

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

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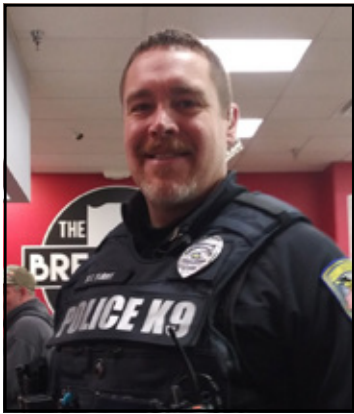
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➔ TODAY'S VERSE

John 3:16 "For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life."
(NIV)

➔ FACES OF MONTGOMERY

People who call our community their own.



Handsome police officer Michael Plant smiles brightly after enjoying a calming breakfast. Thank you for your smile Officer Plant!

➔ THREE THINGS You Should Know:

1 Baseballer Joe Musgrove recently traveled to Antarctica to celebrate his 30th birthday and to break the record for the world's fastest pitch, according to the Guinness Book of World Records -- an 86 miles per hour fastball. Joe was accompanied by his San Diego Padre teammates and athletes from the Challenged Athletes Foundation, including 16-year old Landis Sims who's accomplishment defies probability, reports the Association of Mature American Citizens [AMAC]. Sims was born without hands or feet yet he earned the position of second baseman on his Elizabeth, IN high school varsity team. He idolizes Musgrove. As he put it in an interview with KGO-TV in San Francisco: "The first time I met Joe Musgrove, he told me, 'Life rewards those who start.' So I think every day, if I start going, if I start working, then I'm going to be rewarded at some point."

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

3 Purdue Extension - Montgomery County is offering Dining with Diabetes again this year. A face-to-face offering has been rescheduled for all Tuesdays in March, March 7 - March 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.

BTN

By The Numbers, a look at what's in the news . . . by the numbers. These are just numbers, not suggestions that they mean more or less than what they are. We do not suggest that one number is connected to another. These are simply facts with no extraneous details, bias or slanted reporting. To borrow (and perhaps mangle a bit) a quote from legendary fictional detective Joe Friday, it's just the numbers, ma'am!

5

Lt. Gov. Suzanne Crouch, Indiana Housing and Community Development Authority (IHCDA), and Corporation for Supportive Housing (CSH) have announced the five teams selected to participate in the 2023 Indiana Supportive Housing Institute. Each team is comprised of housing developers, service providers, and community-based organizations who will develop concept projects for affordable housing with access to supportive services for Hoosiers experiencing homelessness. The teams were selected through a competitive process.

3rd

Independent Colleges of Indiana (ICI) announced the members of the third cohort of its ICI Leadership Academy (Academy). The year-long program specializes in the talent development needs of faculty and staff members of private college campuses. "As Indiana's private colleges lean into the future, they must prepare emerging leaders at every level," said Laura Bridges, vice president and COO at ICI. "In order to assist our campuses with leadership training and development in a cost-effective and easily accessible way, ICI has created an academy specializing in the talent development needs of private college campuses."

2

The Indiana Housing and Community Development Authority (IHCDA) has announced the selection of two emerging, first-time developers to participate in the 2023 Rental Housing Tax Credit (RHTC) General Set-Aside. On Jan. 12., developers presented to a selection committee consisting of IHCDA's Executive Director and four single parents currently enrolled at Ivy Tech Community College.



\$1.2 million

According to the Small Business Administration, about half of all small businesses fail within the first five years of operation. Common reasons include inadequate funding, poor planning and management missteps. In Indiana, there are more than half a million small businesses that employ more than 1.2 million workers. To assist new and existing small businesses across the region, Ivy Tech Community College Lafayette will begin the first cohort under the Garatoni School of Entrepreneurship and Innovation in March. The Garatoni School was developed in partnership with Regional Innovation and Startup Education (R.I.S.E.). The School was piloted at four Ivy Tech campuses for the 2021-2022 academic year and the Ivy Tech Lafayette campus has been added to offer the program this semester.



\$66,496,758

Indiana received a \$66,496,758 settlement to resolve allegations against Centene Corp., a major healthcare-services company. The allegations include claims that Centene, in the course of providing pharmacy services, overcharged Indiana's Medicaid program for pharmaceutical costs. Centene made no admission of liability and maintains that its business practices were lawful. "Companies must be held accountable for their actions," Indiana Attorney General Rokita said. "On Hoosiers' behalf, my team and I are committed to making sure that happens."

