

➔ TODAY'S VERSE

Isaiah 12:2 Behold, God is my salvation; I will trust, and not be afraid: for the LORD JEHOVAH is my strength and my song; he also is become my salvation.

➔ FACES OF MONTGOMERY

People who call our community their own.



David McCafferty was enjoying another wonderful event in beautiful downtown Crawfordsville when one of The Paper's roving photographers captured his nice smile.

➔ THREE THINGS You Should Know:

**1** Every occupation has a vocabulary of its own; those whose business is to keep track of the weather are no exception, says the Association of Mature American Citizens [AMAC]. They come up with what is known as "wacky weather words" every once in a while. Take the term "frog strangler." Meteorologists down south in 1870 are said to have come with the term when describing a particularly heavy down-pours. More recently, just a couple of years ago, a meteorologist in Texas, Reed Timmer, dreamed up the term "Gorilla Hail" when he reported a particularly nasty hail storm. And "Bear's Cage" was first used to describe a tornado in the 1996 movie Twister.

**2** If you are one of the many who were Readers' Choice winners in our annual huge recognition promotion, you may be getting e-mails from Showmark, a company trying to sell plaques and such. Please know, that has nothing to do with our company and the actual Readers' Choice program. For years, we have produced the annual popular Readers Choice contest and we give, absolutely free of charge, certificates suitable for framing to our winners, runner-ups and honorable mentions. We're not familiar with this Showmark group, and we certainly don't blame them for trying to wiggle in to one of the biggest contests around, we just want you to know we have never charged a penny for those recognized – and we never will!

**3** After the ACLU and others filed suit over Indiana's new abortion restrictions, Indiana Attorney General Todd Rokita had this to say: "The left can't stand a culture of life. Hoosiers respect and value all lives, including the lives of the unborn. The Indiana Constitution says nothing about securing the right to abortion. The text, history, and structure of our Constitution excludes any serious argument that abortion is a fundamental right in our state."

Bamboo Or Bamboozled



The League of Women Voters, open to men as well as women, is a nonpartisan, multi-issue political organization that encourages informed and active participation in government. For information about the Montgomery County LWV, visit: [www.lwvmontcoin.org](http://www.lwvmontcoin.org) or message to LWV, PO Box 101, Crawfordsville, Indiana 47933.

Two weeks ago, two young men walked down a side street here in Crawfordsville, eyes cast to the ground, sweeping gazes and picking up bits of trash. They wore lanyards and gloves and cleaned up bits of plastic wrappers, cans and Styrofoam that littered the berm.

For a few days the block looked cleaner, but on Friday morning each week, more packaging flits in the wind, detritus of trash released by raccoons and feral cats from the stickered bags waiting

for pickup. Most of the litter is the single-use kind. Snack wrappers, gas station Styrofoam cups, fast-food containers. The type of plastics that can't be recycled because they gum up machines, the kind of plastics that European nations like the UK and Sweden are banning.

We Americans might shudder at the knowledge that nations like Sweden now mandate multi-stream recycling and composting and that they pay staff to trash-snoop. For its part, Sweden is running an all-out campaign to reclaim its once lush landscapes from becoming landfills. In Scotland and many EU nations, refuse has multiple streams with receptacles for compostable waste – including recycled non-ink paper, food and bamboo or compostable single-use food

➔ See LWV Page A8

Who's Dividing Who?



TIM TIMMONS  
Two Cents

I tried. I really did try.  
For the eight or nine of you

who regularly read these scribblings, you might recall that on a couple of occasions I've pointed out that we all – as in all parties and independents – need to stand behind our president.

If he's your guy, it's easy. If he's not, then respect the office, salute the flag and help your candidate do better the next time.

I even went so far to say that I wouldn't join the rest of the media in tearing down the president. My point was pretty simple. We have enough divisiveness in this country. I

➔ See TIM Page A8

Montgomery County Health Dept.  
Hires New Department Administrator

The Montgomery County Health Board hired a longtime health department employee as the new administrator for the county health department on Aug. 18, 2022.

The applicant review and interview team, made up of Health Board President, Nancy Sennett, Vice President, Jamie Barton, and Health Officer Dr. Scott Douglas unanimously approved the appointment of Environmental Health Specialist, Adrienne Northcutt to the Montgomery County Health Department Administrator position after conducting interviews with several high qualified candidates.

Health Officer, Dr. Scott Douglas, said the county received more than 20 applications



Adrienne Northcutt

for the position after Amber Reed notified them of her intention to leave the position.

"We're excited to continue the work of this department

➔ See HIRE Page A8

Veteran Newsletter



JOE ELLIS  
Veterans Service Officer

Wow the weather has been very nice out for this time of year. We have been very busy this month we had 71 Phone calls into my office for help and I had 10 people into my office to do claims. We also had 12 people that we took to the VA Hospital or clinics this month.

As the Indianapolis POW/MIA Council of Indianapolis Finalizes plans for the annual POW/MIA Remembrance Day Ceremoney on Sept. 16, if you wish please contact [indy.pow.mia@gmail.com](mailto:indy.pow.mia@gmail.com) or call (815) 953-2101 for reservations. Thursday, Sept. 15 watch Fire Indiana War Memorial 7:30 – 10 p.m. 55 East Michigan Street, Indianapolis. Friday,

➔ See JOE Page A8

Mayor To Meet With The Public



Mayor Todd Barton

Crawfordsville Mayor Todd Barton would like to invite the public to his office this month on Monday at 4 -5 p.m. to start conversations about any concerns, input, or suggestions that the public may have concerning the city. His office is located at 300 E Pike St. in Crawfordsville.

The Daily Almanac



Sunrise/Sunset  
RISE: 7: 21 a.m.  
SET: 8:09 p.m.



High/Low  
Temperatures  
High: 82 °F  
Low: 63 °F



Wacky Holiday Today  
• Grandma Moses Day  
• Superhuman Day  
• National Grateful Patient Day



What Happened  
On This Day

- 1630 The city of Boston, Massachusetts is founded
- 1963 The Pro Football Hall of Fame opens in Canton, Ohio with 17 charter members



Births On This Day

- 1533 Elizabeth I of England
- 1908 Paul Brown American football coach, executive

Deaths On This Day

- 1978 Keith Moon English drummer, songwriter, producer
- 1984 Don Tallon Australian cricketer

➔ HONEST HOOSIER

Speaking of Gov. Holcomb, did you ever notice he's the first Republican governor who the teachers union likes?



➔ TODAY'S HEALTH TIP

Regular physical activity keeps the mind sharper.  
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

None

➔ INSIDE TODAY'S EDITION

Obituaries.....A2  
Public Notices.....A4  
Classifieds.....A4

➔ THE MONTGOMERY MINUTE

Want To Go?

All Christians of Montgomery County are invited to participate in a cross procession in downtown Crawfordsville at 12:30 p.m. on Wednesday, Sept. 14 beginning in the parking lot of the Crawfordsville Public Library. The event is being organized by Holy Transfiguration Orthodox Church. People are invited to bring their own crosses and join in the procession. For more information call (765) 307-0515 or email [fatheralexmillier@gmail.com](mailto:fatheralexmillier@gmail.com).

➔ TODAY'S QUOTE

"So they're raiding the homes of their political opponents. They're building a tax army to come after your money and your assets. They're indoctrinating our children. They're sending our tax dollars to corrupt countries. And they want to take away our guns. Wake up."  
Casey Daniels, WIBC

➔ TODAY'S JOKE

Why did the hot dog vendor quit his job?  
He just didn't relish it.

