th in the state of Indiana.

Kelsey has worked to educate others on the Safe Haven Law and introduce the use of the baby boxes. So far, she's brought the boxes to five states - Florida, Indiana, Kentucky, Ohio and Arkansas - and she has the goal of making the baby boxes legal in all 50 states by the year 2025. She said that her organization is working to spread the word to the public about the baby boxes through a billboard campaign and social media.

For more information about Safe Haven Baby Box locations or to speak to a licensed counselor, call the National Safe Haven hotline at 866-99BABY1 (866-992-2291).

About Franciscan Health The Franciscan Alliance healthcare ministry began in Lafayette, Ind., in 1875. Today, Franciscan Alliance is one of the largest Catholic healthcare systems in the Midwest with 12 hospital campuses, more than 19,000 employees and a number of nationally recognized Centers of Health Care Excellence. Hospitals include: Franciscan Health Carmel; Franciscan Health Crawfordsville; Franciscan Health Crown Point; Franciscan Health Dyer; Franciscan Health Hammond; Franciscan Health Indianapolis; Franciscan Health Lafayette; Franciscan Health Michigan City; Franciscan Health Mooresville; Franciscan Health Munster; Franciscan Health Olympia Fields (IL); and Franciscan Health Rensselaer.

Thinking of making a



in the New Year?

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Waynetown Baptist Church

Service: Sunday 10:30 am

Children's Church

Casual Clothes, Everybody Welcome

Traditional and Contemporary



Service times:

10:02 am on Sundays

Wednesday night prayer meeting at 6:30 pm.

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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 22, 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 "Learn Humbly". His text is from Philippians 4:8.

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 February 6.

The worship service and Sunday school are open to everyone. Masks are encouraged.

NEW MARKET FIRST BAPTIST

First Baptist Church of New Market will hold their morning worship service at 10:00 a.m in Hampton Hall. Holy Grounds will be open at 9:00 a.m for fellowship, coffee and donuts. Plans are being made to reopen the sanctuary in a few weeks. A lot of prayers have been answered. God is moving in this church. Come and join us.

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 at 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 Feesee

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.

Redefine Your Priorities - Timothy 2:1-7

Tim Lueking

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

Facebook.com New Market United Methodist Church Indiana

Open Hearts--Open Minds--Open Doors Sunday School 9:30 and

Worship Service 10:45



Southside Church of Christ

153 E 300 South • Crawfordsville
southsidechurchofchristindiana.com

Sundays:
Worship at 10:30 am

Wednesday Night Bible Study 7 pm



One Way Pentecostal Apostolic Church

802 Mill St. • Crawfordsville

Pastor Steve Lee and his wife, Tamara, invite you all to their spirit-filled church

Services
Sunday at 2 pm

Wednesday Evening Bible Study
7 pm

Saturday evening
(speaking spanish service)
at 7 pm

Hickory Bible Church
104 Wabash • New Richmond

Sunday Services:



Breakfast and Bible - 9:30
Church - 10:30

a small church with a big heart!

Dr. Curtis Brouwer, Pastor
765-918-4949



Christ's United Methodist Church

Pastor Dirk Caldwell

We're here and we can hardly wait to see you
Sundays at 11 a.m.!

909 E Main Street • Crawfordsville
765-362-2383
christsumc@mymetronet.net

Livestreamed and archived at christsumc.org
Click the video tab, then the Livestream Link
-----or-----
Watch us on our FB page



New Market Christian Church

300 S. Third Street • New Market
(765) 866-0421
Dr. Gary Snowden, Minister

Sunday Worship at 10:00 am
in the Family Life Center
(Masks Encouraged)
or in the Parking Lot Tuned to 91.5 FM
No Sunday School at This Time

nmcc@sbcglobal.net • newmarketcc.org
Visit Us on Facebook

*We Exist to Worship God,
Love One Another &
Reach Out to Our Neighbors*



Helping people to follow Jesus and love everybody!

