

# The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

WWW.THEPAPER24-7.COM

**TODAY'S VERSE**

1 Corinthians 15:57-58 "But thanks be to God! He gives us the victory through our Lord Jesus Christ. Therefore, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain."

**FACES OF MONTGOMERY**

People who call our community their own.



Trip Karger gives The Paper a glorious smile while helping his mother. Thank you for your smile, Trip!

**THREE THINGS You Should Know:**

**1** The beach at Indiana Dunes State Park will be closed to swimming starting tomorrow, due to the lack of available lifeguards, until further notice. State park guests can still enjoy the sand and wade up to waist-deep in the waters of Lake Michigan but are not permitted to swim or go deeper into the lake. Indiana Conservation Officers and park staff will be on hand to monitor safety and compliance. Guests interested in visiting on the weekend of Aug. 27-28 or on Labor Day Weekend should monitor the Indiana Dunes State Park Facebook page for notifications regarding beach use status. Swimming is permitted at the beach at Indiana Dunes State Park only when lifeguards are present because of frequently changing conditions of the lake bottom and the unpredictability of dangerous rip currents that can occur along the shoreline at the southern tip of Lake Michigan, where the park is located.

**2** Patoka Lake's 31st annual star party has been rescheduled for Saturday, Aug. 27, from 8:30 - 10 p.m. at its beach. Telescopes will be set up for night sky viewing, and members of the Evansville and Louisville astronomical societies will help participants identify celestial objects, including planets, stars, constellations, nebulas, and distant galaxies. The entrance fee of \$7 per vehicle for Indiana residents and \$9 for out-of-state vehicles is required for the Newton-Stewart State Recreation Area, located north of Wickliffe on State Road 164. For more information regarding this program or other interpretive events at Patoka Lake, call the Nature Center at 812-685-2447.

**3** Saturday, Aug. 27, 2022, at 7 p.m., The Boot City Opry presents The King, a tribute to Elvis Presley starring Tyler Christopher. Tyler was ranked in the Top 5 Elvis in the world at Tupelo, MS for his uncanny replication of Elvis. He has also placed in competitions throughout the United States including the great Lake George, New York Elvis Festival. There are too many hits to list but come and see all Elvis' amazing chart-topping songs such as Hound Dog, Don't Be Cruel, Heartbreak Hotel, Blue Suede Shoes, Suspicious Minds, and many, many more!

**Boomer Bits**

**Ask Rusty – What Are My Wife's Benefits Both While I'm Living and as My Widow?**

*Dear Rusty:* I will be 70 in January and my wife will be 65 in February, at which time we will both go on Medicare. I am currently working, and my approximate Social Security benefit will be around \$2,900. My wife was a stay-at-home mom and, therefore, has minimal Social Security benefits on her own. At 65 she is eligible for \$870 and at full retirement age will qualify for \$990. A few questions: if she starts to draw benefits at 65, what would be her total spousal benefit? If she waited until her full retirement age, what

**Social Security Matters**  
This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website ([amacfoundation.org/programs/social-security-advisory](http://amacfoundation.org/programs/social-security-advisory)) or email us at [ssadvisor@amacfoundation.org](mailto:ssadvisor@amacfoundation.org).

**ASK Rusty**  
Social Security Advisor

would the amount be? Of greater concern, what would be her survivor benefit given the same criteria as mentioned above. *Signed: Planning Ahead*

*Dear Planning Ahead:* Based

on the Social Security amounts in your email, your wife is eligible for a spousal benefit while you are both living. Her spouse benefit when she claims

➔ See RUSTY Page A7

**Inflation Reduction Act A Boondoggle of a Bill**

**By John Grimaldi**  
One thing the Inflation Reduction Act of 2022 will not do is reduce inflation. According to Dr. Kevin Roberts, Ph.D., president of The Heritage Foundation, it is a "boondoggle of a bill" that will have a decidedly negative financial impact on seniors, working class, and middle-class families.

In an interview on the Better For America podcast with Rebecca Weber, CEO of the Association of Mature American Citizens, Dr. Roberts said that with endorsements from leftist organizations such as AARP, the effect of this new law will

be terrible and long-lasting. It's "a giveaway to so-called green companies, companies who might be engaged in energy sources that 40 or 50 years down the road are sweet-sounding and sort of fun, but they make our cost of living higher."

He pointed out that in the days leading up to the passage of the bill, Democrats kept telling us that its purpose was to deal with the unprecedented inflation that came with the election of President Biden a year and a half ago. However, "since its passage, almost all that mes-

➔ See GRIMALDI Page A7

**How To Find The Right Doctor**

(Family Features) Whether you're rarely sick or have conditions that require frequent visits to the doctor, having a trusted and skilled health care provider is an important step in protecting your health.

Any number of reasons can result in needing to find a new doctor, such as moving to a new community, changes to your insurance, your old doctor retiring or needing a specialist.

These suggestions from the Centers for Medicare & Medicaid Services (CMS) can help you be more efficient and thorough as you look for a doctor who is right for you.

Ask for Recommendations

Talk to people you know about whether they have a provider they like. If you're looking for a new provider because of a move or retirement, ask your current doctor for a recommendation. If you need to make a change with your primary care doctor but see specialists or other medical professionals you like and trust, you can also request referrals from them.

**Check with Your Insurance Company**

If you have health insurance, you may need to choose from a list of doctors in your plan's

➔ See DOCTOR Page A7

**Rokita: Beware of After-Effects of Identity Theft**

The state is warning Hoosiers of the risk of identity theft victims developing a range of mental illnesses after scammers target and steal their hard-earned money.

Identity theft is a constant threat to all Americans. In 2020, nearly 50 percent of the country was financially harmed by identity theft, according to a study done by the Aite Group.

"In today's world, we are tied to technology, whether it's our phones or our computers, and we often feel obligated to stay

➔ See IDENTITY Page A7

**Wabash College Ranked In Princeton Review's Best 388 Colleges Listing**

Wabash College ranks prominently in The Princeton Review's listing of the best institutions nationally for undergraduate education in its annual college guide.

Inclusion in The Princeton Review's Best 388 Colleges indicates that Wabash ranks among the top-15 percent of more than 2,500 U.S.-based four-year colleges.

