

**➤ TODAY'S VERSE**

Matthew 6:9-13 Our Father which art in heaven, Hallowed be thy name. Thy kingdom come. Thy will be done in earth, as it is in heaven. Give us this day our daily bread. And forgive us our debts, as we forgive our debtors. And lead us not into temptation, but deliver us from evil: For thine is the kingdom, and the power, and the glory, for ever. Amen. (The Lord's Prayer)



**➤ FACES OF MONTGOMERY**

People who call our community their own.  
Susie and JT Abbott smile brightly in the cool November air. Thank you for your smiles!

**➤ THREE THINGS You Should Know:**

**1** Are you a proud parent or grandparent? Got a great photo of your loved one? E-mail it to news@thepaper24-7.com along with the pertinent info (and your contact information so we can reach you if we have questions). C'mon, let's show off as many bright and smiling faces as we can and make clear exactly why Montgomery County is such a great place to raise a family!

**2** Facial hair is all the rage in Casper, WY, according to the Association of Mature American Citizens [AMAC]. Just ask the judges at the Guinness Book of World Records, who say the citizens of that town broke the record for the longest beard chain. As the Casper Star Tribune described it, "To participate, competitors needed to sport a beard at least 8 inches in length. They stood side-by-side, one lengthy beard attached to the next until the chain stretched through the room. Once they were all clipped together, someone took a tape measure to determine the length of this cable of historic facial hair: 150 feet."

**3** Linden Depot Museum will be open from Nov. 25 through Jan. 1 on Friday, Saturday, and Sunday from noon to 5 p.m. The complex is a winter wonderland with 12 lighted Christmas trees outside and six inside. The staff has worked hard to prepare the museum complex for an enjoyable visit. The annual ornament this year is a golden spike. The museum is located at 520 N. Main Street, Linden, IN 47955. There is no admission cost - join in for the Christmas holidays.

# The Paper

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## Boomer Bits

### Ask Rusty - How Do I Avoid Pitfalls and Get Maximum Social Security?

*Dear Rusty:* I turned 70 in June of this year and want to start receiving benefits. I am currently working full time as well. I want to set things up and get started in the most advantageous way so that my benefit is maximized even when I stop working. What are your recommendations for me to intelligently start the process and avoid any pitfalls? *Signed: Ready to Claim*



ASK Rusty  
Social Security Advisor

**Social Security Matters**

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

*Dear Ready to Claim:* Since you are past 70 years of age, you have already maximized your Social Security benefit based on your current lifetime

earnings record -- that occurred when you turned 70 in June. However, since you're still working, Social Security will review your earnings every year (after last year's income is received from the IRS) to see if your more recent earnings

warrant a further increase to your monthly benefit. That you are still working shouldn't deter you from claiming your Social Security benefit now, and you should ask for benefits to be

➔ See RUSTY Page A6

## A Big Bad Medicare Policy



WOODROW WILCOX  
Guest Columnist

On Nov. 11, 2022, I met with a client from Griffith, Indiana.

We phoned Medicare together to try to resolve a medical bill problem.

We spoke to four Medicare representatives including a senior Medicare claims representative. After the phone call, I helped the client to file a complaint against Medicare for a really bad policy that could cost many seniors substantial amounts of money. Here is the problem.

When a claim is filed with Medicare, Medicare is supposed to rule on that claim and send a Medicare Explanation of Benefits to the doctor or hospital

➔ See POLICY Page A6

## Rokita Warns Hoosiers to Watch Out for Utility Scams

On a monthly basis, many Hoosiers worry about the costs of paying utility bills. Their concerns intensify when the arrival of cold, wintry weather forces them to crank up their furnaces to heat their homes.

Indiana Attorney General Todd Rokita is warning Hoosiers to stay alert for scammers who try to take advantage of

➔ See SCAMS Page A6

## Lots Of Questions, But Where Are Answers?



TIM TIMMONS  
Two Cents from the Holy Land

We're leaving for the Holy Land and I'm wondering not only what we'll find there, but what are we leaving behind.

I have never been a gloom and doom kind of guy. Wouldn't say I'm a glowing optimist either. I try to look at things and see the possibilities, good and bad, and adjust accordingly. I guess if you put a gun to my head and said I had to choose one way or the other, I probably lean more toward the rosier side of things.

➔ See TIMMONS Page A6



Photo courtesy of The Crawfordsville | Montgomery County Chamber of Commerce

## Chamber Of Commerce Welcomes Created By... Artisan Gallery

The Crawfordsville | Montgomery County Chamber of Commerce welcomed Crawfordsville's newest art gallery. The Chamber of Commerce was delighted to host a ceremony

and ribbon cutting to celebrate the grand opening of Created By... Artisan Gallery.

