

# The Paper

## OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

WWW.THEPAPER24-7.COM

➔ **TODAY'S VERSE**

John 1:1-5 *In the beginning was the Word, and the Word was with God, and the Word was God. The same was in the beginning with God. All things were made by him; and without him was not any thing made that was made. In him was life; and the life was the light of men. And the light shineth in darkness; and the darkness comprehended it not.*



➔ **FACES OF MONTGOMERY**

People who call our community their own.  
Carrie Clements smiles brightly for our photographer. Thank you for your smile Carrie!

➔ **THREE THINGS You Should Know:**

**1** Joel Strasser of Kuna, ID took Christmas decorations to a new level, earning himself a page in the Guinness Book of World Records, according to the Association of Mature American Citizens [AMAC]. He did it by decorating his beard with 710 Christmas baubles, knickknacks and ornaments. It is the fourth time in four successive years that he's been honored by the Guinness judges. In 2019 he set the record with 302 baubles, in 2020 he did it again with 542 ornaments and last year he managed to adorn his whiskers using 686 festive knickknacks. His secret: "My technique has evolved and gotten a lot more specialized over the years that I've been breaking the record. I stuck them in a lot more haphazardly at first and that's why those first beard bauble record numbers were so low ... I found that if I take my time and really focus on the individual strands of beard hair and small groups of hair, I can manage to fit so many more in there."

**2** Want to see a comet with your naked eye? Well, you just might get your chance soon. Comet C/2022 E3 (ZTF) will be closest to our planet on Feb. 1 and Feb. 2. According to the good folks at space.com, if the comet continues to get brighter, we just might be able to look up and see it. And even if it fades a bit, we should still be able to use binoculars or a telescope around then. Go to www.space.com

**3** Indiana Governor Eric J. Holcomb will deliver his 2023 State of the State address on Tuesday, January 10, 2023, to a joint session of the Indiana General Assembly in the House of Representatives chamber. The address will begin at 7 p.m. ET and is expected to fit in a 30-minute window. The State of the State address will be live-streamed at <https://www.youtube.com/watch?v=hpbMmXKYUyo>

## Boomer Bits

### Ask Rusty - Will The Family Maximum Limit My Benefits?

**Dear Rusty:** I have a question about the family maximum SS retirement benefit. As I understand it, if the breadwinner is drawing retirement benefits or is deceased, the family maximum is calculated from a formula that yields a figure between 150 percent and 188 percent of the breadwinner's primary insurance amount — his or her monthly benefit if claimed at full retirement age. That age is 66 and 4 months for people born in 1956 and will gradually increase to 67 over the next few years. Is this calculation only applicable at full retirement age (in my case 66 and 4 months) or is it still applicable if I delay taking SS until 68 or 70? My assumption



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](http://amacfoundation.org/programs/social-security-advisory)) or email us at [ssadviser@amacfoundation.org](mailto:ssadviser@amacfoundation.org).

is the "breadwinner" is the spouse with the higher income. **Signed: Planning my Retirement**

**Dear Planning:** The Family Maximum applies only when more than one dependent is collecting benefits from the record of a worker who is either deceased or collecting Social Security retirement benefits (the

"breadwinner"). That might typically be a spouse and a minor child, multiple minor children, or, perhaps, multiple children and a spouse as well.

The Family Maximum doesn't apply, for example, when both a current spouse and an ex-spouse are collecting benefits from that "breadwinner" — only when

➔ See RUSTY Page A6

### Shining Light On Fall Prevention In Nursing Homes

(StatePoint) Falls are the leading cause of injury-related death in U.S. adults aged 65 or older, according to the Centers for Disease Control and Prevention. The economic impact of falls is immense, with fatal falls estimated to cost \$754 million and nonfatal falls \$50 billion annually. As the aging population enters long-term care facilities, fall prevention will become an increasingly important public health priority. The good news is a novel approach has recently come to light.