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



8 51246 00100 5

The Paper  
OF MONTGOMERY COUNTY

13 WTHR				7 DAY FORECAST			General Weather
80 PARTLY CLOUDY TUE	63/82 PARTLY CLOUDY WED	60/82 SUNNY THU	61/84 SUNNY FRI	66/80 PARTLY CLOUDY SAT	65/77 PARTLY CLOUDY SUN	65/76 CHANCE OF RAIN MON	



## Indiana Working To Help Protect Elderly Hoosiers From Receiving Improper Medical Care

Attorney General Todd Rokita is fighting for Hoosiers living in assisted living facilities after multiple nurses' licenses were found expired.

"The decision to move a family member into an assisted living facility is not easy," Rokita said. "But when you make this decision, you expect to be able to trust the people who are taking care of them. Whether it's intentional fraud or ambivalence, it is a major concern."

Emma's Place Assisted Living in Pekin, Indiana claimed to be a licensed facility and home to 6-10 elderly patients. Since



Attorney General Todd Rokita

they opened, Emma's Place received complaints from families whose loved ones suffered from improper care.

Among the complaints were stage 4 bed sores, resulting in an emergency room visit as well as

blatant misrepresentation of the facility's qualifications. Specifically, the facility claimed to be fully staffed with licensed nurses.

When asked if the facility had licensed nurses and was capable of properly caring for elderly people with medical conditions, the president and CEO falsely represented their qualifications.

In a recent plea agreement, the president and CEO of Emma's Place pleaded guilty to a Level 6 Felony: Deception.

"I refuse to back down when vulnerable Hoosiers are mistreated, whether our seasoned citizens,

children, or the unborn," Rokita said. "I am here to protect Hoosiers of all ages."

Rokita thanked members of his Medicaid Fraud Control Unit for their work on this case — including Deputy Attorneys General Grainne Kao and Jordan Stover and investigators Jack Davis and Julie Nicholson, RN.

The Indiana Medicaid Fraud Control Unit receives 75 percent of its funding from the U.S. Department of Health and Human Services under a federal grant. The remaining 25 percent is funded by the State of Indiana.

## Meeting Notes

### Board of Zoning Appeals

City of Crawfordsville  
Sept. 21, 2022  
7 p.m.  
Council Chambers,  
Municipal Building  
300 E Pike Street,  
Crawfordsville  
Meeting Agenda  
I. Call to Order & Roll Call  
II. Presentation of Minutes  
A. Aug. 17, 2022  
III. Old Business  
IV. New Business  
A. (SE 0056) Judston McClure requests a special exception from the schedule of uses of

the City Zoning Ordinance to allow a tattoo shop in a B-1, business zoning district at 113 North Washington Street (Parcel No. 54-17-32-332-036.000-030).

B. (UV 0079) Crossroad Engineers on behalf of Star Properties, Inc requests a use variance from the schedule of uses to allow a multi-family use in a B-3, business zoning district at 2500 Lafayette Road (Parcel No. 54-07-19-400-027.000-028).

V. Miscellaneous  
A. Information Update by City Administration

B. Next regularly scheduled meeting: Oct. 19, 2022

VI. Adjourn

## Meeting Notes

### Crawfordsville Council Committee Meeting

The City of Crawfordsville, Ind.

Sept. 6, 2022 at 6 p.m. EDT

City Building, 300 E. Pike Street, Crawfordsville, Indiana 47933

Council Chambers

I. Fiscal Affairs  
A. An Ordinance or Resolution for appropriations and tax rates  
B. An Ordinance Fixing the 2023 Salaries of the City of Crawfordsville's Appointed Officers and

Employees

C. An Ordinance Fixing Salaries for the Mayor, Clerk-Treasurer, and Common Council of the City of Crawfordsville, Indiana for the Year 2023

D. A Resolution of the Crawfordsville Common Council Granting BD

Fortunes, LLC Non-compliance Waiver Request under Indiana Code Section 6-1.1-12.1-1, et seq. Regarding Property Tax Abatement

E. A Resolution of the Crawfordsville Common Council Granting K1ds Count Therapy, LLC Non-compliance Waiver Request under Indiana Code

Section 6-1.1-12.1-1, et seq. Regarding Personal Property Tax Abatement

F. Ordinance Adopting A New Electric Vehicle Fast Charging Rates For Level 2 Dc-Fast Chargers In Public Locations By Crawfordsville Electric Light & Power

II. Ordinances & Petitions

A. A Resolution Approving the Disposal of Certain Real Property under Indiana Code § 36-1-11's Requirements

III. Traffic, Parking & Safety

IV. Annexation

V. Miscellaneous

VI. Adjournment

## Meeting Notes

### Crawfordsville District Public Library

Board of Trustees  
Meeting Notice and Agenda

Sept. 8, 2022, at 4 p.m.

Donnelley Room  
2023 budget – public hearing – 4 p.m.

• Call to order  
• Public Comments  
• Minutes – action  
• Claims – action  
• Reports: Main Street, Park Board

• Old Business  
o Mileage clarification – action  
o Bank account signers – action  
• Director's Report  
• Financial Reports  
• New Business  
• Adjournment

## Meeting Notes

### Union Township Trustee

Montgomery County, Indiana

Wednesday, Sept. 7, 2022

5:30 p.m.

Union Township Trustee's Office – 1311 Darlington Avenue  
Crawfordsville, Ind.

I. Call To Order – President Dennis Hohlbein

II. Approval Of Minutes

A. Aug. 11, 2022

III. New Business

A. Public Hearing On 2023 Budget

IV. Old Business

A. Job Descriptions

B. Request from Crawfordsville Fire Department/Approval

of Contracts to Purchase Equipment (x3)

C. Purchase of CD through Edward Jones

D. New Market Fire Department Discussion

V. Other Business

VI. Next Meeting – Sept. 21, 2022 At 5:30 p.m.

VII. Public Comment

VIII. Adjournment

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THE PAPER

## WALNUT TOWNSHIP COMMUNITY DAY

Saturday, September 10, 2022

Downtown New Ross

Basketball Tournament • Lego Display • Car Show • Entertainment • Food • Games



### 2022 Schedule of Events

8 - 10 AM	Breakfast at New Ross Christian Church
8 AM	Yard Sales open all over town
9 - 9:45 AM	Registration for "3 Point Shooting Contest" & "3 on 3 Basketball Tournament"
9 AM - 9 PM	Concession Stand Open at Community Club Building
10 AM	3 Point Shooting Contest followed immediately by the 3 on 3 Basketball Tournament
10 AM - 1 PM	Car Show Registration
11 AM - 2 PM	Lunch Served by the "HE MEN" at Fire Station
11 AM - 3:30 PM	Music by "Mobile DJ" at Car Show
11 AM - 5 PM	LEGO Display at New Ross Methodist Church
11 AM - 5 PM	Music by Ivan Brown at Main Stage
1:00 PM	Register Entries for Pie Baking Contest
1:30 PM	Pie Judging at Main Stage
2:00 PM	Pie Auction at Main Stage
2 - 4 PM	Free Kids Activities
2:30 PM	Car Show Judging
3:30 PM	Car Show Awards Presentations
4 PM	Parade "Honoring Our Local Officials"
5 - 8 PM	Dinner Served by the "HE MEN" at Fire Station
6 - 8 PM	Kids Games by Southmont Band Boosters
6 - 8 PM	Free Face Painting for Kids
6 - 9 PM	Bingo
9 PM	50/50 drawing

HOSTED BY WALNUT TOWNSHIP COMMUNITY ORGANIZATION

## TRI-COUNTY BANK&TRUST

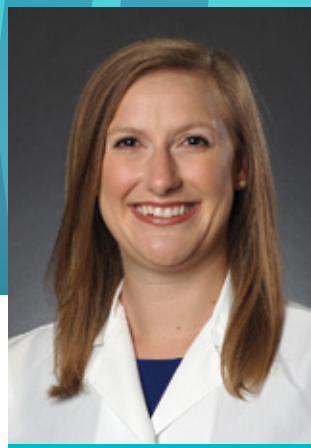
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# Connecting Indiana Small Businesses To Global Markets

The Indiana Small Business Development Center (SBDC) recognized five small businesses from across the state for completing the Export Indiana Accelerator Program (EIAP). The EIAP is a free, 12-week, annual program offering Hoosier small businesses professional export guidance and leading research resources to create an executable, proactive export business plan.

