

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

WWW.THEPAPER24-7.COM

➔ TODAY'S VERSE

Matthew 6:19-21 Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.



➔ FACES OF MONTGOMERY

People who call our community their own.

Tonight's the big night for the big guy! Santa Claus begins his world-wide trek and will be bringing Christmas joy – and more importantly PRESENTS – to good little girls and boys! If you want to follow Santa on radar, just go to www.thepaper24-7.com and click on our NORAD tracker!

➔ THREE THINGS You Should Know:

1 Yesterday, Congressman Jim Baird (IN-04) released the following statement on Congressional Democrats' end-of-the-year spending package: "Hoosiers are sick and tired of Democrats' theatrics; they want a fully funding government that's efficient and supports fiscally responsible policies that address our national debt and lower oppressive inflation rates, not partisan bloated spending packages passed at the 11th hour," said Congressman Baird. "This package strips the ability of the People's representatives to legislate on spending in 2023. This is an irresponsible way to govern, and I could not support another multi-trillion-dollar spending spree."

2 Residents can call 2-1-1 to find local warming centers during upcoming winter weather. With extreme cold expected this weekend, warming centers will be open across the state for those in need of a safe and warm place to stay. Indiana 211 is your community's resource for updated locations and hours of warmings centers in your area, as many of the traditional locations people may seek shelter could be closed due to the holidays.

3 Colombian Edward Hernandez recently surrendered his Guinness World Record title to Azerbaijanian Afshin Ghaderzadeh, says the Association of Mature American Citizens [AMAC]. What is the title, you ask? It turns out that Ghaderzadeh is 2.7 inches shorter than the former record holder. He recently measured in as the shortest man on the planet at a height of 2 feet, 1.6 inches compared to Hernandez' 2 feet, 4 inches. Ghaderzadeh was one and a half pounds when he was born; he's 20 years old now and weighs in at 14.3 pounds.

Boomer Bits

Ask Rusty – Do I Get Survivor Benefits If I'm Still Working?

Dear Rusty: I lost my wife several years ago and I qualified for Social Security Spousal benefits. Unfortunately, because of my income, I have not been able to take advantage of this benefit. I am currently 64 and still working. I believe I have until the age of 70 to receive this. Is there any way to claim any of this before I start taking my Social Security in a couple of years?
Signed: Working Widower



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 ssadvisior@amacfoundation.org.

your full retirement age (FRA), to claim your benefit as a widower.

Social Security's "earnings test" lasts until you reach your full retirement age which, for you, is 66 years and 8 months. That is the age at which your earnings from working will no longer affect your Social

Security benefit. So, you can simply defer claiming your survivor benefit until you reach your FRA, or until you stop working full time and won't exceed the annual earnings limit (the earnings limit changes yearly; for 2023 it is \$21,240).

➔ See RUSTY Page A6

Dear Working Widower: Your entitlement to surviving spouse benefits from your wife actually never expires so, you can wait until you stop working full time, or until you reach

Safeguard Your Family's Online Privacy

Apple's App Store and Google Play list dozen of holiday-themed apps: children can video chat live with Santa himself, light the menorah, watch Santa feed live reindeer, track his sleigh on Christmas Eve, or relay their Christmas wish lists. With the COVID-19 pandemic changing the way consumers have interacted over the past two years, apps may continue to play a large role in the holiday season. Before allowing a child to download any app, be sure what data it's collecting and set permission requirements.

BBB and Children's Advertising Review Unit (CARU)

➔ See SAFEGUARD Page A6

Don't Let The Scammers Ruin Your Christmas



Attorney General Todd Rokita

Attorney General Todd Rokita is warning Hoosiers to avoid scams this winter. This is a time to celebrate the holidays and be with family, but it's also a time for scammers to find new

victims, especially when dealing with winter weather.

"Scammers don't hibernate in the winter, and they're counting on, you to be the target of a winter weather scam," Rokita said.

"Hoosiers can protect themselves by asking the right questions and doing their research before hiring anyone."