The Created By... Artisan

➔ See CHAMBER Page A6

**➤ HONEST HOOSIER**

Only a week to go to Party Night!



**➤ INSIDE TODAY'S EDITION**

- Obituaries.....A2
- Service Directory...A3
- Faith.....A4, A5
- Classifieds.....A5
- Notice.....A7

**➤ TODAY'S HEALTH TIP**

If you work the night shift, put on your sunglasses before going out into the sun until you get home and go to bed. Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Paper and online at www.thepaper24-7.com.



**➤ OBITUARIES**

None

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



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**➤ THE MONTGOMERY MINUTE**

**For Your Information**

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

**➤ TODAY'S QUOTE**

"If you want to find something to be offended about, you will. If you want to find something to be thankful for, you will. You can do both at the same time."  
Bill Weller

**➤ TODAY'S JOKE**

What do you call a turkey on the run? Fast food.

**13 WTHR 7 DAY FORECAST**

|   |   |  |  |                        |                                   |                      |
|---|---|--|--|------------------------|-----------------------------------|----------------------|
| <b>30</b><br>CLOUDY WITH<br>FLUORESCENT<br>LIGHTS | <b>16/34</b><br>A.M. WIND CHILL<br>FEELS BLUSTERY | <b>13/31</b><br>A.M. WIND CHILL<br>FEELS SUNNY | <b>23/45</b><br>BREEZY, HOT<br>AS COLD | <b>30/50</b><br>WARMER | <b>35/53</b><br>SUNNY &<br>MILDER | <b>36/55</b><br>MILD |
| FRI   | SAT   | SUN  | MON                                    | TUE                    | WED                               | THU                  |

## NMMS Trimester 1

All A Honor Roll  
 6th  
 Dawson Bell, Abigail Cain, Jane Campbell, Madalyn Chamness, Preslee Claycomb, Colee Cunningham, Reagan Hernandez, D'Let Herrera, Annie Hess, Garrett Hudson, Addison Johnson, Ava Leader, Korbin Lewis, Sophia Long, Arianna Lopez, Danielle Martin, Kinley McCoy, Erin McKinney, Mitchell Myers, Grace-lynn Neal, Hattie Patton, Emrik Phillips, Kendra Pulley, Jetta Rexing, Emily Seaman, Haydee Viveros, Nolan Warren.

7th  
 Emily Benge, Jayla Birge, Blayke Braun, Chayse Bretney, Andrew Dark, Nicholas Daron, Owen DeSmet, Emma Doughty, Charity Edwards, Presley Frazier, Paisley Gillan, Robert Hoffman, Addison Huber, Kellen Ireland, Lauren Kelp, Piper Leaming, Kendra McClamroch, Mackenzie McComas, Owen Nichols, Bennett Oppy, Marlee Reed, Lucia Southwood, Marshall Templeman, Carter Thompson, Caden Tyo, Lindsay Waddell, Isaiah Warnecke, Sophie Welshimer, Samuel Woolwine, Noah Woosley.

8th  
 Hayden Allen, Hannah Barnes, Elizabeth Brooks, Audrey Cain, Caelyn Carpenter, Savannah Crowe, Hunter Haworth, Peyton Hernandez, Tyler Hintz, Sarah Hopper, Christian Jara, Brooklyn Jeffers, Samson Jones, Brooke Kunz, Kate Merica, Addisyn Moseley, Bailey Nichols, Viva Patel, Courtney Ratliff, Claire Sennett, Talyn Sheldon, Lucy Smith, Ava Stephens, Tyler Thompson, Brendan Young.

A/B Honor Roll  
 6th  
 Elliott Allen, Chloe Arnold, Kendall Barnett, Kohen Bonebrake, Henry Brooks, Clayton Brown, Ethan Brown, Warren Brown, Austin Campbell, Wyatt Cornell, Parker Cowan, Savannah Elmore, Andrew Fedor, Coleston Foxworthy, Elijah Fuller, Ricardo Garcia, Noah George, Scarlett Hamm, Alexander Heisel, Ronald Herrera, Anna-Belle Horton, Noah

Hunsberger, Eleanor Keen, William Kendrick, Taylor Kerkhove, Bridgette Laws, Faith Lightle, Kipton Linzie, Jackson Melvin, Malachi Meyers, Holly Nelson, Laina Newton, Phoebe Oelrich, Landon Osborne, Charlotte Powell, Ella Redden, Bailey Richmond, Connor Schmitt, Jayna Simpkins, Makenzi Snellenbarger, Karley Sparrow, Benjamin Sperry Grace Stine, Delilah Stone, Lucas Traylor, Olivia Ware, Conner White, Zetta Zachary.

