

SUNDAY

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper



Strawberry Festival



Photos courtesy of Kelsey Curran

Another successful Strawberry Festival with beautiful weather this year! The Paper wants to invite you to share your favorite photos from the Strawberry Festival. Email them to news@thepaper24-7.com!

➤ TODAY'S QUOTE

"Happiness often sneaks in through a door you didn't know you left open."
-John Barrymore

➤ TODAY'S JOKE

Marriage is when a man and women become one. The trouble starts when they have to decide which one.

➤ TODAY'S VERSE

Joshua 1:9 "Have I not commanded you? Be strong and courageous. Do not be terrified; do not be discouraged, for the LORD your God will be with you wherever you go." (NIV)

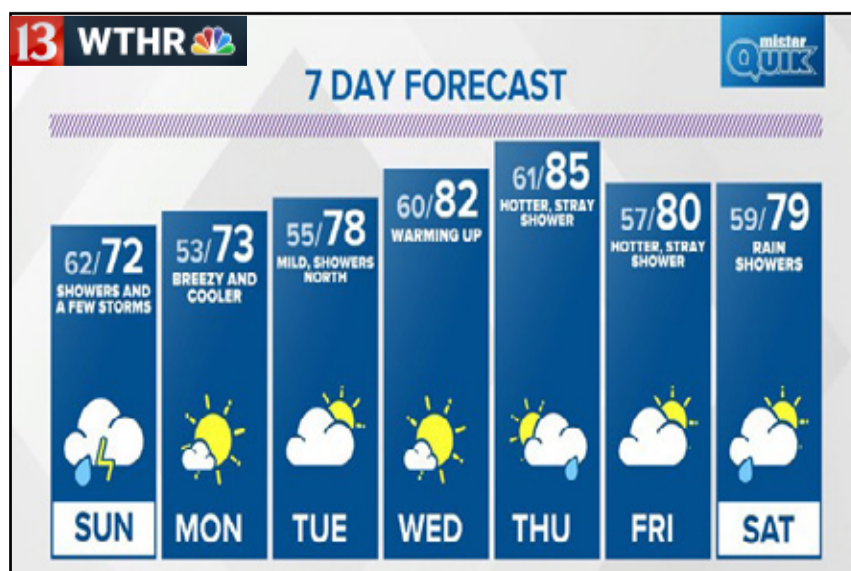
➤ TODAY'S HEALTH TIP

Teens need about ten hours of sleep while school-age kids should get 10-12. 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.



➤ HONEST HOOSIER

It's the last day of the Strawberry Festival. Don't miss it!



HONEST HOOSIER



Boy, they sure do grow up fast!

Indiana

Facts **&** **F**un



29
Hamilton

Number % Stumpers

1. What two lakes are located in Hamilton County?
≥
2. How old is Hamilton County?
≤
3. What city was named the best place to live in 2017?
≥
4. Who was Hamilton County named after?
≤

Answers: 1. Geist and Morse 2. 196 Years 3. Fishers 4. Alexander Hamilton

Did You Know?

- Hamilton County was founded in 1823 and was named after Alexander Hamilton, the first secretary of Treasury.
- Noblesville, the county seat, has a total population of 61,882.
- The city of Fishers was named the best place to live by Forbes in 2017.
- Hamilton County is one of the fastest-growing counties in the United States.
- The county boasts two man-made lakes, Geist and Morse, that make it a popular spot for boating, fishing, and waterfront living.

Got Words?

Hamilton County was once known for agriculture but now has three of the state's largest cities. How do you think this rise in population affects the community?

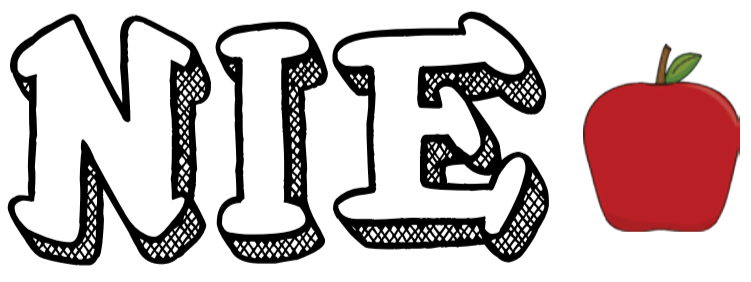
Word Scrambler

Unscramble the words below!

1. AMOHTLNI
2. SEHIFRS
3. IEELOSBNLLV
4. TNRARFTEWO
5. RYTAEE SCR

Answers: 1. Hamilton 2. Fishers 3. Noblesville 4. Waterfront 5. Secretary

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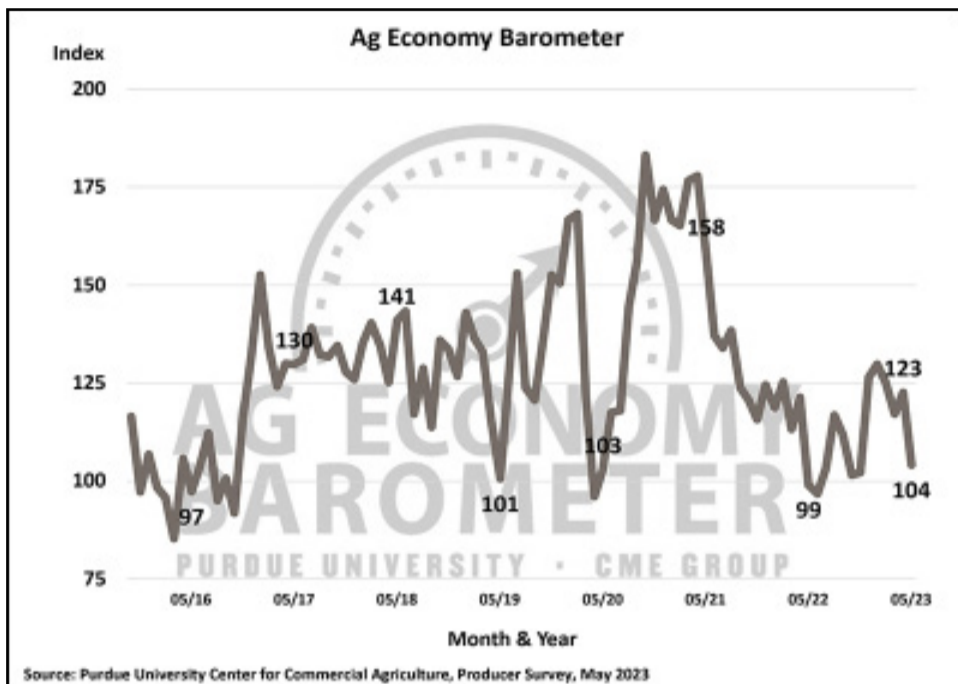
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Farmer Sentiment Sours As Crop Prices Decline

Producer sentiment fell to its weakest reading since July 2022 as the Purdue University/CME Group Ag Economy Barometer declined 19 points to a reading of 104 in May. The Index of Future Expectations was down 22 points to a reading of 98 in May, while the Index of Current Conditions was down 13 points to a reading of 116. This month's lower sentiment was fueled by drops in both of the barometer's sub-indices and likely triggered by weakened crop prices. In mid-May, Eastern Corn Belt fall delivery bids for corn fell over \$0.50/bushel (10%), and soybean bids declined over \$1.00/bushel (8%), while new crop June/July delivery wheat bids declined nearly \$0.50/bushel (8%), all compared to bids available in mid-April, when last month's barometer survey was conducted. The Ag Economy Barometer is calculated each month from 400 U.S. agricultural producers' responses to a telephone survey. This month's survey was conducted between May 15-19.

"Producers are feeling the squeeze from weakened crop prices, which has reduced their expectations for strong financial performance in the coming year," said James Mintert, the barometer's principal investigator and director of Purdue University's Center for Commercial Agriculture.

The Farm Financial Performance Index was impacted by lower sentiment, dropping 17 points to a reading of 76 in May. Crop price weakness, uncertainty related to U.S. bank failures, and rising interest rates were likely key factors behind the decline. This month, 38% of respondents said they expect weaker financial performance for their farm this year, compared to just 23% who felt that way in April. Higher



input cost remains the top concern among producers in the year ahead; however, concern over the risk of lower crop and/or livestock prices is growing. This month 26% of respondents chose lower output prices as their top concern, compared with just 8% of respondents who felt that way in September. Meanwhile, nearly three-fifths (59%) of producers said they expect interest rates to rise during the upcoming year, and 22% of respondents chose rising interest rates as a top concern for their farm in the next 12 months. Additionally, 40% of farmers in this month's poll said they expect this spring's U.S. bank failures to lead to some changes in farm loan terms in the upcoming year, possibly putting more financial pressure on their operations.

Unsurprisingly, the Farm Capital Investment Index was also lower, down 6 points to a reading of 37 in May. More than three-fourths (76%) of respondents continue to feel now is a bad time for large investments. Among those who feel now is a bad time, two-thirds (67%) cited rising interest rates and increased prices for machinery and new con-

struction as key reasons.

Producers' expectations for short-term farmland values fell 13 points to 110 in May and marked the weakest short-term index reading since August 2020. In this month's survey, just 29% of respondents said they expect farmland values to rise over the next 12 months, compared to 54% who felt that way a year earlier. In contrast, producers remain more optimistic about the longer-term outlook for farmland values, as the Long-Term Farmland Value Expectations Index rose 3 points in May to a reading of 145.

With farm bill discussions ongoing, this month's survey asked respondents what title in the upcoming legislation will be most important to their farming operation. Nearly half (48%) of producers said the Crop Insurance Title will be the most important aspect of a new farm bill to their farms, followed by the Commodity Title, chosen by 25% of respondents. In a follow-up question, corn and soybean growers were asked what change, if any, they expect to see to the Price Loss Coverage reference prices in a new farm bill. Close to half (45%) of corn and

soybean growers said they expect Congress to establish higher reference prices for both crops, with very few (10% and 13%) expecting lower reference prices for soybeans and corn, respectively.

Read the full Ag Economy Barometer report at <https://purdue.ag/ag-barometer>. The site also offers additional resources — such as past reports, charts and survey methodology — and a form to sign up for monthly barometer email updates and webinars.

Each month, the Purdue Center for Commercial Agriculture provides a short video analysis of the barometer results, available at <https://purdue.ag/barometervideo>. For more information, check out the Purdue Commercial AgCast podcast available at <https://purdue.ag/agcast>, which includes a detailed breakdown of each month's barometer and a discussion of recent agricultural news that affects farmers.

The Ag Economy Barometer, Index of Current Conditions and Index of Future Expectations are available on the Bloomberg Terminal under the following ticker symbols: AGEGBARO, AGECCURC and AGECFTEX.

Greencastle Community School Corporation Joins Indiana State University's Preferred Partners Program

Greencastle Community School Corporation has partnered with Indiana State University for a special new program that will provide a 15 percent discount off of in-state tuition for the school corporation's employees pursuing undergraduate and graduate degrees through Indiana State Online, regardless of their state of residence.

Indiana State's Preferred Partners program launched just last year with five partners. Now, communities across Indiana are already benefitting as the program has grown quickly to more than 20 Indiana education and corporate institutions.

Working adults looking to advance their careers can take advantage of this new higher education opportunity, which combines affordability, access and convenience.

With a 15 percent in-state tuition discount for any of Indiana State's numerous online programs, employees at Preferred Partner organizations have access to undergraduate degrees in programs like accounting, business administration, cyber-

criminology and security studies, marketing, safety management and psychology, to name just a few.

Indiana State's graduate programs, including the Scott Campus MBA program with top accreditation, are offered to Preferred Partners for the same tuition discount, including online master's, doctoral and educational specialist programs. While offering numerous online certificate and licensure programs, the university is also focusing on partnering with businesses to create customized certification and training programs.

"The Indiana State University Preferred Partners program is making it easier for Indiana's employees to advance their job skills and better prepare for highly sought after careers in Indiana," says Jill Blunk, Director of Educational Partnerships. "We have been thrilled at the response to Preferred Partners, with nearly 40 adult learners signing up to pursue their degrees in just the first few months."

Visit Indiana State's Preferred Partners program for more information.

Indiana Securities Division Announces Top Investor Threats

The Indiana Securities Division is reminding investors to be on the lookout for investment schemes offered through various internet, texting, and social media platforms.

The North American Securities Administrators Association (NASAA) recently released its annual list of top threats to retail investors. The survey includes responses of enforcement officials with state and provincial securities regulators throughout the United States, Canada, and Mexico. This year, the most critical threats include financial scams tied to emerging technologies, marketing tactics designed to play on emotions, and further attempts to capitalize on changes in the economy.

"Investigators with our Securities Division are constantly working to empower Hoosiers with the knowledge of scams and fraudulent schemes. We want Hoosiers to be prepared and never fall victim to perpetrators who are looking to steal their hard-earned money," said Indiana Secretary of State Diego Morales.

Indiana investors have fallen prey to frauds relating to all three of the top threats, especially fraud perpetrated online and those involving cryptocurrencies.

- Regulators cited digital asset frauds (62%) as the top scheme presents the most danger to the public.
- Romance schemes (46%) were the second most-cited threat to investors.
- Regulators determined social media and internet schemes (41%) as the third

greatest threat to retail investors.

A recent investigation by the Indiana Securities Division case involved a crypto romance scheme for a loss of approximately \$180,000. Some scams originate out of other countries which make it harder to recoup the funds. Perpetrators are effective because the bad actors use fear and anxiety as tools for disarming investors. Perpetrators contact victims, often seemingly random, and develop relationships before soliciting greater and greater investments. After draining the victim's bank accounts, the perpetrator simply disappears with the money.

Schemes using digital platforms are effective because scammers can use online communications to reach many potential victims quickly and efficiently. Additionally, some crypto cannot be traced and the identity of the receiver is anonymous. The most common telltale sign of an investment scam is an offer of guaranteed high returns with no risk.

"Get-rich quick schemes are typically built on empty promises and lead to empty pockets. Bad actors attempt to leverage vulnerabilities wherever they can be found. Don't be lured into programs offering the promise of high returns to supplement income lost because of lost income," said Securities Commissioner Marie Castetter.

Before making an investment decision, ask questions, do your homework, and contact the Indiana Securities Division at 317.232.6681 for more information.

Indiana To Receive \$21M In Federal Funds To Improve Safety Of Railroad Crossings

By Marissa Meador

The U.S. Department of Transportation's Federal Railroad Administration announced a \$21 million grant Monday to help Indiana make railroad crossings safer. The grant follows a Propublica article from April that detailed the dangers of stopped trains in places like Hammond, Indiana, which often force kids to climb over the tracks to get to school and prevent first responders from getting to emergencies in time.

In Hammond, which is near Chicago — the busiest train hub in the country — trains stay motionless for hours or days, often spanning five or six intersections. Those who choose to climb over rail cars to cross face the risk of a

sudden start, and Pro-publica reporters claim they witnessed trains in Hammond move without warning.

Still, the issue of stopped trains is a nationwide problem. Just last year, there were more than 30,000 reports of blocked crossings submitted to the FRA and more than 2,000 highway-rail crossing collisions according to a press release.

"Every year, commuters, residents, and first responders lose valuable time waiting at blocked railroad crossings — and worse, those crossings are too often the site of collisions that could be prevented," said U.S. Transportation Secretary Pete Buttigieg in a press release. "As part of President Biden's Investing in America

agenda, we're improving rail crossings in communities across the country to save lives, time, and resources for American families."

Buttigieg is the former mayor of South Bend, a community close to Hammond.

Major railroad companies have faced criticism as they report soaring profits amid disaster, like Norfolk Southern's train derailment that spilled toxic chemicals in an Ohio community earlier this year. Norfolk Southern, which reported a 13% increase in revenue from the end of 2021 to the end of 2022, is the same company that frequently blocks intersections in Hammond.

The \$21 million grant will fund five projects in Indiana, including Hammond, Gary, Scher-

erville, Peru and Wells County. Proposed safety improvements range from the elimination of some railroad crossings to a road overpass. Some of the projects are supplemented by other federal funds, state transportation funds, railroad companies and local governments. The grant is just a piece of a total \$570 million in funding to approve railroad safety nationwide.

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Ron Dostal To Lead Wabash College Alumni And Affinity Engagement



Ron Dostal

A 1992 Wabash graduate will return to his alma mater to serve as Director of Alumni and Affinity Group Engagement. Ron Dostal, a retired Deloitte Consulting executive, will assume the post July 1.

A native of Indianapolis, Dostal was an English major at Wabash and a member of Delta Tau Delta fraternity. He has served the College as a volunteer with its Center for Innovation, Business, and Entrepreneurship, Lilly Awards Selection Committee, and in the Society of Class Agents; he was a Class Agent from 1992-99.

"It's a privilege to accept the invitation to serve our beloved College," Dostal said. "I'm excited to bring my consulting experience and develop new programming on the foundation built by our Alumni and Parent Relations team during the Giant Steps Campaign. I look forward to helping our alumni, spouses, families, and other partners engage meaningfully in innovative ways with Wabash students and one another."

Dostal spent his entire career with Deloitte Consulting LLP, starting straight out of Wabash as an analyst before rising to senior manager in 2003, and as partner and principal from 2007 until his retirement in 2021. He led Deloitte Consulting's U.S. "Law & Justice" market offering (2008-09), contract management team (2011-14), quality management group (2017-18), and risk management function (2018-19) during a period of rapid revenue growth.

Dostal earned a master's degree in business administration from the Amos Tuck School of Business Administration at Dartmouth College. He brings to Wabash a full toolkit, including experience in client relationship engagement, business risk assessment, cross-function collaboration, budget management, and staff recruiting, management, and mentoring.

"I am thrilled to welcome Ron as a senior member of the College Advancement team," said Dean for College Advancement Michelle

Janssen. "He has been an active and generous son of Wabash since his graduation and will bring fresh insight and strategic perspectives to the work of compellingly engaging our incredible alumni base, while deepening relationships with other important College constituencies."

Dostal takes over the position from Steve Hoffman '85, who served as Director of Alumni and Parent Relations since 2015 and will become Senior Major Gifts and Special Projects Officer in the Advancement Office.

"Steve's leadership of the Alumni and Parent Relations team and program is laudable for many reasons, but a few pioneering initiatives — the reimagining of our regional engagement approach as well as the execution of a comprehensive alumni engagement survey — really stand out," Dean Janssen said. "Relationships matter to Steve, so I am grateful that he will be entrusted to work with some of the College's most faithful and generous alumni and friends in his new role as the Senior Major Gifts and Special Projects Officer."

Dostal will oversee the College's alumni association, the National Association of Wabash Men, and will work directly with its Board of Directors. He'll also oversee on-campus event planning, including Big Bash Reunion Weekend, Homecoming, and activities associated with the Monon Bell Classic, plus regional alumni events across the country.

"I am excited to work with Ron as I begin my term as President of the NAWM Board," said

Jim Hawksworth '95. "The unique perspectives he will bring from his very successful career in consulting will be invaluable as we think about what the NAWM will focus on in the short- and long-term. I'm excited to roll up our sleeves and get to work."

An avid traveler, Dostal has spent the two years of his retirement visiting major league ballparks across the country in every major North American sport. The idea came to him while waiting for a game to start at Camden Yards in Baltimore, which gave him time to take stock of the stadiums he'd visited. That inspired him to schedule his travels to align with pro sports teams' home schedules. He talked about his love of sports — and sports facilities — in a Wabash on My Mind podcast with Richard Paige in February.

Dostal also reflected on a Pike High School teacher, Charles Brooks '41, who in his freshman year, introduced him to Wabash College in the podcast. "He seemed like he knew at least a little bit about everything, and I thought that was very cool. And if that's what Wabash was going to do for me, I was in," Dostal said.

"Ron will build upon a strong foundation that Steve Hoffman helped establish during his tenure," said Kip Chase '03, recent past-president of the NAWM Board. "Steve has much to be proud of and his leadership oversaw the Wabash Alumni network consistently stay within the top two networks in America and did so during a capital campaign and through the COVID pandemic."

Pence Announces Run For President

Former Vice President Mike Pence made his presidential bid official early Wednesday in a video highlighted by optimism, even as it acknowledged the country's economic, political and cultural turmoil.

"Today, our country's in a lot of trouble," Pence said in the video, which went live at 5:30 a.m.

As he spoke, images and headlines depicted high gas prices, recent bank failures, inflationary fears, and shots of controversial foreign political leaders. The video also featured hot-button cultural issues, such as a Black Lives Matter protest, a rocky withdrawal from Afghanistan, a surge in migrants to the U.S.-Mexico border, a transgender swimmer and a drag queen story time.

But Pence quickly pivoted toward inspiration, layering on "we can" statements.

"We can turn this country around. But different times call for different leadership, he said, emphasizing his signature morality and faith.

Pence also drew from former President Ronald Reagan and urged Americans, "to believe

in themselves again, and to believe in each other."

And he sought to remind voters of his resume, with stints as a congressman, Indiana governor and vice president — though he made no mention of former President Donald Trump. Once his running mate, Trump is now his opponent for the GOP nomination.

"Together, we can bring this country back," Pence concluded. "And the best days for the greatest nation on earth are yet to come."

Pence plans several Iowa events, including a CNN Town Hall.

He enters the race as the Republican race is getting more crowded.

Former New Jersey Gov. Chris Christie announced his bid Tuesday, after recent launches from U.S. Sen Tim Scott of South Carolina and Florida Gov. Ron DeSantis. Other Republican candidates include Trump — who leads the race for the Republican primary — as well as political commentator Larry Elder, former U.S. Ambassador to the United Nations Nikki Haley, Arkansas Gov. Asa Hutchinson and businessman Vivek Ramaswamy.

Purdue Global School To Receive New Name



Purdue Global and what we offer to students," DeKorte said. "We look forward in our expansion of academic, service learning and study-abroad programs."

The school houses the following undergraduate programs: Associate of Science in professional studies, Bachelor of Science in professional studies, Bachelor of Science in sustainability, and a certificate of general education. It also houses the following graduate programs: Master of Professional Studies and a graduate certificate in diversity, equity, and inclusivity.

The name change does not affect students' current status or program requirements.

Purdue Global is Purdue's online school for working adults.

Purdue Global's School of General Education is changing its name to the School of Multidisciplinary and Professional Studies, effective Wednesday (June 7).

The name change better represents the school's mission, focus and goals, said Jody DeKorte, dean of the School of Multidisciplinary and Professional Studies.

"This name change reflects the expanding role of our school within

Supreme Court Affirms Nursing Home Patient's Right To Sue

By Leslie Bonilla Muniz

Nursing home patients can sue providers that accept Medicaid in federal court, the U.S. Supreme Court decided Thursday in an Indiana-born case with implications for millions of Americans.

It was a stunning loss for Marion County's Health and Hospital Corporation (HHC) — the state's leading nursing home operator — and a surprise victory for patients, advocates and those who participate in other federal safety net programs.

HHC "urges us to reject decades of precedent," Justice Ketanji Brown Jackson wrote in the 7-2 majority opinion, calling the agency's arguments "unpersuasive."

National case traces roots to dispute in Hoosier state

The case stems from the treatment of Gorgi

Talevski at a Valparaiso nursing home operated by HHC. The agency owns 78 facilities within the state.

Talevski's family filed a lawsuit in 2019 alleging the facility used powerful psychotropic drugs to chemically restrain him, and moved him involuntarily and without prior notice to another facility 90 minutes away in Indianapolis.

The 1987 Federal Nursing Home Reform Act (FNHRA) places restrictions on both of those practices. Talevski's wife, Ivanka, alleged HHC violated her husband's rights.

Ivanka Talevski said she could sue because a short chunk of federal code — Section 1983 — lets any American sue state entities that they believe have violated their

rights. The section originated in 1871 code, in the context of civil

rights deprivations in some states following the Civil War.

