THURSDAY August 4, 2022

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50¢

TODAY'S VERSE

Micah 6:8 He hath shewed thee, O man, what is good; and what doth the LORD require of thee, but to do justly, and to love mercy, and to walk humbly with thy God?

SACES OF MONTGOMERY

People who call our community their own.



Maybe he was winning at Bingo, but whatever the reason Aaron Melvin was all smiles recently when one of The Paper's roving photographers happened by.

THREE THINGS You Should Know:

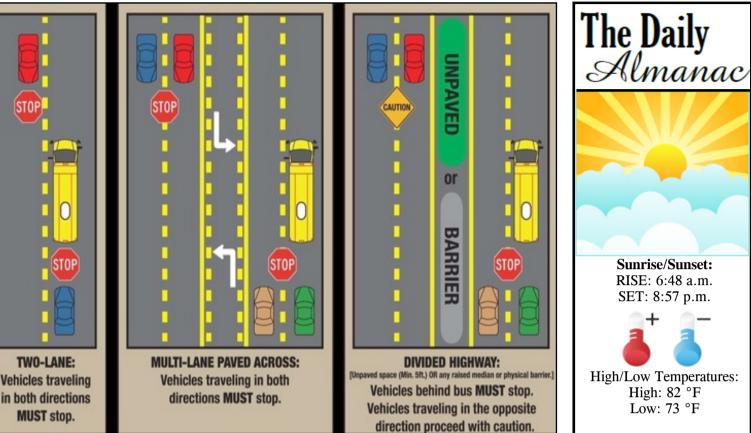
On Aug. 13, from 1 - 3 p.m., the Indiana State Library will present "The Mystery of the Darlington Bible," a free program that will focus on a 14th century medieval Bible held in the State Library's collections. The lecture will investigate the origin of the book - including production techniques - as well as the manuscript's movement from medieval Spain to Indiana. In particular, the manuscript's rich decorative program and beautiful illuminations will be examined in the larger context of medieval Bibles. Those with an interest in book history, Bible history and the Middle Ages will be most welcome. The Bible will also be on display during and after the program.

You can bet that Libby Costello, Sophia Denison-Johnston, Brooke Downes and Adrienne Smith were exhausted, achy and very, very tired when they landed their row boat in Honolulu, says the Association of Mature American Citizens [AMAC]. They had been rowing nonstop after leaving San Francisco 34 days, 14 hours and 11 minutes earlier in hopes of breaking the record for the 2,400 nautical mile journey. How did they do it? They rowed in 2-hour paired shifts for 24 hours a day, averaging about an hour and a half of sleep per day. That's apparently faster than another team of rowers have ever achieved and it is likely they'll make it into the Guinness Book of World Records.



Montgomery County's oldest locally owned independent newspaper

CRAWFORDSVILLE, INDIANA



Stop For Buses – Or Pay The Price

As students head back to the classroom, state and local law enforcement agencies are reminding motorists to stop for school buses or face the consequences. Over the next couple of months, officers will be increasing patrols to prevent stop-arm violations, speeding and other forms of reckless driving around school buses and in school zones.

More than 200 agencies plan to participate in the back-toschool Stop Arm Violation Enforcement campaign – better known as SAVE. The overtime patrols are funded by the National Highway Traffic Safety Administration through grants administered by the Indiana Criminal Justice Institute (ICJI).

"Drivers who illegally pass a stopped school bus or speed in a school zone need to be held accountable," said Gov. Eric Holcomb. "We owe it to our kids to make sure they get home safely. Every driver needs to do their part by paying attention, slowing down and protecting school children and buses."

Despite thousands of motorists being cited under the SAVE program, unsafe driving around

The Dunbar Saga: The Final Four

school buses continues to be a concern, according to state officials.

In April, thousands of bus drivers who participated in a one-day observational survey counted 2,041 stop-arm violations in Indiana. That one-day total, when multiplied by the number of school days, adds up to a potential 367,380 violations throughout the school year.

"The fact that we still have people willing to put students and bus drivers at risk is the reason this campaign is neces-

See BUSES Page A6

RISE: 6:48 a.m. SET: 8:57 p.m. High/Low Temperatures: High: 82 °F Low: 73 °F Today is...: • Assistance Dog Day • Single Working Women's Day What Happened On This Day: • 1944 Anne Frank is captured • 1977 U.S. President Jimmy Carter signs legislation creating Department of Energy

Looking for a part-time job that does not involve the words: Would You Like Fries With That? The Paper of Montgomery County offers jobs that include pagination and page design, basic clerical and even some photography and writing. We're looking for bright and eager people to join our winning team! This could be the perfect job for part-time students all the way up to Baby Boomers looking for something to do. Let us know you are interested by sending an e-mail with your resume and a note telling us what you love about newspapers to jobs@ thepaper24-7.com.



KAREN ZACH Around The County

George Oliver Washington Dunbar and his brother, Jesse Peterson Dunbar were the last of the children of Lewis M. Dunbar to pass away, Jesse born in Sugar Creek Township, MoCo June 2, 1853 dying 22 April 1950 in Colfax at almost 97 years old, one of the oldest of all the Dunbars. George was born 7 Sept 1859 and passed 16 Oct 1942 at age 83, in Delaware County. This amazes me

when you think their father was

INSIDE

TODAY'S

EDITION

Obituaries.....A2

Who's Hiring......A3 Classifieds.....A3 born in 1803.

It seems logical here to just go ahead and wrap-up the Dunbar Saga as their brother, Henry Summers Dunbar was a mere 21 years and one month old when he passed away born and raised in MoCo, listed as a "student" in the 1880 census, the family living in Shannondale. He has a very nice White Bronze (zinc) tombstone (my favorite kind) and after telling his dates, age, it says, "Gone but not forgotten." He did marry (likely a cousin) Norah Ellen Dain (July 1881) and they were blessed with one son, Wilbert Henry Dunbar born 13 August 1882. Wilbert went on to marry Nellie and they were parents of Herb, Louis and Julia. Wish



Births On This Day:

• 1901 Louis Armstrong American trumpeter, singer

• 1961 Barack Obama American politician, 44th President of the U.S., Nobel Prize laureate

Deaths On This Day:

1792 John Burgoyne English general
2007 Raul Hilberg Austrian/American politi-

cal scientist, historian

HONEST HOOSIER

Lizzie Borden's parents are found murdered on this date in 1892, setting off a debate that has lasted ever since.