The review includes detailed accounts of the best schools with rating scores in eight categories. Wabash received an overall academic rating of 91 with scores of 96 and 98 in the categories associated with

**The Daily Almanac**

Sunrise/Sunset  
RISE: 7:00 a.m.  
SET: 8:33 p.m.

**High/Low Temperatures**  
High: 83 °F  
Low: 65 °F

**Today is...**

- Break the Monotony Day
- International Homeless Animals' Day
- National Lemonade Day

**What Happened On This Day**

- 1975 Viking 1 is launched by NASA using a Titan launch vehicle
- 1988 The Iran-Iraq War comes to an end after 7 years
- 1993 Oslo accords negotiations conclude

**Births On This Day**

- 1890 H. P. Lovecraft American writer
- 1935 Ron Paul American physician, author, politician

**Deaths On This Day**

- 1914 Pope Pius X
- 1915 Paul Ehrlich German physician, Nobel Prize laureate

**WABASH COLLEGE**

teaching, faculty interest, and accessibility.

"The release of the annual college guide produced by The Princeton Review is always a highlight of the year," said Wabash President Scott Feller. "These rankings are based

➔ See WABASH Page A7

**HONEST HOOSIER**

Can anyone believe schools have been back for a while? I still don't understand why starting after Labor Day is a bad thing.



**TODAY'S HEALTH TIP**

Teens need about ten hours of sleep while school-age kids should get 10-12.

Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Paper and online at [www.thepaper24-7.com](http://www.thepaper24-7.com).



**OBITUARIES**

**Eddie R. Holt**  
**Joyce Ann Patton**

**INSIDE TODAY'S EDITION**

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**THE MONTGOMERY MINUTE**

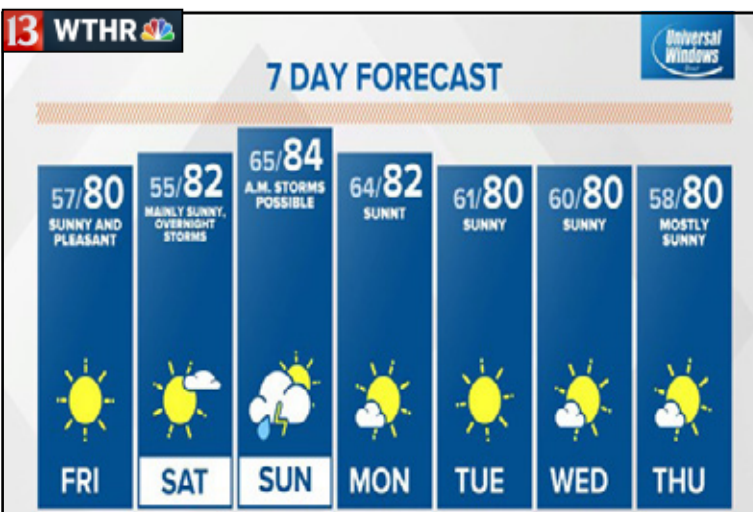
**Want To Go?**  
Crawfordsville Mayor Todd Barton would like to invite the public to McDonalds-South on South Washington St. on Monday at 8 - 9 a.m. He would like to start conversations about any concerns, input or suggestions that the public may have concerning the city.

**TODAY'S QUOTE**

"Don't go through life, grow through life."  
Eric Butterworth

**TODAY'S JOKE**

Where there's a will . . . there are relatives out the wazoo!



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



## OBITUARIES

### Joyce Ann Patton

Aug. 25, 1947 - Aug. 18, 2022

Joyce Ann Patton, age 74, of Crawfordsville, passed away on Thursday, Aug. 18, 2022 at her daughters home in Veedersburg.

She was born in Crawfordsville on Aug. 25, 1947, to the late Charles E. and Doris E. (Northcutt) Patton.

She graduated from Crawfordsville High School in 1966 and retired from Hi-Tek Lighting Company after many years. She enjoyed yard selling, auctions, bingo, bowling and baseball.

Survivors include a daughter, Necole Brennan; two sisters, Shirley James and Sue (Paul) Burris; two grandsons, Dakota A. Brennan and Dalton M. Brennan; and many nieces, nephews and cousins.

She was preceded in death by her parents, Charles and Doris Patton; and a brother-in-law, Chuck James.

Visitation is scheduled at Sanders Priebe Funeral Care, 315 S. Washington Street in Crawfordsville on Saturday, Aug. 27, 2022 from 11 a.m. until the time of funeral service at 12 noon. Burial will follow at Oak Hill North Cemetery. Sanders Priebe Funeral Care is entrusted with care.

Share memories and condolences online at [www.sandersfuneralcare.com](http://www.sandersfuneralcare.com).

### Eddie R. Holt

Aug. 19, 2022

Eddie R. Holt age 68, formerly of Attica and most recently residing in The Lane House, Crawfordsville, passed away, 11 a.m. Friday, Aug. 19, 2022 in Franciscan Health Lafayette East Hospital. Arrangements are incomplete at Family and Friends Funeral Home of Lafayette.



Photo courtesy of Ceres Solutions

Earlier this summer, the Ceres Solutions Digital Technology Team hosted a small gathering to preview what is proving to be an extremely exciting new resource to help farmers evaluate and adopt diagnostic tech tools.

## Farmer-Owned Co-Op Brings Innovation To The Test At New Perrysville Hub

Technology is being put to the test 24 hours a day in an extraordinary new outdoor lab hosted by regional cooperative Ceres Solutions. On June 21, a small group of ag industry representatives were brought behind the scenes to preview what is being dubbed The Hub at 63 by those involved in the project. In September, more stakeholders and farmers will get the chance to explore it.

What is The Hub? "This is our live testing and proving ground for all types of technologies which have the potential to impact agriculture," says Matt Clark, Digital Technology Manager at Ceres. Matt and Ceres Hub Project Lead Abby Anspach have worked with the internal Ceres team as well as industry partners to bring the Hub to life.

Ceres Solutions Director of Digital Experience Drew Garretson explains the motivation behind creating it. "Our organization evaluates new technology constantly, so we need to test in real

time for performance, accuracy and reliability. We are looking for those next practical applications of innovation that will make impact for our farmerowners."

