

➔ TODAY'S VERSE
Psalm 119:89 For ever, O LORD, thy word is settled in heaven. (KJV)

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



Zeke is a 2 year old pittie mix. He enjoys the company of other dogs. He is all boy and loves to get rough and tumble! For the rest of August, the Animal Welfare League is sponsoring a "Clear the Shelter Event" in which all adoptions are half-price. If you are so inclined, please check out energetic good boys like Zeke and others, or make a small donation. You'll be glad you did.

➔ THREE THINGS You Should Know:

1 Limbo dancing was quite the fad in the 50s and 60s. If you are not old enough to remember the craze, limbo is a dance where you have to duck lower and lower to get underneath a pole without touching the pole or the ground, says the Association of Mature American Citizens [AMAC]. It can be a challenge. Imagine how hard it gets if you're on roller skates and the pole is just about eight inches above the ground -- about the distance between the pavement and the undercarriage of a car. That was the challenge waiting for a seven year old girl in India. In fact, she put on her skates, bent over forwards [the hard way] and successfully made her way under, not one car, but 20 cars. You guessed it. The stunt earned Deshna Nahar of Pune, India a place in the Guinness Book of World Records.

2 The Indiana Department of Transportation announces the State Road 43 ramps will close for more work on the I-65 added travel lanes and bridge construction project. The I-65 southbound and northbound on-ramps are closing on or after Friday, Sept. 9, along with the I-65 northbound exit-ramp, which is expected to close on or after Tuesday, September 13. Work will be happening on I-65 from the Wabash River to County Road 725, near Battleground. The southbound on-ramp is scheduled to reopen after late-October, weather permitting.

3 A retirement celebration for Justice Steven H. David will take place tomorrow in the Indiana Supreme Court Courtroom at 2 p.m. Eastern. The celebration will be live web-cast at courts.in.gov. Justice David is Indiana's 106th Supreme Court justice. He will step down from the bench after nearly 30 years as a judicial branch leader. He was appointed to the Supreme Court in 2010 and was previously elected trial court judge in Boone County. During his career, he authored more than 200 opinions and served with 8 justices. On June 10, Governor Eric Holcomb selected Court of Appeals Judge Derek Molter to fill the vacancy from the nominees submitted by the Judicial Nominating Commission.

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BTN By The Numbers, a look at what's in the news . . . by the numbers. These are just numbers, not suggestions that they mean more or less than what they are. We do not suggest that one number is connected to another. These are simply facts with no extraneous details, bias or slanted reporting. To borrow (and perhaps mangle a bit) a quote from legendary fictional detective Joe Friday, it's just the numbers, ma'am!

20 More than 20 new libraries have been added to the Indiana Library Passport, a mobile passport that encourages everyone to visit libraries across the Hoosier state. The additions bring the total number of libraries on the passport to more than 90, with several more libraries expected to be added in the coming weeks.

19 Witham Health Services announced yesterday the placement of Indiana's newest naloxone vending machine at their facility located in Whitestown at Anson at 6085 Heartland Drive, Zionsville, IN 46077. The machine is one of 19 to be placed statewide and will be available for use by the public. Gov. Eric J. Holcomb first announced the initiative in Dec. 2021.

INSPIRE
Lifelong learning library for Hoosiers

25 For nearly 25 years, INSPIRE - the lifelong learning library for Hoosiers - has offered Indiana residents free access to academic databases, full-text newspapers, magazines, pamphlets, images, current news, almanacs and more. College and high school students alike can search the INSPIRE collection of more than 70 databases and retrieve peer-reviewed and vetted academic research papers and articles. While many scholarly articles found online are available for purchase or require a subscription fee to access, INSPIRE is free to all Indiana residents.

\$20,000

President Joe Biden announced Wednesday that he will cancel up to \$20,000 in federal student loan debt for Pell Grant borrowers and up to \$10,000 for all other borrowers with an income of less than \$125,000 for an individual and \$250,000 for a household.

CareSource

\$1 million

CareSource, a national managed care organization, announces a \$1 million investment in 120Water, a digital water solution that helps utilities and state and local agencies manage critical water programs that protect public health. CareSource's investment, which is part of a \$3 million round that included participation from Elevate Ventures, Allos Ventures and other existing investors, was made through the CareSource Diversity & Social Impact Fund.

