

TODAY'S VERSE

Psalm 127:1 Except the LORD build the house, they labour in vain that build it: except the LORD keep the city, the watchman waketh but in vain.



People who call our community their own.



Amanda Ellenberger (who was one of The Paper's roving photographer's elementary teachers) smiled brightly at her former student. Thanks for the smile, and the many lessons!

THREE THINGS You Should Know:

New York City gets a bum rap for being a cold-hearted, what's-in-it-for-me kind of a place. But sometimes you hear about how some of its eight-and-ahalf million inhabitants can expose a tendency for kindness and hones ty, says the Association of Mature American Citizens [AMAC]. Take the case of Eduardo Martinez. He was rushing to get to work and dropped his wallet in Times Square. When he realized his loss he retraced his steps and frantically began searching for the wallet; after all, it contained no less than \$4,000 in cash. Two police officers saw how agitated he was and approached him and gave him back his wallet. It seems that an unidentified fellow commuter found the wallet on his way to work, saw the cops and turned it over to them.

Indiana Fever head coach, NCAA national champion and WNBA Coach of the Year Marianne Stanley has been named as a finalist for the Naismith Memorial Basketball Hall of Fame. The entire Class of 2022 will be announced in



Montgomery County's oldest locally owned independent newspaper

CRAWFORDSVILLE, INDIANA

Boomer Bits Ask Rusty – Please Help Us With **Social Security Planning**

no spousal benefit will be avail-

both you and your wife should

consider your individual objec-

tives in deciding when to claim

you will get a benefit which has

increased by about 26% due to

the Delayed Retirement Credits

(DRCs) you've earned since you

reached your FRA of 66. Claim-

get the full SS retirement benefit

ing at her FRA, your wife will

Social Security. If you plan to

claim next month at age 69,

In your specific circumstance,

Dear Rusty: Would you please advise on my wife and my Social Security planning? I'm 69 & 2 months, my wife is 66 & 2 months, so we both hit full retirement age. We both plan on starting to take SS next month. My benefit would be about \$3,300 per month, and my wife's benefit would be about \$1,900 per month. Spousal benefits confuse me. Should I start Social Security now so my wife can get a spousal benefit from me? Is that even possible? Or is it better for each of us to get our own?

Signed: Uncertain

Dear Uncertain: From what you've shared, it doesn't appear that your wife will be entitled to a spousal benefit because her own benefit at her full retirement age (FRA) is more than half of your FRA benefit amount. If your age 69 benefit is about \$3300 then your FRA (age 66) benefit amount was

Dental **Hygiene Tips For Caregivers**

(Family Features) You may not think much about your

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.

about \$2660). Half of your FRA she has earned from a lifetime of amount (\$1330) is less than your working. wife's FRA amount (\$1900), so

Although your current strategy is a good one, because you were born before 1954 and haven't yet filed you have another option. If your wife claims her SS first, you will be eligible to file a "Restricted Application for Spousal Benefits Only." You could use the restricted application to collect a spouse benefit from your wife (half of her FRA benefit amount) while allowing your personal benefit to grow for another 9 months to maxi-

See RUSTY Page A6

Senior Use Of Smart Phones, **Computers And Ipads Is On The Rise**

by John Grimaldi

ASK Rustv

able to your wife.

It turns out that you can teach an old dog new tricks. Just look at how America's seniors have adopted cellphones, computers and laptops. Middle age children of today's seniors may soon start complaining that their moms and dads are spending too much time online and on their iPhones, says Rebecca Weber, CEO of the Association of Mature American Citizens [AMAC]. She notes that the 50-plus set has been adopting technology at a steady rate for years now, but the covid pandemic has speeded things up. A Pew Research study, she points out, shows that 73% of the 50 to 64 set and 45% of Americans 65 and older are familiar with and use social media sites. Meanwhile, the Infocomm Media Development Authority [IMDA] tells us that a 2016 survey of seniors 75 years of age and older showed that just 11% of them were using smart phones and the same survey conducted in 2020 showed that senior smart phone usage

had skyrocketed to 60%. The same survey showed that only eight percent of 75-plus seniors were familiar with and used the Internet in 2016 and by 2020 46% of super seniors were regularly online. A lot of research has been conducted regarding the "hows" and "whys" of technology adoption among the elderly, according the Journal of Geriatric Mental Health. They show that, "once their initial resistance of learning new technology was overcome-'enjoying the experience' of using the mobile phone motivated them to use the device. Other contributory factors were 'heightened self-esteem' when they could perform certain chores by themselves such as paying bills or buying groceries or navigating around, and 'feeling secure' (because of various safety measures available on the cellphone), as well as more realistic, goal-directed outcomes such as information retrieval and communication. In addition,



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50¢

Sunrise/Sunset RISE: 7:04 a.m. SET: 6:51 p.m.