Step One: Create Connectivity

The first step in creating The Hub was establishing connectivity; a well-known barrier to adopting innovation for every rural community. That was accomplished last year through a partnership convened by Land O'Lakes, between Ceres Solutions, Watch Communications and Microsoft's Airband initiative. Watch Communications is the local internet service provider, and Land O'Lakes served as the convener through their commitment to The American Connection Project. By utilizing Ceres facility assets, Watch established reliable, high-speed broadband access to an area of six-mile radius for producers around the Ceres Perrysville seed plant. This not only benefits local residents, it also benefits the Ceres location.

Step Two: Select the Diagnostic Tools

As a member of the Ceres Solutions Digital Team, Anspach (pictured) was tasked with building relationships with vendor-partners and evaluating what technologies would be tested on the Hub acres first. She and the Ceres team decided to place in-field soil sensors, pest monitoring cameras, soil moisture sensors and crop irrigation probes throughout the planted acres for the first season of discovery.

Tech partners on these installations were Chrysalabs, Teralytic, Metos by Pessel Pest Monitoring, LeafSpec LLC and Trilogity. Ceres has also been utilizing mobile NPK testing and a new diagnostic leaf scanning technology currently in development at Purdue University. Microsoft played a pivotal role in arranging the partnership

with Trilogity who provided the Lorawan gateway for connecting some of the sensors on the field.

Step Three: Turn it On

The next step was for the co-op's agronomy team to "plug in and turn on" the test plot acres as a controlled testing site. That officially happened in early summer, and Anspach coordinated a small preview event on June 21 for key stakeholders who were curious to see early results of how their devices were performing in the field. She plans to host a more expansive Hub IoT Innovation Day in September for Ceres Solutions growers and potential partners to explore this unique local resource.

"There's really nothing like having this Hub to test and diagnose," says Anspach. "It is already demonstrating just how quickly and effectively we can identify, respond and pivot our strategies to virtually any condition in a field. I often say it is like we have an airport landing strip now; the lights are always on and the action is constant," she laughs.

"Connectivity makes it possible, and we're equipped with these amazing diagnostic tools. But ultimately, our goal is to use the discoveries to help growers build success. Results will be interpreted to help our customers," she concludes.

Step Four: Explore Potential

"In simplest terms, we flipped the switch on discovery here," says Garretson. "Our team turned this field on." With reliable connectivity and a place to test, the team can explore an unlimited number of devices and diagnostic tools in real time.

Garretson is quick to point out that project success is shared due to collaborative insights from some of the industry's leading innovators. "The Hub's potential is already exceeding our

expectations, and that's a great story," says Garretson. "But the strength of partnerships is the rest of the story here for Ceres Solutions. We would not be able to achieve our potential on this project without the innovation community," he notes.

Those organizations include the Wabash Heartland Innovation Network (WHIN), the Purdue University College of Ag, Purdue Extension, Land O'Lakes, Inc., Truterra, and WinField United's SureTech Laboratories, among others. In addition, the employees of Ceres Solutions at Crops 63 Perrysville and other locations have contributed to the Hub's success.

"At Ceres, we're passionate about innovation. This Hub has unleashed a professional curiosity for our ag tech team that we know, ultimately, can lead to more profitable decisions for farmers. We will leverage every discovery we can to help solve against the challenges of production, weather, time and labor shortages that we and our customers will face in the years to come," he concludes. For more information about the Hub, or about potential to test an innovative technology, contact your local Ceres Solutions digital team or Drew Garretson directly at (800) 878-0952.

Ceres Solutions is a 100% farmer owned cooperative. We are a leading supplier of agronomy inputs, seed, technology, information, diesel fuel, gasolines, retail station services, lubes, propane gas, feed, animal nutrition support and more. With outlets in 37 Indiana and Michigan counties, the organization is proud to invest in each team member, as well as making investments in our local communities and our youth through 4-H, FFA, academic scholarships, hunger relief and more. To learn more about Ceres Solutions, please follow us on social or visit [ceres.coop](http://ceres.coop).

### Obituary deadline

The Times publishes obituaries daily at [www.thetimes24-7.com](http://www.thetimes24-7.com), and in its print product every day with the exception of Sundays and Tuesdays.

All obituaries must come from a funeral home. A photo may be included and should be sent as a high-resolution JPEG.

Daily obituary deadline is 4 p.m. for the following day's print publication.

To read more obituaries, visit [www.thetimes24-7.com](http://www.thetimes24-7.com).



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# FAITH

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

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

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

**FREEDOM BAPTIST CHURCH**

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

**NEW MARKET CHRISTIAN CHURCH**

Church News for Saturday, Aug. 13, 2022 from New Market Christian Church  
The Sanctuary as well as the Drive-in Parking Lot are open for Worship held at 10 a.m. Tony Thomas will speak on "Wait Upon the Lord" His text is from Isaiah 40:31.  
SUNDAY SCHOOL begins at 9 a.m. COFFEE & DONUT FELLOWSHIP is at 8:30 am the first Sunday of each month. The next fellowship is Sept. 4. The worship service and Sunday school are open to everyone.

**NEW MARKET FIRST BAPTIST**

New Market First Baptist Church will be having their regular services on Sunday at 206 S. First St. in New Market. Sunday School and Holy Ground will begin at 9 a.m., with classes for all ages. Worship services will begin at 10 a.m. with Pastor Todd bringing the second in his series of messages. Come and join us for good fellowship and a message of God's Love. We also have Bible Study on Wednesday evening at 7 p.m.