WHIN

\$100,000

Wabash Heartland Innovation Network (WHIN) has partnered with Sol Chip Ltd, an Israeli based company, to build a weather station and soil monitoring solution. By utilizing WHIN's next generation 10-county LoRaWAN infrastructure this partnership will allow for the expansion of WHIN's dense weather network in west central Indiana. Phase I was successfully completed earlier this year, and Phase II is currently in execution.

The Daily Almanac

Sunrise/Sunset
RISE: 7:13 a.m.
SET: 8:24 p.m.



High/Low Temperatures
High: 88 °F
Low: 73 °F



Today is...
• Lemon Juice Day
• Individual Rights Day



What Happened On This Day
• 1966 Beatles' Last Commercial Performance
• 1949 Soviet Union Tests its First Atomic Bomb



Births On This Day
• 1936 John McCain American politician
• 1958 Michael Jackson American singer-songwriter, producer, dancer, actor

Deaths On This Day
• 1982 Ingrid Bergman Swedish actress
• 1966 Sayyid Qutb Egyptian theorist, author, poet

➔ HONEST HOOSIER

Is August really almost over? And is the first grading period for schools almost over, too? Something seems so wrong about both of those statements.



➔ TODAY'S HEALTH TIP

If you're trying to lose weight, keep a food diary and calculate what you're actually eating each day - there are apps for that. Today's health tip was brought to you by Dr. John Roberts. Catch his column each week in The Paper and online at www.thepaper24-7.com.



➔ INSIDE TODAY'S EDITION

- Obituaries.....A2
- Gwynn Wills.....A2
- Carrie Classon.....A2
- Casey Williams.....A3
- John Roberts.....A4

➔ THE MONTGOMERY MINUTE

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➔ TODAY'S QUOTE

"If you think you are too small to make a difference, try sleeping with a mosquito."
Dalai Lama

➔ TODAY'S JOKE

The boss told his wife that financially they were set for life . . . providing they die by Sunday.

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



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The Paper
OF MONTGOMERY COUNTY

7 DAY FORECAST

73/88 WINDY, SCATTERED STORMS MON	66/85 CLEARING, NOT AS HOT TUE	60/83 SUNNY & PLEASANT WED	62/81 SUNNY & PLEASANT THU	59/83 SUNNY & PLEASANT FRI	64/87 MAINLY SUNNY, WARMER SAT	66/89 PARTLY SUNNY, HOT SUN
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My Life In A Tropical Depression

I do not like summer. There. I admit it and if any of my friends or family read this, I know you are giving me the stink-eye. I realize there are people who suffer greatly in the cold winter months; people who must work outside, people who have systemic inflammation and experience an increase in pain during frigid temperatures and those who are plagued with SAD, otherwise known as Seasonal Affective Disorder. SAD affects an estimated 10 million Americans, with women four times more likely to be diagnosed with it than men.) I, on the other hand, enjoy the cold weather immensely. I actually become giddy at the first snowfall and pile on layers so I can run around in the white stuff. In the summer, I become morose just walking to my car, especially when the humidity grabs me like a gooey glob. I just want to go back to bed, turn on my fan and sleep. Then I feel guilty because I am supposed to be out "doing something." I mean, isn't summer the time of productivity?

A lot is written on the effects of SAD. It is even recognized in the Diagnostic and Statistical Manual of Mental Disorders as a Major Depressive Disorder with seasonal changes. A few studies indicate SAD typically starts in late fall and lasts until early spring. Researchers point to several reasons why approximately 4 to 5 percent of the population experience this occurrence, some of which are: biological clock change, shift in the balance of brain chemistry (such as the production of serotonin), vitamin D deficiency, overproduction of Melatonin and an increase in negative thoughts. The onset of SAD begins in the late teens to early 30s and tends to recur every year.

I just figured I was a weirdo, since most people look at me as if I've sprouted wings and a third eye when I say



GWYNN WILLS
A Better Word

I can't stand the heat. Turns out, I'm not alone in my aversion to June, July and August. Summer Seasonal Affective Disorder is a real thing! It is rare and comes with its own set of symptoms such as: agitation, restlessness, anxiety, decreased appetite and weight loss, violent outbursts and difficulty sleeping. (Data collected on my own symptoms indicate four out of seven occurring. I am not violent and I sure as heck haven't lost any weight!) Other factors may include loss of interaction with others (true in my case, especially when I worked in the schools) Eddie Cochran rants about it in his song, "Summertime Blues" released in 1959 when he can't call his girlfriend for a date because he has to get a summertime job to earn spending money. He wails "there ain't no cure" and tries to take it up with his Congressman and the United Nations.