Temperatures High: 25 °F Low: 15 °F



Wacky Holiday Today • National Plant a Flower Day • Genealogy Day • International Fanny Pack Day



New Orleans on April 2 at the NCAA Men's Final Four as part of the Hall of Fame Class Announcement.

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. For additional information about SAMI or to apply online, go to www.samisong.com.

kidneys unless there's a problem, but they play a vital role in your health.

Your kidneys continually filter your blood to remove extra fluid and waste, which is released from the body as urine. They also help control blood pressure and keep bones healthy. Consider this information from Know Your Kidneys, an education campaign from the American Kidney Fund, Boehringer Ingelheim and Otsuka, to understand how your kidneys work, how to protect them and help prevent kidney disease, which has no cure.

What is kidney disease? Kidney disease means your kidneys are permanently damaged and do not work as they should. This lets extra fluid and waste flow back into your bloodstream instead of leaving your body as urine.

See DENTAL Page A6

What Hapened **On This Day**

- 1938 Hitler invades Austria
- 1947 The Truman doctrine is proclaimed
 - 1967 Suharto rises to power in Indonesia



Births On This Dav • 1922 Jack Kerouac American author, poet • 1979 Pete Doherty English singer-songwriter, guitarist

Deaths On This Day

• 2015 Terry Pratchett English author • 1914 George Westinghouse American engineer, inventor

See JOHN Page A6

HONEST HOOSIER

It's the day for Regionals, just another great part of Hoosier Hysteria! Grab a hot dog and some popcorn and Let's Go!



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

INSIDE

TODAY'S

TODAY'S HEALTH TIP

Having hip, knee, ankle or foot pain? Losing just 10 pounds can improve the

oday'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.





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



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 ttimmons@thepaper24-7.com

TODAY'S QUOTE

"Out of the guarrel with others we make rhetoric; out of the quarrel with ourselves we make poetry." William **Butler Yeats**

🗢 TODAY'S JOKE

In honor of St. Paddy, we'll share some jokes for a bit that'll have you Dublin over with laughter! What's Irish and stays out all night? Paddy O'Furniture!





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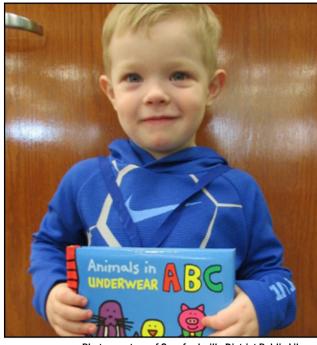


Photo courtesy of Crawfordsville District Public Library **Draven Oliver, age 3**

1,000 Books Read

Draven Oliver, age 3, has completed the Crawfordsville District Public Library program, "1000 Books Before Kindergarten". He is the son of Christian Oliver.

Draven's favorite book is Animals in Underwear by Todd Parr. Grandparent Kristina said, "Reading is so imperative in a child's life but not just during their early years."

Legislature Takes Action To **Reduce The Burden Of Cancer**

This week, our elected officials worked to reduce the burden of cancer on Hoosier by passing House Bill 1238, which will eliminate cost sharing for all preventative colorectal cancer screenings, including follow-up colonoscopies after an abnormal stool-based test for most private insurance plans.

"Colorectal cancer remains the second leading cause of cancer death in Indiana, and we know that colorectal cancer is one of the most preventable forms of cancer if Hoosiers have access to screenings," said Bryan Hannon, American Cancer Society Cancer Action Network (ACS CAN) government relations director. "ACS CAN thanks lawmakers for prioritizing the health of Hoosiers by eliminating cost sharing for all preventive colorectal cancer screenings for most private insurance plans." An estimated 3,290 Hoosier were diagnosed with colorectal cancer this year and 1,160 Hoosiers will die from the disease. Thanks to improving access to critical care, we will see these numbers drop in the years to come.

and Carbaugh for their leadership on this critical legislation. ACS CAN looks forward to seeing Gov. Eric Holcomb sign this piece of legislation soon.

