

The Paper

OF MONTGOMERY COUNTY

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50¢

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➤ TODAY'S VERSE

Acts 2:38 Repent, and be baptized every one of you in the name of Jesus Christ for the remission of sins, and ye shall receive the gift of the Holy Ghost.

➤ FACES OF MONTGOMERY

People who call our community their own.



One of our roving photographers caught Cameron and Cooper outside and having fun and the boys were nice enough to offer a smile! Got a great photo of your loved one? E-mail it to news@thepaper24-7.com along with the pertinent info (and your contact information so we can reach you if we have questions).

➤ THREE THINGS You Should Know:

1 U.S. Senators Todd Young (R-Ind.), Martin Heinrich (D-N.M.), Cory Booker (D-N.J.), and Mike Rounds (R-S.D.) introduced the Creating Resources for Every American To Experiment with Artificial Intelligence Act of 2023 (CREATE AI Act). This bipartisan legislation establishes the National Artificial Intelligence Research Resource (NAIRR) as a shared national research infrastructure that provides AI researchers and students with greater access to the complex resources, data, and tools needed to develop safe and trustworthy artificial intelligence.

2 The Indiana Arts Commission (IAC) announced it has awarded \$17,638 to the Indianapolis Symphony Orchestra through the Arts Organization Support grant program. During its Quarterly Business Meeting in June, the Commission approved funding recommendations for the Arts Project Support and Arts Organization Support grant programs. Over 480 applications were reviewed by 146 panelists from around the state and country with expertise in the arts, community development, and nonprofit management.

3 Cziczo says air quality has gotten better in some locations and worse in others. Areas downwind from wildfire smoke experience a significant drop in air quality. Small particles released from burning material can cause negative health impacts, especially in immunocompromised individuals. Low air quality can also damage crops and other plants within the environment. At the same time, air quality has gotten better in other locations due to initiatives like the Clean Air Act and the widespread installation of catalytic converters on cars. These factors have led to a decrease in harmful emissions and an increase in the quality of the air. During an air quality alert, residents should reduce the amount of time spent outdoors and minimize the use of items that increase pollution, such as cars, mowers and other vehicles. Cziczo says masks can be beneficial if they are of a high enough quality to filter extremely small particles.

BTN

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

\$526 Million

That \$526 million accounted for just a small portion — 17.2% — of the department's overall General Fund budget of \$3 billion. Others returned far greater percentages and some none at all.

1%

This year's fiscal closeout data shows that two-thirds of state agencies and offices sent less than 1% of the money allocated to them back to the state General Fund.

However, the amount of state funds dedicated to Medicaid continues to grow — to the alarm of Republican budget writers, who noted that expenses related to the low-income insurance program now made up 18% of the \$44 billion two-year budget. About 7.92 Mil.

\$7.92 Million

86%

But a handful of agencies stood out for their reversions, or lack thereof. Indeed, the Office of Medicaid Policy and Planning alone accounted for 86% of the total reversions listed, or \$526 million of its \$609 million allocation.

\$8.9 Million Returned Unspent

The Treasurer of State returned \$8.9 million in unspent funds, or a whopping 76.6% of its \$11.6 million overall budget — the highest reversions percentage across all agencies. Most of that amount is dedicated to the state's Education Scholarship Accounts (ESAs), according to the agency.

143 Students

The appropriation would be enough to fund about 1,300 ESAs, but the treasurer's office reported that 143 students participated earlier this year. Because fewer kids signed up, the office reverted the money back to the General Fund.

When lawmakers sought to create a universal voucher program, the first version expanded the ESA fund to all students, meaning that the average student would be eligible to receive \$7,500 per academic year. Bill author Sen. Brian Buchanan, R-Lebanon said another 300 families wanted to participate in the ESA program but were ineligible during the bill's hearing in January.

\$7,500/Student

\$5.9 Million Returned

Other agencies saw far smaller — but still significant — reversions, including the Indiana State Police (ISP). The department returned \$5.9 million in funds, 2.8% of its General Fund allotment, mostly from a motor carrier fund and a benefit fund.

\$70,00 Raised Starting Salary

Notably, the ISP got a marked increase in the most recent state budget, earmarked to boost trooper salaries to start at \$70,000 and shorten the matrix used for raises. Carter said the increases, set to take effect in the next paycheck since being enacted earlier this month, made a crucial difference in recruitment.

➤ HONEST HOOSIER

Aw shucks, so long July. I will miss you and hope I get to see you again.



➤ INSIDE TODAY'S EDITION

Casey Williams.....A3
Classifieds.....A3
Carrie Classon.....A4

➤ THE MONTGOMERY MINUTE

Say Cheese!