TODAY'S HEALTH TIP

Eating quickly can triple your chance of becoming overweight – put the fork down between bites and allow your stomach to realize it's full. 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



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

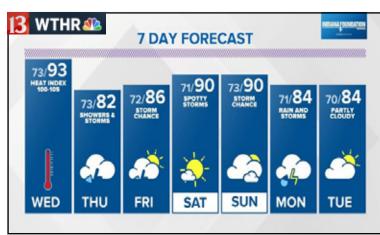
THE MONTGOMERY MINUTE For Your Information

Athen Arts first feature artist show has been rescheduled for August 12 at 6 - 8 p.m. This will be the first show in the new location at 216 E Main Street in Crawfordsville. There you'll see "Splashing Colors" by member artist Carol Biard.

TODAY'S QUOTE

"We cannot solve problems with the kind of thinking we employed when we came up with them." Albert Einstein TODAY'S JOKE

What did E.T.'s mother say to him when he got home? "Where on Earth have you been?!"



See KAREN Page A6



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PAGE A2 II THURSDAY, AUGUST 4, 2022

OBITUARIES

John L. Norman Oct. 25, 1942

John L. Norman, born Oct. 25, 1942 in Crawfordsville. He was the son of Stanley and Carol "Jenny" (Miller) Norman.

He was united in marriage to Phyllis (Hampton) Norman who preceded him in death after sharing 45 years. Together they raised two daughters, Denise (Keith) Carty and Melinda (Larry) Ladd both of



Warsaw, Ind., and two sons Mike Reffitt of Crawfordsville, Florida and Perry (Rebecca) Norman of Mt. Sterling, Ky.

He was self employed for many years as an excavating contractor, doing work throughout the county. He, along with his father, Stanley, operated a small gravel pit. He co-owned Norman Transports based out of Ocala, Fla. He also spent many years working with B&L Engineering driving their semi-trucks. He was known to be a hard worker with good work ethics, which he transmitted to his children which enabled them to excel in their workplaces. He never stopped until the job at hand was complete. He enjoyed gardening, taught to him by his Grandma Daisy and Aunt Madeline, fishing out of the ponds on his farm, loved being outdoors, and was an avid fan and collector of actor John Wayne.

After Phyllis passed, he married Beverly (Stout) Norman. Together they enjoyed 7 years together, full of companionship, travel and making many fond memories including driving around in their Ford Model A "Miss Tilly".

He was a member of the Alamo Masonic Lodge, Shrine Club, Amateur Trapshooting Association and Christ Lutheran Church in Crawfordsville.

Survivors include his wife, Beverly Norman; his children; several grandchildren; great-grandchildren; and extended family.

He was preceded in death by both his parents; and two grandchildren.

Funeral services are scheduled at 2 p.m. Friday at Hunt & Son Funeral Home with Pastor Warren Stewart officiating. Visitation will be from 12 - 2p.m. Interment will follow in the Waynetown Masonic Cemetery.

Memorial contributions may be made to the Alzheimer's Association.

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

Jerry Ward

May 27, 1959 - Aug. 1, 2022

Jerry L. Ward of Crawfordsville passed away Monday afternoon at home. He was 63.

Born May 27, 1959, he was the son of Ralph L. Ward and Bonnie J. English Moffitt.

He graduated from North Montgomery High School. He was a quiet man who kept to himself. He previously attended New Hope Christian Church.

Survivors include his brother, Terry W. Ward of Tenn.; step-father, Steve Moffitt of New Richmond; aunt, Minnie Howard of New Richmond; two nieces, Candy Chamness and Echo Rose; two nephews, Toby Ward and Tristan Ward; and nine great-nieces and great-nephews. He was preceded in death by his parents; a brother, Bob Chamness; and two great-nephews. Visitation is scheduled from 1 - 2 p.m. Saturday at Burkhart Funeral Home, with services starting at 2 p.m., led by Pastor Curtis Brouwer. He will be laid to rest at Wesley Cemetery, near Waynetown.

BBB Scam Alert: "Brushing" Scam Indicates A Serious Problem For Victims

Free box loads of merchandise from Amazon or other companies, right on your doorstep! What could possibly be bad about that? Plenty! Better Business Bureau (BBB) warns consumers that there is a scary downside to this recent scam. You are not the one who hit the jackpot; a scammer is the real winner.

This scam is called brushing, and it has been popping up all over the country. Suddenly, boxes of unordered merchandise from Amazon begin arriving. There is no return address, or sometimes it just appears to come from Amazon or another retailer, and the receiver has no idea who ordered the items. The items are varied. For example, in one case a humidifier, a hand warmer, a flashlight, a Bluetooth speaker and a computer vacuum cleaner arrived unordered. Often, the items received are lightweight and inexpensive to ship, such as ping pong balls, face masks or seeds from China.

Why would such merchandise be sent to you if you didn't request it? The companies, usually foreign, third-party sellers sending the items are simply using your address which they discovered online. Their intention is to make it appear as though you wrote a glowing online review of their merchandise, and that you are a verified buyer



of the merchandise. They then post a fake, positive review to improve their products' ratings, which means more sales for them. The payoff is highly profitable from their perspective.

Why it's bad news for you

The fact that someone was able to have the items sent to you as if you purchased them indicates that they probably have some of your personal information such as your name, address, and possibly, your phone number. Once the information is out there on the internet, it could be used for numerous crooked enterprises.

The fake online review angle is only one way they benefit. By using the brushing scam, they also are increasing their sales numbers. Increased sales numbers, even though padded with fake purchases, look good for the company and help lead to more sales.

What can you do? Notify the retailer. Brushing and fake reviews are against Amazon's policies, so contact Amazon Customer Service if this happens to you and the product appears to come from Amazon. They will investigate and take action against the bad actor. Go directly to Amazon's website to get their contact information. The company also takes security seriously and encourages customers to report fraudulent purchases or other security issues. If the preference is to contact them by phone; be cautious of searching for support phone num-

bers.

Change your account passwords. This may be a sign that personal information has been compromised and to improve account security, keep a close eye on credit reports and credit card bills.

You are allowed to keep the merchandise. The Federal Trade Commission says you have a legal right to keep unordered merchandise.

Other questions regarding shipments of unordered merchandise may be directed to your local BBB, or visit BBB.org.

Report suspicious activities to BBB Scam Tracker.

Read more about BBB Accreditation Standards and BBB Standards for Trust.

ABOUT BBB SERV-ING CENTRAL IN-**DIANA:** 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. 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.

Lt. Gov. Crouch, Indiana Broadband Office Designate Steuben County As A Broadband Ready Community

Earlier this week, Lt. Gov. Suzanne Crouch and the Indiana Broadband Office announced that Steuben County is now designated as an official Broadband Ready



munity a valuable tool which will assist with the expansion of connectivity in Steuben County," said Commissioner Wil Howard.

Earnie Holtrey, Project

Broadband Ready Community Program on July 1, 2020.

