

**TODAY'S VERSE**

Psalm 34:8

O taste and see that the LORD is good: blessed is the man that trusteth in him.

**FACES OF MONTGOMERY**

People who call our community their own.



Miranda Lee Molly Leahy, 2 months old, smiles happily in the comfort of her mother's arms. Thank you for your smile, baby Miranda!

**THREE THINGS You Should Know:**

**1** Governor Eric J. Holcomb is directing flags to be flown at half-staff in Tippecanoe and Carroll Counties to honor the lives of Deputy Noah C. Rainey and Dane G. Northcutt. Deputy Rainey worked at the Carroll County Sheriff's Office and Dane Northcutt worked as a jail deputy for Carroll County Corrections. Flags should be flown at half-staff in Carrol County from sunrise until sunset on Sunday, Feb. 6, 2022, to honor the life of Deputy Noah C. Rainey. Flags should be flown at half-staff in Tippecanoe and Carrol Counties from sunrise until sunset on Monday, Feb. 7, 2022, to honor the life of Jail Deputy Dane G. Northcutt.

**2** They take three million gallons of water, freeze it into about 25 million pounds of ice and, voila, after 4,000 man hours of cold, hard work, there you have it, an Ice Castles event. They take place in Minnesota, New Hampshire, New York, Utah and Wisconsin and feature awesome exhibits attracting visitors by the tens of thousands, reports the Association of Mature American Citizens [AMAC]. According to the Ice Castles Website: "The experience is built using hundreds of thousands of icicles hand-placed by professional ice artists. The castles include breathtaking LED-lit sculptures, frozen thrones, ice-carved tunnels, slides, fountains and much more.

**3** Readers' Choice '22 has kicked off and the most popular and largest contest in Montgomery County is already hot! The Paper's Readers' Choice contest debuted more than 15 years ago and has been copied and imitated, but no one else does it as good as the folks who originated it. Weigh in by simply going to www.thepaper24-7.com and clicking on the top Readers' Choice banner! It's that easy!

# The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

WWW.THEPAPER24-7.COM



## Boomer Bits



### Ask Rusty - Will My Social Security Benefits Ever Be Non-Taxable?

Dear Rusty: If we take our Social Security at our full retirement age (66 years and 6 months for both of us) and we both continue to work, what are the income tax consequences? Is there an age at which we can still work and draw Social Security without tax consequences on our benefits? **Signed: Overtaxed Couple**

**Dear Overtaxed Couple:** Regardless of when you claim your Social Security benefits, whether those benefits are subject to federal income tax depends entirely upon your income as reported to the IRS. This is true even if you collect Social Security benefits after you reach your full retirement age - there is no age at which SS benefits become exempt from Federal Income Tax. Here's how it works:

Taxation of your Social Security benefits depends on two things - first, the amount of your combined income from all sources (known as your Mod-



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.

ified Adjusted Gross Income or "MAGI") and second, your income tax filing status (whether you file your income taxes individually or jointly as a married couple). Your "MAGI" consists of your Adjusted Gross Income (AGI) on your income tax return, plus half of your Social Security benefits received for the tax year, plus any other non-taxable income you may have had.

If your MAGI for the tax year exceeds certain thresholds, then some of your Social Security benefits are taxable at whatever your normal IRS tax rate is.

If, as a couple, you file your

income taxes as "married-filing jointly," and your MAGI is over \$32,000, then 50% of your Social Security benefits received during the tax year becomes part of your overall taxable income at whatever tax rate is standard for your income. But if your MAGI as a couple for the tax year exceeds \$44,000 then up to 85% of your SS benefits becomes part of your overall taxable income. If your MAGI as a married couple is less than \$32,000 then your Social Security benefits aren't taxable.

See RUSTY Page A6

### Housing dilemma, rent or own?

**Dr. Glenn Mollette**

Buying almost anything today is expensive because of the current supply and demand. Prices are too high on everything. Inflation is going through the roof.

Speaking of a roof, everyone needs one over their heads. A place to live is a common need and growing dilemma.

An elderly friend says she has had other elderly friends ask if they could move in with her? Her response is always, "I don't want anyone else living with me," and she seems very happy.