"I'm always excited to see what the participants of the EIAP have planned for the next stage of their business," said David Watkins, Indiana SBDC state director and Indiana Economic Development Corporation vice president of small business. "The five businesses that completed the 2022

program have bright futures ahead. Our goal is to support them as they forge new international connections with their products."

The program, which is available to new and existing exporters, connects companies with Indiana SBDC export-certified advisers who offer services such as business management training, foreign market research, tax, tariff and regulatory compliance in addition to application assistance for the Indiana State Trade and Export Promotion (IN-STEP) program. For more information on the Export Indiana Accelerator Program, visit [isbdc.org/eiap](http://isbdc.org/eiap).

This year's awardees include:

- ChefsFridge Co., a startup with locations in Anderson and Fishers, which combines aerospace and defense industry expertise with health technology and social impact pioneers to create a cooler capable of -108°F for 21+ days (7-10x longer than competitors).

- El Popular, located in East Chicago, which produces chorizo, molé paste and powder, and Mexican chocolate through a fourth-generation family operation.
- Hewitt Molding Company, based in Kokomo, which is a customer injection molder and manufacturer of thermoplastic components using the latest in plastic injection molding technologies.
- Huber Winery/Starlight Distillery launched in Borden, which is a family-owned-and-operated farm that produces sustainably crafted wines, brandies and whiskies from the 700+ acre Huber estate dating back to 1843. At Starlight Distillery, spirits are produced, aged, blended and bottled on the family estate.
- Scout & Zoe's, located in Anderson, which makes premium pet treats utilizing human-grade raw ingredients that are sourced in the U.S. The treats are produced in the U.S. for multiple species.



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 <b>BROKER</b> <b>DALE WILSON</b> 765-376-6178	 <b>BROKER</b> <b>MARY BARNETT</b> 765-376-4431	 <b>BROKER</b> <b>JASON FULFORD</b> 765-365-3952	 <b>BROKER</b> <b>SYDNEY GREGG</b> 765-366-9500	 <b>BROKER</b> <b>COOPER TARTER</b> 765-376-0420	 <b>BROKER</b> <b>KAY SOWDER</b> 765-918-1538



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PUBLIC NOTICES

**NOTICE OF PUBLIC HEARING**  
**CRAWFORDSVILLE BOARD OF ZONING APPEALS**  
Notice is hereby given that the Board of Zoning Appeals of the City of Crawfordsville will hold a public hearing at 7:00 p.m. on Wednesday, September 21, 2022, in the Common Council Chambers, 2nd Floor, Municipal Building, 300 E. Pike Street, Crawfordsville, Indiana, to hear the request for a use variance from the schedule of uses of the City Zoning Ordinance to allow a multi-family use in a B-3, business zoning district.  
The property location 2500 Lafayette Road, Crawfordsville, Indiana  
(Parcel No: 54-07-19-400-027.000-028)  
The petition is on file and available for examination (and purchase at cost) in the Department of Planning & Community Development on the 2nd floor of the Municipal Building, 300 East Pike Street, Crawfordsville, Indiana 47933 (765.364.5152); office hours are 8:00-12:00 noon and 1:00-4:00 p.m., weekdays except holidays.  
The public is invited to attend the hearing and to comment on the proposed request. Oral comments concerning the request will be heard. Written comments and objections to the requests may also be submitted to the Director of Planning & Community Development, City of Crawfordsville, at the address above prior to the hearing and will be considered.  
In accordance with the Americans with Disabilities Act, if anyone wishes to attend, hear or present evidence at the public hearing and is in need of reasonable accommodation, please contact the Crawfordsville Department of Planning & Community Development at the address or phone number above so accommodation can be made.  
Department of Planning & Community Development  
Brandy Allen, Director, City of Crawfordsville  
PL4467 9/7 1t hspaxlp

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The property location 113 N Washington Street, Crawfordsville, Indiana  
(Parcel No: 54-17-32-332-036.000-030)  
The petition is on file and available for examination (and purchase at cost) in the Department of Planning & Community Development on the 2nd floor of the Municipal Building, 300 East Pike Street, Crawfordsville, Indiana 47933 (765.364.5152); office hours are 8:00-12:00 noon and 1:00-4:00 p.m., weekdays except holidays.  
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Department of Planning & Community Development  
Brandy Allen, Director, City of Crawfordsville  
PL4468 9/7 1t hspaxlp

**NOTICE OF SHERIFF'S SALE**  
By virtue of a certified copy of a decree to me directed from the Clerk of Montgomery Circuit Court of Montgomery County, Indiana, in Cause No. 54C01-2201-MF-000028 wherein Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust I was Plaintiff, and David Michael Hampton and Federal National Mortgage Association were Defendants, required me to make the sum as provided for in said Decree with interest and cost, I will expose at public sale to the highest bidder, on the 12th day of October, 2022, at the hour of 10:00 am, or as soon thereafter as is possible, at 600 Memorial Drive, Crawfordsville, IN 47933, the fee simple of the whole body of Real Estate in Montgomery County, Indiana.  
Tract I - Part of the west half of the northwest quarter of section 2, township 17 north, range 6 west, in Montgomery County, Indiana, being described as follows: Beginning at a 5/8 inch rebar with a 2 1/2 inch metal cap stamped with the name of Lawrence D. Deckard marking the northeast corner of said half-quarter section, and running thence north 89 degrees 15' 00" west along the north line of said half-quarter section, as established by legal survey by L. David Deckard, recorded May 28, 1991 in the Office of the Montgomery County Surveyor 660 feet; thence south 00 degrees 04' 20" west parallel with the east line of said half-quarter section, as established by the aforementioned legal survey, 212.00 feet to a 5/8 inch rebar marking the southwest corner of a .21 acre, more or less, tract conveyed by William Clayton to Daniel Smith by Quit Claim Deed dated June 25, 1991 as recorded in Deed Record 273 page 336 in the Office of the Montgomery County Recorder and the point of beginning of this description; thence south 89 degrees 15' 00" east parallel with the north line of said quarter section and along the south line of said .21 acre tract 145.82 feet to a 5/8 inch rebar; thence south 05 degrees 14' 35" west 160.48 feet to a 5/8 inch rebar; thence north 89 degrees 15' 00" west parallel with the north line of said quarter section 131.34 feet to a 5/8 inch rebar; thence north 00 degrees 04' 20" east parallel with the east line of said half-quarter section 160.00 feet to the point of beginning, containing 0.51 of an acre, more or less. Tract II - Part of the west half of the northwest quarter of section 2, township 17 north, range 6 west, in Montgomery County; Indiana, being described as follows: Beginning at a 5/8 inch rebar with a 2 1/2 inch cap stamped with the name of Lawrence D. Deckard marking the northeast corner of said half-quarter section, and running thence north 89 degrees 15' 00" west along the north line of said half-quarter section, as established by legal survey by L. David Deckard, recorded May 28, 1991 in the Office of the Montgomery County Surveyor, 660.00 feet; thence south 00 degrees 04' 20" west parallel with the east line of said half-quarter section, as established by the aforementioned legal survey 212.00 feet; thence south 89 degrees 15' 00" east parallel with the north line of said quarter section 102.90 feet to a 5/8 inch rebar marking the southeast corner of a .21 acre, more or less, tract conveyed by William Clayton to Daniel Smith by Quit Claim Deed dated June 25, 1991 as recorded in Deed Record 273, page 336 in the Office of the Montgomery County Recorder, and the point of beginning of this description; thence south 89 degrees 15' 00" east parallel with the north line of said quarter section 42.92 feet to a 5/8 inch rebar; thence south 05 degrees 14' 35" west, 160.48 to a 5/8 inch rebar; thence north 89 degrees 15' 00" west parallel with the north line of said quarter section 28.44 feet to the southeast corner of a .37 acres, more or less, tract conveyed by Beneficial Mortgage Co. of Indiana to Harrison Smith and Brenda J. Smith by Corporate Deed, as recorded in Deed Record 260, page 355 in the Office of the Montgomery County Recorder; thence north 00 degrees 04' 20" east parallel with the east line of said half-quarter section 160.00 feet to the point of beginning, containing 0.13 of an acre, more or less. More commonly known as 6002 S 900 W, Crawfordsville, IN 47933-6811  
Parcel No. 54-13-02-200-012.000-018  
Together with rents, issues, income and profits thereof, said sale will be made without relief from valuation or appraisement laws.  
/s/ Matthew S. Love  
MATTHEW S. LOVE, Plaintiff Attorney  
Attorney # 18762-29  
FEIWELL & HANNOY, P.C.  
8415 Allison Pointe Blvd., Suite 400  
Indianapolis, IN 46250  
(317) 237-2727  
Ripley  
Township  
The Sheriff's Department does not warrant the accuracy of the street address published herein.  
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PL4469 9/7 9/14 9/21 3t hspaxlp