HHC, however, argued that laws Congress enacts via its spending power are exempt under its reading of 1870's era common law: if an entity gets federal funding in exchange for complying with federal regulations, that's like a contract that third parties — patients — can't butt in on. HHC said other avenues for relief exist.

That argument had implications for not only other nursing home patients, but the millions of people who participate in social safety net programs more broadly: Medicaid, the Supplemental Nutrition Assistance Program, the Children's Health Insurance Program and Temporary Assistance for Needy Families.

HHC alternately argued that the nursing home act didn't create

a right that patients can seek to enforce via legal action.

"We reject both" of HHC's central arguments," Jackson wrote. "Laws" means "laws," no less today than in the 1870s, and nothing in petitioners' appeal to Reconstruction-era contract law shows otherwise."

The court heard the case back in November.

It generated outrage within Indiana, with protestors and even local lawmakers unsuccessfully urging HHC to drop the case.

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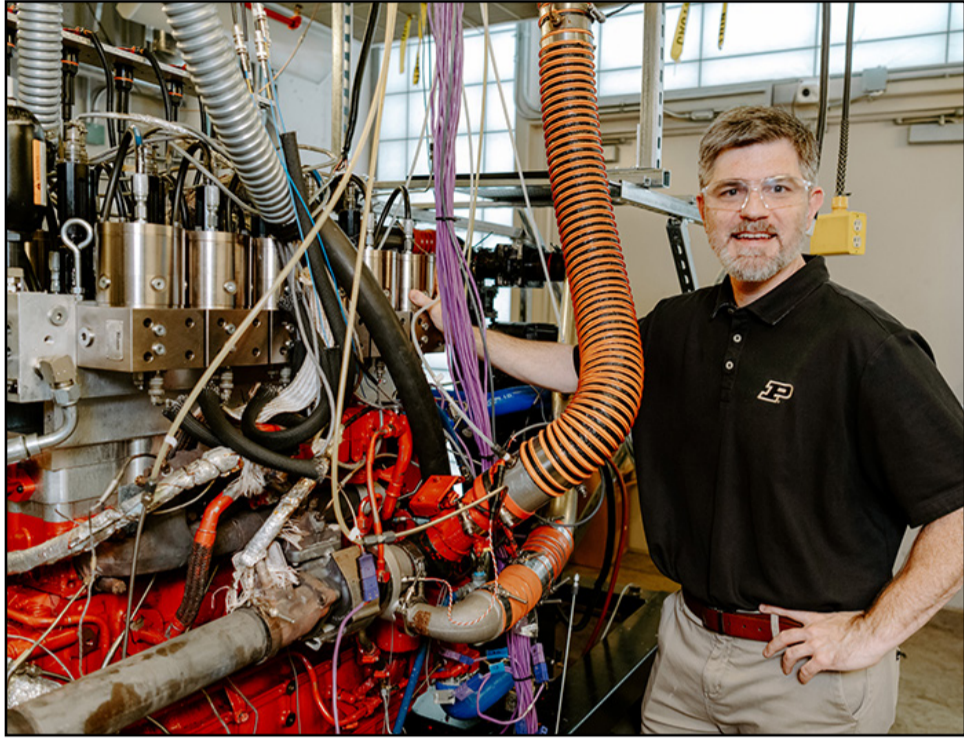


Photo courtesy of Purdue University

Greg Shaver, a mechanical engineering professor and director of Purdue's Herrick Labs, is researching large diesel engines to improve on-the-road efficiency and emissions.

Diesel Engine Research Leading To Better Efficiency, Emissions Standards On The Roads

Purdue University's Greg Shaver doesn't believe there should be a trade-off between protecting the air we breathe and achieving better engine efficiency of large vehicles on the road.

Shaver, a mechanical engineering professor and director of Purdue's Ray W. Herrick Laboratories, is part of a national effort researching the reduction of carbon dioxide, nitrogen oxide and microscopic particle emissions and improving the efficiency of diesel engines on the road today.

Diesel engines are in everything from large pickup trucks and delivery vehicles to semitractor-trailers. Almost all semis, Shaver said, run on diesel engines.

"There was this expectation even two years ago that you have to trade off nitrogen oxide and particulate matter with carbon dioxide because the work to make the diesel engine cleaner would also make the engine less efficient, resulting in more carbon dioxide," Shaver said. "But what we've shown in our work at Purdue — through support from, and collaboration with, the U.S. Department of Energy and industry leaders Cummins Inc. and Eaton — is there is

advanced technology that can be used to improve these important engine and after-treatment systems."

Shaver's research has enabled diesel engine efficiency and emissions control through variable valve actuation, or VVA. Heavy-duty vehicles often idle or move slowly, creating increased smog emissions.

Shaver's VVA allows for increased efficiency of diesel engines, also called compression ignition engines, by utilizing cylinder deactivation and other methods during engine idling, low-load operation and highway cruise conditions. VVA also enables the faster warmup of catalysts for effective reduction of an engine's nitrogen oxides and microscopic particle emissions.

The diesel engine research at Purdue has resulted in important attention recently from the U.S. Environmental Protection Agency. In December, the EPA finalized stringent new tailpipe emissions requirements for trucks, based in part on research done by Shaver and his team at Herrick Labs.

"Affecting the finalization of more stringent environmental regulations for heavy-duty engines and vehicles

is probably the greatest kind of impact that someone with my research focus can have," Shaver said.

Shaver said the EPA tailpipe emissions regulations will take effect in 2027.

"That's when the engines have to start meeting these requirements, which seems like a long way away, but it really isn't," he said. "There's a lot to do to make these engines work robustly and meet these requirements and demonstrate them."

It's the second time Shaver's work has been pulled into truck guideline decisions. His work was cited in landmark regulation passed in California for on-road heavy-duty trucks in 2020, focused on reducing tailpipe nitrogen oxide emissions.

Shaver's research at Herrick Labs extends back to 2006 and is part of ongoing collaborations with the U.S. Department of Energy and industry leaders including Cummins Inc., Caterpillar, Deere, Allison and Eaton. These efforts are focused on off- and on-road high-efficiency natural gas, hydrogen and diesel engines — including those incorporated as part of a hybrid electric power train.

Indiana Officials Approve New "Streamlined" K-12 Education Standards

By Casey Smith

Indiana's State Board of Education is moving forward with a plan that "streamlines" K-12 education standards and makes it easier for teachers to craft individualized lesson plans.

Board members approved the early stages of the policy rollout during a monthly meeting on Wednesday. Paramount to the plan is a 25% reduction of statewide standards compared to what is currently in place. Only a third of the standards that will remain have been identified as "essential."

House Enrolled Act 1251, an omnibus measure passed in the 2022 legislative session, tasked the Indiana Department of Education (IDOE) to narrow education standards and change the frequency of state standardized testing.

That streamlining of standards within the new law seeks to help students establish essential skills necessary to be successful after high school graduation. It also gives educators flexibility to help students meet those standards — including a greater ability to dive into more interesting topics in the classroom.

In response to the legislation, SBOE launched a comprehensive research effort to determine which skills and concepts are most important for Hoosier kids to master.

During the 2023 legislative session, lawmakers moved up the new standards deadline to July 1. Those standards will now take effect this fall for the 2023-24 school year.

"This was nothing short of an all-hands-on-deck," said Indiana Secretary of Education Katie Jenner at the Wednesday meeting.

Streamlining standards State education officials noted that Indiana's academic standards are designed to identify what students need to know and should be able to do by the end of each grade level or course.

While they are not necessarily exhaustive, they define "minimal expectations" and provide some level of consistency across school corporations.

For example, the number of new third grade language arts standards dropped from 62 to 34 and merged three sections on reading literature, nonfiction and vocabulary into a single new section focused on reading comprehension.

Third grade math standards reduced from 34 to 24 and included a merging of sections on computation and algebraic thinking.

Many of the standards that were cut across all grade levels were those that students should have covered in previous years, according to education officials.

State standards are supposed to be reviewed and revised at least once

every six years. But this time around, state lawmakers called for the standards to be reduced as a means of reducing "counterproductive requirements" on teachers and students.

The eight key "skills and traits" that have since been identified by education officials — and that drive the new standards for English, math, science and social studies — are intended to prepare students academically and for the workforce: communication, collaboration, initiative and self advocacy, problem solving, perseverance and adaptability, integrity, growth mindset, and information, digital and financial literacy.

Updates to standards are also pending for coursework in fine arts, physical education, integrated STEM, health and wellness, and early childhood learning.

With board approval for standards reductions, the Indiana Department of Education (IDOE) will now focus on making updates to statewide guidance and education resources. Professional development opportunities are also underway to help educators understand the new standards and how to best implement them in the classroom.

"To be frank, I wish the reduction wasn't 25% — I wish it was 75% — but I think it's a good start. This is better than where we were," said board member Scott Bess. "When we talk about our teachers across the state, giving them more freedom within their classrooms to teach in the way they feel is the best way to teach, and not to have a thousand things to have to cover and check off, is incredibly important."

Board member B.J. Watts added that he still wants to see more streamlining, but for now, "this will be a welcome, welcome relief button for teachers."

Although board member Pat Mapes called cuts for middle school and high school standards "outstanding," he voted against the new plan, saying he doesn't think enough was changed for younger grades.

"I thought we were going to cut a lot more for K-2 — I don't think we did enough," Mapes said. "We have to be more prescriptive of what we want our kids to know."

Byron Ernest, another of the 11 board members, also voted no.

"We're still going to have multiple lists of standards that we have to work off of," he said, noting that "more can still be done."

Changes to ILEARN Statewide standardized tests are typically changed in the year following new standards implementation — which means updates are now on the way for ILEARN.

State education leaders said a realignment of the ILEARN assessment to

reflect the standards reductions must be completed not later than March 1, 2025.

The board considered — but has not yet approved — part of the new assessment plan, which includes "flexible checkpoints" for schools to administer ILEARN preparation tests in language arts and math before the typical end-of-year summative tests.

Each of the "checkpoints" will consist of 20 to 25 questions and hone in on four to six state standards. The exams are designed to be administered to students about every three months, but local schools and districts can speed up testing if they wish.

Unlike the end-of-year ILEARN tests, checkpoints are not meant to be "high stakes," and results are not reported to the state.

Instead, the tests are designed to help teachers and parents see where students are throughout the year. Jenner said this will help educators implement remediations and interventions — like additional tutoring for students who need it — ahead of the summative exam at the end of the academic year.

"What we currently do is just kind of an autopsy, and it's too late," Mapes said. "The earlier we know where students are at, the faster we can get resources to them."

Twelve other states already have similar models.

Among other tweaks, education officials said they're still working out how to best serve transient students who might be in one district for one checkpoint point but a different district for another.

Board member Erika Dilosa said she also hopes the state and its testing vendors craft checkpoint questions that are more inclusive and "relatable" for students of color.

"When I looked at some of these assessments, there are some things that are hard to relate to for children of color," she said. "And because of that, it can be hard to focus sometimes, and you kind of check out ... when it seems to associate to our lives, we connect better."

IDOE plans to pilot the checkpoint model in the 2024-25 school year, during which time schools will be able to opt-in to offering those assessments. The overall system is slated to take effect during the 2025-26 school year.

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SUNDAY

In The Kitchen

Sunday, June 11, 2023

C1

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Party-Worthy Wine Pairings Perfect for Easy Entertaining

FAMILY FEATURES

Red or white, sweet or dry, wine lovers are often entertainers at heart. When inviting guests to share your personal favorites, nothing enhances a tasting get-together quite like complementary snack and wine pairings.

The next time you find a wine party on your schedule, consider these simple yet delicious recommendations from sommelier and founder of “The Lush Life,” Sarah Tracey, who partnered with Fresh Cravings to create “Dips and Sips.” Aimed at reinventing wine and cheese parties, the movement focuses on simplistic recipes, easy dip pairings and suggested wines.

“When I entertain at home, I’m always looking for ways to impress my friends with fresh, creative bites I can pair with wine,” Tracey said. “My favorite hack is finding great products with high-quality ingredients then creating simple, elevated ways to serve them. The less time I spend in the kitchen, the more time I get to spend with my guests.”

Tracey relies on the versatility of Fresh Cravings’ array of dip options and crowd-pleasing, bold flavors worth celebrating. With authentic-tasting chilled salsas offering a vibrant alternative to soft, dull blends of jarred salsa and flavor-filled hummus made with premium ingredients like Chilean Virgin Olive Oil, these dips elevate both traditional and reinvented recipes.

For example, Tracey’s recipes for Polenta Rounds with Pico de Gallo Salsa and Crab, Spiced Butternut Squash Naan Flatbreads, Cheesy Tortilla Cutouts with Salsa and Hummus-Stuffed Mushrooms offer flavorful, easy-to-make appetizers that can make entertaining easy and effortless. Plus, these crave-worthy morsels are just as tasty and approachable for guests choosing to skip the wine.

Find more recipe and pairing ideas perfect for enhancing your next party at FreshCravings.com.

Hummus-Stuffed Mushrooms

Recipe courtesy of Sarah Tracey

Total time: 15 minutes

Servings: 6

- Nonstick olive oil spray
- 16 ounces cremini mushrooms, stems removed and gills scooped out
- salt, to taste
- pepper, to taste
- 1 container Fresh Cravings Classic Hummus
- 1 jar manzanilla olives stuffed with pimientos, cut in half
- 1 jar roasted red pepper strips
- Oregon Pinot Noir

Preheat oven to 375 F. Prepare sheet pan with nonstick olive oil spray.

Place mushroom caps on sheet pan, spray with olive oil and season with salt and pepper, to taste.

Roast 7-8 minutes then let mushrooms cool to room temperature.

Fill each mushroom cap with hummus and top each with one olive slice.

Thinly slice roasted red pepper strips and arrange around olive slices.

Pair with lighter bodied pinot noir with cherry tones from Oregon.



Hummus-Stuffed Mushrooms

Spiced Butternut Squash Naan Flatbreads

Recipe courtesy of Sarah Tracey

Total time: 25 minutes

Servings: 6

- 1 1/2 pounds butternut squash
- 2 tablespoons olive oil
- 1 tablespoon maple syrup
- 1/2 teaspoon cumin
- 1/2 teaspoon chili powder
- salt, to taste
- pepper, to taste
- 1 container Fresh Cravings Roasted Garlic Hummus
- 1 package mini naan dippers
- 1 bunch fresh rosemary, minced
- La Vieille Ferme Rosé

Preheat oven to 425 F.

Chop butternut squash into 1/2-inch chunks.

Toss squash with olive oil, maple syrup, cumin and chili powder.

Spread on sheet pan, sprinkle with salt and pepper, to taste, and roast until tender, about 20 minutes.

Spread hummus on naan dippers and top each with squash and fresh rosemary.

Pair with deeper, savory and earthy rosé.



Spiced Butternut Squash Naan Flatbreads

Cheesy Tortilla Cutouts with Salsa

Recipe courtesy of Sarah Tracey

Total time: 20 minutes

Servings: 6

- Nonstick cooking spray
- 6 large flour tortillas
- 16 ounces pepper jack cheese, grated
- 1 can (4 ounces) green chiles, drained
- 1 bunch fresh cilantro, finely chopped
- 1 container Fresh Cravings Restaurant Style Salsa, Medium
- New Zealand Sauvignon Blanc

Preheat oven to 350 F. Prepare sheet pan with nonstick cooking spray.

Place large flour tortilla on sheet pan. Top with handful of grated cheese.

Sprinkle chiles on top of cheese layer. Add chopped cilantro. Sprinkle with additional cheese.

Top with another tortilla. Bake until cheese is melted, about 10 minutes. Work in batches to make three sets of cheese-filled tortillas.

Cut out desired shapes with cookie cutters.

Serve with salsa and pair with sauvignon blanc from New Zealand with zest and zing.



Cheesy Tortilla Cutouts with Salsa



Polenta Rounds with Pico de Gallo and Crab

Polenta Rounds with Pico de Gallo Salsa and Crab

Recipe courtesy of Sarah Tracey

Total time: 30 minutes

Servings: 6

- 1 tube (16 ounces) prepared polenta
- nonstick cooking spray
- salt, to taste
- 8 ounces jumbo lump crabmeat
- 1 container Fresh Cravings Pico de Gallo Salsa, Mild
- 1 bunch fresh mint, finely chopped
- Mateus Rosé

Heat oven to 400 F.

Slice polenta into 1/4-inch thick rounds. Arrange on baking sheet sprayed with nonstick cooking spray and bake 20-25 minutes until golden brown and crispy. Sprinkle with salt, to taste, and let cool.

Combine jumbo lump crabmeat with salsa.

Top each polenta round with crab salsa mixture.

Garnish with finely chopped fresh mint and pair with vibrant, fruity rosé.

SUNDAY

In The Kitchen

Sunday, June 11, 2023

C2

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Save Time with Sweet, Savory, Salty Snacks

FAMILY FEATURES

Work, social commitments, kids' activities and the daily grind can take over schedules and wreak havoc on your opportunities to sit at the table for meals. As your calendar seems to fill up with meetings, family occasions and more, you might just find yourself skipping breakfast or lunch and opting for filling snacks instead.

In fact, according to the International Food Information Council's 2022 Food and Health Survey, 75% of Americans snack at least once per day, which means 2023 could become the year of the snack. Whether it's forgoing breakfast at home for a bite on the go or powering up with an afternoon morsel, one flavor favorite and nutritional powerhouse you can turn to is the pecan.

As pecans are used in an increasing number of snack innovations, they're being hailed as the fastest growing nut in new snack applications, according to Information Resources Inc. They're an ideal snack for punching up your routine with great taste, plant-based nutrition and an easy-to-pair profile.

For example, they're poised to remix your snack mix mentality as they complement sweet, savory, spicy and buttery combinations. Ready in less than half an hour, you can add some sweetness to your workday with this Pecan Snack Mix with Cranberries and Chocolate for a fruity, nutty, chocolatey twist on traditional trail mix.

If a saltier treat is more your speed, consider this Salty Pecan Snack Mix for a grab-and-go breakfast as you head out the door or an easy way to keep hunger at bay in the afternoon. Because pecans pair with a variety of ingredients and flavors, they're a perfect partner for this combination of rolled oats, coconut, honey, cinnamon and more.

Find more sweet and savory recipe inspiration at EatPecans.com.

Pecan Snack Mix with Cranberries and Chocolate

Recipe courtesy of Jess Larson and the American Pecan Promotion Board

Prep time: 10 minutes

Cook time: 5 minutes, plus 10 minutes cooling time

- 1 cup pecan halves
- 1 cup rice squares cereal (wheat or cinnamon)
- 1/2 cup pretzels
- 2 tablespoons unsalted butter
- 1 tablespoon brown sugar
- 1 1/2 tablespoons pure maple syrup
- 1/2 teaspoon kosher salt
- 1/4 teaspoon ground nutmeg
- 1/2 cup dried cranberries
- 1/2 cup dark chocolate chips



In large, microwave-safe bowl, add pecans, rice squares cereal and pretzels. In small, microwave-safe bowl, add butter, brown sugar, maple syrup, salt and nutmeg. Microwave butter mixture 1-2 minutes until melted then pour over dry mix.

Toss well to combine.

Microwave snack mix in 45-second intervals, about 4-5 intervals total, until mix is fragrant, golden and toasty.

Cool mix completely then stir in cranberries and dark chocolate chips.

Salty Pecan Snack Mix

Recipe courtesy of Mallory Oniki and the American Pecan Promotion Board

Prep time: 10 minutes

Cook time: 20 minutes

Servings: 15

- 2 cups rice squares cereal
- 1 cup rolled oats
- 1 cup unsweetened coconut
- 1/3 cup honey
- 1/4 cup coconut oil
- 1/2 teaspoon cinnamon
- 1/2 teaspoon salt
- 1/4 cup butter
- 2 cups chopped pecans
- 1 cup oyster crackers

Preheat oven to 350 F.

In bowl, add rice squares cereal, oats and unsweetened coconut.

In small saucepan over medium heat, add honey, coconut oil, cinnamon and salt. Stir until mixture starts to boil then pour over snack mix and stir until well combined.

Transfer to baking sheet and bake 8-10 minutes.

In saucepan over medium heat, add butter. Stir until butter browns then add chopped pecans and oyster crackers. Turn heat to low and stir while pecans roast.

Remove snack mix from oven and add brown butter pecan and cracker mixture; stir to combine.



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SUNDAY

In The Kitchen

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Cooking Clean

A reliable energy source can make cooking nutritious meals quick and easy



Chef Dean Sheremet

FAMILY FEATURES

With many people focused on achieving a cleaner and healthier lifestyle, taking actionable steps such as recycling, using less hot water and eating nutritious foods can help lower your carbon footprint. Another step for a clean lifestyle: cooking with an environmentally friendly, clean energy source like propane.

Propane is already powering more than 12 million homes with reliable energy people can count on. Plus, gas-powered cooktops are preferred by 96% of professional chefs, including nutritionist and chef Dean Sheremet of “My Kitchen Rules,” who partnered with the Propane Education & Research Council (PERC) to educate homeowners on the benefits of cooking with gas.

“There is a lot of misinformation about cooking with gas in the news,” Sheremet said. “It’s important to remember, the act of cooking itself impacts indoor air quality, regardless of the energy that powers the stove. Having a qualified technician install and perform regular service for the stove, maintaining proper ventilation using a hood or opening doors or windows and following common sense safety measures can ensure the safe use of any stove.”

Because ventilation when cooking is key, it’s important to note that cooking with propane results in lower carbon dioxide (CO2) emissions than electric cooking, on average. That’s because more than 60% of electricity production comes from natural gas or coal generation plants, which release more CO2 emissions as part of the generation process.

Beyond the environmental benefits, propane-powered cooking appliances provide convenience, modern design and performance in kitchens, allowing home chefs to prepare healthy meals for their families in a short amount of time. Sheremet values the efficiency of a propane cooktop when creating nutritious meals like Skirt Steak with Salsa Verde and Spaghetti and Clams, which can be whipped up in minutes using a clean energy source.

“Chefs, and parents like me, prefer gas for a variety of reasons,” Sheremet said. “My son, Atlas, is often in the kitchen when I’m cooking, and we know sometimes kids don’t listen when we tell them to not touch a pan or the stove. Propane cooktops allow for greater control of heat levels and their instant flame turnoff capabilities help them cool faster than traditional electric stoves, which can remain dangerously hot for a period after they have been turned off.”

Learn more about cooking with propane and find recipes from Sheremet at Propane.com/ChefDean.

DO'S AND DON'TS OF COOKING WITH GAS

Cooking with a reliable and environmentally clean energy source like propane can take your home chef skills to the next level. However, there are steps to take to ensure safety while maximizing the benefits of cooking with your gas range.

Do:

- Follow the manufacturer’s installation and operating instructions.
- Keep pot handles turned inward to protect against accidents like knocking the pot off the stove or little ones reaching for the handles.
- Keep the range surface clean.
- Keep flammable materials away from burner flames.

Don’t:

- Do not cover the oven bottom with foil as it can restrict air circulation.
- Never use gas ranges for space heating.
- Do not allow children to turn burner control knobs.
- Do not leave food unattended on the cooktop.



Spaghetti and Clams

Spaghetti and Clams

Recipe courtesy of chef Dean Sheremet on behalf of PERC

Salt

- 8-12 littleneck or other small clams in shell, scrubbed
- 1/4 pound spaghetti noodles
- 2 tablespoons extra-virgin olive oil
- 1/2-1 garlic clove, minced
- 1/2 dried red chile pepper
- 1/3 cup vermouth or white wine
- 1-2 tablespoons chopped fresh Italian parsley

Bring large pot of lightly salted water to boil. Soak clams in cold water.

Add spaghetti to boiling water and cook until slightly underdone. In large saucepan over medium-low heat, add olive oil, garlic and chile pepper. Sauté gently, reducing heat, if necessary, so garlic does not brown.

