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The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

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➔ TODAY'S VERSE
John 8:32 And ye shall know the truth, and the truth shall make you free.



➔ FACES OF MONTGOMERY

People who call our community their own.
John Edie was all smiles for our roving photographer. Thank you for your smile, John!

➔ THREE THINGS You Should Know:

1 In its continuing effort to support youth pursuing careers in agriculture, Ceres Solutions will offer \$25,000 through scholarships to high school seniors and college students this spring. Students receiving the scholarships are selected based on their commitment to agricultural youth programs and their desire to pursue higher education. Students interested in applying for these scholarships or learning more about Ceres Solutions should visit the website at www.ceres.coop or contact David Smith at 260-571-6990. Completed scholarship forms must be submitted by March 1.

2 What could be more offensive than a pair of old, very old used jeans? How about a pair of 165 year old denims that were found in a trunk in a shipwreck dating back to 1857, says the Association of Mature American Citizens (AMAC). The pants may well be worth the \$114,000 one bidder paid for the slacks at auction if they turn out to be an early version of the pants made famous by the legendary creator of blue jeans, Levi Strauss. They were found in a sunken old ship off the coast of North Carolina. Strauss didn't start making jeans at his San Francisco-based Levi Strauss & Co. factory. The company's historians say it's "speculation" and that Strauss didn't start his company until 1873. But the bidder apparently believes that they must be connected with his first brand old dungarees.

3 Sagamore News Media is looking for talented sales people. Whether you sell by phone or in person, we want to talk with you. Hourly rates begin at \$15 per hour and only go up from there. If you have good sales skills, this might be the job you have been looking for. There is no cap on earnings and multiple people in the past have earned \$50,000, \$60,000 and beyond – all the way into six figures. Sagamore News Media owns newspapers in Noblesville and Crawfordsville and feature award-winning work every day. Come be part of our team! Apply today by e-mailing resume to jobs@thepaper24-7.com. We can't wait to talk with you!

Boomer Bits

Ask Rusty – Retired Federal Employee Curious About His Smaller Social Security Benefit

Dear Rusty: When I started getting Social Security at 62, I was told by the SS office I would get a smaller monthly amount because I worked for the Federal Government and received a Civil Service Retirement System (CSRS) pension. I paid into Social Security for about 20 years working outside the government, and I now receive only about \$280 a month in Social Security. It just seems like I should be getting more. How can I look into this matter that Social Security calls a "windfall?"
Signed: Federal Retiree

Dear Federal Retiree: From what you've shared, you didn't



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 ssadviser@amacfoundation.org.

contribute to Social Security while earning your CSRS pension, but you did contribute to SS while working elsewhere, thus earning a Social Security retirement benefit in addition to your CSRS pension. Those who receive a federal pension under the old Civil Service Retirement System (CSRS) are affected by

Social Security's Windfall Elimination Provision (WEP), which reduces any Social Security benefit they become entitled to through other work outside the Federal government, and this is the reason your SS benefit is only \$280 per month. For

➔ See RUSTY Page A6

Best Ways to Care for Older Adults

(Family Features) As the proportion of older adults in the U.S. continues to increase, appropriate care for older people becomes increasingly important. In fact, caregivers and loved ones should be aware of age-appropriate care for heart attack or chest pain.

The first step is to call 911. Once medical care is started, age-related changes in general health and in the heart and blood vessels require consideration, and likely modifications, in how

➔ See CARE Page A6

How to Protect Your Finances and Family in the New Year

(StatePoint) After a holiday season spent racking up credit card bills, many Americans consider making financial resolutions in the New Year. However, now is the perfect time to not only reevaluate your saving and spending, but also commit to creating a more holistic financial plan designed to protect your finances and your family.

Consumers are seeking stability and preparedness in today's uncertain economic environment, according to a recent Consumer Sentiment Tracker study by Lincoln Financial Group. With ongoing inflation and market volatility, 56% of respondents cited protection from risk as being most import-

ant to them. When it comes to thinking about their finances, people said they have the greatest interest in protecting their family (39%) followed by their income (26%).

"Our research reinforced the importance of financial solutions that can help consumers navigate through market cycles and protect their loved ones," said David Berkowitz, president, Lincoln Financial Network, Lincoln Financial's wealth management business. "People are not only concerned about having enough to pay their bills, but also saving for retirement and preparing for the unex-

➔ See PROTECT Page A6

Individual Income Tax Rates To Change In Three Counties

Effective Jan. 1, 2023, three Indiana county income tax rates will change, according to the Indiana Department of Revenue (DOR).

Local income tax rates are determined by county officials and provided to DOR for review regarding compliance with Indiana law.

