

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

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➤ TODAY'S VERSE

Psalm 23:1-6 The LORD is my shepherd; I shall not want. He maketh me to lie down in green pastures: he leadeth me beside the still waters. He restoreth my soul: he leadeth me in the paths of righteousness for his name's sake. Yea, though I walk through the valley of the shadow of death, I will fear no evil: for thou art with me; thy rod and thy staff they comfort me. Thou preparest a table before me in the presence of mine enemies: thou anointest my head with oil; my cup runneth over. Surely goodness and mercy shall follow me all the days of my life: and I will dwell in the house of the LORD for ever.

➤ FACES OF MONTGOMERY

People who call our community their own.



Michelle Ogden is an assistant at the library assistant and offered one of The Paper's roving photographers a bright smile recently. She was busy helping guests find specific books.

➤ THREE THINGS You Should Know:

1 The Indiana Department of Transportation announces a shift in traffic at the State Road 267/I-65 interchange on or after Saturday night, Aug. 6 and into Sunday morning, Aug. 7. This will allow crews to begin Phase Three of the ongoing interchange modification project, near Whites-town, weather permitting. Traffic will now shift to the north bridge path. The westbound S.R. 267 ramp to I-65 will be closed to traffic. The official ramp detour follows I-65 northbound to S.R. 39 to I-65 southbound. The ramp should reopen after six/seven-weeks. The eastbound S.R. 267 on-ramp to I-65 will remain open during this phase. During Phase Three, crews will construct roadway approaches to the existing S.R. 267 bridge and construct an overlay on the existing bridge. Crews will also place surface asphalt, pavement markings, and necessary signage to complete the roadway.

2 Quite a bit of excitement at this year's Alabama Deep Sea Fishing Rodeo, says the Association of Mature American Citizens [AMAC]. April Jones and her family of Saraland, AL were startled when a five foot, 400 pound eagle ray suddenly jumped out of the waters of the Gulf of Mexico and landed in their boat, glancing off of April's shoulder. According to her husband, Jeremy, "She starts screaming, I hear stuff breaking and flopping, my grandpa falls into me, I look back, this ray is laying in the back of the boat." Once things settled down they headed for the Dauphin Island Sea Lab to get help returning the creature back into the water. Their son, eight-year-old Gunner, described the incident as "kind of cool."

3 Patoka Lake will host a celebration for Smokey Bear's birthday on Aug. 6 from 10 a.m. - noon at the Patoka Lake Nature Center. The Orange County Southeast Township Volunteer Fire Department will give a presentation on fire safety, including a demonstration of the Jaws of Life, at 11 a.m. There will also be opportunities to take pictures with Smokey, play games, and make a special craft to take home. The entrance fee of \$7 per vehicle for Indiana residents and \$9 for out-of-state vehicles is required for the Newton Stewart State Recreation Area, located north of Wickliffe on State Road 164.

Boomer Bits

Ask Rusty – How Do We Apply for My Wife's Spousal Benefit?

Dear Rusty: I am 70 years old and just started receiving my Social Security benefits about 4 months ago and I get close to \$3700 per month. My wife is 65 years old and worked sporadically over the years so is entitled to her own benefits. If we applied under her account, she would get around \$300 a month. If she applies under the spousal benefits, she should get a lot more, but we are not exactly sure how to apply for spousal benefits under her existing account. Can you help guide us? **Signed: Uncertain How to Proceed**

Dear Uncertain: Your wife



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.

can apply for both her own SS retirement benefit (from her own lifetime work record) and her spousal benefit from you, at the same time. In fact, when she applies for her own Social Security benefit, since you are now collecting your benefits she will be automatically deemed to be filing also for her spousal

benefit from you.

Your wife's Social Security payment will actually consist of two elements – her own earned benefit and a "spousal boost" to bring her to her spousal entitlement. So, when she applies for her own SS benefit, she will

➔ See RUSTY Page A6

Braun Introduces Bill Aimed At Maximizing Retirement Funds

Earlier this week, Indiana Sen. Mike Braun, along with seven colleagues, introduced legislation to build a stronger retirement system for Americans by clarifying the fiduciary duty of plan administrators to select and maintain investments based solely on financial factors. Recently, the Biden Administration Department of Labor proposed a rule that would essentially coerce workers and businesses into supporting corporations deemed "woke" through ESG (environmental, social and governance) funds.

A number of studies have shown that ESG investing policies have worse rates of return. In comparison to other investment plans, ESG investors generally end up paying higher costs for worse performances.

