

**➔ TODAY'S VERSE**

Philippians 3:10 That I may know him, and the power of his resurrection, and the fellowship of his sufferings, being made conformable unto his death.

**➔ FACES OF MONTGOMERY**

People who call our community their own.



Nikki Keller smiles from the HHSB booth at Pike Place during a previous First Friday. Thank you for your smile, Nikki!

**➔ THREE THINGS You Should Know:**

**1** Your average five-year-old may be content to have mom or dad read him or her a story once in a while. But Bella-Jay Dark, who lives in the town of Weymouth, UK, not only reads her books, she writes them, as well, according to the Association of Mature American Citizens [AMAC]. Bella-Jay had her storybook, *The Lost Cat*, published by Ginger Fyre Press and it is available for purchase on Amazon. In addition to making her parents proud, Bella-Jay earned the Guinness Record title of youngest person to write and publish a book.

**2** TAF is excited to announce the return of the August Art Fair, an outdoor art sale held the front lawn of the Wells Community Cultural Center. This year's fair will be held on Friday, Aug. 5, from 5 - 8 p.m. Interested artists will need to submit an online application by 5 p.m. on July 15. Spots will be filled in the order applications are received. Accepted vendors will be able to reserve a 10' x 10' booth space at TAF on the evening of August 5 from 5 - 8 p.m. Artists will be responsible for running their own booth and processing their own sales. Artists will keep 100% of their sales. This opportunity is open only to TAF Individual Artist Members.

**3** The Linden Depot Museum staff is busy preparing for the second annual Midwest Railroad Fair to be held Saturday, Aug. 13 9 a.m. - 5 p.m. We are striving to make this event an outstanding success with lots of activities for adults and children of all ages. There will be a number of railroad and historical exhibits showcasing all aspects of the railroad industry. We will have food and entertainment and an opportunity for all to see our 1837 steam engine replica make its inaugural trip as it did in April 1837 from Baltimore City to Washington Town. The admission price of \$6 for adults and \$1 each for children includes the fair and all museum attractions. We have a fabulous model railroad exhibit inside the museum. We are looking forward to a large turn out and hope you are able to be a part of it. The museum is located at 520 N. Main Street, Linden, IN 47955.

# The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

WWW.THEPAPER24-7.COM



## Boomer Bits



### Ask Rusty - I'm 78 And Still Working; Should I Apply For Social Security?

**Dear Rusty:** I am 78, still working, have a good health-care plan and I make a nice salary. Can I still get my Social Security check since I paid into it all these years? *Signed: Still Working in My 70s*

**Dear Still Working:** You not only can get your Social Security check now, I recommend you apply for it as soon as possible. Regardless of your current earnings, you'll not suffer any penalty because you are still working. That's because you stopped being subject to Social Security's "earnings test"



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

when you reached your full retirement age (FRA) of 66 some years ago. Indeed, your Social Security benefit continued to grow until you reached 70 years of age, at which point it reached your maximum benefit, which

is 32% more than your benefit would have been at age 66.

Since your benefit reached maximum some years ago at age 70, and since working

➔See RUSTY Page A6

### Homeschooling Is On The Rise Throughout The Country

By John Grimaldi

The numbers of parents opting to homeschool their kids is on the rise in the U.S. for a variety of reasons, not the least of which is to provide religious or moral instruction. The Census Bureau reports that in the spring prior to the onset of the pandemic about 3% of children were being homeschooled, by the fall the numbers rose to 11.1%, and as covid self-isolation routines began to be relaxed, the rate of homeschooling has remained at high levels.

Aiding the movement are a growing number of online resources such as PragerU Resources for Educators & Parents (PREP) and PragerU Kids

whose Director of Outreach, Jill Simonian, says part of the reason homeschooling is on the rise is the Leftist political motivations of teachers and school officials. As she told Rebecca Weber, CEO of the Association of Mature American Citizens, during a recent interview for AMAC's Better for America podcast, "our education system is being overtaken by Marxism and socialist movements."

Simonian says her mother and her sister were both school-teachers and that she has always had respect and affection for formal schooling. "I was under

➔See GRIMALDI Page A6

### BBB Scam Alert: Phishing Emails Targets Shoppers

Prime Day may be over, but scammers probably aren't calling it quits yet. Con artists have been known to send phony emails and texts that look like messages from major retailers, instructing you to redeem the reward points accrued during your shopping days. Just hit delete on these phishing messages!

How the scam works

You receive an unsolicited email or text message appearing to be from a major retailer. (BBB has seen scammers use the names of Amazon, Kohls and Costco... but any company

➔See BBB Page A6

### Are You Planning For Your Future Healthcare Needs?

(StatePoint) If you haven't spent time considering what your healthcare needs will be in the years or even decades from now, you're not alone.

Recent research suggests that many aging Americans aren't aware of the full range of options available to them. As we age, our healthcare needs intensify, and experts say that the U.S. healthcare system will need to embrace home healthcare options to meet the demand of an aging population.

The new national survey, titled "Aging in Place: Assessing Senior's Understanding of Home Healthcare Options," conducted by Bredin on behalf

of Cross Country Workforce Solutions Group, shows that while most people aged 50-79 years old would prefer at-home care as they age, 91% of respondents have not proactively researched the care they may need as they grow older. Further, 34% have not thought about their care needs, and awareness of existing managed-at-home care programs was low among the survey respondents.

"By living at home, seniors can maintain their independence and be close to their loved ones and community, and by and large, that is what they want to do. At-home care can both meet the needs of those

requiring long-term care, while alleviating some of the mounting challenges faced by hospitals and healthcare systems," says Pamela Jung, president of Cross Country Workforce Solutions Group, a division of Cross Country Healthcare, the nation's leading provider of in-home clinical and non-clinical care for aging seniors.

