

**TODAY'S VERSE**

Matthew 24:34-35 Verily I say unto you, This generation shall not pass, till all these things be fulfilled. Heaven and earth shall pass away, but my words shall not pass

**FACES OF MONTGOMERY**

People who call our community their own.



The sweetest face of all on the daily round, Jack Jacko of The Parthenon and Espresso To Go, smiles humbly while placing extra goodies in his customers to go boxes, extra squash and roasted potatoes with the spinach cheese pie... Thank you for your smile and your graciousness, Jack, we all adore you!

**THREE THINGS You Should Know:**

**1** There are 114% more female entrepreneurs in the U.S. today than 20 years ago. Despite the hardships created by the COVID-19 pandemic, the number of women owning a business is expected to rise with each passing year. The latest female-owned business statistics reveal there are now 12.3 million women-owned businesses in the U.S.

**2** PetSmart is inviting pets of all kinds to join in on the spring holiday festivities with free photos with the Easter Bunny on Saturday, April 9. Whether furry, scaly, or somewhere in between, all pets (and kids!) are welcome to partake in this special photo opportunity between noon - 3 p.m. local time. In addition to the photo experience, PetSmart stores will host a Small Pet Show and Tell approximately every 30 minutes that will feature a guinea pig or hamster to introduce community members to the joys of small pet companions.

**3** Thirteen lawmakers in the New Hampshire House of Representatives recently proposed that the state "peaceably" declare "independence" and become "a sovereign nation," reports the Association of Mature American Citizens [AMAC]. If it sounds like a joke, says AMAC, it's not the first time that elected officials in a state have sought to secede from the Union. Other states in the recent past have sought secession and, according to the legal website, FindLaw, there is a procedure that might allow secession, pointing out that in 1868 the U.S. Supreme Court ruled that a state can secede. All a state has to do is get an okay from both houses of Congress and get their petition ratified by 75% of the nation's legislatures. Lots of luck. As the late Supreme Court Justice Antonin Scalia aptly put it, "If there was any constitutional issue resolved by the Civil War, it is that there is no right to secede."

# The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

WWW.THEPAPER24-7.COM



## Boomer Bits



### Ask Rusty - About The Earnings Test And Taxation Of Social Security Benefits

Dear Rusty: I'm 63, married, and we file a joint tax return. If I claim Social Security now and keep working and earn \$7,000 more per year than the annual limit of \$19,560, I know I'd have benefits withheld at the rate of \$1 for every \$2 over the limit (\$3,500). But if I were to contribute \$7,000 to a conventional (not Roth) IRA and take the deduction, would this reduce my earned income and eliminate the SS benefit withholding? And will such an IRA deduction help avoid taxation of my SS benefits if I am above the \$32,000 taxation threshold for married - filing jointly? I'm trying to figure how much I can afford to earn while collecting Social Security benefits. **Signed: Searching for Ways**

**Dear Searching:** Contributions to an IRA will not reduce the income tax liability on your Social Security benefits. Taxation of Social Security benefits



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.

is determined using something known as Modified Adjusted Gross Income (MAGI), which is your normal AGI on your tax return, plus 50% of the SS benefits you received during the tax year, plus any other non-taxable income you had (which would include contributions to your IRA). As you know, MAGI over \$32,000 will cause 50% of your SS benefits received during the tax year to become taxable, but MAGI over \$44,000 will up that percentage to as much as 85% of SS benefits received during the tax year (taxed at your normal IRS tax rate).

For the Social Security earnings limit, which applies to anyone collecting early benefits, your gross income from working is what counts so contributing to an IRA won't reduce the amount you exceed the limit by - they will use your gross W2 amount, not the Adjusted Gross Income (AGI) from your tax return. FYI, the 2022 annual earnings limit is \$19,560 and if that is exceeded, you'll pay the penalty (\$1 for every \$2 over). But claiming mid-year you'll also be subject to a 2022 monthly

➔ See RUSTY Page A6

### 5 Tips For Buying Life Insurance

(StatePoint) More and more people are realizing that adding life insurance to their financial plan can provide a measure of security for their loved ones. In fact, according to a survey by the financial services trade association LIMRA, the first six months of 2021 saw the highest number of U.S. life insurance policies sold since 1983, and nearly one in three Americans said they were more likely to purchase coverage due to the COVID-19 pandemic.

