

➔ TODAY'S VERSE
Matthew 6:33 *But seek ye first the kingdom of God, and His righteousness; and all these things shall be added unto you.*



➔ FACES OF MONTGOMERY
People who call our community their own.
Shyanne, the manager at our local Goodwill, offered a winning smile to one of our roving photographers while accepting the Readers' Choice 2023 award. Thank you for your smile!

➔ THREE THINGS You Should Know:

1 Do you want to find out more about organ donation? Matt Shirk with the Indiana Donor Network will be speaking to the Crawfordsville Kiwanis Club on Thursday at the Kiwanians' weekly meeting. It is open to the public. Specifically, the Indiana Donor Network: Provides Hoosiers with information needed to make an educated decision about donation, Coordinates the donation process according to federal regulations and with the utmost respect for medical ethics, Offers access to the Indiana Donor Registry so people can sign up to be a donor, Offers grief support services to families before, during and after donation, Assists Indiana hospitals in developing donation policies and procedures, and educates healthcare professionals about the donation process, Evaluates potential donors for medical suitability to donate organs and/or tissue, Recovers organs and tissue from donors on-site in the Indiana Donor Network Organ and Tissue Recovery Center, Come on out and hear from Matt at the Crawfordsville District Public Library at 11:30 a.m. Thursday in the Donnelly Room on the lower level.

2 In support of Purdue University's land-grant mission, which promotes equitable access for all students, the College of Education, in partnership with relevant stakeholders, has received approval for what is believed to be Indiana's first comprehensive rural education center. Co-founded by Stephanie Oudghiri, clinical assistant professor of curriculum studies, and Jennifer Barce, assistant dean for teacher education, the Purdue Center for Rural Research, Education, and Outreach will launch in the fall of 2023.

3 The 2nd annual MoCo Kids Color Fun Run is scheduled to be on Saturday. The fun run will be at the Leland Cornett Nature Park in New Ross. Enjoy Breakfast from 8 a.m. to 10 a.m. at the New Ross Christian Church followed by the lunch at the Walnut Township Fire Department starting at 11 a.m. with concessions nearby. Registration at 9 a.m. and the run is from 9:30 a.m. to 11 a.m. Pre-registration is closed. Registration is \$13 per child and/or \$35 per family. COLORS GALORE! Art can be seen everywhere! YES! Artistic exploration can be exhibited in so many forms, including face painting, balloon creating, and color blasting a t-shirt! All proceeds go to Walnut Elementary PTO.

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

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Boomer Bits

Ask Rusty – Nonagenarian War Veteran Asks About Extra Credit For His Service

Dear Rusty: I'm turning 95 this year and am caretaker for my wife in our 70th year of marriage. I served before 1968 (1951-53) during the Korean War. How do the "special extra credits for military service" work for me? Is it retro-active? My wife, who only worked a short time, gets half of my Social Security so would it affect hers, too? Signed: Korean War Veteran



ASK Rusty
Social Security Advisor

Social Security Matters

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

"special extra credit" in the form of presumed earnings for your service years. They likely would have asked for a copy of your DD-214 and would have added \$160 to your earnings record for each active duty month during those 1951-1953 years. Note they do not give you an extra amount of Social Security; rather, for benefit computation purposes, they reflect your earnings for those years a bit higher than are shown in your earnings record (which would likely show zero for your service years). For example, if you served 12 months active duty in 1952, when your Social Security benefit was calculated they would consider your 1952 earnings as \$1,920 (\$160 x 12), instead of the zero shown in your record because you didn't actually pay FICA tax on your

military pay. But whether those extra earnings credits would have any effect on your Social Security benefit is a separate item.

Assuming you had earnings from regular employment over your lifetime and paid into Social Security from those non-military earnings, you became eligible for Social Security benefits from earnings outside of your military service. If you worked and earned a decent salary for at least 35 years, then those special extra credits for your military service years would have no effect on your Social Security benefit. If you had less than 35 years of regular non-military employment, then those extra earnings added for your military service years

➔ See RUSTY Page A7

Dear War Veteran: First, I want to express my gratitude for your war-time service to our country and I also applaud your 70 years of marriage. Thank you, and congratulations!

Regarding the "special extra credit" for military service, Social Security FICA taxes weren't withheld from military pay prior to 1957 so you didn't pay Social Security payroll taxes (FICA) from your military earnings during the years you served. As a result, Social Security would have no record of your military earnings during those 1951-1953 service years. But when you claimed Social Security later in life they would have asked if you served in the military and given you

BBB Tip: Protecting Older Adults From Scams And Abuse

Like many of us, older adults are often targeted by con artists. Many victims don't ask for help until it is too late! Help your friends, family, clients, or patients avoid fraud by knowing the signs of current or impending fraud.

Warning signs that fraud may occur:

Frequent junk mail and spam calls. Incoming junk mail (illegitimate sweepstakes offers, etc.) or receiving frequent calls from people offering valuable rewards or asking for charitable donations are signs that fraud could easily occur or may have already occurred.

Unfamiliar payments are being made. Checks written or payments made to unfamiliar or out-of-state companies should be a red flag.

Acting secretly about phone calls or messages. When someone hides or acts secretly about phone calls and messages, it could signify that they have engaged a scammer.