Add vermouth and clams; cover. Clams should open in about 2 minutes. Add hot drained pasta, cover and shake pot gently. Simmer 1-2 minutes until spaghetti is cooked to taste.

Discard unopened clams. Add half the parsley and shake pan to distribute evenly. Transfer to plate or bowl and sprinkle with remaining parsley.

Skirt Steak with Salsa Verde

Recipe courtesy of chef Dean Sheremet on behalf of PERC

- 1/2 cup extra-virgin olive oil
- 1/4 cup red wine vinegar
- 2 thinly sliced scallions
- 3 tablespoons capers, drained and roughly chopped
- 3 garlic cloves, minced
- 1/2 teaspoon kosher salt, plus additional, to taste, divided
- 1/2 teaspoon black pepper, plus additional, to taste, divided
- 1 1/2 pounds skirt steak
- 2 tablespoons chopped parsley
- 2 tablespoons chopped fresh mint, divided
- 1/4 cup pistachios
- 1 romaine heart
- 1 radicchio
- 1/2 cup crumbled goat cheese

Whisk olive oil, vinegar, scallions, capers, garlic, 1/2 teaspoon salt and 1/2 teaspoon pepper. Pour about 1/3 of dressing (about 1/3 cup) over steak and turn to coat.

Add parsley and 1 tablespoon mint to reserved dressing; stir and set aside until ready to use. Cover and refrigerate steak 30 minutes, or up to 24 hours.

In small saute pan over medium heat, toast pistachios, tossing often, until golden brown, about 3 minutes. Set aside.

Set grill to medium-high heat or heat grill pan on stovetop over medium-high heat. Grill steak about 5 minutes per side. Transfer to plate and rest 10 minutes.

Cut romaine hearts lengthwise into quarters. Arrange romaine and radicchio in layers on large platter, leaving room on one side for steak. Sprinkle with goat cheese, pistachios and remaining mint.

Slice steak into 3-inch pieces then slice against grain to cut steak into wide strips. Add sliced steak to platter. Drizzle reserved dressing on romaine and steak.



Skirt Steak with Salsa Verde

SUNDAY

In The Kitchen

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ENTERTAIN GUESTS WITH A FRESH AL FRESCO FAVORITE

FAMILY FEATURES

If you and your loved ones yearn for new, stimulating experiences to feel connected to the outdoors, look no further than enjoying mealtime al fresco. Inspired by the Mediterranean tradition of “eating in the open air,” al fresco dining offers passionate home cooks a fresh way to enjoy their favorite recipes outside with friends and family.

Consider these two tried-and-true al fresco tips from television personality and culinary icon Rachael Ray the next time you enjoy dinner on the deck or lunch on the patio.

Gather the right tools: On those buggy days and nights during the warm season when you’re dining al fresco, grab a food mesh tent. Not only will it protect your food, but it also looks good and goes with a variety of table settings.

Plan the decor: When hosting friends and family, up your floral game by reaching into the garden and adding some fresh herbs – it’s aesthetically pleasing and smells delicious.

Ideal al fresco meals typically take advantage of in-season produce, offer easy preparation so you can focus on entertaining and are simple enough to eat outdoors. Skip complicated cooking steps and turn to a delicious option like Yellowfin Tuna and Artichoke Pasta, which can be served as an appetizer, side dish or on its own as a light main course.

This dish practically calls for ingredients like Genova Yellowfin Tuna in Olive Oil, which features cuts of wild-caught tuna, hand-tilled in just the right amount of olive oil. Savory, rich and flavorful with a perfect texture, the tuna elevates the dish with a uniquely rich and savory flavor stemming from Mediterranean inspiration.

To find more al fresco dining inspiration and recipe ideas, visit GenovaSeafood.com.

Yellowfin Tuna and Artichoke Pasta

Recipe courtesy of Rachael Ray on behalf of Genova Tuna

Prep time: 15 minutes

Cook time: 40 minutes with fresh artichokes (25 minutes with canned)

Servings: 4

Artichokes:

Cold water

12 small, fresh artichokes or 2 cans artichoke hearts in water

2 lemons

3 tablespoons extra-virgin olive oil

salt, to taste

pepper or red pepper, to taste

Pasta:

Water

2 cans (5 ounces each) Genova Yellowfin Tuna in Olive Oil

2 tablespoons extra-virgin olive oil

4 tablespoons butter, cut into tabs

4 cloves garlic, chopped

1 teaspoon crushed red pepper (optional)

salt, to taste

1/2 cup white wine, chicken stock or vegetable stock

1 pound spaghetti or linguine

1 lemon, juice only

1 cup grated Pecorino Romano cheese

1/4 cup chopped fresh Italian parsley, divided

1 small handful fresh mint, chopped, divided

1/4 cup toasted pistachios or pine nuts, chopped

To make artichokes: Preheat oven to 425 F.

Fill bowl with cold water and juice of one lemon.

If using fresh artichokes, trim tops of artichokes and tougher outer leaves. Using vegetable peeler or small paring knife, trim stems. Once prepped, cut fresh artichokes in half. If using canned artichokes, drain well and quarter lengthwise.

Place artichokes in lemon water.

Let soak 2-3 minutes, drain and pat dry with kitchen towel.

In casserole or baking dish, arrange artichokes and add juice of remaining lemon, quarter lemon and add lemon wedges to dish. Add olive oil and salt and pepper, to taste.

Roast 25-30 minutes, or until tender.

To make pasta: Bring large pot of water to boil.

While water is coming to boil, place large skillet over medium heat and add olive oil and butter. Add garlic, red pepper, if desired; and salt, to taste, and swirl 1 minute. Add white wine or stock and let reduce by half.

When water comes to boil, salt water, add pasta and cook 1 minute less than directions. Reserve 1/2 cup pasta water before draining.

Add artichokes to large skillet with tuna with its oil and gently break up with back of wooden spoon or paddle.

Add lemon juice and reserved pasta water to skillet along with drained pasta, cheese and half the parsley, mint and pistachios. Toss to combine, top with remaining parsley, mint and pistachios and serve.



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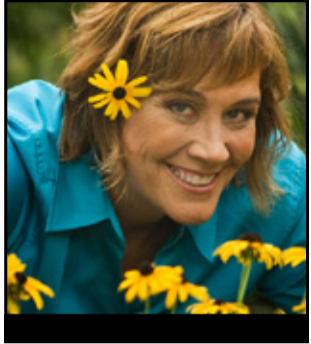
In The
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Gardening Under A Black Walnut Tree



MELINDA MYERS
Columnist

Wilting, yellow leaves, or stunted growth means it is time to look around your landscape and surrounding landscapes for clues. A common cause of these symptoms is the black walnut tree.

This native tree, prized for its lumber, makes gardening in its vicinity a challenge. All parts of this tree including the fruit, leaves, and branches contain juglone and the roots can also excrete it into the soil. Juglone-sensitive plants exhibit symptoms and even kill tomatoes and their relatives when they contact the juglone. This interaction between plants is known as allelopathy.

The concentration of juglone varies throughout the growing season. There is a greater concentration in the actively growing leaves in spring. The amount in the roots remains relatively high throughout the summer with the juglone concentration increasing in the hulls as the nuts mature.

The black walnut tree's



Photo courtesy of MelindaMyers.com

The leaves and a nut of a black walnut tree.

close relatives like butternut, pecan, shagbark hickory, and English walnut contain juglone. The concentration of juglone in these trees is much lower and rarely affects juglone-sensitive plants.

The greatest concentration of juglone is usually within 50 to 60 feet of the trunk of large black walnuts. Rule out other causes such as a lack of sunlight, over and under watering, and over or under fertilization.

One solution to this challenge is to grow juglone-tolerant plants. Review lists of juglone-susceptible and resistant plants prepared by several universities. These lists are by no means complete, but they do provide a good starting point. You may want to test plants you want to grow but do not appear on any lists. Just plant

one or two and if they thrive you can add more. If they suffer, you may want to add them to your "Do Not Plant" list and try something new.

Minimize your frustration by growing susceptible plants at least 50 feet away from your black walnut tree. The further you move away from the tree, the lesser the concentration of the toxic juglone.

Or create a juglone-free raised bed. Cover the soil and line the sides of the raised bed with water-permeable weed barrier fabric. The fabric can help slow or prevent the invasion of black walnut roots into the raised bed garden. Cover the barrier as you fill the bed with fresh topsoil free of juglone.

Removing the tree, if it is on your property, is not an immediate solution.

The juglone remains in the soil until the roots, nuts, and leaves totally decompose.

Consider this as another factor when selecting the right plant for the growing conditions. Selecting juglone-resistant plants can greatly reduce your frustration and increase your gardening success.

Melinda Myers has written more than 20 gardening books, including the recently released Midwest Gardener's Handbook, 2nd Edition, and Small Space Gardening. She hosts The Great Courses "How to Grow Anything" instant video and DVD series and the nationally syndicated Melinda's Garden Moment TV & radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine and her website is www.MelindaMyers.com.

Working From Home Is Better With Flowers

Do you work from home often? Why not brighten up your kitchen, study, or home office with colorful bulb flowers, such as dahlias, lilies, and gladioli? Working is so much more fun when you surround yourself with flowers!

Flowers make you happy

With bulb flowers at your workstation, you will start every day with a smile. That feels good for yourself, as well as for the colleagues and customers you talk to. Every now and then, you can look at the flowers in your working-from-home bouquet. Take a moment to marvel at the unusual shapes and colors of lilies, gladioli, and dahlias. When you return to your task, you'll feel inspired, relaxed and concentrated. That is the effect flowers have!

Coffee break

Whether you work from your bedroom, kitchen, or home office, a cheerful bouquet of bulb flowers near your workstation is always a good idea. They transform your coffee or lunch break into a moment of

great enjoyment. Even better, a colorful kitchen table bouquet might even encourage you to take much-needed breaks. And at the end of your work week, you can move your working-from-home bouquet to the kitchen or living room – a flex bouquet, as it were.

Flower styling for relaxation

After a busy working day, it is wonderful to relax with flower styling. You could collect different vases, for example, fill them with cheerful picking flowers and place them all around your house; yes, also in the restroom! Dahlias, gladioli, and crocosmia are very suitable for flower styling with picking garden vibes. They are ever so easy to combine. For more fun styling ideas, visit www.ilsaysays.com.

Tips!

Put your working-from-home bouquet in the picture during online meetings. It will make everybody happy.

If you have bought or received a summery bulb flower bouquet, pick out one pretty flower and put it in a vase on your desk.

How To Protect Your Favorite Outdoor Gear

(StatePoint) With warmer weather here, more and more people are spending time on their decks, patios, and in their gardens and yards using outdoor products. From grills to furniture to mowers, 88% of Americans have invested in products dedicated for outdoor use and 65% of those that have use them at least several times a week, according to an Allstate Protection Plans survey.

Unfortunately, 83% of those surveyed who own outdoor products have experienced damage to one or more of them. That damage has been more than a little expensive: Americans have spent over \$44 billion repairing or replacing their outdoor products.

"It's no surprise that the outdoor products we use so much this time of year, that make life so great during the warmer months, can be especially vulnerable to damage," says Jason Siciliano, vice president and global creative director at Allstate Protection Plans. "What some people may not realize is that the same protection plans that are available for indoor furniture, electronics and major appliances are also available for outdoor products. They can be a great way to protect your investments in the great outdoors."

The survey found that 65% of Americans do not have a protection plan for any of their outdoor products, and 56% were not even sure they could purchase one. With

American households spending hundreds and, in some cases, thousands of dollars a year on outdoor equipment, furniture and supplies, adding protection can be a smart idea.

Beyond purchasing protection plans, Siciliano also recommends taking steps to extend the life of your outdoor products. For example, use the proper fuel in lawn care equipment, clean your grill and cover it when it's not in use, and apply protectant to furniture to guard against rust and sun damage. For specialty items like fire pits and patio heaters, be sure to read the instruction manuals and follow the manufacturer's care and maintenance recommendations. Finally, at the end of the summer, store seasonal items in your garage or shed.

For more information about product protection, look for Allstate Protection Plans at your favorite retailers. You can also visit www.allstateprotectionplans.com, which features tips and resources for making the most of your outdoor products, as well as tips and advice on maintaining your home electronics and appliances.

"When we take care of the outdoor items that make summer enjoyable and relaxing, we're also protecting ourselves against the expensive repairs that can pop up every spring if we don't," says Siciliano. "That means more in our budgets for popsicles and lemonade."

Don't Let Battery Chargers Ignite A Disaster: Top Fire Prevention Tips

(StatePoint) According to the National Fire Protection Association, local U.S. fire departments responded to an estimated 1.35 million fires in 2021 – an average of every 23 seconds. These fires resulted in 3,800 civilian deaths and 14,700 reported civilian injuries, but the devastation didn't stop there. They also resulted in an estimated \$15.9 billion in property damage loss.

Fires can affect not just the health and safety of family, friends and community, but also take a major financial toll on homeowners and businesses. The International Code Council's 2023 Building Safety Month campaign focuses on general building safety awareness, including how to recognize and practice fire prevention strategies and be aware of potential risks in your home or business.

Potential Dangers of Lithium-Ion Batteries and Chargers

Over the years, lithium-ion batteries and chargers have caused many fires with sometimes devastating consequences. Found within common household products such as electronic toys, small and large appliances, headphones, cellphones, laptops and more, their popularity has grown

thanks to their high-energy density and longer lifespan. But with this growth comes the need to learn how to properly handle these products.

Below are actionable steps and fire prevention tips from Beth Tubbs, chief fire protection engineer for the Code Council, to help ensure lithium-ion batteries and chargers are used and stored safely. These are general safety tips, so you will need to refer to each device's owner manual for specific safety and maintenance instructions.

Buyer Beware: Only purchase an appliance or device with a lithium-ion battery and charger from reputable manufacturers to ensure it's designed, manufactured, tested and maintained according to applicable safety standards. This is a critical first step in battery fire prevention.

Use an Approved Battery Charger, Correctly: When charging a lithium-ion battery, use a proper charger that is manufacturer-approved or listed as acceptable on the device. Lithium-ion batteries are highly sensitive to charging conditions and using an incorrect charger, or using it incorrectly, can result in the battery overcharging. When a battery overcharges, it can overheat,

catch fire and, in the worst-case scenario, explode.

Never charge lithium-ion batteries when you aren't home to supervise it. If a potentially dangerous situation does arise, you can act quickly to rectify it by unplugging the battery, using a portable fire extinguisher or calling your local fire department for help. When charging appliances, such as micromobility devices (scooters and e-bikes), plug them directly into the electrical receptacle, not through multiplug adaptors or extension cords.

Follow the manufacturer's guidelines, including the recommended charge time. This will increase the safety and performance of your battery.

Location, Location, Location: When it comes to safety, where you use a lithium-ion battery device or charger is extremely important.

Because these batteries can pose a significant fire risk, it is crucial that they aren't located in front of an exit or escape route. If the battery is mishandled or exposed to extreme conditions and a fire erupts, you will need an unobstructed escape route.

Store batteries in a cool, dry environment to maintain their perfor-

mance and safety. It is recommended to store batteries indoors, away from direct sunlight, excess heat, combustibles and potentially flammable substances.

Follow Maintenance Guidelines: Reputable manufacturers provide instructions on how to best maintain the performance and safety of their batteries, often found online or in the device or appliance's maintenance guide.

Some common maintenance tips include:

- Regularly inspecting the battery and charger for visible damage
- Routinely checking the battery's charge status
- Observing and noting the runtime of your battery (and any changes in this time)
- Disconnecting the battery from the charger once it reaches full capacity.

Resources for Fire Prevention

Lithium-ion battery fires can start in a matter of seconds; it's important to use them safely.

The Code Council's Building Safety Month website has several resources to help you understand and implement key fire prevention measures and protect your home or business. Access these resources by visiting iccsafe.org.

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Eco Friendly AC Units

Dear EarthTalk: With summer bearing down on us, are there any environmentally friendly air conditioners out there?

Air conditioners are essential for keeping us cool and comfortable during hot summer months, but their environmental impact cannot be ignored. Traditional air conditioning units consume significant amounts of energy and rely heavily on refrigerants that contribute to global warming. However, the good news is that there are several environmentally friendly air conditioning options available today.

One notable advancement is the development of energy-efficient air conditioners. These units are designed to use less electricity, reducing their carbon footprint and lowering energy bills.

Energy Star certified air conditioners are a reliable option to consider. They meet strict energy efficiency standards set by the U.S. Environmental Protection Agency (EPA) and can help reduce energy consumption by up to 15 percent. By choosing an Energy Star certified model, consumers can make a positive impact on both the environment and their wallets.

Another eco-friendly air conditioning solution gaining popularity is the use of evaporative coolers, also known as swamp coolers. Unlike conventional air conditioners, which use refrigerants and compressors to cool the air, evaporative coolers work by passing air over water-soaked pads, causing evaporation and

cooling the air. These units consume significantly less energy than traditional air conditioners and are a suitable option for dry climates. However, they may not be as effective in areas with high humidity.

In recent years, researchers and engineers have been exploring more sustainable alternatives to refrigerants used in air conditioners. One such alternative is hydrofluorolefin (HFO) refrigerants, which have a much lower global warming potential compared to hydrofluorocarbon (HFC) refrigerants commonly used today. HFOs are less harmful to the ozone layer and have a significantly lower impact on global warming. Some manufacturers have already started producing air conditioners that use HFO refrigerants, offering a greener cooling solution.

Additionally, there is a growing trend towards the use of geothermal heat pumps for cooling purposes. These systems utilize the constant temperature of the earth to provide cooling, rather than relying on electricity to generate cool air. Geothermal heat pumps are highly efficient and can save up to 30-60 percent on energy costs compared to traditional air conditioners. They also have a longer lifespan and require less maintenance. While the initial installation costs may be higher, the long-term environmental and financial benefits make them a viable option for those looking to minimize their ecological impact.

Finally, it is essential to consider sustainable

design and proper maintenance practices when using air conditioners. Optimizing insulation, reducing air leaks, and shading windows can help reduce the load on air conditioning systems. Regular maintenance, such as cleaning filters and ensuring proper airflow, ensures that the unit operates at maximum efficiency.

While there is no one-size-fits-all environmentally friendly air conditioner, consumers now have several options to choose from. Energy-efficient models, evaporative coolers, HFO refrigerants, and geothermal heat pumps are all promising alternatives that can help reduce the ecological footprint of cooling our homes and buildings. By making informed choices and adopting sustainable practices, we can stay cool without compromising the health of our planet.

In the face of climate change and growing energy demands, it is encouraging to see advancements in air conditioning technology that prioritize energy efficiency and environmental responsibility. As consumers, we have the power to support and demand these eco-friendly solutions, driving the transition towards a greener future.

Remember, staying cool doesn't have to mean heating up the planet!

EarthTalk® is produced by Roddy Scheer & Doug Moss for the 501(c)3 nonprofit EarthTalk. See more at <https://emagazine.com>. To donate, visit <https://earthtalk.org>. Send questions to: question@earthtalk.org.

Budget-Friendly Outdoor Projects For Any DIYer

(StatePoint) Want to transform your outdoor space while saving money? There are plenty of hands-on projects you can do yourself to eliminate expensive labor costs. The following ideas can be tailored to your budget and personal preferences:

Install a Party Pad
Make your backyard more fun and functional with a low-maintenance patio for entertaining and relaxing. Based on your budget and experience level, there are a variety of styles and materials to choose from, such as brick, concrete and stone. You'll also need gravel to create a sturdy foundation.

If you're building on an existing lawn, clear out the grass and dirt first and dig an area deep enough, so the new surface will be even with the ground. Once you've prepped the ground and poured the gravel, use sand to hold the blocks in place and fill any gaps between the blocks once the layout is complete. Search online for step-by-step installation instructions and use a project calculator to determine the cost.

Increase Seating Capacity
A built-in seating wall near a fire pit, pool or patio offers more places to lounge and adds depth to the space. There are plenty of DIY-friendly materials to build with,

including interlocking concrete blocks, which won't need to be recut and are heavy enough to stay in place without cement, or larger, flat stones that look more natural and can be laid in various ways.

If you use concrete blocks, add capstones as top piece to give the design a finished look. Watch tutorials online before starting the project for inspiration and to ensure you complete all the necessary steps.

Repair Over Replace
Fix up something old to make it new. If you have an above-ground pool or spa with a slow leak, easily repair it with the highly-rated T-Rex Waterproof Tape. The tape has a waterproof backing enhanced with R-Flex Technology for greater durability. It's also UV-resistant, can stretch up to 700% of its original length and is strong enough to be used underwater.

Locate the leak and then measure and cut a piece of tape with scissors (this tape is too tough to tear by hand). Remove the liner from the back and apply it to the crack to form a leak-proof seal. Press down firmly and smooth any creases by hand.

Hide Outdoor Eyesores
A privacy screen is an easy project for beginner DIYers and will hide unsightly air condition-

ing units, garbage bins and utility boxes. You'll need weather-resistant wood slats, like cedar wood, fence posts, a drill, screws and paint or stain.

Use your "eyesore" to determine how tall to make the screen. Then, anchor fence posts into the ground and drill your first slat about an inch above the ground. Continue adding boards all the way up. For air conditioning units, leave space between each slat to ensure proper air circulation. Add a finish—dark for a modern style or clear for a natural look—and enjoy.

Give it a Glow
Use lighting to give your backyard a bistro-like atmosphere. Rather than using a drill to hang solar or string lights, use transparent, double-sided T-Rex Clear Mounting Tape to permanently and discreetly decorate.

Whether placing the lights across wooden beams or on brick or vinyl fencing, make sure the surface is clean and dry before applying the tape. Stick one side to the surface and the other to mount the lights. The adhesive will build over time, achieving full strength after a 24-hour period.

Once you tackle these budget-friendly DIY projects, you'll be ready to relax in your outdoor oasis.

KAREN ZACH



Think writing a column on genealogy is easy?

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Bloomington Small Business Owner Testifies Before U.S. Senate



Photo courtesy of Senator Young's Office

On the right, Senator Todd Young and on the left, Mike Norris

Last week, Bloomington resident Mike Norris, President/CEO of Warrant Technologies, testified during a joint roundtable hosted by the U.S. Senate Committees on Finance and Small Business and Entrepreneurship.

Senator Todd Young (R-Ind.), a member of both committees, co-led the roundtable and invited Norris to participate. Entitled "Tackling Tax Complexity: The Small Business Perspective," the roundtable focused on how tax policy affects small businesses across the country.

During the event, Norris

discussed the importance of Congress restoring a recently expired tax deduction for research and development (R&D) expenses. Last year, Congress failed to extend a provision in the tax code allowing American employers to immediately deduct R&D expenses. For the first time in 70 years, businesses now must amortize these investments over the course of five years, rather than 100% annually.

Norris contrasted the investment and growth his company experienced prior to the expiration of full and immediate R&D expensing with the

burden his company faces now that he has to amortize those expenses.

"If these tax changes persist, the impact on small businesses, like Warrant Technologies, could be devastating," said Norris. "Fixing the tax burdens that start this year is in the interest of every small business, our nation's economic growth, and the ability of our small business to continue thrive and pursue research and development efforts. Adoption of the American Innovation and Jobs Act (S.866) repeals this change and incentivizes small business growth and participation in R&D."

Senators Young and Maggie Hassan (D-N.H.) have introduced the bipartisan American Innovation and Jobs Act to address this issue. The bill would both allow businesses to once again fully deduct R&D expenses each year and expand eligibility for the refundable R&D tax credit so that more startups and new businesses can use it. The legislation is broadly supported by job creators and industry trade associations in Indiana and across the country.

"Maintaining and encouraging R&D activities here in the United States is critical to spurring economic growth, providing high-quality jobs for Americans, and ensuring our country remains competitive with our international rivals, most notably China. Congress needs to support small businesses like Warrant Technologies by passing my American Innovation and Jobs Act," said Senator Young.