As you explore your options, consider the following tips:

• Leave no stone unturned: From transportation to medical appointments to help with household tasks, consider what your potential needs might be

➔See NEEDS Page A6

**➔ HONEST HOOSIER**

It's Saturday. It's July. How much better can things get?



**➔ INSIDE TODAY'S EDITION**

- Obituaries.....A2
- Faith.....A3
- Classifieds.....A4
- Who's Hiring.....A5

**➔ TODAY'S HEALTH TIP**

Twenty percent of kids between the ages of two and five are overweight - get them out of the strollers and turn off the TV! Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in *The Paper* and online at [www.thepaper24-7.com](http://www.thepaper24-7.com).



**➔ OBITUARIES**

David Alan Wilson

The Paper appreciates all our customers. Today, we'd like to personally thank Ed Stuffle for subscribing!



8 51246 00100 5



**➔ THE MONTGOMERY MINUTE**  
Want To Go?

Looking for something you can do at any Indiana state park? Try earning your Hoosier Quest Pin, Discover Patch, or Challenge Patch. Every Indiana State Park has their own Hoosier Quest pin. Collect all of them by completing five simple activities at each park. Attend a program, complete one hour of volunteer time, report back to the naturalist about your volunteer activity, hike for 30 minutes, and complete a site-specific activity assigned to you by the naturalist. Find more details and download the brochures at [on.IN.gov/hoosierquest](http://on.IN.gov/hoosierquest).

**➔ TODAY'S QUOTE**

"The greatest ethical test that we're ever going to face is the treatment of those who are at our mercy."  
Lyn White

**➔ TODAY'S JOKE**

Hey Jett, why can't basketball players take summer vacation?  
Gee Grandpa, I don't know, why? They get called for traveling!



**Sunrise/Sunset**  
RISE: 6:38 a.m.  
SET: 9:10 p.m.



**High/Low Temperatures**  
High: 93 °F  
Low: 70 °F



**Today is...**

- Hot Enough For Ya Day
- Peanut Butter And Chocolate Day
- National Drowning Prevention



**What Happened On This Day**

- 1982 International Whaling Commission bans commercial whale hunting
- 1972 Landsat 1 launched
- 1995 Comet Hale-Bopp discovered



**Births On This Day**

- 1989 Daniel Radcliffe English actor
- 1980 Michelle Williams American singer-songwriter, producer, actress

**Deaths On This Day**

- 2011 Amy Winehouse English singer-songwriter
- 1885 Ulysses S. Grant American general, politician, 18th President of the United States

**13 WTHR** 7 DAY FORECAST

<b>86</b> ISOLATED SHOWERS & STORMS FRI	<b>68/88</b> CHANCE OF A SHOWER OR STORM SAT	<b>71/78</b> SCATTERED SHOWERS & STORMS SUN	<b>68/86</b> RAIN ENDS EARLY WARMING UP MON	<b>68/90</b> HOT AND HUMID TUE	<b>74/91</b> HOT, HUMID, BREEZY WED	<b>68/86</b> WARM AND SUNNY THU
---	--	---	---	--------------------------------------	---	---------------------------------------

## OBITUARIES

### David Alan Wilson

April 3, 1956 - July 19, 2022

David Alan Wilson, 66, of Crawfordsville fell asleep in the Lord July 19, 2022 at Bickford Memory Care. He courageously battled early-onset Alzheimer's dementia for many years, finally giving way to the illness peacefully Tuesday while surrounded by family.



He was born April 3, 1956 at Culver Hospital in Crawfordsville to the late Thomas and Doris (Barclay) Wilson.

He married his sweetheart, Linda (Haines) Wilson, of Darlington June 28, 1975 at Garfield Christian Church. They met at the tender age of 17 through their mutual love of music, going on to create beautiful music together for 47 years.

A 1974 graduate of Crawfordsville High School, he subsequently embarked on a 36-year career with the Indiana Department of Transportation. Humble beginnings as a worker on survey and bridge crews led to a startling climb in his field. He spent many years serving Indiana's residents as a draftsman at what he and his coworkers referred to as INDOT's "crystal palace." He retired as an engineer assistant in 2011 at the age of 55.

A son, brother, husband, father and grandfather, he was a pillar in what became known locally as the Wilson Clan, or simply "The Wilsons." Together with his parents, siblings and wife, the family became responsible for and partook in several of Crawfordsville's most celebrated institutions, including the local music and athletic scenes. An avid bass player, he was a founding member of the bands Blue Shadow and Aissa, gaining much acclaim in the region throughout the 1970s. He was also a co-founder of Aire Born Studios, which hosts globally-renowned musicians to this day.

Though he had many interests, such as music ministry at First Baptist Church, trap shooting, biking and anything Western — spending his elementary years in Chandler, Prescott and Casa Grande, Arizona — none were more important to him than family. The elder child, he was quickly surrounded by four siblings and gained sight of the Lord through his devoutly Christian parents. A near-lifelong member of FBC, he taught junior high Sunday School classes for 13 years and continued leading the congregation in worship until his physical abilities were compromised.

He also enjoyed walking, always giving a friendly wave or kind words to his neighbors near his home on Country Club Road, and through the woods at the Family Farm. He loved walking sticks, woodworking, home improvement projects, bluegrass, softball and, most of all, spending time with his loved ones.

Survivors include his wife; siblings, Mike (Tina) Wilson, Sandy (David) Booker, Susi (Jim) Williams and Dan (Dora) Wilson; children, Leah (Pete) Kopetski and Nick Wilson; seven grandchildren, Evie, Elly, Will, Whitley, Drew, Hannah and Ada; and several nieces and nephews.