Below are the three counties impacted along with their new tax rates:

- Greene County: 0.0215 (increased from 0.0195)

- Montgomery County: 0.0265 (increased from 0.023)
- Perry County: 0.014 (decreased from 0.0181)

These tax rates affect businesses with employees who live or work in any of these counties and have income tax withholdings.

• For Indiana residents on Jan. 1, 2023, county tax rates for individuals are based on the employee's Indiana county of

➔ See TAX Page A6

SSS Cheer Campaign Tops \$12K



Crawfordsville High School and Tri Kappa Sorority Sunshine Society Cheer Campaign has completed its third week. This community outreach program raised more than \$15,000 a year ago and has set a goal of \$20,000 this year.

Anyone may donate. Some donations are anonymous, some are in memory of family or friends.

The Paper of Montgomery County and other media will publish lists with the names of the donations. It's important to

➔ See SSS Page A6

➔ HONEST HOOSIER

8 Montgomery County shopping days until Christmas. Get some Christmas cash from our friends at HHSB!



➔ TODAY'S HEALTH TIP

Start exercising regularly early in life, continue, and reduce your risk of getting a middle aged spare tire. 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

John Jackson
Sylvia L. Clark
Kathryn Ann 'Kay' Chase

➔ INSIDE TODAY'S EDITION

Obituaries.....A2
Service Directory...A3
Faith.....A4, A5
Classifieds.....A5

➔ THE MONTGOMERY MINUTE

Show Us Those Smiles!

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.

➔ TODAY'S QUOTE

"Christmas is not as much about opening our presents as opening our hearts."
- Janice Maeditere

➔ TODAY'S JOKE

What's the most popular Christmas wine?
'But I don't like Brussels sprouts!'



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13 WTHR 7 DAY FORECAST

25/31 SET'S FLURRIES & SNOW	20/30 MUCH BRIGHTER	20/33 MOSTLY CLOUDY	25/35 WINDY	18/30 MOSTLY CLOUDY	15/23 WINDY AND SNOWY	3/15 BETTER COLD SNOW POSSIBLE
SAT	SUN	MON	TUE	WED	THU	FRI

OBITUARIES

John Jackson

Feb. 10, 1937 - Dec. 15, 2022

John Jackson of Crawfordsville passed away Thursday night at Whitlock Place where he lived the past three years. He was 85.

Born Feb. 10, 1937 in Kingman, he was the son of Henry Wesley Jackson and Mary Ellen McGill Jackson.

He married Melinda Mae Priest on July 4, 1958 in Crawfordsville. She passed away Dec. 2, 2011.

Mr. Jackson worked at R.R. Donnelley for 40 years, retiring from there. He was a member of the Moose, Kingman Masonic Lodge and the Methodist Church in Kingman. He graduated from Kingman High School in 1955, attended Indiana University and remained an avid supporter of IU throughout his life.

Survivors include his son, Eric Jackson (Liz) of Lafayette; two daughters, Melanie Cravens (David) of Crawfordsville and Kerra Waters (David) of Indianapolis; seven grandchildren, Nathaniel, Aaron, Daniel, Chris, Meredith, Sam and Lydia; three great-grandchildren, Rowyn, Gwen and Gavin.

He was preceded in death by his parents; wife, Melinda Jackson; and a brother, Gary Jackson.

Visitation will be from 11 a.m. - 1 p.m. Tuesday, Dec. 20 at Burkhardt Funeral Home. Services will begin at 1 p.m. After the service, he will be laid to rest at Oak Hill Cemetery South.

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



Sylvia L. Clark

April 21, 1951 - Dec. 15, 2022

Sylvia L. Clark left her earthly body Dec. 15, 2022 at 7 AM at Franciscan Health of Lafayette.

Born April 21, 1951 in Crawfordsville, Ind. to the late Claude Black and Martha Saying.

She was a social butterfly who never met a stranger. She enjoyed crafting, gabbing on the phone with friends and family. She married Rickey Clark April 29, 1944 in Crawfordsville. He preceded her in death on Nov. 11, 2005.

Survivors include her son, John Crane of Crawfordsville; her cousin, Margaret Switzer of Crawfordsville; grandchildren, Anthony, Logan, Renesmae, Tahner, Eliahna, and Delilah, along with several cousins.

Preceding her in death was her father; her mother; and her husband.

Cremation has been chosen with arrangements through Burkhardt Funeral Home. A celebration of life will be held at a later date.