"With the passing of the Resolution in October of 2021, we feel that Steuben County is

Online condolences may be made at www.BurkhartFH.com.

Thanks for reading The Paper!



EMPLOYMENT OPPORTUNITY Meter Technician

Crawfordsville Electric Light & Power is seeking an individual with electrical knowledge to join our team as a Meter Technician. The position is responsible for performing the inspections, maintenance, operations, and construction of utility electrical metering systems. Proficiency in the full Microsoft suite and database programs are essential.

Send resumes to amcarthur@celp.com.





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 Community. The Broadband Ready Communities Program was created as a tool to encourage broadband development throughout Indiana.

The Broadband Ready Community certification sends a signal to the telecommunication industry that a community has taken steps to reduce barriers to broadband infrastructure investment.

"Every time a community becomes broadband ready, it's a win for all Hoosiers. Congratulations to Steuben County on prioritizing broadband investment and continuing to market your community," said Crouch, who also serves as Indiana's Secretary of Agriculture and Rural Development. "Hoosiers

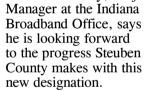
Broadband

Office of the Lt. Governor

across the state have found value and heightened quality of life with access to high-speed and reliable internet services. We recognize your great work."

The certification was approved by the Indiana Broadband Office following the Steuben County Commissioners adoption of a Broadband Ready Community ordinance.

"The Steuben County Commissioners passed a resolution in October 2021 to become an Indiana Broadband Ready Community. The Indiana Broadband Office has provided our com-



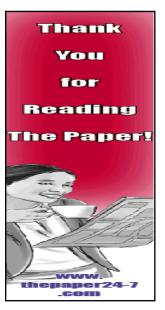
"We applaud Steuben County on becoming a Broadband Ready Community. We understand the collaboration and coordination that Steuben County leadership has taken to hep further the county's broadband investment," said Holtrey.

Via 2020 legislation, the Broadband Ready Community Program was transitioned from the Indiana Economic Development Corporation (IEDC) to the Office of Community and Rural Affairs (OCRA). IBO began the day-today management of the positioned well to accept the rapid growth needed and desired that will accompany a hyper-focused attention to the access to Broadband," said Isaac Lee, Executive Director of Steuben County Economic Development Corporation. "This designation announces to all that we are serious about growth in Steuben County."

For more information, visit in.gov/indianabroad-band.

Under the leadership of Lieutenant Governor Suzanne Crouch, who also serves as the Secretary of Rural Development, the Indiana Broadband Office (IBO) mission is to assist residents in need of affordable and reliable broadband connectivity. This mission of reaching Hoosiers where they live, work and play is accomplished by communicating with stakeholders, providing resources to a diverse audience, and leveraging established relationships with elected officials, associations, and providers.

For more information, visit in.gov/broadband.





The Paper of Montgomery County

A3

Indiana House Committee Advances Abortion Ban Bill To Full Chamber

By: Casey Smith

An Indiana House committee on Tuesday advanced a Republican-backed bill that would ban virtually all abortions in the state, though the panel removed several controversial amendments that were added in the Senate.

The committee heard more than 100 Hoosiers speak over nearly eight hours before voting 8-5 to advance the abortion ban to the full House chamber. Senate Bill 1 is expected to be further amended on Thursday. House lawmakers could vote to send the bill back to the Senate as early as Friday.

Senators debated the bill for more than three hours on Saturday before barely voting to send the bill to the House during a special legislative session.

House committee scraps Senate amendments

The amendment accepted on Tuesday expanded the exception that allows abortions up to 20 weeks post-fertilization "to prevent a substantial permanent impairment to the life or physical health" of the mother. An earlier version of the bill only allowed the procedure to prevent the death or "irreversible impairment" of the woman.

Changes made in the House so far also set a deadline of 10 weeks post-fertilization for all rape and incest survivors to be able to obtain an abortion. Previous qualifications for those exceptions limited abortions performed in cases of rape or incest to 12 weeks for those under the age of 16, and eight weeks for anyone aged 16 or older.

The House Courts and Criminal Code committee also eliminated the notarized affidavit required victims of rape or incest to access an abortion. The Senate narrowly voted to add that requirement to the bill last week.

Rep. Wendy Mc-Namara, R-Evansville, said the amended bill puts the House in a good spot.

Licensure for abortion clinics would also come to an end, requiring abortions to be performed in hospitals or hospital-owned surgicenters, according another addition in the amendment.

"We have to have something that everybody can agree on, so that's our goal," Mc-Namara said. "That's what we're working towards — to make sure that we protect the unborn, and that we protect mothers and children."

But some of the language removed guaranteed 'yes' votes in the Senate, making its future uncertain.

How lawmakers in the House Courts and Criminal Code committee voted on Senate Bill 1: YES votes Rep. Mike Aylesworth, R-Hebron Rep. Steve Bartels, R-Eckerty

Rep. Chris Jeter, R-Fishers Rep. Wendy Mc-Namara, R-Evansville Rep. Sharon Negele,

R-Attica

- Rep. Donna Schaibley, R-Carmel Rep. Greg Steurwalkd,
- R-Avon
- Rep. John Young, R-Franklin
- NO votes Rep. Ryan Dvorak,
- D-South Bend
- Rep. Ragen Hatcher, D-Gary
- Rep. Matt Pierce, D-Bloomington
- Rep. Robin Shackleford, D-Indianapolis
- Rep. Cindy Ziemke, R-Batesville

Democrats agreed to the changes, although Rep. Matt Pierce, D-Bloomington, said he still has "a lot of problems" with the bill overall. "This (amendment)

fixes a lot of problems that were created in the Senate," Pierce said. "As you can imagine, there are still a lot of problems that remain."

The House amendment also eliminated a provision that would allow the state attorney general to take over prosecution of abortion-related cases if a local prosecutor refuses to. The language was added to the bill in the Senate last week.

Sen. Aaron Freeman, R-Indianapolis, who authored the amendment, signaled that it was aimed at Marion County Prosecutor Ryan Mears, who said last month that he would not prosecute abortion-related cases if the state legislature criminalized the procedure after the U.S. Supreme Court overturned the landmark Roe v. Wade opinion.

The new bill language adopted Tuesday instead creates a task force to study any instances in which local prosecutors make "blanket" refusals to prosecute certain laws. The task force is charged with making a report by Dec. 1, before the next legislative session.

The latest bill language states explicitly that the abortion ban does not apply to cases where the fetus is diagnosed with a lethal fetal anomaly, or in vitro fertilization.

Several Democratic amendments — including those seeking to expand accommodations for pregnant employees, and repeal Indiana's existing ban on tele-health for abortion care — failed to pass the House committee.