"At a time when energy costs are soaring and Hoosiers are grappling with record high inflation, Democrats are politicizing American retirement funds and targeting companies that invest in energy sources that could help alleviate these soaring costs. The Biden Administration should not be sacrificing the retirement savings of thousands of individuals to promote liberal policy objectives."—Sen. Mike Braun

"When retirement savers use financial advisors with a fiduciary responsibility to invest their money, they should be confident that their economic best interests are their asset manager's top priority. Unfortunately, investment managers are increasingly being

➔ See RETIREMENT Page A6

BBB Scam Alert: Not Every Social Media Ad is Legit

If you are on social media, you've seen the uptick in ads for amazing deals. Retailers know this generates a lot of insights and are flooding social media with their offerings. However, consumers need to be aware that not every retailer advertising on social media is legitimate.

Complaints, negative customer reviews and BBB Scam Tracker reports across the country find issues with placed orders from social media ads. Consumers allege everything from non-delivery of orders to poor material quality, wrong sizes, or no labels.

A consumer in Wolcott, Indiana reported to BBB Scam Tracker that stated they placed an order with a cosmetic compa-

➔ See BBB Page A6

The 'Hard-To-Grasp Truth Behind Abortion' Revealed

By John Grimaldi
Rebecca Weber, CEO of the Association of Mature American Citizens [AMAC], opened a timely new episode of her Better for America podcast by pointing out that the most important issue of our time is not about abortion, it is about life. Her guest, filmmaker Tracy Robinson, recently released her latest production, "The Matter

of Life," which focuses on "life, conscience and, the sometimes hard-to-grasp truth behind abortion."

Robinson says that she began working on the film some six years ago-- well before the 50 year old Roe v. Wade decision was upended by a new Supreme Court. The film was released almost a month before that happened.

"Even as an evangelical Christian, I didn't really care that much about the abortion issue. I didn't think it was a big deal in the grand scheme of things." As a producer, she was commissioned to make pregnancy resource center videos. "The information I heard, the logic, the clarity, the

➔ See TRUTH Page A6

➤ HONEST HOOSIER

Hoops anyone? It'd be an appropriate day because the man who led CHS to two state championships was born on this day in 1885. David Glascock, who is in the Indiana Basketball Hall of Fame, the ISU Hall of Fame, Wabash College Hall of Fame and of course the Montgomery County Basketball Hall of Fame, had a record of 29-3 at CHS and later coached Indiana State University.



➤ TODAY'S HEALTH TIP

Kids work harder in school when their parents are involved in their education. 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.



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

➤ INSIDE TODAY'S EDITION

Obituaries.....A2
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➤ THE MONTGOMERY MINUTE

Want To Go?

The Salvation Army of Montgomery County is seeking dedicated volunteers to become Advisory Council members. Council members work together to conduct the annual Red Kettle Campaign, as well as plan other activities throughout the year. There will be an informational meeting on Monday at 7 p.m. This meeting will take place at New Hope Christian Church, 2746 US 231 in Crawfordsville. People interested in learning more about becoming bell ringers are encouraged to attend.

➤ TODAY'S QUOTE

"The world breaks everyone, and afterward, some are strong at the broken places."
Ernest Hemingway

➤ TODAY'S JOKE

What's brown, hairy and wears sunglasses?
A coconut on summer vacation!



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OF MONTGOMERY COUNTY



Sunrise/Sunset
RISE: 6:44 a.m.
SET: 9:03 p.m.



High/Low Temperatures
High: 81 °F
Low: 71 °F



Today is...

- Islamic New Year
- Father-In-Law Day
- Paperback Book Day



What Happened On This Day

- 1729 The city of Baltimore was founded in Maryland
- 1932 Summer Olympics open in Los Angeles



Births On This Day

- 1863 Henry Ford American businessman, founded the Ford Motor Company
- 1947 Arnold Schwarzenegger Austrian/American body-builder, actor, politician, 38th Governor of Calif.

Deaths On This Day

- 1718 William Penn English businessman, founder of Pennsylvania
- 1898 Otto von Bismarck German politician, 1st Chancellor of the German Empire



OBITUARIES

William Franklin "Frank" Stone

Sept. 17, 1959 - July 27, 2022

William Franklin "Frank" Stone of Waynetown passed away Wednesday at Franciscan Health Lafayette East. He was 62.

Born Sept. 17, 1959 at Clinton, Ind. he was the son of William Francis and Martha Viola (Coonse) Stone.

He worked for Sodexo Campus Services at Wabash College for 27 years. He had a passion for cars, whether it was working on them or going to car shows. He was a kind-hearted soul, loved by many, and had a contagious laugh.

Survivors include his daughter, Danielle (J.R. Saulmon III) Stone of Crawfordsville; brother, William Charles (Marsha) Stone; grandchildren, Viola and Temperance Saulmon; nephews and nieces, Krista (Frank) Glauner, Chad Stone and Michelle Stephenson; great-nieces, Nikki, Kathryn and Rebecca; as well as many others who called him uncle.

Visitation is scheduled from 3 - 4 p.m. Sunday, July 31 at Burkhardt Funeral Home. Services will follow at 4 p.m.