**FIRST CHRISTIAN CHURCH**


Sundays: Worship (Casual Traditional/Family Friendly/Childcare) - 10:15 am, Adult Faith Learning/Sunday School - 9:15 am, Good News Cafe - 9:15 am, Wednesdays: WOW! - Mid-week Youth Program (Grades 1-12) - 4:30 - 7 pm, Faith Learning and Dinner, Rev. Darla Goodrich, We are located at: 211 S. Walnut St. Crawfordsville IN 47933 Telephone: 765-362-4812

**WOODLAND HEIGHTS CHRISTIAN CHURCH**

468 N Woodland Heights Drive  
Crawfordsville IN 47933-9689  
Telephone Number: 765-362-5284  
Fax Number: 765-362-6641  
Lead Minister: Tim Lueking  
Worship Minister: Wayne Wilkinson  
Youth Minister: Bryson Feese  
Worship Service Times for Sunday:  
Traditional service at 8:15 a.m. & Contemporary service at 10:30 a.m.  
All Sunday School classes at 9:30 a.m., Children's classes for birth to 5th grade at 10:30 a.m. All services will be streamed live on our live. whcc.us platform, Facebook, YouTube, and Twitter.  
Words to Live By: Truths that Transform Your Life  
Part #2 "Courage: The Calling of the Faithful" - Isaiah 41:8-13

**NEW MARKET UNITED METHODIST CHURCH**


Reverend William "Bill" Pike Office: 765-866-0703 email: bill.pike@n-umc.org. Please come join our small town church for a friendly church service using hymnals and the rituals of church that you grew up with. 101 East Main Street, P.O. Box 326, New Market, IN 47965. Office Phone: 765-866-0703 www.newmarketumc.org Facebook.com New Market United Methodist Church Indiana Open Hearts--Open Minds--Open Doors Sunday School 9:30 and Worship Service 10:45



**Southside Church of Christ**  
153 E 300 South • Crawfordsville  
southsidechurchofchristindiana.com

**Sundays:**  
*Worship at 10:30 am*

*Wednesday Night Bible Study 7 pm*



**One Way Pentecostal Apostolic Church**  
802 Mill St. • Crawfordsville

*Pastor Steve Lee and his wife, Tamara, invite you all to their spirit-filled church*


**Services**  
Sunday at 2 pm

Wednesday Evening Bible Study  
7 pm

Saturday evening  
(speaking spanish service)  
at 7 pm

**Hickory Bible Church**  
104 Wabash • New Richmond

**Sunday Services:**



*Breakfast and Bible - 9:30*  
*Church - 10:30*  
*a small church with a big heart!*

Dr. Curtis Brouwer, Pastor  
765-918-4949



**Christ's United Methodist Church**

Pastor Dirk Caldwell  
**We're here and we can hardly wait to see you**  
**Sundays at 11 a.m.!**

909 E. Main Street • Crawfordsville  
765-362-2383  
christsumc@myznetmet.net

Livestreamed and archived at christsumc.org  
Click the video tab, then the Livestream Link or  
Watch us on our FB page



**New Market Christian Church**  
300 S. Third Street • New Market  
(765) 866-0421  
Dr. Gary Snowden, Minister

Sunday Worship at 10:00 am  
in the Family Life Center  
(Masks Encouraged)  
or in the Parking Lot: Tuned to 91.5 FM  
No Sunday School at This Time

nmc@abcglobal.net • newmarketcc.org  
Visit Us on Facebook

*We Exist to Worship God,  
Love One Another &  
Reach Out to Our Neighbors*



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2746 S US Highway 231  
Crawfordsville

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


**Both services are streamed**



**LADOGA CHRISTIAN CHURCH**

**Church Service at 10 am**

124 West Elm Street • Ladoga  
(765) 942-2019  
ladogachristianchurch@gmail.com  
www.ladogacc.com



**Liberty Chapel Church**  
*Phil 4:13*

**Church Services:**  
Sunday School 9 am  
Church 10 am  
Wednesday Children's Awana Program  
6 pm-8 pm



**Linden United Methodist Church**  
*Making disciples of Jesus Christ for the transformation of the world*

**Sunday Worship 10:00 AM**  
in person or on Facebook at  
www.facebook.com/LindenUnitedMethodistChurch

Sunday School 9:00 AM  
Pastor Clint Fink  
Email: lindenum@lmc.com  
Website: lindenumchurch.org

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



**Friendship Baptist Church**  
1981 West Oak Hill Road • Crawfordsville

*Romans 15:13*

**Follow us on Facebook**

Sunday school 9:30 am  
Church 10:30 am  
Wednesday Bible Study 4 pm




**Garfield Apostolic Christian**  
4485 E 300 N • Crawfordsville

**Services**  
Sunday at 10 am

Tuesday Prayer Meeting  
6 pm - 7 pm

Thursday Bible Study  
6:30 pm - 8 pm




First Christian Church  
211 S Walnut, Crawfordsville

**SANCTUARY OPEN!**  
& FACEBOOK LIVE  
Sunday Worship 10:15 am

Music Prelude begins at 10:05  
Masks & Social Distancing Observed

fccville.org / 211fccville@gmail.com



**Congregational Christian Church**  
*"Be a blessing and be blessed"*  
 101 Academy Street • Darlington  
 765-794-4716  
 Sunday School for all ages 9:30am  
 Worship 10:30am  
 You can find us on Youtube  
 and Facebook



**FIRST UNITED  
 METHODIST CHURCH**  
*Follow in The Sun*  
 212 E. Wabash Avenue  
 Crawfordsville  
 (765) 362-4817  
 www.cvfunmc.org  
 Virtual services at 9:00 am  
 Can be watched on channel 3  
 All are welcome to join and  
 all are loved by God



**EAST SIDE BAPTIST CHURCH**  
 2000 Traction Rd • Crawfordsville  
 765-362-1785  
 www.eastsidebc.com  
 Services:  
 Sunday School at 9 am  
 Church at 10 am  
 Help and hope through  
 truth and love



**NEW ROSS UNITED METHODIST CHURCH**  
 The BRICK CHURCH on State Street  
 Sunday Worship 9:00 AM  
 Children's Sunday School during Sunday Worship  
 In person or on Facebook at  
 Facebook.com/NewRossUnitedMethodistChurch  
 Pastor Dr. David Boyd  
 John 3:16  
**"Making the World a Better Place"**




**Faith Baptist Church**  
 5113 S 200 W • Crawfordsville  
 (765) 866-1273 • faithbaptistville.com  
 Sunday School 9:30AM  
 Sunday Morning 10:30 AM  
 Sunday Evening 6:00 PM  
 Prayer Mtg Wednesday 7:00 PM  
 Where church is still church  
 Worship Hymns  
 Bible Preaching



**Crossroads Community Church of the Nazarene**  
 SUNDAY  
 9:00 AM: Small Group  
 10:15 AM: Worship  
 5:00 PM: Bible Study  
 WEDNESDAY  
 6:00 PM: Mid-week Service  
 117 E State Road 234 • Ladoga  
 765-866-8180



