

➔ TODAY'S VERSE
Isaiah 40:31 *But they that wait upon the LORD shall renew their strength; they shall mount up with wings as eagles; they shall run, and not be weary; and they shall walk, and not faint.*

➔ FACES OF MONTGOMERY
People who call our community their own.



Valerie Wharf and Chris Stockdale were all smiles when one of our roving photographers happened upon them. Thanks for the smiles, guys!

➔ THREE THINGS You Should Know:

1 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 today 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. Money raised by the Salvation Army of Montgomery County is used to assist those living in the county. Assistance is limited to \$200 per person and includes help with utilities, food, medications, transportation, rent and other such needs.

2 Being a flight attendant doesn't get any more glamorous than the job Bette Nash has. After all she's been at it -- non-stop, as they say -- since 1957, says the Association of Mature American Citizens [AMAC]. The 86-year-old stewardess started her career flying for Eastern Airlines and now works for American Airlines and the Guinness Book of World Record recently declared her to be the world's oldest airline steward still on the job. Back in the day, 65 years ago when she got started, "You had to be a certain height, you had to be a certain weight," she said. "It used to be horrible. You put on a few pounds and you had to keep weighing yourself, and then if you stayed that way, they would take you off the payroll."

3 Looking for an early start to those wonderful fall festivals? Then consider heading over to Hillsboro's Homecoming on Aug. 13 at Betty Bailey Park on Murphy Street. This is the first town festival in Hillsboro in 11 years. The day kicks off with the opening ceremony at 11 a.m. featuring the American Legion, followed by several vendors and live music, the Hillsboro Volunteer Fire Department and town marshal. At 12:30 p.m. there's a baking contest and at 2 p.m. a watermelon eating contest, followed by a talent contest at 5 p.m. It all takes place in Hillsboro, a town of "600 happy people and a few old soreheads."

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

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CRAWFORDSVILLE, INDIANA

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Art Show



Photo courtesy of Jessica Leahy

John R. and Dianne Oilar took a quick break from the art show at the Crawfordsville District Public Library to talk with The Paper. John has collections of artwork from all across the United States, Europe and Asia. He has drawn 12,000 quick sketch portraits during different festivals and events. The money he makes from these portraits have supported numerous charities. And his works of art have won many prizes, including national awards.

➔ Letters
Athens Arts Grateful For Support

Dear Editor,
Athens Arts is thankful for the continued support of the Indiana Arts Commission and The Arts Federation with the appropriations of arts operation support (AOS), Athens would not be able to expand the outreach to our community. The AOS dollars will allow Athens to move forward with the mission to grow the arts and to

continue to bring vibrant opportunities to engage the community in Art. Athens' vision of celebrating creative life will be extended in our new location at 216 E Main St!
Athens has had field trips, gatherings and four fun art classes -- all of which have been full, since moving. We

➔ See SUPPORT Page A4

Arts Commission Invests Nearly \$3M To Strengthen Communities

The Indiana Arts Commission announced it has awarded \$2,904,102 to 413 nonprofits in Indiana, including \$5,617 to Athens Arts in Crawfordsville. The purpose of the money is to fund arts projects and organizations 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

➔ See ARTS Page A4

2022 Midwest Railroad Fair

The 2022 Midwest Railroad Fair is a revival of the last major railroad fair in Chicago in 1948 & 1949. It is all about railroad past, present and future. The fair is shaping up to be an outstanding event. Fifteen exhibitors are scheduled to participate. There will be an inaugural trip for our 1837 steam engine. The train will travel and return the distance of our track over a period of one hour. In 1837, the engine was operated between Baltimore City to Washington Town. You don't want to miss this reenactment of railroad history.

Food, music, exhibits, vendors, historic railroad depot, model railroads - this is the place to be on Saturday, August 13 at 9 a.m. - 5 p.m. The museum is located at 520 N. Main Street, Linden, IN 47955. The admission price of \$6 for adults and \$1 each for children includes the fair and all museum attractions. Questions call 765-427-3630

Sunrise/Sunset
RISE: 6:46 a.m.
SET: 9:01 p.m.