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STATE OF INDIANA ) IN THE MONTGOMERY COURT  
COUNTY OF MONTGOMERY ) CAUSE NO.: 54D022205DC000391  
IN RE THE MARRIAGE OF:  
MEGAN PARKS )  
Petitioner, )  
v )  
JONATHAN PARKS )  
Respondent. )  
**SUMMONS**  
[For Dissolution of Marriage Cases Only]  
The State of Indiana to Respondent: Jonathan Parks  
318 S Green St. Apt. 1  
Crawfordsville, IN 47933  
You have been sued by your spouse for dissolution of marriage. The case is pending in the Court named above.  
If this Summons is accompanied by an Order Setting Hearing, you must appear in Court on the date and time stated on the Order Setting Hearing. IF YOU DO NOT APPEAR, EVIDENCE MAY BE HEARD AND A DECISION MAY BE MADE BY THE COURT. If a Temporary Restraining Order is issued, it is effective immediately upon your receipt or knowledge of the Order.  
If you wish to retain an attorney to represent you in the matter, it is advisable to do so before the date stated on the Notice of Provisional Hearing.  
If you take no action in this case after receipt of this Summons, the Court can grant a Dissolution of Marriage and/or make determinations that may include but not limited to any of the following: paternity, child custody, child support, maintenance, parenting time, property (real or personal), and other distribution of assets and debts, attorney fees and costs.  
Dated 5/16/2022  
Karyn D. Douglas  
Clerk Montgomery County  
PL4466 9/7 9/14 9/21 3t hspaxlp

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NOTICE TO TAXPAYERS MONTGOMERY COUNTY COUNCIL MEETING						
Notice is hereby given the Taxpayers of Montgomery County, Indiana, that the proper legal officers of Montgomery County will consider the following additional appropriations in excess of the 2022 Budget Order from the DLGF at the regular Council meeting on September 13, 2022 at 9:00 a.m. at the Community Meeting Room, 1580 Constitution Row, Crawfordsville, Indiana, and also virtually at: <a href="https://meet.goto.com/285042037">https://meet.goto.com/285042037</a> Or dial in using your phone. United States (Toll Free): 1 866 899 4679 Access Code: 285-042-037						
Fund	Fund Description	Dept #	Department Description	Account	Account Description	Additional Amount Requested
1173	MMH Restricted Fund	0529	Highway	21546	Road Signs	\$35,000.00
1202	Surveyor's Section Corner Peptuation	0006	Surveyor	30050	Contractual Services	\$8,300.04
1197	Storm Water Review	0006	Surveyor	44500	Equipment/ repairs	\$108.33
2500	User Fees	0235	Probation	21919	Incentives	\$160.00
9110	ICJI Handgun Grant	0005	Sheriff	20500	Ammunitions	\$15,387.00
Grand Total						\$50,655.33
Taxpayers represented virtually at such meeting shall have a right to be heard. The additional appropriations as finally made will be referred to the Department of Local Government Finance (DLGF). The DLGF will make a written determination as to the sufficiency of funds to support the appropriations made within fifteen (15) days of receipt of a Certified Copy of the action taken. This will be considered a work session for the Board of Commissioners in conjunction with the scheduled Council meeting. Dated this 08/31/2022 Jennifer Andel Auditor, Montgomery County PL4464 9/7 1t hspaxlp						

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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, Sept. 10, 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 "I Can Do All Things" His text is from Philippians 4:13.

SUNDAY SCHOOL begins at 9 a.m. COFFEE & DONUT FELLOWSHIP is at 8:30 a.m. the first Sunday of each month. The next fellowship is Oct. 2.

The worship service and Sunday school are open to everyone.

## NEW MARKET FIRST BAPTIST

First Baptist of New Market will meet Sunday, September 11 at 9:00 a,m, for Sunday School classes and Holy Grounds. Worship service will begin at 10:00 a.m. Lord's Closet will be open this Saturday from 9::00 - 12:00. We are located at 206 S, First St., in New Market. All clothes are free.

## FIRST CHRISTIAN CHURCH

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

## YOUNG'S CHAPEL CHRISTIAN CHURCH

If contemporary worship is not your preference, then you Might want to visit us. A small country Bible based church made up of very friendly, compassionate, loving people. A church where every-one knows everyone's name. You will be warmly welcomed here. Why not try us out? 4527 North 200 East, Crawfordsville Bible Study 9:30 a.m. Worship 10:30 am.

## WOODLAND HEIGHTS CHRISTIAN CHURCH

468 N Woodland Heights Drive  
Crawfordsville IN 47933-9689  
Telephone Number: 765-362-5284  
Fax Number: 765-362-6641  
Lead Minister: Tim Lueking  
Worship Minister: Wayne Wilkinson  
Youth Minister: Bryson Feese  
Worship Service Times for Sunday:

Traditional service at 8:15a.m. & Contemporary service at 10:30a.m. All Sunday School classes at 9:30a.m., Children's classes for birth to 5th grade at 10:30a.m. All services will be streamed live on our live.whcc.us platform, Facebook, YouTube, and Twitter.