**Woodland Heights Christian Church**  
 Invites you to join us as we welcome our new lead minister:  
 Dr. Tim Laeking  
 Beginning Sunday, February 28th, 2021  
 Weekly Sunday Schedule:  
 Traditional Service - 8:15 AM  
 Sunday School for all ages - 9:30 AM  
 Contemporary Service - 10:30 AM  
 Woodland Heights Youth (W.H.Y.) for middle schoolers  
 and high schoolers - 5-7 PM  
 Visit us online at WHCC.US  
 Woodland Heights Christian Church  
 488 N Woodland Heights Drive, Crawfordsville  
 (765) 362-5244  
**"Know Jesus and Make Him Known"**



**Fremont Street Baptist Church**  
 1908 Fremont St • Crawfordsville  
 Sunday school 9:30 am  
 Church 10:30 am  
 Sunday Evening 6 pm  
 Wednesday Night Bible Study 7 pm



**HOPE CHAPEL**  
 A UNITED PENTECOSTAL CHURCH  
 110 S Blair Street  
 Crawfordsville, IN 47933  
 www.hopechapelupci.com  
**Service Times:**  
 Sunday 10:30 a.m.  
 Starting August 1:  
 10 a.m. Sunday School  
 11 a.m. Worship  
 Wednesday 6:30 Bible Study

# Classifieds

765-361-0100 ext. 15 | class@thepaper24-7.com      Deadlines for next-day publication:  
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High-Speed Internet. We instantly compare speed, pricing, availability to find the best service for your needs. Starting at \$39.99/month! Quickly compare offers from top providers. Call 1-844-961-0666

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# State, Local Policies Needed To Remedy Homelessness

By Whitney Downard

As housing prices increase for both buyers and renters, more Hoosiers are getting squeezed out of the market and families are pushed toward homelessness. But researchers argue the state could take steps to help its most vulnerable Hoosiers.

This year's point-in-time count in Indianapolis reported an overall decrease in the number of people experiencing homelessness. But for those under the age of 24, whether in a family or not, homelessness continued to increase over pre-pandemic figures.

"I was super surprised to see the increase in individuals under the age of 24 and (in) families," said Brendan Bow, the lead researcher for the count and an accompanying policy brief. "A lot of the populations went up a lot for 2021 during COVID but most of the age groups went back down."

In particular, precarious housing situations for children contribute to a cycle of poverty, making it difficult for those children to escape and lead better lives.

"If you've got an unstable childhood and you have unstable housing as a child, when you graduate high school or hit 18 years you don't magically get a new slate," Bow said. "You're kind of stuck with what you had in the past. If you've been unstable in the past, you're likely to go on to

be unstable in the future."

A statewide count was not immediately available, but a 2020 survey identified over 5,600 Hoosiers experiencing homelessness.

Bow, a program analyst with the Indiana University Center for Research on Inclusion and Social Policy, emphasized that both state and local leaders contributed to Indianapolis' — and the rest of the state's — homelessness.

"Homelessness is a policy choice. We've made decisions in the past that have gotten us to where we are today and we can make decisions in the future to get us back to a place where there is less homelessness or, hopefully, no homelessness," he said.

What researchers discovered During the COVID-19 pandemic, Indiana's homelessness population peaked, with 1,928 people experiencing homelessness in Indianapolis in January of 2021.

According to a 2022's point-in-time count, homelessness fell in the state's largest city by 9%, to 1,761 people. People living in unsheltered situations, outside of congregate facilities or transitional housing, fell by 23%.

But Black Hoosiers continued to make up a disproportionately high number of people experiencing homelessness, especially families. Of the families with children surveyed, 82% were



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Black, though Marion County's residents are just 29% Black.

Separate from the point-in-time count, public schools use a different, more expansive criteria to identify homeless students, called the McKinney-Vento program. In Marion County, two-thirds of the 2,772 students identified as homeless were Black.

In contrast with the point-in-time count, the McKinney-Vento program counts students who are "doubling up," the equivalent of couch surfing temporarily with a friend or family member, which accounts for 77% of all homeless students.

Bow warned those types of situations, while providing a roof over a child's head, often signal a family on the precipice of homelessness.

"It's nice that it's there... but it's no remedy for having a home of your own. Especially because those are oftentimes the most unstable," Bow said. "You're staying on your buddy's couch but then your buddy gets a new girlfriend or gets a new dog and he can't host your family anymore. Now you're just become literally homeless."

City comparisons Bow's team compiled a

paper comparing Indianapolis' homelessness with five other similar-sized cities: Charlotte, North Carolina; Columbus, Ohio; Fort Worth, Texas; Nashville Tennessee and Jacksonville, Florida. Generally, Indianapolis fell in the middle for the number of people experiencing homelessness and its homelessness per capita rate in comparison to its peers.

But contrary to Indianapolis' peak during COVID-19, other cities saw a sustained decrease in homelessness throughout. Bow credited this difference to "smart spending of federal dollars" distributed during the pandemic.

Though Indianapolis is just 1.6 times larger than Milwaukee, its homeless population is 2.4 times larger, and 15.5 times more people live unsheltered.

"The decisions that you make at the state level or at the city level can make a huge difference," Bow said.

Milwaukee deploys a "housing-first" model, which prioritizes getting someone housed rather than requiring someone be sober or have a job first. Once housed, social workers can more easily connect them to resour-

ces such as job fairs, drug counseling and social services.

Policy solutions at the state level

Local homeowners thwarted Marion County's attempt to build housing for those experiencing homelessness, pressuring developers to abandon a 40-unit project north of downtown.

To protect future projects, and incentivize more affordable developments, Bow urged the General Assembly to increase the affordable housing tax credit, capped at \$30 million per year and set to expire in 2028.

"Expanding the affordable housing tax credit would allow developers to have greater resources to push back on the push back, so to speak," he said.

Bow said government officials should meet with neighbors and attempt to change their preconceived notions of homelessness, emphasizing that without the developments there will be people left without a place to stay.

"I think that the median voter has this idea in their mind that the average homeless person might be that guy that's sitting out on the street by the bus stop, laying

there, who looks like he hasn't showered in forever," Bow said. "When in reality, that's just one symptom. It could be school children, people with cancer or permanent disabilities... the people that you don't necessarily see out on the streets."

Easing restrictions on multi-family units, such as duplexes or triplexes, and manufactured housing could alleviate some of the housing shortage and curtail the impact of rising housing costs, Bow said.