7th  
 Jessa Abston, Hayden Anderson, Noah Arthur, Natalie Barnhart, Clayton Brown, Anna Cain, Hailey Campbell, Lincoln Campbell, Kelby Coon, Alexander Durbin, Saffron Gilley, Kendalyn Godbey, Austin Goins, Wyatt Harshbarger, Lincoln Heide, Ryan Hess, Aubrie Hodges, Ava Kincaid, Brandon Koons, Kaitlyn Kunz, Jonathan Lueking, Connor May, Myah Meihls, Maddison Mullen-Harlan, Lillia Mycroft, Dean Newlin, Eli Nunan, Genesis Orduna-Reyes, Hunter Powell, Trevor Prange, Dylan Priddy, Nathan Purcell-Sanchez, Kyra Purple, Riley Robinson, Samuel Rogers, Lucy Stewart, Devry Strong, Kira Taylor, Grace Tello-Bell, Olivia Thompson, Elle Waggoner, Ember Weber-Lawrence, Gunner Woods, Gabriel Youngblood, Hunter Zachary, Joseph Zuk.

8th  
 Boston Addler, Aiden Ambriz-Cruz, Winter Baity, Emma Berry, Kaylee Bretney, Ethan Campbell, Cheyanna Cox, Camden Crowder, Sophie Crum, Aryonna Glasson, Lilly Graham, Tyler Granson, Madsen Holt, Logan Ireland, Donavon Johnson, Cayden Keller, Ava Kilgour, Connor Laws, Vanessa Murdock, Aubrey O'Dell, Emma O'Donnell, Kyla Oakley, Peyton Page, Bryleigh Penter, Dani-mae Porter, Jack Powell, Gracie Ratcliff, Brody Roche, Brooklyn Siegman, Taytum Snyder, Landon Somerville, Jasmine Tapia, Olivia Williamson, Finley Wilson, Paige Yarger, Colin York, Lindsey Young.

## Hoosiers Can Expect Higher Prices This Thanksgiving, Despite Lower Grocery Prices Than U.S. Average

It's no secret that prices for consumer goods are on the rise this year and ingredients for the traditional Thanksgiving dinner are not immune. Indiana Farm Bureau's annual Thanksgiving market basket survey shows that Hoosier shoppers can expect to spend approximately 14% more at the grocery store than in 2021. According to this year's pricing survey, Hoosiers are paying an average of \$61.00 for a Thanksgiving dinner for 10 people, or \$6.10 per person. However, Indiana's market basket price is approximately 5% lower, or 31 cents less, than the U.S. average price of \$6.41 per person.

According to the American Farm Bureau Federation, the main driver of the increase is inflation, as well as other factors including supply chain disruptions and the war in Ukraine, with other countries pulling back on exports to protect domestic supplies.

The U.S. Bureau of Labor Statistics states the food-at-home consumer price index for October 2022, a measure of price changes at the grocery store, increased 12.4% year-over-year. Additionally, the current rate of inflation for the average American was at 7.8% as of October 2022, according to the U.S. Labor Department. Many consumers have felt the weight of inflation this year, including farmers, who have been dealt a tough hand. While food prices have increased, so have input prices for



the farmers growing that food.

"There is no question it's been a difficult year for both consumers and farmers," said Isabella Chism, INFB 2nd vice president. "Farmers are used to being nimble and agile in a job that can be very unpredictable when it comes to variables like the weather. But this year is different. Higher input costs presented a whole new set of challenges that are costing us more across the board and trickling down to consumers."

According to the U.S. Department of Agriculture's revised Food Dollar Series, farmers currently receive approximately 8% of every food marketing dollar. Using this figure, the farmer's share of this market basket would be \$4.88. The rest goes toward food processing, packaging, transportation, wholesale and retail distribution, food service preparation and other marketing costs.

"Just like consumers, farmers are price-takers, not price-setters," Chism said. "While food prices are increasing, the amount farmers are being paid isn't covering the sharp increase of their input expenses."

The total market basket price of \$61.00 includes a 16-pound turkey, stuffing, sweet potatoes, rolls, peas, a carrot and celery veggie tray, whole milk, cranberries, whipping cream, ingredients for pumpkin pie and miscellaneous baking items.

This year, shoppers can expect to pay approximately \$1.75 per pound for a whole turkey, or \$28.02 for a 16-pound bird, which is an 11% increase from 2021.