Having to move in with family or a friend is less than ideal and is usually a strain on all involved. Sometimes it happens. Typically, the shortest possible tenure of the residency is better for all.

Renting is popular. Millions are renting apartments and houses. The average rent in the U.S. is \$784 per month. Thir-

See GLENN Page A6

### Is The High Level Of Cocoa In Dark Chocolate Good For You?

**By John Grimaldi**

News about your health can be quite depressing - especially these days - but the news that eating dark chocolate, the kind that contains lots of cocoa, can be good for your health, can come as a deliciously delightful surprise, says Rebecca Weber, CEO of the Association of Mature American Citizens [AMAC]. In fact, each year around this time, in the weeks before Valentine's Day, news outlets seem to besiege us with the "chocolate is good for you" message. But, suggests Weber, it would be wise to consult with your doctor before going on a chocolate binge.

"It used to be a no-no, particularly for seniors, but research in recent years suggests that, if you don't overdo it, eating dark chocolate can be good for you. Numerous studies show that regularly treating yourself with about half an ounce of dark chocolate can lower blood pressure, reduce your levels of bad "LDL" cholesterol and increase your

levels of HDL, the good cholesterol. And some researchers believe that it can improve cognitive function," says Weber.

According to the National Institutes of Health [NIH], up until the medical community began conducting deep scientific research into the negative and positive effects of chocolate, health care providers warned their patients of the potential health hazards of consuming large amounts of chocolate. Patients were told that, while it is indeed a tasty treat, it could also have ill effects on your health such as acne, obesity high blood pressure, heart disease and diabetes.

"However," says the NIH, "the recent discovery of biologically active phenolic compounds in cocoa has changed this perception and stimulated research on its effects in ageing, oxidative stress, blood pressure regulation, and atherosclerosis. Today, chocolate

See JOHN Page A6

### Winter Storm Leaves Ice & Snow In Its Wake

By Joe LaRue, Managing Editor

Winter storm Landon, a 2000-mile-wide snowstorm predicted to dump more than a foot and a half of snow and ice across wide swaths of the United States, blew through Montgomery County last night. While the storm failed to live up to the calamitous predictions made earlier this week, it has still brought the county to a frozen halt.

The National Weather Service (NWS) office in Crawfordsville officially recorded 12 inches of snowfall from the storm. Temperatures topped out yesterday at 18 degrees before falling to a low of 11. This snowfall is now the new record snowfall by Feb. 4 in Crawfordsville.

County Administrator Tom Klein confirmed that, "County offices are closed." He went

See WINTER Page A6



**Sunrise/Sunset**  
RISE: 7:52 a.m.  
SET: 6:12 p.m.

**High/Low Temperatures**  
High: 21 °F  
Low: -2 °F

**Wacky Holiday Today**  
• Ice Cream For Breakfast Day  
• National Fart Day  
• Take Your Child to the Library Day

**What Happened On This Day**  
• 1909 The world's first synthetic plastic is developed  
• 1869 The biggest gold nugget in history is found

**Births On This Day**  
• 1900 Adlai Stevenson American politician, 31st Governor of Illinois  
• 1969 Michael Sheen Welsh actor

**Deaths On This Day**  
• 1993 Joseph L. Mankiewicz American director, screenwriter, producer  
• 1881 Thomas Carlyle Scottish historian

**HONEST HOOSIER**

Tried to do some electrical work around the house - was shocked to find out how bad at it I am.



**TODAY'S HEALTH TIP**

Everyone should know their Body Mass Index (BMI) - adults should be less than 25.

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**

Donald B. Hayes

**INSIDE TODAY'S EDITION**

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

**THE MONTGOMERY MINUTE**

**What a deal for churches!**

Please remember that any church in the county is eligible for a free ad from the friendliest newspaper in Montgomery County. 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 timmons@thepaper24-7.com

**TODAY'S QUOTE**

We're all a little weird, and life's a little weird. And when we find someone whose weirdness is compatible with ours, we join up with them and fall in mutual weirdness and call it love.  
Dr. Seuss

**TODAY'S JOKE**

What are the most unpopular flowers to give for Valentine's Day?  
Cauliflowers!