Unlicensed contractors and scammers don't just call you anymore, they email, or knock on your door. Don't fall for their promises to inspect your furnace, repair your leaky roof, or offer to remove snow and ice. Sometimes they don't deliver — and they just take your

➔ See SCAMMERS Page A6

Upcoming Holiday Closures

The holidays mean a few changes in schedules.

For the most part, banks and government offices will be closed on Sunday and Monday, Christmas and the day after. This includes the U.S. Post Office as well.

The same schedule follows a week later when New Year's Day falls on Sunday. Government offices and many businesses will also be closed Monday, Jan. 2. This also includes the U.S. Post Office.

For us at The Paper,

following our custom of not publishing on major and postal holidays, there will be no Online Edition on Christmas Day and the day after, Dec. 25-26. And like the above mention, there will be no Online Edition on New Year's Day and the day after, Jan. 1-2. However, it is important to note that our offices will be closed for the holidays from Dec. 26 through Jan. 2. If you need something during that time, please e-mail Tim Timmons at ttimmons@thepaper24-7.com.

SSS Cheer Campaign Tops \$13K



Crawfordsville High School and Tri Kappa Sorority Sunshine Society Cheer Campaign has completed its fourth 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

➔ See SSS Page A6

➔ HONEST HOOSIER

1 Montgomery County shopping days until Christmas. Thanks for reading all of us here at The Paper! Merry Christmas, Montgomery County! Now get on the radar screen and watch for Santa!



➔ TODAY'S HEALTH TIP

Poor dental health can lead to an increased risk of heart disease. 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

➔ INSIDE TODAY'S EDITION

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

➔ THE MONTGOMERY MINUTE

Join The Team!

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. Sagamore News Media owns newspapers in Noblesville and Crawfordsville and feature award-winning work every day. Apply today by e-mailing resume to jobs@thepaper24-7.com. We can't wait to talk with you!

➔ TODAY'S QUOTE

"And there were in the same country shepherds abiding in the field, keeping watch over their flock by night. And, lo, the angel of the Lord came upon them, and the glory of the Lord shone round about them: and they were sore afraid. And the angel said unto them, Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Saviour, which is Christ the Lord. And this shall be a sign unto you; Ye shall find the babe wrapped in swaddling clothes, lying in a manger. And suddenly there was with the angel a multitude of the heavenly host praising God, and saying, Glory to God in the highest, and on earth peace, good will toward men."
- Luke 2:8-14

➔ TODAY'S JOKE

How do snowmen get around?
They ride an icicle!

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



➔ OBITUARIES

Toni Lee Britton
Dec. 23, 2022

Toni Lee Britton age 71 of Crawfordsville, passed away early Friday, Dec. 23, 2022 in her home, following a lengthy illness. Arrangements are incomplete at Family and Friends Funeral Home of Wintgate.

Tips On Keeping Your Pets Safe And Warm

Just as we've prepared our homes, cars and families for the extreme temperatures and weather events of this week, it's important to also remember our pets' needs during winter weather events and throughout this time of year. As colder temperatures set in this week, Jennifer Bruns, D.V.M., M.P.V.M. at PetSmart shares tips on how to ensure your pets are warm and happy throughout this winter storm and full winter season.

Tips for Protecting Your Pets from the Elements

Limit outdoor walks and activities.

Letting your dog outside to use the bathroom or go for a quick walk is okay, but never leave a pet outside for a long period of time, especially during a winter storm or extreme cold.

Add extra layers.

Pet sweaters aren't just for fun, they also help to keep your pet warm. If your pet is shivering, that's a sign they need some extra layers like a sweater or coat. To help keep in body heat and protect their paws from the extreme cold as well as salt and ice, consider using booties on paws when venturing outside.

Watch out for hazardous chemicals.

Many people use snow-melting products like deicers, antifreeze and salt which can cause skin irritation, and if ingested by your pet, can be fatal. After a walk, it's important to thoroughly rinse your pet's paws and stomach, especially after walking in areas where these products are frequently used.

Keep skin protected. Just like humans, many

pets get dry skin during the winter. When they need a bath, try using a pet-friendly moisturizing shampoo to help keep skin healthy and hydrated. If your pet's skin seems extra dry, supplements like fish oil can be added to your pets' food or specialty treats can be given to help the skin and coat.