About ACS CAN at 20 The American Cancer Society Cancer Action Network (ACS CAN) makes cancer a top priority for policymakers at every level of government. ACS CAN empowers volunteers across the country to make their voices heard to influence evidence-based public policy change that saves lives. We believe everyone should have a fair and just opportunity to prevent, find, treat, and survive cancer. Since 2001, as the American Cancer Society's nonprofit, nonpartisan advocacy affiliate, ACS CAN has successfully advocated for billions of dollars in cancer research funding, expanded access to quality affordable health care, and made workplaces, including restaurants and bars, smoke-free. As we mark our 20th anniversary, we're more determined than ever to stand together with our volunteers and save more lives from cancer. Join the fight by visiting www. fightcancer.org.

 $\pm \pm \pm$

Franciscan Health Is Gathering Medical Supplies For War-Torn Ukraine

Franciscan Health Western Indiana, which includes hospitals and offices in Lafayette, Crawfordsville and Rensselaer, is proud to have participated in sending more than 100,000 pounds of medical supplies to Ukraine. This donation was the product of a massive mobilization across Franciscan Health hospitals and clinics, working with the Illinois Division of the Ukrainian Medical Association of North America (UMA-NA).

"During such times of heartbreak and unrest, we are reminded of the strength of the human spirit," said Terry Wilson, president and CEO of Franciscan Health Western Indiana. "One good thing to come out of all of this is seeing people unite for a common cause. Franciscan Health Western Indiana is grateful to be a part of this effort that we hope will provide some relief to the suffering in Ukraine. Our thoughts and prayers are with them all.

The effort began a week ago at Franciscan Health Dyer, where obstetrician/ gynecologist Roman Puliaev, MD, sought to gather surgical equipment that had been in a room with a steam pipe leak. While the material could no longer be used at the hospital, it could still be useful in a warzone like Ukraine. He connected with UMANA, which was organizing a charter flight to take supplies to Poland for transportation over the border into Ukraine.

Dr. Puliaev, who graduated from Crimea Medical University and came to the U.S. in 2002, called Russia's invasion of Ukraine an indescribable tragedy. "We never thought this kind of scale of war would happen after World War II," he said while sorting and boxing supplies with volunteers and other staff at the Dyer hospital.

After hearing about the gathering of supplies for UMANA, Franciscan Health Crown Point vice president of Medical Affairs Erik Mikaitis, MD, sought to expand it into a system-wide effort, putting the call out to divisions in Central and Western Indiana and South Suburban Chicago to collect equipment and material that was excess or near expiration.

"We are so proud to see such incredible support from our coworkers and medical staff across the Franciscan system. In just 48 hours, our supply chain team was able to fill three semi-trucks with supplies and equipment now bound for Ukraine," Dr. Mikaitis said. "From gloves, gauze and bandages to syringes, sterile irrigation fluid and even surgical equipment; along with these supplies, the entire Franciscan team sends our hope for peace in Ukraine and our prayers for the safety and wellbeing of the Ukrainian people.'

UMANA representative and physician at Express Care Clinic in Michigan City Mariya Dmytriv-Kapeniak, MD, said Logistics Plus, Inc., is providing transportation and storage of the supplies at no cost. The supplies were picked up from Franciscan Health locations on Friday, March 4, and Monday, March 7. The organization is chartering a plane to take

the supplies to Warsaw, Poland. From there, the supplies will be loaded into trucks and will be taken to Ukraine's hospitals, field hospitals and frontlines.

Tucked in with the supplies will be prayer cards provided by the Sisters of St. Francis of Perpetual Adoration, Franciscan staff and students at St. Matthew's Cathedral School in South Bend, Ind. Franciscan Health Michigan City Vice President of Mission **Integration Sister Petra** Nielsen said, "I think it is important to let everyone know that the Sisters are praying for all those in Ukraine during our hours of perpetual adoration (24/7) at our Motherhouse in Mishawaka. It is so beautiful to see everyone at Franciscan come togeth-

er in such a short time." Dr. Dmytriv said, "On behalf of the people in Ukraine, the Ukrainian

Medical Association of North America, Illinois Division and myself, we extend our sincere thanks to Franciscan Health for the collection of close to 100,000 pounds of much needed medical supplies in a record short time. Your generosity and care will aid many Ukrainian lives. Love, hope, kindness and care will prevail in the crisis faced by a peace-loving and sovereign Ukraine.'