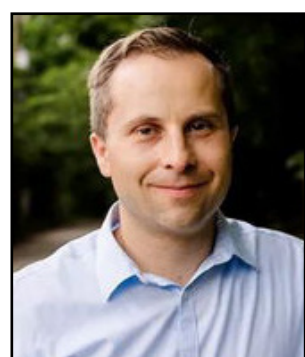
Kathryn Ann 'Kay' Chase

Dec. 16, 2022

Kathryn Ann 'Kay' Chase, age 77 of West Point, passed away 5:32 a.m. Friday, Dec. 16, 2022 in Ascension St. Vincent Hospital, Indianapolis. Arrangements are incomplete at Family and Friends Funeral Home of Wingate.



More Than \$5.2 Million Was Awarded Locally



Spencer Deery

Local communities will receive more than \$5.2 million to improve roads and bridges through the Community Crossings Matching Grant Program (CCMG).

The CCMG, established by the Indiana General Assembly in 2016, aims to advance community infrastructure projects, strengthen local transportation networks and improve Indiana's roads and bridges. Since its enactment, the program has awarded more than \$1.1 billion in state-matching funds for local construction projects.

In Senate District 23, the following communities received grants:

- Attica received \$224,435.25;
- Covington received \$333,185.45;
- Hillsboro received \$149,652;
- Montezuma received \$747,942.75;

- Montgomery County received \$999,542.03;
- Parke County received \$284,957.54;
- Rockville received \$68,941.50;
- Rosedale received \$249,873;
- Tippecanoe County received \$1 million;
- Vermillion County received \$351,979.29;
- Warren County received \$316,938; and
- Williamsport received \$479,998.50.

Indiana is an infrastructure leader thanks to initiatives like the CCMG. Our local government leaders deserve a lot of credit for obtaining this funding, and the state has a duty to support them, especially in our rural communities.

Through the program, the Indiana Department of Transportation matches up to \$1 million annually when localities invest in road and bridge repairs. Counties with populations fewer than 50,000 and cities and towns with populations fewer than 10,000 receive a 75%/25% match, while counties with populations greater than 50,000 and cities and towns with populations greater than 10,000 receive a 50%/50% match.

Spencer Deery is serving Senate District 23

Young Votes To Support Troops, Modernize Response To Global Threats

Thursday, U.S. Senator Todd Young (R-Ind.) voted in favor of the Fiscal Year 2023 National Defense Authorization Act (NDAA). The bill passed the Senate 83-11 and will now head to the President's desk to be signed into law.

The NDAA is the annual legislative vehicle that authorizes all programs and spending for the Department of Defense (DoD). Young, a U.S. Naval Academy graduate and Marine who serves on the U.S. Senate Foreign Relations Committee, worked on provisions of the legislation that will modernize our military and respond to threats from the Chinese Communist Party (CCP).

"At a time of increasing threats and heightened national security challenges, this critical bill takes big steps in putting the United States on a better trajectory to out-compete the Chinese Communist Party, invest in a 21st Century Arsenal of Democracy, and provide our brave men and women in uniform with the support they deserve.



Sen. Todd Young

"Xi Jinping and the Chinese Communist Party are telegraphing their regional and global ambitions, and this bill will help us better deter and defend against the CCP's increasingly aggressive behavior, including through Senate Foreign Relations Committee provisions incorporated in the bill to reinforce the security of Taiwan.

"Finally, I am glad that the bill contains a consensus, bipartisan version of the BURMA Act, which will support the Burmese people in their time of need, push the Administration to impose new sanctions on those committing horrific human rights abuses, and ensure that the whole of the U.S. government is working together to

restore democracy in Burma. I am grateful for the continued work and advocacy of Indiana's Burmese community on this important issue," said Senator Young.

As passed, the NDAA provides our troops a 4.6 percent pay increase and proposes a 12 percent increase over last year's military budget, which will help support our military during the worst inflation in decades.

The bill also makes critical investments in our nation's industrial base to ensure that our military is equipped for future fights and to backfill the supply of munitions that have been provided to Ukraine to defend against Russia's invasion.

Senator Young secured a number of key priorities in the legislation.

Senator Young's provisions in the NDAA:

The retirement of Air Force A-10 fighter jets will clear the way for the 122nd Fighter Wing in Fort Wayne to transition to the F-16 fighter, better equipping it for future fights and ensuring the Wing is well-positioned for future decisions

regarding the F-35 Joint Strike Fighter.

Bipartisan Burma provisions will support the efforts of the National Unity Government to reform Burma's constitution, support the restoration of the legitimate government, and hold the Burmese military and its international backers accountable for their crimes.

Hypersonic weapon research reporting requirements build upon a proposal submitted by Senator Young to the Armed Services Committee that will ensure that academic and private-sector partners are not overlooked in the DOD's efforts to field an effective hypersonic weapon. Indiana is a national leader in this research, through entities like Purdue University, the University of Notre Dame, and Rolls-Royce.