Matthew 25:33-4

## 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

## YOUR MONTGOMERY COUNTY CHURCH DIRECTORY

<p><b>Apostolic:</b> <i>Garfield Apostolic Christian Church</i> Rt. #5, Box 11A, Old Darlington Road 794-4958 or 362-3234 Worship: 10:30 a.m. Sunday School: 9:30 a.m. Wednesday Bible Study: 6:30 p.m. Pastor Vernon Dowell</p> <p><i>Gateway Apostolic (UPCI)</i> 2208 Traction Rd 364-0574 or 362-1586 Sunday School: 10 a.m.</p> <p><i>Moriah Apostolic Church</i> 602 S. Mill St. 376-0906 10 a.m. Sunday, 6 p.m. Wednesday Pastor Clarence Lee</p> <p><i>New Life Apostolic Tabernacle</i> 1434 Darlington Avenue 364-1628 Worship: Sunday 10 a.m.; 6 p.m. Sunday: The Voice of Healing &amp; Restoration on 103.9 at 9 a.m. Tuesday prayer: 7 p.m. Thursday Mid-week: 7 p.m. Pastor Terry P. Gobin</p> <p><i>One Way Pentecostal Apostolic Church</i> 364-1421 Worship 10 a.m. Sunday School: 11 a.m.</p> <p><b>Apostolic Pentecostal:</b> <i>Cornerstone Church</i> 1314 Danville Ave. 361-5932 Worship: 10 a.m.; 6:30 p.m. Bible Study: Thursday, 6:30 p.m.</p> <p><i>Grace and Mercy Ministries</i> 257 W. Oak Hill Rd. 765-361-1641 Worship: 10 a.m.; 6 p.m. Wednesday: 6:30 p.m. Sunday School: 11 a.m. Co-Pastors Nathan and Peg Miller</p> <p><b>Assembly of God:</b> <i>Crosspoint Fellowship</i> 1350 Ladoga Road 362-0602 Sunday Services: 10 a.m. Wednesdays: 6 :30 p.m.</p> <p><i>First Assembly of God Church</i> 2070 Lebanon Rd. 362-8147 or 362-0051 Sunday School: 9 a.m. Worship: 10:30 a.m.; 6 p.m. Wednesday: 6:30 p.m.</p> <p><b>Baptist:</b> <i>Browns Valley Missionary Baptist Church</i> P.O. Box 507, Crawfordsville 435-3030 Worship: 9:30 a.m. Sunday School: 10:30 a.m.</p> <p><i>Calvary Baptist Church</i> 128 E. CR 400 S 364-9428 Sunday School: 9:30 a.m. Worship: 10 a.m.; 6 p.m. Wednesday Bible Study: 7 p.m. Calvary Crusaders Wednesdays: 6:45 p.m. Pro-Teen Wednesdays: 7 p.m. Pastor Randal Glenn</p> <p><i>East Side Baptist Church</i> 2000 Traction Rd. 362-1785 Bible Study: 9 a.m. Worship: 10 a.m.; 6 p.m. Wednesday: 6:30 p.m. Prime Time Teens, Pioneer Clubs; 6:45 p.m. :Adult Bible Study Rev. Steve Whicker</p> <p><i>Faith Baptist Church</i> 5113 S. CR 200 W 866-1273 Sunday School: 9:30 a.m. Worship: 10:30 a.m. and 6 p.m. Wednesday Prayer Meeting: 7 p.m. Pastor Tony Roy</p> <p><i>First Baptist Church</i> 1905 Lebanon Rd. 362-6504 Worship: 8:15 a.m.; 10:25 a.m. Sunday School: 9:30 a.m. High School Youth Sunday: 5 p.m.</p> <p><i>Freedom Baptist Church</i> 6223 W. SR 234 (765) 435-2177</p>	<p>Worship: 9:30 a.m. Sunday School is 10:45 a.m. Wednesday Bible Study: 7 p.m. Pastor Tim Gillespie</p> <p><i>Fremont St. Baptist Church</i> 1908 E. Fremont St. 362-2998 Sunday School: 10 a.m. Worship: 11 a.m.; 6 p.m. Pastor Dan Aldrich</p> <p><i>Friendship Baptist Church</i> U.S. 136 and Indiana 55 362-2483 Sunday School: 9:15 a.m. Worship: 10:30 a.m.; 6 p.m. Wednesday Bible Study: 7 p.m. Friendship Kids for Christ: 6 p.m. Pastor Chris Hortin</p> <p><i>Ladoga Baptist Church</i> 751 Cherry St., Ladoga 942-2460 Sunday School 9:30 a.m. Worship 10:45 a.m.; 6 p.m. Wednesday Bible Study 7 p.m. Ron Gardner, Pastor</p> <p><i>Mount Olivet Missionary Baptist</i> 7585 East, SR 236, Roachdale 676-5891 or (317) 997-3785 Worship: 10:30 a.m. Sunday School: 9:30 a.m. Wednesday Evening: 7 p.m. Bro. Wally Beam</p> <p><i>New Market Baptist Church</i> 200 S. First St. 866-0083 Sunday School: 9 a.m. Worship: 10 a.m. Children's church and child care provided</p> <p><i>Second Baptist Church</i> 119 1/2 S. Washington St, off of PNC Bank. 363-0875 Sunday School: 10 a.m. Worship: 11 a.m.</p> <p><i>StoneWater Church</i> 120 Plum St., Linden 339-7300 Sunday Service: 10 a.m. Pastors: Mike Seaman and Steve Covington</p> <p><i>Waynetown Baptist Church</i> Corner of Plum and Walnut Streets 234-2398 Sunday School: 9:30 a.m. Fellowship: 10:30 a.m. Worship: 11 a.m. Childrens' Church: 11:10 a.m. Pastor Ron Raffignone</p> <p><b>Christian:</b> <i>Alamo Christian Church</i> 866-7021 Worship: 10:30 a.m.</p> <p><i>Browns Valley Christian Church</i> 9011 State Road 47 South 435-2590 Sunday School: 9 a.m. Worship: 10 a.m.</p> <p><i>Byron Christian Church</i> 7512 East 950 North, Waveland Sunday School 9 a.m. Worship Service 10 a.m.</p> <p><i>Waynetown Christian Union Church</i> SR 136, then south on CR 650. Sunday School: 9:30 a.m. Worship: 10:30 a.m. New phone #: 765-918-0438 New Pastor: Paul Morrison</p> <p><i>Congregational Christian Church of Darlington</i> 101 Academy St, P.O. Box 7 794-4716 Sunday School: 9:15 a.m. Worship: 10:30 a.m. Sunday Bible Study: 6 p.m. Wed. Prayer: 5:30 p.m. - 7 p.m., Wed Bible Study 7 p.m. Kingdom Seekers Youth Group (alternate Sundays ) Pastor Seth Stultz</p> <p><i>Darlington Christian Church</i> Main and Washington streets 794-4558 Sunday School: 9:30 a.m. Worship: 10:30 a.m.; 6 p.m.</p> <p><i>First Christian Church (Disciples of Christ)</i></p>	<p>211 S. Walnut St. 362-4812 SUNDAY: 9:22 a.m. Contemporary Café worship 9:30 a.m. Adult Sunday School 10:40 a.m. Traditional Worship WEDNESDAY: 5-7 a.m. Logos Youth Dinner &amp; Program Pastor: Rev. Darla Goodrich</p> <p><i>Ladoga Christian Church</i> 124 W. Elm St. 942-2019 Sunday School: 9 a.m. Worship: 10 a.m.; 6 p.m.</p> <p><i>Love Outreach Christian Church</i> 611 Garden St. 362-6240 Worship: 10 a.m. Wednesday: 7 p.m. Pastors Rob and Donna Joy Hughes</p> <p><i>New Hope Chapel of Wingate</i> 275-2304 Sunday School: 9:30 a.m. Worship: 10:30 a.m. Bible Study: 6:30 p.m., Wed. Youth Group: 5:30 p.m., Wed. Homework Class: 4:30 p.m. Wed &amp; Thurs. Champs Youth Program: 5:30 p.m. Wed. Adult Bible Class: 6:30 p.m. Wed. Pastor Duane Mycroft</p> <p><i>New Hope Christian Church</i> 2746 US 231 South 362-0098 newhopefortoday.org Worship and Sunday School at 9 a.m. &amp; 10:30 a.m.</p> <p><i>New Market Christian Church</i> 300 S. Third St. 866-0421 Sunday School: 9 a.m. Worship: 10 a.m. Wednesday evening: Bible Study 6:15, Youth 6:15, Choir 7:15 Pastor Gary Snowden</p> <p><i>New Richmond Christian Church</i> 339-4234 202 E. Washington St. Sunday School: 9:30 a.m. Worship: 10:30 a.m. Pastor John Kenneson</p> <p><i>New Ross Christian Church</i> 212 N. Main St. 723-1747 Worship: 10 a.m. Youth Group: 5:30-7 p.m. Wednesday Minister Ivan Brown</p> <p><i>Parkersburg Christian Church</i> 86 E. 1150 S., Ladoga 866-1747 Sunday School: 9:30 a.m. Worship: 10:30 a.m. Pastor Rich Fuller</p> <p><i>Providence Christian Church</i> 10735 E 200 S 723-1215 Worship: 10 a.m.</p> <p><i>Waveland Christian Church</i> 212 W. Main St. 435-2300 Sunday School: 9:30 a.m. Worship: 10:30 a.m.</p> <p><i>Waynetown Christian Church</i> 103 W. Walnut St. 234-2554 Worship: 10 a.m. Sunday School: 9 a.m.