Dry your pet.

Having wet fur is a really fast and sure way to dry out their skin and decrease the temperature of their body. After a jaunt in the snow or splashing in puddles, be sure to dry your pet with towels or a hair dryer.

Tips for Surviving Weather-Related Emergencies with Your Pet

Create an emergency pet kit in case of a storm or power outage.

The kit should include the supplies needed to keep them fed, warm and secure during emergency conditions like blizzards or extreme cold. Tuck a copy of their vaccination and medical records, veterinary contact information and a current photo of your furry friend in your emergency kit, in case needed as well.

Ensure you have any care items your pet may require such as medications, puppy pads, waste bags, litter box supplies and calming spray.

Store a one-week supply of food in a waterproof container along with bottled water and portable bowls.

Keep all identification information current.

While winter emergencies may add to the importance, it's crucial that your pet wears a tag displaying your phone number year-round.

Microchip and register your pet with current contact information.

New Study From Indiana Chamber And National Partners Highlight Importance Of Durable Skills For Employers



The Indiana Chamber of Commerce has teamed up with national partners America Succeeds and Lightcast to promote the "High Demand for Durable Skills" report, which emphasizes the importance of durable skills and which of these skills are most in demand by Hoosier employers.

Durable skills – or what used to be called soft or life skills – are those that learners can take with them to whatever careers they choose and wherever they go professionally. These skills include leadership, critical thinking and the ability to collaborate on a team while effectively communicating with others.

The new report examined 1.6 million Hoosier job postings in the past two years and found that 1.2 million, or 75%, of those demanded at least one durable skill. More than half (55%) of the job listings – 928,000 of them – requested two or more durable skills.

"Technical skills are ever changing with economic and technological trends, but durable skills never change," says Kevin Brinegar, Indiana Chamber president and CEO. "Once durable skills are learned, they can be applied in a variety of situations

and careers. This study emphasizes the importance of integrating these durable skills into education so students can be prepared for a successful work life."

In producing this study, Moscow, Idaho-based Lightcast analyzed the 1.6 million recent job postings to see how often the following competencies were listed: character, collaboration, communication, creativity, critical thinking, fortitude, growth mindset, leadership, metacognition (awareness of one's learning and thought process) and mindfulness.

After studying over 29,000 companies across Indiana, the "High Demand for Durable Skills" report found that communication, meta-cognition and leadership are the top three durable skills Hoosier employers are looking for. Critical thinking, collaboration and character take the next three spots.

"This study is quite compelling because it focuses on the benefits of cultivating these skills and traits from a very early age. Whether that's fostering creativity or your thought process, learning the importance of good character or working well with others," Brinegar offers. "These findings

are something educators, policymakers and business leaders should pay attention to and ask themselves: 'Are we really preparing students for the future?'"

A common misconception among job seekers is that hard skills – such as writing, math, operating a machine and other learned skillsets – are what stand out the most to employers.

But the "High Demand for Durable Skills" report shows that in Indiana the top five durable skills are wanted by employers three and a half times more than the top five hard skills.

"The need for inclusive, soft skills-based education and hiring was apparent long before the pandemic but COVID-19 has greatly accelerated existing trends," states Tim Taylor, co-founder and president of America Succeeds. "We launched this unique research initiative to start a national conversation around durable skills, so that schools understand the importance of educating for them and corporate leaders recognize the urgent need to partner with the education system to solve their workforce challenges."

Adds Anna Brown, economist and vice president of education consulting at Lightcast, "Six of the 10 most requested skills by Indiana employers were durable skills. It is our belief that by working together with educators and business leaders, we ensure that students and communities can become more resilient in the rapidly evolving world of work."

The Indiana Cham-

ber will use the report to further its goal of creating the workforce Hoosier employers need and for setting students up for success in school, work and life. The "High Demand for Durable Skills" report is available at www.indianachamber.com/durableskills.