Contributing to short-term price increases of turkey this year are depopulations of turkey flocks caused by highly pathogenic avian influenza (HPAI). According to Rebecca Joniskan, president of the Indiana State Poultry Association, about 50 million birds have died or been euthanized so far in 2022 as a result of HPAI. Eight million turkeys nationwide were lost, with over 171,000 in Indiana specifically. However, in Indiana, turkey is typically produced year-round, whereas production in other states can be seasonal.

"This year has been difficult for Hoosier poultry farmers, both financially and emotionally," said Joniskan. "But

despite those losses, we are still a robust industry. There are still plenty of turkey products on the market."

According to the survey, turkey is less expensive pound for pound than other meat options, such as ham, which is \$2.72 per pound, or \$10.88 for a 4-pound ham.

Hoosiers can expect most of the traditional Thanksgiving items to be more expensive this year; however, pie shells and cranberries are more affordable than they were in 2021. The largest percentage price increase was for cubed bread stuffing, up 64% for 14 ounces. According to the American Farm Bureau Federation, higher packaging and processing costs brought on by supply chain disruptions and ongoing volatility in the wheat market have been the major drivers behind this increase.

Only pumpkin pie filling is slightly more expensive in Indiana this year than it is nationally. All other items on the shopping list came in less than the national average, most notably peas, pie shells and whole milk.

**About Indiana Farm Bureau:** For more than 100 years, Indiana Farm Bureau (INFB) has protected and enhanced the future of agriculture and our communities. As the state's largest general farm organization, INFB works diligently to cultivate a thriving agricultural ecosystem to strengthen the viability of Indiana agriculture. Learn more at INFB.org

Thanks for reading The Paper, Montgomery County!

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 Watch Sunday Mornings

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# Flu Season Could Impact Red Cross Blood Supply; Help Out By Giving Soon

The American Red Cross urges blood and platelet donors to give now and help fight the potential impact of seasonal illnesses and a potentially severe flu season on the blood supply.

The Centers for Disease Control and Prevention predicts a serious spread of flu this year and is already reporting an early spike in cases in several states. When seasonal illnesses increase, the number of healthy donors tends to decrease, leaving the Red Cross blood supply vulnerable to a potential shortage over the holidays.

Paired with busy holiday schedules, seasonal illnesses may make it harder to collect the blood hospital patients require this winter. Donors — especially those with type O blood and those giving platelets — can help bolster the blood supply now by making an appointment to give in the coming weeks.

There is no waiting period to donate blood or platelets after receiving a flu shot. Schedule an appointment by using the Red Cross Blood Donor App, visiting RedCrossBlood.org or by calling 1 (800) 733-2767. Learn more about flu safety and prevention at redcross.org/flusafety.

As a thank-you, the Red Cross is offering several opportunities to donors this month:



## American Red Cross

- All who come to give Nov. 1-22 will receive a \$10 e-gift card to a merchant of choice. Details are available at [rcblood.org/perks](http://rcblood.org/perks).

- Those who come to give over the Thanksgiving holiday, Nov. 23-27, will get a Red Cross knit beanie, while supplies last.

- All who come out to help Nov. 28-Dec. 15 will receive a \$10 Amazon.com Gift Card by email, thanks to Amazon. Details are available at [rcblood.org/together](http://rcblood.org/together).

How to donate blood: Simply download the American Red Cross Blood Donor App, visit [RedCrossBlood.org](http://RedCrossBlood.org), call 1 (800) 733-2767 or enable the Blood Donor Skill on any Alexa Echo device to make an appointment or for more information. All blood types are needed to ensure a reliable supply for patients. A blood donor card or driver's license or two other forms of identification are required at check-in. Individuals who are

17 years of age in most states (16 with parental consent where allowed by state law), weigh at least 110 pounds and are in generally good health may be eligible to donate blood. High school students and other donors 18 years of age and younger also have to meet certain height and weight requirements.

Blood and platelet donors can save time at their next donation by using RapidPass to complete their pre-donation reading and health history questionnaire online, on the day of their donation, before arriving at the blood drive. To get started, follow the instructions at [RedCrossBlood.org/RapidPass](http://RedCrossBlood.org/RapidPass) or use the Blood Donor App.

Amplify Your Impact – Volunteer:

Another way to support the lifesaving mission of the Red Cross is to become a volunteer blood donor ambassador at Red Cross blood drives. Blood donor ambassadors help greet, check-in and

thank blood donors to ensure they have a positive donation experience.

Volunteers can also serve as transportation specialists, playing a vital role in ensuring lifesaving blood products are delivered to nearby hospitals. For more information and to apply for either position, contact 1 (888) 684-1441 or visit [redcross.org/volunteertoday](http://redcross.org/volunteertoday).