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Crawfordsville

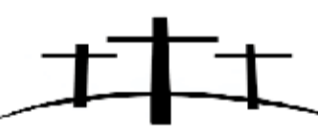
Services:
Thursday night at 6:30
Sunday mornings at 10:30

Both services are streamed



Church Service at 10 am

124 West Elm Street • Ladoga
(765) 942-2019
ladogachristianchurch@gmail.com
www.ladogacc.com



Liberty Chapel Church
Phil 4:13

Church Services:
Sunday School 9 am
Church 10 am
Wednesday Children's Awana Program
6 pm-8 pm



Linden United Methodist Church
Making disciples of Jesus Christ for the transformation of the world

Sunday Worship 10:00 AM
in person or on Facebook at
www.facebook.com/LindenUnitedMethodistChurch

Sunday School 9:00 AM

Pastor Clint Fink

Email: lindenum@tctc.com

Website: lindenumchurch.org

"Making disciples of Jesus Christ for the transformation of the world."



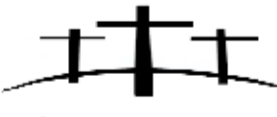
Friendship Baptist Church

1981 West Oak Hill Road • Crawfordsville

Romans 15:13

Follow us on Facebook

Sunday school 9:30 am
Church 10:30 am
Wednesday Bible Study 4 pm



Garfield Apostolic Christian

4485 E 300 N • Crawfordsville

Services
Sunday at 10 am

Tuesday Prayer Meeting
6 pm - 7 pm

Thursday Bible Study
6:30 pm - 8 pm



First Christian Church
211 S Walnut, Crawfordsville

SANCTUARY OPEN!
& FACEBOOK LIVE

Sunday Worship 10:15 am

Music Prelude begins at 10:05
Masks & Social Distancing Observed

fccville.org / 211fccville@gmail.com

Gov. Holcomb puts schools in the spotlight, proclaims Jan. 23 - Jan. 29 as "Indiana School Choice Week"

Gov. Eric Holcomb has signed a proclamation officially declaring Jan. 23-Jan. 29 to be "Indiana School Choice Week." His proclamation coincides with National School Choice Week, an annual celebration of K-12 learning that seeks to spread education information and support families and school communities.



Gov. Eric Holcomb

In signing the proclamation, Gov. Holcomb joined more than 300 state, city, and local leaders around the country who have recognized the Week and the impact of personalized education options. As learning disruptions remain top of mind for parents, the proclamation highlights the importance of Indiana's diverse educational environments,

dedicated teaching professionals, and commitment to continuously improving the quality of K-12 education.

Indiana School Choice Week will feature more than 600 events and activities across the state, each independently planned by a parent, school, or community organization. These open houses, rallies, contests, meet-ups, and more make up some

of the 26,000 celebrations taking place nationwide.

All the events aim to foster positive conversations about education and bring encouragement to families, whether they love their current school or are searching for a new fit.

"We're grateful to Gov. Holcomb for highlighting how children learn differently and how they all deserve access to great school fits," said Andrew Campanella, president of National School Choice Week. "We wish Indiana families all the best as they celebrate the Week and share about learning opportunities."

National School Choice Week shines a spotlight on effective K-12 education options for children.

As a not-for-profit effort, the Week focuses equally on traditional public, charter, magnet, on-line, private, and home education options. Every January, participants plan tens of thousands of events and activities — such as school fairs, open houses, and student showcases — to raise awareness about school choice across all 50 states. Year-round, National School Choice Week develops resources and guides to assist families searching for schools or learning environments for their children. The effort is nonpolitical and nonpartisan and does not advocate for legislation.

For more information, visit schoolchoiceweek.com/indiana.

Local students to join virtual classmates for Capitol tour

Indiana students from Tech Trep Academy, a virtual school, will join their online classmates in a weeklong celebration of school choice next week, culminating in an in-person visit to the Capitol in Indianapolis on Friday, Jan. 28, where they will learn about the history of the state, celebrate school choice, and enjoy a snack.

Tech Trep Academy students from four other states will be making similar field trips to their own state capitols in Phoenix, Ariz.; Boise, Idaho; Nashville, Tenn.; and Cheyenne, Wyo. In addition, the school will premiere its student dance video compilation on Thursday, which will be posted to Tech Trep Academy's social media.

This event is planned to coincide with the celebration of National School Choice Week, Jan. 23-29, 2022, which will feature tens of thousands of school choice celebrations across all 50 states.

"This January, Tech Trep Academy students will celebrate the freedom that we have to personalize our education," said Janet Cox of Tech Trep Academy.

The event is organized by Tech Trep Academy, a virtual school that



educates children in five states.

Members of the media who wish to attend or who would like more information may contact Janet Cox at 208-454-9848 or janet@techtrepacademy.com.