Whether you're buying life insurance for the first time or reviewing your policy to make sure you have the right coverage, here are five tips to help guide you in the right direction:

1. Know the difference between term and permanent life insurance. Term life insurance coverage lasts for a set amount of time - most policies are for 10 to 30-year terms - while permanent life

➔ See TIPS Page A6

### Isolated Seniors Need Companionship

by John Grimaldi

It is tempting to start thinking that the covid pandemic will soon be a bad memory. Surely, among the older population there is a particular desire to put an end to the social isolation. They are among those who were - and still are - particularly impacted by the loneliness of the disease, not to mention that seniors are among the most likely to succumb to infection.

"Whether the pandemic will soon be over or not, is unknown at this point, bearing in mind that new variants can emerge at any moment as we have learned over the past two years. What we do know is that it has disrupted the lives of the most vulnerable among us. Prior to the outbreak of the disease in March of 2020, too large a percentage of the over-60 set were already living alone," says Rebecca Weber, CEO of the Association of Mature American Citizens [AMAC]. "The pandemic sentenced an even greater number of seniors to solitary confinement."

How bad is it? The National Academies of Sciences Engineering and Medicine reports that, "Social isolation and loneliness are serious yet under-appreciated

public health risks that affect a significant portion of the older adult population. Approximately one-quarter of community-dwelling Americans aged 65 and older are considered to be socially isolated, and a significant proportion of adults in the United States report feeling lonely. People who are 50 years of age or older are more likely to experience many of the risk factors that can cause or exacerbate social isolation or loneliness, such as living alone, the loss of family or friends, chronic illness, and sensory impairments. Over a life course, social isolation and loneliness may be episodic or chronic, depending upon an individual's circumstances and perceptions."

Obviously, covid-19 has made isolation a chronic side effect for senior citizens. However, according to Dr. Ashwin Kotwal, a geriatrics specialist who teaches at the University of California, San Francisco, says that in the pre-pandemic era people - particularly the elderly - were reluctant to admit they were lonely. It was a sensitive topic, he says suggesting that the pandemic appears to have "normalized" discussions

➔ See JOHN Page A6

## The Daily Almanac

**Sunrise/Sunset**  
RISE: 7:19 a.m.  
SET: 8:20 p.m.

**High/Low Temperatures**  
High: 43 °F  
Low: 33 °F

**Wacky Holiday Today**

- National Former Prisoner of War Recognition Day
- National Unicorn Day
- National Gin and Tonic Day

**What Happened On This Day**

- 1860 The world's first recording of the human voice is created
- 1967 The first Boeing 737 takes off on its maiden flight

**Births On This Day**

- 1945 Steve Gadd American drummer
- 1971 Jacques Villeneuve Canadian race car driver

**Deaths On This Day**

- 2011 Sidney Lumet American director
- 2005 Andrea Dworkin American activist, author

## Wrapping Up Readers' Choice 2022

**Want MORE?**

Please turn to page A2 for the winners, runner ups, and honorable mentions in the **MERCHANDISE** category! Stay tuned for more tomorrow!

Readers' Choice is wrapped up for another year, and once again, The Paper's annual promotion to recognize your favorites in a multitude of categories was a huge success.

Back when our company was founded, the staff at The Paper brought Montgomery County this fun and good-natured promotion that features local businesses, people, products and more and gives you, our readers, the opportunity to vote for your favorites.

➔ See READERS' Page A6

**HONEST HOOSIER**

Here's a belated welcome to Indiana, Matty Ice. I'm sure going to be rooting for you and the Colts this fall!



**INSIDE TODAY'S EDITION**

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

**TODAY'S HEALTH TIP**

Get an exercise partner and challenge each other to show up and to foster healthy competition. 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**

Deborah "Debi" Jane (Moore) Cassida

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



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**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. To take advantage, just contact Paper Publisher Tim Timmons at timmons@thepaper24-7.com

**TODAY'S QUOTE**

"If you let your head get too big, it'll break your neck."  
Elvis Presley

**TODAY'S JOKE**

Why are teddy bears never hungry? Because they're always stuffed.