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

➤ TODAY'S HEALTH TIP

Seniors should get rid of throw rugs or at least tape them to the floor. Today's health tip was brought to you by Dr. John Roberts. Catch his column each week in The Paper and online at www.thepaper24-7.com.



➤ TODAY'S QUOTE

"It's not our differences that divide us. It is our inability to recognize, accept and celebrate those differences."
-Andre Lorde

➤ TODAY'S JOKE

Remember what getting lucky used to mean? Now it just means finding your car in the parking lot.

➤ OBITUARIES

NONE

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



The Paper
OF MONTGOMERY COUNTY



Sunrise/Sunset
RISE: 6:43 a.m.
SET: 9:04 p.m.

High/Low Temperatures
High: 84 °F
Low: 62 °F

Today is...

- World Ranger Day
- National Cotton Candy Day
- National Avocado Day

What Happened On This Day

- **1998** The British government bans landmines. The move came after the public pressurized the parliament to pass the Landmines Act.
- **1991** US and USSR sign Strategic Arms Reduction Treaty. The treaty, also known as START I, limited the number of nuclear weapons and missiles the signatories could deploy. It came into force in December 1994, and expired 15 years later in 2009.
- **1981** First female president of the US National Bar Association is appointed. Arnette R. Hubbard became the first woman to preside over the US National Bar Association, the country's largest group of association of African-American lawyers and judges.

Births On This Day

- **1962** Wesley Snipes American martial artist, actor, producer
- **1912** Milton Friedman American economist, Nobel Prize laureate

Deaths On This Day

- **2012** Gore Vidal American author, screenwriter, actor
- **1875** Andrew Johnson American politician, 17th President of the United States

13 WTHR 7 DAY FORECAST

86 MOSTLY SUNNY LESS HUMID	62/84 SUNNY & PLEASANT	61/85 SUNNY & PLEASANT	64/85 SUN AND CLOUDS	66/86 MORE MUGGY P.M. STORMS	70/87 MUGGY, SPOTTY STORMS	67/87 MUGGY, SPOTTY STORMS
SUN	MON	TUE	WED	THU	FRI	SAT

John Downey Recognized For Outstanding Sales

F.C. Tucker West Central, a leading real estate company in Central Indiana, is proud to announce its standout agent for the month of June, recognizing exceptional performance and dedication in the real estate industry.

On the sales front, John Downey, a seasoned real estate professional and a life-long resident of Montgomery County, clinched the position of Sales Leader for June. John's achievements include closing deals on 6 properties. With a background that spans working as a real estate appraiser in multiple counties since 2006 and joining F.C. Tucker in 2016, John's credentials are impeccable. In 2021 alone, he closed on 66 transactions, totaling just over \$12 million in sales volume. Among his accolades are being a two-time F.C. Tucker President's Club member, the 2020 Montgomery County MIBOR Realtor of the



JOHN DOWNEY

Year, and former chair of the local MIBOR division.

John's unwavering commitment to excellent customer service, hard work, and effective communication has solidified his reputation as a trusted name in real estate. For all real estate inquiries, John can be reached at 765-230-6335 or through his website at TalkToTucker.com/John.Downey.

F.C. Tucker West Central extends its hearty congratulations to John Downey for his outstanding achievements and anticipates his continued success in the coming months.



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Photos courtesy of Casey Williams

2022 Nissan Frontier PRO-4X Is Ready For A Summer Day Away

I realized this week that summer is quickly flying by and my daughter will soon be back in the classroom and piano lessons. So, I took the day off and made quick plans to travel to a local state park where we could hike, eat lunch at the inn, relax in the nature center, and swim in the pool. Fortunately, I have a pickup ready for adventure: The 2022 Nissan Frontier PRO-4X.

To be honest, this is far more pickup than we need. We barely go anywhere more challenging than a rutted gravel road to and from a covered bridge, but the truck is dressed with skid plates, bug shield, and aggressive off-road tires on black 17" wheels. The Frontier, which was recently redesigned, is already a pretty handsome truck with its wide stance and bulging fenders, but looks especially fetching with red trimmed NISSAN badges, welded footsteps,

2023 Nissan Frontier PRO-4X Five-passenger, 4WD Pickup

Powertrain: 3.8-liter V6, 9-spd
Output: 310hp/281 lb.-ft. torque
Suspension f/r: Ind/Solid axle
Wheels f/r: 17"/17" alloy
Brakes f/r: disc/disc
Fuel economy city/hwy: 17/22-MPG
Assembly: Canton, MS
Base/As-tested price: \$29,370/\$46,380

bed bars, and spray-in bedliner. Look close to notice the built-in trailer hitch and electrical connections. It's ready to get busy.