About America Succeeds

America Succeeds is a non-profit organization based in Denver that is committed to improving educational opportunity, outcomes, and equity by harnessing the power and acumen of the business community in accelerating systems change. The organization is uniquely positioned between business and the education policy sector—acting as an "education voice to business" nationally and a "business voice for education" at the state-level.

About Lightcast

Lightcast is a leader in advanced labor market analytics, including the development of skills data to better connect job seekers and employers. Lightcast provides its clients with the knowledge and tools needed to make strategic, data-driven decisions, increase the efficiency and effectiveness of their action plans, which result in wealth creation for their citizens. For over 20 years, Lightcast's economists and data scientists have been taking traditional labor market and industry data and making it understandable and actionable for clients. Lightcast Skills represents the next evolution of analyzing labor market information, now from a real-time perspective.

Indiana Gas Sales Tax To Hit 10-Month Low

By Leslie Bonilla Muñoz

Hoosiers will get to ring in the new year with cheaper gas, as Indiana's gas sales tax drops to the lowest it's been in nearly a year.

Starting Jan. 1, the monthly tax will be 19.9 cents per gallon, the Indiana Department of Revenue announced this month. That's down from December's 23.3-cent rate; the last time the tax was lower was back in March.

The changing tax rate reflects lower gas prices statewide: Hoosiers paid an average of \$2.84 per gallon from November 16 to December 15, according to the revenue department. That's multiplied by the 7% retail rate to obtain a new monthly gas sales tax rate.

Indiana was averaging \$2.97 a gallon as of December 22, according to AAA, and below the national average of \$3.10.

Hoosiers pay two state taxes on gas: the sales tax (19.9 cents/gallon) and a state excise tax (33 cents/gallon). Both taxes fund state and local road projects.

They also pay a federal excise tax (18.3 cents/gallon) and a second, tiny federal tax funding hazardous waste clean-ups (0.1 cents/gallon).

That adds up to 71 cents of tax on every gallon of gas.

High gas prices pushed

Indiana's gas tax revenue to new heights over the summer.

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THE PAPER

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361-0100

Federal Omnibus Bill Sets End Date For Continuous Medicaid Coverage

By Whitney Downard

Hundreds of thousands of Hoosiers who had continuous health insurance coverage under Medicaid will begin to lose their benefits this spring under an omnibus spending bill passed by the Senate Thursday.

During the pandemic, anyone who qualified for Medicaid at any point would keep their coverage, even if their financial circumstances changed for the better. The federal government sent additional money to states to incentivize the continuous coverage, meaning no one lost their insurance during the national Public Health Emergency (PHE).

But a federal bill would uncouple that provision from the PHE, ending the enhanced coverage in April, regardless of whether President Joe Biden ends the emergency proclamation or not.

The number of Hoosiers utilizing the program is estimated to hit

nearly 2.3 million in the spring, compared to 1.5 million before the pandemic. The Family and Social Services Administration said earlier this month they'll need roughly a year to review each Medicaid recipient and redetermine their coverage but project that between 300,000-400,000 Hoosiers no longer qualify.

The \$1.7 trillion spending deal must be passed to continue funding government activities through the rest of year, though negotiations are ongoing. The bill included \$40 billion for natural disaster recovery, \$45 billion for assistance to Ukraine and a bill clarifying how Congress certifies electoral votes for president in addition to ending continuous Medicaid coverage.

A group of 25 Republican governors, including Gov. Eric Holcomb, sent a letter to Biden earlier this week imploring him to end the PHE in April, citing their bloated Med-

icaid rolls.

"Since the beginning of the pandemic, states have added 20 million individuals to the Medicaid rolls (an increase of 30%) and those numbers continue to climb..." the letter states. "We urge you to end the national emergency and the PHE in April and provide states notice of those intentions well in advance to allow us to adequately plan for the future."

Hoosiers currently relying on continuous Medicaid coverage should update their information in the FSSA Benefits portal to aid in the re-determination process.

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What To Do If Your Mortgage Application Is Denied

(StatePoint) If you dream of homeownership, having your mortgage application denied can be devastating. If this does happen to you, it's important to remember that you're not alone. Thirteen percent of all purchase mortgage applications -- a total of nearly 650,000 -- were denied in 2020, according to federal government data.