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



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**7 DAY FORECAST**

19 COLD, BLOOMING FRI	21 MIXED SAT	34 PARTLY SUNNY SUN	28 COLD MON	33 PARTLY SUNNY TUE	38 WARM WED	35 CLOUDY THU
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## OBITUARIES

### Donald B. Hayes

Feb. 16, 1931 - Feb. 2, 2022

Don Hayes of Crawfordsville passed away Wednesday afternoon at Franciscan Health at the age of 90.

Born Feb. 16, 1931 in Crawfordsville, he was the son of Russell Hayes and Gertrude Bolen Hayes of Waynetown.

Mr. Hayes was a life-long resident and well-known pharmacist of Crawfordsville. He served his country in the U. S. Army, honorably discharged as a First Lieutenant. He was a published cartoonist, with his works appearing in the Journal Review and other publications. He was also an avid golfer and fisherman.

He graduated from Crawfordsville High School in 1949 and later earned a degree from the Purdue School of Pharmacy. He married Elisabeth Karger and they were together 66 years until her passing in Feb. 2021.

Survivors include two sons, Mike Hayes and Neil Hayes; daughter, Britt Hayes; nephew, Rick Hayes; three grandchildren, Corey, Brittany and Jasmine; two great-granddaughters, Madilyn and Jacqueline.

There will not be a public service at this time. Cremation arrangements were made through Burkhart Funeral Home, Crawfordsville.

Online condolences may be expressed at [www.BurkhartFH.com](http://www.BurkhartFH.com).



## Wabash College's Richard Pan Earns ICI "Realizing the Dream" Scholarship

Richard Pan '24 was one of 28 first-generation college students honored by the Independent Colleges of Indiana with a "Realizing the Dream" scholarship.

ICI spotlights students from Indiana's private, non-profit colleges and universities who are the first in their families to attend college and are successfully advancing toward degree completion.

"This award means a lot to me and I am very appreciative to those who chose me for it," said Pan. "This takes away some of the financial obligation for my parents and me. It also removes some stress I have because I know my parents work very hard so I can succeed in college. The Realizing the Dream award shows me that I am on the right path and



Richard Pan

should continue to work diligently to become the man my supporters see in me."

A Philosophy, Politics, and Economics (PPE) major with an Asian Studies minor, Pan came to Wabash College from Crawfordsville. He received the \$3,000 scholarship from ICI, which was made possible by a grant from the Lilly Endowment, Inc.

As part of the award, each honoree selected an

inspirational teacher or mentor who also received a \$1,000 professional development grant. Pan selected Anita Harris of Mollie B. Hoover Elementary School as his inspirational teacher.

Pan is a member of Phi Gamma Delta fraternity, where he serves as recording secretary and serves on the Social and Diversity, Equity, and Inclusion Committees. He is a representative of the College's Diversity and Inclusion Committee, president and co-founder of the Asian Culture Club, and is treasurer of the Chinese Club.

"Because of Wabash's commitment to providing opportunities for first-generation students, we always have a number of good candidates for the Realizing the Dream

award," said Greg Redding, Dean of Students and Associate Professor of German. "Richard stood out this year not just for his excellence in the classroom, but also for his leadership in forming the Asian Culture Club and his work to enrich our campus community with events that celebrate Asian cultural traditions. At a time when the College is focusing on student sense of belonging and issues of diversity, equity, and inclusion, Richard's contributions to campus life are particularly timely and needed. We look forward to his continuing leadership at Wabash."

ICI has honored Indiana's first-generation college students with the "Realizing the Dream" scholarship for more than 30 years.

## Songwriting Scholarship Applications Open Now

The Songwriters' Association of Mid-north Indiana (SAMI) is accepting applications for the 2022 Shirley Martin Scholarship for young songwriters, in addition to the Mike Lane Horizon Award.

The scholarship and awards are for songwriters aged 14 to 19, who live in any of these Indiana counties: Benton, Carroll, Cass, Clinton, Fountain, Howard, Jasper, Montgomery, Newton, Pulaski, Tippecanoe, Tipton, Warren, or White and are permanent residents of Indiana.