To help

Anyone who wishes to contribute needed medical supplies (orthopedics, wound care, surgery supplies) and can deliver them to UMANA's warehouse in Bensenville, Ill., can contact Dr. Dmytriv at (773) 858-7639 or Olga Maihutiak (630) 632-9307 for logistics.

Anyone who wishes to donate to UMANA's efforts can do so online at umana.org.



ACS CAN thanks Senators Bohacek and Zav and **Representatives Lehman**

ALAMO CHRISTIAN CHURCH

Milligan's

SUNDAY CHURCH SERVICE: 10:30 AM

Thank you fríends and neighbors for voting for us. God Bless You! 765-866-7021

208 MADISON STREET • ALAMO, IN

Flowers & Gifts

Vote for us and make us

#1 again this year!

765-362-3496

Home Buyer Tip #4

Put together your home-buying team, including an agent that is communicative and ORGANIZED, a mortgage lender, and a professional home inspector. Your agent will

have recommendations for you if this is your first time buying or new to the area.

The Paper

Public Notices Deadline:

11:00 a.m. 2 Business Days Prior to Publication

legals@thepaper24-7.com

E: 765-918-1773



Casual Clothes, Everybody Welcome

Traditional and Comtemporary

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, March 12, 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 "Cries from the Cross: You Will Be With Me in Paradise." His text is from Luke 23:39-43

SUNDAY SCHOOL begins at 9:00 am. COFFEE & DONUT FEL-LOWSHIP is at 8:30 am the first Sunday of each month. The next fellowship is April 3.

The worship service and Sunday school are open to everyone. MASKS are ENCOURAGED!

Sundays:

NEW MARKET FIRST BAPTIST

First Baptist Churchh of New Market 106 S. First St, Holy Grounds 9:00 AM. Sunday School Classes for all ages 9:00 a.m. Worship Service 10:00 a.m Communion following service Jr. Church and Nursery provided during service

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.



300 S. Third Street • New Market

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 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. Pray Like Jesus: Praying with Priority - Matthew 6:9

NEW MARKET UNITED METHODIST CHURCH

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



Pastor Dirk Caldwell (765) 866-0421 Dr. Gary Snowden, Minister We're here and we can hardly wait Sunday Worship at 10:00 am in the Family Life Center to see you (Masks Encouraged) Sundays at 11 a.m.! or in the Parking Lot Tuned to 91.5 FM No Sunday School at This Time 909 E Main Street • Crawfordsville nmcc@sbcglobal.net • newmarketcc.org 765-362-2383 Visit Us on Facebook christsumc@mymetronet.net Livestreamed and archived at christsumc.org We Exist to Worship God, Click the video tab, then the Livestream Link Love One Another & ----or----Reach Out to Our Neighbors Watch us on our FB page CHRISTIAN CHURCH **Liberty Chapel Church** Church Service at 10 am Phil 4:13 **Church Services:** 124 West Elm Street • Ladoga Sunday School 9 am (765) 942-2019 Church 10 am ladogachristianchurch@gmail.com Wednesday Children's Awana www.ladogacc.com Program 6 pm-8 pm Friendship **Baptist Church Garfield Apostolic** Christian 1981 West Oak Hill Road • Crawfordsville 4485 E 300 N • Crawfordsville Romans 15:13 Services **Follow us on Facebook** Sunday at 10 am **Tuesday Prayer Meeting** Sunday school 9:30 am 6 pm - 7 pm Church 10:30 am **Thursday Bible Study** Wednesday Bible Study 4 pm 6:30 pm - 8 pm



and love

2746 S US Highway 231 Crawfordsville

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

Both services are streamed



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

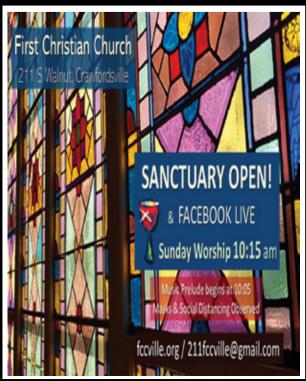
Sunday Worship 10:00 AM in person or on Facebook at www.facebook.com/LindenUnitedMethodistChurch