High/Low Temperatures
High: 83 °F
Low: 67 °F



- Today is...**
- Homemade Pie Day
 - Play Ball Day
 - Spider-Man Day



- What Happened On This Day**
- 1951 Japan Airlines (JAL) is founded
 - 1936 The XI Summer Olympics are opened in Berlin by Adolf Hitler



- Births On This Day**
- 1942 Jerry Garcia American singer-songwriter, guitarist
 - 1819 Herman Melville American writer

- Deaths On This Day**
- 1714 Anne, Queen of Great Britain
 - 1970 Frances Farmer American actress

➔ HONEST HOOSIER

Hello, August - the month of heat, humidity and starting to say goodbye to summer. Yet I like you anyways.



➔ TODAY'S HEALTH TIP

Remove ticks by grasping them with tweezers as close to the skin surface as possible.
Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Paper and online at www.thepaper24-7.com.



➔ OBITUARIES
NONE

➔ INSIDE TODAY'S EDITION

- Obituaries.....A2
- Gwynn Wills.....A2
- Carrie Classon.....A2
- Casey Williams.....A3
- John Roberts.....A2

➔ THE MONTGOMERY MINUTE

Churches! Listen Up!

The Paper is offering any Montgomery County church a free ad to let folks know what time services are, sermon topics . . . or really, anything they want - something that is especially valuable as we all try to get people together in places of worship so that we can begin to find some common ground that unites us, instead of focusing on what divides us? If you represent a church and would like a free ad each week in our Faith section, just e-mail timmons@thepaper24-7.com.

➔ TODAY'S QUOTE

"In August, the large masses of berries, which, when in flower, had attracted many wild bees, gradually assumed their bright velvety crimson hue, and by their weight again bent down and broke their tender limbs."
Henry David Thoreau

➔ TODAY'S JOKE

Sometimes I feel like I'm losing my train of thought. But as long as I can keep the part that tells me it's time to go to the bathroom, I'll be alright.

The Paper appreciates all our customers. Today, we'd like to personally thank **JULIE BULLERDICK** for subscribing!



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The Paper
OF MONTGOMERY COUNTY

13 WTHR 7 DAY FORECAST

66/80 PARTLY CLOUDY FRI	61/81 SCATTERED SAT	62/82 MAINLY SUNNY SUN	67/83 SCATTERED STORMS MON	70/86 WETTER TUE	70/90 HOT AND HUMID WED	73/91 STORM CHANCE THU
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You Are Enough And That's Enough Said

After rushing around on Tuesday and completely misjudging the time I had left to make it to Indianapolis to my doctor's for my six month Medicare check-up, I was informed if I walked in ten minutes late, I would have to reschedule. (No way would I make to there by 10:20 just now leaving Crawfordsville at 9:35.) So I rescheduled for next week and went ahead and had my blood work completed locally. (Shout out to Quest Diagnostics for always being prompt, professional and friendly.) I received the results yesterday and all is well with one exception; my fasting blood glucose was elevated into the "pre-diabetic range" My beloved doctor has warned me over the years my levels were teasing the boundary waters of unsafe, but I wasn't alarmed. If anything, I thumbed my nose at "a word to the wise" and kept on doing what I was doing, even indulging and imbibing a little more than I should. I tout my Cabernet obsession like a badge of honor and think about ordering the t-shirt that says "I love Jesus but I cuss and drink a little." My counselor assures me I am not an alcoholic. I know what my doctor will say when I see her on Tuesday; exercise, healthy eating and control stress. I'm not too far gone yet, but when is enough, well, enough?

A few nights ago the moon was in it's Waning Crescent phase or the "toenail moon" as it



GWYNN WILLS
A Better Word

is known in my family. (This is the moon phase prior to the Full Moon.) I wanted to use the symbolism as a writing prompt for my upcoming AWA groups so I looked up the meaning. I found in an online excerpt from Spirituality and Health Magazine which stated a waning crescent moon is time to let go of something no longer serving you; a time to release. It is also a time of fertility but that ship has long sailed for me and most of my writing group members so I skipped over that part as a prompt. It took me a couple of minutes to settle in to a coherent thought about what I wanted to write, but here is what came up.