Alan Dean Chadwick

Sept. 14, 1950 - July 22, 2022

Alan Dean Chadwick, 71, Crawfordsville, passed away July 22, 2022 at Franciscan St. Elizabeth Hospital in Lafayette.

He was born on Sept. 14, 1950 to Delmas and Rebecca (Myers) Chadwick.

He married Marilyn Lombardo and she survives. He was a technician for heavy machinery and was a farmer. He enjoyed stained glass, woodworking, and working on things, specifically working with his hands.

Survivors include his children; Peggy Beringer (Steve), Dale Chadwick (Lisa), Ronald Merkley and Anthony Merkley (Cherity); sister, Karen Simpson (Gary); brothers, Dale Chadwick (Lisa) and Jerry Chadwick; four grandchildren; and several great-grandchildren.

He is preceded in death by his parents; and uncle, Eugene Chadwick.

Funeral services are scheduled for 2 p.m. Tuesday Aug. 2 at Hunt & Son Funeral Home with visitation beginning at noon. Burial will follow at Mace Cemetery.

Online condolences and memories may be shared at www.huntandson.com

Arts Commission Invests Nearly \$3M Statewide To Promote Art, Creativity

Yesterday, the Indiana Arts Commission (IAC) announced it has awarded \$2,904,102 to 413 nonprofits to fund arts projects and organizations around the state through the Arts Organization Support and Arts Project Support grant programs.

During its June 10 Quarterly Business Meeting, the Commission approved the funding recommendations for the two grant programs. Applications were reviewed by 85 Hoosiers from around the state with expertise in arts, community development, and finance.

"The projects and organizations that are receiving funding are improving the economic and educational climates of the state of Indiana," said Alberta Barker, Chair of the Indiana Arts Commission. "The Commission is delighted to support this investment in Hoosier communities. It is a privilege to uplift the impressive creative work being done around the state."

Following are examples of arts organizations receiving Arts Organization Support awards:

- In Lake County, Beachfront Dance School will be receiving Arts Organization Support Funding. Beachfront Dance School is a not for profit organization committed to providing young people of diverse backgrounds



INDIANA ARTS COMMISSION
 MAKING THE ARTS HAPPEN

with an opportunity to receive high-quality training in classical ballet. The school's extensive programs strive to instill discipline and self-esteem to encourage creativity, enabling students to develop to their fullest potential.

- In Dubois County, City of Jasper- Arts Department will receive support through the Arts Organization Support Program. More and more people are discovering all that Jasper has to offer through the work of Jasper Community Arts, its community partners, and the Thyen-Clark Cultural Center. The mission of Jasper Community Arts is to stimulate and encourage an appreciation of and participation in the arts. It is committed to its role as a catalyst for cultural and economic development in Jasper and Dubois County through promotion of, participa-

tion in, and enjoyment of the arts.

The commission also voted to distribute funds from the Arts Trust, which is supported by the sale of the Celebrate the Arts license plates. One Arts Project Support grant recipient from every county with a funded application has been designated as an Arts Trust Project. Their funding will be supported through the Arts Trust License Plate funding. These beneficiaries were selected based on exemplary commitment to community, education, economy, and health.

Following are examples of Arts Project Support recipients selected as Arts Trust License Plate beneficiaries.

- Resounding Joy will provide Shine & Sing music therapy and Shine & Sing: Ukulele for Caregivers classes through a partnership with GiGi's Playhouse Indianapolis.

These resources will offer accessible music programming to children with Down syndrome and teach parents and caregivers how to enhance their child's development and reduce their own stress at home with music-making.

- The Japanese American Association of Indiana will present an array of Japanese cultural activities including music, art, and food at the Fort Wayne Cherry Blossom Festival. The 2023 festival will include an array of artists and performances including Japanese folk dancing, martial art demonstrations, a tea ceremony led by the local Japanese community, a storytelling/magic presentation, and others.

"Arts and creativity strengthen the fabric of Indiana's communities. They promote connection and cohesion, foster the entrepreneurial spirit communities need to thrive, and create the kinds of communities where people want to live," said Miah Michaelsen, Executive Director of the Indiana Arts Commission. "In each of Indiana's 92 counties, public funding for arts and creativity continually proves to be a high-return investment that improves the quality of life of every Hoosier and drives economic development within our state."

Indiana Region Of The Red Cross Deploys Volunteers To Kentucky To Assist With Recovery After Flooding

The Indiana Region of the American Red Cross is deploying eight volunteers to eastern Kentucky to assist with recovery efforts after significant flooding earlier this week. More volunteers may deploy from the region in the coming days as Red Cross teams continue to identify needs across eastern Kentucky.

The volunteers will assist with mental health services, feeding assistance, shelter support and more.

How to help:

- Visit redcross.org,



American Red Cross

call 800 RED-CROSS or text the word RED-CROSS to 90999 to make a \$10 donation. Donations enable the Red Cross to prepare for, respond to and help people recover from these disasters. This includes providing food, shelter,

relief supplies, emotional support and other assistance.