Amended bill earns little support during public testimony

More than a dozen physicians spoke on the bill in the House committee Tuesday. Most said they were pleased to see the new criminal penalties against doctors amended out, but doubled down on concerns about the remaining bill.

As approved by the Senate, the abortion-restricting bill created new felony penalties imposed on physicians for performing unlawful abortions. The amendment adopted in the House committee deleted those new penalties, but an existing felony in state law for performing an unlawful abortion would apply.

Still, Dr. Andreia Alexander, with the Indiana State Medical Association, which has opposed the bill, maintained there should be no criminal penalties for doctors who perform unlawful abortions. Penalties should be handled by the state medical licensing board, she said.

Dr. Mary Abernathy, a maternal fetal medicine specialist, said she was worried that the proposed abortion ban and the loss of abortion clinic licensing provision — will make it harder to get doctors to Indiana to provide prenatal care.

"(This bill) will lead to a loss of OB providers, leading to a loss and a decreased access in prenatal care," Abernathy said, noting that women in rural areas will be most affected.

Dr. Elizabeth Eglen, who practices family medicine in Indianapolis, added that the 10-week limit for the rape and incest exceptions is too restrictive and will not give victims enough time to weigh their options.

"Women and girls, especially girls and teens, don't know they're pregnant by then. Most haven't even seen a doctor yet," Eglen said. "Trauma strangles the normal thinking processes, so rape survivors often don't seek care right away, and delays in care are more common."

Further, many medical students and trainees will not stay in Indiana if the legislature bans abortion, said Dr. Beatrice Solderholm, a fourth-year medical resident. She cited a recent survey of Indiana medical trainees, which showed 80% percent of respondents would leave the state if the bill becomes law.

Nearly all of people who testified Tuesday also remained opposed to the measure. The committee did not limit the number of people who could testify — unlike in the Senate, where only 61 people testified on the bill over two days.

Indiana Right to Life remains opposed to the amended bill, said spokesperson Jodi Smith. She called the fetal anomaly exception "vague and very controversial," adding that the group cannot support language "that would allow for an abortion of an unborn baby that is past viability stages."

"These babies should not and do not need to be aborted," she said.

The organization is also "very concerned" about the exception for abortions after rape and incest, Smith continued. Notably, the bill no longer requires a notarized affidavit.

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Kellie M. Barr Selected As United States Magistrate Judge

The Honorable Tanya Walton Pratt, Chief Judge of the United States District Court for the Southern District of Indiana, is pleased to announce the selection of Kellie M. Barr for the position of United States Magistrate Judge. Ms. Barr will fill the vacancy created by the October 31, 2022, retirement of Magistrate Judge Debra McVicker Lynch.

A Magistrate Judge Merit Selection Committee chaired by Sara J. Varner, First Assistant Federal Defender for the Indiana Federal Community Defenders, Inc., and consisting of 10 other attorneys and two community members reviewed numerous applications and recommended finalists for the position. The District Judges of the court interviewed the finalists and selected Ms. Barr.

Born in Milwaukee, Wisconsin, Ms. Barr is a 2003 graduate of Indiana University - Bloomington, where she received Bachelor of Arts degrees in Psychology and Speech & Hearing Sciences and a minor in Spanish. Ms. Barr earned her law degree from the Indiana University Maurer School of Law in 2006. While in law school, she was an articles editor for the Indiana Law Journal, moot court Champion and winner of Top Brief & Oralist Honors in the Sherman

Minton Moot Court Competition, and recipient of the National Order of Barristers Award. Ms. Barr was also the Chief Justice of the Sherman Minton Moot Court Board and an elected class representative for the Student Bar Association.

Upon graduation from law school, Ms. Barr served as a law clerk to then-Chief Judge John G. Baker of the Indiana Court of Appeals from 2006 - 2008. She then spent the next two years in private practice as an associate in the Litigation & Appellate Services group at Bose McKinney & Evans LLP. In 2010, Ms. Barr began service as a law clerk to the Honorable Jane E. Magnus-Stinson at the United States District Court for the Southern District of Indiana, becoming her career law clerk in 2011. Ms. Barr left the court in 2017 to join the legal department of Indiana University Health, Inc. She was quickly promoted to positions of increasing responsibility, and since 2020 has served IU Health as Assistant General Counsel and Lead Attorney for IU Health Physicians.

Ms. Barr is admitted to practice law in the State of Indiana, the U.S. District Courts for the Northern and Southern Districts of Indiana, and the U.S.

Court of Appeals for the Seventh Circuit. She has completed the Civil Mediation Training Program offered by the Indiana Continuing Legal Education Forum.

An active volunteer in the legal profession and wider community, Ms. Barr participates in the Southern District of Indiana's Recruited Counsel Program, recently representing an indigent litigant in a prisoner civil rights case. She is an active member of the Indianapolis Bar Association, having served on the Professionalism Committee, the Women & Law Division Executive Committee, and completed the Bar Leader Series program. In 2021, Ms. Barr was recognized by the Indianapolis Bar Foundation as a Distinguished Fellow. Ms. Barr is a board member of the Alliance for Safe Online Pharmacies Global Foundation, a former Big Sister with Big Brothers Big Sisters of Central Indiana, and a past board member and chair of the Eskenazi Health Midtown Community Mental Health Center. Ms. Barr was also a Barrister Member of the Indianapolis American Inn of Court.

Regarding the selection, Chief Judge Pratt commented, "My fellow district judges and I are delighted to welcome

Kellie to the bench as our newest magistrate judge. During her nearly seven years as a law clerk to Judge Magnus-Stinson, our judges came to regard her as intelligent, thoughtful, and dedicated to the important work of the court. Kellie's past experience in the federal judiciary, combined with her time in private practice and at IU Health, provide her with all the tools necessary to be an excellent magistrate judge. While we certainly will miss Judge Lynch, we are excited to know that Kellie will take up the position with earnestness and a commitment to enhancing justice in the Southern District of Indiana.'

United States Magistrate Judges are appointed by the Judges of the U.S. District Court for a term of eight years and are eligible for reappointment to successive terms. Magistrate Judges preside over many pretrial proceedings in both civil and criminal cases in federal court. A critical component of the position is conducting mediation and settlement proceedings in civil cases, helping parties settle their disputes by agreement. Ms. Barr's appointment will be effective upon the completion of required IRS and FBI background investigations and Judge Lynch's retirement.

Learning To Read

Do you remember the books you read in first grade?

I sure do. And I fondly recall spelling tests, recess, flavored milk, and a girl name Lynne. I still drink flavored milk, but my wife tells me a recess with Lynne today is unacceptable.

The best part of school was the "Dick and Jane" stories that taught us to read.

