

➔ TODAY'S VERSE
Philippians 1:6 Being confident of this very thing, that he which hath begun a good work in you will perform it until the day of Jesus Christ



➔ 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 The Animal Welfare League is hosting a Trickin' Jeeps and Trunk or Treat at Pike Place! Dress up your jeep in a fun Halloween style Saturday from 4 p.m. to 8 p.m. This event is open to the public and will include raffles, prizes and a food truck. Trunk or treat will be from 6 p.m. to 8 p.m. The cost is \$25 per jeep. This event is sponsored by Animal Welfare League, HCJC Lafayette and Jeeps of MoCo.

2 Tickets are available now for the Rotary Jail Museum Ghost Hunts. Please pay attention to the date and time you select, some events take place just before or just after midnight. The Fan Meet & Greet with the Fourman Brothers from Paranormal Nightare is a FREE event - we are only selling pre-purchase tickets for the Ghost Hunts on October 28 & 29. Night Tours on October 27 are \$10 at the door.

3 Falls of the Ohio State Park will have a celebration of the 20th anniversary of the installation of the park's Lewis and Clark statue, sculpted by the late artist Carol Grende, Oct. 28, from 10 a.m. to 4 p.m. at the Interpretive Center. The event will include presentations in the auditorium by Mandy Dick, a reenactor of William and George Rogers Clark's sister, Lucy Croghan, at 11 a.m.; by Filson Historical Society historian Jim Holmberg on the Falls' connection to the Lewis & Clark expedition at 1 p.m.; and by Phyllis Yaeger of the Lewis and Clark Expedition Commission on the history of "The Handshake" statue. Visit (on.IN.gov/fallsoft-heohosp) for more information.

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OF MONTGOMERY COUNTY

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Boomer Bits



Ask Rusty – Can My Wife Claim Her Benefit Now, And Switch To A Spouse Benefit From Me Later?

Dear Rusty: Can my wife claim her benefits now (at 63, and we know about the reduction for claiming early) and then, when I retire at 66 years and 10 months of age almost 3 years from now, can she switch over to spousal benefits based on my benefit amount? She worked at a higher paying job for much of her career but is now at a much lower income and would be under the amount that would reduce her benefits further. I currently earn about nine times her annual salary so the spousal benefit for her would be an increase when I retire. Signed: Seeking Information



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 ssadviser@amacfoundation.org.

the spousal benefit. Here's what will happen if your wife claims her own Social Security at age 63:

- Your wife's personal SS retirement benefit, when she claims, will be reduced by about 25%
- When you claim at your full retirement age, your wife will get a "spousal boost" to her own reduced benefit.
- The amount of your wife's spousal boost will be the difference between her FRA entitlement and 50% of your FRA entitlement, reduced because the spousal boost will be awarded (automatically) before she has reached her own full retirement age. FRA amounts are used to compute the spousal boost, regardless of the age at which benefits are claimed.
- When you claim your wife will not yet be her FRA, so the

amount of her spousal boost (the difference between her FRA entitlement and half of your FRA entitlement) will be reduced.

- The reduced spousal boost will be added to your wife's reduced SS retirement benefit, resulting in her total benefit payment being less than half of yours.

The only way your wife can get the full 50% of your FRA entitlement is to wait until her own FRA (67) to claim Social Security, but by doing so she also forfeits the money she would otherwise receive if she claimed her own benefit now. As long as she won't significantly exceed the earnings limit while working before her FRA, claiming now is an acceptable strategy because it will take

➔See RUSTY Page A7

Dear Seeking: Yes, your wife can claim her own (reduced) Social Security retirement benefit now, and she will be automatically awarded a spousal boost when you later claim your SS retirement benefit. However, your wife's benefit when you claim will not be 50% of your full retirement age (FRA) amount because she claimed her own SS benefit early and also because her spousal boost will be awarded prior to her FRA. Any benefit taken before FRA is reduced, including

Doctors' Tips To Stay Healthy During The Holiday Season

(StatePoint) The holiday season is a joyous time to reconnect with family and loved ones, but it also brings unique health and safety risks, according to doctors, who recommend a bit of extra vigilance to protect yourself and those close to you.