- Eligible blood donors in parts of the country unaffected by the flooding are encouraged to give blood to help ensure a sufficient blood supply. Through our national in-

ventory system, the Red Cross can move blood around the country to wherever and whenever it is needed most.

- Red Cross continues to search for disaster action team (DAT) volunteers. As a DAT volunteer, you'll provide emotional support, financial assistance, and information to help families begin the process of recovery. Volunteers will be trained to respond to these emergencies. Those interested in volunteering can sign up at redcross.org/dat.

Obituary deadline
 The Paper publishes obituaries daily at www.thepaper24-7.com.
 All obituaries must come from a funeral home. A photo may be included and should be sent as a high-resolution JPEG.
 Daily obituary deadline is 3 p.m. for the following day's print publication.
 To read more obituaries, visit www.thepaper24-7.com.

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THE PAPER

PUBLIC NOTICES

NOTICE TO TAXPAYERS MONTGOMERY COUNTY COUNCIL MEETING
 Notice is hereby given the Taxpayers of Montgomery County, Indiana, that the proper legal officers of Montgomery County will consider the following additional appropriations in excess of the 2022 Budget Order from the DLGF at the regular Council meeting on August 9, 2022 at 9:00 a.m. at the Community Meeting Room, 1580 Constitution Row, Crawfordsville, Indiana, and also virtually at:
<https://meet.goto.com/285042037>
 Or dial in using your phone. United States (Toll Free): 1 866 899 4679
 Access Code: 285-042-037

Fund	Fund Description	Dept #	Department Description	Account	Account Description	Additional Amount Requested
1138	CCD	0068	Commissioners	30192	Reclamation Landfill	\$42,556.53
1138 Total						\$42,556.53
1176	Highway	0529	Highway	21000	Fuel/Oil (Reimbursement)	\$29,761.18
1176 Total						\$29,761.18
2500	County User Fees	0235	Probation	21919	Incentives	\$146.32
2500 Total						\$146.32
Grand Total						\$72,464.03

Taxpayers represented virtually at such meeting shall have a right to be heard. The additional appropriations as finally made will be referred to the Department of Local Government Finance (DLGF). The DLGF will make a written determination as to the sufficiency of funds to support the appropriations made within fifteen (15) days of receipt of a Certified Copy of the action taken.
 This will be considered a work session for the Board of Commissioners in conjunction with the scheduled Council meeting.
 Dated this 07/28/2022
 Jennifer Andel
 Auditor, Montgomery County

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37 Indiana Hospitals Recognized For Efforts To Improve Outcomes For Americans With Heart Disease And Stroke

Thirty-seven hospitals in Indiana are among the 2,600 nationwide that participate in the American Heart Association's Get With The Guidelines® initiative to improve outcomes for Americans who experience heart disease or stroke.

Heart disease and stroke are the No. 1 and No. 5 causes of death in the United States, respectively. These health crises require swift and proven treatment to ensure the best outcomes for patients. The American Heart Association, devoted to a world of healthier lives for all, sets the standards for high-quality, science-based care and access that all patients deserve.

"Every 40 seconds, someone in America has a stroke or heart attack," said Dr. William Gill, a cardiologist on the American Heart Association's Indianapolis Board of Directors. "Access to high-quality care is something that everyone should have, and the Get With The Guidelines program helps ensure all patients can access high-quality care amid adversity."

Each year, the American Heart Association recognizes hospitals across the country for consistently following up-to-date, research-based guidelines to ensure all patients have access to lifesaving care. In Indiana, 37 hospitals were recognized with 96 awards this year:

- Ascension St. Vincent (Indianapolis) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Honor Roll Plus
- Stroke Award: Target Stroke Advanced Therapy Honor Roll
- Columbus Regional Hospital (Columbus) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Bronze
- Stroke Award: Silver Plus
- Stroke Award: Target Stroke Honor Roll
- Community Health Network (Indianapolis) Mission Lifeline Award: Gold Receiving Plus
- Community Hospital (Munster) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Honor Roll

- Stroke Award: Target Stroke Advanced Therapy Honor Roll
- Community Hospital (Anderson) Stroke Award: Silver Plus
- Stroke Award: Target Stroke Elite Honor Roll
- Community Hospital South (Indianapolis) Stroke Award: Silver Plus
- Mission Lifeline Award: Gold Receiving Plus
- Community Howard Regional Health (Kokomo) Mission Lifeline Award: Bronze Receiving
- Deaconess Hospital (Evansville) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Silver Plus
- Stroke Award: Target Stroke Elite Honor Roll
- Elkhart General Hospital (Elkhart) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Eskenazi Health (Indianapolis) Heart Failure Award: Participating
- Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Floyd Memorial Hospital (New Albany) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Plus Honor Roll
- Franciscan Health (Indianapolis) Heart Failure Award: Target Type 2 Diabetes Honor Roll
- Heart Failure Award: Gold Plus
- Heart Failure Award: Target Heart Failure Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Honor Roll
- Franciscan Health (Crown Point) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Honor Roll
- Franciscan Health (Michigan City) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Franciscan Health (Mooreville) Stroke Award: Participating
- Stroke Award: Silver