A viewing for all those who would like to attend may join the family in a Celebration of Life from 4-8 p.m. on Sunday, July 24 at First Baptist Church, 1905 Lebanon Rd. A service is planned for 10:30 a.m. Monday, July 25 at the church with burial to follow at Oak Hill Cemetery.

Memorial donations to Alzheimer's research efforts may be made in David's name through the Alzheimer's Association at [www.alz.org](http://www.alz.org) or the Alzheimer's Foundation at [www.alzfdn.org](http://www.alzfdn.org).

Online condolences may be made at [www.burkhardtff.com](http://www.burkhardtff.com).

## All American Cowgirl



Ava Dale, riding Peppys Little Tia, racked up nine wins at the Tippecanoe County 4-H Fair. Ava and Tia won all of the contesting events she participated in at her level, including barrel racing, speed and action, pole bending, keyhole and the flag race. She also won horsemanship and western pleasure. This dynamic duo also competed in the junior contesting division where she was the barrel racing and flag race champion. Ava put in more than 100 hours of riding time during the past year and it paid off. Ava will be a fifth-grader at Sugar Creek Elementary. Congratulations to Ava and Tia on their wins!



### Butch Buys Old Firearms

Retired Sheriff and Licensed FFL

I will buy your old guns: Winchester, Colt, H&R, Ruger, Savage, Browning, Smith & Wesson, Marlin, & others  
 Call me anytime for a free estimate !!

John "Butch" Dale (765) 404-1354

**exp REALTY**

**FOR SALE**

Clark Dale  
 765.918.1773  
[william.dale@exprealty.com](mailto:william.dale@exprealty.com)

**TRI-COUNTY BANK & TRUST**

Thank you for all of your hard work and dedication 4-H'ers!

101 E. South Boulevard Crawfordsville 765-362-9555 | 18 E. Washington Street Roachdale 765-522-1000

Member FDIC

**Great job, 4-H!**

**WREDE Rocks & Mulch**

3728 US-231 • Lafayette  
 765-471-6852

Come see us for all your landscaping needs!

**TACTICAL WEAPONS & SUPPLY**

Congratulations & Best Wishes To All The 4-H Winners!

2303 Indianapolis Road  
 Crawfordsville  
 765-361-1242

**GREAT DETAILS Auto Care**

Way to go, 4-H'ers!

[www.greatdetailsautocare.com](http://www.greatdetailsautocare.com)  
 430 Shady Lane • Crawfordsville  
 765-362-0178

**C'ville Docs**

Congratulations & Best Wishes Montgomery County 4-H'ers!

(765) 364-6971  
 1408 Darlington Ave. Suite F  
 Crawfordsville

**Whitesville Christian Church**

God Bless Montgomery County 4-H Youth! Thank you for your excellence!

3603 South Ladoga Rd • Crawfordsville  
[whitesvillechristianchurch.com](http://whitesvillechristianchurch.com)

The **PAPER** Visit us online:  
[thepaper24-7.com](http://thepaper24-7.com)

# Monroe Lake Lights Up For The Moths

Do you hang out on the porch a lot? Do you notice all the moths flying towards the light? Well, instead of swatting at them and muttering about how much you need to get a screen for your porch, now you can learn about them! Monroe Lake will host a series of programs from July 23-31 to celebrate National Moth Week.

The highlight is Saturday, July 23, when Sawyer Scheid, an amateur entomologist, invites you to drop by to observe his ongoing insect survey work at the lake's Fairfax State Recreation Area (SRA). He will be at the Big Oak shelter from 8 p.m. until midnight

with a lighting setup to draw in moths and other insects and also will have his personal collection of silk moths on display.

Monroe Lake naturalist Jill Vance will offer a virtual program on Facebook Live on Thursday, July 28 at 11:30 a.m. This kid-friendly presentation will explore the differences between butterflies and moths and include some easy and fun ways to observe moths in your backyard. The program streams at [facebook.com/monroelake](https://facebook.com/monroelake) and will be available there afterward if you miss the live presentation or want to watch it again.

On Saturday, July 30,

the naturalist will be "sugaring" for moths from 9:15 to 10:15 p.m. in the Deer Run playground and shelter area at the lake's Paynetown SRA. You can drop by to learn more about this method of attracting moths and see what species have been drawn in.

Moth-themed craft activities for children also will be offered at Paynetown SRA throughout the week: Magnificent Moths from 10 to 11:30 a.m. and Rosy Maple Moth Greeting Cards from 2 to 3:30 p.m. on July 23; Yarn Doll Luna Moths from 6 to 7:30 p.m. on July 27; Majestic Moths from 10 to 11:30 a.m. on July 30; and Moth Masks

from 2 to 3:30 p.m. on July 31.

Program details are listed at [bit.ly/moth-week2022](https://bit.ly/moth-week2022). Questions should be directed to the Paynetown Activity Center at 812-837-9967 or [jvance@dnr.IN.gov](mailto:jvance@dnr.IN.gov).

All National Moth Week activities on site are included with property admission. The daily entrance fee at Paynetown and Fairfax SRAs is \$7 per vehicle with Indiana license plate (\$9 per vehicle with out-of-state plates). Indiana State Park Annual Entrance Permits are also accepted.

To learn more about Monroe Lake, see on.IN.gov/monroelake.