A first-of-its-kind, two-year study conducted by investiga-

➔ See FALL Page A6

### Pandemic Make You More Concerned About Finances?

(StatePoint) The COVID-19 pandemic disrupted nearly every aspect of people's lives and, as it turns out, it also impacted their feelings about financial security and life insurance. In a national survey commissioned by Erie Insurance:

- Two-thirds of respondents (66%) said the pandemic made them more concerned about their financial security than they were before.
- Sixty-one percent said the pandemic made them more concerned about how their family would be taken care of financially if they became seriously ill or worse and could no longer provide for them.

Half (49%) said the pandemic made them question whether they had the right type and amount of life insurance as part of their overall plan for financial security, and a quarter (25%) contacted their insurance agent about it.

If you're among those who want to make sure your family is taken care of in the event something unexpected happens to you, but you aren't sure where to start, here are three questions to ask your insurance agent:

1. How do I know whether I need life insurance? If you have

➔ See PANDEMIC Page A6

### Dining With Diabetes



MONICA NAGELE  
Purdue Extension Office



Do you have type 2 diabetes? Would you like to learn more about your disease and how to live well reducing your health risks? If so, Purdue Extension has a great program for you! Purdue Extension - Montgomery County is offering Dining with Diabetes again this

year. A face to face offering will be held on Tuesdays, Feb. 7 - Feb 28 from 5 - 7 p.m. Classes will be held at the same time and location each week. It is best to attend all 4 sessions. The Dining with Diabetes program is open to those with diabetes, their family members and caretakers. The series of four sessions is \$40/person and \$65/couple. Pre-registration and payment are required see details below.

The educational programs

➔ See DINING Page A6

### SSS Cheer Campaign Tops \$15K



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

Take heart — only 72 days until spring!



➔ **TODAY'S HEALTH TIP**

Taking medications like ibuprofen and naproxen can reduce the effectiveness of SSRI antidepressant medications like Prozac, Paxil, Zoloft and Lexapro. Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Paper and online at [www.thepaper24-7.com](http://www.thepaper24-7.com).



➔ **OBITUARIES**

None

➔ **INSIDE TODAY'S EDITION**

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

➔ **THE MONTGOMERY MINUTE**

**Show Us Those Smiles!**

Are you a proud parent or grandparent? Got a great photo of your loved one? E-mail it to [news@thepaper24-7.com](mailto: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!

➔ **TODAY'S QUOTE**

"Every moment is a fresh beginning."  
- T.S. Eliot

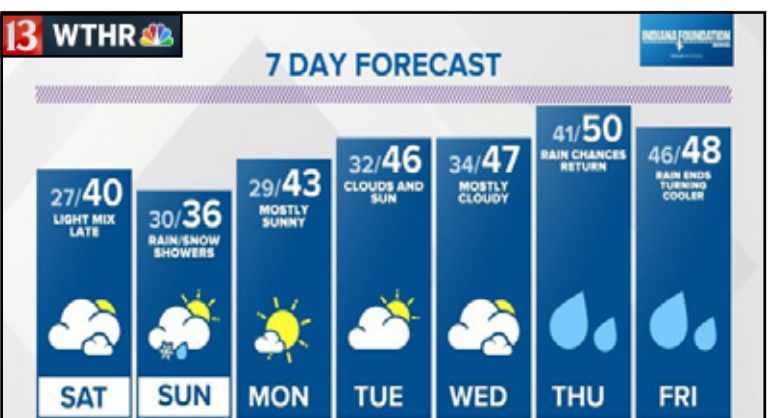
➔ **TODAY'S JOKE**

Where's the warmest spot in a room?  
The corner. It's usually 90 degrees there.



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



## 2023 Legislative Session Begins

The 2023 legislative session will reconvene Jan. 9. As your state senator, passing a balanced budget will be at the top of my to-do list.

I will also be serving on the following Senate committees:

- Commerce and Technology;
- Education and Career Development;
- Insurance and Financial Institutions; and
- Utilities.

As always, my goal is to continue making Indiana a great place to live, work and raise a family. If you have any questions or concerns throughout the legislative session, contact me at Senator. Deery@iga.in.gov.



Spencer Deery

To view calendars, proposed legislation, vote tallies, and links to session and committee livestreams, visit [iga.in.gov](http://iga.in.gov).