The Great Lakes Winter Commerce Act will ensure the Coast Guard is adequately tracking icy conditions on the Great Lakes, working with Great Lakes stakeholders, and resourcing the acquisition of new, capable icebreakers.

Indiana Farm Bureau President Reflects On A Challenging Year; Cautiously Looks To 2023

Each year at the Indiana Farm Bureau State Convention, the organization's president reflects on the past year with members from across the state. INFB President Randy Kron shared his thoughts in his annual address last night, where he and host Gerry Dick, veteran broadcaster and host of Inside Indiana Business, had a frank conversation about the ag economy and the challenges that may await farmers in 2023.

Kron, who is entering his eighth year as INFB president, discussed some of the most important issues facing agriculture today, starting with the ag economy and what a challenging year 2022 turned out to be due to universal price increases for inputs, including seed and herbicides, but especially fertilizer and fuel.

"It was a challenging planting season for so many reasons," explained Kron. "Fertilizer and fuel are two of the largest line items when it comes to row crop farming. It cost more to put a crop in the ground this year than most of us have seen in our lifetimes.

"And grain farmers aren't the only ones facing challenges. Disease pressure, market volatility, rising feed costs and



inflation are on the minds of the livestock and poultry sectors too."

Kron provided insight into some of the factors causing input price increases. The first being the supply chain. Kron clarified there have been a number of reasons for an impacted supply chain, including lingering effects of COVID-19, last year's Hurricane Ida that damaged fertilizer plants on the Gulf Coast and the war in Ukraine. He also noted the lack of supplies affected farmers' ability to get equipment and parts in a timely manner, which added to the challenges of this year.

Despite these difficulties, Kron said farmers are still eternal optimists.

"I've farmed for 39 years, and one thing has remained the same over all those years - I always think next year will be better," said Kron. "I

think every farmer thinks next year will be better - we have to. I guess it comes down to our love for the land."

Kron did note that this year's harvest turned out better than expected for most Indiana farmers. Even though supply was tight, demand was high, so farmers have received good prices for their crops. Therefore, most farmers are remaining profitable this year because margins are good, despite all the issues faced during planting season.

Kron was cautious in his outlook for 2023. "The supply chain will still be impacted, meaning input prices will remain high, but crop prices will likely come down, causing margins to be tight."

When asked about national issues in 2023, Kron stated that Farm Bureau will have an

important job in the farm bill debate - a piece of national legislation that governs many agricultural and food programs. Specifically, Kron mentioned how critical the legislation is for farmers in terms of crop insurance, but also the importance the farm bill has on nutrition. Seventy-five to eighty percent of the farm bill is centered on nutrition, providing significant benefits to low-income families through food programs, like the SNAP initiative.

Kron closed by thanking staff, volunteers, members and his family for their support throughout the year.

"Even when things are at their toughest, Hoosier farmers rise to the challenge. And we will do that in the coming year," said Kron. "Farmers aren't afraid of hard work."

The 2022 INFB State Convention continues through Saturday, Dec. 17 and includes a brand-new trade show, AgriConnect, featuring agribusinesses, breakout sessions covering topics top-of-mind to farmers and keynote speakers.

The 2023 INFB State Convention will be held Dec. 14-16 in Fort Wayne, Ind.

PUBLIC NOTICES

MONTGOMERY COUNTY COMMISSIONERS NOTICE OF PUBLIC HEARING To consider a Re-zone of Real Property in MONTGOMERY COUNTY

The Montgomery County Commissioners will hold a public hearing on Tuesday, December 27th, 2022, at 8:00 am to consider a re-zone from Agricultural to Commercial of a property in Montgomery County. The meeting will be held in the Community Room of the Montgomery County Government Center, 1580 Constitution Row, CRAWFORDSVILLE, IN 47933

Petitioner: Stephen Jones
Purpose of Request:
A request to re-zone a 27.6 acre parcel from Agricultural to Commercial
Location: 100 N block of Nucor Road
Parcel ID: 54-07-36-300-024.001-024

Citizens appearing at the public hearing will have an opportunity to provide comments concerning the proposed re-zone. All interested citizens are encouraged to attend. The Montgomery County Commissioners may continue the hearing from time to time as may be found necessary. Citizens may file written comments or objections with Montgomery County Commissioners office ATTN: Tom Klein, 1580 Constitution Row, Crawfordsville, Indiana 47933 or by email at tom.klein@montgomerycounty.in.gov prior to the public hearing. All such comments will be considered by the Commissioners. A copy of the proposed re-zone is on file and may be examined at the Montgomery County Building and Zoning Administration office at 1580 Constitution Row, Crawfordsville, Indiana 47933 (765-364-6490), office hours are 8:00-4:30 weekdays except holidays.