Sudden problems paying bills or buying food and other necessities. A sudden lack of funds

could mean an individual's money is being drained in some form of scam activity. The cause should be investigated to rule out fraud.

Tips for helping your loved one avoid fraud:

Become familiar with common scams targeting older adults. Knowing the most common tactics used to target older adults can help you more quickly identify when scams occur.

Emphasize the criminal nature of telemarketing and email fraud. Help your loved one learn how to identify it and help them understand that these tactics are illegal. In participating, it is possible they could be pulled into criminal activity unknowingly.

Encourage the person to ignore phone calls and messages that appear suspicious. Don't reply to or click links within emails or text messages they are unfamiliar with.

Have a calm discussion about securing accounts and moni-

➔ See BBB Page A7

Expert Offers Help Understanding 'Ins And Outs' Of Medicare

By John Grimaldi

Understanding the machinations of Medicare is not easy; researchers figure that as many as 75% of seniors eligible for Medicare wind up confused. Carl Hohsfield, vice president of the Medicare Advisory Service at the Association of Mature American Citizens, has been immersed in the task of explaining and advising as regards the ins and outs of Medicare for more than a decade. In an interview with Rebecca Weber, AMAC CEO and host of the Better For America podcast, noted that in the space of those ten years, Hohsfield and his team have helped hundreds of thousands of AMAC members and non-members understand the nuances of Medicare.

One of the most common misconceptions is that you can change your Medicare plan just once a year during the annual election period from October

➔ See JOHN Page A7

The Daily Almanac

Sunrise/Sunset
RISE: 7:34 a.m.
SET: 7:45 p.m.



High/Low Temperatures
High: 80 °F
Low: 58 °F

Today is....

- Museum Day
- Kiwanis Kids Day
- The First Day of Fall

What Happened On This Day

- **1952** Nixon Makes his Checkers Speech. The televised speech was made by then-Vice Presidential candidate Richard Nixon as a response to accusations of corruption and use of campaign funds for private expenses. The speech received its name due to the mention of Checkers, a dog he had received as a gift for his children.
- **1909** Phantom of the Opera makes its Literary Debut. The novel about a disfigured musical genius was written by French writer Gaston Leroux. It was first published as a series in the French newspaper, Le Gaulois. The novel was later adapted as a popular musical and as a film.
- **1889** Nintendo is Founded. The Japanese gaming company was created by entrepreneur Fusajiro Yamauchi as a card company called Nintendo Koppai, which was based in Kyoto. The company originally produced and sold playing cards called Hanafuda.

Births On This Day

- **1930** Ray Charles American singer-songwriter, pianist, actor
- **1926** John Coltrane American saxophonist, composer

Deaths On This Day

- **1994** Robert Bloch American author
- **1968** Pio of Pietrelcina Italian priest, saint

➔ HONEST HOOSIER

Sigh. So long summer. Today is the first official day of fall. Yeah, yeah, some of you like fall. But some of us miss summer already.



➔ TODAY'S HEALTH TIP

Mosquito repellants containing DEET are the most effective and are safe for anyone those older than two months. 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.



➔ INSIDE TODAY'S EDITION

Service Directory...A6
Faith.....A3, A4, A5
Classifieds.....A5

➔ TODAY'S QUOTE

"Autumn is the antidote to stifling summer."
-Terri Guillements

➔ THE MONTGOMERY MINUTE

Community Forum:

Mayor Barton will be hosting his September Community Forum on Monday, September 25th from 4 p.m. to 5 p.m. at Pike Place. This will be the Mayor's 124th community forum. The event is open to the public to come ask questions, discuss concerns and learn more about anything regarding our beloved city.

➔ TODAY'S JOKE

An elderly looking gentleman, (mid-nineties) very well dressed, hair well-groomed, great looking suit, flower in his lapel, smelling slightly of a good aftershave, presenting a well-looked-after image, walks into an upscale cocktail lounge. Seated at the bar is an elderly looking lady. The gentleman walks over, sits alongside her, orders a drink, takes a sip, turns to her, and says, "So tell me, do I come here often?"

➔ OBITUARIES

None



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The Paper appreciates all our customers. Today, we'd like to personally thank **GEOFFREY ROBINSON** for subscribing!



Tommy Smillie Completes Library Program Twice!



Photo courtesy of CDPL

Tommy Smillie, age 3, has completed the Crawfordsville District Public Library program "1000 Books Before Kindergarten" for the second time. He is the son of John Smillie and Katie Ansaldo, and together they have read 2,000 books. Tommy's favorite book is *Mighty, Mighty Construction Site* by Sherri Rinker. Dad said, "Reading books before bed is a critical ritual in our household. Tommy loves reading and learning and we are so glad to live within walking distance of our wonderful library. He's always excited to get a new set of books."

Sue Brassel Is Awarded 2023 Indiana State CASA Staff Of The Year

Sue Brassel was named the 2023 Indiana State CASA Staff of the Year. She received the award at the annual State CASA Conference in Indianapolis. Jane Christophersen, the Montgomery County CASA Program director, told the gathering in Indianapolis, "Sue is very deserving of this great honor. She was sworn in as a CASA in November of 2001, and became the assistant CASA program director in October of 2011. As the program director, I could always count on Sue to take difficult cases and be the strongest advocate possible for the children. She is an outstanding supervisor for our volunteers. They love and respect her. I know there are many great CASA program staff members in our state, but I'm quite certain that no one is more deserving of this honor."