If you grew up in the 1950's through the 1970's, you may remember Dick and Jane. I'm not sure they had a last name, which would make them quite trendy today. They lived in a little house somewhere in America...we just didn't know where.

They had a puppy called Spot, and a cat named Puff. (I once had a girlfriend named Puff, but that's another story.)

One of the books? writers – Sterl Artley -died in 1998. A famous reading teacher, Sterl began his stories with basic words, gradually building vocabulary.

Meeting Notes **Board of Works** and Public Safety Meeting

The City of Crawfordsville, Ind.

Aug. 3, 2022 at 10 a.m. City Building 300 E Pike St Crawfordsville, IN 47933

I. Approval of the minutes from July 27, 2022. II. Approval of the

- claims for the week of Aug. 1, 2022
 - **III.** Old Business
 - **IV.** New Business A. Brad Sned with

Center Point Energy requesting a lane closure on North Englewood Drive

B. Belinda Barnett (not present) requesting to

Buy. Sell. Rent. Lease.



One Week Left For DEI Champion Award Nominations

Equality is now a priority in the workplace – and the Indiana Chamber of Commerce is eager to celebrate those leading the charge in this area.

The Jackson Lewis Diversity, Equity & Inclusion Champion Award recognizes an organization making ardent strides to become a more equitable workplace.

Judges will evaluate how nominees developed, promoted and executed DEI – and how it has made a difference for their organizations and beyond.

"It can be daunting to feel like we're constantly surrounded by division in today's culture, but one real positive is seeing Indiana companies accomplish much in bringing equality to the workplace and helping underrepresented groups thrive in the modern economy,' explains Indiana Chamber President and CEO Kevin Brinegar.

Nominations are due Aug. 10 and can be submitted at www.indianachamber.com/DEIaward. Nationwide law firm

Jackson Lewis P.C. is sponsoring the award.

"It's so important to shine a light on the companies and professionals who understand the value of creating an environment where all people can flourish, regardless of background, identity or experience," says Brian McDermott, managing principal of Jackson Lewis' Indianapolis office. "Jackson Lewis is committed to expanding mindsets and integrating DEI firmwide, and we are thrilled to be part of such

a powerful program that recognizes like-minded organizations and peo-

ple." The winner will be recognized at the Indiana Chamber's Diversity, Equity & Inclusion Summit on Oct. 4. In addition to Jackson Lewis P.C., Summit sponsors include gold sponsors Horizon Bank and Teachers Credit Union, as well as silver sponsor Lumina Foundation for Education.

at www.indianachamber. com/conferences.

Find more information

RIX QUINN

It's hard to find these readers today. I guess a few educators chose different teaching methods, for reasons unknown to me or my friends, many of whom read quite well.

Guest Column

Sadly, there will be no new Dick and Jane adventures for future generations. Oh my, oh my. Did someone say, "Baby Boomers getting older?"

Goodbye, Dick, Goodbye, Jane. Goodbye, childhood.

Hello, Arthur Ritis.

Got a story idea for Rix? E-mail him at rix@rixquinn. com < mailto:rix@rixquinn. com >.

place a dumpster at 316 E. Jefferson Street for 10 days beginning Aug. 5 C. Receive sealed bids

for the 2022 Community **Crossings Paving Program** D. Receive sealed bids

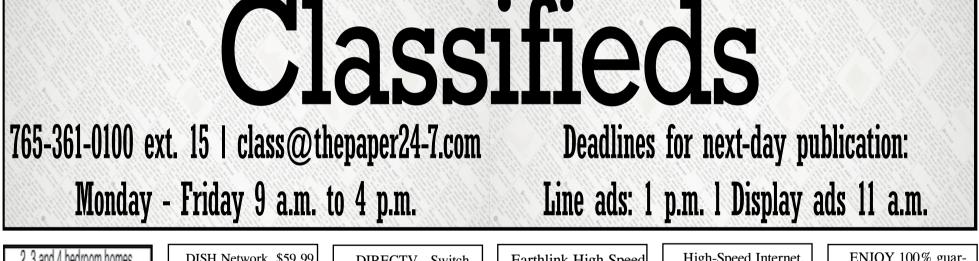
for Fire Apparatus - Triple Combination Pumper

E. Barry Lewis, Code Enforcement Officer, with work order requests

· 1500 W. Main Street, owned by Charles Robinson

· 605 Tuttle Ave, owned by Carl & Amy Vangilder

 \cdot 513 Tuttle Ave, owed by Mark Poynter V. Miscellaneous VI. Department Heads VII. Adjournment



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Record Rent Increases, Low Wages Are Driving An Eviction Crisis

By: Ariana Figueroa

Α5

Witnesses in a Tuesday hearing detailed to a U.S. Senate committee how investors and stagnant wages are driving an eviction and housing crisis across the U.S.

The chair of the Senate Banking, Housing and Urban Affairs Committee, Ohio Sen. Sherrod Brown, said families are being priced out of buying homes, and rising rents mean that tenants are "just one illness or job loss or car repair away from eviction."

"More and more, investors are buying up single-family homes homes that first-time homebuyers usually buy — and renting them out at sky-high rates," Brown, a Democrat, said in his opening statement. "Twenty-eight percent of homes sold at the beginning of this year went to investors."

One of the witnesses was Matthew Desmond, a sociology professor at Princeton University and director of the Eviction Lab, the only research team in the country dedicated to understanding the causes and consequences of housing instability in America.

Desmond said regions across the country have experienced a huge surge in rents. Since 2000, median rent has increased by 112% in the Midwest, 135% in the South, 189% in the Northeast and 192% in the West, he said.

"Last year, rents increased faster than they ever have on record," he said, adding that across the nation the median rent increased 17% in one year.

But some cities saw double that, he said, such as 40% in Portland, Oregon; 35% in Newark, New Jersey; 30% in Orlando, Florida; and 29% in Cincinnati, Ohio. "When the cost of housing rises 15, 25, 30%, what can families do?" Desmond said. "They can't relocate to affordable housing because they often are already living in the cheapest apartments available. All they can do is cut back on other necessities, including health care, educational enrichments, and food."

Biden blamed

The ranking Republican on the committee, Sen. Pat Toomey of Pennsylvania, blamed the Biden administration for inflation and said that "government, and especially this administration, have often been the problem, not the solution, when it comes to housing."

"Democrats' wasteful spending, growth-killing regulation and excessively accommodative monetary policy are exactly what led to 40-year-high inflation and contracted our economy," he said in his opening statement.

Toomey asked one of the witnesses, Darion Dunn, who is the managing partner of Atlantica Properties in Atlanta, Georgia, if government actions that raise costs to landlords get passed on to tenants.