Applications for the scholarship are accepted between now and April 15, 2022. The scholarship winner receives the following:

A \$500 cash award to

be applied towards the winner's education, musical instrument, or other songwriting endeavor. (Additional awards for runners-up and the Mike Lane Horizon Award to be awarded based on merit.)

Opportunity to play at the annual Shirley Martin Scholarship for Young Songwriters awards ceremony and other events throughout the year.

For additional information about SAMI or to apply online, go to [www.samisong.com](http://www.samisong.com).

If you have any questions, please contact scholarship coordinator, Justice Fuller, at [scholarship@samisong.com](mailto:scholarship@samisong.com) or the SAMI Secretary, Cheryl Fletcher at [secretary@samisong.com](mailto:secretary@samisong.com).

## Hoosier Lottery Launches Hot 7s Scratch-off Family

Winter is heating up with the Hoosier Lottery's launching of the Hot 7s Scratch-off Family at retailers statewide on February 1. Players 18 and older have multiple ways to play and win. Players can choose from \$1 Hot 7s, \$2 Fiery 7s, \$5 Sizzling 7s and \$10 Scorching 7s for chances to win up to \$277,000 instantly.

Additionally, players can enter their non-winning tickets into the my2ndChance promotion for chances to win up to \$7,000. Plus, entries may be multiplied up to 7 times when playing the 2nd Chance Meltdown digital game. Hoosier Lottery players have until April 11 to enter their non-winning Hot 7s Scratch-offs into the my2ndChance promotion via their myLOTTERY account. The drawing will occur on or about April 13. To enter, Hoosier Lottery players must go to [HoosierLottery.com](http://HoosierLottery.com) or the Hoosier Lottery App to sign into their free myLOTTERY account or register to become a member.

"There's no better time to heat things up than in the cold month of February," said Sarah M. Taylor, executive director of the Hoosier Lottery. "Players 18 and older have a chance to win instantly with the new Hot 7s Scratch-off Family or enter non-winning tickets into a 2nd Chance promotion with their free myLOTTERY account."

The Hoosier Lottery encourages players to keep play positive by knowing their game, setting a limit and keeping it fun. In December, the World Lottery Association recertified the Hoosier Lottery as having achieved Level 4 in its responsible gaming program, the highest level of certification available to lotteries.

Estimated Overall Odds: \$1 Hot 7s 1 in 4.65; \$2 Fiery 7s 1 in 4.44; \$5 Sizzling 7s 1 in 3.97; \$10 Scorching 7s 1 in 3.85. 2nd Chance odds are dependent upon the number of entries received.

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

**ABOUT THE HOOSIER LOTTERY:** For over 30 years, Hoosier Lottery distributions have benefited every county throughout Indiana. The Hoosier Lottery has contributed more than \$6 billion to good causes, including \$30 million to local police and firefighters' pensions and \$30 million to the Teachers' Retirement Fund annually. The Hoosier Lottery has earned World Lottery Association Level 4 Certification through 2024 for achieving the highest level of responsible gaming. To learn more about the Hoosier Lottery, visit [HoosierLottery.com/GivingBack](http://HoosierLottery.com/GivingBack) and follow on Facebook, Instagram and Twitter.

With temperatures dropping and winter in full swing, StepStone Family and Youth Services of Indiana announced its "Wrapped in Love" winter blanket drive to benefit foster youth in need. StepStone will be accepting donations of new and gently used blankets from January 17, 2022, through February 14, 2022, at the following locations:

StepStone Family & Youth Services, 4410 Executive Blvd., Fort Wayne, IN (Mon-Fri: 8:30am-4:30pm)

ResCare Community Living, 1800 W Kem Rd., Marion, IN (Mon-Fri: 9am-5pm)

Ambrosia Orchard, 14025 US-27, Hoagland, IN (Thurs & Fri: 5pm-9pm; Sat: 12pm-9pm)

Scarlet Grove Pizza Pub, 704 Main St., Beech Grove, IN (Tues-Thurs: 3pm-10pm; Fri & Sat: 11am-10pm; Sun: 11am-8pm)