Sunday School 9:00 AM

Pastor Clint Fink

Email: lindenum@tctc.com

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



Website: lindenumchurch.org

The Paper of Montgomery County

Anthem Blue Cross And Blue Shield Associate Climbs At Lucas Oil Stadium In Honor Of Mother

Ever since Sara Schluge lost her mother Sandra Beeler to chronic obstructive pulmonary disease (COPD), Mother's Day has always been bittersweet. Although a mom herself, not having her mom to celebrate on Mother's Day has been difficult. Now, she will honor her mother and climb over 2,000 steps with family, friends and colleagues at the American Lung Association in Indiana's Fight For Air Climb, presented by Anthem Blue Cross and Blue Shield, at Lucas Oil Stadium on Mother's Day, May 8th.

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"To be able to do something like the Climb on Mother's Day is the perfect way for me to celebrate her and celebrate myself and other moms with my family and friends," said Schluge. "I also love incorporating a form of exercise on that day because physical fitness and health are very important to me. I want to be around as long as I can for my three boys, because no one should have to lose their mom like I did when I was only 33.

As the Climb's presenting sponsor since 2015, the Anthem Blue Cross

and Blue Shield team has raised nearly \$100,000 for the Lung Association.

"I feel very fortunate to work for an organization who has been a longstanding supporter of lung health and the Lung Association through their sponsorship of the Climb and through programmatic grants from the company's Foundation," said Schluge.

Schluge, who is participating in her eighth climb, leads the Anthem Blue Cross and Blue Shield team, which is the top fundraising team for the Climb with about \$18,000 raised. In addition, Schluge is the top individual fundraiser.

"Many of my co-workers who donate to me and the Climb every year are people who came to my mom's visitation when she passed. They were there when I lost my mom and continue to support me through the Climb," said Schluge. "I've also been fortunate to have a lot of co-workers who are repeating climbers on the team who are stellar fundraisers and who also have personal connections to lung cancer, COPD and asthma."

Beeler started smoking cigarettes at 16 years old

Thanks for reading The Paper!

and never could quit. At age 40, she was diagnosed with emphysema. Beeler also had a history of asthma. Around 2003, she was diagnosed with COPD. In her remaining years, Beeler could barely walk across a room without being winded. Beeler was on oxygen full time for a year before she passed away from COPD in 2011 at the age of 60.

Schluge is currently financial accounting and reporting manager at Anthem Blue Cross and Blue Shield, and a member of the Indianapolis Climb Committee at the Lung Association. In addition to honoring Schluge's mother, the Anthem Blue Cross and Blue Shield team is also climbing in recognition of Tina Schubert, a tax associate at the company who passed away in June 2021 due to pulmonary fibrosis.

Funds raised at the Indianapolis Climb will support the Lung Association's efforts to end lung cancer and lung disease through local programs, advocacy efforts and lifesaving research. For more information about the Climb, and to register, visit FightForAir-Climb.org/Indianapolis.

The Lung Association is committed to the health and safety of its participants and volunteers. The organization will continue to closely monitor public health conditions and CDC guidelines for COVID-19. Everyone is encouraged to check the Climb website for the most updated information leading up to the event. About the American

Lung Association The American Lung

Association is the leading organization working to save lives by improving lung health and preventing lung disease through education, advocacy and research. The work of the American Lung Association is focused on four strategic imperatives: to defeat lung cancer; to champion clean air for all; to improve the quality of life for those with lung disease and their families; and to create a tobacco-free future. For more information about the American Lung Association, a holder of the coveted 4-star rating from Charity Navigator and a Gold-Level GuideStar Member, or to support the work it does. call 1-800-LUNGUSA (1-800-586-4872) or visit: Lung.org.

Duke Energy Connects Indiana Customers To Utility Assistance Resources

Duke Energy is reminding Indiana customers of available state and federal assistance programs to help manage their energy bills. If you or someone you know is having trouble paying their utility expenses, assistance programs are available to help.