Spencer Deery is serving Senate District 23. Contact him at [Senator.Deery@iga.in.gov](mailto:Senator.Deery@iga.in.gov).

## Indiana Department Of Revenue Shares Changes For Upcoming Tax Season



The Indiana Department of Revenue (DOR) wants individuals to be aware of several tax changes as the 2023 tax filing season approaches. In addition, DOR wants to remind low-income Hoosiers who received Social Security income in 2022 and who meet other eligibility criteria that they will need to file a tax return to claim the \$200 Automatic Taxpayer Refund, even if they do not normally need to file a tax return.

Major changes for this upcoming individual income tax filing season include:

### Earned Income Credit Rate Change

- The earned income credit (EIC) is a tax credit for certain people who work and have earned income under a threshold set by the IRS. The Indiana income tax credit rate is increasing from 9% to 10% of the federal EIC. There are some differences between the Indiana and the federal credit, most notably for married individuals filing jointly and individuals with three or more qualifying children. Refer to IRS Publication 596 or State Publication 359, Indiana Earned Income Credit 2022, for more information.

### Adoption Credits

- Indiana's adoption tax credit increases to 20% of the federal adoption credit (up from 10%) or \$2,500 (up

from \$1,000), whichever is less. If the credit is claimed for multiple eligible children, the credit and limitation is computed separately for each child.

- No more than \$2,500 in credits may be claimed for each eligible child if credits are claimed over multiple years.

- Credits for tax years 2022 and later are refundable.

- Parents who claimed the federal adoption credit for 2015 through 2021 may claim a non-refundable credit for the year(s) they claimed a federal credit.

### New Schedule IN-W

- Hoosiers with more than one wage statement, such as a W-2 or Form 1099, will need to list all wage statements on a new form, Schedule IN-W. DOR-certified software vendors should include this form in their products. Paper filers

will need to include the new form, along with other required forms and schedules, with their tax return.

### Automatic Taxpayer Refunds

- Hoosiers may claim a \$200 Automatic Taxpayer Refund as a tax credit if they:

- o were not eligible for last year's initial Automatic Taxpayer Refund; and

- o received Social Security benefits in 2022; and
- o are not claimed as a dependent on someone else's tax return.

- To receive the \$200 refund, they must file an Indiana resident tax return by Dec. 31, 2023, and claim the \$200 ATR as a refundable tax credit.

- Hoosiers who do not normally file a tax return due to their income will need to file a tax return to claim the ATR as a credit.

- Information on how to claim the \$200 ATR as a credit will be included in the 2022 tax year instruction booklets and included in DOR-certified tax software products.

- Eligible Hoosiers can claim the \$200 ATR using Form IT-40 or IT-40PNR (for part-year residents).

- Those who qualify to use Form SC-40 may be able to claim both the Unified Tax Credit for the Elderly and the ATR if they meet specific age and income requirements. Refer to the information on the back of Form SC-40 for more information.

Indiana Individual Income Tax forms for 2022 are now available on DOR's website. DOR will start accepting Indiana Individual Income Tax returns in January 2023 in concert with the IRS. DOR reminds customers not to file their state tax returns before tax filing season opens and they have gathered all necessary documentation. Attempting to file without all documents can delay the process and ultimately postpone any refund a customer may receive.

DOR also encourages customers to utilize electronic filing, online payment and direct deposit to significantly improve the quality and speed of return and refund processing.



## Tipmont Wintek To Sponsor Students For Washington D.C. Trip

Area high school juniors are eligible to apply for the Indiana Youth Tour, an all-expenses-paid trip to Washington, D.C., sponsored by Tipmont Wintek. Applications are available online at [tipmont.org/youthtour](http://tipmont.org/youthtour) or by contacting Tipmont Member Service at 800-726-3953. This year's trip is June 11-18.

Applications are due Jan. 31, 2023. Applicants do not need to receive service from Tipmont Wintek to be eligible. Home-schooled students are also encouraged to apply. Finalists will interview with Tipmont Wintek staff in February, with the selected students notified by the end of February.