National School Choice Week shines a spotlight on effective K-12 education options for children, focusing equally on traditional public, charter, magnet, online, private, and home education options. Every January, participants plan tens of thousands of celebrations — such as school fairs and open houses— to raise awareness about school choice across all 50 states. School Choice Week also develops resources and guides to K-12 education for families. As a not-for-profit effort, the Week is nonpolitical and nonpartisan and does not advocate for legislation. For more information visit schoolchoiceweek.com.

Secretary of State Holli Sullivan Raises over \$318,000 in Final Six Months of 2021

Secretary of State Holli Sullivan filed her end of the year campaign finance report today and reported \$318,819.13 raised in the final six months of 2021.

As Secretary Sullivan travels the state sharing what she is doing to fight for safe and secure elections, she is garnering

broad support. Over 350 Hoosiers from all corners of the state have partnered with the campaign through financial support.

During her time in office, Sullivan has partnered with local officials to increase election safeguards with improved equipment. As cyberse-

curity threats continue to grow, she is working with legislators to bolster security around absentee ballots. That legislation passed out of committee earlier this week.

Prior to becoming Secretary of State, Holli Sullivan served in the Indiana House of Repre-

sentatives for eight years where she worked with the Secretary of State's office to pass legislation to protect Indiana's elections, including authoring the bill that provided funding for critical local cybersecurity improvements in time for the 2020 elections.

House Republicans advance Brown's \$1B tax-cut package helping Hoosiers, businesses

Indiana House Republicans on Thursday advanced a responsible and sweeping tax-cut package that could put over \$1.3 billion back in Hoosiers' pockets, according to State Rep. Tim Brown (R-Crawfordsville), author of House Bill 1002 and chair of the House Ways and Means Committee.

The state's budget reserves are expected to hit a record \$5 billion at the end of fiscal year 2022. Brown said if House Bill 1002 becomes law, it would be the largest tax cut in state history.

"Hoosiers are working very hard, and they deserve to have their money returned to them," Brown said. "We have built our state up on the backs of Indiana taxpayers. Our \$5 billion in reserves, long-term roads plan, investments in public safety and historic education funding are all paid for by taxpayers. Hoosiers are the best stewards of their money, and they have needs that they can spend their money on. This is a reasonable step to return money back to where it belongs."

According to Brown, his legislation would deliver direct relief to working Hoosiers by phasing down Indiana's individual income tax from 3.23%

today to 3% by 2026. If passed, Hoosiers would also pay less on their utility bills with the elimination of the 1.4% Utility Receipts Tax, which would take effect in July. Currently, individuals and businesses pay the Utility Receipts Tax on their monthly electric, natural gas, water, steam, sewage and telecommunications bills.

About 4.3 million Hoosier taxpayers are set to receive a \$125 refund after they file their taxes in 2022 due to higher-than-expected state revenue numbers during the 2021 fiscal year. House Bill 1002 would help streamline this process and ensure about another 900,000 taxpayers also receive a refund.

Brown said the bill would also encourage new investments by lowering Indiana's business personal property taxes while ensuring homeowners and schools aren't negatively impacted by the reduction in revenue. Specifically, the bill eliminates the 30% depreciation floor for newly purchased business personal property starting in January and creates a state income tax credit to offset a portion of the personal property taxes paid on existing equipment.

Under current law, businesses pay a tax based on a minimum of 30% of the original purchase price of their business personal property, regardless of the age or the true tax value of the equipment. House Bill 1002 would also exempt more manufacturing and agricultural production inputs from the 7% state sales tax to avoid sales tax pyramiding.

"In this global economy, we must compete to attract and then keep businesses in Indiana," Brown said. "This tax cut makes our state even more attractive to job creators who are also facing increased competition. The manufacturing and agricultural sectors employing thousands of Hoosiers must make continued investments in equipment and technology in order to survive. Fortunately, we are in a position to cut taxes on behalf of everyday Hoosiers and the businesses employing them."

Brown said Indiana has paid down well over \$1 billion in debt over the last year alone.

Visit iga.in.gov for more information on House Bill 1002, which now moves to the Indiana Senate for further consideration.

Staying in your home: make a plan now to manage missed mortgage payments

With the Omicron variant of COVID-19 surging, housing relief is essential for struggling homeowners.

Roughly 7.7 million distressed households received a forbearance during the COVID-19 pandemic, enabling them to pause or reduce mortgage payments to stay in their homes. The majority have already resumed their regular mortgage payments, and the nation has averted a repeat of the housing crisis it endured during the Great Recession.