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CREDIT UNION

Teachers Credit Union Announces Name Change To Everwise Credit Union

Teachers Credit Union (TCU), the largest credit union in Indiana, is changing its name to Everwise Credit Union to better reflect its mission to empower and serve all people and grow beyond its original educator roots. The Everwise brand, including a new logo, tagline, and visual identity, will launch June 26. The change in brand does not reflect a change in ownership and TCU will remain 100 percent member owned and headquartered in South Bend.

"Though we will always support local educators, it is simply time our name reflected all the members we serve today and the growth ahead," said Jason M. Osterhage, President and Chief Executive Officer of TCU. "We have always championed financial confidence and well-being for all of our members and all of our communities. This is the next step in our evolution, as a simple

yet meaningful way to connect with people aspiring to feel more confident and in control of their money and their future."

With more than 300,000 members and over 50 branches throughout Indiana and southwest Michigan, TCU has always made its mission to support people as they grow into their financial dreams. The new Everwise name builds on that people-first foundation and sets the credit union up for continued growth and opportunities.

"We are so proud to unveil the Everwise name," said Angie Dvorak, Chief Marketing + Growth Officer at TCU. "As a financial institution founded to support teachers in our local community, we have education at our core. The Everwise name shows that when people are given the right resources and support, they can achieve their financial dreams."

Ivy Tech Community College Sets Tuition And Fees For Two Years



IVY TECH
COMMUNITY COLLEGE

Earlier this week, the Ivy Tech Community College (College) State Board of Trustees passed the College's tuition and fees for the 2023-2024 and 2024-2025 academic years. The end result will be lower tuition and fees for about two-thirds of the College's students, and Ivy Tech remains the lowest tuition in the State of Indiana with the lowest overall cost of attendance.

"The College takes its commitment to student affordability seriously, and we look for ways to reduce overall college costs for students in a transparent and equitable way," President Sue Ellspermann said. "Our Ivy+ Tuition and Textbooks model saves students money by providing summer flex scholarships and leveraging our purchasing power to reduce textbook costs."

Ivy Tech uses a banded tuition structure, which means students enrolling in 12 or more credit hours pay the

same tuition regardless of the number of credits in which they enroll. This structure encourages students to graduate faster, improve their academic performance, and reduce the overall cost of their education.

Banded tuition and mandatory fees for 2023-2024 will go from \$2,318.25 per semester to \$2,455.76 for 2023-2024 and \$2,577.11 for 2024-2025.

Ivy Tech is changing the structure of two fees to be incorporated into the tuition rate for 2023-24; those include a \$75 per semester mandatory technology fee and a \$20 per credit hour distance education fee for select modalities including classes taught through IvyOnline. Students will no longer be charged separate fees for these.

This fee structure will improve transparency in costs and provide equity in how tuition and fees are applied across student populations. This will create savings for many students as this fee had historically been charged to all students rather than being proportional to the number of credits in which a student was enrolled. The \$20 per credit hour distance education fee for select modalities including classes taught through IvyOnline is also eliminated. This fee was charged to 75 percent of students in the past academic year.

Ivy Tech has found many innovative ways to save students on the overall cost of college; some examples include frozen tuition and free textbooks for the past two academic years. For the 2023-2024 academic year, students will pay \$17 per-credit hour for all textbooks and that cost will be reduced to \$16.50 in the following year. This model will save Ivy Tech students more than \$17 million dollars annually in textbook costs.

Additionally, federal and state financial aid has been increasing, so students with the most financial need will still have free community college in Indiana. The federal Pell Grant provides students with up to \$3,698 per semester (\$7,395 per year), which is more than the proposed Ivy Tech tuition and fees. Additionally, the State of Indiana has generous financial aid programs for students, including the Frank O'Bannon award, which provides students at Ivy Tech with up to \$2,350 per semester (\$4,700 per year), the 21st Century Scholars Award, which covers full tuition and fees, the Adult Student Grant, and the Workforce Ready Grant. These programs combined with Ivy Tech's commitment to affordability help four out of every five Ivy Tech students complete with no debt.

(StatePoint) Running a small business is one of the most challenging journeys you can embark on, according to those in the know.

"Being a small business owner within an ever-changing landscape can feel intimidating without support," says Michelle Van Slyke, senior vice president of sales and marketing at The UPS Store, Inc. "Fortunately, a variety of resources exist to help business launch and thrive."

With more than 5,100 locations across North America, The UPS Store network comprises the nation's largest franchise system of retail shipping, postal, print and business service centers, and is leveraging its expertise to offer new and seasoned entrepreneurs these tips to help their small business thrive:

1. Find a one-stop shop. One of the first steps in creating a business is sending out paperwork for the business formation and acquiring the licenses or permits needed. Save time and effort by using a one-stop small business services shop to have documents notarized, faxed, copied, scanned and securely shredded.

2. Simplify correspondence. Consider using a private mailbox rental, so you can give your small business a real street address, as well as establish a central location to pick up mail and packages. Consider a mailbox service that offers package acceptance from all carriers, receipt confirmation, mail forwarding and holding, and easy delivery updates.

3. Get out the word. Be sure to regularly let your customers and prospective customers know when you've added new products and services to your portfolio with both print and digital marketing. Update the company website, blog and social media channels regularly and be sure to use tried-and-true methods of promotion as well, like direct mail services. The UPS Store,

which can help you design, print and mail postcards, flyers and other marketing materials, offers two direct mail options, one that provides total market coverage, and another, more targeted option to reach a specific list of customers.

4. Don't pay full price for business services. Some vendors may have discounts for qualifying businesses, so be sure to inquire about that. You can also access deals and promotions on packing, shipping, logistics management, printing, marketing consultation, secure mailboxes and more by joining The UPS Store email program.

5. Get inspired by the work of other small business owners. The UPS Store and Inc. Magazine are teaming up to host the 2023 Small Biz Challenge, which offers an opportunity for entrepreneurs to win up to \$25,000, one-on-one mentoring with a business expert, an editorial feature in an upcoming issue of Inc. Magazine and Inc.com, and a trip to the final event in New York City. Recognizing the inspiring business skills and expertise of entrepreneurs since 2019, this year's competition required entrepreneurs to demonstrate their unique problem-solving skills and innovative thinking.

"Every day we see entrepreneurs overcome obstacles on their path to success. Our goal was to find the most unstoppable business owners across the country," says Van Slyke.

To learn more about this year's contest, visit <https://www.theupsstore.com/smallbizchallenge>.

For more tips and resources, visit The UPS Store small business blog at: <https://www.theupsstore.com/small-business-services/small-business-blog>.

Running a small business presents new challenges every day. However, finding the right resources can help you focus on the big picture, so you can grow your business and see your vision through.

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Purdue Launches Partnership With Greek Universities And Business Chamber



Photo courtesy of Purdue University

Purdue President Mung Chiang and David Roberts, CEO of Applied Research Institute of the state of Indiana, met with imec CEO Luc Van den hove and the leadership team at imec headquarters.

Purdue University continues to broaden and widen its global footprint with the signing of a series of Memoranda of Understanding with four leading research universities in Greece, at a time when the U.S. and Greece enjoy a very strong relation. The STEM-focused MOUs mark the fourth international partnership that Purdue has announced over the past three weeks. A fifth MOU also was signed between Purdue and the American-Hellenic Chamber

of Commerce, whose primary focus is to promote and foster economic and business relationships between the United States and Greece.

On May 30 and 31 in Athens, Greece, Purdue President Mung Chiang was joined by his counterparts at National Technical University of Athens, National and Kapodistrian University, Democritus University of Thrace, and the University of Patras to finalize the agreements that will create vital academic, research and

innovation collaboration among the partners and study abroad opportunities for Purdue students.

Chiang and Purdue colleagues also met with Purdue alumni and friends and with the U.S. ambassador to Greece, continuing to strengthen relationships between the U.S. and Greece.

"We enthusiastically look forward to fruitful partnership with four leading research universities in Greece, where there is a strong heritage of classical education,"

Chiang said. "These vibrant relations are about seizing opportunities for research collaboration, opportunities for undergraduate and graduate students in both countries, and opportunities for broadening Purdue's PhD student pipelines."

The partners are in discussions about joint academic and research programs related to physics, computer science, electrical engineering and biological sciences. These programs also train students in key areas to contribute to workforce development.

"We can cast a broad net, so to speak, to ensure we can leverage as many partnerships as possible across the country that would be a good fit with Purdue departments, Purdue initiatives and, of course, faculty and students," said Peristera Paschou, professor of biological sciences and associate dean for graduate education and strategic initiatives in Purdue's College of Science. "We are discussing research collaborations, and we also are discussing the potential design of dual academic offerings, programs that will create a bridge that connects universities

in Greece to our programs here at Purdue."

Paschou, who earned her PhD from National University of Athens in 2002, has been a faculty member in Purdue's Department of Biological Sciences since 2016. Other members of the Purdue delegation included Petros Drineas, associate head of the Department of Computer Science; Dimitrios Peroulis, electrical and computer engineering professor; Lefteri Tsoukalas, nuclear engineering professor; Pavlos Vlachos, healthcare engineering professor; and Alyssa Wilcox, senior vice president for partnerships.

In addition to the academic partnerships, Chiang also signed an MOU with the American-Hellenic Chamber of Commerce, which has a membership of 750 companies throughout Greece. "The intent is for Purdue to offer training for workforce development in Greece and also draw expertise from Greek companies and industry to partner with our faculty here at Purdue and pursue research and innovation," Paschou said.

Following the visit to Greece, Chiang and Purdue colleagues visited

Brussels and Leuven in Belgium, meeting with imec CEO Luc Van den hove and the leadership team at imec headquarters to discuss the cornerstone partnership for semiconductor research and development collaboration announced in May in Washington, D.C.

Chiang along with David Roberts, CEO of Applied Research Institute for the state of Indiana, then met with the Minister-President of the Flemish government, Jan Jambon; former Belgian Ambassador to EU and the U.S., Dirk Wouters; and chair of the Committee on Budgets of the European Parliament, Johan Van Overtveldt, in Brussels.

"We are excited to accelerate and expand the partnership with imec, which has the most successful model of semiconductor university-industry collaboration," Chiang said. "We also enjoyed a wide range of door-opening discussion of energy, transportation and pharmaceutical innovation collaboration with leaders of Belgium and EU. Purdue University is the new bridge between Europe and America's Silicon Heartland."

Job Searching? Why the Insurance Industry May Be The Path For You

(StatePoint) Whether your career is just beginning or you're looking to shift gears, the insurance industry may be the right place for you. The industry employs nearly 3 million people in the United States and depends on a diverse workforce from various professional backgrounds. However, experts say that persisting myths may prevent talented job seekers from exploring these careers.

"Many job seekers have preconceived notions about what a career in insurance looks like, and they are not always accurate. The fact is that an

insurance industry career offers virtually unlimited job opportunities and chances to learn, grow, benefit from new experiences and make a difference in your community," says Carrie Martinelli, vice president of Talent at Selective Insurance.

Martinelli also notes that you don't need an insurance background to get hired and thrive. An informal survey of Selective Insurance employees revealed that 42% had no prior insurance experience before landing their current role.

To help job seekers break into the industry

and find success in their new careers, Selective Insurance offers the following tips and insights:

1. Don't assume your background isn't a fit: You may be surprised to learn that the industry does not just hire talent for traditional sales, underwriting, safety management, actuarial and claims roles. It also requires the expertise of legal experts, innovation strategists, and finance, marketing and IT security professionals. In fact, the Insurance Information Institute notes that even art historians and drone pilots are needed to make

the industry tick. Before assuming your background isn't a fit, contact an insurance firm to learn how your experiences and interests translate to an insurance position.

2. Seek to grow in your new job: In a recent Conference Board survey, 96% of respondents said it was "important" or "very important" to develop their work-related skills continuously. There's a good reason this sentiment is so popular. Professional development helps employees grow, learn and thrive, preparing them for more advanced positions or

new areas of responsibility. Consider how such opportunities can benefit your career and take time to learn about the company's professional development program during any interview process. Selective Insurance, for example, provides in-person and virtual training, simulations, peer coaching and mentorship opportunities for all employees throughout their tenure with the company.

3. Find a sense of purpose: Insurance industry employees are unsung heroes who can help improve challenging situations. They provide

expertise to help protect valuable assets like businesses, homes and vehicles. They also offer support and guidance after an unexpected loss, making these careers an ideal fit if you are passionate about helping protect your local community.

To learn about insurance industry job opportunities in your field, visit <https://www.selective.com>.

From recent high school and college graduates to mid-career professionals, the insurance industry offers many opportunities.

Optimism Prevails Among Minority Business Owners, Survey Shows

(StatePoint) Even as minority business owners face new economic challenges, including supply chain disruptions and inflation, results from PNC's recent Economic Outlook survey show an impressive resiliency and positive mindset among these business leaders, according to Marshalyne Odneal, national sales executive for Minority Business at PNC Bank.

According to PNC's survey, more than two-thirds (68%) of minority business owners feel highly optimistic about the prospects of their own company in the next six months, compared to just 60% of non-minority-owned businesses.

While business owners as a whole remain cau-

tious about the national economy, the gap between optimism among minority business owners for their own company versus the broader U.S. economy is 40 percentage points, significantly higher than the 31-point difference among non-minority owners.

"I have no doubt that minority business owners who were able to manage through the pandemic had to make unprecedented decisions related to staffing, business models and pricing. In doing so, they faced a Goliath – and won. It's unsurprising that their mindset about the future of their businesses, despite current economic challenges, is optimistic," Odneal said.

According to PNC's

survey, 65% of Black- and Hispanic-owned business owners stated they have a business plan suited to the current direction of the economy, significantly more than non-minority owned businesses (55%). This highlights the importance of access to crucial resources for these business owners. The survey reinforces this point, showing that 86% of Black- and Hispanic-owned businesses interacted with or leveraged resources from the Small Business Association (SBA), a local chamber of commerce or a community economic development organization. Only 69% of non-minority business owners reported doing the same.

"The truth is that the unique financial challenges minority-owned businesses have long faced were amplified during the pandemic. As a result, more minority business owners are now seeking Minority Business Enterprise (MBE) certification, which is also an important and needed resource," Odneal said.

Businesses that become MBE-certified gain exclusive access to premium networking events, affordable consulting services and technology programs, among other benefits, according to the National Minority Supplier Development Council.

"Our survey revealed that 87% of Black-owned businesses are now MBE-certified,

up from 69% last year. Three-quarters of Hispanic-owned business are MBE-certified, compared to 67% last year. Of MBE-certified businesses, 80% of Black- and 84% of Hispanic-owned businesses said that certification has been a helpful business development tool," Odneal said.

PNC has taken significant steps in doing more for minority-owned businesses and providing necessary resources to help them overcome roadblocks.

As a part of its Small Business organization, PNC's Minority Business Development Group's mission is to deliver solutions and resources that foster financial wellness for small businesses with-

in diverse communities. They've been able to do this, in part, through the PNC-Certified Minority Business Advocate initiative, a voluntary advocacy program that helps PNC employees understand the challenges facing minority-owned business owners.

"If the optimism of these entrepreneurs is realized and the U.S. business landscape prospers further down the road, minority business supporters must continue to execute against their mission and accelerate their efforts. The outlook is bright, but we must continue to do our part to advocate for these entrepreneurs and help their communities thrive," Odneal said.



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Sunday Services:

Breakfast and Bible - 9:30

Church - 10:30

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

Dr. Curtis Brouwer, Pastor
765-918-4949



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"



Waynetown Baptist Church

Service: Sunday 10:30 am

Children's Church

Casual Clothes, Everybody Welcome

Traditional and Contemporary



Service times:

10:02 am on Sundays

Wednesday night prayer meeting
at 6:30 pm.

vinechurchlife.org

A family for everyone



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



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](https://www.facebook.com/NewRossUnitedMethodistChurch)

Pastor Dr. David Boyd

John 3:16

"Making the World a Better Place"



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 • 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



NORTH CORNERSTONE CHURCH

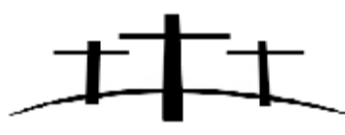
Sunday Worship 10:00 AM

Sunday School 9:00 AM

Rev. Clint Fink

Website: northcornerstonechurch.org

609 S. Main Street • Linden
(765) 339-7347



Liberty Chapel Church

Phil 4:13

Church Services:

Sunday School 9 am

Church 10 am

Wednesday Children's Awana
Program
6 pm-8 pm



Church Service at 10 am

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

ladogachristianchurch@gmail.com

www.ladogacc.com



HOPE CHAPEL

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



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



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



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



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



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




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



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



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



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

View live and archived services on our FB page.
View archived only services at christsumc.org.>video>livestream.



First Baptist Church

CRAWFORDSVILLE, INDIANA

Sunday School/Growth Groups: 9:00 AM
Worship Service: 10:30 AM
Youth Group Wednesday at 6:30