**7 DAY FORECAST**

<b>45</b> MORNING MEX TO RAIN	<b>33/43</b> MORNING SNOW	<b>30/60</b> FROSTY START, WARMER	<b>51/70</b> BREEZY, RAIN CHANCE	<b>53/70</b> WARMER, SHOWERY	<b>59/71</b> STRONG STORM CHANCE, WINDY	<b>52/64</b> WINDY AND RAINY
FRI	SAT	SUN	MON	TUE	WED	THU

## OBITUARIES

### Deborah "Debi" Jane (Moore) Cassida

Dec. 24, 1950 - April 5, 2022

After a hard fought battle, Deborah "Debi" Jane (Moore) Cassida, New Palestine, Ind. went into the arms of our Lord on April 5, 2022.

She was born Dec. 24, 1950. She was 71 years young.

Not only was she a platform stylist, but she ran a well known and loved business in her community for over 30 years, The Hair Express. She spent her career making people feel beautiful. She was also a long standing member of Eastern Star. She lived a life of service and devotion to others. She taught her family that the soul can be fed by the ocean. She was known to be kind, faithful, generous, and could change any life she touched. She was loved by everyone who knew her.

She is survived by her husband of 50 years, Lawrence "Larry" Gene Cassida. They were married on April 8, 1972.

Survivors include her brother, Rick (Betsy) Moore; sister, Brenda (Buck) Stonebraker; sister-in-law, Tammy (Sam) Jeffrey; and brother-in-law, Ed (Norma) Cassida. She had two daughters, Crystal (Greg) Kottowski and Charity Mahurin; four grandchildren whom she adored, Katelyn and Carter Kottowski, Ty and Tenley Mahurin.

She was preceded in death by her mother, Betty Jane Douglas; her father, Richard Moore; sister, Tina Truax; sister-in-law, Debbie Williams; father-in-law, Edgar Cassida; mother-in-law, Evelyn Thomas; and two grandchildren, Miley and Mitchell Mahurin.

Visitation is scheduled from 2 - 5 PM on Saturday, April 9 at Burkhardt Funeral Home, Crawfordsville. Services will begin at 5, led by Pastor Mark Havel.

Please consider sending donations to the Indiana Kidney Foundation or Special Olympics of Hancock County.



## Readers' Choice Results - Merchandise Category

• Antique Store  
**Winner - Cabbages and Kings**  
 Runner Up - Trader Bucks  
 Honorable Mentions - Ben There \*\*\*  
 • Auto Dealer - New  
**Winner - Etter**

**Ford**  
 Runner Up - York Chrysler Dodge Jeep Ram  
 Honorable Mentions - Christi Hubler Chevrolet, Kenny Vice Ford \*\*\*  
 • Auto Dealer - Used  
**Winner - Etter**

**Ford**  
 Runner Up - York Chrysler Dodge Jeep Ram  
 Honorable Mentions - Brown, Kenny Vice Ford, Lashley's, Garcia's, Christi Hubler Chevrolet, Rhodes Autos \*\*\*  
 • Art Gallery  
**Winner - Athens**

of IN  
 Runner Up - Green Street Gallery \*\*\*  
 • Auto Parts Store  
**Winner - NAPA**  
 Runner Up - Autozone  
 Honorable Mentions - O'Reilly Auto Parts, Advance



Photo courtesy of Montgomery County Community Foundation

A special Child Abuse Prevention training was held for providers on Wednesday evening.

## Week Of The Young Child Celebrated In Montgomery County

The Montgomery County Early Childhood Coalition capped off their Week of the Young Child celebration on Friday. Since 1972, the first full week of April has been designated as Week of the Young Child by the National Association for the Education of Young Children (NAEYC) as a way to recognize and celebrate a community's youngest citizens, their teachers, and caregivers.

April 2-8 was proclaimed Week of the Young Child in Crawfordsville and Montgomery County by Mayor Todd Barton and Montgomery County Commissioners John Frey, Dan Guard, and Jim Fulwider. Each day was marked with a theme chosen by NAEYC; Music Monday, Tasty Tuesday,

Work Together Wednesday, Artsy Thursday, and Family Friday. Local early childhood educators were encouraged to plan activities around the themes to involve their students.

On Wednesday evening, the Montgomery County Youth Service Bureau hosted Child Abuse Prevention training for providers at the Hoosier Heartland State Bank Success Center. Mayor Barton and Commissioner Frey opened the event with thanks to local educators, as well as a reading of the Week of the Young Child proclamation.