"Generally that is the case," Dunn said. "Those costs have to be passed on because they're such relatively small margins."

Sen. Jon Tester, a Montana Democrat, said people in his state are also having trouble finding affordable housing.

"The price points have gotten too high," he said, adding the median home sale price has increased about 40% in his state in the last year.

"This is pushing more people from potential homeownership to looking for homes to rent," he said.

He asked one of the witnesses, Laura

Brunner, the CEO and president of the Port of Greater Cincinnati Development Authority, what can happen to communities where homeownership is out of reach.

"There is a profound impact on local families when homeownership opportunities are taken away from them," she said.

Investors buying houses Institutional investors are market actors that have access to capital and can be anything from private equity firms to financial institutions through real estate investment trusts.

Brunner told senators that institutional investors are changing the landscape of single-family housing in Hamilton County, Ohio.

She said access to affordable rentals and housing has become increasingly more difficult due to institutional investors. While investigating some of the worst landlords in Cincinnati, her team found that more than 4,000 single family homes in Hamilton County were bought by five institutional investors since 2013.

One of those institutional inventors, Vine-Brook Homes, was sued by the city of Cincinnati for building code violations and by tenants for poor living conditions and fraudulent security deductions.

Brown asked Brunner what Congress could do to help places like Cincinnati keep homes affordable for families and boost families to become homebuyers.

She said Ohio is typically a target area for these investors, because they buy homes in areas in the "state's most disinvested neighborhoods."

"This is something that is happening throughout Ohio," Brunner said. She said one way to make it easier for local jurisdictions to find which properties are owned by institutional investors, which typically file under LLCs, is to require those investors to register with localities.

For example, Vine-Brook, was listed under 90 LLCs, making it difficult to track.

Desmond said in 2021, it was estimated that institutional investors made up about 2.3% of the single family rental market, or 340,000 single family homes.

But while that's small, he said, these investors "have a much larger footprint" in some metropolitan areas, particularly in sunbelt cities like Atlanta, Georgia, Phoenix, Arizona, Tampa and Miami, Florida, and Charlotte, North Carolina.

Brunner said in Hamilton County, that could mean 50% of the houses on the street are owned by institutional investors.

"When the geographical impact is so concentrated, it has a gamechanging effect on what it means to live in that neighborhood," she said. These institutional

investors are not building homes, she said.

"They are switching homeowner properties to rental properties and hiking up rents," Brunner said.

Sen. Raphael Warnock, a Georgia Democrat, said that "there's no question that we need more housing stock."

He said that in his state, around 45% of Georgians spend more than 30% of their income on rent and 1 in 5 spend more than half of their income on rent.

"Georgians are being crushed by rent all over the state," he said. Warnock asked Vente

Warnock asked Yentel how long it would take for housing supply to finally catch up. "It will take years, if not more than a decade,"

she said. Stagnant wages

Diane Yentel, the president and CEO of the National Low Income Housing Coalition, also said stagnant low wages and rising housing costs played a major role in housing instability. The NLIHC is a nonprofit that advocates for affordable housing in the U.S.

"Growing inflation, rising rents, and declining real wages are particularly challenging for the lowest-income renters," she said.

Yentel said the average U.S. minimum-wage worker would need to clock in 96 hours a week to afford rent on a two-bedroom home, or work 79 hours a week to afford the rent of a one-bedroom home at the fair market rate.

NLIHC estimates that a housing wage — which is the hourly wage a fulltime worker must make to afford an apartment without spending more than 30% of their income — of \$25.82 an hour is needed for a modest two-bedroom home. The federal minimum wage is \$7.25. The city with the highest minimum wage in the country is SeaTac, Washington.

Yentel said that more than 24 million people work in five of the lowest paying occupations retail, food and beverage services, personal care services, home health aid, building cleaning services and food preparation.

Sen. Bob Menendez, a New Jersey Democrat, said that in his state, a medium-income renter is barely able to pay for a one-bedroom home. He asked Yentel how transportation can also be an issue for low-income renters, who might rely on public services.

"We also have to be careful when we work on transit, to not cause displacement or gentrification," she said, adding that existing affordable housing needs to be preserved.

Desmond said even when wages increases, the relief from the burden of rental costs was only temporary. He said since 1985, rent prices have exceeded income gains by 325%.

He cited a study by the Federal Reserve Bank of Philadelphia that found "landlords quickly responded to the wage bumps by increasing rents, which diluted the effect of the policy."

"The implication is that investing in affordable housing isn't only necessary to ease families' rent burdens and promote community stability," he said. "It is also essential because of the success of all other economic mobility effort depends on it."

White House summit Separately, the White House held a summit Tuesday where Desmond, Yentel and other housing and eviction experts discussed lasting eviction reforms.

The White House said that as funds for emergency rental assistance begin to wind down, the summit would focus on "an all-out effort to build lasting reform," including through use of remaining emergency recovery funds.

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Why Breastfeed? The Benefits Of Breastfeeding For Both Mother And Child

By: Dr. Cameual Wright, CareSource Vice President and Market Chief Medical Officer



before a baby can receive vaccinations. In fact, studies found that breast milk of mothers vaccinated for COVID-19 carry antibodies against the virus. return to their pre-pregnancy weight. If a new mother has questions about breastfeeding, they

three quarters (76%) of Black infants are ever breastfed, which is below the national average of 84%. Indiana is one of 26 states where the breastfeeding initiation rate was lowest among infants of Black mothers. It's important to consider the root causes of disparities in breastfeeding, including historical trauma, access to care, provider bias and promotion of formula by manufacturers. Culturally appropriate education, increased breastfeeding support and diverse representation within health care should be encouraged and implemented in order to increase awareness of the importance of breastfeeding and help remove these barriers. CareSource encourages mothers and expecting mothers to learn more about the benefits of breastfeeding, especially as we continue to see a short supply of infant formula. Health plans like CareSource can provide access to case

management workers who connect mothers to resources in their community. Additional ly, mothers can utilize ČareSource24[™], a 24hour Nurse Helpline, to ask questions and get advice. CareSource has also recently partnered with The Milk Bank, sponsoring 1,000 ounces of human milk through their Give an Ounce campaign. The gift is part of a larger effort to increase access to adequate infant nutrition during the formula shortage. Breastfeeding is more than just a lifestyle decision; it's an investment in health for both mothers and their infants, reducing health risks like asthma, obesity, diabetes, sudden infant death syndrome (SIDS), breast cancer, ovarian cancer and more, according to the CDC. It's critical to advance the support, protection and promotion of breastfeeding so all families have the opportunity to breastfeed.