"During the hectic holiday season, it can be hard to carve out time to focus on your wellness. Awareness, along with the adoption of a few healthy habits, can help you and your family enjoy this special time of year in the best of health," says American Medical Association (AMA) president, Jesse M. Ehrenfeld, M.D., M.P.H.

For a healthy, happy season, follow these tips and recommendations from the AMA:

1. Vaccination is the best protection against a number of serious respiratory viruses circulating this fall and winter. To protect yourself and your family, get up to date on your vaccines, including the annual flu shot, as well as the updated COVID-19 vaccine for everyone 6 months and older. Vaccines are also available to

protect older adults from severe RSV. New tools to protect infants during RSV season include maternal vaccination as well as the monoclonal antibody immunization.

If you have questions, speak with your physician and review trusted resources, including getvaccineanswers.org.

2. Watch what you eat this holiday season. Pay particular attention to labels and avoid processed foods as much as you can, especially those with added sodium and sugar. Drink water instead of sugar-sweetened beverages, and eat nutritious, whole foods like fresh fruits and vegetables alongside richer holiday fare.
3. If you're consuming alcohol, drink only in moderation. The U.S. Dietary Guidelines for Americans defines that as up to one drink per day for women and two drinks per day for men, and only by adults of legal drinking age.
4. Make time to exercise during this busy time of year. A good rule of thumb for adults is

➔See HEALTHY Page A7

Seniors Beware Of Scams Posing As Tech-Support, Financial Institution, Or Government

Attorney General Todd Rokita warned Hoosiers that complex forms of "phantom hacker" scams are on the rise — a new three-step hoax in which fraudsters pose as tech-support representatives, financial institutions, and government officials claiming foreign hackers have accessed their account.

"Cybercriminals keep coming up with new and elaborate schemes to deceive Hoosiers," Rokita said. "We work tirelessly with law enforcement to bring these criminals to justice, but we are equally committed to educating consumers on how to spot these scams and avoid falling prey to them."

This latest trick, "the phantom hacker" often targets older victims with three clever steps:

1. Hackers pose as a tech support representative from a legitimate technology company

➔See BEWARE Page A7

The Daily Almanac

Sunrise/Sunset
RISE: 8:03 a.m.
SET: 7:01 p.m.



High/Low Temperatures
High: 68 °F
Low: 43 °F

Today is....

- "Back to the Future" Day
- National Pumpkin Cheesecake Day
- National Fetch Day

What Happened On This Day

- **2014** Oscar Pistorius Convicted for 5 Years. The South African Paralympic Champion was on trial for the murder of his girlfriend, Reeva Steenkamp. He was sentenced to a maximum of five years for culpable homicide. He was released on parole for good behavior in October 2015.
- **1983** The 17th General Conference on Weights and Measures Ends. The conference passed a resolution defining a meter as the distance traveled by light in vacuum during a time interval of about three hundred millionth of a second.
- **1959** The Guggenheim Opens its Doors. The Guggenheim Museum displays works from some of the world's most celebrated and sought-after contemporary artists. Situated in the Manhattan area of New York, the museum was first opened in 1939 as the Museum of Non-Objective Painting.

Births On This Day

- **1956** Carrie Fisher American actress, screenwriter, author
- **1772** Samuel Taylor Coleridge English poet, philosopher

Deaths On This Day

- **2012** George McGovern American politician, historian, author
- **1969** Jack Kerouac American author, poet

➔ HONEST HOOSIER

When lottery prizes get up into the gazillions, why do we think we'd be disappointed if we won the Hoosier Lottery for only a few million?



➔ TODAY'S HEALTH TIP

If you're trying to lose weight, keep a food diary and calculate what you're actually eating each day - there are apps for that! 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

➔ THE MONTGOMERY MINUTE

Indiana Municipal Power Agency To Host Ribbon Cutting For Ladoga Solar Park: The IMPA President and CEO Jack Alvey, Trey Barton of the Office of Congressman Baird and Dianne Powell of the Office of Senator Todd Young are to attend the ribbon cutting ceremony for the Ladoga Solar Park. The Ladoga Solar Park is to have an output of 0.6 megawatts and is located at 747 N. Cherry St in Ladoga. The ribbon cutting is scheduled for Wednesday, October 25 at 1 p.m.

➔ TODAY'S QUOTE

"I'll bet living in a nudist colony takes all the fun out of Halloween."
-Unknown

➔ TODAY'S JOKE

What is a ghou's favorite candy flavor?
Lemon and slime.