## Meeting Notes

### Crawfordsville Electric Light & Power

Utility Service Board Meeting  
 Tuesday, July 26, 2022 at 5:30 p.m.  
 City Council Chambers  
 1. Approval of Warrants and Minutes  
 2. Approval of Executive Session Minutes

## Meeting Notes

### Montgomery County Board Of Commissioners Meeting

Monday, July 25, 2022 8 a.m.  
 1580 Constitution Row - Room E109  
 Crawfordsville, IN 47933  
 Call to Order: Board President John E. Frey  
 Pledge of Allegiance and Prayer  
 Accounts Payable: \$  
 Payroll 7/15 Claims: \$  
 Approval of Claims: July 11, 2022 to July 25, 2022  
 Approve Minutes: July

3. Financial Report
  4. Discussion and Consideration of Candidates for the New CEL&P General Manager
  5. Consideration of EV Fast Charge Rates
  6. Customer Service Report
  7. Operations Report
  8. Miscellaneous
- Next Regular Meeting: Aug. 30, 2022 at 5 p.m.

# Summer Commencement Ceremonies To Celebrate Students' Next Giant Leaps

Purdue University will celebrate almost 1,700 students' academic accomplishments during two summer commencement ceremonies on Aug. 6.

Eligible to participate in the ceremonies are 1,699 students - 510 undergraduate, 756 master's, 407 Ph.D. and 26 professional program candidates. Two posthumous degrees will be conferred: a Master of Science to Elif Ilkel from the Brian Lamb School of Communication, and a Bachelor of Science to John Zachary Linzey from Purdue Polytechnic Institute.

The ceremonies will take place as follows:

- Division I - 9:30 a.m., Aug. 6. Undergraduate, master's and professional program candidates across all schools and colleges.
- Division II - 1:30 p.m. Aug. 6. Ph.D. candidates across all schools and colleges.

Purdue alumnus Paul K. Kearns will be the keynote speaker at the

morning ceremony. Clint Chapple, distinguished professor in the College of Agriculture's Department of Biochemistry, will be the keynote speaker at the afternoon ceremony.

Kearns serves as the director of the U.S. Department of Energy's Argonne National Laboratory. He manages a growing multidisciplinary science and engineering research center with a \$1.2 billion diversified research portfolio and more than 3,300 employees, 8,000 facility users and 800 visiting researchers. Kearns served as Argonne's chief operations officer from 2010-17. He is a fellow of the American Association for the Advancement of Science. He serves on the DOE National Laboratory Directors' Council and the U.S. Council on Competitiveness' National Commission on Innovation and Competitiveness Frontiers. He has doctorate and master's degrees in bionucleon-

ics and a bachelor's degree in natural resources and environmental sciences, all from Purdue.

Chapple received his Bachelor of Science and Master of Science degrees in botany and his Ph.D. in chemistry from the University of Guelph. Following his postdoctoral research at Michigan State University in the DOE Plant Research Lab, he joined Purdue. He served as biochemistry department head from 2008-15. From 2015-20, he served as director of the Purdue Center for Plant Biology. He has received numerous awards, including being named a fellow of the American Association for the Advancement of Science, a fellow of the American Association of Plant Biologists and a member of the National Academy of Sciences.

William Raymer will give the student response at the 9:30 a.m. ceremony. Raymer is receiving his Master of Science in

industrial engineering. Raymer grew up in the Democratic Republic of the Congo before moving to Utah at the age of 16. He earned a bachelor's degree in mathematics and statistics (composite) from Utah State University and was a member of the Air Force Reserve Officer Training Corps. He was selected to become an officer in the U.S. Space Force. Raymer will continue as a Ph.D. student at Purdue in the fall and, upon graduation, will serve as a space operations officer with the U.S. Space Force.

Tickets are required for admission to Elliott Hall of Music. Doors open 90 minutes before each ceremony. All attendees with bags must have their bags checked at the door for entry. Additional information is available on the Summer 2022 Commencement page.

The commencement ceremonies will be livestreamed.

## Meeting Notes

### Town of New Richmond

Town of New Richmond Second Public Hearing on August 2 at the New Richmond Fire Station at 7 p.m.  
 ORDINANCE 2022-3 FEES AND CHARGES FOR THE TOWN OF NEW RICHMOND COMMUNITY ROOM  
 The Town Council of the Town of New Richmond, Indiana finds that it is necessary to charge a rental fee for the Town's Community Room to

- help with the expenses of maintaining and operating the community room.
- Residents One Hundred Dollars (\$100.00).
  - Residents 65+ Fifty Dollars (\$50.00) no refund.
  - Non-Residents One Hundred Fifty Dollars (\$150.00).
  - Volunteer Firemen Fifty Dollars (\$50.00) no refund.
  - Elected Officials Fifty Dollars (\$50.00) no refund.
  - Employees Fifty Dollars (\$50.00) no refund.

# Indiana's June 2022 Employment Report

Indiana's unemployment rate in June stands at 2.4%, according to the Indiana Department of Workforce Development. By comparison, the national unemployment rate in June remains at 3.6%, holding steady from May.

In addition, Indiana's labor force participation rate rose again, from 62.9% in May to 63.1% in June, remaining above the national rate of 62.2%. Indiana's total labor force, which includes both Hoosiers employed and those seeking employment, stands at 3,378,333 — an increase of 13,632 from the previous month. This is the highest level since February 2020.

"For the third time in four months, Hoosiers have set a new record for private-sector employment in Indiana," said DWD Interim Commissioner Josh Richardson.

"And, as a sign of Indiana's strong economic growth, employers still have near record numbers of job openings."

- Private sector employment in Indiana increased by 5,000 jobs over the last month, translating to a gain of 108,300 jobs from this time last year. Total private employment now stands at 2,765,700. Industries that experienced job increases in June included:
- Leisure and Hospitality (+6,700);
  - Financial Activities (+500); and
  - Manufacturing (+100).

As of July 18, 2022, there were 156,813 open job postings throughout the state. The number of people in Indiana that received unemployment benefits during June was 14,757.

Individuals looking for work are encouraged to visit [NextLevelJobs.org](https://NextLevelJobs.org).