Before quickly re-applying for a loan, it's important to first understand the reasons your loan was denied. The lender is required to disclose that information to you within 30 days of its decision. You can also call your lender for further explanation. Having this knowledge will help you work toward building your eligibility for a mortgage.

In some instances, the situation involves a quick fix, such as providing missing or incomplete documentation. However, if the reasons cited for your application denial involve down payment cost, a low credit score, an adverse credit history or a high debt-to-income ratio, here are six steps you can take toward recovery:

1. Consult a Housing Counselor. Consider speaking to a community-based credit counselor or a HUD-certified housing counselor. They can

help you create a plan to increase your savings, decrease your debt, improve your credit, access down payment assistance or take advantage of first-time homebuyer programs.

2. Improve Your Credit. In a 2022 Freddie Mac survey of consumers denied a mortgage application in the past four years, three in five cited debt or credit issues as reasons given for their initial denial. If this describes you, take time to improve your credit profile before applying for another loan. Good credit demonstrates responsible money management and gives you more purchasing power, opening doors to better loan terms and products. Visit creditsmart.freddie-mac.com to access Freddie Mac's CreditSmart suite of free financial education resources that can help you understand the fundamentals of credit and prepare you for homeownership.

3. Pay Down Debt. In the application process, lenders will look at your recurring monthly debts, such as car payments, student loans and credit card loans. By lowering or paying down monthly debts, you can build a positive credit history and lower your debt-to-income ratio. Not sure where to start? Tackle

your debt with the highest interest rate first.

4. Obtain Gift Funds. If you're short on money for your down payment, you may be able to use gift funds from a family member to decrease the amount you need to borrow.

5. Find a Co-Signer. A co-signer applies for the loan with you, agreeing to take responsibility for the loan should you default. The co-signer's credit, income and debts will be evaluated to make sure they can assume payments if necessary. In addition to ensuring your co-signer has good credit, you should make sure they are aware of this responsibility and have sufficient income to cover the payment.

6. Look for a Lower-Cost Home. Remember, you should only borrow an amount you feel comfortable repaying. You may need to look for a lower-cost home than you're financially prepared to purchase and maintain.

For more information and additional resources, visit myhome.freddie-mac.com.

If your home loan application is denied, don't panic. There are ways to build your eligibility so that next time, your mortgage application is more likely to be approved.

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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

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 24, 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 Holy Night" His text is from Isaiah 6:3.

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 Church will NOT be having Christmas services on Sunday. We will have a Candlelight service at 4:00 pm on Christmas Eve. There will be Christmas songs and lighting of the Advent. Everyone is welcome to attend. 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@in-umc.org. Please come join our small town church for a friendly church service using hymnals and the rituals of church that you grew up with. 101 East Main Street, P.O. Box 326, New Market, IN 47965. Office Phone: 765-866-0703 www.newmarketumc.org Facebook.com New Market United Methodist Church Indiana Open Hearts--Open Minds--Open Doors Sunday School 9:30 and Worship Service 10:45



Southside Church of Christ

153 E 300 South • Crawfordsville
southsidechurchofchristindiana.com

Sundays:
Worship at 10:30 am

Wednesday Night Bible Study 7 pm



One Way Pentecostal Apostolic Church

802 Mill St. • Crawfordsville

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

Services

Sunday at 2 pm

Wednesday Evening Bible Study
7 pm

Saturday evening
(speaking spanish service)
at 7 pm

Hickory Bible Church

104 Wabash • New Richmond

Sunday Services:

Breakfast and Bible - 9:30

Church - 10:30

*a small church
with a big heart!*

Dr. Curtis Brouwer, Pastor
765-918-4949



Christ's United Methodist Church

Dr. David Boyd

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

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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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Love One Another &
Reach Out to Our Neighbors*



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people to
follow Jesus
and love
everybody!*

2746 S US Highway 231
Crawfordsville

Services:

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

Both services are streamed

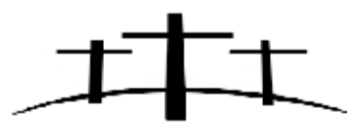


Church Service at 10 am

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
"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



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 212 E. Wabash Avenue
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 (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
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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

But there is no way to avoid the earnings test if you're collecting SS benefits of any kind before you reach your full retirement age. If you collect your surviving spouse benefit early and exceed the earnings limit, SS will take away benefits equal to \$1 for every \$2 you are over the limit (half of what you exceed the limit by), and if your work earnings are high enough it can temporarily disqualify you from receiving SS benefits. The penalty for exceeding the earnings limit is also less severe in the year you reach your FRA.