The 2023 Indiana Safety and Health Conference & Expo on February 27-March 1 will feature more than 70 educational sessions to keep Hoosier workers safe on the job. Among the pressing topics to be discussed: effective safety communications, strategies that work, supervising lessons and common misconceptions. The three-day event is presented by the Central Indiana Chapter of the American Society of Safety Professionals (ASSP) and Indiana Chamber of Commerce in partnership with INSafe Indiana and the Coalition for Construction Safety. Indiana Safety & Supply Co. is the conference sponsor.

70

\$5,000

Seeking to engage the power of the humanities in the nation's work for racial justice, Indiana Humanities is supporting fellowships for new research that explores anti-Black racial injustice and structural racism in Indiana and that considers how Black Hoosiers have responded. Named for a former Indiana Historical Society archivist and librarian who served as one of Indiana's preeminent scholars of African American history, Wilma Gibbs Moore Fellowships of \$5,000 will support humanities scholars as they conduct new research on anti-Black racism in Indiana.



Sunrise/Sunset
RISE: 7:51 a.m.
SET: 6:13 p.m.



High/Low
Temperatures
High: 45 °F
Low: 26 °F



Today is...

- Ronald Reagan Day
- National Frozen Yogurt Day



What Happened On This Day

- 1996 The crash of a Boeing 757 aircraft leaves no survivors
- 1952 Elizabeth II becomes Queen of the United Kingdom
- 1840 New Zealand becomes a British colony



Births On This Day

- 1895 Babe Ruth American baseball player
- 1945 Bob Marley Jamaican/American singer-songwriter, guitarist

Deaths On This Day

- 2007 Frankie Laine American singer-songwriter, actor
- 1918 Gustav Klimt Austrian painter, graphic artist

➔ HONEST HOOSIER

Hard to believe but Axl Rose, the rocker of Guns N' Roses fame and Lafayette, Indiana native, is that much closer to Medicare. He turns 61 today.



➔ TODAY'S HEALTH TIP

Cigarette smoke contains carbon monoxide - yep, same stuff that comes out of your exhaust pipe. Today's health tip was brought to you by Dr. John Roberts. Catch his column each week in The Paper and online at www.thepaper24-7.com.



➔ INSIDE TODAY'S EDITION

Carrie Classon.....A2
Casey Williams.....A3
Classifieds.....A4
John Roberts.....A4

➔ THE MONTGOMERY MINUTE

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➔ TODAY'S QUOTE

"I love you not only for what you are, but for what I am when I'm with you."
Elizabeth Barrett Browning

➔ TODAY'S JOKE

What message is on candy hearts for cats?
You're purrrr-fect!

➔ OBITUARIES

NONE

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



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13 WTHR **7 DAY FORECAST**

26/45 PARTLY SUNNY	42/52 SHOWERS	39/54 RAIN BECOMES LIKELY	51/54 RAINY AND BREEZY	33/43 CLOUDS, HIGH CHANCE	25/37 CHILLY	23/48 BREEZY
MON	TUE	WED	THU	FRI	SAT	SUN

Walking Through The Snow

It was snowing hard, the way it almost never does anymore, and I decided I needed to go for my walk, heedless of the weather.

"I probably won't be gone long!" I texted a friend in California as I headed out the door looking like an Arctic explorer. The snow was coming down fast and sideways. Many businesses were closed, and the streetlights had eerily popped on at midday.

Once outside, I wondered if this was such a good idea. It was impossible to keep the snow out of my eyes. I pulled my fur-trimmed cap down so it nearly hid my eyes. I pulled my face mask up over my nose and navigated through a narrow strip of vision with a fringe of fur on top.

It was a lot of work. Between 4 to 5 inches of snow had already fallen and only a few people had traversed the sidewalk ahead of me. I found myself tripping and slipping in their tracks.

"I'm going to walk to the next cross street and turn around," I promised myself. "A short walk is better than no walk at all!"

I kept trudging. But a funny thing happened on the next block. The last of the footprints disappeared, and I was walking through untouched, fresh snow. Once I was no longer stumbling in the footsteps of previous pedestrians, the walk became easier. The snow had a bounce to it. My steps, though slow, were even and smooth. I started to have fun.

"I'll go one more block before turning around." The block came and went. Every so often, I'd hit a patch of sidewalk where someone had shoveled, and walking became amazingly easy. Then I'd go back to what I was now used to.