As Jill Capper wrote in her letter of recommendation, "She is warm and friendly, compassionate, encouraging, and creative in her approach to child advocacy. I admire Sue for her knowledge, experience, passion, and advocacy for children who need her, but I also enjoy her as a supervisor and friend, always calm, always available, always encouraging."

She is also well respected by others in the juvenile justice system. The Honorable Darren C. Chadd wrote, "In my albeit brief tenure as Judge of the Montgomery Circuit Court, I have quickly learned to appreciate Ms Brassel's extraordinary service as a CASA. Her experience and passion for this work is apparent. Her advocacy for the child plays a vital role in helping us reach the best results we can in these

difficult cases. It has not been lost on me that she often handles the cases that pose the most challenging or troublesome issues, whether due to the time, travel, thought, or other effort that they require. And she shines in them. She is always prepared, professional, and extremely thoughtful in court. She goes above and beyond to make sure the children for whom she advocates are well represented.

Even in cases in which the litigants may not agree on many things, Sue's opinions and suggestions are always well received. That is a testament to the respect she has earned." Ms Christophersen also commented, "Beyond her skills as an advocate and supervisor, Sue is knowledgeable about all things technical. She created our agency's website, she is our in-house IT department, and she develops

our social media graphics, etc. Her skill sets have been important to the smooth operation of our program. She is a consummate team player, always willing to jump in and help with whatever is needed. It has been a privilege to work with Sue and she has been an indispensable member of our CASA program since she was sworn in on 11/8/2001. We are thrilled that she was named the Staff of the Year!"

In response to receiving the award, Ms. Brassel stated, "I love my job and all the individuals I work with. Keeping the kids of Montgomery County safe is a huge job, and we all take it very seriously. This award is a huge honor." Sue will be honored at a reception at the Youth Service Bureau, 808 W. Pike Street, on Thursday, September 28, from 6 p.m. to 7:30 p.m. The public is invited to attend.

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Halloween-themed House

We're looking for some of the spookiest and most fun Halloween houses around Montgomery County.

If you decorate for Halloween, take a picture of your house and e-mail it to news@thepaper24-7.com.

Be sure to include the address and your contact info and we'll share some of the photos with our readers in The Paper and online.

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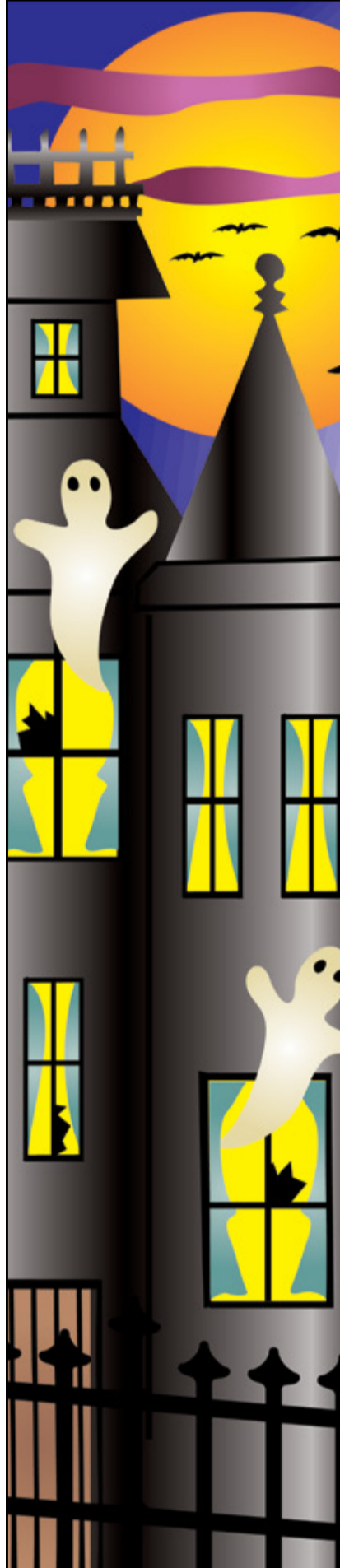
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Halloween Writing Contest

We're having our fun and frivolous Halloween Writing Contest and the entries are being accepted now.

Here's how it works:

Four winners will be selected and those stories will be published, along with the author's name and photo, in October. If the judges select any stories as honorable mentions, those will be published on our web site.

We'd suggest dusting off the cobwebs – unless cobwebs, creaky stairs and paintings with moving eyeballs are appropriate to your story – and getting busy. You know the first rule of writing, right? Butt in chair!

So get yourself situated in front of a keyboard and let those fingers fly!

Tell us a ghost story, a spooky tale, perhaps a fiction piece about the ghost of Gen. Lew or Henry Lane, or perhaps a tale spun up from one of the pre-consolidation high schools. That's the great thing – it's a Halloween writing contest, so the who, what, where, and when are all up to you!

Write your Halloween-themed story and e-mail it to news@thepaper24-7.com or drop it off at our office, 127 E. Main St. in Crawfordsville (If you e-mail, please copy and paste the story in the body of the e-mail and not as an attachment)

Do not exceed 750 words

Connect your story to Crawfordsville and / or Montgomery County somehow.