If for one day I could release a burden, it would be my "need." By that, I mean the nagging thoughts of what I believe I need to be, need to be doing or need to have in order to be happy. Then the thought occurred to me; when will everything I am, do or have be enough? Why on this day, in this moment can't I sit in the "enoughness" of my life? Could

I simply release "need" aloft like a balloon? What peace that would bring, knowing everything I've accomplished would be enough. Who I have become is enough. What I possess is enough.

More just can't be the answer. If I demonstrated more gratitude would that ground me and keep me from feeling so needy? What if for one day, I could stop thinking about those who need something from me or what I need from others and the universe? Maybe I've developed a God Complex, thinking I can be more than I should be to others? How weary God must be of our human needs and imposing our will on others we think need us. Nah - that can't be right. He is God. He has it all figured out. I am only human and perhaps the fact that I even question myself and my motives is a good start.

A few years ago, while going through a nasty divorce, I wrote down all of my worries on slips of paper, placed them in a tin pan and lit them on fire. I sat and watched the words burn until they were little gray mounds of ash. I let go of what was troubling me. Maybe I need to recapture that moment and let go of my needs. Dan, in his wisdom, has encouraged me to discern the difference between my wants and needs. If I take that perspective, it becomes clear most of the things I perceive as needs are merely wants for my self and others. I bemoan the

greed driving humankind and not merely material greed, but soul greed; the greed that is claiming spiritual real estate that isn't ours to own. There is a false sense of "if I am right then you must be wrong," existing in the world as it has since time began as we know it. Some of us feel the need to give and do with the expectation that others will come around to our way of thinking. An enlightened few give from altruism; the unconditional, selfless desire to help others. I would like to think I don't have ulterior motives like fulfilling the need I have to feel needed, but I don't think that's the case.

I am not sure how successful I will be in doing enough to stave off becoming a diabetic. It may very well constitute a change in my lifestyle. It might even be genetic and something I cannot control. I do know "enoughness" starts with what's inside of a person. Too often we give away our power to superficial things so we can be more, do more and have more. Right now, I need to stop striving and realize I am enough. You are enough and that's enough said.

Gwynn Wills is a former speech therapist, certified Amherst Writers and Artists workshop Affiliate and Leader and founder of The Calliope Writers Group. After growing up in Crawfordsville, her and her husband returned several years ago.

Rokita Marks Win For Religious Liberty In Case

Religious liberty prevailed last week according to Indiana Attorney General Todd Rokita. The 7th Circuit U.S. Court of Appeals ruled that a Catholic high school has the right to uphold church teachings on same-sex marriage in its hiring and firing decisions involving ministerial employees.

"All the leftist wokeism in the world cannot compete with the wisdom of America's founders as embodied in the First Amendment," Rokita said. "Just like the founders, we must remain resolute in resisting governmental intrusion into matters of faith and doctrine. Hoosiers have the right to worship as they choose, and churches have the right to uphold the beliefs they consider sacred."

A former guidance counselor in a same-sex

marriage filed a lawsuit in 2019 against Roncalli High School and the Archdiocese of Indianapolis after Roncalli opted not to renew her contract. Eventually, a U.S. district court ruled in the Catholic institution's favor, and the guidance counselor appealed.

"Folks have different viewpoints on same-sex marriage," Rokita said. "But the fact remains that churches and religious institutions have the right to require their ministerial staff, including educators, to support and uphold their doctrinal teachings."

In January, Rokita led a 16-state amicus brief supporting Roncalli and the Archdiocese of Indianapolis.

The court's decision affirms that the position of guidance counselor at Roncalli qualified as a ministerial role.

I Am Good Enough

I've decided that I'm good enough.

I had a big birthday, and it got me to thinking, as big birthdays will, about what would change and what would stay the same in the decade to come. I found my list of self-improvement chores much shorter than in previous years.