### About the American Red Cross:

The American Red Cross shelters, feeds and provides comfort to victims of disasters; supplies about 40% of the nation's blood; teaches skills that save lives; distributes international humanitarian aid; and supports veterans, military members and their families.

The Red Cross is a nonprofit organization that depends on volunteers and the generosity of the American public to deliver its mission. For more information, visit [redcross.org](http://redcross.org) or [CruzRojAmericana.org](http://CruzRojAmericana.org).

# State Announces \$130K Awarded To Clarks Hill, Clayton

Lt. Gov. Suzanne Crouch and the Indiana Office of Community and Rural Affairs today announced the towns of Clarks Hill and Clayton were collectively awarded \$130,000 through the Community Development Block Grant program. The communities will use the Planning Grant funds to implement community and economic development projects.

"Planning Grants help communities fund important investments to further improve quality of life in their communities," Crouch said. "This grant will have a positive impact on Clarks Hill and Clayton for years to come."

The Planning Grant program strives to encourage communities to plan for long-term community development with the aid of subject matter experts and community input. The applications being funded this quarter address water infrastructure and comprehensive community planning.

"Congratulations to the towns of Clarks Hill and Clayton on earning Planning Grant awards," said OCRA Executive Director Denny Spinner. "Creating a strategic plan and consistently gathering community input helps ensure future success. I look forward to seeing how both of these Hoosier towns benefit from this grant."

Water Infrastructure grants allow communities to complete a holistic

study of potential issues and opportunities across their drinking, wastewater and stormwater infrastructure. By completing this planning, communities will be able to make decisions regarding their most urgent water needs while understanding how each system works in context with other utility systems.

A Water Infrastructure grant was awarded to the town of Clarks Hill for \$90,000.

Comprehensive Planning grants are designed to aid communities in assessing assets and identifying opportunities to address current needs in the following areas: land use, government capacity, public services, placemaking, economic development, housing, transportation, agriculture, natural resources, broadband access and historic resources.

A Comprehensive Planning grant was awarded to the town of Clayton for \$40,000.

The State of Indiana distributes the U.S. Department of Housing and Urban Development's Community Development Block Grant funds to rural communities to assist units of local government with various community projects. Planning grants are one type of grant offered through OCRA's CDBG Program.

Planning Grant applications are accepted on a quarterly basis. For more information, visit <https://www.in.gov/ocra/cdbg/>.

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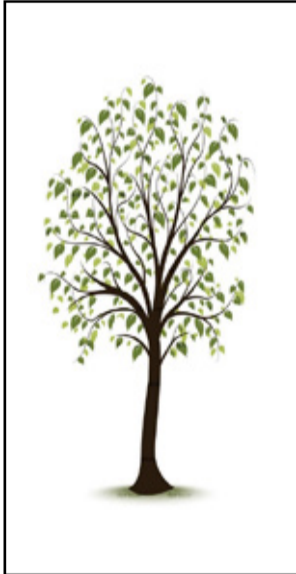
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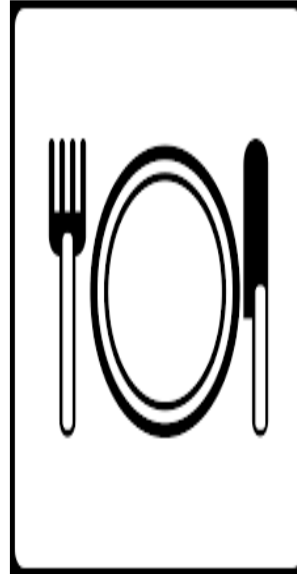
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# FAITH

**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: [news@thepaper24-7.com](mailto:news@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 [news@thepaper24-7.com](mailto:news@thepaper24-7.com) by Monday for the Wednesday Print Edition.

## FAITH BAPTIST CHURCH

Sunday's schedule will include Sunday School at 9:30 and morning worship at 10:30 followed by a pitch-in dinner. After dinner there will be a special service in which Pastor Roe will step aside and Bro. Keith Harris will become the pastor. Meetings will continue with the Danfords Monday through Thursday at 7 each evening.

The public is invited to all the services anytime but especially during our revival with the Danfords. The location is 5113 S 200 W, Crawfordsville. Or just five miles south of Crawfordsville on State Highway 47. For more information call 866-1273 or visit [www.faithbaptistcville.com](http://www.faithbaptistcville.com).

## NEW MARKET CHRISTIAN CHURCH

The Sanctuary as well as the Drive-in Parking Lot are open for Worship held at 10:00 am. Tony Thomas will speak on "No Profanity" His text is from Deuteronomy 10:4, Deuteronomy 21:18-21 and Ephesians 6:1-4. SUNDAY SCHOOL begins at 9:00 am. COFFEE & DONUT FELLOWSHIP is at 8:30 am the first Sunday of each month. The next fellowship is December 4.