Also expanding the state's social safety net, programs like Temporary Assistance to Needy Families and Supplemental Nutrition Assistance Program, would give families financial flexibility to dedicate more funds to housing.

"That's money that's not going to your housing budget and I think that can really make the difference when housing (costs) keep increasing," Bow said. "If you have to make a choice between having a home and eating dinner, most people are probably going to pick eating dinner."

For lawmakers who might not buy into the moral argument for providing housing, Bow noted the economical benefits: better educated Hoosiers, more Hoosiers who can work and people able to contribute to their communities.

"(Putting) people in homes is already a good goal," Bow said. "It just makes good financial sense as well."

The Paper

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# Application Time For 2023 Best Places To Work In Indiana Program

It's time for Hoosier companies to see if their workplace has that certain kind of magic. Employers can now apply for the Indiana Chamber of Commerce's annual Best Places to Work in Indiana program.

The awards honor top organizations in the state as determined through employer reports and comprehensive employee surveys. Company evaluations and the selection process are administered by Workforce Research Group.

Companies must have at least 15 employees in Indiana to be eligible. Out-of-state parent companies are also eligible to participate if at least 15 full-time employees are in the state.

"Given what everyone has been through the last few years, taking care of your employees is arguably more important than ever. It's not only the right thing to do, but it's imperative for recruitment and retention in such a competitive

and changing business climate," says Indiana Chamber President and CEO Kevin Brinegar. "We remain thrilled to offer the Best Places to Work in Indiana event and evaluation process - now in its 18th year - and are excited to see what approaches companies are taking with their workplace policies."

To take part, employers complete a questionnaire and employees fill out an anonymous engagement and satisfaction survey. All companies that apply will receive a thorough report analyzing strengths and opportunities for improvement in their workplace culture.

Winners are chosen in four groups: small companies of between 15 and 74 U.S. employees; medium companies of between 75 and 249 U.S. employees; large companies of between 250 and 999 U.S. employees; and major companies with 1,000 or more U.S. employees.

The application deadline is Friday, Dec. 2. To apply, visit [www.bestplacestoworkindiana.com](http://www.bestplacestoworkindiana.com).

The selected companies will be honored on Wednesday, May 10, 2023, at the Best Places to Work awards dinner at the Indiana Convention Center in downtown Indianapolis. Winners will also be recognized via a special supplement to the Indiana Chamber's bimonthly BizVoice® magazine and through Inside INdiana Business with Gerry Dick - both of which reach statewide audiences.

Program partners with the Indiana Chamber and BizVoice® are Inside INdiana Business with Gerry Dick, the Indiana Department of Workforce Development, Workforce Research Group, HR Indiana SHRM, Wellness Council of Indiana and the Institute for Workforce Excellence.

The Best Places to Work in Indiana dinner is sponsored by trueU;

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Top Best Places to Work in Indiana winners for 2022 in the small, medium, large and major categories were, respectively: JA Benefits, LLC, a Bedford-based employee benefits company (for the fourth year in a row); TrueScripts, a pharmacy benefit management service in Washington; CAPTRUST, a financial advisory firm that recently acquired Lakeside Wealth Management in Chesterton; and Jackson Lewis, P.C., a national law firm focused on labor and employment law with a local office in Indianapolis.

# Indiana, Lilly Endowment To Invest \$111M Towards Improving Hoosier Students' Literacy

By Casey Smith

Indiana will make its largest-ever financial investment in literacy after statewide standardized test scores showed that nearly one in five Hoosier third graders this past spring did not master foundational reading skills.

Up to \$111 million in combined support from the Indiana Department of Education and the Lilly Endowment is intended to improve reading outcomes in Indiana schools, Gov. Eric Holcomb and other state officials announced Thursday.

"The past couple years - what a challenging, unprecedented time it has been. So much new thrown at us, having to adapt and adjust ... but through it all, we arrive at today," the Republican governor said during a media event at Eastside Elementary School in Anderson. "This couldn't be a more timely response to the last couple of years."

Where the money is going

Lilly Endowment approved an initial grant of up to \$60 million for the effort. Additionally, up to \$25 million is available to help Indiana colleges and universities incorporate or enhance Science of Reading methods into their undergraduate elementary teacher preparation programs. The scientifically-based teaching strategy is intended to shape educational approaches to reading and writing.

Indiana Secretary of Education Katie Jenner said the IDOE's investment of approximately \$26 million in Elementary and Secondary School Emergency Relief (ESSER) II funds aims to provide instructional support for educators.

She said all the new funding is intended to support the state education department's goal to get 95% of Hoosier students achieving a pass-rate on IREAD-3 by 2027.

"It's incredible. It's aggressive, aspirational, but we have to get there. We must," Jenner said

about the state's goal to increase student literacy. "We know that with this training and support, and our instructional coaches and teachers, we can get there for kids. We can't wait to get started."

State officials said elementary school teachers who participate in professional development focused on the Science of Reading will be eligible for stipends of up to \$1,200 per teacher to allow them to receive additional training.

Already, 54 schools across the state are piloting Science of Reading instructional coaching this fall, according to the education department. With the additional financial support, IDOE expects to expand the optional trainings to 60% of Indiana elementary schools by the end of the 2025-2026 school year.

The state also plans to establish a new literacy center at IDOE to focus solely on the Science of Reading. The agency will recruit additional staff to provide Science of Reading technical assistance to schools, including resources through the Indiana Learning Lab.

State education department officials said the literacy center will serve as a "one-stop-shop" to oversee literacy efforts and provide assistance to teachers. It's not clear exactly how much money is earmarked toward the center.

Holcomb previously said he supported spending a portion of the unexpected \$6.1 billion state budget surplus on additional K-12 initiatives. Lawmakers declined to do so during a special legislative session that ended earlier this month though they did return \$1 billion to taxpayer via a rebate.

"Come January, this will be the proper venue and the proper time to talk about something that

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has such an oversized impact on our budget, and rightly so" Holcomb said Thursday. "I would like to see more (in the next legislative session)."

A response to dismal literacy rates

New data released last week revealed 81.6% out of the 65,000 third graders at public and private schools in Indiana passed the 2022 Indiana Reading Evaluation and Determination, also called the IREAD-3 test.