"This trip gives young people the opportunity to see first-hand how our government works and how their voice matters in the political process," said Rob Ford, Tipmont Wintek Communication Director and a Youth

Tour chaperone. "I'm always impressed with how well our students represent our area and grow their perspectives."

Students participating in the trip will visit the Gettysburg Battlefield, Arlington National Cemetery, and the Smithsonian museums; tour the Jefferson, Martin Luther King, Jr., and Franklin D. Roosevelt Memorials, and much more.

Indiana will send a delegation of students from throughout the state. The students travel to Washington D.C. and convene with other electric cooperative-sponsored students from up to 46 states.

Indiana Youth Tour students will also participate in a youth rally hosted by the National Rural Electric Cooperative Association and spend a day on Capitol Hill, where they will meet with Indiana's congressional delegation to ask questions and share their thoughts on a variety of timely issues.

## Consumer Alert: Products Recalled In December

Attorney General Todd Rokita is alerting Hoosiers of important consumer protection concerns for products recalled in December.

"Now that the holidays have come to an end, there is no better time to make sure your gifts weren't recalled," Rokita said. "Hoosiers deserve protection from products that, for whatever reason, are not reliable or may even cause injury. If you have one of the recalled products below, stop using it and pursue resolution from the manufacturer."

Rokita encourages consumers to take advantage of opportunities available for those who purchased

the recalled items.

According to the Consumer Product Safety Commission, the following consumer products were recalled in December:

- Gotway and Begode Unicycles from eWheels
- Cuisinart Compact Blender & Juice Extractor Combos from Conair
- Aduro Surge Protectors from JBR Solutions
- Cloud Island 4-Piece Plush Toy Sets from Target
- Viper Level PRO SD Climbing Treestands from Summit Treestands
- RZR Recreational Off-Road Vehicles from Polaris Recalls
- Discovery Cubes

Animal Hide and Seek Activity Toys from HABA USA

- 2022 All-Terrain Vehicles from American Honda
- Utility Vehicles from Kubota

- Laundry Detergent and Household Cleaning Products from The Laundress

- Cordless Window Shades Battery Packs from Ningbo Dooya Mechanic & Electronic Technology Co.

- Scotch™ Thermal Laminators from 3M
- Gas Fireplaces from Ortal

- Darkest Blue Women's Fleece Sweatshirts and Men's Fleece Shorts from The Life is Good Company

- Art of Green® Laundry Detergent from AIEn USA

- E-Bikes from Gyroor
- Thornhill Baby Cribs from Crate And Barrel
- Good Matters

Three-Wick Candles from Advantage Sales & Marketing

If you recently purchased a recalled product, stop using it and check its recall notice. Then follow the notice's instructions, including where to return the product or what steps must be taken to receive a replacement product.

To view recalls issued prior to December, visit the Consumer Protection Safety Commission website.



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# Lawmakers Cautiously Eye Property Tax Relief

By Leslie Bonilla Muñiz

Indiana lawmakers are drawing up changes to the state's property tax system, with high value assessments last spring pointing toward potentially high bills this year. But their approach has been cautious, laden with warnings about a lack of data and negative consequences.

Taxable assessed values shot up 15% from 2021 to 2022 — even after tax abatements, deductions and credits — according to data from the Association of Indiana Counties. That's compared to a 5% increase the year before, and increases under 5% in each year since at least 2014.

Association Executive Director David Bottorff said Indiana has several safeguards to protect property owners — caps, maximum levies, discounts — but said, "Admittedly, the system probably never anticipated this type of assessed value increase all in one year."

And because of the system's built-in delay, it's 2022's higher assessments that property owners will see reflected in their bills this spring. Sales one year influence assessments the next, which affect bills the year after.

But an increase in assessment doesn't automatically portend higher tax bills as tax rates can be adjusted downward to bring in the same amount of money. One study by Sen. Brian Buchanan, R-Lebanon, estimates the bills themselves might increase just 7%.

Is there a problem to fix?

House Speaker Todd Huston, R-Fishers, has repeatedly pushed property tax relief as a legislative priority. He told reporters at the legislative session's ceremonial start in November that Hoosiers "are going to want it."