You can watch us on YouTube and Facebook
Watch Sunday Mornings

YOUR MONTGOMERY COUNTY CHURCH DIRECTORY

- Apostolic:**
Garfield Apostolic Christian Church
Rt. #5, Box 11A, Old Darlington Road
794-4958 or 362-3234
Worship: 10:30 a.m.
Sunday School: 9:30 a.m.
Wednesday Bible Study: 6:30 p.m.
Pastor Vernon Dowell
- Gateway Apostolic (UPCI)*
2208 Traction Rd
364-0574 or 362-1586
Sunday School: 10 a.m.
- Moriah Apostolic Church*
602 S. Mill St.
376-0906
10 a.m. Sunday, 6 p.m. Wednesday
Pastor Clarence Lee
- New Life Apostolic Tabernacle*
1434 Darlington Avenue
364-1628
Worship: Sunday 10 a.m.; 6 p.m.
Sunday: The Voice of Healing & Restoration on 103.9 at 9 a.m.
Tuesday prayer: 7 p.m.
Thursday Mid-week: 7 p.m.
Pastor Terry P. Gobin
- One Way Pentecostal Apostolic Church*
364-1421
Worship 10 a.m.
Sunday School: 11 a.m.
- Apostolic Pentecostal:**
Cornerstone Church
1314 Danville Ave.
361-5932
Worship: 10 a.m.; 6:30 p.m.
Bible Study: Thursday, 6:30 p.m.
- Grace and Mercy Ministries*
257 W. Oak Hill Rd.
765-361-1641
Worship: 10 a.m.; 6 p.m.
Wednesday: 6:30 p.m.
Sunday School: 11 a.m.
Co-Pastors Nathan and Peg Miller
- Assembly of God:**
Crosspoint Fellowship
1350 Ladoga Road
362-0602
Sunday Services: 10 a.m.
Wednesdays: 6:30 p.m.
- First Assembly of God Church*
2070 Lebanon Rd.
362-8147 or 362-0051
Sunday School: 9 a.m.
Worship: 10:30 a.m.; 6 p.m.
Wednesday: 6:30 p.m.
- Baptist:**
Browns Valley Missionary Baptist Church
P.O. Box 507, Crawfordsville
435-3030
Worship: 9:30 a.m.
Sunday School: 10:30 a.m.
- Calvary Baptist Church*
128 E. CR 400 S
364-9428
Sunday School: 9:30 a.m.
Worship: 10 a.m.; 6 p.m.
Wednesday Bible Study: 7 p.m.
Calvary Crusaders Wednesdays: 6:45 p.m.
Pro-Teen Wednesdays: 7 p.m.
Pastor Randal Glenn
- East Side Baptist Church*
2000 Traction Rd.
362-1785
Bible Study: 9 a.m.
Worship: 10 a.m.; 6 p.m.
Wednesday: 6:30 p.m. Prime Time
Teens, Pioneer Clubs; 6:45 p.m. :Adult Bible Study
Rev. Steve Whicker
- Faith Baptist Church*
5113 S. CR 200 W
866-1273
Sunday School: 9:30 a.m.
Worship: 10:30 a.m. and 6 p.m.
Wednesday Prayer Meeting: 7 p.m.
Pastor Tony Roe
- First Baptist Church*
1905 Lebanon Rd.
362-6504
Worship: 8:15 a.m.; 10:25 a.m.
Sunday School: 9:30 a.m.
High School Youth Sunday: 5 p.m.
- Freedom Baptist Church*
6223 W. SR 234
(765) 435-2177
- Worship: 9:30 a.m.
Sunday School is 10:45 a.m.
Wednesday Bible Study: 7 p.m.
Pastor Tim Gillespie
- Fremont St. Baptist Church*
1908 E. Fremont St.
362-2998
Sunday School: 10 a.m.
Worship: 11 a.m.; 6 p.m.
Pastor Dan Aldrich
- Friendship Baptist Church*
U.S. 136 and Indiana 55
362-2483
Sunday School: 9:15 a.m.
Worship: 10:30 a.m.; 6 p.m.
Wednesday Bible Study: 7 p.m.
Friendship Kids for Christ: 6 p.m.
Pastor Chris Hortin
- Ladoga Baptist Church*
751 Cherry St., Ladoga
942-2460
Sunday School 9:30 a.m.
Worship: 10:30 a.m.; 6 p.m.
Wednesday Bible Study 7 p.m.
Ron Gardner, Pastor
- Mount Olivet Missionary Baptist*
7585 East, SR 236, Roachdale
676-5891 or (317) 997-3785
Worship: 10:30 a.m.
Sunday School: 9:30 a.m.
Wednesday Evening: 7 p.m.
Bro. Wally Beam
- New Market Baptist Church*
200 S. First St.
866-0083
Sunday School: 9 a.m.
Worship: 10 a.m.
Children's church and child care provided
- Second Baptist Church*
119 1/2 S. Washington St,
off of PNC Bank.
363-0875
Sunday School: 10 a.m.
Worship: 11 a.m.
- StoneWater Church*
120 Plum St., Linden
339-7300
Sunday Service: 10 a.m.
Pastors: Mike Seaman and Steve Covington
- Waynetown Baptist Church*
Corner of Plum and Walnut Streets
234-2398
Sunday School: 9:30 a.m.
Fellowship: 10:30 a.m.
Worship: 11 a.m.
Children's Church: 11:10 a.m.
Pastor Ron Raffignone
- Christian:**
Alamo Christian Church
866-7021
Worship: 10:30 a.m.
- Browns Valley Christian Church*
9011 State Road 47 South
435-2590
Sunday School: 9 a.m.
Worship: 10 a.m.
- Byron Christian Church*
7512 East 950 North, Waveland
Sunday School 9 a.m.
Worship Service 10 a.m.
- Waynetown Christian Union Church*
SR 136, then south on CR 650.
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
New phone #: 765-918-0438
New Pastor: Paul Morrison
- Congregational Christian Church of Darlington*
101 Academy St, P.O. Box 7
794-4716
Sunday School: 9:15 a.m.
Worship: 10:30 a.m.
Sunday Bible Study: 6 p.m.
Wed. Prayer: 5:30 p.m. - 7 p.m., Wed Bible Study 7 p.m.
Kingdom Seekers Youth Group (alternate Sundays)
Pastor Seth Stultz
- Darlington Christian Church*
Main and Washington streets
794-4558
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.; 6 p.m.
- First Christian Church (Disciples of Christ)*
- 211 S. Walnut St.
362-4812
SUNDAY: 9:22 a.m. Contemporary
Café worship
9:30 a.m. Adult Sunday School
10:40 a.m. Traditional Worship
WEDNESDAY: 5-7 a.m. Logos Youth
Dinner & Program
Pastor: Rev. Daria Goodrich
- Ladoga Christian Church*
124 W. Elm St.
942-2019
Sunday School: 9 a.m.
Worship: 10 a.m.; 6 p.m.
- Love Outreach Christian Church*
611 Garden St.
362-6240
Worship: 10 a.m.
Wednesday: 7 p.m.
Pastors Rob and Donna Joy Hughes
- New Hope Chapel of Wingate*
275-2304
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Bible Study: 6:30 p.m., Wed.
Youth Group: 5:30 p.m., Wed.
Homework Class: 4:30 p.m. Wed & Thurs.
Champs Youth Program: 5:30 p.m. Wed.
Adult Bible Class: 6:30 p.m. Wed.
Pastor Duane Mycroft
- New Hope Christian Church*
2746 US 231 South
362-0098
newhopefortoday.org
Worship and Sunday School at 9 a.m. & 10:30 a.m.
- New Market Christian Church*
300 S. Third St.
866-0421
Sunday School: 9 a.m.
Worship: 10 a.m.
Wednesday evening: Bible Study 6:15, Youth 6:15, Choir 7:15
Pastor Gary Snowden
- New Richmond Christian Church*
339-4234
202 E. Washington St.
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Pastor John Kenneson
- New Ross Christian Church*
212 N. Main St.
723-1747
Worship: 10 a.m.
Youth Group: 5:30-7 p.m. Wednesday
Minister Ivan Brown
- Parkersburg Christian Church*
86 E. 1150 S., Ladoga
866-1747
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Pastor Rich Fuller
- Providence Christian Church*
10735 E 200 S
723-1215
Worship: 10 a.m.
- Waveland Christian Church*
212 W. Main St.
435-2300
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
- Waynetown Christian Church*
103 W. Walnut St.
234-2554
Worship: 10 a.m.
Sunday School: 9 a.m.
- Whitesville Christian Church*
3603 South Ladoga Road
Crawfordsville, IN 47933
(765) 362-3896
New Worship Service Time
9:00am 1st Service
10:30am 2nd Service
Whitesvillechristianchurch.com
- Woodland Heights Christian Church*
468 N. Woodland Heights Dr.
362-5284
Sunday School: 9:30 a.m.
Worship: 8:15 a.m. (traditional); 10:30 a.m. (contemporary)
Student Ministry: 5 p.m., Sunday
Pastor Tony Thomas
- Young's Chapel Christian Church*
Rt. 6, Crawfordsville
794-4544
- Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Pastor: Gary Edwards
- Church of Christ:**
Church of Christ
419 Englewood Drive
362-7128
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.; 6 p.m.
Wednesday Bible Study: 7 p.m.
- Southside Church of Christ*
153 E 300 South, east of US 231
765-720-2816
Sunday Bible Classes: 9:30 a.m.
Sunday Morning Worship: 10:30 a.m.
Sunday Evening Worship: 5 p.m.
Wednesday Bible Classes: 7 p.m.
Preacher: Brad Phillips
Website: southsidechurchofchristindiana.com
- Church of God:**
First Church of God
711 Curtis St.
362-3482
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.; 6 p.m.
Pastor Chuck Callahan
- Grace Avenue Church of God*
901 S. Grace Ave.
362-5687
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.; 6 p.m.
Pastor Duane McClure
- Community:**
Congregational Christian Church
402 S. Madison St., Darlington
794-4716
Sunday School: 9:15 a.m.
Worship: 10:30 a.m.
- Crawfordsville Community Church*
Fairgrounds on Parke Ave.
Crawfordsville
794-4924
Worship: 10 a.m.
Men's prayer group, Mondays 6:30 p.m.
Pastor Ron Threlkeld
- Gravelly Run Friends Church*
CR 150 N, 500 E
Worship: 10 a.m.
- Harvest Fellowship Church*
CR 500 S
866-7739
Pastor J.D. Bowman
Worship 10 a.m.
- Liberty Chapel Church*
500 N CR 400 W
275-2412
Sunday School: 9 a.m.
Worship: 10 a.m.
- Linden Community Church*
321 E. South St., Linden (Hahn's)
Sunday: 9:15
- Yountsville Community Church*
4382 W SR 32
362-7387
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Pastor Alan Goff
- Episcopal:**
Bethel African Methodist Episcopal
213 North St., Crawfordsville
364-1496
- St. John's Episcopal Church*
212 S. Green Street
765-362-2331
Sunday Eucharist: 8 a.m. and 10:30 a.m.
Christian Formation: 9:15 a.m.
Midweek Eucharist Wednesday: 12:15 p.m.
- Full Gospel:**
Church Alive!
1203 E. Main St.
362-4312
Worship: 10 a.m.; Wednesday, 7 p.m.
- Enoch Ministries*
922 E. South Boulevard
Worship: Sunday, 10 a.m.
Pastor: Jeff Richards
- New Bethel Fellowship*
406 Mill St., Crawfordsville
362-8840
Pastors Greg and Sherri Maish
Associate Pastors Dave and Brenda Deckard
- Worship 10 a.m.
- Victory Family Church*
1133 S. Indiana 47
765-362-2477
Worship: 10 a.m.; Wednesday 6:30 p.m.
Pastor Duane Bryant
- Lutheran:**
Christ Lutheran ELCA
300 W. South Blvd. • 362-6434
Holy Communion Services: 8 a.m. and 10:30 a.m.
Sunday School: 9:15 a.m.
Pastor: Kelly Nelson
www.christchurchindiana.net
- Holy Cross (Missouri Synod)*
1414 E. Wabash Ave.
362-5599
Sunday School: 9 a.m.
Worship: 10:15 a.m.
Adult Bible Study: 7 p.m., Wed.
Minister: Rev. Jeffery Stone
http://www.holycross-crawfordsville.org
- Phanuel Lutheran Church*
Lutheran Church Rd., Wallace
Sunday School: 10:30 a.m.
Worship: 9:30 a.m.
- United Methodist:**
Christ's United Methodist
909 E. Main St.
362-2383
Sunday School: 10 a.m.
Worship: 11 a.m.
- Darlington United Methodist Church*
Harrison St.
794-4824
Worship: 9:00 a.m.
Fellowship: 10:00 a.m.
Sunday School: 10:30 a.m.
Pastor Dirk Caldwell
- First United Methodist Church*
212 E. Wabash Ave.
362-4817
Sunday School: 10 a.m.
Traditional Worship: 9 a.m.
The Gathering: 11:10 a.m.
Rev. Brian Campbell
- North Cornerstone Church*
609 South Main St. P.O. Box 38
339-7347
Sunday School: 9:30 a.m.
Worship: 10 a.m.
Rev. Clint Fink
- Mace United Methodist Church*
5581 US 136 E
362-5734
Sunday School: 9:30 a.m.
Worship: 10:40 a.m.
- Mount Zion United Methodist*
2131 W. Black Creek Valley Rd.
362-9044
Sunday School: 10:45 a.m.
Worship: 9:30 a.m.
Pastor Marvin Cheek
- New Market United Methodist Church*
Third and Main Street
866-0703
Sunday School: 9:30 a.m.
Worship: 10:45 a.m.
- New Ross United Methodist Church*
108 W. State St.
Sunday School: 10 a.m.
Worship: 9 a.m.
- Waveland Covenant United Methodist Church*
403 E. Green St.
866-0703
Sunday School: 10:30 a.m.
Worship: 9:15 a.m.
- Waynetown United Methodist Church*
124 E. Washington St.
243-2610
Worship 9:30 a.m.
Johnny Booth
- Mormon:**
Church of Jesus Christ of Latter-day Saints
125 W and Oak Hill Rd.
362-8006
Sacrament Meeting: 9 a.m.
Sunday School: 10:20 a.m.
- Nazarene:**
Crossroads Community Church of the Nazarene
US 231 and Indiana 234
866-8180
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Pastor Mark Roberts
- Harbor Nazarene Church*
2950 US 231 S
307-2119
Worship: 10 a.m.
Pastor Joshua Jones
www.harbornaz.com
- Orthodox:**
Holy Transfiguration Orthodox
4636 Fall Creek Rd.
359-0632
Great Vespers: 5 p.m. Saturday
Matins: 8:30 a.m.
Divine Liturgy: 10 a.m. Sunday
Rev. Father Alexis Miller
- Saint Stephen the First Martyr Orthodox Church (OCA)*
802 Whitlock Ave.
361-2831 or 942-2388
Great Vespers: 6:30 p.m. Saturday
Wednesday evening prayer 6:30pm
Divine Liturgy: 9:30 a.m. Sunday
- Presbyterian:**
Bethel Presbyterian Church of Shannondale
1052 N. CR 1075 E., Crawfordsville
794-4383
Sunday School: 9 a.m.
Worship 10 a.m.
- Wabash Avenue Presbyterian Church*
307 S. Washington St.
362-5812
Worship: 10 a.m.
Pastor: Dr. John Van Nuys
- Roman Catholic:**
Saint Bernard's Catholic Church
1306 E. Main St.
362-6121
Father Michael Bower
Worship: 5:30 pm Saturday; 9:30 am, 12:15 - Spanish Mass, 5:00 pm at Wabash College Chapel (during school year)
www.stbernardcville.org
- United Church of Christ:**
Pleasant Hill United Church of Christ - Wingate
Worship: 9:30 a.m.
Sunday School: 10:30 a.m.
Pastor Alan Goff
- United Pentecostal:**
Pentecostals of Crawfordsville
116 S. Walnut St., Crawfordsville
362-3046
Pastor L. M. Sharp
Worship: 2:30 p.m.
Prayer Meeting: 10 a.m., Tuesday
Bible Study: 6 p.m., Wednesday
- Non-denominational:**
Athens Universal Life Church
Your Church Online
http://www.aulc.us
(765)267-1436
Dr. Robert White, Senior Pastor
The Ben Hur Nursing Home
Sundays at 9:00am
Live Broadcast Sundays at 2:00pm
Bickford Cottage Sundays at 6:00pm
- Calvary Chapel*
915 N. Whitlock Ave.
362-8881
Worship: 10 a.m., 6 p.m.
Bible Study, Wednesday: 6 p.m.
- Rock Point Church*
429 W 150S
362-5494
Sunday church services are 9:15 a.m. and 11 a.m.
Youth group is from 6 p.m. to 7:30 p.m. on Sunday
Small Groups: Throughout the week
- The Church of Abundant Faith*
5529 U.S. Highway 136
Waynetown, IN
Reverend John Pettigrew
Sunday Worship: 9:45 am
(765) 225-1295
- The Vine Christian Church*
1004 Wayne Ave. Crawfordsville
Service at 10:02

SUNDAY

Health and WELLNESS

Sunday, June 11, 2023

H1

Want to Contact Us? U.S. MAIL, 127 E. Main St. Suite 103, Crawfordsville, IN 47933 ONLINE, www.thepaper24-7.com (765) 361-0100

AI-Driven Mobile Health Algorithm Uses Phone Camera To Detect Blood Vessel Oxygen Levels

You may already use your smartphone for remote medical appointments. Why not use more of the onboard sensors to gather medical data? That's the idea behind AI-driven technology developed at Purdue University that could use a smartphone camera to detect and diagnose medical conditions like anemia faster and more accurately than highly specialized medical equipment being developed for the task.

"There are at least 15 different sensors in your smartphone, and our goal is to take advantage of those sensors so people can access health care outside of a doctor's office," said lead researcher Young Kim, professor and associate head for research in Purdue's Weldon School of Biomedical Engineering. "To the best of our knowledge, we believe that we demonstrated the fastest hemodynamic imaging in existence, using a commercially available smartphone."

While a smartphone camera is convenient, it captures measurements of only red, green and blue wavelengths of light in each pixel, limiting its medical utility. Hyperspectral imaging can capture all wavelengths of visible light in each pixel and could be used to detect a variety of skin and retinal conditions and some cancers. Researchers are exploring hyperspectral imaging health care applications,

but most of the work is aimed at improving specialized equipment, which is relatively bulky, slow and expensive. By pairing deep learning and statistical techniques with their knowledge of light-tissue interactions, Purdue researchers are able to reconstruct the full spectrum of visible light in each pixel of an ordinary smartphone camera image. The patent-pending approach, from a lab with expertise in mobile health, could improve access to health care.

As reported in PNAS Nexus, the team tested its method against commercially available hyperspectral imaging equipment when gathering information about the movement of blood oxygen in volunteers' eyelids, in models meant to mimic human tissue, and in a chick embryo. Results show the smartphone camera produced hyperspectral information more quickly, more cheaply and just as accurately as those captured using specialized equipment. The smartphone approach can produce images in a single millisecond that would take conventional hyperspectral imaging three minutes to capture.

Kim said the work reported in PNAS Nexus focused on building the smartphone hyperspectral imaging algorithm rather than specific applications. But in other studies, the team has used its approach to measure blood

hemoglobin for tissue oximetry and inflammation. Kim's lab used a computational approach that the researchers have dubbed "hyperspectral learning."

The process begins with a smartphone camera on an ultra-slow-motion setting that produces video at about 1,000 frames per second. Each pixel in each frame contains information for red, green and blue color intensity. The information is fed through a machine learning algorithm that infers full-spectrum information for each pixel. That is used to produce the measurements of blood flow, particularly of the amount of oxygenated and deoxygenated hemoglobin in each pixel. These hemodynamic parameters can also be used to produce images and video that show oxygen saturation in their subjects over time.

As with conventional machine learning, the team trains its algorithms on a data set, feeding it smartphone images and the corresponding hyperspectral images and fine-tuning the algorithm until it can predict the correct relationship between the two data sets. But by building the algorithms with equations derived from tissue optics — an approach sometimes called "informed learning" — the researchers require a far smaller training data set.

And whereas conventional hyperspectral

imaging equipment must gather massive amounts of data, limiting either the spectral resolution or temporal resolution, the team's approach begins with video files that are hundreds of times smaller than hyperspectral imaging files, allowing them to maintain a high standard on both fronts.

"Usually there's a trade-off to collect this information in an efficient manner. But with our approach, we have high spatial and spectral resolution at the same time," said Yuhyun Ji, first author and a graduate student in Kim's lab, which is currently working on applying this method to other mobile health applications, such as cervix colposcopy and retinal fundus imaging.

Kim disclosed his innovation to the Purdue Research Foundation Office of Technology Commercialization, which has applied for a patent to protect the intellectual property. Industry partners interested in further developing or commercializing the innovation should contact Patrick Finnerty, senior business development manager, PWFinnerty@prf.org about 2019-KIM-68586.

"MHealth hyperspectral learning for instantaneous spatio-spectral imaging of hemodynamics" was produced with support from the National Institutes of Health and the Ralph W. and Grace M. Showalter Trust.



CareSource Launches Dental Home Model For Providers And Members In Indiana

CareSource, a nationally recognized managed care entity, recently announced the launch of Indiana's first dental home program for Indiana Medicaid members and providers. The model will formally pair 175,000+ CareSource members with a dental provider, who is responsible for coordinating their dental care. This innovative model ensures a member's oral health care is managed in a comprehensive, accessible, culturally competent and family-centered way, by a trusted, licensed primary dental provider.

The dental home model will encourage and support positive and lasting relationships between dentists and patients through regular access to dental care for members and their families. Members of the Hoosier Healthwise and Healthy Indiana Plan programs will have the option to select any Indiana Medicaid-enrolled dental provider or have one chosen for them by CareSource based on claims history, family history and/or geographic location.

"It can be a struggle to know where to begin when it comes to locating and selecting dental providers," said Dr. Kimberly Koch, market dental director for CareSource Indiana. "We are thrilled to bring the dental home model to our Hoosier

members and help them build strong relationships with their dentists while placing a greater focus on the importance of preventative dental care."

Research on the use of the dental home model has pointed to several member benefits. In 2015, a study published by Health Affairs showed higher rates of preventative dental services and fewer instances of emergency dental visits among Medicaid-enrolled children connected to care through the dental home model. Additional research published by the Journal of Public Health Dentistry and The American Journal of Public Health has shown that the dental home model has been linked to lower rates of untreated dental problems among children and increased access to preventative services such as fluoride treatments and dental sealants.

"Proper access to dental care is essential, particularly for children," said Dr. Koch. "This enhancement is just one of the many ways in which CareSource is making lasting differences in our members' lives."

For more information on CareSource's dental care or to learn more about the dental home model, visit: <https://www.caresource.com/in/providers/education/patient-care/dental/medicaid/>.

The Connection Between Your Heart And Kidneys

(Family Features) While people may think about heart disease and kidney disease as two different health problems, there are many links between them.

Kidney disease affects roughly 1 in 7 (15%) American adults, according to the American Kidney Fund.

Having chronic kidney disease (CKD) means that you're more likely to get heart disease. The reverse is also true: Heart disease can cause CKD. In fact, heart disease is the leading cause of death among people on dialysis, which is a life-saving treatment for people in kidney failure.

To learn more about the link between kidney disease and your heart, consider these facts from the American Kidney Fund:

Your heart and kidneys rely on each other to function well. When you have kidney disease, your heart must pump harder to get blood to your kidneys, which can cause stress on your heart. This extra stress can eventually lead to heart disease. Addi-

tionally, if your kidneys are damaged, they can't filter blood as well as they should, leaving extra fluid and waste in your blood, which can damage other organs - including your heart.

When you have heart disease, your heart cannot pump blood through your body as well as it should. Heart disease includes heart or blood vessel problems such as coronary artery disease, blood clots, heart attacks or problems with your heart's muscles, valves or heartbeat. Your heart makes up for this by holding onto more salt and water, putting pressure on your veins. This extra pressure on your veins can ultimately damage your kidneys, leading to kidney disease.

Kidneys help regulate blood pressure and create red blood cells. In addition to filtering blood, healthy kidneys also produce a hormone that helps regulate your blood pressure. The kidneys also produce erythropoietin, which signals the body to make more red blood cells to carry oxygen

through your body. When the kidneys can't make erythropoietin, it can lead to anemia and heart problems.

Potassium plays a major role in kidney and heart health. Potassium controls muscle contractions, including those in the heart. Unbalanced potassium levels can lead to risk of heart disease or heart failure - the most fatal heart issues associated with kidney disease.

Patients with kidney disease, including those not yet on dialysis, can have issues with potassium. The loss of kidney function can result in the inability to filter potassium. When this happens, it causes extra potassium in the body, a condition known as hyperkalemia, or high potassium. Hyperkalemia often does not cause symptoms until heart health has already worsened and can lead to a heart attack if not diagnosed and treated.

Many patients discover they have high potassium due to a minor heart issue, but the chronic condition must be treated continuously through medicines

called potassium binders. The medicine works by sticking to the potassium in your body, which is then removed through feces. This prevents some of it from being taken into your blood and building up.

Prevention of both heart and kidney disease starts with preventing and managing the conditions that cause them. Keeping diabetes, high blood pressure and anemia under control can help prevent them from getting to the point of causing kidney or heart disease. When found early, you can manage the conditions through lifestyle changes, such as:

- * Following a kidney-friendly and heart-healthy eating plan
- * Being active daily
- * Avoiding use of tobacco products
- * Lowering stress levels

For more information on the kidney-heart connection, especially potassium in the body, talk to your doctor and visit KidneyFund.org/BeyondBananas, an education campaign from the American Kidney Fund and AstraZeneca.

Witham Health Services Hosting Blood Drive

Witham Health Services will host a blood drive on Wednesday, June 21, 2023, at our Lebanon campus. Witham has a long history of support for the Versiti Blood Center of Indiana and participates in quarterly corporate blood drives allowing Witham employees to give back to the community in the convenience of their workplace. The blood drives are also open to the public.

Just this week, Versiti Blood Center of Indiana issued an emergency appeal for blood donations. With less than a day's supply of available blood, communities throughout the state face a potential crisis as hospitals may not have the blood needed to treat patients.

Heading into the summer months, Versiti has seen a drastic drop in scheduled appointments, with nearly 2,500 open appointments over the next seven days. 25 percent of their blood collections come from their high school and college partners, meaning that when it's summer vacation, those community blood drives are not happening. Unfortunately, the need

for blood does not take a summer vacation. While Versiti anticipates this dip every year, the situation is compounded by the fact that they are also seeing fewer first-time donors walking through the doors, which is adding to an already dangerous situation.

Potential donors must be at least 17 years old (16 years old with parental consent form signed), weigh a minimum of 110 pounds and be in good general health. Donors must also present a picture I.D., such as a driver's license. Donations are welcome from all community members, not just Witham employees. The blood drive location is at the hospital's main campus located at 2605 N. Lebanon Street. Please enter through the North Pavilion, Entrance A and follow directions to the North Pavilion Conference Rooms. Interested donors are encouraged to go online to schedule <https://bit.ly/WithamHospital-BloodDrive-6-21>. Walk-ins are also welcome. For additional information please call 485-8120.



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American Heart Association.

The American Heart Association Celebrates 99 Years Of Work Dedicated To Heart Disease And Stroke

June 10 commemorates the anniversary of the founding of the American Heart Association, the nation's oldest and largest voluntary organization dedicated to fighting heart disease and stroke. Leading up to the Association's June 2024 centennial, Indianapolis is celebrating the organization's 99 years of work as the organization looks to build its next century of equitable health for all.

Since 1924, the American Heart Association, devoted to world of healthier lives for all, has saved and improved lives, pioneered scientific discovery and advocated for healthy public policies in communities across the country. These bold moves have helped transform the nation's health and significantly reduce heart disease and stroke death rates.

"We pledge to continue our relentless work to eliminate heart disease and stroke, optimize brain health and ensure equitable health in every community across the country," said Dr. Sandeep Dube, president of the American Heart Association's Indianapolis board of directors. "We remain steadfast on our journey to transform heart and brain health and to ensure all people have the opportunity to live longer, healthier lives."

The American Heart

Association was founded by six cardiologists, but the distinguished achievements of the organization for the past century are the result of more than \$5 billion invested in scientific research and the passion of more than 40 million volunteers, supporters and employees.

"As we close out our first 100 years and begin the next, our work remains as important as ever. We are just getting started on the next chapter of our relentless work to end heart disease and stroke," said Dube. "We know that we can't achieve our monumental goals alone and are grateful to the greater Indianapolis community for the passion and commitment they give to support the mission of the American Heart Association."

The signature events of the Indianapolis American Heart Association have named event chairs that will drive the Association into the next century. These chairpersons have demonstrated the bold leadership needed to catapult the American Heart Association's next 100 years of relentless work and transformative innovation. The 2023-2024 Indianapolis chairpersons are:

- Dr. Atul Chugh, managing partner of Indiana Heart Physicians as Heart Walk chair
- Bill Browne, CEO at

RATIO Design as Heart & Stroke Ball chair

The American Heart Association's centennial is a celebration of the lifesaving achievements and shared vision for a bold second century that will exponentially advance heart and brain health. The Association will continue to lead breakthroughs in science and technology, improve health care and advocate for federal, state and local policies drive healthier lifestyles.

Reaching for bold goals is made possible because of like-minded individuals and organizations who share in the vision of better health for central Indiana. Seven companies have pledged support of donations of time, talent and funds as Second Century campaign donors. The leading organizations include:

- AMGEN
- DEEM
- Hendricks Regional Health
- Indiana University Health
- Roche
- Shea-Kiewit
- TRIMEDX

To learn more about accomplishments in the first 100 years of the American Heart Association or how to participate in the Second Century campaign, visit heart.org/FoundersDay or contact Jessica.I.scanlon@heart.org for more information.

How Urologists Detect Bladder Cancer With Blue Light Cystoscopy

(StatePoint) Like many bladder cancer survivors, Karen S. often reflects on her personal experience with the disease, and the support she received throughout her healthcare journey.

Karen was diagnosed with bladder cancer in 2010 at age 54, after experiencing symptoms for two years. As an oncology nurse for more than 40 years, she was well aware of the many forms of cancer. Nevertheless, she assumed her frequent urinary tract infections and discomfort were gynecological in nature and never expected her doctors to discover a tumor or to be diagnosed with bladder cancer.

After receiving a variety of medical treatments, Karen still had persistent disease. She transferred to a National Cancer Institute-designated cancer center where her bladder cancer specialist informed her about a technology called Blue Light Cystoscopy (BLC) that would allow her doctor to see tumors that white light alone may miss.