</p> <p><i>Whitesville Christian Church</i> 3603 South Ladoga Road Crawfordsville, IN 47933 (765) 362-3896 New Worship Service Time 9:00am 1st Service 10:30am 2nd Service Pastor Andy Schindler whitesvillechristianchurch.com</p> <p><i>Woodland Heights Christian Church</i> 468 N. Woodland Heights Dr. 362-5284 Sunday School: 9:30 a.m.. Worship: 8:15 a.m. (traditional); 10:30 a.m. (contemporary) Student Ministry: 5 p.m., Sunday Pastor Tony Thomas</p> <p><i>Young's Chapel Christian Church</i> Rt. 6, Crawfordsville 794-4544</p>	<p>Sunday School: 9:30 a.m. Worship: 10:30 a.m. Pastor: Gary Edwards</p> <p><b>Church of Christ:</b> <i>Church of Christ</i> 419 Englewood Drive 362-7128 Sunday School: 9:30 a.m. Worship: 10:30 a.m.; 6 p.m. Wednesday Bible Study: 7 p.m.</p> <p><i>Southside Church of Christ</i> 153 E 300 South, east of US 231 765-720-2816 Sunday Bible Classes: 9:30 a.m. Sunday Morning Worship: 10:30 a.m. Sunday Evening Worship: 5 p.m. Wednesday Bible Classes: 7 p.m. Preacher: Brad Phillips Website: southsidechurchofchristindiana.com</p> <p><b>Church of God:</b> <i>First Church of God</i> 711 Curtis St. 362-3482 Sunday School: 9:30 a.m. Worship: 10:30 a.m.; 6 p.m. Pastor Chuck Callahan</p> <p><i>Grace Avenue Church of God</i> 901 S. Grace Ave. 362-5687 Sunday School: 9:30 a.m. Worship: 10:30 a.m.; 6 p.m. Pastor Duane McClure</p> <p><b>Community:</b> <i>Congregational Christian Church</i> 402 S. Madison St., Darlington 794-4716 Sunday School: 9:15 a.m. Worship: 10:30 a.m.</p> <p><i>Crawfordsville Community Church</i> Fairgrounds on Parke Ave. Crawfordsville 794-4924 Worship: 10 a.m. Men's prayer group, Mondays 6:30 p.m. Pastor Ron Threlkeld</p> <p><i>Gravelly Run Friends Church</i> CR 150 N, 500 E Worship: 10 a.m.</p> <p><i>Harvest Fellowship Church</i> CR 500 S 866-7739 Pastor J.D. Bowman Worship 10 a.m.</p> <p><i>Liberty Chapel Church</i> 500 N CR 400 W 275-2412 Sunday School: 9 a.m. Worship: 10 a.m.</p> <p><i>Linden Community Church</i> 321 E. South St., Linden (Hahn's) Sunday: 9:15</p> <p><i>Yountsville Community Church</i> 4382 W SR 32 362-7387 Sunday School: 9:30 a.m. Worship: 10:30 a.m. Pastor Alan Goff</p>	<p>Worship 10 a.m.</p> <p><i>Victory Family Church</i> 1133 S. Indiana 47 765-362-2477 Worship: 10 a.m.; Wednesday 6:30 p.m. Pastor Duane Bryant</p> <p><b>Lutheran:</b> <i>Christ Lutheran ELCA</i> 300 W. South Blvd. - 362-6434 Holy Communion Services: 8 a.m. and 10:30 a.m. Sunday School: 9:15 a.m. Pastor: Kelly Nelson www.christchurchindiana.net</p> <p><i>Holy Cross (Missouri Synod)</i> 1414 E. Wabash Ave. 362-5599 Sunday School: 9 a.m. Worship: 10:15 a.m. Adult Bible Study: 7 p.m., Wed. Minister: Rev. Jeffery Stone http://www.holycross-crawfordsville.org</p> <p><i>Phanuel Lutheran Church</i> Lutheran Church Rd., Wallace Sunday School: 10:30 a.m. Worship: 9:30 a.m.</p> <p><b>United Methodist:</b> <i>Christ's United Methodist</i> 909 E. Main St. 362-2383 Sunday School: 10 a.m. Worship: 11 a.m.</p> <p><i>Darlington United Methodist Church</i> Harrison St. 794-4824 Worship: 9:00 a.m. Fellowship: 10:00 a.m. Sunday School: 10:30 a.m. Pastor Dirk Caldwell</p> <p><i>First United Methodist Church</i> 212 E. Wabash Ave. 362-4817 Sunday School: 10 a.m. Traditional Worship: 9 a.m. The Gathering: 11:10 a.m. Rev. Brian Campbell</p> <p><i>Linden United Methodist Church</i> 609 South Main St. P.O. Box 38 339-7347 Sunday School: 9:30 a.m. Worship: 10 a.m. Rev. Erin Michelle Weaver</p> <p><i>Mace United Methodist Church</i> 5581 US 136 E 362-5734 Sunday School: 9:30 a.m. Worship: 10:40 a.m.</p> <p><i>Mount Zion United Methodist</i> 2131 W. Black Creek Valley Rd. 362-9044 Sunday School: 10:45 a.m. Worship: 9:30 a.m. Pastor Marvin Cheek</p> <p><i>New Market United Methodist Church</i> Third and Main Street 866-0703 Sunday School: 9:30 a.m. Worship: 10:45 a.m.</p> <p><i>New Ross United Methodist Church</i> 108 W. State St. Sunday School: 10 a.m. Worship: 9 a.m.</p> <p><i>Waveland Covenant United Methodist Church</i> 403 E. Green St. 866-0703 Sunday School: 10:30 a.m. Worship: 9:15 a.m.</p> <p><i>Waynetown United Methodist Church</i> 124 E. Washington St. 243-2610 Worship 9:30 a.m. Johnny Booth</p>	<p><b>Nazarene:</b> <i>Crossroads Community Church of the Nazarene</i> US 231 and Indiana 234 866-8180 Sunday School: 9:30 a.m. Worship: 10:30 a.m. Pastor Mark Roberts</p> <p><i>Harbor Nazarene Church</i> 2950 US 231 S 307-2119 Worship: 10 a.m. Pastor Joshua Jones www.harbornaz.com</p> <p><b>Orthodox:</b> <i>Holy Transfiguration Orthodox</i> 4636 Fall Creek Rd. Great Vespers: 5 p.m. Saturday Matins: 8:30 a.m. Divine Liturgy: 10 a.m. Sunday Rev. Father Alexis Miller</p> <p><i>Saint Stephen the First Martyr Orthodox Church (OCA)</i> 802 Whitlock Ave. 361-2831 or 942-2388 Great Vespers: 6:30 p.m. Saturday Wednesday evening prayer 6:30pm Divine Liturgy: 9:30 a.m. Sunday</p> <p><b>Presbyterian:</b> <i>Bethel Presbyterian Church of Shannondale</i> 1052 N. CR 1075 E., Crawfordsville 794-4383 Sunday School: 9 a.m. Worship 10 a.m.</p> <p><i>Wabash Avenue Presbyterian Church</i> 307 S. Washington St. 362-5812 Worship: 10 a.m. Pastor: Dr. John Van Nuyes</p> <p><b>Roman Catholic:</b> <i>Saint Bernard's Catholic Church</i> 1306 E. Main St. 362-6121 Father Christopher Shocklee Worship: 5:30 p.m. Saturday; 9:30 a.m., Noon &amp; 3 p.m. Spanish Mass - Sunday and 5 p.m. Youth Mass (during school year) www.stbernardcville.org</p> <p><b>United Church of Christ:</b> <i>Pleasant Hill United Church of Christ - Wingate</i> Worship: 9:30 a.m. Sunday School: 10:30 a.m. Pastor Alan Goff</p> <p><b>United Pentecostal:</b> <i>Pentecostals of Crawfordsville</i> 116 S. Walnut St., Crawfordsville 362-3046 Pastor L. M. Sharp Worship: 2:30 p.m. Prayer Meeting: 10 a.m., Tuesday Bible Study: 6 p.m., Wednesday</p> <p><b>Non-denominational:</b> <i>Athens Universal Life Church</i> Your Church Online http://www.aulc.us (765)267-1436 Dr. Robert White, Senior Pastor The Ben Hur Nursing Home Sundays at 9:00am Live Broadcast Sundays at 2:00pm Bickford Cottage Sundays at 6:00pm</p> <p><i>Calvary Chapel</i> 915 N. Whitlock Ave. 362-8881 Worship: 10 a.m., 6 p.m. Bible Study, Wednesday: 6 p.m.</p> <p><i>Rock Point Church</i> 429 W 150S 362-5494 Sunday church services are 9:15 a.m. and 11 a.m. Youth group is from 6 p.m. to 7:30 p.m. on Sunday Small Groups: Throughout the week</p> <p><i>The Church of Abundant Faith</i> 5529 U.S. Highway 136 Waynetown, IN Reverend John Pettigrew Sunday Worship: 9:45 am (765) 225-1295</p> <p><i>The Vine Christian Church</i> 1004 Wayne Ave. Crawfordsville Service at 10:02</p>
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BBB Study Finds How Predatory Payday Loan Companies And Fraudsters Thrive