The American Academy of Pediatrics (AAP) recently updated their guidelines around breastfeeding, now supporting continued breastfeeding until two years or beyond, as mutually desired by the mother and child. Breast milk is and always has been the most optimal source of nutrition for a growing baby, and if breastfeeding is an option for the mother, that is the top recommended practice for giving babies the nutrients they need.

August represents National Breastfeeding Month, a time to raise awareness about the importance of breastfeeding. As the U.S. continues to face a shortage in infant formula, and with the AAP's updated guidelines, it's of the utmost importance now for mothers to be informed on the many benefits of breastfeeding for both their babies and them-

Dr. Cameual Wright

selves.

The Importance of Breastfeeding The World Health Organization (WHO) actively promotes breastfeeding as the best source of nourishment for infants and young children. Breast milk is specifically formulated for optimal nutrition for a newborn. The composition of breast milk changes to match a baby's needs as it grows and its nutritional requirements change. Babies also receive immune support from the antibodies provided in breast milk, as breast milk offers immunity in the early stages of life

In addition to the ample amount of health benefits, breast milk is economically favorable. Due to an infant's changing routine, many find breastfeeding to be the most convenient feeding option due to the ability to breastfeed anytime, anywhere. Breastfeeding can help lift financial burdens associated with feeding as it offers a free, nutritional food source for babies.

Additionally, breastfeeding creates a special bond between mother and baby because it promotes skin-to-skin contact. Many experts say the bonding experience during the first years of life helps lessen social and behavioral problems in both children and adults. Breastfeeding even burns extra calories and helps many mothers can turn to health plans for answers, like Care-Source. CareSource provides critical information and resources to assist mothers and families, pays for lactation consultants that can provide members with prenatal education and postnatal assistance with breastfeeding, and provides all mothers with a breast pump and supplies.

Disparities in Breastfeeding

Despite the AAP recommending breastfeeding, national rates remain low, especially among minority groups. The Centers for Disease **Control and Prevention** (CDC) shows racial and ethnic disparities in breastfeeding initiation continue to persist. Low rates of breastfeeding add more than \$3 billion a year to medical costs for mothers and their children in the U.S., per the CDC. Additionally,

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What You Need To Know When Filing A Homeowners Claim

Homeowners insurance includes a type of property insurance that pays for losses and damages to your home if it is damaged or destroyed by fire, weather, theft, or another covered disaster. When those events happen, you will need to file a claim. The Indiana Department of Insurance (IDOI) provides tips and resources to assist you through the process.

What To Consider Before Filing A Claim

Know when to file a claim. Before reporting the property damage to your home, find out what your deductible is. If the damage is minor, you might decide you are better off paying for the repairs out of pocket. If you believe the damage will cost more than your deductible to repair, or there is a lot of damage, you may want to file a claim.

If you decide to file a claim, it is important to notify your insurance company right away. The amount of time you have to report your claim varies by state.

Here are the steps you will need to take:

Make a list of all your damaged property. You will need this when you meet with your adjuster.

Take photos and videos of damage.

Contact your insurance company or agent with your policy number, name, address, and phone number.

You will need to explain what happened and describe the extent of the property damage.

What If Your Home Has Flood Damage

Flood damage is generally not covered by a standard homeowners or renter's insurance policy. If you have a separate flood insurance policy, remember to include a copy of the policy and the contact details for the insurer on your list. Flood is a covered event in most auto insurance policies.



depreciation. It is what you would pay at today's cost, minus the depreciation. It is important to account for depreciation when considering Actual Cash Value coverage. Keep in mind that the cost of the insured property will be valued at a lower amount based on wear and tear and the age of the property. You will, however, be reimbursed for the actual cash value of your property at the time of the claim, minus your deductible.

Replacement Cost is the amount it would take to replace or rebuild your home or repair damages with materials of similar kind and quality, without deducting for depreciation. In other words, it is what you would pay to replace your property at today's cost. Many insurance companies require homes to be insured for at least 80 percent of their replacement value. With 80 percent coverage, the insurance company will pay losses in full, less any deductible, up to the face amount of your policy.

Things You Should Do To Prepare

Take an inventory. Go through every room in your home; write down and take pictures or videos of everything in the room. Inventory everything, including valuable items such as antiques, electronics, jewelry, collectibles, and guns. Do this before a disaster strikes. The NAIC's free Home Inventory App will help you with the process. You can download it from the App Store and Google Play. It allows you to take pictures and document your items by room and category. If you do not use an app for your inventory, store your inventory in a secure place at another location, such as your workplace, a safe deposit box, a relative's house, or online. Review and update your inventory annually, including your pictures/ videos.

and scheduling them under the policy. Most homeowner's policies only have fixed limits and fixed causes of loss for these items. The limits are minimal to the value of some of these items. If you want to have valuable items properly covered, they need to be specifically scheduled on the policy and backed up by a current and valid appraisal.

Collect the 24-hour contact information for your insurance agent and insurer and enter it as a contact on your smartphone. Make a list that includes your policy numbers, insurer and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or agent has an emergency information hotline.

Know how to work with contractors. A contractor is someone you hire to manage the repair of your home. The contractor is responsible for supplying the necessary equipment, material, labor, and services to complete repairs. Don't feel rushed or pushed to agree with something you aren't comfortable with when it comes to repairs. It might help to have your contractor meet with you and the insurance adjuster.

How The IDOI Can Help You With A Complaint About A Claim

UBUSES From Page A1

sary," said Devon Mc-Donald, ICJI Executive Director. "Still, law enforcement can't be everywhere, so drivers need to do the right thing and exercise caution around buses. Students' lives depend on it."

The newly released data comes from the National School Bus Illegal Passing Driver Survey, which is managed by the Indiana Department of Education in the state. The survey has been conducted annually since 2011 but was put on hold for the past two years due to the pandemic.

This year, collection took place on April 26, with 6,665 bus drivers participating from 195 school districts.

"In order for Indiana's students to learn, they must be able to travel safely to and from school," said Dr. Katie Jenner, Indiana Secretary of Education. "That task is faithfully led by school

UKAREN From

that nice stone would have told just what happened to Henry at such a young age with a lovely wife and child and whether his middle name is Sommers or Summers – what I've seen it's half and half and it just says S on the stone.

In that '80 census, George nor his mother have occupations and Dora (Eudora Estella born 21 August 1863 in MoCo) the very youngest of Lewis' children is also in school. Sadly, Dora, too, missed the long life that many of the Dunbars had. She passed away at 56 years, 9 months and 18 days of a gangrenous diabetic foot.