"BLC was a quick and easy procedure that gave my doctor the ability to identify tumors early on, allowing for earlier and less aggressive treat-

ment," says Karen.

Each year, about 81,000 people in the United States are diagnosed with bladder cancer, according to the National Cancer Institute. Symptoms in both men and women can mimic common urinary tract infections, like they did for Karen. For men, however, the more common symptom is blood in the urine. Whatever the symptoms, it is important to see a doctor.

According to Karen, people with bladder cancer, or those who suspect they may have bladder cancer, should ask their doctor questions and seek a second opinion. Once diagnosed, they should explore support groups and do research on bladder cancer, including learning about the latest treatments and technologies available.

"It's especially important for me to inform others about the benefits of BLC, since many people may not be aware of this option. BLC may help others diagnosed with bladder cancer the way it helped me," says Karen.

A cystoscopy is a medical procedure where a urology healthcare professional uses a thin, tube-like telescope called a cystoscope to look di-

rectly into the bladder for a close examination of the lining. This procedure is used to help find the cause of symptoms and to treat and monitor the condition. Historically, the only type of cystoscopy available used white light. BLC, however, uses both white and blue light to offer significantly improved detection of suspicious areas compared to white light alone and has been proven to increase the detection of non-muscle invasive bladder cancer.

Today, Karen is cancer free and continues to support those affected by bladder cancer, including patients, caregivers and their loved ones, by hosting support groups and working with the Bladder Cancer Advocacy Network. These resources can be found by visiting <https://bcn.org/>.

People experiencing symptoms of bladder cancer and those who have been recently diagnosed should ask their urologist about BLC, because it's not available everywhere. To search for a location where BLC is offered near you, visit <https://rebrand.ly/BLC-Locator>.

This article is sponsored by Photocure Inc.

Red Cross: Blood Supply Facing Stress, Donors Needed

A concerning shortfall in blood donations last month could stress the American Red Cross blood supply. The Red Cross collected over 26,000 fewer blood donations than needed in May to meet the needs of patients. The need for blood is constant, with someone needing a blood transfusion in the U.S. every two seconds. Platelet donors are especially needed at this time. The public can help ensure continuity for patients by making an appointment to give blood or platelets now and in the weeks ahead.

World Blood Donor Day, gifts for donors June 14 is World Blood Donor Day, a day meant to raise awareness of the need for a safe, diverse and stable blood supply and to recognize volunteer blood donors. This is the perfect time to give, especially for those who haven't given in a while, or who have never given before.

In thanks for taking time to help, all who come to give blood,

platelets or plasma June 1-30 will receive a \$10 gift card by email to a merchant of their choice. Those who come to give throughout June will also be automatically entered for a chance to win a backyard theater package. Details for both offers can be found at RedCrossBlood.org/June.

Help the Red Cross celebrate World Blood Donor Day and meet the critical needs of patients. Download the Red Cross Blood Donor App, visit RedCrossBlood.org or call 1-800-RED CROSS (1-800-733-2767) to schedule a time to give now at a blood drive near you.

How to donate blood To make an appointment, simply download the American Red Cross Blood Donor App, visit RedCrossBlood.org, call 1-800-RED CROSS (1-800-733-2767) or enable the Blood Donor Skill on any Alexa Echo device to make an appointment or for more information. A blood donor card or driver's license or two other forms of identi-

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

Amplify your impact – volunteer!

Another way to support the lifesaving mission of the Red Cross is to become a volunteer blood donor ambassador at Red Cross blood drives. Blood donor ambassadors help greet, check-in and thank blood donors to ensure they have a positive donation experience.

Volunteers can also serve as transportation specialists, playing a vital role in ensuring lifesaving blood products are delivered to nearby hospitals. For more information and to apply for either position, contact or visit redcross.org/volunteertoday.

Do you still like the feel of holding a newspaper in your hands?



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3 Ways Older Adults Can Pay It Forward

Redefine retirement through community connection

FAMILY FEATURES

Everyone benefits when older adults remain engaged, independent and included. Instead of letting age define their circumstances, older Americans are embracing change, pushing boundaries and transforming their communities through creativity, commitment and service.

Volunteering is one way older adults can improve their quality of life through connections with others, and it's also been proven to make measurable improvements in the mental and physical health of the volunteers themselves. In fact, 84% of volunteers report stable or improving health after one year of service and 88% report lower levels of feelings of isolation, according to a study conducted by AmeriCorps Seniors.

As a first step for anyone looking to explore volunteer opportunities, AmeriCorps and AmeriCorps Seniors connect individuals and organizations through service and volunteering. AmeriCorps Seniors matches Americans 55-plus with opportunities to improve their communities through the contribution of time, passion, skills and experience.

"AmeriCorps Seniors is tailor-made for those aged 55 and older," said Atalaya Sergi, director, AmeriCorps Seniors. "It provides a space for older adults to take charge of their 'second act' and use their time in valuable and impactful ways. All of our volunteers share a goal of making a difference in their communities, and many see their involvement as a chance to make friends and form meaningful connections."

More than 140,000 Americans are matched with volunteer opportunities each year through three programs: RSVP, the Foster Grandparent Program and the Senior Companion Program.

"Our programs offer varying levels of involvement, interaction, time commitments and work with a diverse set of partners," Sergi said. "We believe there's a good fit for everyone and many opportunities for volunteers to meet like-minded peers who share their interests or pursue volunteer opportunities that can involve their families, too."

Consider these ways older adults can get involved in their communities.

Respond to the Needs of Your Community

With more than 115,000 volunteers, RSVP is the largest of the programs. It is a popular choice due to its flexible time commitments and diverse ways to serve. The program partners with national, state and local organizations to offer volunteers a wide range of service opportunities, from building houses to delivering food.

"All the people you meet when you're a volunteer tell you their stories and experiences," said Srini Srinivas, a volunteer serving with the RSVP program.

"You find that very rewarding and it enriches your life. Doing this service is a way of paying it forward. It supports the community. It keeps me active, which is a good thing. You also feel useful."

Serve as Mentors

For older adults interested in working with children, the Foster Grandparent Program pairs volunteers with local schools and other programs focused on children, caring for and working with classes, groups or individual students. Volunteers serving with the Foster Grandparent Program serve between five and 30 hours each week based on their availability and may be eligible for a small monetary stipend to offset the cost of volunteering.

"My motto is, 'There is never a never, you can always accomplish something.' I'm here to help the kids learn, be there for them and teach them as much as I can," said volunteer Priscilla Tsethlikai, who has been involved with the program since 2016. "They're teaching me, and at the same time, I'm teaching them."

Provide a Helping Hand to Other Older Adults

Fostering relationships with other older adults is also a rewarding, and needed, option. Volunteers serving with the Senior Companion Program give about 20 hours each week and spend time with older adults in need of companionship or help with day-to-day tasks such as grocery shopping, getting to appointments or paying bills. Volunteers may also provide respite to family members caring for loved ones with chronic illnesses. The program may offer a small monetary stipend for volunteers who qualify.

"Volunteering has changed me, it keeps me grounded," volunteer Carmen Swanson said. "When you help others and do for others, you enrich your life. My favorite part is being available and of service to them. Whatever their desire is, whatever they'd like to achieve – if I can execute the task, follow it through and accomplish it then it makes my day."

While it may mean different things to different people, the idea of choosing our own paths as we age provides one overarching sentiment: growing older can and should be empowering.

"We know there are stereotypes surrounding older adults, but we want people to shift their thinking," Sergi said. "See the way older adults continue to contribute to your life and communities, appreciate their wisdom and lived experiences, and join them in new endeavors. When the older adults in our communities are engaged, valued and genuinely included, we all benefit."

For more information, and to find volunteer opportunities near you, visit AmeriCorps.gov/YourMoment.



Support Older Adults in Your Community

Though many older adults remain independent and engaged as they age, some may find they are no longer able to complete daily tasks and require assistance. By looking for ways to assist older adults with tasks and engage with them intellectually, you can help them continue to live fulfilling lives. Consider these ways you can make a difference in the lives of older adults in your area:

Offer your services. This may be especially useful if you are a skilled tradesman, such as a plumber, carpenter, electrician or mechanic, or have technical skills and can assist with navigating devices such as computers and cell phones.

Volunteer at an older adult living community. Assisted living, skilled nursing and memory care communities often rely on volunteers to host game nights and social events to help residents socialize and stay active.

Assist with household chores. While many older adults choose to age in their own homes, they may require assistance with cooking, cleaning, yardwork and more.

Help with transportation. If you have a car and a valid driver's license, driving older adults can help them complete their errands more quickly and safely. They may need to get to a doctor's appointment, go to the grocery store, visit the post office or complete other tasks outside of the home that a driver can assist with.

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Photo courtesy of Getty Images

6 Steps to Get Better Sleep and Improve Heart Health

FAMILY FEATURES

There's more to maintaining a healthy heart than just eating right and exercising regularly. While these practices play an important role in both cardiovascular and overall health and well-being, getting a good night's sleep is also key.

"Getting a good night's sleep every night is vital to cardiovascular health," said Donald M. Lloyd-Jones, M.D., Sc.M., FAHA, past volunteer president of the American Heart Association and chair of the department of preventive medicine, the Eileen M. Foell Professor of Heart Research and professor of preventive medicine, medicine and pediatrics at Northwestern University's Feinberg School of Medicine. "Adults should aim for an average of 7-9 hours, and babies and kids need more depending on their age."

However, more than 1 in 3 adults in the United States are not getting the recommended 7-9 hours of sleep per night, according to the Centers for Disease Control and Prevention (CDC). In addition to increasing risk for cardiovascular conditions like high blood pressure, heart disease, heart attack and stroke, lack of sleep may also put people at risk of depression, cognitive decline, diabetes and obesity.

While high blood pressure – a known risk factor of cardiovascular disease, the No. 1 cause of death worldwide – can run in families, it is more common in non-Hispanic Black adults (56%) than in non-Hispanic white adults (48%), non-Hispanic Asian adults (46%) or Hispanic adults (39%). Healthy lifestyle behaviors, including sleep, can help prevent the condition.

"We know that people who get adequate sleep manage other health factors better as well, such as weight, blood sugar and blood pressure," Lloyd-Jones said. "The American Heart Association added sleep to the list of factors that support optimal cardiovascular health. We call these Life's Essential 8, and they include: eating a healthy diet, not smoking or vaping, being physically active and getting adequate sleep along with controlling your blood pressure and maintaining healthy levels of cholesterol and lipids, healthy blood sugar levels and a healthy weight."

What's more, falling asleep at different times or sleeping an inconsistent number of hours each night, even variations of more than two hours a night within the same week, may also increase the risk of atherosclerosis, which is a cardiovascular condition where plaque builds up in the arteries, in those age 45 and older, according to research published in the "Journal of the American Heart Association."

"Maintaining regular sleep schedules and decreasing variability in sleep is an easily adjustable lifestyle behavior that can not only help improve sleep, but also help reduce cardiovascular risk for aging adults," said study lead author Kelsie Full, Ph.D., M.P.H., an assistant professor of medicine in the division of epidemiology at Vanderbilt University Medical Center.

Education about healthy heart habits from the American Heart Association is nationally supported by Elevance Health Foundation. Some practices to improve sleep health and impact heart health include:

Observe Current Sleep Habits

Keeping a sleep diary to help track your sleep patterns and habits can make it easier to identify factors that may be helping – or hurting – your sleep quality. Monitor what time you go to bed, what time you wake up in the morning, how many times you woke up during the night, how you felt when you woke up and any variables, such as changes to your routine or sleeping arrangements. Having documentation over the course of several weeks can help you identify necessary changes.

Avoid Food and Beverage Close to Bedtime

It can be more difficult to fall asleep if you're still digesting dinner. To help reduce sleep disruptions caused by food, avoid late dinners and minimize fatty and spicy foods. Similarly, keep an eye on caffeine intake and avoid it later in the day when it can be a barrier to falling asleep.

Exercise Regularly


Physical activity during the day can have a noticeable impact on overall health and wellness but can also make it easier to sleep at night as it can initiate changes in energy use and body temperature. However, exercising too close to bedtime may hinder your body's ability to settle; aim to have your workout complete at least four hours before you plan to head to bed.

Establish a Bedtime Routine

Getting a good night's rest often requires getting into a routine. Start by setting an alarm to indicate it's time to start winding down. Rather than heading straight to bed, take time to create a to-do list for the following day and knock out a few small chores. Then consider implementing a calming activity like meditating, journaling or reading (not on a tablet or smartphone) before drifting off to sleep. Also set an alarm to wake each morning, even on weekends, and avoid hitting the snooze button to keep your biological rhythms synced.

Create a Comfortable Sleep Space

The ideal space for sleeping is dark, quiet and a comfortable temperature, typically around 65 F depending on the individual. Use room-darkening curtains or a sleep mask to block light and ear plugs, a fan or a white noise machine to help drown out distracting noises. Remember, using your bed only for sleep and sex can help establish



American Heart Association
Healthy for Good

Life's Essential **8**

HOW TO GET HEALTHY SLEEP

Getting a good night's sleep every night is vital to cardiovascular health. Adults should aim for an average of 7-9 hours, and babies and kids need more depending on their age. Too little or too much sleep is associated with heart disease, studies show.

- ✔ **LEARN HOW SLEEP AFFECTS YOUR HEALTH**
- Most adults need 7 to 9 hours of sleep each night. Babies and kids need even more. *Poor sleep may put you at higher risk for:*
 - ▶ Cardiovascular disease
 - ▶ Cognitive decline and dementia
 - ▶ Depression
 - ▶ High blood pressure, blood sugar and cholesterol
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- ✔ **LEARN THE BENEFITS OF SLEEP**
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- ▶ **BETTER BRAIN FUNCTION** including alertness, decision-making, focus, learning, memory, reasoning and problem-solving
- ▶ **LESS RISK** of chronic disease

Learn more at heart.org/lifes8

TIPS FOR SUCCESS

Clean up your sleep hygiene

MOVE IT.

Charge your device as far away from your bed as possible. Added bonus? The distance may help you feel less overwhelmed in general.

DIM IT.

Dim your screen or use a red filter app at night. The bright blue light of most devices can mess with your circadian rhythm and melatonin production.

SET IT.

Alarms aren't just for waking up – set a bedtime alarm to remind you that it's time to wrap it up for the night.

LOCK IT.

If you've got a scrolling habit you need to kick, try an app-blocking app that makes it impossible to get lost in after-hours emails, social media or gaming.

BLOCK IT.

Tell notifications to buzz off if they're waking you up at night. Put your phone on "do not disturb" mode to block it all out when you're trying to sleep.

a strong mental association between your bed and sleep.

Avoid Tech Before Bed

The bright light of televisions, computers and smartphones can mess with your Circadian rhythm and keep you alert when you should be winding down. Try logging off electronic

devices at least one hour before bedtime and use the "do not disturb" function to avoid waking up to your phone throughout the night. Better yet, charge devices away from your bed or in another room entirely.

Find more tips to take control of your blood pressure and create healthy sleep habits at Heart.org.

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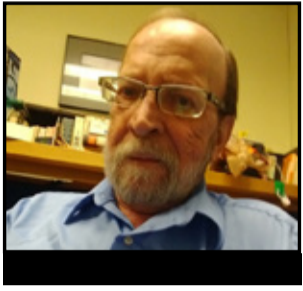
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A Journalist Finally Discovers Politics



LEO MORRIS
Guest Columnist

Nikki Kelly, in a column for the news organization Indiana Capital Chronicle, expresses a forlorn disappointment in Lt. Gov. Suzanne Crouch.

It seems that Crouch, in all the time Kelly has been covering her as a journalist, “has never really been about politics” but has worked instead on “moving the state forward,” unabashedly using words “like cooperation and collaboration.” She has focused on “practical changes to government that would help Hoosiers.”

But now that she’s run-

ning for governor on the Republican ticket, Crouch has turned into – wait for it – a politician. Knowing she has to get through the primary to stand in the general election, she is out there talking to Republican crowds and saying Republican things that Republican voters want to hear.

How distasteful of her. Kelly didn’t exactly put it the way I paraphrased her. She wrote that Crouch had “taken a hard-right turn.” It’s almost like “someone has a check-list somewhere of conservative, hot-button topics she must weigh in on.”

Now I might quibble with – in fact, I do – some of Kelly’s choices for topics out of the mainstream mindset.

The U.S.-Mexican border. The national security implications of an open border are a “right wing” issue?

Voucher expansion. Giving parents a greater say in the education of

their children is a “conservative” issue?

Possible elimination of the state income tax. Only Republicans care about a lower tax burden?

All Kelly has done with her list of topics is reveal her political inclinations, as, I suspect, I have revealed mine with my reaction to them. So it goes.

But I take her point that our election system is a haphazard, unsatisfying way to choose who will lead us. Candidates are forced to appeal to base voters in the primary, which means taking firm stands on deeply held principles. Then, in the general election, they have to pivot into a softer stance, to show they care about all citizens, not just the ones of their ideological bent.

Kelly does acknowledge that Crouch is “far from the first” to use this “primary strategy.” In fact, I’d venture to say it’s used all the time, in almost every election we’ve ever had.

And what do we know about the candidates that make it through both the primary and general?

Only that they are the best politicians – the ones most able to tell the most voters the most things they want to hear. Unless they’ve already held the office they are seeking, we know nothing about the way they would actually govern. Separating politics from governance has always been the greatest challenge of our system, the one we have never quite mastered.

Who on the Republican ballot, for example would be the best next governor of Indiana?

Suzanne Couch is the ultimate insider, having been a county commissioner, a state representative and state auditor on her way to the lieutenant governorship. She has an intimate knowledge of government, both the way it should work and the way it actually does.

Mike Braun has set foot

in both worlds, first as a successful businessman, then as a first-term U.S. senator. He has glimpsed government both from the outside and the inside.

Eric Doden is the ultimate outsider. As a successful businessman and, especially, as an “economic development” advocate, he knows how to work the system, though he’s never held elective office.

Their experiences give us some glimmer of how they might govern. But we can’t really know, since none of them has ever been governor. It’s a crap shoot.

All we can do as voters is to listen to them as they campaign, both in the primary and general elections, and weigh their words. Are they sincere? Are they trustworthy? Do they have good character? Are they the type of people who would rise to the occasion in a crisis? Is there such a gulf between their primary and general

campaigning that they could never put good governance above politics?

It’s not perfect, but it’s the system we have.

As I write this, Jennifer McCormick, former state schools superintendent and ex-Republican, has no serious contender on the Democratic ballot for governor. Unless she gets one, she will not have to be out there speaking to Democratic crowds, saying a lot of Democratic things that Democrats want to hear.

At least she won’t disappoint anybody. On the other hand, we might not learn much about her ability to govern.

Leo Morris, columnist for The Indiana Policy Review, is winner of the Hoosier Press Association’s award for Best Editorial Writer. Morris, as opinion editor of the Fort Wayne News-Sentinel, was named a finalist in editorial writing by the Pulitzer Prize committee. Contact him at leoedits@yahoo.com.

If Grandpa Could Only See Us Now . . .



TIM TIMMONS
Two Cents

I was standing in the checkout line at the grocery store. There was an older man and little boy in front of me, and the little boy was chatting a mile a minute. The older man was smiling, nodding his head and not talking much.

It made me think back to riding in the front seat of my Grandpa’s old pickup on the way to the grain elevator in Jefferson, Ind. He had a cigarette in his right hand that rested on top the huge steering wheel.

His left arm was cocked at the elbow and on the door frame with the window rolled down. His hand was curled around the open triangular vent that he always had open, at least a little, no matter what the weather was. With his shirt blowing in the breeze, I could see how dark and red his skin was below the sleeve, and how starkly white it was above.

Being the inquisitive kid I was, I talked all the way there and all the way back (and knew not to talk when Grandpa and the other farmers talked crops, weather and how the St. Louis Cardinals were doing – what was the expression we all lived by back then, children were to be seen, not heard). I never really thought about it, but now I’m wondering if he didn’t let me ride in the truck bed once in a while just to have some peace and quiet in the cab?

The memory made me smile. How long ago was that, 60 years? At least.

Then I looked down in my cart at

- A case of bottled water
- Frozen dinners
- Pre-packaged salads
- Frozen breakfasts
- Chicken salad
- And canned goods from Del Monte

That made me think about paying a ridiculous price for a bottle of water, a cup of coffee or iced tea. It brought to mind the hours and hours we spend on social media and electronic games.

I looked at my cart again. Pre-packaged frozen meals and salads? Even buying green beans and corn? Chicken salad? Heck, I remember Grandma telling my Mom that chicken and ham salads were ways to make sure nothing went to waste. Pick the meat off the bones, put it in the grinder and add some chopped up

veggies and eggs and such and voila! My grandparents grew and made most everything they consumed. They stored dozens and dozens of Mason jars with canned corn and beans and such in the root cellar. Paying a dollar for a plastic bottle of water – or more? Paying several bucks for a cup of coffee? Heck, on the rare occasions they did go out to eat, their entire meal probably didn’t total \$5.

What would they think if they could see our society now?

After getting out of the Army, Grandpa worked two jobs for a while – and later three. I was told that he slept where and when he could. By the time I came along in the 1950s, he was back down to two jobs, farming and working as a mechanic. I remember one Christmas when I was home from college. I got a hand-held electronic football game. You remember

those? The screen was only a couple of inches in size and small electronic dots and dashes represented the players.

My Dad and I took turns while my grandpa looked on.

Later that day, as he was pulling on a heavy coat to head out to tend to something in the barn I was still playing. I remember he shook his head and said something about wasting time.

Obviously, he didn’t get it, I thought. This game was the future (if only I knew just how much) and Grandpa was old and stuck in his ways.

Today, we spend far more time on electronic devices. There are actually recognized disorders for the panic people feel when they lose or can’t use their phones. From games to TikTok to FaceBook, InstaGram and a gazillion other social platforms – we

spend a huge amount of time . . . and have what exactly to show for it? What do we accomplish during that time? Hey, cute kitten videos have value, but they’re not putting food on the table or a roof over our heads.

My Grandpa has been long gone . . . but he spent his extra time driving a truck, repairing the tractor, working as a mechanic at Dorner’s Garage. Idle time for him did not mean “liking” the most recent post from one of the Kardashians.

What would my Grandpa – or yours – think if they could see us today? I’ll bet we have an idea.

Two cents, which is about how much Timmons said his columns are worth, appears periodically on Wednesdays in The Paper. Timmons is the publisher of The Paper and can be contacted at timmons@thepaper24-7.com.

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Good 'Ol Doc Cowan



KAREN ZACH
Around The County

When you've written local history articles for almost 50 years and you've lost your computer data twice it's a bit hard to remember who you've presented and who not. I know I've written about this doctor, but have found quite a bit of additional information so here he is again – one of my all-time fav local physicians.

One thing I discovered about Edward Howard Cowan is the multiple (can't say multitude but shucks, wish I could) photos of the man. The first is when he was quite young, another when a young doctor, adding a lengthy black beard; and then several when he was at one or another GAR (Grand Army of the Republic) meetings here and there (he missed very few no matter where they were). Thanks to CDPL for the pics. As his hair turned a beautiful silvery-gray, he had quite a hat collection (loved the white ones) but he was often found with the black one donning the GAR emblem, always dressed to the hilt in his unusual ties and tailored suits, loving the camaraderie of his GAR fellow soldiers! Certainly, he was involved in much here, the state and nation and he didn't mind his picture taken one iota!

Edward Howard Cowan was born in Clinton County (Frankfort) four days before Christmas in 1846, the eldest son of John Maxwell and Harriet (Janney) Cowan. Both the men graduated from Wabash College. John was an interesting fellow himself, an only child and it was thought the first-born (or second) white male in Indianapolis. John Maxwell, a particularly refined, handsome man (who heard the Lincoln-Douglas debates) was a circuit court judge, the son of John William Cowan (and Anna Maxwell), who was one of the earliest people in both Marion and Montgomery counties and served as a mounted ranger in our area pre-state fighting against the Prophet at the Battle of Tippecanoe. Anna's father, Bazeal Maxwell fought in the Revolution as was John William's father, John (born in Ireland died in Virginia) also a Revolutionary soldier, so it is not a surprise that E.H. put his education at Wabash aside



when President Lincoln called for troops.