And, eventually, walking through the snow became normal. I settled into a slow but steady pace and observed the closed businesses and the unshoveled sidewalks and the snowplows trying to clear the street beside me. At one point,



CARRIE CLASSON
The Postscript

I saw two young people trying to pry a car out of a parking spot, and I helped push it free.

"Thank you!" they called as they headed down the street, wheels spinning in the deep snow.

"They're going to get stuck again," I thought. And they probably did.

I heard sirens in the distance and watched great whirls of snow gust off the rooftops and fill the air with dancing snow phantoms. I ended up walking my whole route.

I remember hearing the neural pathways of our brain described as paths through the snow. I can think in new ways, but it is much easier to follow an existing path, one that has already been cleared, and so I'll do that whenever possible.

But I wonder if there isn't more to it.

I think of all the times that I've heard there was a "right way" to do things, and remember all the times the right way hasn't been all it's cracked up to be. Of course, it's always easy to walk on a clear path. But sometimes I have to break a new trail and, when the path is new, it's often a good idea to find my own way.

"I did the whole loop!" I told my friend in California once I was back. "It wasn't too hard to walk because I was the first one to make tracks!"

"It's harder to follow in someone else's footsteps?" she asked. She hasn't seen a lot of snow.

"It is!"

And it was. And there's a lesson for me in that, I am sure.

Till next time,
Carrie

Photos and other news can be found at CarrieClasson.com.

The Lincoln School For Colored Children

EDITOR'S NOTE: In 1881 Crawfordsville School Trustees ordered a school be built at the southwest corner of Spring and North Walnut Streets to serve black students in grades 1-8. Once graduated, the students attended the integrated Crawfordsville High School. This site accommodated the vast majority of black families living in Crawfordsville's north end. Trustees purchased the lot in September 1881 for \$2,000. On Dec. 3, 1881, Hinckley and Norris won the contract to build the building for \$6,400. The architects designed a plain two-story red brick structure with playgrounds for all the black children who resided in that area. Lincoln School officially opened in September 1882 with 42 students. When the black population moved to the east end to work in the factories, Linclon Building 1 was renovated into Horace Mann, and Linclon Build 2 was opened on East Wabash Avenue. That building became Lincoln Rec Center and was demolished in 1981. This project began as a project historical research project to honor all those individuals who went to school in separate and unequal facilities as the law dictated.

Mattie Keene Davis 1869- 1957

Mattie was born on 7 May 1869 to James Upton and Emily Johnson Keene. Her father, James, was born on 23 April 1824 as an enslaved person in Kentucky, owned by the Talbott family. James served during the Civil War with Company H, 124th United States Colored Troops. After the war, he made his

way to Crawfordsville and became a well-respected resident. Although uneducated, he was a man of superior intellect and could hold his own in any debate with broad humor and sarcasm, especially when defending Republican ideals. James died on 26 March 1898. Emily was born in October 1844 in Kentucky, but very little is known about her. The family made its home at 318 East Franklin Street.

Mattie began showing her industrious side as early as June 1890. She placed an ad in the paper looking for families for whom to do housework. By July 1891, the newspapers reported that she and Mattie Brown, graduates of Lincoln School, were preparing to enter Wilberforce University in Ohio. Unfortunately, many Wildberforce records were destroyed by natural disasters, so nothing is known about her time there.

In December 1892, the newspapers recorded her marriage to Nathaniel S Davis, cook at the Barnett Hotel in Crawfordsville. "Mattie Keene, one of Indiana Athens leading colored belles, hosted her marriage at the AME Church and was one of the pronounced society events of the season, attended by a large assemblage of Crawfordsville elite. Reverend Pettiford performed the ceremony, and at its close, the bridal party repaired to the residence of Mr. and Mrs. Frank Patterson, where a reception was tendered to the newly wedded pair." The couple made their home at 1110 East Jefferson

St. Mattie worked as a laundress and a cook in private homes.

Nathaniel Davis, born December 1867 in Kingston, Missouri, eventually became the caterer at the Crawfordsville Country Club. According to Edith Reed's interview for Wabash College's Black Experience, Nate was the first Black to gain admittance to the Crawfordsville Country Club. He was also active in St. Mark's Masonic Lodge Number 25.