Jesse Peterson Dunbar married Melissa Ann Fogle and I believe they divorced, after having four children, Myrtle May who died on Christmas Day, 1903 of asthma; Alma who married Austin Pollett and mothered four sons and two daughters then the two Dunbar sons. Martin Henry Dunbar, who went to California, fought in WWI (Tank Corps) passing away there where he was an auto painter and his brother, Claude who lived in Marion, Ohio where I don't believe he ever married and did clerical work for the Erie Railroad. Jesse was mainly a day laborer doing odd jobs and working for farmers, for quite some time with his sister, Dora's husband, Silas Perry Dain. George Dunar also did farm work for the Dains. Both Jesse and George were particularly close to their nephew, Chester Dain, who helped take care of them as they aged. George even moved to Muncie with Chester and his wife, Fern Farmer and their children (Baird, Alma and Harvey). Chester

transportation professionals across the state, but they can't lead this important work alone. Anytime you see a school bus, please slow down, pause for all stop arms and be mindful that there may be young children near the road. They are our state's most precious cargo."

To prevent unsafe driving, officers will use a range of enforcement strategies from high-visibility patrols to police spotters on buses. For each jurisdiction, officers will coordinate with local bus drivers and school transportation officials, with efforts concentrating in the morning and afternoon hours. Agencies will also be working to raise awareness about the importance of school bus safety and following the law.

Drivers should slow down and prepare to stop when the overhead lights on a school bus are

From Page A1 was a machinist in

was a machinist in an auto factory. Fern passed away young and perhaps that is when Uncle George moved to help with the teenaged kiddos. Tagged as "Shorty," George spent his last five years in his late 70s and early 80s as a crossing watchman for the Nickel Plate Railroad. He rests in Beech Grove Cemetery

in Muncie. Silas and Dora Dain had several children: Chester above, Guy, Henry, Mabel, Priscilla and Joseph. These would advance the Dunbar tree by I believe a dozen grands for Silas and Dora. William "Guy" Dain married Opal McAdams and they were parents of three daughters: Geneva, Vivian and Opal who passed just shy of her 9th birthday with sepsis after an accidental scalding. Guy worked for some time at a veneer factory and later as a railroad brakeman.

Henry Earl Dain married Josephine Pavne and barbered in Frankfort. They had a son, Orlando who also was a barber. Sadly, he passed away at age 55 at the Rockville TB Sanitorium, topping the "chest disease" with cancer according to his death record. Mabel Dain was even prettier than her mother (see mom's photo) with beautiful dimples and a cute smile. She married Ora O. Reeves and were parents of two sons, Harold and Lawrence. Sadly, she died after gall bladder surgery at just 35. Priscilla Ann Dain married Stewart Wilfred Reeves. They moved and remained in the Logan County, Illinois area. Stewart was born in Wisconsin, married Priscilla in MoCo and died in Illinois. He too barbered for more than ¹/₄ century then became

flashing yellow. Once the lights turn red and the stop arm extends, drivers are required to stop on all roads with one exception. On highways divided by a physical barrier, such as a concrete wall or grassy median, only vehicles traveling in the same direction as the school bus are required to stop.

Motorists should also be mindful of posted speed limits, avoid distractions and watch for children in or near school and residential areas. Planning ahead and allowing for extra time during each commute will help keep all road users safe.

Disregarding a school bus stop arm is a Class A Infraction. Violators could pay a fine of up to \$10,000, have their license suspended for up to 90 days for the first offense or up to 1 year for the second.

For additional school bus safety information, visit www.nhtsa.gov.

minister of the Grace Gospel Fellowship Church where Priscilla was a wonderful asset to him and the church. Their three daughters were Genevieve who married a service man, lived and died in Honolulu. They were parents of at least one daughter named Priscilla. Lois Jeanette married Roy Turner and they farmed. Parents of at least two daughters. Third daughter was Ruth who lived in Latham, Illinois and was a registered nurse. Son Wilfred Reeves was a Career Marine Corpsman and was in WWII. He too barbered and was an instructor.

The last Dain was Joe Dunbar Dain who fought in WWI. He was twice married, losing his first wife Jessie Agee in 1957 (married #2 Kathryn Utterback). He at one time was a shipping clerk for a candy company (good job) but owned his own filling station for some time as well. He fathered two children (Dorothy and Robert Jessie) to add to the ever-growing Dunbar family tree! A very pretty lady (picture from FindAGrave - thanks to Lynne Ream) Lewis M's last child, Eudora Estella Dunbar Dain, seems to just welcome ya' into the Dunbar-Dain family and it is I believe appropriate to conclude this series with her photo. Rest in peace to all the Dunbars who have steered us along on an interesting journey into the Dunbar Saga!

Flood insurance is a separate coverage you can purchase through an agent or insurer participating in the National Flood Insurance Program (NFIP). It is a program administered by the Federal Emergency Management Agency (FEMA), which works closely with more than 80 private insurance companies to offer affordable flood insurance to homeowners, renters and business owners. In order to qualify for flood insurance, the home or business must be in a community that has joined the NFIP. If your community does not participate in the NFIP, contact your licensed insurance agent to ask about private flood insurance.

It is important to note that the NFIP insurance policy does not go into effect immediately after you purchase it. There is typically a 30-day waiting period unless a policy is bought at the same time as a newly purchased home.

Know The Difference Between Actual Cash Value And Replacement Cost

Actual Cash Value is the cost to replace your damaged, stolen or destroyed personal property with new property of like kind and quality, minus Update your inventory when you buy new items.

Keep receipts with your inventory for all repairs and new items you buy for proof if you have to file a claim.

Work from memory if your property was destroyed and you have no records.

Review photos (e.g., on your cell phone or from family or friends) taken inside your home. That may help you make the list.

Search Online Retailers To Help Estimate Costs.

Consider getting appraisals for high-value items, such as jewelry, antiques, electronics, collectibles, and guns,

If the insurance company has not followed the terms and conditions of your policy, you may submit a consumer complaint form with the **IDOI** Consumer Services Division. The IDOI can obtain information or explanations on your behalf from the insurance company or their representatives and review the information for compliance with statues, regulations, and policy contracts. The IDOI may take corrective action against a company if actions are in violation of a statute, regulation, or policy the IDOI enforces. Visit in.gov/idoi/consumer-services to learn more about the complaint process.

The Indiana Department of Insurance protects Indiana's insurance consumers by monitoring and regulating the financial strengths and market conduct activities of insurance companies and agents. The IDOI monitors insurance companies and agents for compliance with state laws to protect consumers and to offer them the best array of insurance products available. The IDOI also assists Hoosiers with insurance questions and provides guidance in understanding how insurance policies work.

Karen Zach is the editor of Montgomery Memories, our monthly magazine all about Montgomery County. Her column, Around the County, appears each Thursday in The Paper of Montgomery County. You can reach her at karen. zach@sbcglobal.net.