As consumers lost jobs and struggled to make ends meet during the COVID-19 pandemic, many turned to payday loans and other short-term solutions, with an increase in online solutions. This not only allowed predatory lenders to thrive – many borrowers still contend with sky-high interest rates and opaque fees – but also created a fertile environment for scammers, according to a new in-depth investigative study by Better Business Bureau.

Payday loan laws are handled on a state-to-state basis among the 32 states in which they are legal, and a complicated web of regulations makes the impact of the industry in the U.S. tough to track. The BBB study finds one common thread, however, in the triple-digit interest rates many of these loans carry – camouflaged by interest that is compounded weekly



or monthly, rather than annually, along with significant rollover fees. From 2019 to July 2022, BBB received nearly 3,000 customer complaints about payday loan companies, with a disputed dollar amount nearing \$3 million. Additionally, more than

117,000 complaints were lodged against debt collection companies at BBB.org. Complainants often said they felt ill-informed about the terms of their loans. Many fall into what consumer advocates call a “debt trap” of stacking interest and fees that can leave customers

to pay double the amount they originally borrowed.

One man in Gary, Indiana, reported to BBB recently that over the course of his \$600 loan, he’s been charged finance fees of \$2,427. “I tried to reason with them, that I have paid \$720 and they still want me to pay more,” he wrote. “I tried to reason with them that there is No way I agreed to something like this. But my issue was not resolved. They tried to tell me I signed an agreement, but I know I didn’t.”

Scammers didn’t miss an opportunity to take advantage of consumers, either, with BBB Scam Tracker receiving more than 7,000 reports of loan and debt collection scams representing roughly \$4.1 million in losses.

Posing as payday loan companies and debt collectors, scammers arm themselves with stolen information to convince consumers to hand over

bank account information and cash.

A Fort Wayne man reported to BBB that he received a letter in the mail that stated he owed 15% of his Social Security in order to resolve a debt through the Veterans Health Administration. The letter came from a Birmingham, Alabama address. The victim reported losing \$270.80 to the fake debt collector.

“BBB’s study advises consumers to do careful research into all their borrowing options – as well as the terms and conditions of a payday loan – before signing anything to take out a short-term loan,” said Rick Walz, President and CEO of BBB Serving Northern Indiana.

The study also includes recommendations for regulators:

- Cap consumer loans at 36%
- Make more people aware of no-fee extended repayment plans

• Require lenders to test whether consumers can repay loans

• Require Zelle, Venmo and other payment services to offer refunds in fraud cases

Where to report a payday loan scam or register a complaint:

• BBB.org/ScamTracker

• Federal Trade Commission (FTC) - Report-Fraud.ftc.gov

• Canadian Anti-Fraud Centre (CAFC) - Online or by phone at 1-888-495-8501

• State Attorneys General can often help. Find your state Attorney General’s website to see if you can file online.

• If you have an over-due payment on a payday loan, the Consumer Financial Protection Bureau may have resources to help you set up a payment plan.

Find more information about this study and other BBB scam studies at BBB.org/scamstudies.

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**LWV** From Page A1

packaging – as well as metal and glass recycling, plastics “recycling” and unrecyclable waste. Hotels and AirBnBs provide a compost bucket and labeled trash cans.

You’ve heard the saying a penny saved is a penny earned. The adage reminds us that small things add up, something the EU recognized when it banned those single-use plastics where alternatives exist in 2019. Cutlery, plates, straws, stirrers, food and beverage containers, cups, packets, wrappers and plastic bags. Alternatives commonly used with “take away” food service and on airplanes include cutlery from birchwood, compostable “bio-plastics,” and recyclable paper. Bamboo and paper bowls, plates and cups have replaced Styrofoam. Along with providing multi-stream refuse containers, markets expect zero-waste solutions like BYOB-bring your own bag.

As the president of the EU said in June 2019 “Plastic straws or forks are little objects but can make great, long-lasting damages. The single-use plastics legislation will address 70 percent of marine litter items, avoiding environmental damage that would otherwise cost \$22 billion by 2030.” In short, these costs add up, and it pays to pivot.

EU households spent over 600 billion euros on food services like takeaway (like fast-food

pickup and delivery), catering and airplane service, according to a 2021 report published in the journal Polymers. The COVID-19 pandemic increased demand for food delivery and pickup, and that packaging made up 40 percent of all plastic used. Meanwhile, in 2020, Frontline and NPR published exposés on the recycling industry revealing that 91 percent of plastic has been buried in landfills, incinerated or merely dumped into the ocean. In spite of three decades of messaging and community programs, western nations haven’t been recycling what citizens placed in the bins provided for them. Though we mainstreamed recycling in the 1990s, the plastics industry ramped up plastic production and made new products cheaper than recycled plastic. Have you noticed that single potatoes, cucumbers and fruit are now shrink-wrapped?

It all felt safe. We looked for the recycling number on the 583 billion water bottles, as well as the billions of plastic vegetable and fruit containers, shampoo and deodorant containers. We dutifully did our part. It felt guiltless to buy more and more items of our goods and food in single-use plastic. Then evidence of plastics’ forever chemicals started showing up on remote mountain tops, in the arctic circle, in fish from the deepest depths of the ocean and

all breast milk gathered for study.

The NPR and Frontline reports cited a 1974 speech by an industry insider who predicted this disaster. “There is serious doubt that (recycling plastic) can ever be made viable on an economic basis.” So the plastic industry knew 50 years ago that recycling wouldn’t be a sustainable solution, which should lead us to ask, are the new replacements sustainable?

Of the current replacements, bamboo, is one of the most popular. Do a little “googling” and it’s clear they have a powerful lobby, as do other “natural” replacements such as corn and hemp. Bamboo is touted as having greater tensile strength than steel (28,000 PSI). It produces 35 percent more oxygen, which is great for carbon sequestration. It has a rapid growth rate, three feet per day in some varieties, which means it’s mature in one to five years, unlike 40 years for trees. It also has a shallow network of roots that don’t have to be plowed up to regrow the crop so it helps hold soil in place. For this reason, bamboo is the new eco-solution for toilet paper, food packaging and cutlery, household objects, and clothing.