One child, daughter Ethel Edna Athenia, was born to the couple on 22 January 1894. Unfortunately, she died on 24 December 1914 at age 20 after a battle with tuberculosis. The Eastern Star, Martha Chapter 18, conducted the funeral, with her classmates serving as pallbearers. Mattie and Nathaniel were utterly heartbroken and, for a time, stopped living in their Jefferson Street home and lived at the Country Club, where Nate was still working. According to her obituary, Ethel was always kind, affectionate, and loving. She had graduated from Lincoln School in 1909 and from high school on 10 June 1913. "She was a girl of fine qualities and earnest worker and whatever she undertook to do. She proved herself to be a faithful Christian and always kindly assisted wherever needed in the promotion of the work of the church. She was a fine musician and served for three years as organist of the Bethel choir, Music Hall, and the Princess Theater. She was a musician of many

talents and could easily play the most challenging music. She was of a quiet and unassuming disposition yet a faithful and efficient worker in the church".

Nathaniel died in 1927 from pneumonia. Mattie died in February 1957 at her home at 110 North Street. She was an active member of the Bethel AME Church and Order of the Eastern Star.

McClelland Jones 1878- 1929

McClelland was born in Crawfordsville on 22/24 December 1878 to parents Burl and Margaret. He had at least four brothers, Harry, Idaho, Marshall, Sam, and one sister. The family resided at 43 West Pike Street.

He married Sadie Jackson on 1 September 1898. While married, McClelland registered for the World War 1 draft. His draft card listed his employer's name as R W Heady in Decatur City, Illinois, and his physical characteristics as short, stout, with black hair and dark brown eyes. He became a member of the Masonic Lodge and the Knight Templar.

McClelland and Sadie moved to Decatur, Illinois, and lived there for 23 years; for the last 12 years, McClelland served as a chef in the St. Nicholas Hotel. He was employed in the Amsterdam Hotel in Cleveland when an unknown assailant stabbed him to death in May 1929.

More than 500 persons attended his funeral at Masonic Lodge number 17 in Cleveland.



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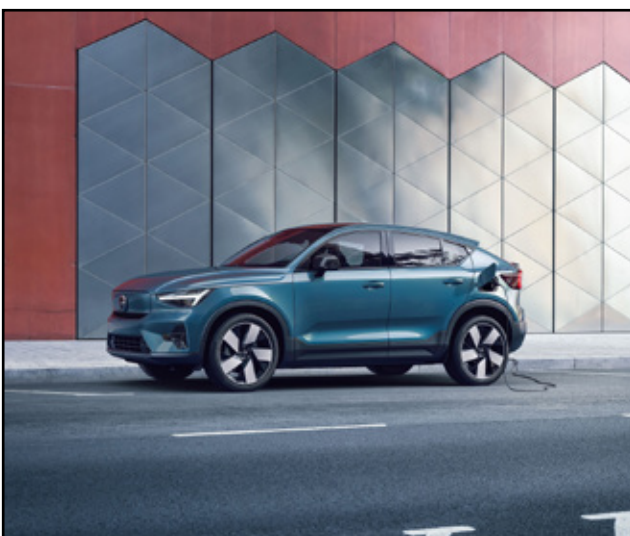


Photo courtesy of Volvo



Photo courtesy of Lexus



Photo courtesy of Subaru

Some Of The Brightest Evs Available In 2023

Our electric future has finally arrived. From luxury crossovers to affordable compacts and ultra-safe Swedes, these are the electric vehicles that will keep our home chargers humming in the coming year.

Hyundai IONIQ 6
Sharing architecture with the Kia EV6, but looking like Porsche and Tesla had relations, the sedan delights with buttonless doors, flybridge console, and screens for side mirrors. Drivers enjoy a peppy 320 horsepower, 360 miles range, 0-62 mph under 5s, charging 10-80% in 18 minutes, and remote self-parking. Sales begin in the spring.

Base price: \$48,000
Honda Prologue
Designed in L.A. and sharing GM's Ultium platform with the Chevy Equinox EV, this is Honda's first modern electric. They're keeping mum on specs, but expect nearly 300 miles range, 300 horsepower, AWD, and ability to fast charge 70 miles in 10 minutes. Bose audio,

panoramic sunroof, and 21" wheels delight. Sales begin this fall.

Base price: \$45,000
Nissan Ariya
With the Leaf finally in demise, this sleek crossover steps up with 304 miles all-electric range and hands-off highway driving. Interiors feature "Japanese Futurism" with a curved dash, head-up display, plush Zero Gravity seats, and twin infotainment screens. Recharge 10-80% in 45 minutes. Go forth with 389 horsepower.