The worship service and Sunday school are open to everyone.

## NEW MARKET FIRST BAPTIST

First Baptist of New Market will be open November 20 at 9:00 a.m. for Holy Grounds and Sunday School classes for all ages. Worship service will begin at 10:00 a.m. with Pastor Todd bringing the message. We will be host church this year for the Community Thanksgiving services at 7:00 p.m. Pastor Todd will bring the message on Sunday evening November 20 at 7:00 p.m. The Lord's Closet will be open this Saturday from 9-2 Lots of good clothing and winter coats for all ages! Please come this Saturday at 106 S. First St in New Market.

## 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 everyone 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.

The Treasure Principle

"Living Life with an Attitude of Gratitude" - 1 Chronicles 29:10-13

## NEW MARKET UNITED METHODIST CHURCH

Reverend William "Bill" Pike Office: 765-866-0703 email: [bill.pike@n-umc.org](mailto: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](http://www.newmarketumc.org)

Facebook.com New Market United Methodist Church Indiana

Open Hearts--Open Minds--Open Doors Sunday School 9:30 and

Worship Service 10:45



## Southside Church of Christ

153 E 300 South • Crawfordsville  
[southsidechurchofchristindiana.com](http://southsidechurchofchristindiana.com)

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

*Wednesday Night Bible Study 7 pm*



## One Way Pentecostal Apostolic Church

802 Mill St. • Crawfordsville

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

### Services

Sunday at 2 pm

Wednesday Evening Bible Study  
7 pm

Saturday evening  
(speaking spanish service)  
at 7 pm

## Hickory Bible Church

104 Wabash • New Richmond

### Sunday Services:

**Breakfast and Bible - 9:30**

**Church - 10:30**

**a small church  
with a big heart!**

**Dr. Curtis Brouwer, Pastor  
765-918-4949**



## Christ's United Methodist Church

Dr. David Boyd

**We're here and we  
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to see you  
Sundays at 11 a.m.!**

909 E Main Street • Crawfordsville  
765-362-2383

[christsumc@mymetronet.net](mailto:christsumc@mymetronet.net)

View live and archived services on our FB page.

View archived only services  
at [christsumc.org](http://christsumc.org).>video>livestream.



## New Market Christian Church

300 S. Third Street • New Market  
(765) 866-0421

Dr. Gary Snowden, Minister

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

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Reach Out to Our Neighbors*



*Helping  
people to  
follow Jesus  
and love  
everybody!*

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Crawfordsville

### Services:

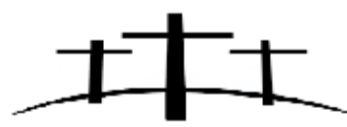
Thursday night at 6:30  
Sunday mornings at 10:30

**Both services are streamed**



## Church Service at 10 am

124 West Elm Street • Ladoga  
(765) 942-2019  
[ladogachristianchurch@gmail.com](mailto:ladogachristianchurch@gmail.com)  
[www.ladogacc.com](http://www.ladogacc.com)



## Liberty Chapel Church

*Phil 4:13*

### Church Services:

Sunday School 9 am

Church 10 am

Wednesday Children's Awana  
Program  
6 pm-8 pm



## Linden United Methodist Church

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

### Sunday Worship 10:00 AM

in person or on Facebook at  
[www.facebook.com/LindenUnitedMethodistChurch](http://www.facebook.com/LindenUnitedMethodistChurch)

Sunday School 9:00 AM

Pastor Clint Fink

Email: [lindenum@tctc.com](mailto:lindenum@tctc.com)

Website: [lindenumchurch.org](http://lindenumchurch.org)