E.H. joined several Wabash boys as well as others in the county and state, signing up for the Montgomery County based 135th, Company H. This was for the 100-day service, organized the 23rd of May 1864 and released that September 29th. No men were lost in battle but 28 to disease. Co C, F, and I all had MoCo fellows in their units as well. Co H spent most of the time guarding the railroad to keep supplies flowing to Union troops!

Duty done, E.H. returned to Wabash where he graduated with the class of '67. Immediately he studied medicine with Moses Baker (Stockwell), one of the pioneer physicians in Tippecanoe County who performed the first successful c-section in the state on his own wife having lost two others to childbirth (wasn't having it again). In 1873, E.H. graduated from Miami Medical School in Cincinnati and the same year began his practice in Montgomery County where he served as a doctor for more than five decades. Pretty amazing. In 1875 he graduated from the Indiana Medical School.

Our good doc married Lucy Ann Ayars Nov 13, 1877, in Louisville by J.L. Burrows, his father standing up with him. Lucy was a great niece of the beloved Major Ambrose Whitlock. Born 27 October 1855, in Louisville, Kentucky she passed away 18 years prior to EH (she being 12 years younger than he) at Methodist Hospital on 10 Nov 1924 after a long illness with heart trouble. She was the youngest with brothers, Henry and Edward and sister Bettie. She attended Western Female Seminary. Although all indications suggest they were parents of two children (John who died at age 11 after a lengthy illness beginning with a grip that he could never recover from, his heart then affected. He passed in late September of 1891, her entry in 1900 saying there were 3 children and one living). If

there was another child, it may have been an Eva who rests in Oak Hill Cemetery with just "Eva" on the stone. Then there was Elizabeth who Doc referred to as his "Beloved Bessie." She taught school and lived with her parents until her mother passed then moved to Indianapolis, working for an insurance company. There at age 44 (he 48) she married Lewis Repp Ferguson who lived in Dallas, Texas where they moved and Doc would visit each winter, returning to their old home at 408 S. Grant each summer where he enjoyed visiting friends and sitting in his yard. She passed away at age 68 (a few years after Lewis) in a severe auto accident. Lucy and Bessie earlier had kept rooms for college students. Doc had a great wit, a broad knowledge of his field, was loved by everyone and owned a sincere kindness toward all!

Also each summer, EH would go to the state and national GAR Reunions, his favorite the 1938 Gettysburg Blue and Gray. Flags, speeches, enthusiasm always entertained our good doctor. For several years he served as the National Surgeon General and had local and state offices, as well. Like his father, he just seemed to make history, he being the oldest Wabash grad and oldest MoCo Civil War soldier at the time of his death. Wait, and he served as first Crawfordsville Health Officer and was on the School Board when the high school (on Jefferson) most of us remember was built. He had requested the American Legion take charge of his funeral when his body was returned from Texas, and that it take place in the Wabash College Chapel. All and more was carried out and I just know he was happy!

Karen Zach is the editor of Montgomery Memories, our monthly magazine all about Montgomery County. Her column, Around the County, appears each Thursday in The Paper of Montgomery County. You can reach her at karen.zach@sbcglobal.net.

Butch's Childhood Keepsakes



BUTCH DALE
Columnist

I admit it...I am a saver. I hate to throw anything away. I was brought up that way. My folks rarely threw anything away. When Dad made something from wood, he kept all of the scrap pieces..."These might come in handy later on." And if Mom made an item of clothing with her trusty Singer sewing machine, she kept the scrap pieces..."I can use these for patches." Old clothing was kept for cleaning rags, old toys were saved for the next member of the family, cards and letters were placed in a basket in the closet...and on and on. However, they never saved leftover food from the table...because there was NEVER any food left over. "You don't leave this table until you clean up everything on your plate... You know, people in Africa are starving!" Both of my parents grew up during the Great Depression. No one threw out anything of value in those days.

Mother was also a sentimental saver; she kept various items from my childhood, and compiled a scrapbook which held my school report cards, newspaper clippings from all of my high school basketball games, and articles from the county and sectional tourneys. She saved the first book that Grandma Dale gave me, "Teddy Bear of Bumpkin Hollow," and even my 7th grade A+ science report, "The Blue Jay," which is now framed and hanging on my wall! I have always been a sentimental saver, too.

I would imagine that many of you also have items from your childhood which you or your parents kept for nostalgic reasons...such things as a lock of hair, a teddy bear or stuffed animal, a special doll, your first lunchbox, a toy or collectible figure, artwork, photos, a musical memento

such as a concert ticket or 45 rpm record, a letter or card... the list is endless. An item that has no meaning to anyone else may hold a very special memory for you.

I have also accumulated several items from my teenage years...my high school athletic honor jacket, my "senior cords," and even my high school track fiberglass vaulting pole, just to name a few things. There are items from my adult life that I also want to pass down to my kids...my police badges, the

Sheriff watch my wife bought for me, my Smith & Wesson revolver with my name engraved on it (a gift from the Indiana Sheriff's Association), my artwork and writings...along with many other sentimental possessions. My wife has also saved back many items that are special, such as the figurine that topped our wedding cake, her mother's dishes and jewelry, her grandmothers oak wall phone, along with thousands of photos of our four kids and nine grandkids.

Some of my childhood keepsakes include my Gene Autry capgun and holster, my arrow-head collection, my first baseball mitt, my Methodist church attendance pins, a special card from my Grandma Dale, and of course...my 1959 and '60s Topps baseball card collection in an old cigar box...just to name a few. I know that many of these items are worth some money, but I would never sell any of them for all of the money in the world. They remind me of a special time or event in my life, which evokes in me a feeling of nostalgia and pleasant memories.

You see, part of my life is within each keepsake item... and they are an enjoyable way to reconnect with the past and remember those good times. I hope that you are lucky enough to still have items from your childhood. And if you have young children, please consider keeping some of their special items, mementos, and memorabilia in a safe place, and encourage your kids to do the same. Many years from now you will be glad you did!

John "Butch" Dale is a retired teacher and County Sheriff. He has also been the librarian at Darlington the past 32 years, and is a well-known artist and author of local history.

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Ask Rusty – How Will Working Affect My First Year's Benefits?

Dear Rusty: I retired from working in January of this year and have since claimed Social Security. I didn't work at all in February or March, but I began a part time job in April. I'm very confused about how Social Security counts earnings for the first year. I don't know if I need to keep each month's earnings under \$1,770 or if they average it. Some of the literature I've found says each month must remain under \$1,770 or NO benefit will be paid that month. Two people at the Social Security office told me that they'll just dock me \$1 for every \$2 I am over that, even in my first year. I also cannot find anything about when they count your income. Is it when it's earned or when it's paid? If I go over in a month because there are three pay periods, can

they withhold the benefit for that month? I'm just so confused! *Signed: Part Time Worker*

Dear Part Time Worker: The Social Security earnings test during your first year collecting benefits before full retirement age is, indeed, somewhat confusing. The reason is because there are two methods which Social Security may use during your first calendar year collecting early benefits, and they will use the one which results in the least financial impact to you. To elaborate:

If you claim benefits mid-year before your full retirement age, for the remainder of that first year (starting in the month benefits begin and ending in December) you'll be subject to a monthly earnings limit (\$1,770 for 2023). If you exceed the monthly limit in



ASK RUSTY
Social Security Advisor

any remaining month of that first calendar year, you won't be entitled to benefits for that month, so Social Security would (eventually) take back that month's benefit. That is, unless using the annual limit (\$21,240 for 2023) instead will result in a smaller penalty. If your total earnings for your first year collecting are over the annual limit (e.g., \$21,240 for 2023), the penalty would be \$1 for every \$2 over the annual limit and, if that

Social Security Matters by AMAC Certified Social Security Advisor Russell Gloor

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is less than the penalty from using the monthly limit, they will assess the smaller penalty. In other words, Social Security will use the method which is most beneficial to you when assessing a penalty for exceeding the earnings limit during your first calendar year collecting benefits. And just for clarity, the earnings limits are much higher and the penalty less during the year you attain full retirement age (FRA).

Something else to be aware of: if you know in advance you will exceed the annual limit it would be best to inform Social Security in order to avoid an Overpayment Notice next year. If you don't, Social Security won't know about your 2023 earnings until you file your 2023 income taxes, so you'll get your 2023 monthly payments as usual. But when the IRS informs Social Security of your 2023 earnings later next year, Social

Security will ask you to detail your monthly work earnings for 2023. If you have exceeded the limits, they will determine an overpayment amount and will ask you to either pay back what is owed in a lump sum or will withhold your benefits for enough months to recover what you owe for exceeding the 2023 earnings limit. Then, after you reach full retirement age (FRA), you'll get time credit for all months in which benefits were withheld, thus slightly increasing your monthly payment after your FRA.

Finally, it is when your income is earned that counts, not when it is paid. So, for example, if you worked in January 2023 and were paid for that work in February 2023, that is considered January income which wouldn't count toward the February earnings limit.

Butch Wants To Fly Over The Cuckoo's Nest



BUTCH DALE
Columnist

Vintery, mintery, cutery, corn...Apple seed and apple thorn...Wire, briar, limber lock... Three geese in a flock... One flew east... One flew west... And one flew over the cuckoo's nest.

I sometimes think the American people have become like Randle McMurphy, the main character in the 1975 movie "One Flew Over the Cuckoo's Nest." We seem to be trapped in a psychiatric hospital. Our behavior is constantly being controlled and manipulated through both subtle and coercive means...not by the tyrannical nurse Ratched, but by our own government and the liberal media...what we do, what we say, what we believe, how we think. If we refuse to conform to the "proper" views and beliefs, we face invisible, and sometimes direct, forms of censorship and public shaming. And just like nurse Ratched, the actions of government and media are so insidious that we often don't realize that we are being controlled at all.

One example is the current controversy concerning transgender behavior. I guess I just don't get it. I always thought there were two genders...biological male and biological female...depends on your "plumbing," just like the faucets on a sink...one HOT, and one COLD. But now a male can "identify" as a female and compete in a women's sport...and even use the women's restroom! And then there are those who do not want to declare their gender...they are "non-binary" and want to be addressed as "they." There are no sink faucets that are labeled "HOT, BUT IDENTIFIES AS

COLD," or "LUKE-WARM," or "GUESS WHICH." But we dare not say anything, or we will be labeled as uncaring or homophobic. Watch what you say, because there are numerous "informants" on social media and in various organizations who, just like the movie's Billy Bibbitt, do not hesitate to divulge your "traitorous and uncaring" beliefs to anyone and everyone. If a male decides he wants to be a female in his own mind, that's his choice. Just don't expect people to approve of he/she competing in a girl's sport and using the ladies restroom. And if he/she wears lipstick, make-up, and a dress, he/she should have enough common sense to know that a few people will stare.

We face the same problems in expressing our opinion about other concerns. As decrepit Ol' Joe mumbles and stumbles along, guided each step of the way by his liberal handlers and Obama, he demands that we accept not only behavior which we consider a little strange, but also all religions (even those who hate Christianity), unlawful immigration, crooked FBI actions, unmitigated federal spending on worthless and failed social programs, and his latest idea...cancelling student loan debt (with money from those who worked hard to pay off their loans).

If we oppose these actions and refuse to be good little patients in the ward, those in control, along with the liberal media, will use various types of "punishment," including social media scorn and criticism, or even use the law (their version of the law) to "correct" your behavior. It's their way or the highway. Do not use the wrong pronoun in public. Do not criticize Islamic legislators who hate our country. Do not insinuate the FBI is aligned with the Democrats in power. Do not point out the unscientific claims of the climate alarmists. Do not suggest that China

instigated Covid. Do not criticize the plans to defund the police and pay reparations to the descendants of slaves. Do not insist that those who tear down historic statues be prosecuted. Do not insist that welfare recipients get a job if they are physically able...or you will be forever condemned and ostracized. Remember what Nancy Pelosi said, "People will just do what they do." Great. I guess "anything goes."

I think that most people would agree that Trump is smart, but he is also a little crazy, and he did try to stand up to the establishment swamp. But nurse Ratched's interns and aides (Hillary, the FBI, and her Democrat buddies in Congress) decided he needed electroshock therapy...via a fake dossier, outright lies, and FBI corruption. After all, the primary goal of the current swamp creatures is total control...can't let a rebellious inmate stir up trouble now, can we?

This, my fellow Americans, is what you and I are up against. We may be like "Chief" Bromden in the movie. We have been acting deaf and mute for too long when it comes to standing up for what we believe in. We need to tear down the control panel and heave it through the window. Americans who possess common sense, time honored family values, and the ability to know right from wrong...must escape the current psychiatric ward and fly over the cuckoo's nest...or we may end up like Randle McMurphy...moved to the "disturbed ward" and lobotomized. I guess it could be worse though...just listen to the next speech from Ol' Joe and watch him trip and fall again. He is supposed to be the leader of the greatest country in the world. Sad...very sad.

John "Butch" Dale is a retired teacher and County Sheriff. He has also been the librarian at Darlington the past 32 years, and is a well-known artist and author of local history.

Reaching Beyond One's Self



RANDALL FRANKS
Southern Style Columns

I stepped forward and the next thing I knew I was lying at the bottom of a flight of steps.

I didn't know the door I opened led to the basement. But it wasn't a moment before the reality of my mistake became a realization. The abrupt nature of my landing was certainly a rude awakening.

As a youngster at this point, about eight years old, thankfully as I tumbled quickly down the stairs at the bottom of the flight was a landing and the outside wall. When I hit the wall, somehow I stubbed my toe, busting it open on the end. Thankfully, no broken bones, just a bit of bleeding on my toe and residual pain as I picked myself up and walked back up the steps.

I was staying over night with my elderly neighbor, Millie Dobbs, who became an adopted grandmother to me. She lived with her daughter and son-in-law, who were out of town. They didn't have any children.

Of course, my tumble upset her, but we got my to bandaged and all was good.

We had a light dinner with a warmed ham sandwich and barbecue Charlie's chips. After dinner, we spent the evening playing games such as Chinese checkers

and gin rummy while the television played a John Wayne western in the background.

As we played hand after hand, she talked about her work as a nurse in New York and asked me questions about what I wanted to do in life. Though she was a Yankee of German descent, she seemed to fit right into the contemporary Southern suburbs of Atlanta. She shared with me about meeting Marilyn Monroe during a hospital stay. She had been deceased a few years at that point but she had captivated America during her film career. Even an eight-year-old knew who she was.

Much of what we did was just be. We talked, we laughed, we had fun and enjoyed each other's presence.

I spent much of my youth doing odd jobs for Millie. I think it was just her way to give me some money to buy things I might want, but it wasn't a birthday or Christmas. Millie became a regular presence at our house, she spent a lot of time with my mother passing the day. My Uncle Raymond stayed with us for extended stays and Millie always came up to be the fourth in a card game as the evenings were filled by topics the adults knew more about from the shared decades they lived through.

One of my favorite things to do was on her birthday, we walked to an Irish restaurant which had opened about a mile from our homes, and had lunch. They made the biggest hamburgers and put all kinds of things I had never imagined on

the burger such as mushrooms and other adds.

Why have I shared these memories, what is the point?

I didn't have to spend time with Millie. She was not my kin. But her presence enriched my life with her experiences and the time shared. One day, her son-in-law had to move for work to Florida and of course Millie went. Letters back and forth followed until the word of her passing came by phone.

That day saddened me more than I could have imagined.

She really had become a regular part of my life. Even today, I have a storage box and if opened, one would find various crafts which her hands made and gave as gifts. These things are cherished as was she.

Is there an older person in your neighborhood, in your family, in your path which is open to sharing life experience with you and your family?

Don't miss that chance. Share a bit of your time, and let them do the same, and what you might receive back could give for decades to come.

Randall Franks is best known for his role as "Officer Randy Goode" on TV's "In the Heat of the Night." His latest 2019 #1 CD release, "Americana Youth of Southern Appalachia," is by the Share America Foundation. He is a member of the Old Time Country Music Hall of Fame. His latest book is "A Badge or an Old Guitar: A Music City Murder Mystery." He is a syndicated columnist for <http://randallfranks.com/> and can be reached at rfrankscatoosa@gmail.com.



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Choose Your Company Carefully



GLENN MOLLETTE
Guest Columnist

A friend will do his best to prevent you from driving off a cliff. Your enemy will give you directions to the cliff and happily watch you plunge to your destruction. A friend cares enough to caution you about financial decisions or bad investments. Your enemy will be glad to see you lose your money. Your friend will warn you about a snake in the path. Your enemy will tell you to enjoy your walk.

A friend cares enough to help. Your enemy will let you sink. Thirty years ago, I made a move. I had a house payment in one town and an apartment rent in my new location. I had two car payments, a very sick wife and two small children. The financial burden was tough. I met with a group of 8 to 10 men every Thursday morning at 6 AM for prayer. These men prayed for me but came to me one day and said, “We’re going to collect

\$300 to \$400 a month to give to you until you sell your house. I was surprised, thankful but declined the offer. They insisted. One man spoke up and said, “We’re not going to sit here and watch you sink.” I was very close to just giving my house back to the bank but fortunately I was able to sell it eventually and gained enough money to make a down payment on a house in my new location.

Your friend may not be able to save you. However, your friend will try to save you from sinking. Your enemy will find humor in your demise.

Your friend will not barrage you with your past mistakes. A real friend puts the past behind and moves forward. The only good thing about remembering past mistakes is so you won’t repeat them. Your enemy delights in rehashing ancient history when you failed, divorced, folded, went crazy and more. Your friend will focus with you on today. They will celebrate your current life and activities.

The Bible says the Devil is like a roaring lion seeking whom he might devour. Often, his most effective work is discouraging us and immobilizing our lives. The work of God is forgiving, forgetting, cleansing, burying and

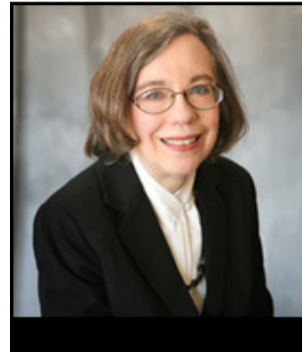
looking ahead to the goal line. The work of evil is to take you back to your old sins and failures.

The Bible talks about forgetting those things which are behind. The scriptures teach that God through Christ cleanses us of all our sins. He buries our sins in the depths of the sea to be remembered no more. God doesn’t remember them, so why do you worry about a failure that happened a hundred years ago? Remember Lot’s wife? She looked back and turned into a pillar of salt. Looking back turns us into salt or immobilizes us from going forward. You can’t go forward looking over your shoulder. The Bible says press toward the goal line. This means you look forward.

Choose who you spend time your time with very carefully. Live looking forward and avoid those who want to keep you looking back.

Dr. Glenn Mollette is a graduate of numerous schools including Georgetown College, Southern and Lexington Seminaries in Kentucky. He is the author of 13 books including UncommSense, the Spiritual Chocolate series, Grandpa’s Store, Minister’s Guidebook insights from a fellow minister. His column is published weekly in over 600 publications in all 50 states.

No, You Do Not Own ‘Your’ Pronouns Or My Language



JANE M. ORIENT, M.D.
Guest Columnist

From the viewpoint of a home-school grammar teacher (since I was in seventh grade), a pronoun is just a short word that takes the place of a noun, so that you don’t have to keep saying the noun over and over.

Pronouns do not define your identity or create or solve social injustice.

Using an incorrect pronoun used to get you a red mark on your essay. Today, the red mark might be considered racist—a sign of white supremacy, implying that there is a correct answer. Or it might make someone feel unsafe or excluded.

Instead, there’s now a permanent Scarlet Letter, or job loss and cancellation, for not using a person’s preferred pronouns, no matter how ungrammatical.

The main grammatical requirement for pronouns is that they must agree with their antecedent (the noun they stand for) in number and gender, to avoid confusion. Gender used to be just a grammatical concept. In some languages, it is mostly arbitrary and does not necessarily have anything to do with sex. “The table” is “der Tisch” (masculine) in German and “la mesa” (feminine) in Spanish.

For decades, there has been trouble over the third-person singular pronoun in English. The default option or “common gender” was masculine when the person referred to (e.g., teacher, doctor, patient) could be of either sex. As Margaret Thatcher explained, “Man embraces woman.”

But feminists became outraged. Hence, all the “he or she” constructions. Instead of unobtrusively doing their job, pronouns constantly demanded attention. Then people asked why the “he” should come first; hence “she or he,” or perhaps alternating use of one or the other.

Then there is the grammatical atrocity of using “they,” “them,” or “their” (plural) to

refer to a singular noun. (Das geht durch mich wie ein Messer—that goes through me like a knife—as my German teacher used to say.) This is becoming very common even in prestigious, supposedly scholarly publications.

The increasing number of genders and made-up pronouns greatly complicates the antecedent-agreement problem. And we now have an additional problem: “misgendering.”

Humans are very good at discerning sex unless extensive efforts are made to disguise it. Gender is more challenging.

There is a verb “to sex,” meaning “to identify the sex of.” If you are going to do genetics experiments with *Drosophila* (fruit flies), you need to sex the flies. If you are in the egg business, you need to sex the chicks. You don’t want to waste money feeding male chicks because no rooster has ever laid an egg—although they have something to do with the process as in that song. “They’re laying eggs now, just like they [the hens] used to, Ever since that rooster came into our yard.”

So, how does one “gender”—or “misgender” someone?

It might have nothing to do with a physical characteristic and might be the opposite of the sex.

Apparently, people gender themselves. I suspect that these days even Rush Limbaugh would not be allowed to play the song with the words “I was born a woman. I didn’t have no say.”

People simply announce “their” pronouns on their nametag.

Long ago, the only way people might be offended by your use of pronouns was if, in talking to someone, you used the wrong second-person pronoun in a language that distinguishes by status. Did you address someone as “du” or “tu” (familiar) when you should have used “Sie” or “usted” (formal or polite)? If you were talking about someone (third person), then that person had no say about your use of pronouns and could not accuse you of trespassing on their identity. Someone calling you “sir,” instead of “ma’am,” was merely a faux pas, not a federal crime.

Beyond pronouns is meta-reality. Prescribers and surgeons are trying to mold bodies to con-

form, but self-identification is determinative. A person with male equipment and male proclivities must be accepted as a self-proclaimed female, even in prisons, shelters for abused women, and locker rooms. Maybe you have no sympathy for female prisoners, even if they weren’t formally sentenced to be caged with rapists, but what about your little girl?

Language is our tool for thinking, and even the smallest words count. Activists do not own pronouns, or English grammar, or our thoughts. They have no right to dictate our opinion of their gender or to force us to allow them access to our private spaces. And they cannot change the reality of sex.

Jane M. Orient, M.D. obtained her undergraduate degrees in chemistry and mathematics from the University of Arizona in Tucson, and her M.D. from Columbia University College of Physicians and Surgeons in 1974. She completed an internal medicine residency at Parkland Memorial Hospital and University of Arizona Affiliated Hospitals and then became an Instructor at the University of Arizona College of Medicine and a staff physician at the Tucson Veterans Administration Hospital. She has been in solo private practice since 1981 and has served as Executive Director of the Association of American Physicians and Surgeons (AAPS) since 1989. She is currently president of Doctors for Disaster Preparedness. She is the author of YOUR Doctor Is Not In: Healthy Skepticism about National Healthcare, and the second through fifth editions of Sapira’s Art and Science of Bedside Diagnosis published by Wolters Kluwer. She authored books for schoolchildren, Professor Klugimkopf’s Old-Fashioned English Grammar and Professor Klugimkopf’s Spelling Method, published by Robinson Books, and coauthored two novels published as Kindle books, Neomorts and Moonshine. More than 100 of her papers have been published in the scientific and popular literature on a variety of subjects including risk assessment, natural and technological hazards and nonhazards, and medical economics and ethics. She is the editor of AAPS News, the Doctors for Disaster Preparedness Newsletter, and Civil Defense Perspectives, and is the managing editor of the Journal of American Physicians and Surgeons.