- Plus
- Stroke Award: Target Stroke Honor Roll
- Good Samaritan Hospital (Vincennes) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Greene County General Hospital (Linton) Resuscitation Award: Participating
- Indiana University Health (Bloomington) Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Honor Roll
- Indiana University Health North Hospital (Carmel) Resuscitation Award: Silver
- Indiana University Health Saxony (Fishers) Resuscitation Award: Participating
- Indiana University Health Methodist Hospital (Indianapolis) Afib Award: Gold
- Resuscitation Award: Gold (Neonatal/Infant and Pediatric)
- Stroke Award: Gold Plus
- Indiana University Health Arnett (Lafayette) Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Plus Honor Roll
- Indiana University Health Ball Memorial Hospital (Muncie) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Honor Roll
- Indiana University Health West Hospital (Avon) Stroke Award: Gold Plus
- Lutheran Hospital (Fort Wayne) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Honor Roll
- Memorial Hospital and Health Care (Jasper) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Honor Roll
- Memorial Hospital of South Bend (South Bend) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Honor Roll
- Methodist Hospitals (Gary) Stroke Award: Target Type 2 Diabetes Honor Roll

- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Honor Roll
- Parkview Health (Fort Wayne) Afib Award: Silver
- Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Plus Honor Roll
- Reid Hospital and Health Care (Richmond) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Honor Roll
- St. Catherine Hospital (East Chicago) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- St. Elizabeth Regional Health System (Lafayette) Heart Failure Award: Gold Plus
- Heart Failure Award: Target Heart Failure Honor Roll
- St. Joseph Hospital and Health Center (Kokomo) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Silver Plus
- St. Mary Medical Center (Hobart) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Honor Roll
- St. Mary's Medical Center (Evansville) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- The Heart Hospital at Deaconess Gateway (Newburgh) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Honor Roll
- Stroke Award: Target Stroke Advanced Therapy Honor Roll
- Union Hospital (Terre Haute) Stroke Award: Target Type 2 Diabetes Honor Roll
- Stroke Award: Gold Plus
- Stroke Award: Target Stroke Elite Plus Honor Roll
- Learn more at heart.org/getwiththeguidelines.
- Additional Resources: <https://www.usnews-brandfuse.com/AmericanHeartAssociation>

National Right To Life Stands With Indiana Right To Life In Opposing Indiana's SB 1

The following is a statement from National Right to Life:

National Right to Life stands with its Indiana affiliate, Indiana Right to Life, in opposing SB 1. Indiana's SB 1 is a phony bill that would do the opposite of what its proponents claim that it would do. SB 1 would fail to protect lives and endanger vulnerable women and their unborn children.

SB 1 was drafted without consultation from any state, local or national pro-life group or expert. Instead, SB 1 was drafted with the advice from organizations and experts who have made abortion on demand part of their mission.

SB 1 contains vague language and ill-defined terms which would actually protect abortion instead of protecting unborn children. SB 1 also

would undermine existing protections for unborn children with disabilities. The pro-life movement calls upon pro-life legislators in the Indiana legislature to reject this travesty of a bill.

For additional information, contact Indiana Right to Life at media@protectinglife.com.

Founded in 1968, the National Right to Life Committee (NRLC), the federation of affiliates in each of the 50 states and the District of Columbia and more than 3,000 local chapters, is the nation's oldest and largest grassroots pro-life organization. Recognized as the flagship of the pro-life movement, National Right to Life works through legislation and education to protect innocent human life from abortion, infanticide, assisted suicide and euthanasia.

Versiti And Papa Murphy's Partner To Serve Up A Slice Of Thanks For Blood Donors

Versiti Blood Center of Indiana is excited to announce a premier partnership with Papa Murphy's Take 'n' Bake Pizza to thank donors for lifesaving blood donations.

Through Aug. 14, all attempting donors will receive a coupon code for \$10 off their online order of \$20 or more while supplies last (the offer is available at select mobile blood drives and donor centers.)

Blood donation helps patients of all ages who are victims of traumatic accidents, needing organ transplants, or fighting through diseases like cancer.

Blood drives at schools during the school year make up 20 percent of the blood collected by Versiti. During the summer months, many blood centers like Versiti

experience a significant dip in blood donation as families take vacations and schools are closed.

As summer break winds down, Versiti encourages Hoosiers to consider donating blood, an action that can save up to three lives.

To schedule an appointment to donate blood, call 1-317-916-5150 or visit versiti.org.