It's now time for the roughly 1 million households still in forbearance to contact their mortgage servicers and work out plans to resume mortgage payments.

"Millions of homeowners have been negatively impacted by the pandemic, but there are steps you can take to seek assistance," said CFPB Director Rohit Chopra. "If you are having a hard time making mortgage payments or facing foreclosure, you may have relief options depending on the type of mortgage you have. There is still time to act if help is needed, but you must act soon."

To help, the Consumer Financial Protection Bureau (CFPB) issued the



A payment deferral or partial claim allows you to wait to make up unpaid balances until the end of your loan or when you sell or refinance your home.

following tips:

Homeowners who entered into mortgage forbearance because of financial hardship related to COVID-19 may have options for repaying their missed payments. A payment deferral or partial claim allows you to wait to make up unpaid balances until the end of your loan or when you sell or refinance your home. A loan modification allows you to change loan terms that might lower your monthly payments or extend the length of your loan. A lump sum repayment means you pay the total amount of skipped payments to your mortgage servicer. Repayment plans add the amount you missed to your regular mortgage payments. Not all options are available to everyone, and will vary based on your loan, servicer, and financial

situation.

Generally, you won't have to repay missed mortgage payments in a lump sum. In most cases, if your mortgage is federally backed, which includes Fannie Mae, Freddie Mac, FHA, VA or USDA loans, your mortgage servicer cannot require you to pay back your missed payments as a lump sum repayment. Many other mortgages do not require a lump sum repayment. If you only hear about a lump sum repayment, ask about other options.

Make a plan today. For help talking with your mortgage servicer, understanding your options, or if you are worried about your options, contact a HUD-approved counseling agency in your area.

If you've had trouble making mortgage payments because of a COVID-19 related hardship, the CFPB has information to help. Whether you're entering forbearance, need more time, or are ready to exit, we have information on what to do next. Go to <https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/> to learn more.

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Wednesday night prayer meeting
at 6:30 pm.

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Individual Income Tax Filing Opens Jan. 24

The Indiana Department of Revenue (DOR) will start accepting filings for 2021 individual income tax returns on Monday, Jan. 24, 2022, in concert with the Internal Revenue Service (IRS). Customers will have until Monday, Apr. 18, 2022, to file both their state and federal 2021 tax returns and pay any taxes owed.

DOR encourages customers not to file their state tax returns prior to Jan. 24 or before they have gathered all nec-

essary documentation. Attempting to file without all documents can delay the process and ultimately postpone any refund a customer may receive. For more information on what documents are needed to file an individual income tax return, visit dor.in.gov.

DOR also encourages customers to utilize electronic filing, online payment and direct deposit to significantly improve the quality and speed of return and refund process-

ing. Eligible taxpayers may be able to file their federal and state taxes for free through the INFreefile program. Participating vendors and eligibility requirements are available at freefile.dor.in.gov. Additional information on individual income tax filing including FAQs, tips and resources for free and low-cost tax preparation help are available at dor.in.gov/individual-income-taxes. Customers who call

DOR for assistance can expect longer than normal wait times. DOR says that the answer to most common tax questions can be found online through dor.in.gov. Customers who wish to contact DOR directly should use the secure messaging portal in the new Indiana Taxpayer Information Management Engine (INTIME) at intime.dor.in.gov for the most efficient service. INTIME registration takes just a few minutes for most users.

Meeting Notes

MONTGOMERY COUNTY BOARD OF COMMISSIONERS MEETING

MONDAY, JANUARY 24, 2022
8 AM
100 E. Main Street - Room 103
Crawfordsville, IN 47933
Call to Order: Board President John E. Frey
Pledge of Allegiance and Prayer
Consent Agenda
Approval of Claims: 1-10-22 to 1-24-22
Accounts Payable: \$792,305.21
Payroll Claims: \$393,467.18
Approval of Meeting Minutes: January 10, 2022
Approval of Ameresco Annual Report
2022 Contracts
Treasurer's Office
Government Utilities
Technology Service