Base price: \$43,190
Cadillac Lyriq
Cadillac looks to bolster its crossover line with this all-electric stunner boasting a 312-mile range, ability to charge 76 miles in 10 minutes, and up to 500 horsepower. Hands-off cruising, 33-inch OLED widescreen display, 19-speaker AKG audio, and glass roof delight. Identify the lit grille and boomerang taillamps that hint at fins.

Base price: \$62,990
Genesis GV60
Enter with facial recognition, start with

fingerprints. Go 235 miles, charge 10-80% in 18 minutes, and zap 0-60 mph in 4s. It's also suave with its Porsche styling. Lux out with Bang & Olufsen audio, Nappa leather, suede headliner, and head-up display. An orb rotates in the flying console to present the gear selector. My favorite car this year!

Base price: \$58,890
Mercedes-Benz EQS SUV

The best car in the world goes crossover – and electric. This Alabama-built 'Benz conjures up to 536 horsepower, 305 miles range, and a full charge in 30 minutes. Big glitz, the 3-zone 56" curved glass Hyperscreen spans the entire dash. Optional third-row seating, head-up display, adjustable suspension, and off-road mode send it home.

Base price: \$104,400
Volkswagen ID.4
It's a typically German crossover with firm ride, sparse interior, and avant garde styling. It glides out with 201 horsepower and rear-drive – 295hp

and AWD optional. Range touches 275 miles; recharge 10-80% in 30 minutes. Standard heated steering wheel and rain sensing wipers add class. Auto braking and adaptive cruise add safety.

Base price: \$38,995
Ford F-150 Lightning

It just won Motor Trend Truck of the Year and we tested it. Energized with up to 563 horsepower and 300-mile range, it's the F-150 that runs 0-60 mph in a smooth 4.5 seconds. Tow up to 7,700 lbs. Charge 15-80% in 45 minutes. A large frunk, tablet touchscreen, and power outlets add convenience. It can even power your house.

Base price: \$56,000
Chevy Equinox EV
Bringing EVs to the masses, this stylish crossover drops a 17.7" infotainment screen, heated seats, and hands-off Super Cruise on fossil-free driving. GM's Ultium architecture enables 300 miles range, 290 horsepower, AWD, and recharge 70 miles in

10 minutes. Blind zone steering assist and head-up display aid safety. Coming fall 2023.

Base price: \$30,000
Volvo C40 Recharge
Sure, it has all of the expected crash avoidance systems, but this Volvo is also sexy and environmentally friendly. The crossover coupe offers 226 miles all-electric range, runs 0-60 mph in 4.5 seconds and recharges 10-80% in 37 minutes. A leather-free interior, Harman Kardon audio, large tablet screen and recycled carpets add Swedish allure.

Base price: \$55,300
Lexus RZ 450e
Grab it by the steering yoke as Lexus begins its transition to a battery-only brand. A chiseled body and panoramic roof accompany 225 miles range and recharging to 80% in 30 minutes. Lane tracing assist, head-up display, radar cruise, 14" screen, and remote automated parking enhance travel. It can even stop itself during a health emergency.

Base price: \$55,000



CASEY WILLIAMS
Auto Reviews

Subaru Solterra
A twin of Toyota's bZ4X, Subaru hikes afield with X-Mode off-road programming and EyeSight crash avoidance system. The flatscreen gauge cluster is placed high for a heads-up effect. Harman Kardon audio, panoramic roof, and flybridge console add luxuries. Go 222 miles per charge, zap 0-60 mph in 6.5s, and recharge 80% in an hour.

Base price: \$44,995
Storm Forward!

Send comments to Casey at AutoCasey@aol.com; follow him on YouTube @ AutoCasey.

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I Can't Sleep Doc!



JOHN R. ROBERTS, M.D.
Montgomery Medicine

Insomnia is a huge problem in the United States. We spend over \$10 billion a year on sleep-related treatments and it's estimated the economy loses over \$40 billion in worker productivity due to sleeplessness.

Insomnia is a very complex subject that I can address only briefly in this column. This week I'll focus on some causes of insomnia and next week I'll cover prevention and treatment of sleep disorders. It's important to remember that insomnia is not a disease – it is a symptom of an underlying problem.

Insomnia is classified into three broad categories based on how long a person has it. The first is transient insomnia that lasts a week or less and is usually due to some type of temporary life stressor. It can also be the result of environmental factors such as sleeping in an unfamiliar bed or surroundings or having too much light or noise in a room. The second type of insomnia is short-term insomnia that lasts one to six months. It is usually caused by persistent stress. Finally, chronic insomnia lasts

greater than six months.