The literacy rate is a significant drop from Indiana's high of 91.4% in 2012-13.

Jenner said low income, Black, Hispanic, special education and English learner students - who had "persistent learning gaps" even prior to the pandemic - continue to need more targeted support. The new batch of funding will support efforts to specifically aid those students, she said.

While Black and Hispanic students increased their IREAD-3 pass rates by 2.1% and 1%, respectively, their overall proficiency rates remain significantly below their grade level peers.

Roughly 64% of Black students and English language learners passed the multiple-choice exam in 2022 - 10% fewer than in 2019.

White students achieved above-average pass rates at about 87%, according to test scores.

Clay Robbins, chairman and CEO of the Lilly Endowment, emphasized Thursday that it's critical for Indiana to "double down" on childhood literacy, noting the importance of having "knowledgeable" and "educated" Hoosiers entering the workforce.

"We think this is going to have a big impact. Far too few of our third graders read sufficiently to really be able to do well in school later on," Robbins said. "It's

critical that we come up with ways to make sure that they can - it's just imperative. This is particularly true for children of color, and also low-income students."

Rep. Vernon G. Smith, D-Gary, who serves on the House Education Committee, praised the funding announcement, saying the state is currently "failing students of color and low-income students."

"I am glad that we are finally being listened to and our students' needs will be met," Smith said in a statement Thursday. "Increased funding and support for reading programs will be crucial in closing that gap and investing in the academic, professional and civic success of our state's youth."

His colleague, Rep. Ed DeLaney, D-Indianapolis, was more critical of the announcement, arguing the state - and the Republican supermajority in the Indiana General Assembly - have so far failed to address shortcomings in public education.

He called on the House education committee to investigate why the state GOP's educational reforms "have come up short." IDOE should also report to the state legislature on how lawmakers can do more, DeLaney continued.

"I am bewildered that schools can 'opt in' to teacher training if there is 'student need and school interest.' Don't we need to help every kid in every school? How long will serious action depend on grants and local 'interest'?" he said in a statement Thursday. "A cynic might ask, 'How did we get in the position where our Department of Education and school districts need to be kicked in the pants by donors before they do their job?'"

## Meeting Notes

### Ladoga Town Council

Notice Of Special Meeting

The Ladoga Town Council will hold a special meeting on Wednesday, Aug. 24, 2022, at 3 p.m. at the Town Hall, 121

East Main Street, Ladoga. A written agenda for this meeting has not been prepared as of the date of this notice. If disability accommodations are required, or if you have any questions about this notice, please call the Town office at (765) 942-2531.

# Indiana's July 2022 Employment Report

Indiana's unemployment rate in July stands at 2.6%, according to the Indiana Department of Workforce Development. By comparison, the national unemployment rate in July fell to 3.5%, compared to 3.6% in June.

In addition, Indiana's labor force participation rate rose again, from 63.1% in June to 63.3% in July, remaining above the national rate of 62.1%. Indiana's total labor force, which includes both Hoosiers employed and those seeking employment, stands at 3,393,968 - an increase of 15,331 from the previous month. This is the highest level since December 2019.

"Hoosiers' participation rate in the labor force continues to climb, and there remains a wide range of opportunities for individuals looking to resume their careers or begin their search for their next one," said DWD Interim Commissioner Josh Richardson. "Job openings remain high, and employers are

ready to add new, ready-to-learn workers and provide the necessary training to get them on their team."

Private sector employment in Indiana increased by 2,900 jobs over the last month, translating to a gain of 77,000 jobs from this time last year. Indiana once again is experiencing a peak in private employment, which now stands at 2,767,300. Industries that experienced job increases in July included:

- Trade, Transportation and Utilities (+4,500);
- Private Educational and Health Services (+2,500); and
- Financial Activities (+300).

As of last month, there were more than 150,000 open job postings throughout the state.

The number of people in Indiana that received unemployment benefits during July was 15,366.

Individuals looking for work, training or career advice are encouraged to visit [NextLevelJobs.org](http://NextLevelJobs.org).

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## RUSTY

From Page A1

will consist of her own Social Security retirement benefit plus a spousal boost to bring her payment to her spousal entitlement. Spouse benefits are computed using full retirement age (FRA) benefit amounts, so if your age 70 benefit is "around \$2900" then your FRA (age 66) benefit amount (known as your "primary insurance amount") should be around \$2,225. Your wife's base spousal boost would be the difference between her FRA amount and 50% of your FRA amount, so her total benefit, if taken at her full retirement age, would be about \$1,112 (her \$990 plus a \$122 spousal boost). But taken at age 65, both her own benefit and her spousal boost would be reduced. At age 65 your wife's total benefit would be around \$963 (her own \$870 plus a reduced spousal boost of about \$93).

Regarding your wife's survivor benefit as your widow, if she has reached her full retirement age (66 years and 8 months), at your death she would get the same amount you were getting when you died - the \$2,900 you will get by claiming at age 70. Your wife's survivor benefit as your widow will replace the smaller spousal amount she was receiving while you were both living. Since your wife will be already collecting a spousal benefit from you, if she has reached her FRA when you pass your wife will be automatically awarded her survivor benefit at that time. If she hasn't yet reached her FRA when you pass, the spousal portion of her benefit will stop but she can request a reduced survivor benefit early. In that case her early survivor benefit will be actuarially reduced by .396% for each

month before her FRA it is claimed. If you were to die in the month your wife turns 65, her early survivor benefit would be about \$2668.

One final thought about Medicare: if you continue to work and have "creditable" healthcare coverage from your employer, you can defer enrolling in Medicare Part B (coverage for outpatient services), thus avoiding the Part B premium until you stop working. If your wife is covered under your "creditable" employer healthcare plan, she can also defer enrolling in Medicare Part B until that coverage ends ("creditable" is a group plan with at least 20 participants). However, enrolling in Medicare Part A (coverage for inpatient hospitalization services), for which there is no premium, is mandatory to collect Social Security after age 65.

## GRIMALDI

From Page A1

saging has turned to how great this is for the environment, for so-called climate change, for the so-called Green New Deal. This is but a small down payment on AOC's real price tag for her ideal Green New Deal, which she said would cost \$10 trillion, basically over half of America's gross domestic product ... This bill is designed not to fight inflation. It's not designed to help seniors or any Americans with their medication. It is designed to reorder America so that we simply don't have access to reliable sources of energy. Why? Because it is the agenda of radical socialist members of Congress whose numbers are increasing to change

the way we live."