2021 Annual Sugar Creek Advisory Board Report
New Business
Commissioners' Award Bid opening for Paving Project
Appointment - Darlington Public Library Board
Petition to Vacate a Portion of Old Oak Hill Road - Schedule for Hearing
Ritter Strategic Services, LLC - EMS Strategic Planning Study
Surveyor Tom Cummins - Section Corner & Regulated Drain Certification Report
Ordinances
Introduction Ordinance 2022-2 - Create 2022 VASIA Grant Special Condition Fund
Introduction Ordinance 2022-3 - Re-establishing the Cumulative Capital Development Fund
Introduction Ordinance 2022-4 - Re-establishing the Cumulative Bridge Fund
Other Business
Adjournment

Genealogical research for African Americans

The most difficult part of genealogical research for African Americans is finding and identifying slave ancestors and their owners. This lecture will focus on the clues and resources needed to recreate an African American ancestor's journey from freedom back to slavery. Using a case study, learn basic tools of family history research. Learn the importance of analyzing the information that you find, identifying potential records, as well as realizing how important collateral/cluster line research is to the success in the genealogical process. Using the 1940 U.S. Federal Census as the starting point, we will follow an African American family back through pre-1870 records to identify the potential slave holder. In addition to the census, this journey will utilize a number of records

groups that will help prove how two families, one black, and one white, are intertwined.

Deborah A. Abbott, PhD, is a professional genealogist specializing in genealogical methodology, manuscript collections, and African American family research. She is a member of the Cuyahoga County (Ohio) Archives Commission, an affiliate with the Kentucky-Tennessee Associates, past president of the African American Genealogical Society, Cleveland, Ohio, and a retired professor of Counseling from Cuyahoga Community College in Cleveland. She holds both the BS and MEd degrees from Tuskegee University in Alabama and the PhD degree from Kent State University in Ohio.

Dr. Abbott is coordinator of the African American Track at the Institute of

Genealogy and Historical Research (IGHR) and the Genealogical Research Institute of Pittsburgh (GRIP), in addition, she teaches at the Salt Lake Institute of Genealogy (SLIG) and the Texas Institute of Genealogical Research (TIGR). She also presents lectures and workshops for national, state and local genealogy conferences, colleges, businesses, and libraries across the country. She has had articles published in the Ohio Genealogy News and Family Tree magazines. Dr. Abbott can be found teaching African American genealogy in a segment entitled "Needles & Threads" on Ancestry Academy, an educational video course for Ancestry.com.

This program is FREE to WVGS members. If you are not a member, you may join this meeting and all of the following meetings

in 2022 by sending \$15 per individual, or \$20 per family to Wabash Valley Genealogy Society, P O Box 7012, Terre Haute, IN 47802-7012. If you wish to pay using Paypal, add \$2 to each choice. You can obtain the application by going to www.inwvgs.org. Click on membership. Watch this site to see more upcoming events or check WVGS Facebook page. Send application at least one week before the meeting date.

For this fee, you will be able to obtain assistance from other members when you reach a "brick wall" in your research. You will also receive a bi-monthly newsletter. Handouts and recorded videos will be available for periods of time for members only . . . so join to take advantage of the WVGS offerings.

Meeting Notes

Montgomery County Solid Waste Management District Board

Monday, January 24, 2022
1:30 PM
Crawfordsville City Building
300 E. Pike Street
- 2nd Floor Council Chambers

Crawfordsville, IN 47933
ROLL CALL
ELECTION OF OFFICERS
Chairman
Vice Chairman
Controller
NEW BUSINESS
Solid Waste Management District Plan Update
APPROVE CLAIMS
OTHER BUSINESS
ADJOURNMENT

ALAMO CHRISTIAN CHURCH

SUNDAY CHURCH SERVICE: 10:30 AM

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MOLETTE

From Page A1

work, that's my only hope."

You can't count on winning the lottery, or someone leaving you a lot of money from their estate. However, you can count on these two principles to grow your retirement fund - work and save your money. Work a job that pays money. Put some of that money aside every paycheck into a savings plan.

Can you imagine if you had started saving money at a younger age, where you would be today financially? If a 25-year-old would put \$6,000 in a Roth IRA account every year then by the age of 55, at a 7% rate, that adult would have over \$600,000 saved.

Even saving \$6,000 a year from the age of 40 to the age of 65 will give you a nice sum of over \$400,000 at the same rate. Yes, five years makes a significant difference in compounding interest. Even if you can only save \$1,000 a year the accumulation will be over a \$100,000.

A Roth IRA is a good way to save money. You have already paid tax on the money you are putting

into the account. The money grows every year and when you start withdrawing the money out of the account after age 59 1/2 you don't have to pay taxes on your withdrawals.