The writing must be your own and original. You must own the rights to it and sign a release stating as such and giving us permission to publish it.

Get it to us by noon, Sept. 29.



Waynetown Baptist Church

Service: Sunday 10:30 am
 Children's Church
 Casual Clothes, Everybody Welcome
Traditional and Contemporary

First Baptist Church
 CRAWFORDSVILLE, INDIANA

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

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FAITH

INCLUDE YOUR INFORMATION The Paper of Montgomery County is asking churches to send us church news by noon on Thursday. Information can be e-mailed to: news@thepaper24-7.com

The following is a listing of church services and various programs that organizations around Montgomery County have sent The Paper. If you would like to have your church information included in this free listing, simply e-mail it to news@thepaper24-7.com by Monday for the Wednesday Print Edition.

FAITH BAPTIST CHURCH

Sunday's schedule will include Sunday School at 9:30 and morning worship at 10:30 followed by a pitch-in dinner. After dinner there will be a special service in which Pastor Roe will step aside and Bro. Keith Harris will become the pastor. Meetings will continue with the Danfords Monday through Thursday at 7 each evening.

The public is invited to all the services anytime but especially during our revival with the Danfords. The location is 5113 S 200 W, Crawfordsville. Or just five miles south of Crawfordsville on State Highway 47. For more information call 866-1273 or visit www.faithbaptistville.com.

NEW MARKET CHRISTIAN CHURCH

THE SANCTUARY AS WELL AS THE DRIVE-IN PARKING LOT ARE OPEN FOR WORSHIP HELD AT 10:00 AM. TONY THOMAS WILL SPEAK ON "CONFIDENCE THAT INSPIRES". HIS TEXT IS FROM ACTS 27:13-16.

SUNDAY SCHOOL BEGINS AT 9:00 AM. COFFEE & DONUT FELLOWSHIP IS AT 8:30 AM THE FIRST SUNDAY OF EACH MONTH. THE NEXT FELLOWSHIP IS OCTOBER 1.

THE WORSHIP SERVICE AND SUNDAY SCHOOL ARE OPEN TO EVERYONE.

NEW MARKET FIRST BAPTIST

FIRST BAPTIST OF NEW MARKET WILL WORSHIP GOD THIS SUNDAY AT 10:00 A.M. HOLY GROUNDS WILL BEGIN AT 8:30 A.M WITH COFFEE AND HOME MADE TREATS. AT 9:00 A.M. SUNDAY SCHOOL CLASSES ARE OFFERED FOR ALL AGES. THEN AT 10:00 A.M. WE WILL WORSHIP IN SONG AND MESSAGE. WE WELCOME ALL TO JOIN US THIS SUNDAY! WE ARE LOCATED AT 200 S. FIRST ST. IN NEW MARKET.

YOUNG'S CHAPEL CHRISTIAN CHURCH

If contemporary worship is not your preference, then you Might want to visit us. A small country Bible based church made up of very friendly, compassionate, loving people. A church where everyone knows everyone's name. You will be warmly welcomed here. Why not try us out? 4527 North 200 East, Crawfordsville Bible Study 9:30 a.m. Worship 10:30 am.

FIRST CHRISTIAN CHURCH

Sundays: Worship (Casual Traditional/Family Friendly/Childcare) - 10:15 am, Adult Faith Learning/Sunday School - 9:15 am, Good News Cafe - 9:15 am, Wednesdays: WOW! - Mid-week Youth Program (Grades 1-12) - 4:30 - 7 pm, Faith Learning and Dinner, Rev. Darla Goodrich, We are located at: 211 S. Walnut St. Crawfordsville IN 47933 Telephone: 765-362-4812

WOODLAND HEIGHTS CHRISTIAN CHURCH

468 N Woodland Heights Drive
Crawfordsville IN 47933-9689
Telephone Number: 765-362-5284
Fax Number: 765-362-6641

Lead Minister: Tim Lueking
Worship Minister: Wayne Wilkinson
Youth Minister: Bryson Feesee

Worship Service Times for Sunday:
Traditional service at 8:15a.m. & Contemporary service at 10:30a.m. All Sunday School classes at 9:30a.m., Children's classes for birth to 5th grade at 10:30a.m. All services will be streamed live on our live whcc.us platform, Facebook, YouTube, and Twitter.

Attitude 101 "The Pursuit of the Pure Heart" Matthew 5:7-8
Tim Lueking

NEW MARKET UNITED METHODIST CHURCH

Reverend William "Bill" Pike Office: 765-866-0703 email: bill.pike@inumc.org. Please come join our small town church for a friendly church service using hymnals and the rituals of church that you grew up with.

101 East Main Street, P.O. Box 326, New Market, IN 47965.
Office Phone: 765-866-0703 www.newmarketumc.org

Facebook.com New Market United Methodist Church Indiana
Open Hearts--Open Minds--Open Doors Sunday School 9:30 and
Worship Service 10:45



Southside Church of Christ

153 E 300 South • Crawfordsville
southsidechurchofchristindiana.com

Sundays:

Worship at 10:30 am

Wednesday Night Bible Study 7 pm



One Way Pentecostal Apostolic Church

802 Mill St. • Crawfordsville

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

Services

Sunday at 2 pm

Wednesday Evening Bible Study
7 pm

Saturday evening
(speaking spanish service)
at 7 pm

Hickory Bible Church

104 Wabash • New Richmond

Sunday Services:

Breakfast and Bible - 9:30

Church - 10:30

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Service times:

10:02 am on Sundays

Wednesday night prayer meeting
at 6:30 pm.