In it, the proclamation stressed the importance of affordable, high-quality early childhood programs for residents, as well as sufficient seats

and safety measures. The document also praised the work of early childhood educators and advocated for improved wages, benefits, and training.

Karen Branch, Executive Director of the Montgomery County Youth Service Bureau, then led participants through the session, which also counted toward necessary professional development hours. She covered the signs and steps to identify possible cases of child abuse, as well as how to properly report it. In many cases, a child's behavior and reactions are more telling than physical marks.

Montgomery County Community Foundation Early Learning Director Lisa Walter echoed Branch's lesson. "We want teachers to under-

stand the power of their relationship with their students and families," Walter said. "For many children, their classroom is their 'safe place', so we want to work with our early educators to provide them with ongoing training and support so that they can give their best to the children in their care."

The Montgomery County Early Childhood Coalition is an initiative of the Montgomery County Community Foundation and recently began offering workshops for local educators as they work to increase quality of their programs. For more information about the coalition and its mission, visit <https://www.mccf-in.org/early-childhood-coalition>

## Rokita Weighs In On Transgender Issue

Attorney General Todd Rokita is demanding the Biden administration stop its efforts to rewrite Title IX antidiscrimination rules to codify transgender extremism. Such federal overreach, he said, undermines Indiana policies that make reasonable distinctions based on biological sex.



Attorney General Rokita

Leftists in the federal government, Attorney General Rokita added, are determined to force Indiana schools to bow the knee to radical woke-ness — expecting them to allow biological boys to play on girls' sports teams, for example, and to permit students to use whichever bathrooms or locker-room showers they desire.

"Title IX was designed to ensure women were given an equal opportunity to succeed by prohibiting educational institutions from discriminating on the basis of sex," Attorney General Rokita said. "Biden's effort is anti-woman and will undo the very protections for which Title IX was created."

The Indiana General Assembly recently passed legislation to protect female athletes from being forced to compete against biological males with natural athletic advantages. Attorney General Rokita strongly supported

the measure. Although the governor vetoed that legislation, the General Assembly is expected to override that veto.

The Biden administration would use the new federal rules to nullify such state laws, Attorney General Rokita said.

"I will defend Indiana laws that protect girls' sports and commonsense Hoosier values," Attorney General Rokita said. "Families across Indiana are fed up with federal edicts that silence their voices and erode their local community standards."

Attorney General Rokita recently signed a 15-state letter explaining these concerns to Catherine E. Lhamon, assistant secretary of the U.S. Department of Education's Office for Civil Rights.

"We are prepared to take legal action to uphold Title IX's plain meaning and safeguard the integrity of women's sports," the letter states.

## Sen. Mike Braun, Congressman Tom Rice Introduce Legislation To Reform The IRS And Protect Hardworking Taxpayers

Senator Mike Braun introduced the Simplify, Don't Amplify, the IRS Act which includes necessary, common sense reforms to the Internal Revenue Service (IRS) to promote transparency and efficiency in the agency. Congressman Tom Rice (SC-07) introduced the companion legislation in the House of Representatives.

"The IRS has a terrible track record when it comes to being good stewards of taxpayer money and protecting highly sensitive personal information, and has politically targeted conservative organizations. The IRS doesn't need more power, it needs to be reformed to ensure that it serves the best interest of the American people. These reforms we're introducing this week will do that," said Senator Mike

Braun. "The IRS was intended to serve as a non-partisan organization to collect America's taxes. President Biden supports regressive tax policies that weaponize the agency to target hard-working taxpayers and conservative organizations. Further, the current Administration champions overreaching reporting requirements that have potential to harm main street banks and taxpayers everywhere," said Congressman Tom Rice, House Ways and Means Oversight Subcommittee Ranking Member. "Before giving the IRS a dime of new funding, they must begin serving the best interest of American taxpayers. The legislation I introduced today, alongside Senator Braun, reforms the IRS and ensures they will act in good faith and account-

ability to the taxpayers who fund them."