Traditional IRAs are fine too but you are delaying your tax responsibility. You avoid the tax today to pay it later when you start withdrawing from your IRA.

Education should begin early. Parents should teach children to save money. A child can save for a new baseball glove, dress, bicycle or car. When we save our hard-earned cash and have to spend it on something we want, the value of the purchase increases. We know how hard it is to save every month and then to release that entire savings on a purchase. If you have saved \$40,000 to pay cash for a car and then write that check to pay for it, then the purchase kind of takes your breath away. You greatly value what you bought because how hard it was to come up with that money and how long it took to save that much.

If you are the ATM

for your children and just instantaneously meet every need they have, they will never truly value what you have bought them. If they have to save some money and put some effort into the purchase, they will have a totally different respect for the expenditure.

We realize we can't take money with us when we die. Money is only for this life. Money is for caring for you and helping others. If you don't spend it all there are plenty of people, a church or charities you can leave it to who will enjoy it when you are gone.

Saving money is a weekly or monthly choice. You don't have to but if you don't, you won't have any.

Dr. Glenn Mollette is a graduate of numerous schools including Georgetown College, Southern and Lexington Seminaries in Kentucky. He is the author of 13 books including Uncommon Sense, Grandpa's Store, Minister's Guidebook insights from a fellow minister. His column is published weekly in over 600 publications in all 50 states.

Thanks for reading
The Paper!

RUSTY

From Page A1

much Social Security will pay her while she's working or, if her earnings are high enough, eliminate her eligibility for any benefit until she stops working. The earnings limit changes yearly but for 2022 it will be \$19,560 and if that is exceeded, they will take away benefits equal to \$1 for every \$2 she is over the limit. There is no longer an earnings limit when your wife reaches her FRA so your wife's plans for working should be factored into her decision on when to claim.

In any case, you should look at your overall benefit opportunity as a couple to see when your wife should claim, and life expectancy should always be factored into your thinking. If your wife expects to live a long life (and does), waiting until her FRA to claim her own SS will maximize her monthly benefit (including

her spouse benefit) for the rest of her life. If her life expectancy is less optimistic, claiming earlier has much merit. Just for reference, a woman your wife's age, statistically, will live to an average age of 87. Regardless of when your wife claims her own benefit or her spousal benefit while you are both living, her benefit as your widow will not be affected. What affects her survivor benefit is her age when she claims it. If she has reached her full retirement age when she claims her widow's benefit, she'll get 100% of the benefit you were receiving when you died instead of the smaller benefit she was previously getting. If she hasn't yet reached her FRA when she claims her widow's benefit, then it will be actuarially reduced by a fraction of a percent for each month earlier than

her FRA she claims it. Be aware too that even if your wife hasn't reached her FRA when you die, she can choose to delay claiming her survivor benefit until it reaches maximum at her FRA.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

JOHN

From Page A1

Health [NIH] also tells us that as we age cognitive issues may emerge. For example, it can get harder to make quick decisions. "Age-related diseases accelerate the rate of neuronal dysfunction, neuronal loss, and cognitive decline, with many persons developing

cognitive impairments severe enough to impair their everyday functional abilities, the definition of dementia. There is growing evidence that healthy lifestyles may decrease the rate of cognitive decline seen with aging and help delay the onset of cognitive symptoms in

the setting of age-associated diseases."

In other words, says AMAC's Weber, exercise can be good for the brain and body as we age; talk to your doctor about it. He or she can help you design an exercise regimen tailored to your needs.



Waynetown Baptist Church

Service: Sunday 10:30 am

Children's Church

Casual Clothes, Everybody Welcome

Traditional and Contemporary



Woodland Heights Christian Church

Invites you to join us as we welcome our new lead minister:

Dr. Tim Lucking

Beginning Sunday, February 28th, 2021

Weekly Sunday Schedule:

Traditional Service - 8:15 AM

Sunday School for all ages - 9:30 AM

Contemporary Service - 10:30 AM

Woodland Heights Youth (W.H.Y.) for middle schoolers and high schoolers - 5-7 PM

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John 3:16

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Crossroads Community Church of the Nazarene

SUNDAY

9:00 AM: Small Group
10:15 AM: Worship
5:00 PM: Bible Study

WEDNESDAY

6:00 PM: Mid-week Service

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