Anyone 17 or older who is in good health and meets eligibility requirements is encouraged to donate blood. Parental consent is required for 16-year-olds to donate. Appointments are preferred to ensure a quick and convenient donation, but walk-in donors are also welcome. The entire process takes about an hour. Donors should bring a photo ID that includes their birth date.

Better Oral Health May Help Protect Your Heart

(Family Features) Many people are aware healthy habits like regular exercise and eating nutritious foods promote better heart health. However, it's lesser known that your oral health and heart health risk may be connected.

In fact, a study from "Inside Dentistry" suggests as many as 50% of heart attacks may be triggered by an oral infection.

While research continues to fully understand the relationship between oral hygiene and cardiovascular health, studies have revealed correlations between the two. For example, according to a study published in the "European Journal of Preventive Cardiology," patients with improved oral hygiene had a lower risk for atrial fibrillation and heart failure compared with those with poor oral hygiene.

What's more, according to the Centers for Disease Control and Prevention, by age 34, approximate-

ly 50% of people have experienced periodontal disease, which suggests a high percentage of the population could benefit from improved oral hygiene and preventative care.

"Given the prevalence of poor oral hygiene in the U.S., understanding the crucial link between oral health and heart health is a game-changer in developing treatment plans," said Dr. Eric Goulder, founder of the Heart Attack and Stroke Prevention Center of Central Ohio.

To help protect your oral and heart health, consider these tips from ProBiora Health, a leader in oral-care probiotics:

Think of your care providers as a team. This means sharing your health conditions with your dentist and your dental concerns with your doctor. While each specializes in different aspects of your health care, when everyone involved is aware of potential problems, they

can help you create a proactive care plan.

Practice good oral health habits. If you don't already have regular oral hygiene habits, it's never too late to start. Brush at least twice a day and after every meal, if possible. Flossing daily can also help remove plaque and trapped particles between teeth.

Protect your mouth with probiotic bacteria daily. In addition to brushing and flossing, add beneficial bacteria (probiotics) by taking an oral care probiotic to balance the natural bacteria load in your mouth. Used daily, an oral care probiotic lozenge can effectively replenish the good bacteria naturally found in the mouth, crowding out harmful bacteria that can cause plaque, gum disease, cavities and inflammation. For example, when ProBiora Health probiotics dissolve in the mouth, saliva hydrates the probiotics, which migrate to mouth tissue, gums, gum pockets

and tooth surfaces where they work to reduce bad bacteria.

Schedule regular preventive care. Visiting your dentist regularly can help manage potential problems before they become major concerns. Most dentists suggest scheduling check-up and cleaning appointments every six months. When using oral care probiotics, your checkup may go better than expected.

Don't wait to take action. If you notice any concerning symptoms that could be an indication of an oral health problem, schedule an appointment immediately rather than waiting for your next checkup. Possible concerns could include signs of infection such as red, swollen or sore gums; bleeding when you brush, floss or eat; an unexplained bad taste in your mouth; or problems with bad breath.

Learn more about protecting your oral health at probiorahealth.com.

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find it here!

the paper

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FAITH

INCLUDE YOUR INFORMATION The Paper of Montgomery County is asking churches to send us church news by noon on Thursday. Information can be e-mailed to: churchnews@thepaper24-7.com

The following is a listing of church services and various programs that organizations around Montgomery County have sent The Paper. If you would like to have your church information included in this free listing, simply e-mail it to churchnews@thepaper24-7.com by Monday for the Wednesday Print Edition.

There may be closures due to health concerns with the COVID-19 pandemic.

FREEDOM BAPTIST CHURCH

If you're looking for something special to do this Christmas, Freedom Baptist Church near Waveland has you covered! On Sunday morning Dec 12 at 9:30, we will be featuring acclaimed jazz pianist Luke Gillespie in a free concert of Christmas music. Gillespie is Professor of Jazz Studies at Indiana University Jacobs School of Music and has performed with David Baker, Buselli-Wallarab Jazz Orchestra, Sylvia McNair, Ann-Margret, Arturo Sandoval, and many others. Stick around for coffee and donuts following the program. Freedom Baptist Church is on SR 234 west, just minutes west of the intersection at SR 234 and SR 47. You won't want to miss this!

NEW MARKET CHRISTIAN CHURCH

Church News for Saturday, July 30, 2022 from 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 "Overcoming Depression" His text is from Matthew 11:28.
SUNDAY SCHOOL begins at 9 a.m. COFFEE & DONUT FELLOWSHIP is at 8:30 a.m. 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

Pastor Todd will continue his series of messages on The Anchor. Services begin at 9 a.m. with Holy Grounds and Sunday School classes. Worship service continues at 10 a.m. Everyone is invited to attend. Dress casual. We are located at 106 S. First St. in New Market.