But the potentially high bills are simply a byproduct of a market-based system, according to tax expert and Purdue University agricultural economics professor Larry DeBoer.

"What we're seeing is the assessment system working," DeBoer told the Capital Chronicle.

"Assessors have been capturing actual changes in home prices, and we know this is true because home prices actually fell back in 2009 and 2010, and sure enough assessed values fell in 2011 and 2012," DeBoer said. "... So, since 2021 was a big increase in home prices, then that's why we're seeing this increase in assessed value."

And others have pushed against quick fixes.

"It's probably premature to be looking for the panic button," said Indiana Office of Management and Budget Director Cris Johnston while on a fiscal leadership panel at a legislative conference last month.

"We still have to see what the bills actually say," Johnston added. "... What goes up is coming down. We'll have to see that over the next couple of years. My caution would be: let's not take some sort of drastic action immediately."

Senate Tax and Fiscal Policy Committee Chair

Travis Holdman, R-Marke, said he'd had to warn committee members to "be careful with legislation."

"It's like pulling a thread," Holdman said, as part of the same panel. "We have a complicated property tax structure in the state of Indiana, with property tax caps. And if we started pulling that thread, we can see that the whole blanket becomes unraveled. There's not a quick fix."

Bill drafts abound

Despite the warnings, several lawmakers have already introduced property tax relief bills, ranging from small tweaks to major changes.

Four were available online as of Thursday, including a lengthy Republican proposal to ditch the market-based yearly adjustments to assessed values and a Democrat attempt to freeze property taxes for elderly longtime homeowners.

And lawmakers are sitting on more bills.

Senate Ways and Means Committee Chair Jeff Thompson, R-Lizton, said multiple drafts with other property tax relief strategies exist, but hadn't yet been put forth.

"We've not decided yet ... because some of those may not be the right solution," Thompson told the Capital Chronicle.

"There's multiple possible ways you might sell this, but nothing's concrete."

"Once we get some hard data, that will really start to drive drive home what we're going to do," he added.

For instance, some suggestions focus directly on assessed values and ways to keep them

low. But that could lead to artificial prices that caused the state's property tax system to be found unconstitutional in the 1990s. Other approaches focus more on the bills themselves and how much they can increase in one year. But that limits revenue local government might need to provide services.

Good data, good decisions?

Thompson expected data from the Department of Local Government Finance to come in soon. Bottorff, of the Association of Indiana Counties, also said his organization was working to generate projected tax bill increases and distribute that information to lawmakers during the legislative session.

Bottorff said he wanted lawmakers to "wait until we get this data available to their hands, and make sure the decisions they make are based on facts that will address the unique situation." He warned against "an over-reaction that changes the system in the long run to a negative situation that we'll never be able to, perhaps, recover from."

The language from the un-introduced bill drafts could come into play weeks down the line in amendments, Thompson said. He wasn't sure which lawmakers would carry the legislation.

An attempt could come from Buchanan, who told the Capital Chronicle he'd spent months reviewing historical property tax data going back 10 to 15 years. He declined to provide specific provisions from the bill drafts, but emphasized "sticker shock" from sudden and

large bill increases as a key problem.

"We are not looking to completely overhaul the property tax system in Indiana," Buchanan said. "... If anything, we may just need a few tweaks to stop those tremendous ... fluctuations from year over year."

Local governments worry

Property tax revenue goes to local governments — not the state of Indiana. And it's those governments' primary source of income.

Accelerate Indiana Municipalities (AIM), which represents the state's hundreds of cities and towns, said its members fear state changes would hurt local finances and functioning.

CEO Matthew Greller noted that income tax is a local government's second-biggest revenue source. If warnings of impending recession come true, those governments could be hit by a "double-whammy" of revenue declines.

Huston told reporters in November that he recognized "the concerns of local governments," and would work with them to address those concerns.

Ball State University economics professor Michael Hicks said state lawmakers should strive to maintain high-quality public services to draw more people toward Indiana.