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



## Friendship Baptist Church

1981 West Oak Hill Road • Crawfordsville

*Romans 15:13*

**Follow us on Facebook**

Sunday school 9:30 am

Church 10:30 am

Wednesday Bible Study 4 pm



## Garfield Apostolic Christian

4485 E 300 N • Crawfordsville

### Services

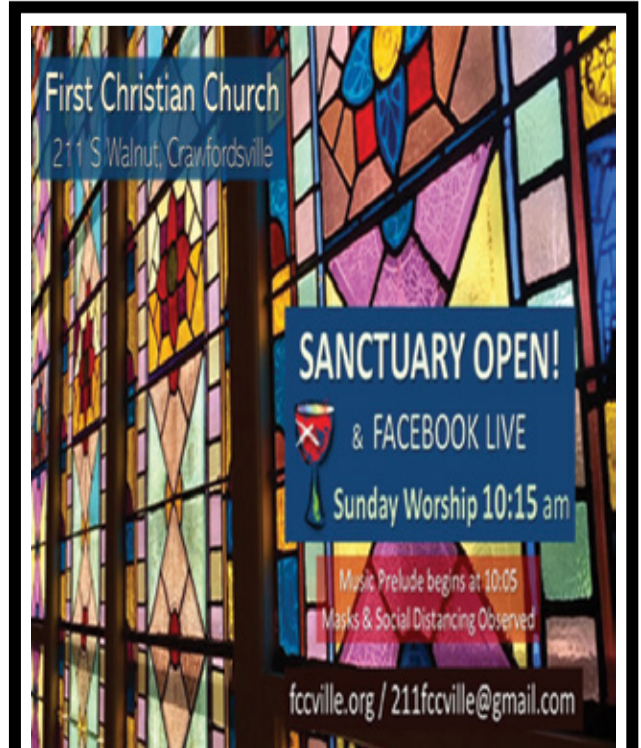
Sunday at 10 am

**Tuesday Prayer Meeting**

6 pm - 7 pm

**Thursday Bible Study**

6:30 pm - 8 pm





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



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




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



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

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



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



**Woodland Heights  
 Christian Church**  
 Invites you to join us as we welcome our new lead minister:  
**Dr. Tim Lucking**  
 Beginning Sunday, February 28th, 2021  
**Weekly Sunday Schedule:**  
 Traditional Service - 8:15 AM  
 Sunday School for all ages - 9:30 AM  
 Contemporary Service - 10:30 AM  
 Woodland Heights Youth (W.H.Y.) for middle schoolers  
 and high schoolers - 5-7 PM  
**Visit us online at WHCC.US**  
 Woodland Heights Christian Church  
 468 N Woodland Heights Drive, Crawfordsville  
 (765) 362-5284  
**"Know Jesus and Make Him Known"**



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



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

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## RUSSIAN From Page A1

paid retroactive to June when your current maximum benefit was attained. Doing so will start your benefits at the maximum amount you are entitled to at this time, and you can rest assured that SS will further increase your benefit annually if your current earnings call for it.

After your benefits start, the key to whether your benefit will increase depends on how your more recent earnings compare to the earnings originally used to compute your benefit when you claimed. Your benefit is based on the highest-earning 35 years over your lifetime, and for your current earnings to cause an increase they would need to be higher than one of those 35 years originally used. Be aware, however, that your earnings in past

years were adjusted for inflation to compute your benefit, so your current earnings would need to be more than the inflation-adjusted previous earnings to cause a benefit increase. As an example, the inflated value of \$50,000 earned in 1990 is about \$105,000 in today's dollars, and it is the indexed amount that must be exceeded to cause a benefit increase. In any case, if your current earnings exceed the indexed amount in any of the 35 years used to compute your benefit when you claimed, your benefit will be increased accordingly.

So, how do you start the process and avoid any pitfalls? You should apply for your benefits now and request benefits retroactive to the month you turned 70. Social Security will pay up to

six months of retroactive benefits, so the pitfall is that waiting beyond six months past age 70 will result in lost money. If you like, they will pay you for a full six months retroactively now, but if that is earlier than the month you turned 70, doing so would result in payment less than your age 70 amount. To maximize, ask that your benefit-start-month be June 2022 and no earlier.

You can apply for your benefits by calling Social Security at 1(800) 772-1213 and scheduling an appointment to do so, or you can apply for your benefits online at [www.ssa.gov/retire](http://www.ssa.gov/retire). Applying online is by far the most efficient method, but you will need to first create your personal "my Social Security" online account, which is easy to do at [ssa.gov/myaccount](http://ssa.gov/myaccount).

## POLICY From Page A1

and to the Medicare supplement insurance company. The same information is supposed to be sent to the senior citizen patient in a Medicare Summary Notice.

If Medicare makes a ruling on a claim and then changes that ruling, it will not send an Adjusted Medicare Explanation of Benefits to the insurance company. It will send an Adjusted Medicare Summary Notice to the senior citizen after 30 to 90 days.

Medicare representatives told me that Medicare does not send a revised ruling to the Medicare supplement insurance company of the senior because THE LAW DOES NOT REQUIRE MEDICARE TO DO THAT.

Instead, Medicare imagines that the senior citizen will somehow know to send a copy of the revised claim report to the senior's insurance company. How many seniors do you know that know and understand that? Not many if any!

This means that Medicare supplement insurance companies don't get the information so that they can work on fixing the problems caused by Medicare's revised rulings. That would be easier for seniors. Instead, the insurance companies never get notified and the senior citizens get hounded to pay medical bills that their insurance companies would pay if only Medicare had notified the insurance companies

about the revised rulings. So, seniors get hounded to pay bills that they really don't owe as a direct and proximate result of this BIG BAD MEDICARE POLICY.