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

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 8:15 a.m. & Contemporary service at 10:30 a.m.
All Sunday School classes at 9:30 a.m., Children's classes for birth to 5th grade at 10:30 a.m. All services will be streamed live on our live. whcc.us platform, Facebook, YouTube, and Twitter.
Short Stories: Life Changing Lessons
Part #4 "The Lesson of What You Value Most" - Luke 18:18-30

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

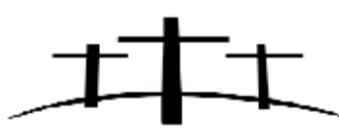
Services:
Thursday night at 6:30
Sunday mornings at 10:30

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

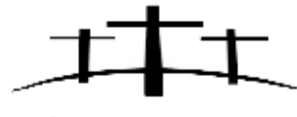
"Making disciples of Jesus Christ for the transformation of the world."



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

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fccville.org / 211fccville@gmail.com



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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

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How To Choose Quality Vitamins And Supplements

(Family Features) More than half of Americans take an over-the-counter vitamin or dietary supplement, but many may not realize that the quality of these products can vary greatly. Because supplements are not regulated by the Food and Drug Administration like other medicines, not all are quality products. When choosing a vitamin or other supplement, checking for independent verification can help ensure quality.

A recent study in the "Journal of Clinical Sleep Medicine" found that the amount of actual melatonin in 71% of supplements is off by a 10% margin, meaning that labels of many melatonin substances do not accurately reflect how much melatonin is in the pill. The study also found the amount of melatonin within pills in a single jar can vary by 465%. This incident illustrates the value of verification, which confirms what is on the label is what is in the bottle.

Measures of Quality

The following are some of the characteristics to consider when evaluating the quality of a dietary supplement:

- **Positive Identification:** There are products on the market that do not contain the ingredients indicated on the label. Tests by an independent third party can confirm that what is on the label is in the bottle.

- **Potency:** It is crucial that ingredients are present in the right amount. Too little may have no effect on your health, while too much may be harmful.

- **Purity:** Unwanted ingredients can have a negative effect on health. Examples may include heavy metals, mold or mildew, and chemicals from pesticides.

- **Performance:** A pill or tablet must properly dissolve, or else ingredients cannot be absorbed by the body. In that case, it is more likely to pass through your system without any effect on your health.

Another example is saw palmetto extract, a

supplement commonly used to support prostate health and help to reduce frequent urination. Studies indicate that not all saw palmetto products are the same. Differences in purity, potency and quality among the various available saw palmetto products are thought to affect the usefulness of these supplements.

"As with any supplement, a consumer should look for the most reliable option," said Ed Wyszumiala, head of the Dietary Supplement Verification Program at U.S. Pharmacopeia (USP). "Only consistent and quality saw palmetto extracts have been shown to be effective based on clinical research. Therefore, consumers seeking a quality dietary supplement can feel confident choosing products with third-party verification, such as Flomentum, the only saw palmetto extract supplement that has been independently verified by USP."

How to Make Supplements Part of a Healthy Daily Routine

Following a few simple guidelines can make it easy to include supplements as part of your daily routine.

1. Talk with your doctor or pharmacist before taking any supplements, as they may interact with your prescription medications.

2. Do your homework on the manufacturer to make sure it is a reputable company that adheres to good manufacturing practices and does not appear to be the subject of frequent consumer complaints.

3. Avoid companies making questionable claims about curing diseases and do your research on the science behind the products.

4. Carefully follow the directions on the labels, so you take the supplement exactly as intended.

Tests by an independent third party can confirm that what is on the label is in the bottle. Learn more about quality supplements and check whether your products are USP Verified at [Quality-Supplements.org/Verified-Products](https://www.usp.org/Verified-Products).

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 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.

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 Colaizzo, 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."

BBB From Page A1

ny after being informed on Instagram that could be on their PR list if they made some purchases with a discount code. According to the report, the company did not deliver and refused to give them a refund.

When it comes to online shopping, BBB offers these tips:

- Do your homework. Check out retailers at bbb.org before you shop. Do an online search of the business with the word "scam" or "complaints" to see what others are saying.

- Think before you click. Be especially cautious about email solicitations and online ads on social media sites. Many sketchy retailers advertise great deals or

trendy clothing that don't measure up to the promotional hype.

- Know the advertiser. Some of the best deals are only available online but be careful. It's easy for a fake site to mimic a famous retailer's website, so make sure you are shopping with a legitimate site. A red flag is if the site is missing contact information.

- Check a site's security settings. If the site is secure, its URL (web address) should start with "https" and include a lock icon on the purchase or shopping cart page.

- Shop with a credit card. In case of a fraudulent transaction, a credit card provides additional protections; it's easier to dispute charges that you

didn't approve. Debit cards, prepaid cards or gift cards don't have the same protections as a credit card.

- Keep documentation of your order. Save a copy of the confirmation page or email confirmation until you receive the item and are satisfied. Be sure to know and understand the return policy and keep this documented with your purchase records.