In accordance with the Americans with Disabilities Act, if anyone intending to attend the public hearing needs reasonable accommodation, please contact the Montgomery County Commissioners Office, 1580 Constitution Row, Crawfordsville, IN 47933, 765-361-2623

This notice dated December 13th, 2022
Marc Bonwell
Building/Zoning Administrator
Montgomery County, IN

PL4538 12/17 It hspaxip

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IWU Acquires Eleven Fifty Academy To Expand Tech Education Capabilities

Indiana Wesleyan University (IWU) has received board of trustee approval to acquire the key assets of the Eleven Fifty Academy in a deal that will allow the program to continue providing Hoosiers a quick, proven way to ramp up their technical skills for future careers in the tech sector.

“The Executive Committee of the Board of Trustees, acting on behalf of the entire board, enthusiastically and unanimously approved the acquisition of key assets from Eleven Fifty Academy at today’s board meeting,” said Carl Shepherd, IWU Board of Trustees Chairman.

“The University has a long and successful history of innovation in Higher Education. I am excited to watch as the administration works with local and state officials and the private sector to leverage the Academy to address the workforce needs today and in the future.”

With the acquisition complete, Indiana Wesleyan University now shifts its focus on hiring a managing director to



oversee the nonprofit organization that will operate as an affiliate organization of IWU.

“We believe strongly in developing programs that align with our commitment to academic excellence,” said Dr. Jon S. Kulaga, President of IWU.

“The Eleven Fifty Academy acquisition of key assets supports our online and regional center strategy to provide lifelong learners opportunities to further their education and create a better life for themselves, their families, and our community.”

“We strongly believe the Academy is a valuable resource in assisting

Indiana Gov. Eric Holcomb and his administration’s focus on addressing the workforce needs throughout the state of Indiana,” Kulaga said.

Former Eleven Fifty Founder Scott Jones will not have a role with the new organization. IWU has engaged John Qualls, a long-time tech business entrepreneur and a former executive at Eleven Fifty, to lead the transition effort during this interim period.

“It is important to acknowledge Scott Jones for his tireless efforts to create an organization that can move the needle for re-skilling a workforce,” said Dr. Eileen Hulme, Chancellor of

IWU-National & Global. “We thank him for his commitment to improving the lives of Hoosiers. We understand this program must continue to give students an affordable way to rapidly gain the skills needed in today’s tech workforce. IWU plans to build on this while also enhancing its reach by using our network and existing infrastructure to connect to those who seek to further their education.”

IWU has acquired the following key assets as part of the deal: Eleven Fifty Academy’s curriculum, trademarks, trade names, domain names, and social media accounts. It also assumes responsibility for the continued education of the approximately 65 students scheduled to complete their training in March 2023. IWU hopes to build relationships with past alums of the program and offer both current students and alums of the Academy an opportunity to continue their educational journey through IWU’s various programs. IWU is not assuming any responsibility for its debt.

State Keeps Tik Tok Pressure On Apple, Google



Attorney General Todd Rokita

in its App Store and that Google update the TikTok rating from “Teen” to “Mature” in the Google Play Store.

The current ratings are misleading and deceptive to consumers, as explained in two multistate letters — one sent to Apple and the other to Google.

On Dec. 7, Rokita filed two lawsuits against TikTok.

One lawsuit alleges that TikTok lures children onto the platform through a variety of misleading representations.

The other asserts that TikTok — which is owned by a Chinese company — has reams of highly sensitive data and personal information about Indiana consumers and has deceived those consumers to believe that this information is protected from the Chinese government and Communist Party.

“We are determined to hold this company accountable,” Rokita said. “And that goes for its enablers as well. We’re ready to pursue further legal actions if necessary.”

Less than a week after launching two separate lawsuits against TikTok, Indiana Attorney General Todd Rokita now is calling on Apple and Google to change their age ratings for the app when making it available to consumers.

“Sexual content, profanity and drug references run rampant in TikTok videos,” Rokita said. “This kind of material threatens the mental and physical health of young Hoosiers, and not only TikTok but also vendors must make it clear to families that TikTok is wholly inappropriate for kids.”

Specifically, Indiana is demanding that Apple update the TikTok rating from “12+” to “17+”

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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

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 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.faithbaptistville.com.

NEW MARKET CHRISTIAN CHURCH

Church News for Saturday, December 17, 2022 from 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 "O Little Town of Bethlehem" His text is from Micah 5:2.

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 January 1.

The worship service and Sunday school are open to everyone.