"Senator Braun should be applauded for introducing the Simplify, Don't Amplify the IRS Act. This legislation implements common-sense reforms that holds the IRS accountable and protect taxpayers. For instance, the bill prohibits the creation of the IRS bank reporting regime being pushed by President Biden and repeals the Democrat ban on states cutting taxes. It ensures the IRS spends time helping taxpayers instead of wasting time on partisan union activity. It holds IRS employees accountable when they release private taxpayer information."—Grover Norquist, President of Americans for Tax Reform

Background: The Simplify, Don't Amplify the IRS Act includes the following reforms: S. 730, Let States Cut Taxes Act. Removes provision from American Rescue Plan Act of 2021 that prohibits states from cutting taxes should they take supplemental funding from the federal government.

S. 1777, Don't Weaponize the IRS Act. Codifies the Trump administration rule that protects groups

regardless of their political ideology or beliefs and prevents the IRS from doxing donors to these groups

S. 2132, IRS Customer Service Improvement Act. Prohibit agency employees from engaging in taxpayer-funded union time during tax filing season.

S. 2222, Protect Taxpayers Privacy Act. Increases the penalty for releasing private taxpayer information and makes it easier for the IRS to terminate employees found responsible.

S. 2721, Tax Gap Reform and IRS Enforcement Act. Requires tax gap estimates from the Joint Committee on Taxation (JCT), prohibits IRS targeting of audits and establish of new bank reporting requirements and creates an IRS enforcement fellowship pilot program to assist with the agency's most complex audits and case selection decisions.

S. 3221, IRS Improper Payments Act. Codifies a 2009 administration rule to increase Federal agencies' accountability for reducing billions in improper payments via tax credits while continuing to ensure that Federal programs serve and provide access to intended beneficiaries.

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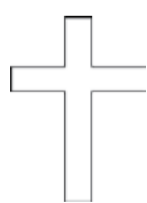
**Service times:**

10:02 am on Sundays

Wednesday night prayer meeting at 6:30 pm.

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

A family for everyone



**Waynetown Baptist Church**

Service: Sunday 10:30 am

Children's Church

Casual Clothes, Everybody Welcome

Traditional and Contemporary

**exp REALTY**  
**FOR SALE**  
 Clark Dale  
 765.918.1773  
[william.dale@exprealty.com](mailto:william.dale@exprealty.com)

# 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, April 9, 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: It Is Finished!" His text is from John 19:28-30.  
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 May 1. The worship service and Sunday school are open to everyone.

**NEW MARKET FIRST BAPTIST**

Holy Grounds 9:00 a.m.  
Sunday School 9 a.m.  
Worship Service 10:00 a.m .  
Business Meeting following church  
Wednesday night Bible Study 7:00 p.m,  
Lord's Closet lots of spring clothing 9:00 am-12:00  
We are located at 206 S. First St., New Market  
765-866-0083

**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  
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 for Protection - Matthew 6:13

**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!*

2746 S US Highway 231  
Crawfordsville

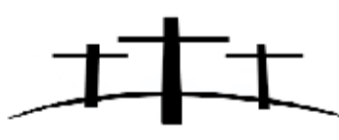
**Services:**  
Thursday night at 6:30  
Sunday mornings at 10:30

**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."*



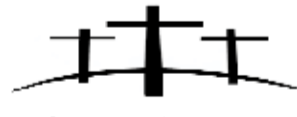
**Friendship Baptist Church**

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

# 10 Great Ways To Celebrate And Share About Earth Day

April 22nd is Earth Day, and while it's a holiday that started in the 1970s, it's more important now than ever before. Our planet is experiencing drastic negative changes due to our actions, and Earth Day is an important reminder of the changes we need to make now. We should make caring for the planet a high priority, and we need to share the enthusiasm about doing so with others, especially the younger generation. This year, make a point to pick at least one fun way to celebrate the planet and learn how we can help protect it going forward.

"Most people will let Earth Day pass without giving it much thought," explains Stephon Stewart, theorist and author. "But we can change that. We can use the day to help raise awareness about the issues facing our environment and show people how to make positive changes."

Often, people don't think about environmental changes until someone introduces them to them. Everyone interested in protecting the

planet can play an essential role in helping to spread the message and recruit others to the cause. Here are some fun ways to celebrate and share about Earth Day:

- Post on social media to let people know some facts about Earth Day and things they can do to help care for the planet. For example, make the next car you buy an electric one, and save water usage daily.
- Get involved in a beach or community cleanup. Join one that has already been planned, or take the initiative to organize one.
- Read a book related to environmentalism or give one to someone. A good pick is "Dry," by Stephon Stewart, which offers a sci-fi look at what the planet will be like if we don't change our environmental habits now.
- Hold a small group event or Earth Day birthday. Keep the whole event environmentally friendly and provide information about caring for the planet.
- Contact a local elementary school and offer to do a free presentation on

recycling so that kids begin learning such actions at a young age.