According to a current article appearing in Medical News Today, Summer Seasonal Affective Disorder is most likely attributed to extended daylight hours and the reduced production of melatonin, a hormone which regulates the sleep cycle. This is the opposite of the winter induced Seasonal Affective Disorder which researchers believe is triggered by the reduction of daylight. Another potential factor is the increase in allergies triggered by pollen and judging from the number of high pollen alerts I have received on my phone this summer, it's a wonder I am not in a fetal position somewhere.

I do not want to make

light (no pun intended) of my depression, but I do want to be honest about the reality of living with this chronic and sometimes crippling mental health disorder. Summertime is not the only season I experience depression, but it certainly ratchets up a level or two in the hot summer solstice. As for me, I am a high-functioning depressive. At least that is how I refer to the rattle and hum of my daily existence. My second cousin on my father's side, Patsy, calls it "melancholy." That describes it, too. Most of the time, depression seems like a hum. It is a white noise that grows louder in the silence. My figure-ground life tunes it up or down. It attenuates to what is happening in the present and I am able to override any higher level humming by distraction or sleep. The rattle comes infrequently, but when it does, the urge to pull back from everyday life blips across my psyche like sonar in a submarine. I watch it flash red across my mind until it fades. So I endure the hum and ignore the rattle when I can. I am able to will myself to go out into the world and fake it at times. When I cannot, I stay home. I don't always see it coming, but now I realize it is best acknowledge my feeling, sit with it and let it pass, which it does. I have had the benefit of skilled counselors and medication to help regulate the peaks and valleys that come with chronic depression.

It is with trepidation I bring this up, but I believe it is important to talk openly about something that impacts so many. As recently as the first two weeks in July of 2022, up to 23.2 percent of adults more than 18 years of age in the United States reported symptoms of depressive disorder. That is almost one-fourth of the population! I know these are tough times and there is a lot to feel hopeless about, but I cannot end the conversation here. I must reiterate what I

have learned myself and then give some tips to those of you who live with those who experience the sometimes debilitating effects of depression.

If you experience bouts of depression, seek out a counselor to help walk you through strategies to regulate your down times. Sometimes just talking it out with a trusted friend can help, but if you are considering self-harm or the depression is relentless, you need a professional guide.

Know you are not alone. Almost everyone has down times. However, if the down days impact your ability to function, it is time to seek outside assistance.

Talk with your doctor about all of the options for alleviating the symptoms of depression. Sometimes depression can be situational and will disappear when a situation resolves. Other types of depression are chronic and can be caused by imbalances in a person's chemistry. A person who has a relative with depression is almost five times more likely to experience depression than those who have no family history of depressive episodes.

I am not a licensed professional, just someone who has been in the trenches with a diagnosed depressive mood disorder most of the last three decades of my life. Soon, the tropical depression will lift: I've experienced a mood shift in the past week with the onset of cooler temperatures. I will be thinking of my warm weather lovers when I am bundled up making snow angels with my Grands or cross-country skiing along the trails around our house. I'll be sure and wave when I slide on by!

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

I'm Coming Home



CARRIE CLASSON
The Postscript

was sold long ago. When I married Peter, I sold my house, and we lived together in his home. We sold Peter's place when we moved to the city. Then we started coming to Mexico. Last night, I realized my idea of home was, once again, changing.

This little apartment that we do not own—where we have no more than two matching plates and bowls—this place feels more and more like coming home.

Jorge, who owns the hotel we stay in, was raised here with even more siblings than my mother had. There were 13 of them, and they all grew up in the home that occupied this space that Jorge has converted into eight apartments. Jorge lives here still, in a small apartment in the front, always available if a guest arrives late or loses a key or has any of the problems hotel guests are prone to.

There is a lot about this hotel that does not seem like a proper business establishment. There is a lot of unnecessary kindness and art and laughter. I think it is because this is—and will remain—Jorge's home. Sitting at the front desk in the afternoons, Jorge is always delighted to see everyone, delighted to share his home.

I don't think it has to make sense any more than Andy's choice to remain in the farmhouse kitchen. Home is where you find it. Home is what you know. Home is where you feel at ease. That makes sense to me.

Till next time,
Carrie

Photos from the column and a link to YouTube videos can be found at CarrieClasson.com.