There will be a Christmas Cookie Celebration on December 25 at 8:30 am in the Welcome Center before Worship. Sunday School is CANCELLED for Sunday, December 25. Worship will begin at 9:00 am. ~

NEW MARKET FIRST BAPTIST

New Market First Baptist will have their services this Sunday. Sunday School classes and Holy Grounds will be open at 9:00 a.m. Pastor Todd Randles will bring the message at 10:00 a.m. Lord's Closet will be open this Saturday from 9-12. We are located at 206 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.

White As Snow - "The Gift Glorified" - John 1:10-1

NEW MARKET UNITED METHODIST CHURCH

Reverend William "Bill" Pike Office: 765-866-0703 email: bill.pike@n-umc.org. Please come join our small town church for a friendly church service using hymnals and the rituals of church that you grew up with. 101 East Main Street, P.O. Box 326, New Market, IN 47965.

Office Phone: 765-866-0703 www.newmarketumc.org

Facebook.com New Market United Methodist Church Indiana

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

Worship Service 10:45



Southside Church of Christ

153 E 300 South • Crawfordsville
southsidechurchofchristindiana.com

Sundays:

Worship at 10:30 am

Wednesday Night Bible Study 7 pm



One Way Pentecostal Apostolic Church

802 Mill St. • Crawfordsville

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

Services

Sunday at 2 pm

Wednesday Evening Bible Study
7 pm

Saturday evening
(speaking spanish service)
at 7 pm

Hickory Bible Church

104 Wabash • New Richmond

Sunday Services:

Breakfast and Bible - 9:30

Church - 10:30

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with a big heart!**

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



Christ's United Methodist Church

Dr. David Boyd

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909 E Main Street • Crawfordsville
765-362-2383

christsumc@mymetronet.net

View live and archived services on our FB page.

View archived only services
at 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*



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people to
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2746 S US Highway 231
Crawfordsville

Services:

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

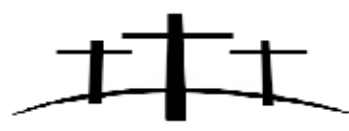
Both services are streamed



Church Service at 10 am

124 West Elm Street • Ladoga
(765) 942-2019

ladogachristianchurch@gmail.com
www.ladogacc.com



Liberty Chapel Church

Phil 4:13

Church Services:

Sunday School 9 am

Church 10 am

Wednesday Children's Awana
Program
6 pm-8 pm



Linden United Methodist Church

Making disciples of Jesus Christ for the transformation of the world

Sunday Worship 10:00 AM

in person or on Facebook at
www.facebook.com/LindenUnitedMethodistChurch

Sunday School 9:00 AM

Pastor Clint Fink

Email: lindenum@tctc.com

Website: lindenumchurch.org

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



Friendship Baptist Church

1981 West Oak Hill Road • Crawfordsville

Romans 15:13

Follow us on Facebook

Sunday school 9:30 am

Church 10:30 am

Wednesday Bible Study 4 pm



Garfield Apostolic Christian

4485 E 300 N • Crawfordsville

Services

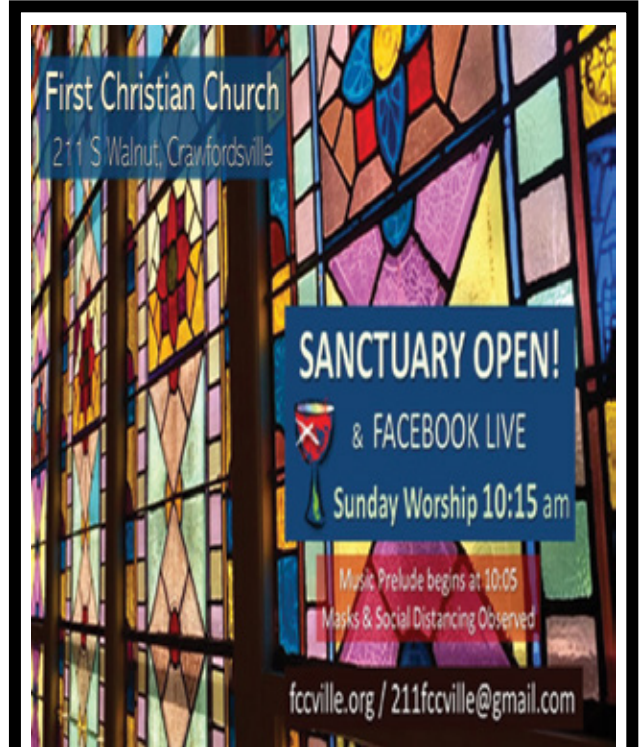
Sunday at 10 am

Tuesday Prayer Meeting

6 pm - 7 pm

Thursday Bible Study

6:30 pm - 8 pm





Congregational Christian Church
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 101 Academy Street • Darlington
 765-794-4716
Sunday School for all ages 9:30am
Worship 10:30am
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 and Facebook



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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

Classifieds

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RUSSY From Page A1

clarity, federal employees who retire under the newer Federal Employee Retirement System (FERS) are not affected by WEP because they contribute to Social Security.