- Plant a tree in the yard or community and encourage others to plant a tree in honor of the special day.
  - Get involved with local environmental organizations or donate to support the work they do.
  - Attend a community Earth Day festival to support vendors and speakers sharing positive vibes and goods to help protect the planet.
  - Choose one thing to change this year that will benefit the planet. This can be anything from reducing driving or recycling more to opting for Meatless Mondays to purchasing more second-hand items over new ones.
  - Pick an area of your community to "adopt," and keep clean on a regular basis. Once a month, do a clean up of the area, and plant some native wildflowers if possible.
- "We have to make changes to protect our environment, and it starts with us," added Stewart. "Books are

eye-opening and will inspire people to make changes. I encourage people to read more."

Many people are not aware of the dire threat the planet is facing due to global warming. We are witnessing ecosystems disappearing, wetlands being lost, forests being cut down, and the coral reefs are dying. Our oceans are losing ice caps, being overfished, and having more plastic particles than natural material in some areas. Our lifestyles and desire for more are leading to an all-out war on nature and leading to climate change.

Stewart's book, written for ages 13 and up, helps put things into perspective. The story focuses on a farmer and his daughter's journey to find water to survive because the Earth has dried up due to global warming. Readers will learn through an adventure depicted in images about the impact that each of us has on helping to address the problem, which scientists say is human-caused. We are constantly

reminded not to take Earth for granted throughout the story as we see troubling visuals of our planet without oceans and agriculture. We know the future of the alarming consequences of climate change and what would happen if we continued to allow Earth's atmosphere to remain in a vulnerable state. See how the story ends and read the 186-page graphic novel for yourself. "Dry" is out everywhere now and available worldwide at Barnes and Noble, Amazon, and [markosia.com/dry/](https://markosia.com/dry/).

About Stephon Stewart  
Stephon Stewart is a director, writer, artist, and academic. The stories Stewart creates are metaphysical narratives and fantasy thrillers that implement Nostradamus themes. His concern for the future of humanity has inspired him to write a trilogy of scripts called DRY, WET, and ICE. Stewart's original adventure fantasy script, DRY, was adapted into a 186-page graphic novel with art by David Cousins and lettering by Kuen

Tang. DRY was acquired by one of the UK's leading publishers in the industry, Markosia, and is now available at TARGET, Barnes & Noble, Amazon, and <https://markosia.com/dry/>. Stewart's artistic vision is to inspire humanity to remain hopeful and active in the clean energy transformation for Earth. At the same time, his passion has directed him toward exploration in both science and environmental ethics. This passion led him to paint on canvas depictions of what may happen to the Earth if we don't care for our planet. Today that art is on apparel with climate change messaging: Global Transfiguration. In between filmmaking and writing, Stewart has continued his studies in physics. He has been published in the Open Journal for Biophysics, based on a theory he's developed with a neuroscientist to unblock blood vessels and clogged arteries to extend life: [https://www.scirp.org/pdf/ojbi-phy\\_2021102914000143.pdf](https://www.scirp.org/pdf/ojbi-phy_2021102914000143.pdf).

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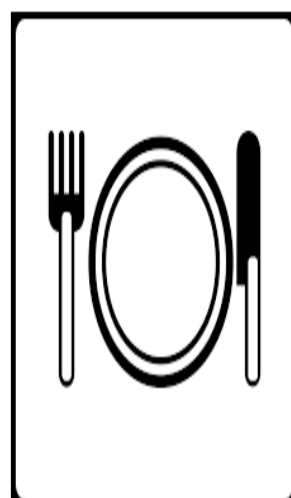
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## TIPS From Page A1

insurance covers your entire lifetime. There are advantages and disadvantages to both, but some prefer term since it has a lower premium compared to permanent; it can be tailored to the length of time it's needed (such as long enough for your mortgage or your children's college educations to be paid for). On the other hand, permanent policies often have cash accumulation and can be tailored to last your lifetime.