"Thirty years ago, there was no way to know if schools were good. There was no No Child Left Behind [and] there was no internet," Hicks said on the December legislative conference panel. "Now, you can tell very quickly

if they're good or not. And so the quality of public services plays much more into the decision of households to locate someplace."

And businesses often make decisions, he said, based largely on the quality and quantity of the human capital available someplace.

But public services also get more basic, said Rachel Blakeman, director of Purdue University Fort Wayne's Community Research Institute.

"With fewer services, [if] you want your employees to get to work, that's not happening because they've decided they're not doing 24/7 snowplows," Blakeman said as an example.

"They stop plowing at 10 p.m. and we'll get back to it at 6 a.m. Well, school buses start before then ... or [in] emergencies, you would kind of like the ambulance to be able to get to your house."

Blakeman urged further caution, asking, "Are we making this as a particular strategic decision about how we pay for services — and specifically, local services that people need and like — or are we doing this as a reactionary measure for a short-term political win?"

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*The Paper*

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Service times:  
10:02 am on Sundays

Wednesday night prayer meeting  
at 6:30 pm.

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Worship Service: 10:30 AM

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You can watch us on YouTube and Facebook

Watch Sunday Mornings

# 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

Church News for Saturday, January 7, 2023 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 "No Unfaithfulness" His text is from Deuteronomy 10:4 & Exodus 20:14.

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 February 5.

The worship service and Sunday school are open to everyone.

## NEW MARKET FIRST BAPTIST

New Market First Baptist Church will host their Holy Grounds at 8 a.m. with Sunday School classes at 9:00 a.m. Worship service will begin at 10:00 a.m. with Pastor Todd Randles bringing the message. Following the service, we will have our business meeting. 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. Daria 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.  
Created for Significance - "Living as One Who is Wise in a Land of the Foolish" - Luke 14:15-24

## 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  
can hardly wait  
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*

[nmcc@sbcglobal.net](mailto:nmcc@sbcglobal.net) • [newmarketcc.org](http://newmarketcc.org)  
Visit Us on Facebook

*We Exist to Worship God,  
Love One Another &  
Reach Out to Our Neighbors*



*Helping  
people to  
follow Jesus  
and love  
everybody!*

2746 S US Highway 231  
Crawfordsville

### Services:

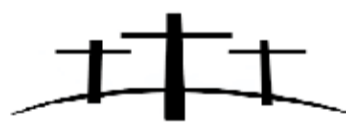
Thursday night at 6:30  
Sunday mornings at 10:30

**Both services are streamed**



## Church Service at 10 am

124 West Elm Street • Ladoga  
(765) 942-2019  
[ladogachristianchurch@gmail.com](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

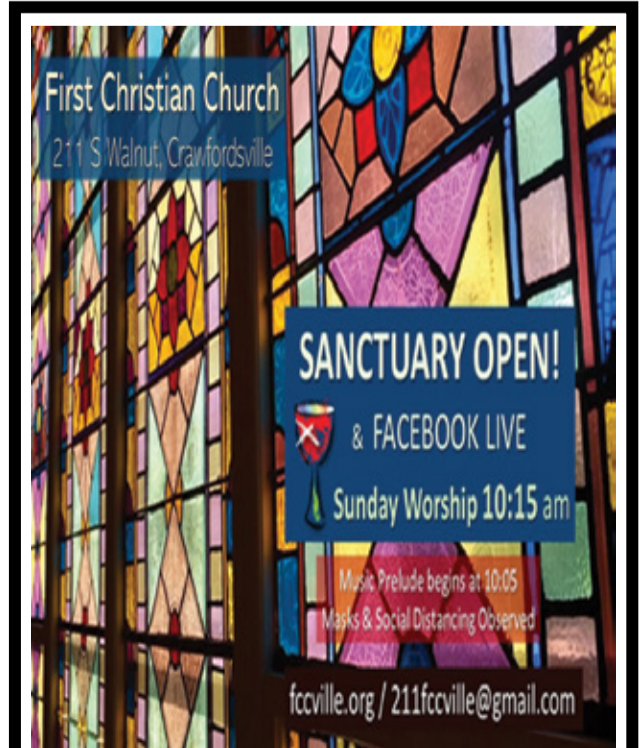
Sunday at 10 am

**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 Lueking**  
 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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## 🌀 FALL

From Page A1

tors at Brigham and Women's Hospital's Division of Sleep and Circadian Disorders—a division of Harvard University—and the Midwest Lighting Institute (MLI) found that dynamic, tunable lighting systems, when implemented at long-term care facilities, reduced falls by 43% compared to facilities that retained traditional lighting. The study focused on the positive effects of lighting on alertness, cognitive function, and sleep and how this affects fall risk.