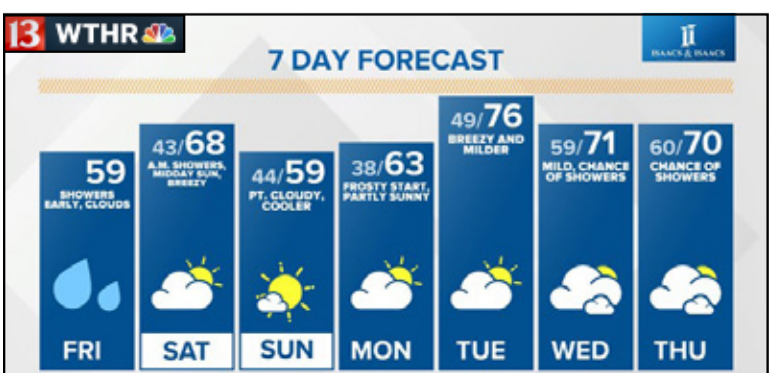
➔ OBITUARIES

None



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



Meeting Notes

Montgomery County Board Of Commissioners Meeting

OCTOBER 23, 2023
 8 AM
 1580 Constitution Row
 - Room E109 Crawfordsville, IN 47933

CALL TO ORDER
 Board President John E. Frey PLEDGE ALLIGENCE and PRAYER
 CONSENT AGENDA
 Approval of Claims
 Accounts Payable - \$3,462,927.99 Payroll 10/20 - \$435,273.41 Minutes - October 9, 2023
 NEW BUSINESS
 Notice to Annual Bidders - Highway Department

READI 2.0 Memorandum of Understanding
 READI 2.0 Board Appointment

ORDINANCES

Introduction: Ordinance 2023-22 Creating the 2024 Justice Partners Addiction Response

Grant Fund-\$50,000

Introduction: Ordinance 2023-23 Creating the FY2024 DOC Drug Court Grant Fund - \$80,441

Introduction: Ordinance 2023-24 Creating the FY2024 DOC Probation Grant Fund -

\$164,890

Introduction: Ordinance 2023-25 Creating the 2024 Family Recovery Court Grant Fund- \$106,388

Introduction: Ordinance 2023-26 Amending Speed and Road Weight Ordinance

RESOLUTIONS

OTHER BUSINESS

ADJOURNMENT

MONTGOMERY COUNTY BOARD OF COMMISSIONERS MEETING MONDAY, OCTOBER 23, 2023

8 AM

1580 Constitution Row

- Room E109 Crawfordsville, IN 47933

CALL TO ORDER

Board President John E. Frey

PLEDGE ALLIGENCE and PRAYER

CONSENT AGENDA

Approval of Claims

Accounts Payable - \$3,462,927.99 Payroll 10/20 - \$435,273.41 Minutes - October 9, 2023

NEW BUSINESS

Notice to Annual Bidders - Highway Department

Highway Department Notice to Bidders for Annual Materials including but not limited to the following: Tires; Aggre-

gate; Bituminous; Oil; Fuel; Culverts; Bridges; Guardrail; and Salt

Sealed Bids are due on Friday, November 22, 2023 no later than 2:00 pm.

Bids will be opened in a public meeting on Monday, November 27, 2023 @ 8:00am and will be taken under advisement for review.

READI 2.0 Memorandum of Understanding

READI 2.0 is the second round of the State's Regional Economic Acceleration and Development Initiative. The initiative will provide an additional \$500 million in grants to support projects throughout the state. The County has joined the Greater Lafayette Region for READI 2.0 since the READI 1.0 regional group known as the 180 Alliance is not a region for READI 2.0. The members of the Greater Lafayette Region include the Counties of Benton, Carroll, Fountain, Montgomery, Tippecanoe, Warren and White; the Cities of Attica, Covington, Crawfordsville, Delphi, Lafayette, Monticello and West Lafayette; Purdue University, Ivy Tech- Lafayette and Wabash College.