# Dual Language Programs Expand In State

## By Staff Reports

The Indiana Department of Education announced a record number of schools statewide will receive grants to establish or expand dual language programs as part of Indiana's Dual Language Immersion Pilot Program.

The program, first launched in 2015, works to support schools as they help students develop language and cultural competency skills. It provides grants to school corporations or charter schools to establish or expand dual language programs in French, Mandarin, Spanish or other languages approved by the department.

The Dual Language Immersion Pilot Program has contributed to an expansion in Indiana's dual language programs from four schools in 2014 to 42 schools across the state for

the upcoming school year, a news release said.

For the 2022-2023 school year, 30 schools in 21 school corporations were awarded a combined \$595,000, with state grant dollars supplemented by federal Elementary and Secondary School Emergency Relief funds. This includes 28 schools that are expanding their existing programs and two new programs:

- New Programs:
  - School City of East Chicago - Benjamin Harrison Elementary
  - Washington Community Schools - Washington Primary School
- Expanding Programs:
  - Bartholomew Consolidated School Corporation - Clifty Creek Elementary School
  - Eastbrook Community Schools - Eastbrook South Elementary
  - Franklin Township

Community School Corporation - Thompson Crossing Elementary

- Indianapolis Public Schools - Theodore Potter Elementary
- Lawrenceburg Community School Corporation - Lawrenceburg Primary School and Central Elementary School
- Logansport Community School Corporation - Columbia Sixth Grade Academy
- Manchester Community Schools - Manchester Elementary School
- Monroe County Community School Corporation - Clear Creek Elementary School Summit Elementary School, and Bachelor Middle School
- MSD Lawrence Township - Harrison Hill Elementary School, Indian Creek Elementary School, Mary Castle Elementary School, Skiles Test Elementary School

and Sunnyside Elementary School

- MSD of Martinsville - Poston Road Elementary
- MSD Warren Township - Stonybrook Intermediate and Middle School
- MSD Washington Township - Willow Lake Elementary
- Muncie Community Schools - West View Elementary School
- School City of Hammond - Washington Irving Elementary
- South Bend Community School Corporation - Harrison Elementary and McKinley Elementary School
- Southwest Dubois County School Corporation - Huntington Elementary School
- Valparaiso Community Schools - Parkview Elementary
- Wabash City Schools - Wabash Middle School
- Warsaw Community Schools - Leesburg Elementary School and Eisenhower Elementary School

To qualify for this grant, a school's dual language immersion program must begin in either kindergarten or first grade and use an instructional model that provides at least 50% of its instruction in a target language and the remaining percentage of instructional time in English.

Indiana Capital Chronicle is part of States Newsroom, a network of news bureaus supported by grants and a coalition of donors as a 501c(3) public charity. Indiana Capital Chronicle maintains editorial independence. Follow Indiana Capital Chronicle on <https://facebook.com/IndianaCapitalChronicle> and <https://twitter.com/INCapChronicle>

Thanks for reading The Paper!

**MIDAS** Now Open  
**Midas of Crawfordsville**

**SYNTHETIC BLEND OIL CHANGE PLUS**

**\$24.99** Plus Disposal Fee

- Oil and filter change
- Courtesy Check including visual brake check, battery, air filter, fluid, belts, and hoses
- 4 wheel tire rotation

Most vehicles. See store for details. Discount off regular retail price. Up to 5 quarts of oil. Other oils and specialty filters extra. Tax rotation at time of service. TPMS reset not included, see store about possible extra charge. Not valid with other offers. Valid at participating location(s). No cash value. Charge for additional parts and services if needed. Taxes and/or disposal fees extra, where permitted. Coupon must be presented at time of service. Shop fees additional, see store for details and applicability. Prices and fees may be higher in HI/AK. Expires: 08-31-22

10C136BUSPAK\*

**Brakes, Tires, Oil, and More...**

Monday - Friday 8 am - 6pm  
 Saturday 8 am - 4 pm

**Crawfordsville**  
 105 E South Blvd.  
 765-234-0500  
[midas.com](https://midas.com)

Dreaming of a new home?



find it here!  
**the paper**

# 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**

The Sanctuary as well as the Drive-in Parking Lot are open for Worship held at 10 a.m. Tony Thomas will speak on "Stand Firm" His text is from Isaiah 7:9.  
 - Due to the New Market Sesquicentennial Church Service on July 24 at 10 a.m., NMCC has Cancelled Sunday School at 9 a.m. and MOVED our Worship Service to 9 a.m. -  
 SUNDAY SCHOOL begins at 9 a.m. COFFEE & DONUT FELLOWSHIP is at 8:30 am the first Sunday of each month. The next fellowship is August 7. The worship service and Sunday school are open to everyone.

**NEW MARKET FIRST BAPTIST**

New Market churches will have their services on Main and Third Streets this Sunday at New Market Sesquicentennial at 10:30 Bring your lawn chair. Enjoy the fellowship of other Christian people. Breakfast will be served before from 7:00 a.m.-10:00,a.m. There will be special music provided.  
 There will not be any Sunday School classes that day.