For people who seldom get outside to experience daylight, such as older adults living in nursing homes, the body's natural sleep-wake cycle is disrupted. While this disruption can cause dangerous falls leading to injuries and worse, the results of this study show how institutional settings can implement lighting changes to their environment to make it safer for both residents

and workers.

"The lighting we used in the study implemented specific spectrum and intensity levels timed to regularize sleep-wake cycles and boost the daytime alerting effects of light," says Brian Liebel, director of research at MLI, the non-profit organization that designed the study as part of its mission to improve lives by putting existing scientific findings about light into real-world practice. "When residents experience improved alertness and cognitive function during the day and better sleep at night, it not only improves their well-being, but also improves the working conditions for staff."

The system was installed in several long-term care facilities with goals of maximizing the home-like environment and helping residents, especially dementia patients, with "sun-downing," which is the increased confusion, exit

seeking, anxiety and verbal/physical aggression many experience in the afternoon and evening.

"There was just a general calmness at 6 p.m. with the lights dimmed, noticeably different as soon as it was installed," says Jennifer Nelson, dietary aide at Maple Ridge Care Center in Wisconsin. She noticed a tremendous difference in terms of behaviors such as exit seeking and anxiety, especially among dementia patients.

Current strategies to reduce falls typically include complex, multi-component interventions requiring significant resources, staff time and resident education. The study's promising results, published in the "Journal of the American Medical Directors Association," provide a noninvasive and relatively inexpensive method for lowering the risk of falls in nursing homes and long-term care facilities.

"What we know now

is that modern lighting technology can promote the body's health and overall well-being, resulting in a decreased risk of falls among seniors," says Rodney Heller, president of MLI. "We believe these findings could pave the way for improving the health outcomes of those not only in nursing homes and long-term care facilities, but also in schools, hospitals, office buildings and in industrial environments with 24-hour shifts."

To learn more about this patented lighting system and how to get it installed in your institution, contact [bliebel@midwestlightinginstitute.org](mailto:bliebel@midwestlightinginstitute.org).

In the years ahead, fall prevention will become an increasingly important public health priority. The good news is that we have a solution to reducing falls and it has enormous potential to improve well-being and save lives.

## 🌀 RUSTY

From Page A1

a current spouse and minor children are collecting too. The Family Maximum also does not apply when only one dependent (e.g., a spouse) is collecting benefits from the "breadwinner," or when no dependents are collecting benefits on the "breadwinner's" record. Neither would the Family Maximum restrict your benefit if you wait until you are age 70 to claim your maximum personal benefit. So, if your concern is that the Family Maximum might limit your, or your wife's benefit if you wait until age 68 or 70 to claim, you can discard that concern.

You are correct that the Family Maximum formula, when it applies, yields a maximum total

limit of 150% to 188% of the worker's "primary insurance amount" or "PIA," which is the amount the worker is due at full retirement age (FRA) and, as you know, your FRA is determined by your year of birth. If the Family Maximum applies because multiple dependents are collecting SS benefits on your record, Social Security will determine your maximum family dollar amount, deduct your PIA (your FRA benefit) from that amount, and the remainder would be available to be shared equally among your multiple dependents. But if no one else, or only your wife, is collecting benefits on your record, the Family Maximum does not apply.

## 🌀 PANDEMIC

From Page A1

family members or loved ones who depend on your income, it is a good idea to have life insurance to ensure they will be taken care of. The mortgage on your house, your child's college tuition, car loans, and funds for your final expenses are just a few things that can be paid for with money from your life insurance policy. Even if no one depends on your income, it still may make sense to get a life insurance policy to cover your final expenses and debts — including student loans.