The attached MOU outlines the structure for the government and administration of the Greater Lafayette Region for READI 2.0. The Region will be governed by a Regional Board of Representatives (RBOR) consisting of representatives from each participating entity as well as the CEO of Greater Lafayette Commerce. The Greater Lafayette Commerce Community and Economic Development Foundation will serve as the fiscal agent. A regional working group of representatives from the participating entities will be responsible for drafting the multi-year comprehensive strategic plan. The RBOR will elect a Chairperson, Vice Chairperson, Secretary and Treasurer. The MOU also states that administrative expenses may be funded through the State grant. Finally, the MOU identifies the CEO of the Greater Lafayette Commerce as the primary point of contact for the

Board to coordinate and communicate with the State.

READI 2.0 Board Appointment

The County has joined the Greater Lafayette Region for READI 2.0.

As part of the ReadI 2.0 agreement for the Greater Lafayette Region, the Region will be governed by a Regional Board of Representatives (RBOR) with representation from each participating organization.

For the County, two representatives serve on the RBOR. The Commissioners appoint one representative who is either a member of the Board of County Commissioners or a member of the County Council. The second representative is the Economic Development Director. The duties of the Economic Development Director have been assigned to the County Administrator and therefore the County Administrator serves on the RBOR. The Commissioners will need to make the other appointment of either a County Commissioner or County Council member to serve on the RBOR.

ORDINANCES

Introduction Ordinance 2023-22: Creating the 2024 Justice Partners Addiction Response Grant Fund-\$50,000

This ordinance creates a fund for the funds awarded by the Indiana Office of Court Services for Justice Partners Addiction Response. The grant funds may only be used towards costs related to recovery and substance abuse treatment. The fund is a non-reverting fund.

Introduction Ordinance 2023-23: Creating the FY2024 DOC Drug Court Grant Fund - \$80,441

This ordinance creates a fund for the funds awarded by the Indiana Department of Corrections from the FY2024 Community Corrections & Justice Reinvestment Grants. The grant funds may only be used towards costs related to Drug Court Programs. The fund is a non-reverting fund.

Introduction Ordinance 2023-24: Creating the FY2024 DOC Probation Grant Fund -

\$164,890

This ordinance creates a fund for the funds awarded by the Indiana Department of Corrections from the FY2024 Community Corrections & Justice Reinvestment Grants. The grant funds may only be used towards funding the Probation Office. The fund is a non-reverting fund.

Introduction Ordinance 2023-25: Creating the 2024 Family Recovery Court Grant Fund - \$106,388

This ordinance creates a fund for the funds awarded by the Indiana Office of Court Services from the FY2024 Family Recovery Court Grant Fund to the Montgomery Circuit Court. The grant provides funding for the Family Recovery Court Program. The fund is a non-reverting fund.

Introduction Ordinance 2023-26: Amending Speed and Road Weight Ordinance Commissioners periodically review the County's Speed and Road Weight Ordinance contained in

Chapter 70 of the County Code.

The speed limit for County Road 400 North from County Road 400 West to State Road 231 should be reduced to 30 miles per hour and this segment should be a no passing zone, and that no trucks with a gross vehicle weight of more than five (5) tons be allowed on this road segment, except for farm trucks transporting grain from the field at harvest directly to the nearest road other than County Road 400 North.

Effective immediately, the speed limit on County Road 400 North from County Road 400 West to State Road 231 is 30 miles per hour, that this road segment is a no passing zone, and that no trucks with a gross vehicle weight of more than five (5) tons be allowed on this road segment, except for farm trucks transporting grain from the field at harvest directly to the nearest road other than County Road 400 North.

RESOLUTIONS

OTHER BUSINESS

ADJOURNMENT

MONTGOMERY COUNTY BOARD OF COMMISSIONERS MEETING MONDAY, OCTOBER 23, 2023

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Montgomery County Youth Service Bureau Recipient Of Donation



Photo courtesy of Montgomery County YSB

Pictured left to right: Greg Floyd, General Sales Manager; Karen Branch, YSB; Ashley Ritenour, Service Director D-Patrick supports the community through choosing a local charity each month to receive a donation. The Montgomery County YSB was the October recipient of their generosity.

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Health Care Costs Target Of State Policy Proposals

By Whitney Downard
Indiana Capital Chronicle

Lawmakers continued to wrestle with Indiana's high health care costs Thursday, determining which state actions would be effective to strengthen a free market.

Two national experts testified virtually before the committee to share what other states had done and review options but legislators seemed frustrated by the need to take action.