Standard Frontiers have pretty comfy interiors, but I like the styling flourishes and extra luxe in the PRO-4X Crew Cab. Check the orange stitching on the seats, orange metallic rings on the doors, and

LIKES

- Saturating interior
- Handsome style
- Safety tech

orange stitching on the leather-wrapped steering wheel. Adding comfort, front leather seats and steering wheel are heated. We also enjoyed dual-zone automatic climate control, power sunroof, and crisp 10-speaker Fender audio system from which we could hear every strum as if at The Ryman.

Of course my daughter, who can't travel two miles without screens, connected easily via wireless Apple CarPlay, Android Auto, Wi-Fi, and in-console charging. I'm a fan of the built-in touchscreen with easy tabs for audio, phone, and navigation plus actual knobs for volume and tuning. Given the Frontier is carrying precious cargo, it's comforting to know

DISLIKES

- Useless steps
- Fuel economy
- Turning radius

adaptive cruise, automatic emergency braking, lane keep assist, and rear cross path detection with auto brake stand by to keep us safe.

This is a pretty serious truck, so if you're just looking for a crossover with a bed, go check out the Ford Maverick or Hyundai Santa Cruz. This one feels much tougher riding on Bilstein off-road shocks, slinging a solid rear axle, and returning heavy steering. It takes a country mile to turn it around, so tight trails are not its playground. An electronically locking rear differential and two-speed transfer case amp its off-road capability though. Fortunately, the same thick tires that enhance

off-road capability soak up potholes. Just understand the solid rear axle will dance if the road is rough enough.

Beyond gravel roads to the bridge and through the park, we spend most of our time on two-lane backroads and wide open Interstate. Either way, it's up to the task with a 3.8-liter V6 engine delivering 310 horsepower and 281 lb.-ft. of torque through a nine-speed automatic transmission that always keeps the engine in the right rev range whether stomping down to pass a tractor or gently accelerating up a hill above legal speeds. Fuel economy is not terrible at 17/22-MPG city/highway.

Days are long, but summers are short. It's always nice to spend quality time with my daughter...and convenient the Nissan Frontier PRO-4X was in the driveway. It would be fun to get it a little farther



CASEY WILLIAMS
Auto Reviews

off-road, but the beefy truck served us well. Frontiers start at \$29,370, but came to \$46,380 as-tested. Competitors include the Ford Ranger Tremor, Jeep Gladiator, Toyota Tacoma Trail Special Edition, Chevy Colorado Trail Boss, and GMC Canyon AT4.

Storm Forward!

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

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What Some Would Call A Boring Life



CARRIE CLASSON
The Postscript

I'm writing this on my birthday and feeling more than usually grateful. "What do you want to

do?" my husband, Peter, asks, as he always does on my birthday.

Peter refuses to celebrate his own birthday, but he only applies the no-birthday rule to himself. I am free to celebrate any way I want—so long as I don't expect any kind of surprise from him. I don't.

And so I tried to think of what would make my day special, and it was hard. Because, these days, all my days are pretty darned special.

We just landed in San Miguel de Allende, Mexico, the day before yesterday, and there are a lot of wonderful restaurants we could go to. There is a hot spring not far away. I could get a massage. But none of those things sounded like anything I wanted to do. When I was totally honest, what I wanted to do was to stay right where I was.

When we are in Mexico, we stay in a little one-bedroom apartment. The countertops and furnishings are very 1980s. The sheets are dried on the line on the roof, so

they are nice and crisp. The dishes don't match. The bathroom is not luxurious. We love it.

When I thought about what a perfect day would look like, it would involve a little writing and a lot of vegetables—and cake. So that's what I did.

I sat at my little green Formica desk in the apartment, and I wrote a few words. I'm working on a new novel, and it delights me. It's different from anything I've written before, and it has a little girl named Lizzie in it. So I wrote a scene with Lizzie.

Then I went to the market. There is a giant open-air food market just a couple of blocks away from our apartment. My favorite fruit and vegetable seller, Veronica, was there. It's the slow time of year in town, and she was happy to see me.

"What do you need?" she asked.

"I need everything!" I told her.

When I got home, I counted, and I had purchased exactly 12 different fruits and vegetables from Veronica. She always helps me pick out the nicest produce. Honestly, I might have bought more, but that was all that would fit in my three shopping bags.

Then, before I got back to the apartment, I stopped at the cake shop.

All they sell are cakes. I went in and bought myself one. It was a small cake with fresh strawberries on top.