I sometimes envy people who have a family home to return to, a place where they grew up, where their parents or even their grandparents lived.

The closest thing I have is the farmhouse where my mother grew up. My grandparents lived there until they died, and my mother's older brother, Andy, and his wife, Bea, live there still, despite everyone's insistence that, at 90, Andy might want to think about moving to a place with fewer stairs, a little bit closer to town.

"I've lived here almost all my life!" Andy says. "Why should I move now?"

People could say, "Well, because you're 90 years old, and you broke your leg a year ago and it's a big old house for a couple of people who are no longer young."

But most people don't bother to say that because it wouldn't change Andy's mind. He likes sitting in the kitchen. He can watch the birds on the feeders that Bea keeps stocked with seeds and look out on the fields that used to be filled with peas or soybeans but are now horse pasture. He can see where the barn used to be before he tore it down rather than have it collapse on itself. He's got things the way he likes them, and he doesn't see the point in upsetting the applecart—that's my guess.

Mother moved to the farmhouse when she was young. She had 10 siblings, and that was a lot of kids to keep track of. This is why I cannot really blame my grandparents for failing to update the youngest three on the exact date of the move.

The school bus dropped them off at their house, but and everyone was gone. They didn't know what to do. My mother was the oldest of the three, and they sat together on a roll of linoleum until someone came and brought them to the new farmhouse. That was a very long time ago, and my uncle Andy has been there ever since.

The home I grew up in

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Photos courtesy of Ford

2022 Ford Maverick Is Far More Than It Needed To Be

Ford makes the best-selling pickup of all time, its full-size F-150, but not everybody needs to pull a 30-foot RV or haul a ton of rocks. The Ranger is a tidier package for city dwellers, but it costs nearly as much as an F-150 and certainly enjoys a tall drink of fuel. For those of us who really just need to tote a little mulch or a couple of bicycles, and still slippin' parallel park, the Ford Maverick is far better than it needed to be.

Ford could have shortened the Ranger platform and slapped a new body on top of its separate frame and solid rear axle, but made the better choice of basing the Maverick on the Escape's and Bronco Sport's integrated crossover architecture. That gave it the right style, the tight handling, and the basis for a segment-busting baby

rancher. Styling clearly connects it to its larger siblings, but the Maverick has its own look too. A streamlined front with LED headlamps fronts a three-box design with crew cab, 17" dark alloy wheels, and spray-in bedliner. The bed also features 10 tie-down hooks and a power outlet. True pickup fans will notice something missing: A gap between the body and bed because, well, the Maverick doesn't have or need one.

Ford could have given the Maverick a black plastic interior with monochrome cloth seats, but it didn't. Instead, the XLT gets two-tone cloth seats, console with orange inserts, and orange accents on the air vents too. There's a lot of plastic, but designers added interest with contrasting light and darker gray plus diamond

patterns formed into the doors. Some of the plastic looks like stone. Ford definitely made the most of every penny to keep prices down.

Nothing feels cheap, including the rotary gear selector, thumping audio system, and intuitive swipescreen. The steering wheel is rubber, but grippy thick. Click devices into 4G Wi-Fi, Apple CarPlay, and Android Auto. Beyond roomy armrest storage and deep door pockets with drink holders, the rear seat flips up for additional storage or to side-load bicycles. Safety is enhanced by automatic emergency braking, blind spot warning, and rear cross path detection.

The base Maverick's hybrid powertrain achieves a frugal 42/33-MPG city/highway, but the 2.0-liter turbo-charged four-cylinder in our test vehicle puts a

2022 Ford Maverick XLT
Five-passenger, FWD Pickup
Powertrain: 2.0-liter T4, 8-spd trans
Output: 250hp/277 lb.-ft. torque
Suspension f/r: Ind/Twistbeam
Wheels f/r: 17"/17" alloy
Brakes f/r: disc/disc
Must-have features: Style, Simplicity
Towing: 4,000 lbs
Fuel economy: 23/30 mpg city/hwy
Assembly: Hermosillo, Mexico
Base/As-tested price: \$20,995/\$26,420

peppy 250 horsepower and 277 lb.-ft. of torque to the ground through the front wheels. Say, what? Yep, the front wheels. Normally, I'd want all-wheel-drive in a pickup, but front-drive with traction control should handle virtually any inclement weather while delivering 23/30-MPG city/highway.