I used to exhaust myself with these lists.

I would write them down and then worry I'd forget them—and how could I become a better person if I didn't have my goals in mind every moment? Every day, I'd review my lofty goals of being more productive and more mindful and eating better and exercising more and accomplishing all the things I dreamed of.

But this year, I found myself making lists of all the ways I liked my life and, surprisingly, all the ways I liked myself—just as I am. In fact, I woke this morning, this morning of the big birthday, and felt that I was good enough.

Of course, I'm not perfect. There isn't a day I don't waste valuable time, or miss an opportunity to be kind, or generally fall short of being the person I could be. But perfection is a terrible goal to set for oneself. I was never meant to be perfect and really, now that I think about it, perfect sounds a bit dull. Instead, I'm going to be grateful that I am good enough.

"Good enough" encompasses everything.

It covers the moments of overwhelming bliss that blinds me; walking down the street and seeing a shop filled with yellow flowers, or a small girl dancing in a dirty green onesie, or a giant furry dog pounding its feet on the ground, or the sun reflecting perfectly on a shiny piece of stone on the sidewalk. It's all the moments I catch—just in time—that cause my heart to swell and make me wonder how so much beauty could be around me so much of the time, and I am lucky enough to see it.

"Good enough" also covers the times when I



CARRIE CLASSON
The Postscript

feel alone and ignored. When friends don't write back and no one seems to notice my writing and I wonder if I might be delusional, typing away every day with no one reading my novel. It covers when I am tired and a little sore and I don't feel like taking my walk or doing my pushups or finishing the cleaning or the paperwork that seems overwhelming at that moment. "Good enough" covers it all.

And while I have always enjoyed articles about self-reinvention, I discovered with surprise, on this big birthday, that I'm not really interested in reinventing myself, because I like the self I've invented pretty well. Sure, she's got a few issues. But I'm used to her issues and none of them will get her arrested. She's good enough for me.

I realize (with a little disappointment) that this philosophy will probably not allow me to write a self-help blockbuster. "You're Good Enough: Get Over It" probably wouldn't make its way up the NYT bestseller list. And that's OK too. I used to think I had a lot more advice for other people than I have today. Today, I think it's good enough to manage my life as best I can and let others do the same. They are good enough as well.

It will be interesting to approach a new decade with fewer lofty goals and more kindness toward myself. I wanted to finish this column with words worthy of the occasion. I've decided this is good enough.

Till next time,
Carrie

Carrie Classon's memoir is called "Blue Yarn." Learn more at CarrieClasson.com.

Everything You Need To Know About Stress Fractures

I ran into a college athlete recently who complained of shin pain. He had been upping his running mileage in preparation for the cross country season. His pain was due to a stress fracture. It is estimated that between 5 and 30 percent of athletes develop a stress fracture each year. Briefhaupt first described the condition in 1855 when examining military recruits, a group that is at high risk for stress fractures.



JOHN R. ROBERTS, M.D.
Montgomery Medicine

include the hip, leg, and foot (runners & jumpers), the spine (gymnasts, divers, and volleyball players), arms (throwers), and ribs (rowers). The forces experienced by bones in the feet and legs can be up to twelve times a person's weight. Stress fractures are one of the five most common injuries in runners and account for up to half of injuries in soldiers.

Risk factors for stress fractures can be divided into intrinsic (originating within the body), and extrinsic (coming from outside the body). Intrinsic factors can include gender (twice as likely in females), weak or imbalanced muscles, prolonged rest that can lead to weak bones, leg misalignment, being tall, and having poor foot structure.

One very important intrinsic risk factor is decreased bone density, known as osteoporosis. This is especially worrisome in young female athletes and can be part of the "female athlete triad." This triad includes

disordered eating such as anorexia and bulimia, amenorrhea (no menstrual periods) and osteoporosis. Any young woman who has a stress fracture needs to be evaluated for the female athlete triad.