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New Market Christian Church

300 S. Third Street • New Market
(765) 866-0421

Dr. Gary Snowden, Minister

Sunday Worship at 10:00 am
in the Family Life Center
(Masks Encouraged)
or in the Parking Lot Tuned to 91.5 FM
No Sunday School at This Time

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Reach Out to Our Neighbors*



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people to
follow Jesus
and love
everybody!*

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Crawfordsville

Services:

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

Both services are streamed



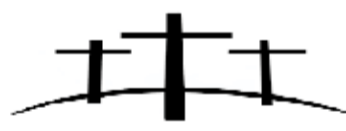
Church Service at 10 am

124 West Elm Street • Ladoga

(765) 942-2019

ladogachristianchurch@gmail.com

www.ladogacc.com



Liberty Chapel Church

Phil 4:13

Church Services:

Sunday School 9 am

Church 10 am

Wednesday Children's Awana
Program
6 pm-8 pm



Sunday Worship 10:00 AM

Sunday School 9:00 AM

Rev. Clint Fink

Website: northcornerstonechurch.org

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



Friendship Baptist Church

1981 West Oak Hill Road • Crawfordsville

Romans 15:13

Follow us on Facebook

Sunday school 9:30 am

Church 10:30 am

Wednesday Bible Study 4 pm



Garfield Apostolic Christian

4485 E 300 N • Crawfordsville

Services

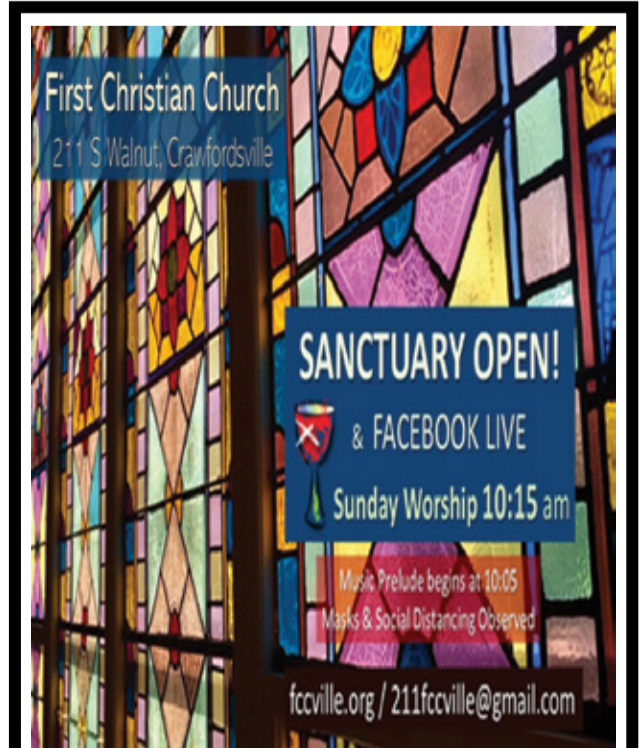
Sunday at 10 am

Tuesday Prayer Meeting

6 pm - 7 pm

Thursday Bible Study

6:30 pm - 8 pm





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 101 Academy Street • Darlington
 765-794-4716
Sunday School for all ages 9:30am
Worship 10:30am
 You can find us on Youtube
 and Facebook



**FIRST UNITED
 METHODIST CHURCH**
Follow in The Sun
 212 E. Wabash Avenue
 Crawfordsville
 (765) 362-4817
 www.cvfumc.org
Virtual services at 9:00 am
Can be watched on channel 3
 All are welcome to join and
 all are loved by God



EAST SIDE BAPTIST CHURCH
 2000 Traction Rd • Crawfordsville
 765-362-1785
 www.eastsidebc.com
Services:
Sunday School at 9 am
Church at 10 am
*Help and hope through
 truth and love*



NEW ROSS UNITED METHODIST CHURCH
 The BRICK CHURCH on State Street
 Sunday Worship 9:00 AM
 Children's Sunday School during Sunday Worship
 In person or on Facebook at
 Facebook.com/NewRossUnitedMethodistChurch
 Pastor Dr. David Boyd
 John 3:16
"Making the World a Better Place"

**Faith Baptist
 Church**
 5113 S 200 W • Crawfordsville
 (765) 866-1273 • faithbaptistcville.com
Sunday School 9:30AM
Sunday Morning 10:30 AM
Sunday Evening 6:00 PM
Prayer Mtg Wednesday 7:00 PM
Where church is still church
Worship Hymns
Bible Preaching



**Crossroads
 Community
 Church of the
 Nazarene**
SUNDAY
9:00 AM: Small Group
10:15 AM: Worship
5:00 PM: Bible Study
WEDNESDAY
6:00 PM: Mid-week Service
 117 E State Road 234 • Ladoga
 765-866-8180