Plant your foot into the turbo for a giggle. Attacking on-ramps and accelerating away from un-

mentionable speeds is a joy, but that engine also allows owners to carry 1,500 lbs. of payload or tow up to 4,000 lbs. Unlike body-on-frame pickups, the Maverick twists and shouts as one cohesive form that feels very solid. I prefer the fully independent suspension on all-wheel-drive models, but you'd have to consult specs to our front-drive edition's twist beam out back.

Ford could have just



CASEY WILLIAMS
Auto Reviews

made the Maverick a cheap little truck with a bargain price. Instead, it created a piece of art that handles like a sport sedan, blows compacts off the road, and can still get a little dirty on weekends. In total, the Ford Maverick is far more than it needed to be, especially given a \$20,995 base price or \$26,420 as-tested.

Storm Forward!

Send comments to Casey at AutoCasey@aol.com; follow him on YouTube @ AutoCasey.

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I Can't Sleep Doc, What Should I Do?

Insomnia is a huge problem in the United States. We spend over \$10 billion a year on sleep-related treatments and it's estimated we lose over \$40 billion in lost worker productivity due to sleeplessness.

Insomnia is a very complex subject that I can address only briefly in this column. I'll focus on some causes of insomnia this week. It's important to remember that insomnia is not a disease – it is a symptom of an underlying problem.

There are three types of insomnia. Transient insomnia lasts a week or less and is usually due to some type of limited stress. Short-term insomnia lasts one to six months and is usually caused by persistent stress, while chronic insomnia lasts greater than six months.

There are many causes of insomnia. Transient and short-term insomnias can be caused by stress as well as environmental factors such as sleeping in an unfamiliar bed or other location. Having too much light or noise in the room can also be contributing factors.

Chronic insomnia has numerous causes, the most common of which is anxiety. Trouble initiating asleep is the primary symptom of people



JOHN R. ROBERTS, M.D.
Montgomery Medicine

suffering from anxiety. These folks usually report that they can't turn their thoughts off. I see this frequently in patients who are multi-taskers who feel as though they never get everything finished. Depression is also a common cause of chronic insomnia, though these folks usually present with "terminal insomnia," meaning they wake up too early and are unable to get back to sleep.

Pain from arthritis or other conditions like Myalgic Encephalomyelitis/Chronic Fatigue Syndrome (ME/CFS) can lead to chronic insomnia. Lung disease such as COPD and heart disease, especially congestive heart failure, can lead to frequent episodes of waking at night. Chronic insomnia is also a symptom of PASC (Post-Acute Sequelae SARS-CoV-2),

commonly known as "Long COVID."

Restless Leg Syndrome (RLS) can cause trouble getting to sleep or staying asleep. Sleep apnea may also cause frequent nighttime awakenings. Over-the-counter medication use can be a common cause of chronic insomnia, particularly stimulants such as caffeine as well as sedatives, especially alcohol.

Caffeine is a huge problem and one of the first habits I ask about when I see someone who has trouble sleeping. Some people drink too much soda, coffee or energy drinks. I often discover they're doing it to keep themselves awake during the day because they can't sleep at night! This is a common practice in teens and college students so they don't miss out on social media postings. Caffeine can stay in your system for eight hours or longer.

Over-the-counter or prescription sleeping pills can also be habit-forming. People who take these often find themselves unable to stop taking them or they require larger doses to get the same effect. If they do stop them, they can suffer from "rebound insomnia." Sleeping pills can also be very dangerous when used

by the elderly. They can cause problems with balance and coordination leading to falls that often result in fractures or brain injuries.

Many people subscribe to the incorrect notion that alcohol helps them sleep. While alcohol has depressant effects on the brain, it actually does not allow the brain to get into deep sleep. Deep sleep is critical for the brain to refresh itself. If the brain does not get enough deep sleep, the person constantly feels sleep-deprived.

Manufacturing shift workers can suffer chronically from shift work sleep disorder. This condition can result when workers either change shifts or have a brain that is wired to only function properly if they sleep at night. More and more young people are suffering from "sleep phase delay" insomnia. This results from staying up late and sleeping in late. The problem arises when they want to go to bed earlier and can't get to sleep.

Next week I'll cover prevention and treatment of sleep disorders. Pleasant dreams!

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

Join The United Way Golf Outing This September

It won't be long before the summer draws to a close and some of the great fall events get rolling.

One such event is the annual golf scramble for the Montgomery County United Way. From back in the days when it was a United Fund to its new identity with the United Way, the golf outing has brought businesses and individuals alike out to the golf course.