When I got back to the apartment, Peter had already cooked garbanzo beans for my salad. He set to work cooking beets and carrots because, at this altitude, we pressure cook them, and Peter is the king of pressure-cooking. (Peter has many other specialized skills. Pressure cooking is just one of them.) Then I went for a walk. The clouds moved in, and the temperature dropped. I took pictures.

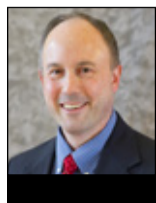
I suspect that there are more than a few people who would say I have a boring life, and I would not give them an argument. But I've had a few birthdays by now, and I feel very fortunate to know what I like. I like fresh fruit and vegetables. I like spending time with Peter. I like to write and to walk. And I like cake.

And I am very grateful because I know I am doubly lucky. I'm lucky to have a wonderful life, and I'm luckier yet to know what a wonderful life it is.

Till next time,
Carrie

- Carrie Classon is a freelance writer and author and lives in New Mexico. Her columns appear each week.

Care To Talk About Nail Fungus Among Us?



JOHN R. ROBERTS, M.D.
Montgomery Medicine

I have removed a lot of toenails over my career. Usually, it's a last ditch effort to help someone get rid of their toenails that were

infected with fungus. The medical term for a fungal infection of the toenails or fingernails is tinea unguium, also known as onychomycosis (OM).

This condition is generally more of a nuisance than a real health threat. However, infected nails can become quite enlarged and painful. Diabetics and people who have poorly functioning immune systems need to be concerned about OM. Infected nails in these people can lead to inflammation of the skin around the nails and entry of skin bacteria that can lead to serious skin and even bone infections.

Most people visit their doctors for OM because of disfigured nails. It is the most common nail disorder in adults and affects up to 13 percent of North Americans. It is 30 times more common in adults than children.

OM is caused by two major species of fungi, *Trichophyton rubrum* and *Trichophyton interdigitalis*. These organisms are called dermatophytes meaning they grow by feeding on hair, skin and nails. These types of fungi account for up to 99 percent of OM.

Yeasts and molds cause the remaining cases. It's often difficult to tell what organism is causing the infection without growing the organism in culture media or doing DNA testing in a lab.

OM is a condition that we are seeing with increasing frequency. This

is likely due to the large number of dermatophytes that traveled to North America by hitching a ride on people who lived in or visited West Africa and/or Southeast Asia where the fungi thrive in the warm, moist climates.

Risk factors for developing OM include a history of fungal infection in the family, increasing age, poor health, trauma to the nail complex, warm moist climate, and participation in fitness activities. Sharing shower facilities is also a risk factor as is wearing shoes that do not allow adequate air circulation.

The fungi can invade the part of the nail under the cuticle (matrix), the skin beneath the nail (nail bed), or the nail itself (nail plate). There are actually up to five types of OM depending on what part of the nail complex is involved.

The most common type of OM starts when fungus from the bottom of the foot invades the underside of the nail at the outside corners where it grows over the end of the toe.

OM can have various appearances. The most common is characterized by a thickened nail that becomes opaque and may even become brownish in color. The nail becomes brittle and a white or yellow substance (keratin) may build up under the nail. Other types may simply present with a milky discoloration of the nail or just redness around the edge of the nail.

Treatment of OM can be very difficult and is most effective if the exact organism can be identified and determining what antifungal agents will kill it. Most dermatophytes respond to common antifungal medications. Since there is no blood supply within the nail to deliver medication, they can take weeks or months to

work as the diseased nail is replaced with treated, healthy nail tissue.

Topical treatment of OM usually only works for very mild cases involving less than half the nail. Effectiveness is limited by the medication's ability to penetrate into the nail to kill the fungus. The most commonly used agent is ciclopirox (Penlac®).

The oral antifungals terbinafine (Lamisil) and itraconazole (Sporanox) are also very effective. These agents are more popular because of shorter treatment regimens (around 12 weeks), higher cure rates, and fewer side effects. They can occasionally inflame the liver, so it is important to obtain baseline blood tests before treatment and to monitor liver tests every 4-6 weeks throughout treatment.

Mycologic cure rates (no evidence of fungal growth on culture) for oral medication varies from 25 to 50 percent depending on the study. Clinical cure rates (normal-appearing nails) may reach 75 percent. Fingernails typically do much better than toenails.

The recurrence rate of abnormal nails varies in different studies, but is about 20 percent three years after therapy. Factors that may lead to increased relapse rates include very thick nails, age, trauma, and disease on the outside edges of the nails.