"... in a (true) free market, we wouldn't have to do (this). In a free market, folks would know what to pay for what ... we don't have that," said Sen. Chris Garten, R-Charlestown. "What's nauseating to me is that we have to get involved in this from a regulatory standpoint and legislate transparency."

Garten, at the top of the meeting, noted that Indiana had recently been ranked tenth worst in the nation by Forbes when it came to health care, demonstrating the need for continued study and analysis.

"The study should serve as a reminder of why we're here; Hoosiers deserve better," Garten said.

The cost of monopolies

Brent Fulton, a research professor from

California, shared policy proposals for tackling the "highly" concentrated health care and insurance markets in Indiana — which built upon his October presentation from last year on the state's monopolies.

"Our number one problem in the United States, when it comes to health care, (is) prices. We actually visit the doctor less than other countries, we go to the hospital less ... (but) when we go to the doctor, when we go to the hospital we pay very high prices," Fulton told the committee.

The lack of competition occurs when systems buy smaller chains, known as horizontal mergers, or purchase physician networks in vertical mergers.

The state could enhance its merger review authority — Massachusetts, for example, has a commission to review mergers and the Attorney General also plays a role in ensuring competition. Following a merger, Fulton discussed ways to restrict anti-competitive contracts, increase price transparency and institute hospital rate regulation.

He acknowledged other options — including a state commission on health care affordability, site-neutral payments and re-evaluating the tax exempt status of nonprofit firms — but Fulton didn't

expand because he said they'd been covered elsewhere. The last, in particular, has been a focus of Indiana economist Mike Hicks, who frequently criticizes Indiana's largest non-profit systems for making billions in profits that he says are invested in the stock market, rather than sent back to locals.

But each move has its own drawback. In terms of price transparency, Fulton noted that providers could then coordinate their prices and those offering affordable procedures could see an opportunity to raise their prices.

"The role of the government in the market is to ensure that the market is functioning; these markets are not functioning," Fulton said. "There are not a large number of sellers competing on price ... or quality."

States setting prices, as explored earlier this year in a bill that would set prices at 285% of Medicare rates, is something commonly done to decrease health care costs in Europe. But choosing a price can be "complex" Fulton said, and can easily go wrong if not done correctly.

Price setting still leaves room for profit

Instead of setting prices at 285% of Medicare rates, lawmakers instead

tasked the Family and Social Services Administration to research where hospitals sat — though at least one national expert thought it was a good move.

"I do think it's ... in my opinion, a healthy opportunity for hospitals to make profit margins because of course they need to make some level of profit," said Maureen Hensley-Quinn, a senior director with the National Academy for State Health Policy.

"However, we do see ... across the country and not just in Indiana, that some hospitals are getting paid from private plans as much as four to five times the Medicare rate without a clear understanding if that has actually helped with improved quality or if it is just raising prices."

The National Academy for State Health Policy is an organization of government policymakers and stakeholders that highlights state solutions to common problems. Hensley-Quinn shared solutions other states had tried and types of reform.

High levels of market concentration left employers and consumers with few levers to address health care costs, Hensley-Quinn said, sharing model pieces of legislation developed by her organization. In particular, she discussed site-of-service language — a bill

ultimately weakened by industry pressure in the latest session after hospitals said it would force them to close their doors or reduce services.

"(Procedures) like a colonoscopy or an MRI, that could be done off of a hospital campus. But usually after consolidation happens, providers will drive patients to a hospital campus..." Hensley-Quinn said. "And then those services are more expensive."

Lawmakers were intrigued by her presentation of data showing no correlation between hospitals caring for public insurance patients and its private insurance costs, disputing an argument that appeared multiple times during the legislative session.

Indiana hospitals have argued that they need to charge private insurance policies more to offset losses from caring for impoverished Hoosiers covered under government insurance programs like Medicaid — which they say has an unsustainable and outdated reimbursement rate.

But research from the National Bureau of Economic Research included in the presentation found that hospitals were more likely to invest in new technology or increase payroll when rates were adjusted.

"When hospitals

received an unexpected 10% increase in Medicare payment rates, they did not reduce their prices," the presentation read, citing the National Bureau of Economic Research.

Hensley-Quinn said this bore out in other states: adjustments to Medicaid and Medicare don't always correlate with a decrease in private health care costs but rather stayed flat.