**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 every-one 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**

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.  
 Short Stories: Life Changing Lessons  
 Part #3 "The Lesson of a Renewed Focus" - Luke 18:15-1

**NEW MARKET UNITED METHODIST CHURCH**

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

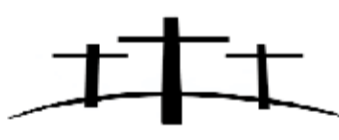
**Services:**  
 Thursday night at 6:30  
 Sunday mornings at 10:30

**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."*



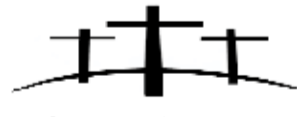
**Friendship Baptist Church**

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



**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



**FIRST UNITED  
 METHODIST CHURCH**  
*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



**EAST SIDE BAPTIST CHURCH**

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

**Services:**  
**Sunday School at 9 am**  
**Church at 10 am**

*Help and hope through  
 truth and love*



**NEW ROSS UNITED METHODIST CHURCH**

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"**



**Faith Baptist  
 Church**

5113 S 200 W • Crawfordsville  
 (765) 866-1273 • faithbaptistville.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*




**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



**Woodland Heights  
 Christian Church**


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

**"Know Jesus and Make Him Known"**



**Fremont Street Baptist Church**

1908 Fremont St • Crawfordsville

Sunday school 9:30 am  
 Church 10:30 am  
 Sunday Evening 6 pm  
 Wednesday Night Bible Study 7 pm



**HOPE  
 CHAPEL**  
 A UNITED PENTECOSTAL CHURCH

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

Wednesday 6:30 Bible Study

# Classifieds

765-361-0100 ext. 15 | [class@thepaper24-7.com](mailto:class@thepaper24-7.com)      **Deadlines for next-day publication:**  
**Monday - Friday 9 a.m. to 4 p.m.**      **Line ads: 1 p.m. | Display ads 11 a.m.**

2, 3 and 4 bedroom homes,  
 Contract Sales, Hooks  
 (765) 918-8700, (765) 362-0185  
[www.hookshomesindiana.com](http://www.hookshomesindiana.com)

**need a job?**  
 Find one in the classifieds.  
**765.361.8888**

Portable Oxygen Concentrator May be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 877-930-3271

DISH Network. \$64.99 for 190 Channels! Blazing Fast Internet, \$19.99/mo. (where available.) Switch & Get a FREE \$100 Visa Gift Card. FREE Voice Remote. FREE HD DVR. FREE Streaming on ALL Devices. Call today! 1-855-551-9764

Earthlink High Speed Internet. As Low As \$49.95/month (for the first 3 months.) Reliable High Speed Fiber Optic Technology. Stream Videos, Music and More! Call Earthlink Today 1-855-977-7069

High-Speed Internet. We instantly compare speed, pricing, availability to find the best service for your needs. Starting at \$39.99/month! Quickly compare offers from top providers. Call 1-844-961-0666

4G LTE Home Internet Now Available! Get GotW3 with lightning fast speeds plus take your service with you when you travel! As low as \$109.99/mo! 1-877-327-0930

Smart Home Installations? Geeks on Site will install your WIFI, Doorbells, Cameras, Home Theater Systems & Gaming Consoles. \$20 OFF coupon 42537! (Restrictions apply) 855-668-0067

LIVE PAIN FREE with CBD products from AceWellness. We guarantee highest quality, most competitive pricing on CBD products. Softgels, Oils, Skincare, Vape & more. Coupon Code: PRINT20 Call Now 833-226-3105

SERIOUSLY INJURED in an AUTO ACCIDENT? Let us fight for you! Our network has recovered millions for clients! Call today for a FREE consultation! 844-517-6414

ATTENTION OXYGEN THERAPY USERS! Inogen One G4 is capable of full 24/7 oxygen delivery. Only 2.8 pounds. FREE information kit. Call 855-965-4916

New Starting Base Pay - .60 cpm w/ option to make .70 cpm for Class A CDL Flatbed Drivers, Excellent Benefits, Home Weekends, Call 800-648-9915 or www.boydandsons.com

DONATE YOUR CAR TO CHARITY! FAST FREE PICK-UP-24 HR RESPONSE! Help Children in Need, Support Breast Cancer Education/Prevention or Veterans. Tax Deduction 844-820-9099

DIAGNOSED WITH LUNG CANCER? You may qualify for a substantial cash award. NO Obligation, NO risk! We've recovered millions. Let us help you!! Call 24/7, 844-284-4920

Looking to SELL your Home? Save time & money, connect with the Top Agents in your area to get more MONEY and close FASTER! Call 317-854-9781

Wesley Financial Group, LLC - Timeshare Cancellation Experts - Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 877-329-1207

Never Pay For Covered Home Repairs Again! Complete Care Home Warranty COVERS ALL MAJOR SYSTEMS AND APPLIANCES. 30 DAY RISK FREE. \$200.00 OFF 2 FREE Months! 1-855-408-3894

COMPUTER ISSUES? GEEKS ON SITE provides FREE diagnosis REMOTELY 24/7 SERVICE DURING COVID19. No home visit necessary. \$40 OFF with coupon 86407! Restrictions apply. 888-715-8176

Need Help with Family Law? Can't Afford a \$5,000 Retainer? www.familycourtdirect.com/ Family/Law - Low Cost Legal Services - Pay As You Go - As low as \$750-\$1,500 - Get Legal Help Now! Call 1-888-417-4602 Mon-Fri 7am to 4 pm PCT

Denied Social Security Disability? Appeal! If you're 50+, filed for SSD and denied, our attorneys can help get you approved! No money out of pockets! Call 1-855-995-4758

Thinking about installing a new shower? American Standard makes it easy. FREE design consultation. Enjoy your shower again! Call 1-855-475-0534 today to see how you can save \$1,000 on installation, or visit [www.newshowerdeal.com/hoosier](http://www.newshowerdeal.com/hoosier)

AT&T TV - The Best of Live & On-Demand On All Your Favorite Screens. CHOICE Package, \$84.99/mo for 12months. Stream on 20 devices at once in your home. HBO Max FREE for 1 yr (w/CHOICE Package or higher.) Call for more details today! (some restrictions apply) Call IVS 1-844-412-9997

Guaranteed Life Insurance! (Ages 50 to 80). No medical exam. Affordable premiums never increase. Benefits never decrease. Policy will only be cancelled for non-payment. 833-535-1043

Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trusted by Authors Since 1920. Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production, Promotion and Distribution. Call for Your Free Author's Guide 1-888-965-1444 or visit <http://dorranceinfo.com/hoosier>

DIRECTV for \$69.99/mo for 12 months with CHOICE Package. Watch your favorite live sports, news & entertainment anywhere. One year of HBO Max FREE. Directv is #1 in Customer Satisfaction (JD Power & Assoc.) Call for more details! (some restrictions apply) Call 1-888-885-8931

# WWW.THEPAPER24-7.COM

# Legislation Has Millions In New Or Expanded Tax Credits, Exemptions And Medicaid Aid

By Whitney Downard

An unnumbered House bill included in a packet for the chambers's Ways and Means Committee has millions for new and expanded adoption and child credits; additional Medicaid help and a repeal of the state sales tax on diapers.

The bill provides a rundown of priorities for House Republicans in the special session, slated to start Monday. It isn't listed on the General Assembly's website because House members can't formally introduce bills yet but it will be filed as House Bill 1001.

The packet lists Rep. Sharon Negele, R-Attica, as the author and retroactively takes effect on Jan. 1, 2022.

On inflation relief, the bill conforms with Gov. Eric Holcomb's push to return \$1 billion of the state's reserves to Hoosiers via an automatic taxpayer refund of \$225 to each eligible taxpayer. The bill expands the eligibility pool to individuals who don't file tax returns, such as those on disability or social security, by requiring them to file affidavits with the Indiana Department of Revenue.

After the agency verifies the affidavit, an estimated 300,000 to 800,000 Hoosiers on disability and social security will also qualify for the refund, increasing the \$1.05 billion expenditure to \$1.15 billion.

On Wednesday, Senate Republicans offered their own version of inflation relief that caps certain taxes and repeals utility taxes temporarily but reserves the bulk of the \$1 billion to pad state budgets for capital improvement projects and pension debt.

Appropriations for social services

The proposed House bill includes \$58.5 million for various programs to support families and children, including \$30 million to the Family and

Social Services Administration for enhanced Medicaid and Healthy Indiana Plan services.

That includes money to cover donated breast milk for Medicaid-covered newborns and other pregnancy services such as noninvasive prenatal screening as well as labor and delivery costs.

Waiving the tax on baby diapers, as outlined in the bill, would cost an estimated \$6.2 million to \$8.3 million annually and could possibly be in effect as early as September.

Other appropriations include \$10 million to expand the Nurse-Family Partnership program for first-time parents, which currently serves 39 counties and aims to increase child well-being.

Safety PIN — or Protecting Indiana's Newborns — works to decrease the state's infant mortality rate, which recently improved in the state after being one of the worst in the nation. The program will receive \$5.5 million in the proposal while another grant for \$1 million will purchase newborn safety devices.

Finally, the Child Care and Development Fund voucher program will receive a \$10 million boost, funding childcare options for poor families.

Provisions for adoptions For parents looking to adopt in Indiana, the bill would increase the exemption amount subtracted from an individual's adjusted gross income as well as the tax credit, and creates an additional exemption.

Combined with an additional exemption for dependent children, the bill's fiscal statement estimates Indiana would lose between \$22.9 million and \$24 million in tax revenue in fiscal year 2024.

For dependent children, the exemption will increase from \$1,500 to \$1,600, or \$100 for an

estimated 1,750,000 dependent children, costing the state approximately \$5.3 million annually.

First-time exemptions for newly claimed children (newborns or adopted children) doubles from \$1,600 to \$3,200, reducing General Fund revenues by an estimated \$4.3 million yearly for 84,000 children. In 2019, Indiana had 80,851 births and the state averaged 3,044 adoptions annually, between 2017 and 2021, the fiscal impact statement said.

On top of that exemption, adoptive parents will also receive a new \$3,000 exemption.

The General Fund will receive another \$800,000-\$1 million reduction if the state increases its adoption tax credit to \$2,500 — a tax credit approximately 1,535 tax filers claimed between 2017 and 2019.

"In anticipation of a bill protecting life passing during the special session, House Republicans will also pursue making significant investments to support moms, babies and families," said House Speaker Todd Huston. "Our proposal includes more than \$20 million in tax exemptions and appropriates more than \$58 million to boost proven programs, including helping more mothers in crisis, increasing availability and affordability of child care, supporting community-based programs focused on healthy babies and families, and encouraging more people to consider adoption."

*Indiana Capital Chronicle is part of States Newsroom, a network of news bureaus supported by grants and a coalition of donors as a 501c(3) public charity. Indiana Capital Chronicle maintains editorial independence. Follow Indiana Capital Chronicle on <https://facebook.com/IndianaCapitalChronicle> and <https://twitter.com/IN-CapChronicle>*

## GRIMALDI From Page A1

this false impression. I was miseducated, if you will, that our public school system was still functioning in the way that it was maybe, you know, 50, 60 years ago." But it was during the covid lockdowns that her eyes were opened and she saw that her children were being indoctrinated "to hate America, to question themselves, to hate themselves, to think that America is a horrible place. I would see it happening firsthand, and I was shocked. I would see teachers and principals not wanting to do the Pledge of Allegiance."

Jill says that our education system is being hijacked nationwide as more and more schools

embrace the so-called Critical Race Theory [CRT], which is designed "to divide and confuse, to weaken us as a society so that the government can ultimately have control."

Her advice to parents and grandparents is that it's time to wake up, to get involved at the school your children attend and to ask questions. "Go to the school's website and look at its mission statement. Look at what type of words they are using on their school website to talk about what the district or the school is really trying to implement." And, she adds, be on the lookout for "dangerous code words that are linked to CRT, words such as diversity,

equity, inclusion, and affinity groups. If you see anything about affinity groups listed anywhere on any of your schools or district, websites run the other way." Jill explains that affinity groups may sound great, they may sound like clubs, but they are not clubs. They are a way to separate students into factions based on race as a way to divide them.