**Woodland Heights
 Christian Church**
 Invites you to join us as we welcome our new lead minister:
Dr. Tim Lueking
 Beginning Sunday, February 28th, 2021
Weekly Sunday Schedule:
 Traditional Service - 8:15 AM
 Sunday School for all ages - 9:30 AM
 Contemporary Service - 10:30 AM
 Woodland Heights Youth (W.H.Y.) for middle schoolers
 and high schoolers - 5-7 PM
Visit us online at WHCC.US
 Woodland Heights Christian Church
 468 N Woodland Heights Drive, Crawfordsville
 (765) 362-5284
"Know Jesus and Make Him Known"



Fremont Street Baptist Church
 1908 Fremont St • Crawfordsville
 Sunday school 9:30 am
 Church 10:30 am
 Sunday Evening 6 pm
 Wednesday Night Bible Study 7 pm



**HOPE
 CHAPEL**
 A UNITED PENTECOSTAL CHURCH
 110 S Blair Street
 Crawfordsville, IN 47933
 www.hopechapelupci.com
Service Times:
 Sunday 10:30 a.m.
Starting August 1:
 10 a.m. Sunday School
 11 a.m. Worship
 Wednesday 6:30 Bible Study

Classifieds

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AG's Office Fights To Keep Southport Cop's Killer Behind Bars

The Indiana Attorney General appeals team continued their fight to ensure the killer of a Southport police officer remains in prison for at least a half-century.

"Anyone who murders someone, especially a police officer, must be kept

off our streets," Attorney General Todd Rokita said. "Our team is committed to honoring the legacy of Lt. Aaron Allan by ensuring justice is done."

On July 27, 2017, Lt. Allan stopped to assist a man who crashed his car on Indianapolis' southside.

As the officer reached in to help the motorist — Jason Dane Brown — Brown shot him 11 times. Witnesses told investigators that Brown continued to fire his weapon even as Lt. Allan attempted to crawl away. At the time of his death, Lt. Allan

was 38. Lt. Allan's father attended this week's oral arguments on behalf of the fallen officer's family.

The killer is appealing his conviction, claiming the state failed to prove its case against him. On Sept. 19, Rokita's team argued before the Indiana

Court of Appeals that Brown's conviction rests on rock-solid evidence. Brown received a 58-year sentence, with 55 to be served inside the Department of Correction.

Rokita thanked Deputy Attorney General Courtney Staton for arguing

on behalf of the appeals team.

"We expect justice to prevail," Rokita said. "We will never forget Lt. Allan's heroism, and we will continue supporting his brothers and sisters in blue who continue selflessly serving Hoosiers."

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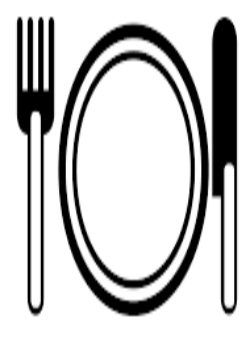
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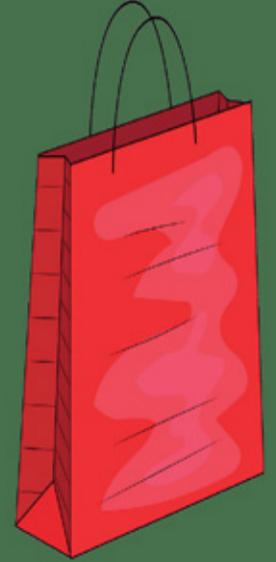
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RUSTY From Page A1

counted and provided you with a slightly higher Social Security benefit when you claimed.

So, the bottom line is this: if, over your lifetime, you worked for at least 35 years paying into Social Security via FICA payroll or self-employment tax, then the "special extra credits" for your military service years had no effect on your Social Security benefit. But if you worked less than 35 years in which SS taxes were

withheld from your earnings, then those "special extra credits for military service" contributed to and increased your Social Security benefit when you claimed. However, even if you worked for over 35 years outside of the military and the extra credits didn't matter for your Social Security benefit, your service to our country did, indeed, matter a great deal. From one veteran to another, thank you again for your service to our country.

BBB From Page A1

toring finances. Helping older adults monitor their finances can be a great way to prevent scam activity and identify if it has occurred.

Help the person change their phone number. If constant calls continue, changing the person's phone number may be worth changing. Registering the number with the Do Not Call list is a great first step, although scammers won't necessarily follow the Do-Not-Call list laws. If unsafe calls continue, it may be best to change the phone number.

*** Recognizing abuse against older adults

The most common types of abuse are physical, emotional, financial, and verbal. The National Council on Aging says up to five million older Americans are abused yearly, and the annual loss by victims of financial abuse is estimated to be at least \$36.5 billion. BBB recommends that family, friends, and caregivers learn the signs of abuse or neglect in older adults. Business owners dealing in the industry can share these signs with employees.

*** Signs of neglect:

Lack of basic hygiene, adequate food, or clean and appropriate clothing. When basic needs are not being met for an individual in the care of another, neglect should be suspected.

Missing medical aids or skipped doctor's appointments. Medical aids (glasses, walkers, hearing aids, medications) and regular physician visits are critical to a healthy and active life for older adults. If these things are absent or ignored, it could be a sign of neglect.