What should we be advised of now? Like anything, when we over-consume, we create unnecessary trash and new industries that put

stress on another ecosystem. The bamboo industry is uprooting land to sew bamboo as a monocrop. In some places, they are taking out native, diverse ecosystems. Consumers should pressure companies to avoid this type of planting. Furthermore, bamboo is not sustainable for all products. Turning bamboo into cloth requires the use of highly toxic chemicals to break the fibers down into something soft.

As with anything that is single-use or easily disposed of, like fast fashion, we should be skeptical, not only of the industry but our own demand for convenience. The most eco-friendly trash still releases carbon and requires resources to compost or recycle. We might be bamboozling ourselves if we think one product is the perfect replacement for another. More often than not, we might ask if we can restore some traditional habits like bringing our own reusable containers and asking our grocers, restaurants, and businesses to find solutions to reduce packaging.

*The League of Women Voters is a nonpartisan, multi-issue political organization which encourages informed and active participation in government. For information about the League, visit the website [www.lwvmontcoin.org](http://www.lwvmontcoin.org); or, visit the League of Women Voters of Montgomery County, Indiana Facebook page.*

**JOE** From Page A1

Sept. 16 Escort Pre-Ceremony 10:00am – 10:45 am Departure at 11 a.m. Fort Benjamin Veterans Center 9450 East 59th Street, Indianapolis. Friday, Sept. 16 Pre Ceremonial Concert 11:30 a.m. Indiana War Memorial Ceremony 12 Noon 55 East Michigan Street Indianapolis.

I will be at the American Legion Post 72 in Crawfordsville on Thursday from the hours of 1 - 4 p.m. to speak to anyone that wants to come in. You do not need to be a member of the Post to speak to me.

Here is some really good news Record pay increase for Veterans and Military Retired along with Seniors and it is Estimated it will be 9.6% according to The Senior Citizen League (TLCL) a nonpartisan senior advocacy nonprofit which says that

this could be the largest % since 1981 when they received a total of 11.2%.

Indiana AgVets Agriculture Career Certification & Internship Program for Military Veterans The primary goal of this project is to equip veterans with the skills and knowledge necessary to be successful in agricultural-related careers.

Just as a reminder that we have a new number 988 is the suicide phone number as of July 16 however the old number of 1-800-273-8255 then press 1 will still be in use.

*Joe Ellis is the Veterans Service Officer for Montgomery County. He sends in information from time to time and The Paper is proud to publish it as a service for our many local veterans.*

**HIRES** From Page A1

with Adrienne at the lead,” Douglas said. “She is passionate about public health and her community. She has 14 years public health experience which includes becoming the second department to become Nationally Accredited in the state and a global pandemic.

Northcutt is a lifelong resident of Montgomery County; is married with five grown children and 13 grandchildren. Her husband Greg and son Isaac are also employed by the county. Adrienne has been with the

department since 2008 when she began as a septic inspector. In 2010 she moved into the food inspector position where she remained until her recent appointment. In addition to food inspections, Northcutt handled public swimming pool inspections and operator compliance; home inspections due to public health concerns; served as Safety Section Chief for public health preparedness.

Northcutt will officially start as department administrator on Thursday.

**TIM** From Page A1

thought that one way I might be able to help at least a little bit would be to make sure the highest office in the land got some respect from this tiny corner of God’s country.

For almost two years I’ve stuck by that – mostly. Sorry, I just can’t do it anymore.

Joe Biden, the president – MY president – called me a fascist. And let’s be clear – I did not take anyone’s word for it. I did not listen to a 30-second clip and some talking head taking it out of context. The great thing about today’s instant information world is, well, information. I went straight to the White House web site and found the text of two speeches Biden gave – one at a reception in Bethesda, Md. and the other at Independence Hall in Philadelphia – and read them. Every word.

The man called me a fascist. Probably called you one, too.

His overall point is one made many times in this space – we are a nation of differing points of view, but a nation that only thrives when it unites, when it respects the peaceful transition of power. He said a lot that we can and should agree with.

But then he said that if you stand behind Donald Trump you are a semi-fascist.

Wait, what? Forget the politics for a second. Forget the eerie resemblance to failed candidate Hillary Clinton calling Trump backers deplorable. Even forget the fact that he

said – and I quote here – “I give you my word as a Biden.” (Listen, you can’t make this stuff up.)

But before we go any further, let me hit a couple of points about the guy Biden seems to be so scared of, Trump. I wouldn’t pretend to speak for anyone else, but I am desperately hoping for a better candidate than Donald Trump in 2024. I want a president who can accomplish many of the same things Trump did . . . without the name-calling, ridiculous tweeting and arrogance we saw daily for four years. That said, let me also repeat something I’ve said over and over – if Joe Biden and Donald Trump are on the ballot, I won’t hesitate to vote for Trump. I’m just hoping he’s not.

And can we leave it there please? Can I make that decision without attack? Maybe you are going to cast your ballot for Joe Biden. Good for you. I do not say that with sarcasm. I truly mean it. For unlike the idiots who will berate and even threaten us for whoever our choice is, most reasonable people respect our right to vote whatever way we want.

And that’s where Biden is off base – badly, badly off base.

He is using scare tactics – something he has done in the past. Anyone remember when then presidential candidate Biden told a black radio host that if African-Americans couldn’t decide on him over Trump “then you ain’t black.”

It seems that Biden

likes to use strong words to suppress opposition. Hmmm. When I looked up the definition of fascism, part of it reads the “forcible suppression of opposition.”

Hmmm, again. Look, we could make a lot of points here. Biden often comes across as an elderly person who forgets what he is saying . . . He says one thing today and the opposite tomorrow . . . his voting record in the Senate isn’t exactly stellar when it comes to race and money . . . And we could go on about the validity of each point.

We could even talk about the idea that Biden and his entire party keep Donald Trump’s name in the news. If that isn’t giving the former president free publicity and even creating more support, I don’t know what you would call it.

That’s not the issue. The issue is simple. Joe Biden, the man who is our president, is telling me and millions of Americans that we are a threat to this country. He is saying that just because we believe Donald Trump was a better president than he is we are wrong. He is drawing a line in the sand with him on one side and six out of 10 Americans on the other.

Am I a threat to this country? Are you? I’m pretty sure we didn’t leave thousands of Americans in Afghanistan in the worst withdrawal since Saigon. I’m positive that we didn’t screw up any sort of smart transition to clean energy by overnight eliminating

thousands and thousands of jobs in the oil and gas industry (and overturning American lives in the process). We’re not to blame for the debacle with \$5 a gallon gas prices and a return to reliance on foreign energy. We didn’t discard any semblance of border security to our south.

We live in a word today where fiction tends to fester into fact, where opinions – especially hateful ones – get more attention than the truth. But we have two years of facts to go by. So, if you actually want to talk about the real threat to this country Mr. President, perhaps you ought to start by looking in the mirror.

**EDITOR’S NOTE:** *If you want to see for yourself the text of the two speeches, the White House has them on its web site. The links are here.*

<https://www.whitehouse.gov/briefing-room/speeches-remarks/2022/08/26/remarks-by-president-biden-at-a-reception-for-the-democratic-national-committee-3/>  
<https://www.whitehouse.gov/briefing-room/speeches-remarks/2022/09/01/remarks-by-president-bidenon-the-continued-battle-for-the-soul-of-the-nation/>

*Two cents, which is about how much Timmons said his columns are worth, appears periodically on Wednesdays in The Paper. Timmons is the publisher of The Paper and can be contacted at [timmons@thepaper24-7.com](mailto:timmons@thepaper24-7.com).*

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