Extrinsic risk factors usually include an excessive amount or intensity of training, a poor training surface (too hard or irregular), and worn out or improperly fitted shoes. Running shoes should be fitted correctly to the foot structure, preferably at a professional running shoe store such as Blue Mile, and should be changed out every 300 miles or so. Other extrinsic factors include smoking, poor nutrition, and medications, especially oral steroids.

A person with a stress fracture usually presents with a particular history. The pain usually comes on gradually and is felt at the end of the activity causing the pain. The pain then becomes more severe, causing the person to limit participation. During the early phase of injury the pain is relieved with rest which is usually not the case as the damage progresses. Many patients complain of pain at night and athletes frequently have a hard time pinpointing a specific spot where it hurts.

The physical exam often offers clues to the diagnosis. Pain is usually elicited when pressing or tapping the affected area. There may be swelling or redness at the site as well. Having

the patient put stress on the bone by hopping, etc. may worsen the pain.

If the history and physical exam does not identify the problem other tests need to be ordered. Conventional X-rays are frequently normal. Often CT or MRI scanning is required to locate and assess the severity of the fracture. Nuclear bone scans can also be useful. Which study to order is usually determined by the site of the possible fracture and other medical conditions the patient may have.

Treatment is fairly simple - break the cycle of repetitive stress on the bone. This is done by cross training to strengthen the muscles around the fracture site without putting stress on the bone. Rehabilitation usually takes four to 12 weeks depending on the site and severity of the fracture. Occasionally stress fractures do not heal and require surgical stabilization. One rule of thumb is to increase activity about ten percent a week during rehabilitation. As far as treating the pain, there is some evidence in animal models that taking non-steroidal medications such as Aleve and ibuprofen for pain may delay healing, so we usually try to stick with Tylenol and other local treatments such as icing.

Dr. John Roberts is a member of the Franciscan Physician Network specializing in Family Medicine.

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Photos courtesy of Nissan

2022 Nissan Sentra SR Will Put A Pep In Your Daily Step

Last week, my co-worker and I were having a rousing debate about what would be a good practical car for daily driving and wouldn't be completely boring. Both of us are fans of Corvettes and German steeds, but neither fit our salaries unless they're old or wear VW logos. Our discussion wandered to the Honda Civic Sport or Mazda3. Then, I suggested one more: The 2022 Nissan Sentra SR. It'll put a pep in your daily step.

Especially when tarted up in metallic white paint with its floating roof in contrasting black, the SR is a handsome little devil. It's the sporty Sentra with more aggressive facias, 18" wheels, thin LED lamps, and glowing puddle lamps beneath the side sills. Nissan's deep V-Motion grille and flared fender styling are as appealing on the Sen-

tra as the larger Maxima. The lip spoiler and lower rear valance that echoes an actual diffuser will be the last flourishes others see as you move past.

Moving backside inside, accommodations are surprisingly plush. Unlike the smaller plastic-intensive Versa, the Sentra SR feels expensive with wrap-around heated sports seats, stitched dash coverings, aluminum-look round air vents, and heated leather-wrapped steering wheel. Orange seat stripes and plastic trim that hints at carbon fiber add interest. Crank up the dual-zone automatic climate control, power open the sunroof, and marinate in the Bose audio system. Connect devices with Apple CarPlay or Android Auto. It's pretty cozy.

And safe. Volvo could have written the safety menu that includes

automatic emergency braking, lane keep assist, blind spot warning, and rear cross path detection with auto brake. Adaptive cruise and forward collision warning add vigilance and convenience.

There's nothing fancy under the hood, but the 2.0-liter four-cylinder engine, connected to a spirited continuously variable automatic transmission, delivers a peppy 149 horsepower and 146 lb.-ft. of torque to the front wheels. Sure, a turbo would be welcome, as would all-wheel-drive, but it certainly doesn't embarrass itself while returning a lofty 28/37-MPG in exchange for its restraint. I'd like it with a click-click six-speed manual, but I'm good with the CVT for battling freeway traffic and runs to the patisserie.