I hope you'll join me in urging Congress to fix this problem that probably costs innocent seniors millions of dollars per year.

*Woodrow Wilcox is the senior medical bill case worker at Senior Care Insurance Services in Merrillville, Indiana. He has saved clients of that firm over three million dollars by fighting mistakes and fraud in the Medicare system. Also, Wilcox wrote the book SOLVING MEDICARE PROBLEMS which is available from book stores and online.*

## CHAMBER From Page A1

Gallery is located at 301 East College St. and is "the place for something unusual." The gallery generally features unique gift items that would be used in nearly every person's home but with an "artistic flair." The art is created by local artists and the display in the gallery is splendid.

When asked about her inspiration for opening

the gallery, owner Sandy Clark said, "I'm looking to give artists a place to sell their unusual pieces. Things they wouldn't normally make." And in a conversation with Chamber Executive Director, Stacy Sommer, Sandy mentioned that she was most excited about "meeting all the artists and seeing what unusual pieces they could come

up with."

For any further information regarding the gallery, you can contact them directly at 765-307-7567 or [thecreatedbyag@gmail.com](mailto:thecreatedbyag@gmail.com). For additional information regarding the chamber, visit the website at <https://www.crawfordsvillechamber.com/> or email Stacy Sommer at [ssommer@crawfordsvillechamber.com](mailto:ssommer@crawfordsvillechamber.com).

## SCAMS From Page A1



Attorney General Todd Rokita

their fears.

He advises watching out for certain telltale tactics. Often, Attorney

General Rokita said, scammers will:

- Call to tell you that you have utility payments overdue and that you must pay right away — often through unorthodox methods such as wiring money or using gift cards.
- Call "as a courtesy" to let you know you overpaid your utility bill — and asking for personal information they supposedly need to refund your money.
- Send you an email or

text with a link indicating that you have an overdue bill or invoice.

- Show up at your house unexpectedly to supposedly make needed repairs to equipment such as gas meters — and saying you must pay on the spot to keep the heat on.
- Don't fall for such schemes.

If you believe you have been the victim of any scam or attempted scam, call Rokita's office at 1-(800) 382-5516 or go to [indianaconsumer.com](http://indianaconsumer.com).

## TIMMONS From Page A1

That's getting tougher. Our world is in a funk.

The very foundations of who we are and what we stand for are being chipped away. Take elections. It used to be that the debate stopped and started with an election. If your guy or gal got in, you win. If yours did not, you saluted the flag and moved on. Oh sure, there have been a few instances here and there where the outcome was disputed. Those usually ended up in recounts. But now? Now politicians routinely throw the election outcome into doubt. Who knows if they honestly believe its rigged, or if they just have egos so large they can't fathom the idea they failed to convince enough people to vote for them. All we really know is that if we can't believe in our elections, we're in a world of trouble.

It doesn't stop there. The idea that children, those under the age of 18, can somehow know enough at a very young age to make life-altering changes in their bodies

in the name of transgen-derism . . . and that they have support from adults . . .

I don't have the words. It's hard to comprehend.

And then the news this week that North Korea fired an ICBM that experts agree could carry a nuclear warhead to anywhere in the continental United States. On top of that, North Korea officials say that this is practice for a nuclear attack on the U.S.

Can we play that out for a second?

Let's imagine you're sitting down for a cup of coffee and the warning sirens come on. They are on TV, the radio, your phone, everywhere. At first you think tornado. But hey, it's 30 degrees outside. Then a graven voice comes on and tells you an attack is imminent and to seek shelter immediately. In the next few minutes, millions could die. Or, perhaps, our military heroes might shoot down the incoming threat. Either way, in that moment, life has

forever changed.

First comes the question — if we knew a nation with nuclear weapons was practicing for this, why did we not stop them? Then the bigger questions — how did we get here? How did life, our country, our world, get so far off track?

Chances are, you and I don't have those answers. I know for sure they won't be found in the Republican Party, nor with the Democrats. The answers aren't American, or Korean, or Russian or in any other nation.

We'll arrive in Tel Aviv soon. After that we will visit Masada, the Sea of Galilee, the river Jordan, the sites of the birth of Christ and his death. It seems the right places to start looking for the answers.

*Sagamore News Media's Tim Timmons is on a pilgrimage to Israel and the Holy Land. He will be writing occasionally during the trip. Timmons can be contacted at [timmons@thepaper24-7.com](mailto:timmons@thepaper24-7.com).*

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