The formula for computing Social Security when WEP applies is rather complicated and depends on the number of years you contributed to Social Security from substantial earnings in the private sector. With 20 or fewer years contributing to SS you incur the maximum WEP penalty for your "eligibility year" (the year you turned 62), but with more than 20 years contributing to Social Security the WEP reduction is mitigated, and with 30

or more years contributing to SS, WEP no longer applies.

If you were receiving your CSRS pension when you claimed Social Security, your WEP-reduced SS benefit was computed at that time and has continued. But if you had additional years working and contributing to Social Security after you first claimed, it's possible that you now have more than 20 years contributing, in which case you may be entitled to a smaller WEP reduction and thus a higher Social Security benefit. The only way to find out if you're now entitled to a higher benefit due to additional years contributing is to call Social Security,

either at your local office or at the national number 1 (800) 772-1213 and ask them to review your current benefit under WEP. If you now have more years contributing to Social Security than you had when you first claimed, you may be entitled to a benefit increase.

Before calling SS, you may wish to first review your lifetime earnings record on file at Social Security and determine how many years of contributions from substantial SS earnings you actually have. You can get a copy of your lifetime SS earnings record from Social Security, most easily from your personal online "my Social Security" account.

If you don't yet have an online account set up, you can easily do so at ssa.gov/myaccount. Then, you can review your lifetime SS-earnings against the chart at the following link which shows what your earnings must have been each year to count under WEP: ssa.gov/pubs/EN-05-10045.pdf.

So, to recap: if you continued to work after starting your WEP-reduced Social Security benefits, you may be entitled to a smaller WEP reduction and thus a higher Social Security benefit now, but you will need to contact Social Security to evaluate your current status (and, if appropriate, increase your Social Security benefit).

TAX From Page A1

residence on that date.

• For individuals who are not Indiana residents on Jan. 1, 2023, county tax rates are based on the individual's county of principal business or employment on Jan. 1. Current rates for all In-

diana counties are available on DOR's website at dor.in.gov in Departmental Notice #1. To view the complete list, click on "Legal Resources", then "Tax Library", followed by "Departmental Notices".

SSS From Page A1

note that all donations stay in this community.

The Society campaign began 111 years ago.

So far, there has been \$12,383.00 raised.

Donations received from the following: \$25 Kathy Smith in memory of my dad Jim Jarvis; \$50 Anonymous in memory of Curtis Storer; \$25 Peggy Moore in memory of son Dennis Moore; \$50 Gerry Hargrove in memory of Mike & Jay Hargrove; \$120 Momma, Family & Friends in memory of Justin M Addler A.K.A. Big J; \$100 Mary Frey in memory of Charlie; \$100 Janice Endicott in memory of Tom Endicott; \$100 Marilyn Spear in memory of Joe, Joan and Donnie; \$25 Cynthia grimes in memory of William & Mary Collings & Ron Grimes; \$50 Tobey & Peggy Herzog in memory of Marge Hughes; \$100 Anonymous; \$50 Dale Milligan in memory of Clara Lou Milligan; \$4803 The students, fami-

lies, & friends of Dance by Deborah in memory of Connie L. Meek and Grace Kochert; \$50 Jan in memory of John Austin; \$25 Jack Bayless in memory of Carolyn Bayless & Nora Brown; \$50 Martha Bell in memory of Warren & Betty Bell; \$20 Anonymous; \$ 200 Tony & Janet Johnson in memory of Cecil & Phyllis Dunlap; \$250 Fred & Sheila Steele in memory of our parents Horace & Olive Meadows, Harold, Marjorie & Dorothy McMurtrie; \$50 Kathleen Bell in memory of Warren, Elizabeth & Marilyn Bell; \$100 Anonymous; \$150 Ellen Ball & Tom Twarek in memory of Margie Zimmerman; \$25 Robin Garman in memory of Dale & Marg; \$25 Jean Stamps in memory of Harold(Muggs) Stamps; \$100 Anonymous in memory of Thomas Mathews; \$25 Anonymous; \$50 Penny Sterling in honor of Jo & David White; \$50 Keith & Charlene Weaver

CARE From Page A1

people age 75 and older are treated, according to a scientific statement from the American Heart Association, published in its flagship, peer-reviewed journal "Circulation."

The statement, "Management of acute coronary syndrome (ACS) in the older adult population," highlights evidence to help clinicians better care for older patients. According to the statement, 30-40% of people hospitalized with ACS, which includes heart attack and unstable angina (heart-related chest pain), are age 75 or older.