Scarlet Lane Gastropub, 1702 Bellefontaine St., Indianapolis, IN (Tues-Thurs: 3pm-10pm; Fri & Sat: 11am-11pm; Sun: 11am-8pm)

Scarlet Lane Brewing Company, 7724 Depot St., McCordsville, IN (Tues-Thurs: 3pm-8pm; Fri & Sat: 12pm-10pm; Sun: 12pm-8pm)

Scarlet Lane Brewing SoBro Tap House, 4601



N. College Ave., Indianapolis, IN (Tues-Thurs: 3pm-11pm; Fri & Sat: 11am-12pm; Sun: 11am-8pm)

St. Vincent de Paul Catholic Church, 1502 E. Wallen Rd., Fort Wayne, IN

Cross of Grace Lutheran Church, 3519 S. 600 W., New Palestine, IN  
 Ziffle's BBQ, 6340 E. State Blvd., Fort Wayne, IN (Mon-Sat: 11am-10pm)

"StepStone Family and Youth Services is grateful for the opportunity to offer therapeutic foster care and community-based services throughout Indiana. We work alongside youth from the moment they enter the foster care system, providing them with safe, stable and nurturing homes, and enjoy celebrating with them and their families as they achieve their permanency goals," said Megan Tungate, placement coordinator for StepStone. "The donation of a new blanket can give children a much needed sense of comfort during their times of transition and uncertainty, and we can't thank the community enough for their partnership with our agency and their support for our Wrapped in Love blanket drive."

StepStone Family and Youth Services helps connect children in need with foster families who can provide comforting, nurturing homes. The organization has been serving Indiana for more than 10 years and provides foster care services, counseling, respite care, training for foster parents and youth residential services. StepStone is always looking for new foster families to help children in Indiana communities who need safe, caring living environments.

StepStone Family and Youth Services has operations in nine states and is organizing blanket drives at all its locations this winter.

About StepStone Family and Youth Services

StepStone Family and Youth Services provides the full spectrum of support to children in need of alternative, safer and more positive living environments with residential and family services. StepStone connects children and youth who need homes with foster families, as well as foster care training, respite care and support services. For young adults transitioning from foster care to independent living, StepStone provides personalized guidance and training on basic life skills, including money management, life skills and education. For more information, please visit [www.stepstoneyouth.com](http://www.stepstoneyouth.com). Follow us on LinkedIn and Facebook.

Dreaming of a new home?

find it here! **thepaper**

**Waynetown Baptist Church**

Service: Sunday 10:30 am

Children's Church

Casual Clothes, Everybody Welcome

Traditional and Contemporary

**the vine church**

Service times:  
 10:02 am on Sundays

Wednesday night prayer meeting  
 at 6:30 pm.

[vinechurchlife.org](http://vinechurchlife.org)

A family for everyone

# 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, February 6, 2022 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 "Leave Boldly". His text is from Jeremiah 18:1-4

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**

We are so happy to be back in our sanctuary after the structure damage. We will be having Sunday School at 9:00 a.m., with coffee and donuts during that time also in Hampton Hall. Classes for all ages. We will worship at 10:00 a.m. in the sanctuary. Children's church is offered at this time. Following the church service, we will observe communion, Lord's closet will be open this Saturday from 9:00 am.-12:00 p.m. Come and join us as we worship.

**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.  
Refocus on Clarity and Conviction - Proverbs 29:18

**NEW MARKET UNITED METHODIST CHURCH**

Reverend William "Bill" Pike Office: 765- 866-0703 email: bill.pike@nmc.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!*

2746 S US Highway 231  
Crawfordsville

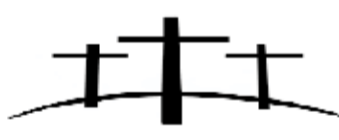
**Services:**  
Thursday night at 6:30  
Sunday mornings at 10:30