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP is an income-based program that allows those earning below certain thresholds to qualify for federal energy bill assistance. The qualifying income thresholds are based on factors that include household income and the number of people living in a home. To learn how to qualify and apply for LIHEAP funds, visit: Low-Income Home Energy Assistance Program (LIHEAP).

Assistance agency funds

2-1-1 is a free service to help customers find local community agencies that can help meet a wide range of needs, including utility bills, housing, food and other essentials, child and elder care, medical expenses and health counseling. To learn about agencies that serve your area, dial 2-1-1, visit in211.org online or text your ZIP code to 898-211 for information

on where to get help. Share the Light Fund Duke Energy's Share

the Light Fund is an energy assistance program designed to help income-qualified individuals and families pay their monthly electric bills. Duke Energy works in partnership with the Indiana Community Action Association and the Indiana Housing and Community Development Authority's Energy Assistance Program to distribute the company's assistance funds. Due to high demand, customers should first check with their local community action agency to make sure there are still funds available locally.

Energy-saving solutions

Duke Energy also offers energy efficiency products, services and information to help customers save energy and money. For more information, visit duke-energy.com/home/products. Duke Energy Indiana

Duke Energy Indiana, a subsidiary of Duke Energy, provides about 6,300 megawatts of owned electric capacity to approximately 860,000 customers in a 23,000-square-mile service area, making it Indiana's largest electric supplier.





Visit us online at ThePaper24-7.com





From Page A1

mum at age 70.

If financially feasible and your longevity suggests, both you and your wife might consider waiting even longer to get a higher benefit, but that is a personal choice which you each need to make. Claiming now at age 69 will reduce your payment by about 6% from your age 70 maximum. Since your wife isn't eligible for a spouse benefit but has reached her FRA, she might also consider delaying a bit longer if her financial needs and her estimated longevity suggest that is wise. Like you, she can delay claiming until she is 70 when her benefit would reach its maximum

(about 30% more than it is now).

If you'd like to get a personal estimate of your life expectancy, I suggest using this link: https://socialsecurityreport.org/tools/ life-expectancy-calculator/. The reason life expectancy is important is this: if you live at least to "average" life expectancy, you'll collect more in cumulative lifetime benefits by waiting longer and maximizing your SS benefit. According to Social Security, "average" life expectancy is about 84 for a man and 87 for a woman in good health in their 60s. But using the tool above to estimate your personal longevity should further assist

with making your claiming decision.

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O JOHN From Page A1

social influence or subjective norm in the theory of reasoned action research also influenced the use of mobile phones. Other studies too have identified different possible motivators for senior mobile phone use, including social influence, safety, security, autonomy, relatedness, and usefulness.

Tiffany Esshaki, who writes for C&G Newspapers, reports that older folk have been slowly but surely embracing the fruits of technology and the pandemic helped speed things up for savvy seniors. Tiffany cites Molly McElroy, a 70 year old resident of Auburn Hills, MI. According to McEl-

roy, "If you, like me, are a senior, which makes you a high risk for COVID-19, (social media) is how you carry on. You're already limited at some level by age, driving less at night, and now you're isolated. Or are you? Thanks to my hobbies — indolence and the Internet — I hardly feel impacted at all."

Ageists will tell you that the elderly are not capable of navigating the intricate pathways of computer and smart phone communication. It's not true. In a scholarly paper by Morgan Van Vleck, a Masters Research Fellow in Aging at Harvey A. Friedman Center for Aging at Washington University,

St. Louis, MO, argues that the use of social media and technology by seniors is a welcoming development.

"The growing intergenerational nature of social media has been beneficial in allowing a place for people to build relationships based on common interests rather than age. The future of social media is an intergenerational one, with the aging population only set to increase. Instead of viewing a growing social media use among older adults as the "death" of these sites, it should be viewed as an avenue for possibility that arises when everyone is given a platform," he says.

O DENTAL

An estimated 37 million Americans are living with kidney disease, and 1 in 3 adults is at risk for the disease, according to the American Kidney Fund. Kidney disease typically does not have any symptoms until the late stages, so most people do not know they have it.

Who is at risk?