The person is often unsupervised. Caregivers must supervise their patient or loved one, especially if the person requires additional assistance because of dementia or other disorders. The level of supervision may vary depending on the needs of the person in care, but in all cases, a lack of supervision could be a sign of neglect.

The home is overly cluttered, in disrepair, or fire and safety hazards are present. An unsafe home can be a sign of neglect and should be addressed due to safety hazards. Caregivers are tasked, in part, with creating a safe and healthy living environment.

*** Signs of financial abuse or exploitation:

Lack of amenities the person could typically afford. A sudden problem with affording the basics, especially if the person was able to in the past (with no change in income), is a sign of financial abuse or exploitation. This could be from a family member, caregiver, or con artist. Giving excessive

financial reimbursement or gifts for care and companionship. Care and companionship are necessary and can take a financial toll occasionally. But if care costs drain an individual's bank account, it's time to investigate and re-assess.

The caregiver controls the person's money but fails to provide for their needs. A sure sign of financial exploitation is when a caregiver fails to provide an older person with adequate supplies, food, clothing, or other necessities.

The caregiver is overly concerned about the person spending money. Caregivers should be concerned with an individual's spending habits if it is damaging to their health or well-being. Still, average daily spending should not be of concern to a caregiver.

Unexpected or unexplainable property transfers such as a power of attorney or a new will. These can be especially concerning when the person in care cannot comprehend the transaction or what it means. When in doubt, family and friends should look into these transactions carefully.

*** Signs of psychological and emotional abuse:

Unexplained or uncharacteristic changes in behavior. A drastic change in demeanor or a withdrawal from normal activities is a red flag that abuse may be present.

Unexplained weight loss or appetite changes. If medical professionals can find no other cause, it may be worth investigating if abuse is the cause of a sudden change in weight or appetite.

The caregiver isolates the person from others. A caregiver should always be willing to help older individuals visit their loved ones and medical professionals.

The caregiver is verbally aggressive, uncaring, or demeaning. Older adults deserve genuine care and compassion. Rude, dismissive, or aggressive behavior from a caretaker should be a red flag for potential abuse.

*** Signs of physical abuse:

Inadequately explained fractures, bruises, welts, cuts, sores, or burns. Frequent and unexplained injuries are concerning, especially if the individual under care cannot recall daily events easily.

Additional resources for older adults and their loved ones can be found on BBB.org. For more information and to learn how to protect yourself, Google "BBB 10 Steps to Avoid Scams". If you spot a scam, whether you have lost money or not, report it to BBB's Scam Tracker at BBB.org/ScamTracker and the FTC at ReportFraud.ftc.gov. Your story can help protect consumers from similar scams.

JOHN From Page A1

15 to January 1. As Hohsfield explained it, "that's a myth. We're talking about Medicare Supplement or Medigap plans, very different than Medicare Advantage. You can review and shop your Medicare Supplement plan outside of your open enrollment period, which starts six months from your part B effective date. After that, depending on the state you live in and different eligibility rights, you can switch that plan and speak to an agent about plans in your area and see if the price is right for you every year. But if you're comfortable, you could stay on it for a couple of years and then work with your agent and switch again. But the point is we highly suggest you work with us to determine, am I on the right plan and am I on a competitive plan in the market that I live in?"

He explained that the annual election period, beginning October 15 through January 1st, doesn't necessarily apply to Medicare Supplement plans. "That applies to Medicare Advantage and prescription drug plans or what's known as part C and Part D of Medicare."

Another myth is that a Medicare Supplement plan and a Medicare Advantage plan are virtually the same thing, Hohsfield noted. "These words, phrases and acronyms get thrown around very easily. Medicare Advantage plan is also referred to as Part C. A Medicare Supplement, also known as a Medigap plan, is a private health plan sold by a private insurance carrier run by a state's Department of Insurance. It comes in the form of plan letters like Plan G, as in George or Plan F, as in Frank, it's not to be confused with Medicare parts A, B, C, and D, but a Medicare Supplement plan is exactly what it sounds like. It supplements or fills in the gaps of what original Medicare parts A and B do not cover. For example, Medicare Supplement Plan G covers everything except for the Part B deductible that Medicare doesn't cover. You have no networks, so you can see any doctor that accepts Medicare in any state in the country. It typically comes with a monthly premium. It does not include prescription drug coverage. So somebody who enrolls in a Medigap plan can then choose his or her's own separate Part D plan that suits their needs. And a big key, again, no networks. You can see any doctor that accepts Medicare. On the other side of the fence, you have Medicare Advantage or Part C, also sold by a private insurance company, often at a lower or zero premium. But it comes in network form like an HMO or a PPO. Typically, it means you have to see doctors in that

insurance company's network and that Medicare Advantage plans network. If it's an HMO, you can only see doctors in that network. If it's a PPO, typically you can go outside the network but pay higher cost share. And unlike a Medicare Supplement plan, you have out-of-pocket expenses like co-pays, co-insurance and shared dollar amounts for a variety of Medicare covered services. So those are the key differences -- out-of-pocket costs and networks. Most Medicare Advantage plans include drug coverage. So that's a benefit of an advantage plan. A benefit of a Medicare Supplement plan is that you can choose whatever drug plan you would like and see any doctor that you would like."