You might take some comfort in knowing, anyway, that taking your survivor benefit before your FRA would mean it would be reduced (by 4.75% for each full year early) but waiting until you reach your FRA to claim it would mean you'll get 100%

of the survivor benefit you're entitled to (the same amount your wife was entitled to when she died). And you can claim your survivor benefit (only) first and collect that, while allowing your personal SS retirement amount to continue to grow, up to age 70 if you wish. You should strive to maximize whichever benefit will be highest – your own, or your survivor benefit – and collect that benefit for the rest of your life. If you choose to claim your survivor benefit at your FRA and switch to your own higher amount at 70, your personal SS retirement benefit at 70 will be almost 27% more than it will be at your full retirement age. That would be a good way to avoid the earnings test, maximize both benefits, and secure the highest possible Social Security benefit for as long as you live.

Whether waiting until 70 to claim your own SS retirement benefit makes sense depends on whether it will be higher at age 70 than your survivor benefit at your FRA, and on your life expectancy. Average life expectancy for a man your current age is about 84 and you would break even moneywise at about age 81 if you wait until age 70 to claim your own SS retirement benefit. So, you'd get the most in cumulative lifetime benefits by waiting until your FRA to claim your survivor benefit and - if it will be higher - waiting until you're 70 to claim your own SS retirement benefit. The choice is yours to make but longevity is the key, so you should carefully assess your potential life expectancy, including your family history, your current health, and your lifestyle to help you decide:

About the Association of Mature American Citizens (AMAC):

The 2.4 million member Association of Mature American Citizens (AMAC) (amac.us) is a senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country.

The AMAC Foundation (AmacFoundation.org) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors. Together, they act and speak on the Association members' behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. For more information, visit amac.us/join-amac

SCAMMERS From Page A1

money and run without doing some or all the work.

To prepare for winter weather emergencies while avoiding scams, the Office of the Indiana Attorney General and the Indiana Builders Association offer the following tips to avoid falling victim to a home repair scam:

- Ask your family, friends, and co-workers for contractors they have used who have done good work.
- Before signing a contract or making a payment, contact the Attorney General's Consumer Protection Division and the Better Business Bureau for complaint information on contractors you are considering.
- Get multiple bids from local contractors in writing.
- Avoid contractors

who spontaneously show up at your door offering a "bargain" price for painting, driveway sealing, roof repairs, etc.

• Never pay for the entire or a large part of the project before the work begins.

• Don't make the final payment to the contractor until you know all suppliers of materials and all subcontractors have been paid.

• Get a contract — never rely on verbal or handshake deals. Make sure all promises are in writing and that you understand what you're signing.

• Search online for the company's name with words like "scam" or "complaint."

If you believe you have been the victim of a scam, file a complaint at indianaconsumer.com with the Attorney General's office.

SAFEGUARD From Page A1

recommend these tips to keep in mind this holiday season:

Know your privacy rights

The Children's Online Privacy Protection Act (COPPA) gives parents control over who collects information from and about their children. COPPA applies to all mobile apps and websites directed to kids, even those based at the North Pole. COPPA, updated in 2013, was designed to ensure that parents can consent to the collection of personal information from children under the age of 13. Personal information includes names and addresses, email addresses, birth dates, photographs, or geolocation information.