Kidney disease doesn't discriminate; people of all backgrounds get it. However, multiple barriers contribute to inequity in kidney care, including systemic racial and ethnic biases, language and cultural differences and where a

From Page A1

person lives. These barriers make it more likely for certain people's kidney disease to progress to kidnev failure - the last stage of kidney disease. For example, Black Americans make up just 13% of the population, but they are 3.4 times more likely than white Americans to progress to kidney failure.

Other risk factors include diabetes, high blood pressure, hereditary causes or having a family history of the disease, being over the age of 60, obesity and smoking. Talking with your doctor about these risk factors is

an important step toward managing your kidney health. Being tested for kidney disease if you are at risk can help detect early problems.

What are the symptoms?

In the later stages of kidney disease, you may have symptoms like foot swelling, nausea and fatigue. Other potential symptoms include itching, muscle cramps, changes in urine output, loss of appetite, trouble catching your breath and problems sleeping.

Regular blood and urine tests can help monitor

your kidney health. Ask your doctor to check your kidney function, and if the tests reveal concerns, work together to create a plan.

What are the treatment options? There is no cure for

kidney disease, but you can take actions and medicines to manage your condition and possibly help prevent the disease from progressing to kidney failure. Depending on the specific cause of your kidney problems, your doctor may suggest controlling your blood sugar, blood pressure

and cholesterol; eating healthy; quitting smoking; and being more physically active and maintaining a healthy weight. Medicines can also help control kidney disease for people with diabetes.

If kidney disease progresses to kidney failure, dialysis or a kidney transplant is required to survive.

How to advocate for kidney health

Dawn Edwards was just 23 when she developed kidney failure, reinforcing that kidney disease can affect anyone at any age. While Edwards juggles

life with dialysis, she also regularly talks to newly diagnosed and high-risk patients.

"My advice is to learn as much as you can and have honest, frank discussions with your doctor," Edwards said. "Learn about your treatment options, including the side effects of medications, and lifestyle changes that can manage your diabetes and high blood pressure and ultimately slow or stop the progression of kidney disease."

For more information, visit KidneyFund.org/ KnowYourKidneys.



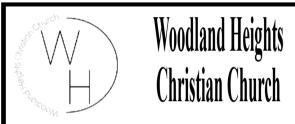
110 S Blair Street Crawfordsville, IN 47933 www.hopechapelupci.com

Service Times:

Sunday 10:30 a.m.

Starting August 1: 10 a.m. Sunday School 11 a.m. Worship

Fremont Street Baptist Church 1908 Fremont St • Crawfordsville Sunday school 9:30 am Church 10:30 am Sunday Evening 6 pm



Invites you to join us as we welcome our new lead minister: Dr. Tim Lueking 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

Visit us online at WHCC.US

Woodland Heights Christian Church 468 N Woodland Heights Drive, Crawfordsville (765) 362-5284



FIRST UNITED Follow in The Sun

212 E. Wabash Avenue Crawfordsville (765) 362-4817 www.cvfumc.org

Virtual services at 9:00 am Can be watched on channel 3

All are welcome to join and all are loved by God



Congregational Christian Church

"Be a blessing and be blessed"

101 Academy Street • Darlington 765-794-4716

Sunday School for all ages 9:30am Worship 10:30am

> You can find us on Youtube and Facebook

Wednesday Night Bible Study 7 pm

EAST SIDE BAPTIST CHURCH

2000 Traction Rd • Crawfordsville 765-362-1785 www.eastsidebc.com

Services: Sunday School at 9 am Church at 10 am

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Faith Baptist Church

5113 S 200 W • Crawfordsville (765) 866-1273 • faithbaptistcville.com

Sunday School 9:30AM Sunday Morning 10:30 AM Sunday Evening 6:00 PM Prayer Mtg Wednesday 7:00 PM

Where church is still church Worship Hymns Bible Preaching

The BRICK CHURCH on State Street

Sunday Worship 9:00 AM

Children's Sunday School during Sunday Worship

In person or on Facebook at Facebook.com/NewRossUnitedMethodistChurch

Pastor Dr. David Boyd

John 3:16

"Making the World a Better Place"



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

117 E State Road 234 • Ladoga 765-866-8180

WWW.THEPAPER24-7.COM

Wednesday 6:30 Bible Study

NEW ROSS UNITED METHODIST CHURCH