**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



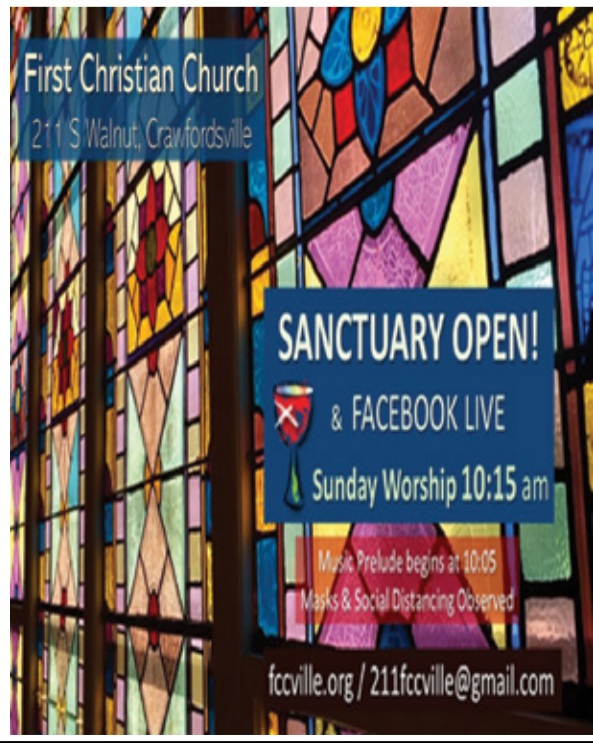
**Garfield Apostolic Christian**

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

**Vote us to be #1**



**LITTLE MOUNTIE**  
PRESCHOOL

3548 South County Road 775 • New Ross  
765-362-0642

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coxandpritchettplumbing.com

Make us #1 again Montgomery County! We appreciate all your support!

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(765) 378-5232



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 > SITE PREPARATION  
 > HYDROVAC SERVICE  
 > MOWING  
 > SNOW REMOVAL  
 > FOUNDATIONS

**WELLBROOKE OF CRAWFORDSVILLE**

Thank you, Montgomery County, for voting us #1 last year!  
We appreciate your support.  
Please make us #1 again this year!

765-230-3755  
517 Concord Road • Crawfordsville

*Milligan's*  
Flowers & Gifts



**Vote for us and make us #1 again this year!**

765-362-3496  
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# Indiana Needs To Pass A Comprehensive Smokefree Air Law

The American Lung Association's 20th annual "State of Tobacco Control" report finds that Indiana had mostly failing grades on passing policies to reduce and prevent tobacco use, including e-cigarettes.

The "State of Tobacco Control" report evaluates state and federal policy-makers on actions taken to eliminate tobacco use, the nation's leading cause of preventable death. The report also recommends proven-effective tobacco control laws and policies to save lives.

Here in Indiana in the last 20 years, lawmakers have made significant strides to reduce tobacco use, like the decline in smoking rate from 2003 to 2020, however, there is more work to be done. The adult smoking rate is still 19.4%, and the high school tobacco use rate is 22.9%.

"While we have seen considerable progress in Indiana, tobacco use remains our leading cause of preventable death and disease, taking an estimated 11,070 Hoosier lives each year," said Tiffany Nichols,

advocacy director at the Lung Association. "And our progress on tobacco control policy has not been equal. We continue to see the unequal burden of tobacco use and exposure to secondhand smoke in communities experiencing health disparities."

Indiana's Grades "State of Tobacco Control" 2022 grades states and the District of Columbia in five areas that have been proven to prevent and reduce tobacco use and save lives. Indiana received the following grades:

1. Funding for State Tobacco Prevention Programs - Grade F
2. Strength of Smokefree Air Laws - Grade C
3. Level of State Tobacco Taxes - Grade F
4. Coverage and Access to Services to Quit Tobacco - Grade D
5. Ending the Sale of All Flavored Tobacco Products - Grade F

This year's report noted the need for Indiana policymakers to focus on increasing Indiana's tobacco tax, closing gaps in Indiana's smokefree air



law and ending the sale of all flavored tobacco products, including menthol cigarettes.