2. Determine how much you need. There are several factors to consider, including your age, debts, monthly expenses and number of children. Did you know that even stay-at-home parents and student loan cosigners could have a definite need for life insurance? An insurance agent can help you figure out who and what you need to protect. To estimate your coverage needs, use the free Erie Insurance life insurance calculator found at [www.erieinsurance.com/life-calc](http://www.erieinsurance.com/life-calc).

3. Purchase sooner rather than later. If you hold off buying term life insurance until age 50, the rate can be up to 212% higher compared to buying at age 30. So don't wait. Policies are more affordable than you may think. Permanent policies can also drastically change over time. For example, a \$250,000 Erie Family Life policy could cost less than \$15 a month, or about what you

might spend on three or four coffee shop drinks.

4. Talk with a trusted advisor. An insurance agent can help answer any questions you have, walk you through the process, lay out the options that make sense for your life and budget, anticipate your needs and make the process efficient. In many cases, your advisor can tell you how much you need and how much it can cost in just a couple of minutes.

5. Choose a proper beneficiary. In other words, decide who you want your benefit to go to when you pass away, such as a spouse, close family member or grown child. There's also the option to leave it to a charity, school or church. It's important to make sure you think through who your beneficiaries are and if any proceeds meant to benefit a minor should be held in trust. When selecting a beneficiary, a policy owner must select someone with "insurable interest" in the life of the insured. Insurable interest generally means that the beneficiary will incur some type of loss should the life insured pass away.

"Insurance is a critical part of any financial plan," said Louis Colaizo, senior vice president of Erie Family Life. "This is why we're continuing our efforts to educate customers about the importance of having adequate coverage that ensures their loved ones are protected."

## RUSTY From Page A1

limit of \$1630 and, if that is exceeded, you aren't entitled to SS benefits for that month (the monthly limit will only apply for the remaining months of 2022). What will happen is SS will compute the penalty both ways and see which is greater – the one for exceeding the annual limit or the one for exceeding the monthly limit – and they will assess whichever penalty is smaller. As you may know, the earnings limit goes up by about 2.5 times during

the year you reach your full retirement age (FRA) and goes away entirely starting in the month you attain FRA.

But there's something to be aware of also: If you have benefits withheld because you exceeded the earnings limit, when you reach your full retirement age you will be given time credit for the months benefits were withheld, meaning that they will increase your FRA benefit amount according to the number of months you didn't get

benefits before that. So, at least theoretically, you can eventually recover the benefits withheld for exceeding the earnings limit by getting a higher benefit payment starting at your full retirement age. But income tax on SS benefits is different – there is no age cap for assessing federal income tax on your Social Security benefits.

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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 [ssadvisor@amacfoundation.org](mailto:ssadvisor@amacfoundation.org).

## JOHN From Page A1

about loneliness.

"This is a good thing," according to AMAC's CEO Weber. "We know, of course, that isolation has a serious impact on mental health, especially among the elderly. But it also can have a negative effect on their physical health. The World Health Organization compares the effect of social isolation and loneliness on mortality to such risk factors as smoking, obesity, and physical inactivity."

Weber says that prior to covid we didn't pay much attention to seniors who lived alone. The pandemic revealed

the negative mental and physical impact of isolation. "You don't need a medical degree to help them," she says. "There is a lot that friends and family can do to alleviate the isolated conditions of seniors they know and even elderly individuals they don't know. Many of us are already checking in on relatives and neighbors on a regular basis, chatting with them, engaging them and giving them the opportunity to interact with another human being on a regular basis. What we need now is more guardian angels."

## READERS' From Page A1

We often joke that this is like Chicago politics and encourage you to vote early and vote often.

You see, this has never been about the rigidity of the process. Instead, it is designed to be an absolutely fun and very positive way for our readers to cast a good light on their favorites. And oh, how you have responded! We annually see ballots that number in the hundreds of thousands – so many in fact that we had to find a way to automate the counting process.

This year, rather than unveil all the winners at one time like we have in

the past, we are revealing several categories a day. Today's categories can be found inside and a quick list is also provided here. When the final winners, runner-ups and honorable mentions are revealed, we will compile all of them into one keepsake edition that will stay posted on our website for the entire year.

Lastly, we encourage you to pay attention to the many businesses who are saying thank you with their ads. Without those supporters, local news and specifically your daily edition, wouldn't be here.

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