Tips for parents before downloading any app, parents should:

- Look for a privacy policy and give it a skim: Responsible apps directed to children provide a description of the service's information collection practices before a parent or child downloads an app to their device. COPPA requires, at the very least, that the privacy policy is on the homepage of the app when you open it. Many apps also have a link in the app store platforms. If you can't find a privacy policy, that's a red flag. It's very likely that they're on Santa's naughty list. A privacy

policy should include: a list of who is collecting personal information; what information the device collects and how it's used; how personal information is stored; who has access to data; a list of your parental rights, and consumer opt-out tools.

• Learn what personal information is collected: Online services directed to children may not collect, maintain or share a photograph, video or voice recordings or even a device identifier of a child from children without first getting consent from a parent or guardian. The law also requires that apps get parental consent before allowing kids to disclose personal information publicly. Before your child downloads an app, check out what information it might collect using helpful tools like Apple's new Privacy Details section in the App Store.

• Set permission requirements: Many apps that are listed as free in the app store have in-app purchases that might be accessed by children after a parent has allowed them to download the app. Ensure that your child's device is set to require a password for each download.

• Be wary of free apps: Most free apps contain more advertising than apps that require

even a nominal fee. Free apps, even those labeled as educational, may have deceptive and disruptive advertising practices—some even advertise inappropriate content. Ads may pop up extremely frequently and kids are often required to view these ads in full to continue in the game. Ads may also trick kids into clicking by placing them behind enticing items like coins or adorable creatures. If an app is meant for both children and parents to use, then not all of its advertisements may be appropriate for younger children; it may contain ads for games or films intended for older audiences. Finally, even a free app that does not display advertising might have third-party code collecting data for later future ad targeting. To avoid surreptitious ad targeting, make sure to adjust your iOS or Android device settings.

• Think before you download: Sometimes, free apps might contain a form of malicious code called malware. To avoid downloading an app that might cause problems with your phone, make sure its page in the app store has a privacy policy link, contact information, and address information for the app publisher. Use common sense when looking at the app to

see if it appears reputable. Crude designs or imitations of commonly known cartoon or fictional characters might be a red flag.

• Check out reviews: Services such as Common Sense Media tell whether the app's content is appropriate for your child.

CARU asks parents who come across an app or other online service that they think violates COPPA to file an anonymous consumer complaint on CARU's website.

For more information about CARU and keeping children safe online, visit the BBB National Programs' website.

For more holiday tips, visit the BBB Holiday Tips page.

About BBB Serving Central Indiana:

The Better Business Bureau has empowered people to find businesses, brands and charities they can trust for over 110 years. In 2021, people turned to BBB more than 200 million times for BBB Business Profiles on 6.3 million businesses and Charity Reports on 25,000 charities, free at BBB.org. Local, independent BBBs can be found across the United States, Canada, and Mexico, including BBB Serving Central Indiana, which was founded in 1916 and serves 46 counties.

SSS From Page A1

the donations. It's important to note that all donations stay in this community.

The Society campaign began 111 years ago.

2022 donations to date = \$13,233.00

Donations received from the following: \$ 50 Anonymous; \$25 Ron & Kathy Whipple in memory of our parents and brother; \$50 Lyle & Dorothy in memory of Mary Lynn & Terry; \$25 Gerry Turner in memory of Bob Mason; \$100 Bill & Nancy Carpenter; \$100 Anonymous in memory of Minnie

Kincaid; \$100 Action Realty Group; \$25 Debbie, Amanda, Ben, Camden & Mason in memory of Jerry L. Wright; \$50 Sons of the American Legion SQ # 72 in memory of All Montgomery County Veterans; \$25 Mike & Jill Shubert in memory of loved ones who have passed away; \$100 Anonymous in memory of Jordan Reed; \$50 Kristina, Aimee & Kyrene in memory of mom; \$25 Jerry & Janet Rusk in memory of our parents; \$100 Phil & Farzaneh Boots; \$25 Anonymous



Service times:

10:02 am on Sundays

Wednesday night prayer meeting
at 6:30 pm.

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A family for everyone

Waynetown Baptist Church

Service: Sunday 10:30 am

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Casual Clothes, Everybody Welcome

Traditional and Contemporary

First Baptist Church
CRAWFORDSVILLE, INDIANA

Sunday School/Growth Groups: 9:00 AM

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You can watch us on YouTube and Facebook

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