"To protect kids from a lifetime of nicotine addiction, the Lung Association in Indiana encourages the state to increase cigarette taxes by \$2.00 per pack and equalize the tax on other tobacco products, including e-cigarettes and cigars with its cigarette tax," said Nichols. "We must

also pass a comprehensive smokefree law that eliminates smoking in all public places and workplaces, including restaurants, bars and casinos, which would protect workers across the state from deadly secondhand smoke. E-cigarettes should also be included in comprehensive smokefree laws."

Federal Grades Overview  
Nationally, the report

reveals significant progress in the work to end tobacco use, but products like e-cigarettes and other flavored tobacco products, including menthol cigarettes, create concern for losing another generation to nicotine addiction.

"State of Tobacco Control" 2022 also grades the federal government in five areas:

- Federal Government Regulation of Tobacco Products (2022 grade - D)
- Federal Coverage of Quit Smoking Treatments (2022 grade - D)
- Level of Federal Tobacco Taxes (2022 grade - F)
- Federal Mass Media Campaigns to Prevent and

Reduce Tobacco Use (2022 grade - A)

• Federal Minimum Age of Sale for Tobacco Products to 21 (2022 grade - I\*)

\*The Incomplete grade is for the FDA being more than 18 months overdue in publishing the final Tobacco 21 regulations as required by statute.

"In 2022, Indiana needs to redouble its efforts to pass the proven policies called for in 'State of Tobacco Control' to help end tobacco use. We cannot afford to wait 20 more years and allow another generation to suffer from tobacco-caused addiction, disease and death," said Nichols.

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## RUSTY *From Page A1*

For those who file their federal income taxes as a single the thresholds are lower. If your MAGI as a single filer is \$25,000 or less, your Social Security benefits aren't taxable. However, if your MAGI as a single filer is more than \$25,000, then half of your Social Security benefits received during the tax year becomes part of your overall taxable income, and if your MAGI as a single filer is more than \$34,000 then up to 85% of your benefits for the tax year becomes part of your taxable income. But a word of caution for those who are married but choose to file taxes "married - filing separately" - if you file separately and live together at any time during the tax year,

the threshold for taxation of Social Security benefits is zero.

So, Federal taxation of your Social Security benefits depends entirely upon your combined income from all sources and your income tax filing status - your age doesn't come into the picture at all, even if you are collecting Social Security benefits after your full retirement age. Be aware, however, that a dozen U.S. states levy an income tax on Social Security benefits, so you should check the tax laws in your state of residence to see if some or all your Social Security benefits will be taxed by the state you live in.

This article is intended for information purposes only and does not rep-

resent 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](http://amacfoundation.org/programs/social-security-advisory)) or email us at [ssadviser@amacfoundation.org](mailto:ssadviser@amacfoundation.org).

About AMAC  
The 2.4 million member Association of Mature American Citizens [AMAC] [www.amac.us](http://www.amac.us) is a vibrant, vital senior advocacy organization

that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country. And the AMAC Foundation ([www.AmacFoundation.org](http://www.AmacFoundation.org)) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors. Together, we act and speak on the Association members' behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. Live long and make a difference by joining us today at [www.amac.us/join-amac](http://www.amac.us/join-amac).

## WINTER *From Page A1*

on to say that, "We will be reviewing the road conditions throughout the day to determine if there should be a change to yellow (travel advisory condition). Roads have ice pack under the snow and crews are applying the salt-sand material to them."

Montgomery County Sheriff Ryan Needham confirmed the Sheriff's office responded to 101 calls for service, including slide-offs, crashes, and other smaller incidents. He said, "We've had a lot

of vehicle crashes, slide-offs, and property damage crashes. The roads have been bad because of the wind and so it's been an uphill battle, but we've been staying on top of it." He also confirmed there were no fatal accidents or major crimes reported during the storm.

Mayor Barton's office was unavailable for comment. Crawfordsville Fire Chief Scott Busenbark also could not be reached for comment on CFD calls and actions prior to publication.

**Thanks for reading The Paper!**

## GLENN *From Page A1*

ty-five percent of Americans rent. They pay just a little less than homeowners each year for their rent, maintenance costs, and renters insurance which averages \$9,477.