For that reason, in particular, he said it is important that we get out and vote so that, come November, we make sure conservative candidates are elected - men and women with a positive, ambitious governing agenda to actually deal with inflation. We need to take power and money from Washington, DC and return control to the American people.

"That's what The Heritage Foundation exists to do every day. We love AMAC as partners because you have the same mindset. We must get back to common sense. I believe that we are going to galvanize public support against the legislation

and against those who voted for it. It's important that we not lose hope, if we can, in this election cycle and the next and put into office men and women who have fiscal common sense." Dr. Roberts believes in his fight and the people. He believes that there is still time "to save this great republic." He further thanked AMAC for the work we do for our great country and was grateful to be a part of Better For America. "I just want to encourage people not to despair. While our window of opportunity is narrow, it's there. We just have to have the political courage to take advantage of it," Dr. Roberts concluded.

## IDENTITY

From Page A1

connected and respond to anyone and everyone who reaches out," Indiana Attorney General Todd Rokita said. "Most people can detect a fraudster when they are face-to-face, but it's easy to fall victim to identity theft when you're pressured over the phone or email. What is not recognized often enough is that this is an emotional rollercoaster for people, and it can result in depression, anxiety, and other mental illnesses."

Injured parties often experience fear, exhaustion, and anger. When people have the stress of financial loss combined with these feelings, long-lasting

mental health conditions are more likely to arise if left untreated.

According to the Federal Trade Commission, Americans' reported losses from identity theft grew from \$3.3 billion in 2020 to \$5.8 billion in 2021. This creates an even larger pool of victims at risk of developing mental illness.

Rokita warns Hoosiers of the following red flags that could lead to identity theft:

- Stolen checks, credit cards, or debit cards;
- Unfamiliar online purchases on financial statements;
- Mysterious medical charges;
- Emails asking for

personal information;

- Phone calls or text messages seeking credit card or bank account information;

- Scammers using computer programs that track your personal information;

- Scammers digging through household trash to find private information.

If you believe you have encountered identity theft, please visit [www.IndianaConsumer.com](http://www.IndianaConsumer.com).

If signs of anxiety, depression, or any other form of mental illness develop, contact a physician immediately or visit [www.in.gov/bewellindiana/](http://www.in.gov/bewellindiana/).

## DOCTOR

From Page A1

network. Some insurance plans may let you choose a doctor outside your network if you pay more of the cost.

To find a doctor who takes your insurance, call your insurance company and ask for a list of doctors near you who are in-network or use the insurance company's website to search for a doctor. It's also a good idea to call the doctor's office and ask for confirmation they take your plan. You should have your insurance, Medicare or Medicaid card handy in case the office needs your plan details.

**Narrow Your Options**  
Some of the providers you consider may not be viable options for simple reasons, like their practice isn't currently taking new patients or they don't have office hours matching your schedule. You can also consider questions such as hospital affiliations and whether other providers can help if you need emergency care and your doctor isn't available.

Take a Deeper Look

Online research can tell you a great deal about potential doctors, from biographical information and credentials to ratings by former patients.

When searching for a new provider, another important area to consider is financial relationships. One resource patients can consider is Open Payments, a national disclosure program within CMS that provides visibility into financial relationships between drug and medical device companies and physicians, and teaching hospitals. The government requires pharmaceutical companies, device manufacturers and group purchasing organizations to report funds they give health care providers in the form of meals, entertainment, travel, gifts, consulting fees, research payments and more, promoting transparency and helping uncover potential conflicts of interest.

It's important to know most health care providers receive payments.

Just because financial ties are reported does not mean anyone has done anything wrong. However, patients can use the information to talk with their provider about why they recommend certain medications or treatments, including asking about generic options, which are equally as effective as name brands but typically less expensive. It's also an opportunity to start a discussion with a provider about areas of professional interest and expertise based on research or consulting.

**Listen to Your Gut**  
If you're undecided, request an introductory appointment with a provider you're considering. Look for a clinic where you are treated with respect and the medical team listens to your opinions and concerns. You should feel comfortable asking questions, and the doctor needs to be able to explain things in ways you understand.

Find more resources for your health care needs at [cms.gov](http://cms.gov).

## WABASH

From Page A1



Photo courtesy of Wabash College

or 31 consecutive years, Wabash College has ranked prominently in The Princeton Review's listing of the best institutions nationally for undergraduate education in its annual college guide.

on how students rate their experiences in classroom and labs, with their professors, their social lives, and their extracurricular activities. That Wabash ranks highly in so many different categories says much about the opportunities available to our students - and, importantly - the level to which our students take advantage of these opportunities."

Now in its 31st year of recognizing outstanding colleges and universities, The Princeton Review offers 50 ranking lists, each identifying the top-25 colleges nationally (of the 388 profiled) in those specific categories. The colleges included on these lists are those with a track record of student satisfaction since The Princeton Review surveys more than 160,000 students who rate and report on their own campus experiences through an

85-question survey.

The surveys address a range of topics that prospective students might find interesting or ask about on a campus visit, from academics and administration to amenities, politics, and social life. Each ranking is based solely on student survey responses.

Wabash appeared in more than one-third of the 50 lists and ranked in the top-10 in 11 of those, including:

- #4 Best College Newspaper
- #5 Best Career Services
- #5 Professors Get High Marks
- #5 Best Health Services
- #6 Most Accessible Professors
- #6 Lots of Greek Life
- #7 Most Active Student Government
- #7 Everyone Plays Intramural Sports

- #9 Best Classroom Experience
- #9 Students Love Their School Teams
- #11 Great Financial Aid
- #13 Most Politically Active Students
- #17 Lots of Race/Class Interaction
- #20 Best Run Colleges
- #21 Best College Theater
- #23 Students Love These Colleges

In May, The Princeton Review rated Wabash as No. 2 nationally in Best Alumni Network for private schools, No. 3 in Best Internship Opportunities, and No. 29 in Best Value Colleges for private schools in its publication, The Best Value Colleges.

Wabash has been featured in every edition of The Princeton Review's college guide since the service was established in 1992.

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