If there is marked involvement of the nail, many physicians will also advise surgical removal of the infected nail. This helps speed recovery from the infection while taking oral medication. Following adequate treatment, the nail may take up to a year or so to look normal.

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

Young Secures National Security Wins In Annual Defense Bill

Bipartisan FY2024 National Defense Authorization Act (NDAA) Passes out of Senate with Young Support.

U.S. Senator Todd Young applauded Senate passage of the annual National Defense Authorization Act (NDAA) for Fiscal Year 2024, which passed the Senate 86-11. The annual defense bill will set policy for the Department of Defense (DoD), establish the national security priorities of Congress, give U.S. service members a much-deserved pay raise, and help deter the Chinese Communist Party.

"The National Defense Authorization Act is one of the most important pieces of legislation the Senate considers each year. I'm pleased that the Senate-passed bill includes several critical priorities I've worked on, including greater DoD transparency, ensuring our warfighters are equipped with the world's best capabilities, and supporting Indiana's defense industrial base and workforce. This legislation also includes the Building Chips in America Act, my proposal to cut red tape and solidify our nation's ability to onshore chip production as quickly as possible. It also includes my resolution affirming the importance of the U.S. digital economy and the need for greater U.S. leadership on digital trade negotiations with like-minded countries," said Senator Young.

Senator Young worked to secure the following provisions in the Senate-passed NDAA:

- Building Chips in America Act, a microchip manufacturing permitting reform bill, introduced by Senators Young and Mark Kelly (D-Ariz.). This bipartisan legislation will maximize the impact of the CHIPS and Science Act enacted last year by streamlining federal environmental reviews for chip manufacturing projects. This will prevent construction delays for projects across the country. More about this legislation is available here.

- DoD Audit Deadline, to require the DoD to conduct

a full and clean audit within four years. The amendment would hold the Secretary of Defense accountable for any failure by DoD to complete a clean audit. As DoD undergoes an extensive, vital modernization, policymakers must be able to debate and consider the Department's budgetary priorities in a transparent manner, with all the facts available.

- Unidentified Anomalous Phenomena (UAP) Disclosure Act, legislation introduced by Senator Young and a group of Senate colleagues that would increase transparency around UAP and further open scientific research. This legislation would direct the National Archives and Records Administration to create a collection of records to be known as the UAP Records Collection and direct every government office to identify which records would fall into the collection. The UAP Records Collection would carry the presumption of immediate disclosure, which means that a review board would have to provide a reasoning for the documents to stay classified. More about this legislation is available here.

- Combatting Global Corruption Act, authored by Senators Young and Ben Cardin (D-Md.), to require the State Department to publish each year a list of countries ranked according to the degree to which the governments are fulfilling the commitments they made to combat corruption. Similar language was favorably reported out of the Senate Foreign Relations Committee last Congress and again earlier this month. Global corruption is often at the root of conflict, humanitarian suffering, and political crises. In places like Burma, Syria, and Venezuela, corruption has undermined the rule of law and prevented humanitarian aid from reaching those in need. This bipartisan legislation provides tools that will help combat international corruption by standing with the world's most vulnerable and holding those in power responsible for their actions.

- A Sense of the Senate on the importance of Digital Trade and the Digital Economy, a resolution introduced by Senator Young to encourage greater U.S. leadership on digital trade negotiations with like-minded countries. As the U.S. is positioned to lead in the digital space, the resolution calls for American leadership on digital trade rules in order to secure 21st century opportunities for Hoosiers, small businesses, manufacturers, and domestic service industries. More about this legislation is available here.

- Multi-Service Advanced Capability Hypersonics Test Bed (MACH-TB) Infrastructure, bill report language authored by Senator Young in support of MACH-TB, which is led by Naval Surface Warfare Center-Crane Division (NSWC-Crane) in southern Indiana. The advancement of hypersonic weapons systems is a top priority for the DoD, and the ability to test them rapidly and affordably is the key to accelerating their development and delivery to our warfighters. Inclusion of this report language solidifies Crane's role as the Navy's Center of Excellence for Hypersonics and its national role in developing and integrating new hypersonic capabilities for both the Navy and the DoD as a whole.

- DOD improvements related to Artificial Intelligence (AI), an amendment stemming from Senator Young's bipartisan work on AI with Senators Schumer, Rounds, and Heinrich. This amendment includes two studies, one to manage vulnerabilities of emerging AI systems at DoD and the other on financial regulators' ability to effectively regulate AI. It also establishes a "bug bounty" program for red-teaming efforts to identify flaws in large AI systems being integrated into our military base. This amendment is just the start of our effort in Congress to address the risks and harness the potential of AI technology.



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