Renting seems like a good plan because you shouldn't have to worry about maintenance. Remember, everybody is short staffed these days and you may wait a while before someone shows up to fix your leaky toilet. Renters routinely complain about having to beg the property owner to do maintenance. Rent is not a secure way to live. Rent costs usually increase. The owners want

to make more money.

Senior citizens rent apartments not far from where I live. They started out paying \$550 for an apartment that included all the utilities. Most of them were thrilled. A lady who lives there now says they have increased the rent to \$850 and she expects another increase this year. She moved out of her house that was paid for to live the so called "carefree" senior apartment life. It's not turning out to be carefree.

Apartment owners set the rules. They might not allow pets or even children. You won't be able to play your radio loud and there will be

limitations on what you can do to the rental property. Plus, an apartment owner can decide they want to use your apartment for something or someone else and ask you to leave. This might be improbable, but it's possible and who needs this kind of life insecurity?

Buying a house is expensive and this may not be for you today. New three-bedroom houses are selling for over \$400,000 in a nearby Indiana neighborhood. Down the street a neighbor put his house up for sale asking \$250,000 and there was a bidding war from others who wanted the property. The sellers

reported they made much more than their asking price.

You don't have to pay a king's ransom for a house. Years ago, I bought a four-bedroom house for \$80,000 with no money down on a land contract. The interest rate was 10 percent but it was mine and when I sold it, I made \$10,000 on the deal.

A modest house on a small piece of dirt can become your castle. You can work on it along the way. Overhaul the bathrooms, the kitchen and do some painting. You can redo the floors but all in your time and on your schedule. You

just need a place where you can stay warm, dry, and rest. Owning your own house is not cheap. Paying for it, maintenance and property taxes all have to be considered, but at least it's yours. If you want, you can have a pet, kids, or loud music. You can sleep in peace.

If you are renting, you are not alone. Most of us have rented at one time or another. I lived in an apartment for over four years. You do what works for you at this time in your life.

Read Glenn's book titled, *Grandpa's Store* by Glenn Mollette. Order at

Amazon.com *Grandpa's Store* is a fun and adventure filled read told from the perspective of a child and young teen. The book is filled with remembrances from the young life of Glenn Mollette. Events are remembered from the time he was about three years old up until his early sixteenth birthday. The book is filled with humor, gripping life stories, inspiration and a little nonsense. This is a great read for any age level but will be very much enjoyed by young adults.

Hear Glenn Mollette every weekday morning EST at 8:56 on XM radio 131

## JOHN *From Page A1*

is lauded for its tremendous antioxidant potential. However, in many studies, contradictory results and concerns about methodological issues have made it hard for health professionals and the public to understand the available evidence on chocolate's effects on health."

Epicatechin [EPI] is a flavanol found in a number of foods we eat including

cocoa. But it is said that the amount of epicatechin in cocoa is particularly high. In a paper produced by researchers Maria Angeles Martin and Sonia Ramos of the Department of Metabolism and Nutrition at Spain's Institute of Food Science and Technology, they found that: "Cocoa is a source of flavanols [epicatechin], and these phenolic compounds exert

beneficial effects on health and aging and reduce the risk of suffering chronic diseases (cardiovascular diseases, metabolic disorders, cancer). An increasing body of evidence has emerged to suggest that cocoa flavanols potentially are important chemopreventive natural agents."

Many researchers around the world have come to the same conclusion, sug-

gesting that if you have a craving for chocolate you should avoid processed chocolate treats that contain additives and have low cocoa content. What you're looking for, they say, is chocolate with a high content of cocoa, namely dark chocolate that contains 70% to 85% of cocoa.

As the Mayo Clinic puts it: "Healthy chocolate sounds like a dream come

true, but chocolate hasn't gained the status of a health food quite yet. Still, chocolate's reputation is on the rise, as a growing number of studies suggest that it can be a heart-healthy choice ... cocoa itself, unlike chocolate, is low in sugar and fat while offering potential health benefits. If you enjoy chocolate flavor, add plain cocoa to your low-fat milk or morning oats."

The 2.4 million member Association of Mature American Citizens [AMAC] [www.amac.us](http://www.amac.us) is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country.



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