- Keep Your Device Protected. Install a firewall, anti-virus, and anti-spyware software. Check for and install the latest updates and run virus scans regularly on your computer, tablet, and smart phone.

For more information: If you suspect you have

fallen victim to this scam, report it to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). Your report can help alert others to similar scams. Sign up for BBB Scam Alerts.

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](https://www.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.

TRUTH From Page A1

science of embryology, learning about that, being able to look at fetal imagery and abortion after-math imagery and really be challenged with reality with what abortion truly is and truly does. And that's when I like to say that I was downloaded with this vision that this should be a documentary film because I knew there were so many millennials and younger in my shoes who had never heard this information before, who were never offered the basic pro-life persuasion or the basic pro-life case. And if they're like me, they went through public school, they grew up in church, but their parents never really broached the topic, or their pastors never broached the topic."

That's what "The Matter of Life" is all about. "People need to be just invited to think deeper about this issue," she said. Roe v Wade is "a huge step. And I was just very thrilled and excited to be alive at a time when that was reversed ... But the work is not done. The fact that all these blue states are becoming sanctuaries, so to speak, for abortions [and that] women are being flown for free to states like California, where I live, flown out, put up in hotels and given free abortions." And so, she says, "we shouldn't just be content that now it's in the hands of the states to choose and decide there is no right to kill an innocent human being. The work isn't done. The

battle is still going on."

Robinson pointed out that that Planned Parenthood and abortion lobbyists like the NARAL Pro-Choice America organization continue to promote abortion and seek to convince us that abortion is just a method of birth control. She points out that the proof is in the growing numbers of women who have multiple abortions. "Young people are being taught that this is a normal option for them. Abortion is a huge moneymaking industry. There is a lot of money to be made. And so, no wonder it is so protected that Planned Parenthood and the abortion industry [continue] to fight for abortion. And now they're doing it through

abortion pills and they're sending women home with these pills to have, essentially, miscarriages on their own. And it's very dangerous. So, there is money in all sorts of ways for abortion. And that's really what it boils down to, is a love of money."

Annie Tang Humphrey, Chief Operating Officer of the pro-life Save the Storks that empowers women to choose life saw Robinson's "The Matter of Life" film and admitted that it "pushed me to deal with the pain from my abortion experience 25 years ago. I gathered the courage to speak publicly about it. By bringing awareness to others, I experienced true healing and I empowered other women.

RUSTY From Page A1

also get a spousal boost to make her payment equal to what she is entitled to as your spouse. She can apply by calling Social Security at your local office or calling the national service center at 1.800.772.1213 to request an appointment. She also has the option to apply for her benefits online at www.ssa.gov which is, by far, the most efficient way. To apply online, your wife will need to first create her personal "my Social Security" online account, which is easy to do at www.ssa.gov/myaccount. When your wife fills out the application for her benefits, she will be able to identify you as her spouse, and she should use the "Remarks" section of the application to emphasize that she wishes

to receive her spousal benefits as well.

Just for your awareness, your wife's spousal benefit will be based on your full retirement age (FRA) benefit amount, not your age 70 amount, and if she claims at age 65 her benefits will be reduced because she hasn't yet reached her own full retirement age (which is 66 years and 4 months if she was born in 1956). Your wife's personal benefit will be reduced by .556% for each month earlier than her FRA that she claims, and her spousal boost will be reduced by .694% for each month earlier than her FRA she claims. So, if your wife claims her benefit before her full retirement age, her payment will be less than 50% of your FRA benefit amount.

RETIREMENT From Page A1

also get a spousal boost to make her payment equal to what she is entitled to as your spouse. She can apply by calling Social Security at your local office or calling the national service center at 1.800.772.1213 to request an appointment. She also has the option to apply for her benefits online at www.ssa.gov which is, by far, the most efficient way. To apply online, your wife will need to first create her personal "my Social Security" online account, which is easy to do at www.ssa.gov/myaccount. When your wife fills out the application for her benefits, she will be able to identify you as her spouse, and she should use the "Remarks" section of the application to emphasize that she wishes to receive

her spousal benefits as well.

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Medicare has changed.

Find out how it can affect you.

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- Learn about **Medicare benefits** many retirees may not be aware of

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or visit [MedSupBenefit.com/hoosier](https://www.MedSupBenefit.com/hoosier)

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. I understand I have no obligation. This is a solicitation of insurance. A licensed agent/producer may contact you. (MD, VA: These policies are available to people under age 65 eligible for Medicare due to a disability). (VA: For a complete description of policy exclusions, limitations, and costs or other coverage details, please contact your insurance agent or the company). Policy form number L030, L035, L036, L037, L038, F001, F002 (OK: L030OK, L035OK, L036OK, L037OK, L038OK); TN: L030TN, L035TN, L036TN, L037TN; L038TN; F001TN, F002TN; L030VA, L035VA, L036VA, L037VA, L038VA).

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