Of course there is always the private school option available to some families, but Simonian warns that not all private schools are free of proponents of the CRT. That may leave you with only one option-- to join the growing ranks of homeschoolers.

## RUSTY From Page A1

now won't hurt your payment amount, you should claim your benefits immediately. You should also ask for six months of retroactive benefits. Although your benefit stopped growing at age 70 and you're now 78, Social Security will only pay up to six months of retroactive benefits, thus you have lost some of your benefits by waiting until age 78 to claim.

You can apply for your benefits either by calling SS at your local office or the national Social Security service center at 1.800.772.1213 to make an appointment to apply, or you can apply online at [www.ssa.gov/retire](http://www.ssa.gov/retire). Applying online is by far the most efficient method, but you'll need to first create your personal "my Social Security" online account to do so (simply go to [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) and follow the instructions).

Since you're still working, and assuming you have "creditable" health-

care coverage from your employer, you can delay enrolling in Medicare until you stop working ("creditable" coverage is a group plan with at least 20 participants). If you haven't yet enrolled in Medicare and you've had creditable healthcare coverage since you were 65, you will not incur a late enrollment penalty for enrolling in Medicare now, but you can also continue to defer enrolling in Medicare without penalty if your employer coverage is "creditable."

I strongly encourage you to apply for your Social Security benefits as soon as possible, because you will continue to lose money by delaying further. You will still get credit for your current earnings even after you start your Social Security benefits and, if appropriate because of your recent earnings, your benefit amount will be automatically increased, so there is no reason to delay claiming Social

Security any longer. You earned your Social Security benefits, you aren't subject to a penalty because you're still working, and you'll continue to get credit for your current earnings while still working, so you should apply for your Social Security benefits as soon as possible.

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

## BBB From Page A1

can be spoofed.) The subject line reads something like, "You Have a New Reward to Claim!"

You open the message, and it looks real. There's the company logo, colors and a link to claim the reward points or gift from your recent holiday shopping. As curious as you may be, don't fall for it. Scammers hide malware in these email links or attachments. When you click, they can gain access to your computer and steal your sensitive personal information.

BBB has also seen these phishing scams pop up during the winter holidays and other major shopping events.

Avoid falling for email phishing scams

Never click on links or download attachments from unknown emails. Out-of-the-blue emails

are often an attempt to download malware to your computer and steal your personal information.

Don't take unsolicited emails at face value. Scammers often send out mass emails that contain little or no personal information. Be wary if the email doesn't mention you or include any personal information.

Hover on links to see their destination. Before clicking, place your mouse over links to discover their true destination.

Go to the source. Whenever possible, use the customer service information provided when you made your purchase, rather than searching online.

For more information Learn more about phishing scams at BBB.

org/PhishingScam.

If you've gotten a phony email from a retailer, help others avoid the same pitfall by filing a scam report at [BBB.org/ScamTracker](http://BBB.org/ScamTracker).

ABOUT BBB SERVING CENTRAL INDIANA: The Better Business Bureau has empowered people to find businesses, brands and charities they can trust for over 110 years. In 2021, people turned to BBB more than 200 million times for BBB Business Profiles on 6.3 million businesses and Charity Reports on 25,000 charities, free at [BBB.org](http://BBB.org). Local, independent BBBs can be found across the United States, Canada, and Mexico, including BBB Serving Central Indiana, which was founded in 1916 and serves 46 counties.

## NEEDS From Page A1

and research programs in your community to address them. While there are assistance programs available to help seniors age with dignity, the Cross Country Workforce Solutions Group survey found that the majority of older Americans are unaware of an important one: Programs of All-Inclusive Care for the Elderly (PACE), a national program of comprehensive care for adults age 55 and over who would prefer to remain living at home rather than in a nursing facility. In some communities, PACE is known as Living Independently for the Elderly (LIFE). These programs can make living at home a safer and more affordable option than institutional-

ized care.

"This program has provided me with the best caregiver. She is a great person with a great heart, and she goes above and beyond during my home care services," says Luther Bell, PACE participant. "I feel like I have improved a lot in many ways because my caregiver meal preps for me, provides quality care, and our daily interactions bring positivity to my life."

- Start a dialogue: Talk to your family and friends about your wishes and where you would like to receive care. Also, continue to have regular conversations with your doctors about your health.

- Consider your budget: While the average senior

collects just \$18,000 annually in social security, 57% of survey respondents have not considered the budget they will need for aged care services and support. Take time to learn how much various aspects of care will cost, factoring in standard living expenses.

For additional survey results and information about home healthcare, visit [www.crosscountry-healthcare.com/aging-in-place](http://www.crosscountry-healthcare.com/aging-in-place).

"At a time when the burden on hospitals and health systems has at times compromised their ability to deliver quality care, living at home with support can provide optimized care and independence to seniors," says Jung.



Life without local news is like hearing crickets

**STOP LISTENING TO CRICKETS**

**The Paper**  
OF MONTGOMERY COUNTY

**SUBSCRIBE TODAY!**

**361-0100**

*Want more local news coverage and entertainment?*

Visit us online at

[www.thepaper24-7.com](http://www.thepaper24-7.com)

for coverage of County Council meetings, school board meetings, more information on these stories as well as articles from your favorite columnists, such as Karen Zach, John Roberts, Butch Dale, John Marlowe, Kenny Thompson, Casey Williams, Carrie Classon, Dick Wolfsie and Tim Timmons!

Check back daily for updates!