This year will be no exception. The event is scheduled for Sept. 9 at Rocky Ridge Golf Club. It kicks off with breakfast at 8 a.m. and a shotgun start at 9. As play wraps up, the campaign kick-off luncheon will take place at noon.

There is plenty of

room still for golfers to sign up, as well as sponsors. York Automotive is the title sponsor. However, there is still room for two Kick-off sponsors, six hospitality sponsors, contest sponsor and hole sponsors. Contact United Way's Montgomery County Director Gina Haile 362-5484 or chair Michele Hunley at 505-8132.

Golfers get green fees and cart, a continental breakfast, lunch, and opportunities to compete in several contests. Individual golfers are \$100 and of course there are opportunities to purchase mulligans. Registration can be done on line at www.uwmontgomery.org or by contacting Haile.

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Lt. Gov. Crouch, IHEDA Announce \$10.2 Million Investment In Affordable Housing

Lt. Gov. Suzanne Crouch and the Indiana Housing and Community Development Authority (IHEDA) and its Board of Directors yesterday announced an investment in affordable housing through the HOME Investment Partnership Program (HOME).

"This investment for affordable housing is a huge piece of our state's infrastructure growth," Crouch said. "We are excited to continue making Indiana a place for people to live, work and play. Affordable housing is critical to our state's success, and we are pleased to make this investment."

These awards will create and preserve affordable housing across our state for seniors, families and Indiana's workforce. In order to continue building Indiana's strong infrastructure, affordable housing should remain at the forefront of those discussions.

"IHEDA values our network of housing partners and developers who share our commitment to preserving and creating affordable housing for Hoosiers," said Jacob Sipe, Executive Director of IHEDA. "We will remain committed to appropriately allocating funds to provide housing opportunities that will not only strengthen communities but will provide Hoosiers a more sustainable quality of life."

The 2021 HOME Round was a competitive rental-only round. IHEDA received 12 applications which were all reviewed by our Real Estate Allocation staff. The applications are reviewed and checked for completeness and to

determine whether all threshold requirements were met.

IHEDA allowed non-profit organizations who are interested in developing affordable housing to apply for Community Housing Development Organization (CHDO) certification prior to submitting a HOME application. Eleven non-profits applied to be certified as CHDOs during the 2021 HOME Round. IHEDA will be allocating several non-profits for CHDO operating awards totaling \$300,000.

Each applicant was given the opportunity to respond to any staff questions regarding their application. Upon completion of this review, nine applicants were certified as CHDOs. Of the nine applicants that were certified as CHDOs, seven subsequently applied for 2021 HOME funding.

The funding awards for the 2021 Program Year Rental Round are below:

- Pleasant Run Apartments located in Marion will receive \$1,486,632 to create 10 units of affordable family housing. They will receive \$50,000 of CHDO funding.
- Autumn Ridge Duplexes in Corydon will receive \$888,000 to create 8 units of affordable family housing. They will receive \$50,000 for CHDO funding.
- Riverbend Rehab in Covington will receive \$200,000 to preserve 7 units of affordable family housing. They will receive \$50,000 for CHDO funding.
- Plum Prairie in Noblesville will receive \$980,000 to preserve 4

units of affordable family housing. They will receive \$50,000 for CHDO funding.

- Union St. Apartments in Valparaiso will receive \$1,500,000 to preserve 10 units of affordable family housing. They will receive \$50,000 for CHDO funding.
- 409 Madison in Goshen will receive \$533,000 to preserve 4 units of affordable family housing
- 511 Division in Elkhart will receive \$1,295,000 to create 8 units of affordable family housing
- Beechwood in Clarksville will receive \$1,726,000 to create 6 units of affordable senior housing. They will receive \$50,000 for CHDO funding.
- Hukill Flats in Seymour will receive \$1,721,000 to create and reuse space for affordable senior housing.
- Highland View in Scottsburg will receive \$1,726,000 to create 6 units of affordable senior housing.

HOME funding can also be used for capacity building activities for Community Housing Development Organizations (CHDOs). CHDOs are IHEDA-certified not-for-profit housing organizations that meet certain HOME regulations and are eligible to receive HOME funds to use as an operating supplement when carrying out a HOME-funded development. Developments funded with HOME funds are subject to requirements on rent limits, income eligibility of tenants, housing development costs and long-term affordability.

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