Clocking In, Clocking Out ‘til You Die

By Dr. James Thrasher

These are alarming numbers: In its recent State of the Global Workplace 2022 report, Gallup concluded that only 21% of workers are engaged and invested in their work. Over 70% of the nation’s employees are looking for new jobs. Most members of the workforce resent their job and are disengaged, bitter, miserable, unproductive, and doing more harm than good when they come to work. Hate your job—hate your life.

Many people who are exasperated with their careers end up sick, depressed, divorced, abusing substances, gaining weight, and questioning their worthiness. This is because one’s personal identity and happiness are often wrapped up in “what they do.” Americans have allowed their jobs to define their self-worth and identity. Many workers despise Monday mornings and live for “over the hump” day to arrive each week. We will spend more than 1/3 of our days working, which leaves most Americans feeling empty and unfulfilled.

“Take this job and love it” is not the mantra of workers in America. Most workers are fed up with the drudgery and mental exhaustion of earning a living.

So, what is the response to this tragic employment situation? Answer: medicate oneself by seeking personal pleasure during the evenings and weekends. This is done through numerous distractors, including entertainment, hobbies, sports, and drugs and alcohol. But the tranquilizer of choice is usually materialism—buying stuff. This perspective is summed up by the

bumper sticker “the person with the most toys wins.”

What’s missing in finding meaning and purpose through work?

Solomon, author of Ecclesiastes, says that work brings pain and grief and that even at night his mind doesn’t rest. He then asks this question: “What does man get for all the toil and anxious striving with which he labors under the sun?” Solomon tried to medicate. We are told that he denied himself nothing his eyes desired—and refused his heart no pleasure. He built houses, planted vineyards, acquired a harem, amassed silver and gold, hired musicians to entertain him, and was gifted the delicacies of the world. His entire plan was to engage in self-pleasure until he could fill the void left by unsatisfying work.

Sound familiar? Based on earthly wisdom and total unabashed self-indulgence, Solomon was in pursuit of happiness, joy, and identity in created things, the things of this world—things he could see and touch. What did Solomon conclude? Not one of all these things he had pursued brought about that desired result. They, in and of themselves, left him empty. Reexamining his own personal experience, he makes an argument that human existence is indeed meaningless, and happiness will elude us, if one attempts to base one’s life on their own self-conceived identity and earthly work.

He concludes that the problem is man’s attempt to find meaning in the creation without knowing the Creator. Without Him nothing satisfies. All earthly things are short-lived, transitory,

and fleeting. Anything in life, no matter what, cannot give meaning, purpose, identity, and joy apart from having a proper relationship with God. Solomon has taught us that true and lasting happiness comes from the hand of God.

Labor, apart from God, is futile.

Solomon, looking back on his life, lands on the answer to true soul-satisfying happiness and joy. Ecclesiastes 2:24 literally says, “there is not a good in man that he should be able to eat, drink and get satisfaction from his work.” Only through the eyes of the Lord can we understand who we are and how to view, value, and enjoy what He has made. Solomon rhetorically asks the question: without Him who can find enjoyment?

If you try to find happiness and joy exclusively in what God has made, without knowing Him personally, you will never be fulfilled.

If God is taken out of life’s equation, true happiness and meaning will elude you.

Fred, the retired college painter, knew that the cancer within him was about to take his life. As we sat together at a basketball game, like Solomon, he reflected back on his life and work at the college. What brought meaning and purpose to his life? He used his paint and brush to faithfully glorify and serve his Lord and point people to Christ. Yes, he did exactly that.

What will your reflections be?

Dr. Jim Thrasher is the Senior Advisor to the Vice President for Student Recruitment and the coordinator of the Institute for Faith & Freedom’s working group on calling.

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SUNDAY

Travel or stay! and Play

Sunday, June 11, 2023

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Indiana State Fair Announces First Wave Of Hoosier Lottery Free Stage Concerts For 2023

Earlier this week, the Indiana State Fair unveiled the first wave of its 2023 list of scheduled concerts as a part of the Hoosier Lottery Free Stage schedule, July 28 through August 20 (Fair is closed Mondays and Tuesdays). The Hoosier Lottery Free Stage has become a summertime staple for concert goers and music lovers. The lineup each year consists of some of music's most legendary and diverse acts and this year is no exception. All shows at the Hoosier Lottery Free Stage are free with paid fair admission and seating is first-come, first-served. All shows start at 7:30 p.m., unless noted otherwise.

The first wave announcement for 2023 Hoosier Lottery Free Stage at the Indiana State Fair schedule includes:

- Clint Black - Friday, July 28 (opening day)
- Peppa Pig Live!
- Peppa Pig's Adventure - Sunday, July 30
- Keith Sweat - Wednesday, August 2
- TobyMac - Sunday, August 6
- THE TAYLOR PARTY: TAYLOR SWIFT NIGHT - Saturday, August 12
- Buddy Guy: Damn Right Farewell - Friday, August 18

High resolution artist images are available by request or by visiting the State Fair media center photo gallery at www.IndianaStateFair.com.

As title sponsor of the Free Stage, the Hoosier Lottery is inviting fairgoers 18 or older to enter the free myLOTTERY All-Inclusive Indiana State Fair Prize Package promotion. Six people will win State Fair tickets, parking, Free Stage premium seating, Hoosier Lottery Prize Pack, autographed Indiana Pacers jersey, and Indiana Fever tickets. Enter by signing up to become a myLOTTERY member or confirming your existing account at HoosierLottery.com/StateFair by July 9, 2023. Promotional odds are dependent upon the number of entries received.

Sarah M. Taylor, executive director of the

Hoosier Lottery, noted, "The Hoosier Lottery has enjoyed a great relationship with the Indiana State Fair for many years. We are proud to sponsor the popular Hoosier Lottery Free Stage again this year, providing summertime value and entertainment for state fair attendees. The Hoosier Lottery Free Stage has become a 'winning ticket' for all music lovers. Additionally, this year fairgoers 18 or older can sign up for a free myLOTTERY promotion for the chance to win an all-inclusive day at the Fair including premium seats at the Hoosier Lottery Free Stage!"

There will be a limited amount of reserved viewing area tickets sold later this summer for these concerts. The 2023 Indiana State Fair is scheduled to open on Friday, July 28 and runs through August 20, when you can enjoy The Greatest 18 Days of Summer at this iconic Hoosier tradition. For more information, please visit www.indianastatefair.com or follow the Indiana State Fair on Facebook, Instagram and Twitter. The Indiana State Fair will be highlighted by its 2023 theme The State That Grew The Game presented by Pacers Sports & Entertainment.

2023 Artist Bios:
CLINT BLACK: It has been three decades since the release of Clint Black's groundbreaking debut album, Killin' Time. The genre altering record cemented the Country music icon as one of the truest traditionalists in the game and his widespread influence can still be felt in the works of artists today. Now, the seemingly unstoppable legend is set to release his incredible 12th studio album, Out of Sane, dropping on June 19th. Having sold over 20 million records, earning 22 #1 career singles, nearly two dozen gold and platinum awards (U.S. and Canada), a Grammy Award, numerous CMA, ACM and American Music Awards, and being honored with a star on the Hollywood Walk of Fame, Clint Black has had one of the most

storied careers in modern music.
PEPPA PIG LIVE! PEPPA PIG'S ADVENTURE:

Come join Peppa on an exciting camping trip in the woods with George and her school friends, including Pedro Pony, Suzy Sheep and Gerald Giraffe. With lunch boxes packed and Daddy Pig driving the bus, Peppa and friends are excited about their outdoor adventure, full of singing, dancing, games and surprises. Little piggies everywhere will love this 60-minute live musical experience!

KEITH SWEAT: Keith Sweat is a Harlem-born R&B singer/songwriter who released his debut album, 'Make It Last Forever', at the end of 1987. The album sold over three million copies, spawning the hits "I Want Her" (#1 R&B, #5 pop), "Something Just Ain't Right" (#3 R&B), "Make It Last Forever" (#2 R&B), and "Don't Stop Your Love" (#9 R&B). It was followed in June 1990 by 'I'll Give All My Love to You', another million-seller, that featured the hits "Make You Sweat" (#1 R&B, #14 pop), "Merry Go Round" (#2 R&B), "I'll Give All My Love to You" (#1 R&B, #7 pop), and "Your Love - Part 2" (#4 R&B). Sweat's third album was 'Keep It Comin'', an R&B chart-topper at the end of 1991, whose title track was another #1 R&B hit. In 1994 he returned with 'Get Up on It'; a self-titled release followed in 1996, and two years later he issued 'Still in the Game' and 'Didn't See Me Comin'' in fall 2000.

TOBYMAC: With more than 16 million units in career sales and a whopping seven GRAMMY® Awards, TobyMac's career continues on the fast track. His RIAA Certified Gold studio album, THIS IS NOT A TEST, garnered a GRAMMY® Award and Billboard Music Award nomination on top of debuting at No. 4 on the Billboard Top 200. Each of his six studio solo projects have achieved Gold certification, a first for any artist in the history of his label, Capitol

Christian Music Group. Among those is his project EYE ON IT, which debuted atop the Billboard 200, only the third Christian album ever to do so. THE ELEMENTS, his latest GRAMMY®-nominated, a full collection of music, boasted "Everything," "Scars," "Edge of My Seat," "See The Light" and more alongside the chart-topper, RIAA Gold Certified "I just need U." His most recent singles, "21 Years," "Help Is On the Way (Maybe Midnight)," "Promised Land," "The Goodness (feat. Blessing Offor)," "Everything About You (feat. Marlee)" and "Show Up Choose Love (feat. Jon Reddick)," are available wherever you stream music, along with his seventh studio project, LIFE AFTER DEATH.

THE TAYLOR PARTY: TAYLOR SWIFT NIGHT: Courtesy of https://www.taylorswiftnight.com/

We promise that you'll never find another party like THE TAYLOR PARTY: TAYLOR SWIFT NIGHT, a Taylor Swift Inspired Dance Party. Best believe our party is Taylor-made for ultimate fans. Surrounded by Swifties, you'll sing and dance through all her iconic eras. We know you polish up real... NICE.

BUDDY GUY: DAMN RIGHT FAREWELL:

At age 86, Buddy Guy is a Rock & Roll Hall of Fame inductee, a major influence on rock titans like Jimi Hendrix, Eric Clapton, and Stevie Ray Vaughan, a pioneer of Chicago's fabled West Side sound, and a living link to the city's halcyon days of electric blues. Buddy Guy has received 8 GRAMMY Awards, a 2015 Lifetime Achievement GRAMMY Award, 38 Blues Music Awards (the most any artist has received), the Billboard Magazine Century Award for distinguished artistic achievement, a Kennedy Center Honor, and the Presidential National Medal of Arts. Rolling Stone Magazine ranked him #23 in its "100 Greatest Guitarists of All Time."

SALI July Guest Artist: Tom Tuley

Tom Tuley came to art late in life. He spent 38 years on newspapers, but never as an artist. He was a police reporter, sports-writer, sports columnist, sports editor and managing editor, spending the last 12 years of his career as editor of the two dailies in Evansville, IN. After retiring, he was inducted into the Indiana Journalism Hall of Fame in 2018. But no art.

It was not until after he took early retirement at age 55 and moved to a secluded log house in Brown County, IN that Tuley became interested in art. It was there that he became friends with an artist named Sandee Hazelbaker and began taking weekly art lessons at her studio. Although he showed little natural talent for the endeavor, Sandee told him he could become a REAL artist if he did two things: (1.) Pick up a brush every day, and (2.) Do at least 100 paintings.

So he picked up a brush almost every day...and, viola, three years and 97 paintings later was invited to become a member of the Brown County Art Gallery's Artist Association.

Tuley began his painting career in oil but now works mostly in watercolor and pastel and paints a variety of subjects—from rural and urban landscapes to flowers, animals

Want TO GO?
The Southside Art League (SALI) is happy to announce watercolor artist Tom Tuley as our Guest Artist for the month of July 2023. He is a retired newspaper editor. There will be an Open House featuring Tuley and his work on Friday July 14, 6-8 p.m.

and water. His favorite subject, however, is old barns—the older and more run-down the better. He now lives in Whites-town, IN and still sells his work at the Brown County Art Gallery. He has also exhibited and sold work at galleries in Carmel and Zionsville and did a one-man show at the Evansville Museum of Arts, History and Science.

He is a Signature member of the Watercolor Society of Indiana and has been juried into the Society's annual show at the Indianapolis Museum of Art a number of times. He has also been juried into the annual exhibits of the Indiana Heritage Arts at Nashville, IN and the Hoosier Salon in Indianapolis. Tuley served as president of the Brown County Art Gallery's Artists Association in 2007-08 and is currently serving another term as president.

Budget-Friendly Travel Tips For The Summer

(Family Features) For many people, traveling is about exploring new cultures, landscapes, cuisines and ideas. However, the cost of the trip is still one of the most important considerations when booking a vacation.

In fact, according to a survey conducted by Slickdeals, a one-of-a-kind online community of shoppers working together to shop smarter and save more, 81% of respondents listed total cost as their top consideration followed by a desire for kid-friendly experiences at the destination and discounts or deals on transportation and lodging.

Even amid reported concerns about inflation (56%), increasing flight costs (51%) and gas prices (49%), 84% of families plan to spend the same amount or more on travel this year as last. Among the respondents, 42% plan to spend between \$1,501-3,000 and 15% plan to spend \$5,000 or more on travel.

While traveling is undoubtedly an investment, it doesn't have to break the bank. Consider these tips from Pete King, deal expert for Slickdeals, to save money as you begin planning your next excursion.

Learn a New Skill
Devoting time to pick up a new skill can help keep your mind and body sharp. Whether through formal classes or watching videos online to learn, speaking a new language, playing a musical instrument or cooking a new cuisine are popular options for enhancing your skills later in life.

To find more ideas to live better in retirement, or access the free education guide, visit rate.com.

you time and effort when looking for savings on your trip. You can even set deal alerts to be notified when deals pop up for your desired destination.

Bring an empty water bottle. While Transportation Security Administration regulations don't allow you to bring most fluids through security checkpoints in airports, packing an empty water bottle in your carry-on or personal item can save you from high costs inside the terminal. Once you're through security, simply fill your bottle at the nearest water fountain. An added bonus: You can take the full bottle on the airplane to stay hydrated during the flight without having to rely on the small complimentary beverage on board.

Pack less than you think you'll need. Many people overpack, and that can be a costly mistake. A single checked bag can cost as much as \$50, and some airlines charge extra for a ticket that includes a carry-on. For a weekend trip, keep it simple with a carry-on or backpack, and for longer adventures, keep in mind nobody at your destination will likely know you wore the same jeans two days in a row.

Find the right rewards credit card. If you have a rewards credit card, you could get cash back when you make certain purchases. You could get a percentage back on groceries, travel, dining and more. For example, with a travel rewards credit card, you earn points or miles that can be redeemed for future travel plans. General travel cards earn points or miles on virtually every purchase, regardless of airline or hotel chain, while co-branded cards that align with a specific airline or hotel reward users with more points for loyalty spending and provide additional benefits like free checked bags or a free night's stay on your card anniversary.

Find deals on travel and more at Slickdeals.com/travel.

How To Get The Most Out Of Your Retirement

(Family Features) Retiring from the workforce provides opportunities you may have been unable to take advantage of during your working years, including discovering new passions and devoting more time to the people you love.

Even though your income might be lower than when you were working full-time, being free of financial burdens like credit card debt or a mortgage may provide extra disposable income that allows you to explore hobbies, develop new skills or focus on spending time living life to the fullest.

In fact, if you're over the age of 62, own a home and have equity in it, you can extend your retirement runway by borrowing against that equity. A home equity conversion mortgage, like those available from Guaranteed Rate, a leader in mortgage lending and digital financial services with more than 850 branches across the United States,

can flip the roles of lender and borrower. Homeowners can remain on their property and generate income, provided they own at least 60% of their home's equity and it is FHA eligible.

"These mortgages fit a very specialized segment of the marketplace, but for those seeking financial flexibility, they can be a game-changer," said Jim Hettinger, executive vice president of operations, Guaranteed Rate. "Equity build-up over time is one of the most compelling reasons to purchase a home. These loans give long-time homeowners a way to enjoy the benefits of that equity in their retirement years - all while retaining ownership and continuing to live in the house they call home."

While this type of loan shares many similarities with home equity loans, the requirements generally allow for more flexible terms for homeowners, who remain responsible for property taxes, home insurance and home

maintenance. Over time, the loan balance increases with the understanding the mortgage will one day be paid off, usually by selling the home, providing the homeowner more flexibility and comfort during retirement. Meanwhile, homeowners receive money from their homes in the form of a lump sum payment or line of credit without making monthly mortgage payments.

Consider these ways to take advantage of a home equity conversion mortgage and get the most out of your retirement.

Travel
With minimal limitations on vacation time in retirement, it's possible to get out and explore both domestically and internationally. With the flexibility to take extended leave, retirees can even enjoy trips dedicated to a specific hobby or pastime, such as golfing, shopping, biking, attending sporting events, appreciating the arts and more. You could also consider purchasing

a boat or motorhome to take your exploration to the next level.

Pick Up a New Hobby
With more time now available, it's possible to expand on hobbies you enjoyed while working or pick up an entirely new pursuit altogether. The possibilities are nearly endless, but some options to consider include gardening, dancing, reading, baking, hiking, collecting antiques, restoring furniture, golfing, bird watching, sculpting or wine or beer making, among others.

Learn a New Skill
Devoting time to pick up a new skill can help keep your mind and body sharp. Whether through formal classes or watching videos online to learn, speaking a new language, playing a musical instrument or cooking a new cuisine are popular options for enhancing your skills later in life.

To find more ideas to live better in retirement, or access the free education guide, visit rate.com.

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Photos courtesy of Grand Geneva

Plan A Lakeside Summer Adventure This Year

(Family Features)
Whether you're looking to hit pause or get outside and play this summer, taking a trip to the lake can provide the best of both worlds.

From hiking trails to watersports, golfing and ziplining to spa treatments and local dining, a destination like Lake Geneva - located approximately 10 miles north of the Illinois state line in southeastern Wisconsin and less than 90 minutes from major airport hubs in Chicago and Milwaukee - offers a plethora of activities for family vacations, girlfriend getaways and more.

Set on 1,300 acres, Grand Geneva Resort & Spa is right in the middle of it all. With 358 newly renovated and redesigned guest rooms that complement the property's

serene woodland and lakeside setting, the all-season resort offers a variety of room styles to accommodate guest preferences and requirements, including spacious suites featuring fireplaces, dining areas and expansive patios to rooms with private balconies and peaceful nature and lake views.

"Each room has been completely reimagined from floor to ceiling with a palette of neutral colors and natural woods," said Skip Harless, managing director, Grand Geneva Resort & Spa. "New modern residential finishes, furnishings and specially curated artwork by Midwestern designers welcome guests to a timeless, inviting space where they can take advantage of all of the amenities and services Grand Geneva is

known for."

On site, guests can also enjoy two championship 18-hole golf courses, horseback riding, tennis courts, scooter rentals, a spa and salon, meeting and convention space and three restaurants. Also on the resort's grounds is the Timber Ridge Lodge & Waterpark, featuring 50,000 square feet of year-round excitement.

In addition to the resort, visitors can take advantage of all the sprawling lakeside community has to offer to create a memorable summer vacation.

Explore the Great Outdoors

If hiking, biking or making your way through (or above) the trees while taking in the scenery are the types of adventures you seek, Lake Geneva has plenty of options. For example, Lake Geneva

Ziplines and Adventures offers nine ziplines, five sky bridges and three spiral staircases to send you flying through the treetops over 100 acres of wooded property plus 16 unique rope excursion elements - cargo nets, rope bridges, swings and balance beams - strung between the trees. If being on the ground is more your speed, five trails traverse the property and offer 12 miles of mountain biking and hiking options through hardwood and pine forests.

Have Some Fun on the Water

Take advantage of time on the lake by renting a speedboat, pontoon or wave runner at one of the many marinas, going on a group paddleboarding adventure or taking part in a guided fishing tour with all tackle and

equipment provided. Or for a different kind of water play, visit Moose Mountain Falls, Timber Ridge Lodge's 50,000 square-foot water park where 35-foot-high slides take you on a 300-foot adventure of twists and turns, which comes to an end in a heated pool. For a tamer ride, the lazy river drifts more than 500 calm, relaxing feet.

Enjoy Some Local Bites

Located at the resort, Geneva ChopHouse provides a range of menu options from thick, hand-cut steaks and chops to fresh seafood from the coast and seasonal, homegrown vegetables. Or you can dine lakeside at Pier 290, the only waterfront restaurant on the lake, which offers an extensive menu of casual American fare and unique alternate

dining locations on the lakefront sandy beach and clustered around a cozy fire pit.

Relax at the Spa

Home to a multitude of relaxing and therapeutic spa services, as well as a wide variety of fitness activities, WELL Spa + Salon at Grand Geneva Resort & Spa provides guests with a unique wellness experience. Offering more than 65 spa and salon services, including soothing massages, stimulating body treatments, advanced aesthetics, hairstyling, makeup consultations, manicures, pedicures and more, the highly trained professionals provide individualized plans for relaxation and rejuvenation.

Start planning your adventure at GrandGeneva.com.

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Montgomery County's Most Wanted

The Montgomery County Sheriff's Office is requesting your assistance in locating a subject wanted on a felony warrant. If you have any information on the whereabouts of this wanted person please contact the Montgomery County Sheriff's Office at (765) 362-0885 or (765) 362-3740.

WANTED



Caleb J. Mathews
Born 1984
Charge: P/V Dealing Methamphetamine (Level 3)

WANTED



Wyatt W. Hunt
Born 1996
Charge: FTA Resisting Law Enforcement/Criminal Confinement (Level 5)

WANTED



Mario G. Ortega
Born 1977
Charge: Sexual Misconduct with a Minor (Felony 4)

WANTED



Robert E. Butler
Born 1984
Charge: Possession of a Firearm by Serious Violent Felon (Level 4)

WANTED



Devin R. Post
Born 1990
Charge: FTA Possession of Methamphetamine (Level 6)

WANTED



Amanda J. Fry
Born 1987
Charge: P/V Theft (Felony 6)

WANTED



Thomas W. Farley II
Born 1991
Charge: FTA Possession of Methamphetamine/Carrying Handgun w/out license

WANTED



Cole M. Williams
Born 1995
Charge: P/V Escape

WANTED



Stephen C. Shaffer
Born 1992
Charge: Domestic Battery (Level 5)

WANTED



Tasha L. McCray
Born 1991
Charge: FTA Fraud (Felony 6)

Please Read Our Disclaimer:

All warrants are the property of Montgomery County, Indiana. This list of wanted suspects is updated on a daily basis, but all warrants need to be verified through the Montgomery County Sheriff's Office Warrants Division before any action is taken. If you feel a warrant is listed in error, please contact the Montgomery County Sheriff's Office.

Notice:

If you have information about the whereabouts of any of the listed suspects, please contact the Montgomery County Sheriff's Office at the numbers provided, or contact your local law enforcement agency. The issuance of a warrant by no means indicates that a person is guilty of a crime, only that probable cause exists to believe that person has committed a crime.

DO NOT ATTEMPT TO APPREHEND ANY OF THESE SUSPECTS AS THEY MAY BE ARMED AND DANGEROUS.

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