"Older patients have more pronounced anatomical changes and more severe functional impairment, and they are more likely to have additional health conditions not related to heart disease," said Abdulla A. Damluji, M.D., Ph.D., FAHA, chair of the scientific statement writing committee, director of the Inova Center of Outcomes Research, and an associate professor of medicine at Johns Hopkins School of Medicine. "These include frailty, other chronic disorders (treated with multiple medications), physical dysfunction, cognitive decline or urinary incon-

tinence."

Normal Aging and Age-Related Changes in the Heart and Blood Vessels:

Cardiovascular changes that occur with normal aging make ACS more likely and may make diagnosing and treating it more complex. These changes include large arteries becoming stiffer, the heart working harder but pumping less effectively, blood vessels becoming less flexible and less able to respond to changes in the heart's oxygen needs and an increased tendency to form blood clots. Sensory decline due to aging may alter hearing, vision and pain sensations. Kidney function also declines with age, with more than 1/3 of people ages 65 and older having chronic kidney disease.

Multiple Medical Conditions and Medications:

As people age, they are often diagnosed with health conditions that may be worsened by ACS or complicate existing ACS. As these chronic conditions are treated, medications prescribed may result in unwanted interactions or medications that treat one condition may worsen another.

"Geriatric syndromes and the complexities of their care may undermine the effectiveness of treatments for ACS, as well as the resiliency of older adults to survive and recover," Damluji said. "A detailed review of all medications - including supplements and over-the-counter medicines - is essential, ideally in consultation with a pharmacist who has geriatric expertise."

Steps for Heart Attack Care and Follow-Up for Older Adults:

• Call 911 if you notice someone experiencing heart attack warning signs. These include chest discomfort, discomfort in other areas of the upper body (one or both arms, back, neck, jaw or stomach), shortness of breath or other symptoms such as a cold sweat, nausea or lightheadedness.

• Consider treatment needs for co-existing conditions. An individualized, patient-centered approach is best for older adults.

• Get input from multiple specialists, including a pharmacist, to manage care and medications.

• People with cognitive difficulties and limited mobility may

benefit from a simplified medication schedule, with fewer doses per day and 90-day supplies of medications so fewer refills are necessary.

• The goals of care for older people with ACS should extend beyond clinical outcomes and focus on quality of life and the ability to live independently.

• Do-not-resuscitate orders should be discussed before any surgery or procedure.

For more information about managing ACS in older adults, visit Heart.org.

PROTECT From Page A1

pected. It's important to have a well-rounded financial plan that can address those risks, protect assets and create positive outcomes for today's families."

To achieve a stronger financial future, don't neglect your finances in 2023 — instead, add a little TLC (Talk, Learn, Commit). Resolve to create a robust financial plan using these three tips from Lincoln Financial:

1. Talk about it. Financial conversations play a crucial role. Be transparent with your loved ones about financial priorities so you can set expectations and work toward your shared financial goals. Initiate ongoing discussions to stay on track with everything from saving for retirement to paying for a long-term healthcare event, which can happen suddenly and be very costly. Also, con-

sider talking to a financial professional who can help identify solutions that best meet your individual needs, as well as drive better outcomes. Lincoln's research found those who work with financial professionals are more likely to prioritize retirement savings (26% vs. 10%).

2. Learn more about tax-deferred investments. Life insurance can be more than just a death benefit, with some types of policies offering income replacement for unforeseen events. It can also protect your financial security from the impact of taxes, market volatility and longevity. It's not just for individuals and families either, but businesses too. Also, consider diversifying your portfolio with an annuity, which can provide protected growth and monthly lifetime income to help cover expenses in

retirement and ensure you have a stream of income.

3. Commit to maximizing your workplace benefits. Look into supplemental coverages like disability, accident and life insurance that may be available through your employer. Solutions like these protect against unexpected events that can disrupt your ability to provide for your family or drive you into additional debt. If you have an employer-sponsored retirement plan, make sure you are contributing and getting a match, if offered. Tap into any financial wellness tools offered at work to help provide you with an accurate picture of your holistic financial situation and lower stress.

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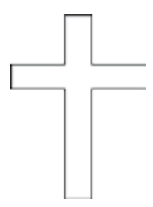
Service times:

10:02 am on Sundays

Wednesday night prayer meeting
at 6:30 pm.

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Children's Church

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CRAWFORDSVILLE, INDIANA

Sunday School/Growth Groups: 9:00 AM

Worship Service: 10:30 AM

Youth Group Wednesday at 6:30

You can watch us on YouTube and Facebook

Watch Sunday Mornings