A tight four-wheel independent suspension,

2022 Nissan Sentra SR

Five-passenger, FWD Sedan
Powertrain: 2.0-liter I4, CVT
Output: 149hp/146 lb.-ft. torque
Suspension f/r: Ind/Ind
Wheels f/r: 18"/18" alloy
Brakes f/r: disc/disc
Must-have features: Style, Value
0-60 mph: Fast enough
Fuel economy: 28/37 mpg city/hwy
Assembly: Aguascalientes, Mexico
Base/As-tested price: \$19,810/\$27,615

quick ratio steering, and low-profile tires are up for the croissant. For a front-drive sedan, the car is composed and balanced no matter how you try to get it off course. It feels more like Honda Arecent memory. Beyond sound engineering, Nissan adds a cornering control system that brakes wheels as needed to vector the car through curves. On the open road, bumps and

jiggles are absorbed with hushed thumps. Nothing squeaks, creaks, or rattles.

I could name a couple of compact German pretenders that are little better than the Sentra SR despite significantly higher price tags. The compact sedan is what it's supposed to be – a highly competent commuter car that looks good, is comfortably equipped and is fun to



CASEY WILLIAMS
Auto Reviews

drive when curvy roads beckon. My co-worker doesn't want to admit it, but he'd love it.

At \$27,615, our SR is a jump up from the Sentra's \$19,810 base price, but wholly worth it. Beyond Honda and Mazda, also consider the Toyota Corolla XSE, Kia Forte GT, and Hyundai Elantra SEL.

Storm Forward!

Send comments to Casey at AutoCasey@aol.com; follow him on YouTube @ [AutoCasey](https://www.youtube.com/AutoCasey).

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SUPPORT From Page A1

have partnered with individuals and organizations to bring art to a wider audience.

Athens would love the community to come be pART of it and help us

celebrate our community through the ARTS!

Diana McCormick
Executive Director,
Athens Arts

ART From Page A1

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."

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 Plate funding. These beneficiaries were selected based on exemplary commitment to community, education, economy, and health.

"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."

Change These Financial Behaviors To Get Out Of Credit Card Debt

Most people know excessive credit card debt is bad for their financial lives. But few may be aware of how seemingly innocuous financial behaviors can lead to a life with perpetual debt.

"Much of personal finance is about behaviors and habits," said Michael Sullivan, personal financial consultant with Take Charge America, a nonprofit credit counseling and debt management agency. "Many people generally know what it takes to win with money, but unless you actually shift some key behaviors, you're more likely to find yourself in debt."

Sullivan shares four behaviors to change that will help you avoid credit card debt:

- Failing to control spending. Without a clear picture of your spending,

it's easy to overspend. The solution? Track every penny you spend for a month to identify where exactly your money is going. It may be enlightening to see how much you're really spending on lattes and lunches. Once you identify habits, needs and wants, create a budget based on your income and carefully follow the max spending limit across budget categories. Learn more about developing a realistic budget.

- Only paying the minimum. If you pay only the minimum payments on your credit card, you are paying the maximum amount of interest because only a small portion applies to the principal balance. Instead, seek to pay off your account in full every month to avoid carrying a balance. If you're already

deep in debt, put a halt on unnecessary spending and consider a free credit counseling session to identify the best options for climbing out of debt based on your individual circumstances.

- Not talking about money. Discussing finances is hard. But the discomfort of talking about money is nothing compared to the anxiety, shame and potential health issues that silence can cause. Speak openly and honestly about your finances with your partner, children and other loved ones who have ties to your financial life. It will help you get clear on your goals and avoid debt.

- Falling for gimmicks. Whether it's a 10% discount or travel points, we're often confronted with perks and gimmicks to open new cards and

spend. Although rewards cards have advantages, they become a hindrance if you're tempted to spend when you shouldn't. Opt out of credit card mailers and say no at the register.

Find more tips and resources to stay out of debt in Take Charge America's Budget Tools.

About Take Charge America, Inc.

Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, student loan counseling, housing counseling and bankruptcy counseling. It has helped more than 2 million consumers nationwide manage their personal finances and debts. To learn more, visit takechargeamerica.org or call (888) 822-9193.



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