2. How do I figure out how much life insurance

to get? There are several factors to consider, including the needs of the people you want to protect and how long they will need financial support. Consider your income, or if you aren't employed outside the home, what it would cost if those left behind would have to pay for services you currently provide, such as childcare or home maintenance.

3. Which is better, term life insurance or whole life? It depends on where you are. Term life insurance protects you for a specific amount of time. An example would

be while you are still paying off a mortgage or paying off your child's college tuition. Whole life insurance accumulates cash value and allows for your loved ones to be covered throughout your lifetime.

Something else to take into account as you're considering purchasing life insurance is the value it provides, even if you never actually need to use it. "One of the best reasons to get life insurance is that it sets your mind at ease to know that your loved ones will be taken care of," said Louis Colaizzo, senior vice

president of Erie Family Life, Erie Insurance. "In fact, 44% of those who responded to our survey said the pandemic made them appreciate the peace of mind they get from having life insurance even more now than they did before."

To learn more about life insurance, contact your agent or visit [erieinsurance.com/life-insurance](http://erieinsurance.com/life-insurance).

Amid the uncertainty created by the pandemic, consider channeling your concerns into action by creating a financial safety net for your loved ones.

## 🌀 DINING

From Page A1

and cooking school will help adults with type 2 diabetes control their blood sugar to feel better and reduce risk of health complication. Through this program you will learn how to prepare meals that are healthy and easy to prepare that taste good. You will get the opportunity to see several recipes demonstrated and taste each one. Participants of this program will learn up-to-date information on nutrition, meal planning, exercise and how to understand common diabetes-related medical

tests. All participants will be given recipes and handouts.

Diabetes is a very serious and costly disease. According to the American Diabetes Association as of 2017, nearly 13% of Indiana's adult population has diabetes. Type 2 diabetes is the most common form of diabetes and is a life-long disease where there is high levels of sugar (glucose) in the blood. Type 2 Diabetes is often associated with older age, obesity, family history of diabetes, history of gestational diabetes,

impaired glucose metabolism, physical inactivity and race/ethnicity. But research has shown that those who learn to manage their blood glucose (sugar) levels, eat a healthy diet and exercise regularly can lower their risks of complications and lead a healthier and more productive life.

Purdue Extension Montgomery County is currently recruiting participants for this program. If you have been diagnosed with type 2 diabetes, or know someone and are part of the support system for

an individual and are interested in being a part of this program register at <https://cvent.me/20X-9WE>

Class's will be held at the Montgomery County Fairgrounds in the 4-H Building. For questions or help registering, please call Purdue Extension office at 765-364-6363 or e-mail [monicanagele@purdue.edu](mailto:monicanagele@purdue.edu).

Monica Nagele MS/RD  
Purdue Extension Montgomery County Extension Director, Health and Human Science Educator

## 🌀 SSS

From Page A1

note that all donations stay in this community.

The Society campaign began 111 years ago. 2022 donations to date = \$15,188.00

Donations received from the following: \$100 Anonymous; \$50 Anonymous in memory of Clark & Marnell Hershberger; \$200 Jean Edwards in memory of loved ones; \$250 Anonymous; \$175 Husband and father in

memory of wife Jane M Wilson \$ daughter Karen L Wilson; \$50 Lucinda Jacoby in memory of Wes, Esther & Les Schulthes, & Larry Jacoby; \$100 Anonymous; \$50 Tim & Deb Jeffries in memory of our loved ones; \$100 Anonymous; \$50 Meegan Reidy in memory of Beverly Rupp Nelson; \$100 James & Anne Sexton in memory of Larry Lynch.

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# KAREN ZACH



Think writing a column on genealogy is easy?

**THINK AGAIN!!!**

Each week Karen Zach pores over page after page after pages of historical records just so she can bring the readers of The Paper of Montgomery County the absolute latest . . . well, it's historical, so it's not exactly . . . so she can bring you the most up-to-date . . . oh, you know what we mean!

Catch Karen every Thursday,  
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