There are many causes of chronic insomnia, the most common of which is anxiety. The primary symptom of people suffering from anxiety is difficulty initiating sleep. These folks usually report that they can't turn their thoughts off at bedtime. I see this frequently in patients who are multi-taskers who feel as though they never get everything finished. Depression may also cause chronic insomnia, though these individuals usually present with "terminal insomnia," meaning they wake up in the wee morning hours.

Pain from arthritis or other conditions like fibromyalgia can also lead to chronic insomnia. Lung disease such as COPD/emphysema and heart disease, especially congestive heart failure, can cause frequent night waking. Chronic insomnia has also been identified as a symptom of post-acute sequelae of COVID (Long COVID).

Restless Leg Syndrome (RLS) can cause trouble getting to sleep or staying asleep. Sleep apnea may also cause frequent nighttime wakings. Over-the-counter medication use can be a common cause of chronic insomnia, particularly stimulants found in cold medication and sedatives, especially alcohol.

Caffeine is a huge problem and one of the first habits I ask about when I see someone who has trouble sleeping. Some people drink too much soda, coffee or energy drinks. I often discover they're doing it to keep themselves awake during the day because they can't sleep at night! This is common in

teens and college students who are often up late at night playing video games or checking social media. Caffeine can stay in your system for eight hours or longer.

Over-the-counter or prescription sleeping pills can also be habit-forming. People who take these often find themselves unable to stop taking them or they require larger doses to get the same effect. If they do stop them, they can develop "rebound insomnia." Sleeping pills can also be extremely dangerous when used by older people. They frequently lead to difficulty with balance and coordination, resulting in falls with associated fractures and brain injuries.

Many people subscribe to the incorrect notion that alcohol helps them sleep. While alcohol has depressant effects on the brain, it actually does not allow the brain to enter critical phases of sleep that refresh the brain. If the brain does not get enough deep sleep, the person constantly feels sleep deprived.

Manufacturing workers who work alternating shifts can develop shift work sleep disorder. It is common in people who have brains that are wired to only function properly if they sleep at night. More and more young people are suffering from "sleep phase delay" insomnia. This results from staying up late and sleeping in late. The problem manifests when they try to go to bed earlier and can't get to sleep. Pleasant dreams!

Dr. John Roberts is a retired member of the Franciscan Physician Network specializing in Family Medicine.

How To Prepare Your Finances For A Recession

As Americans assess their financial situations following a challenging year, several economic signs — including continued high interest rates and lingering inflation — are still warning of a possible recession sometime in 2023.

"Nobody knows for sure whether we'll see a recession or not," said Amy Maliga, financial educator with Take Charge America, a nonprofit credit counseling and debt management agency. "But the possibility of one provides a perfect opportunity to assess your own financial situation and make preparations that will help you weather any possible economic slowdown."

Maliga shares several ways to prepare for a recession:

- Prepare a bare bones budget. In a recession, you'll likely cut back on unnecessary expenses. Prepare ahead of time and create a bare bones budget that includes only your essentials — think food, shelter, clothes, transportation and insurance — so

you have a plan in the event that you experience a loss of income or need to cut expenses suddenly.

- Prepare for the unexpected. An emergency fund is vital regardless of the larger economic climate. But in a recession, you'll want to consider padding your existing savings — especially due to recent inflation that has pushed the cost of living higher. Assess your emergency savings today and explore ways to bolster them through possible side hustles or gig work. Generally, you want to aim for an emergency fund of three to six months of expenses.

- Prepare by paying off debt. Hatch a plan to tackle your debt, particularly high-interest balances, to help you free up more cash. Consider strategies such as the debt snowball or avalanche methods or explore credit counseling to get a personalized action plan to attack your debt. Depending on your situation, you may qualify for a debt management plan.

- Prepare your resume. Recessions often mean layoffs and higher unemployment. Get ahead of a possible job loss by punching up your resume today. Explore professional development opportunities and courses that can add new or enhance existing skills to improve your marketability and value to potential employers.

For additional resources to help prepare for a recession and ensure your financial situation is in the best shape it can be, explore Take Charge America's Budget Tools.

About Take Charge America, Inc. Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, housing counseling and bankruptcy counseling. It has helped more than 2 million consumers nationwide manage their personal finances and debts. To learn more, visit takechargeamerica.org or call (888) 822-9193.

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