Hohsfield pointed out that "if anyone's ever been on an employer plan or an under 65 health insurance plan, you typically have deductibles and co-pays for things like urgent care, emergency room doctor visits. That's similar to how a Medicare Advantage plan works, whereas a Medicare Supplement plan covers everything that Medicare parts A and B does not except for the annual part B deductible. What that basically means is every time you go to the doctor, every time you need service of some sort, you're not taking out your wallet and using your credit card and paying out of pocket co-pays for all those different services."

He says the annual election period "allows anybody who is currently enrolled in a Medicare Advantage plan or not, who is enrolled in Medicare Part A and B between October 15th to December 7th can make a choice, see what plans are available in their service area, and make a change to their plan, keep their plan or drop their plan and go back to original Medicare. Those are the choices they have for Medicare Advantage and prescription drug plans during that annual election period, October 15 to December 7th. Other than certain special enrollment periods like somebody moving out of a plan service area to a new service area. For example, if somebody moves from New York to Florida, they're going to automatically lose their Medicare Advantage plan in New York and they'll have to look to a new plan in Florida. But that would be a special enrollment period outside of those steps. We call them special enrollment periods. You cannot switch your Medicare Advantage plan whenever you like. That's what the annual election period is for. And these plans are guaranteed for one calendar year at a time, January 1st to December 31st."

Community Development Block Grants Now Open For Applications

Lt. Gov. Suzanne Crouch and the Indiana Office of Community and Rural Affairs announced the second round of Community Development Block Grants for 2023 is now open for applications.

The following programs are currently accepting applications:

- Public Facilities Program
- Blight Clearance Program
- Stormwater Improvements
- Wastewater/Drinking Water

Funding for all CDBG programs comes from the U.S. Department of Housing and Urban Development and is administered by OCRA. The state of Indiana distributes CDBG funds to rural communities to assist units of local government with various community projects such as improving infrastructure, downtown revitalization, public facilities improvements and economic development.

Proposal submissions will be collected via the electronic Grants Management System. Instructions can be found at in.gov/ocra/cdbg.

2023 Round 2 proposals are due by 11:59 p.m. ET on Friday, Oct. 20, 2023 and must be submitted here. Communities are encouraged to submit their applications prior to 4 p.m. ET on Oct. 20, 2023, as technical assistance will not be available after that time.

2023 Round 2 applications are due by 11:59 p.m. ET on Friday, Dec. 22, 2023 and must be submitted here. Applicants are encouraged to submit their applications prior to 4 p.m. on Dec. 22, 2023, as technical assistance will not be available after that time.

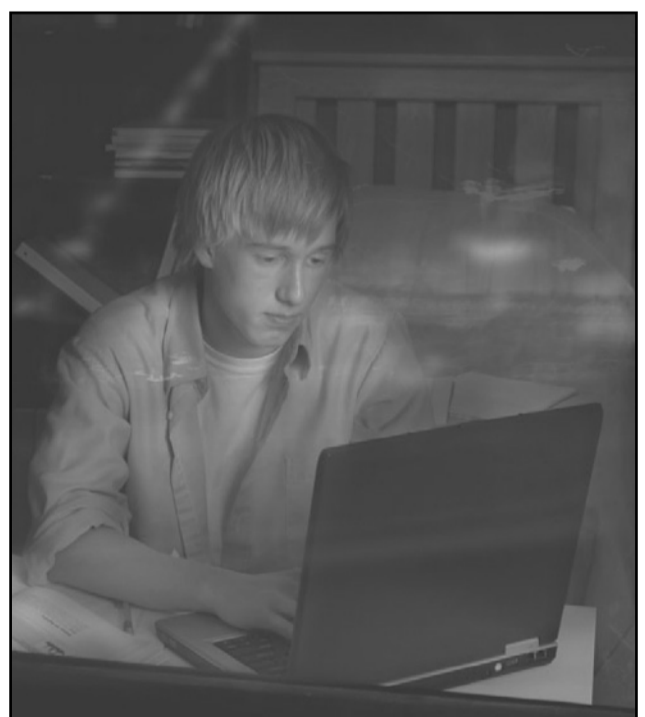
For further information on these programs, contact your assigned OCRA regional Community Liaison.

SUV Crossover And Motorcycle Crash Results In Fatality

Montgomery County Communications Center began receiving calls of a personal injury accident that occurred at the intersection of E. Main Street and Oak Street in Crawfordsville. The accident was reported on Wednesday, September 20 at 3:12 pm, the Crawfordsville Police Department and Crawfordsville Fire Department were notified immediately and responded to the scene. A SUV Crossover and a trike-style motorcycle collided and as a result, the trike motorcycle began to roll. The motorcycle rider, and only occupant, suffered multiple injuries.

Medics with the Crawfordsville Fire Department were able to transport to the Franciscan Health Crawfordsville. StatFlight was contacted to be enroute to the hospital for transport. Crash investigators with the Crawfordsville Police Department and Montgomery County Sheriff's Office arrived at the crash scene to investigate. Investigators learned that David Dulin (69) did not survive the injuries sustained from the crash. The Montgomery County Coroner was called to Franciscan Health Crawfordsville.

The crash investigation is still currently being investigated and is ongoing. Additional information will be made available once complete.



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