But she and legislators emphasized that multiple sectors of the industry had problems, including insurers passing costs to employers while reaping profits and pharmacy benefit managers confounding drug prices.

"The lack of transparency is throughout the health system; it is not unique to hospitals," Hensley-Quinn said.

The Health Care Cost Oversight Task Force, helmed by Garten, will meet one more time to discuss final report recommendations on Nov. 13.

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Property Tax Payment Deadline Approaching

Property tax bills are mailed one time each year and arrived in the mail in the spring. They included payment coupons for the spring and fall due dates. The final day to pay fall taxes without penalty is November 13, 2023. Please note that the Treasurer's Office will be closed on Election Day (November 7th) and Veteran's Day (November 10th). Taxpayers can research their parcels and current balances at www.montgomerycounty.in.gov or www.beacon.schneidercorp.com.

You are entitled by law to receive a tax statement, even if the balance is zero or a mortgage company has marked your parcel "in escrow" and plans to pay it for you. If your taxes are zero or if your mortgage company is paying on your behalf, you do not need to send anything to the Treasurer's Office.

Payment Options:

Pay at the office. The Treasurer's Office is located in the Montgomery County Government Center and is open Monday-Friday from 8:00 am - 4:30 pm at 1580 Constitution Row.

Use a Drop Box. A secure drop box is located on the south side of the County Government Center under the awning and is checked multiple times

daily. We encourage the use of checks for this box. When using the drop box, please put payments in an envelope and mark them clearly with information to identify the taxpayer, the address, and the parcel. Your canceled check will serve as a receipt or you can include a self-addressed, stamped envelope to receive a returned receipt. Confirmation of payment history is available to view online for your parcel at www.beacon.schneidercorp.com.

Mail Payments. Please mail payments to the Treasurer's Office at 1580 Constitution Row, Suite B, Crawfordsville, IN 47933. If a receipt is desired, please include a self-addressed, stamped envelope.

Pay at Local Banks. All Montgomery County First Financial, Hoosier Heartland, and Tri-County branches offer a great service to our county residents by accepting payments during the tax season. This is in effect now through the due date as long as you have the payment coupon and pay that exact amount. The drive through service is available. You will receive a receipt from the bank. Pay Online. The county website is www.montgomerycounty.in.gov. On the home page, select Online

Bill Pay. Next choose the Property Tax, Dog Taxes & Tax Payments option. Multiple parcels and dog taxes can be paid in the same transaction. Please be aware that using any type of debit or credit card will accrue a 2.95% service fee. Using bank routing numbers instead for an e-check payment has only a .95 charge.

Pay by Phone. By using the secure access line of (855) 276-8051, taxpayers can make payments over the phone by entering the parcel number. Service fees apply.

For questions, please contact the appropriate Montgomery County office: · Tax payments: Treasurer- 364-6410, treasurer@montgomerycounty.in.gov

Tax time is very busy and using email might be the best option for our office. We will respond to an email within 24 business hours.

• Deductions: Auditor- 364-6400, auditor@montgomerycounty.in.gov

• Address changes: Mapping- 361-4123, mapping@montgomerycounty.in.gov

• Assessed values: Assessor-364-6420, assessor@montgomerycounty.in.gov

• Ditch Reconstruction fees: Surveyor- 361-3234

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OCTOBER 23
Financial Plan Basics & Budgeting

OCTOBER 30
Managing Debt & Borrowing Basics

NOVEMBER 6
Bank Accounts, Spending & Savings Plans

NOVEMBER 13
Retirement Plan Basics: What You Need to Know!

NOVEMBER 20
Real Estate: Buying vs. Renting & Getting Approved for a Mortgage

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COPAYS AND DEDUCTIBLES MAY APPLY



Waynetown Baptist Church

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Children's Church

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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 "BE FAITHFUL". HIS TEXT IS FROM ACTS 28.

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.

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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.

The Hope of the Harvest "The Harvest is Ready" John 4:27-42
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

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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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2746 S US Highway 231
Crawfordsville

Services:

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

Both services are streamed



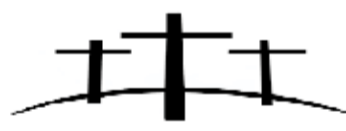
Church Service at 10 am

124 West Elm Street • Ladoga

(765) 942-2019

ladogachristianchurch@gmail.com

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

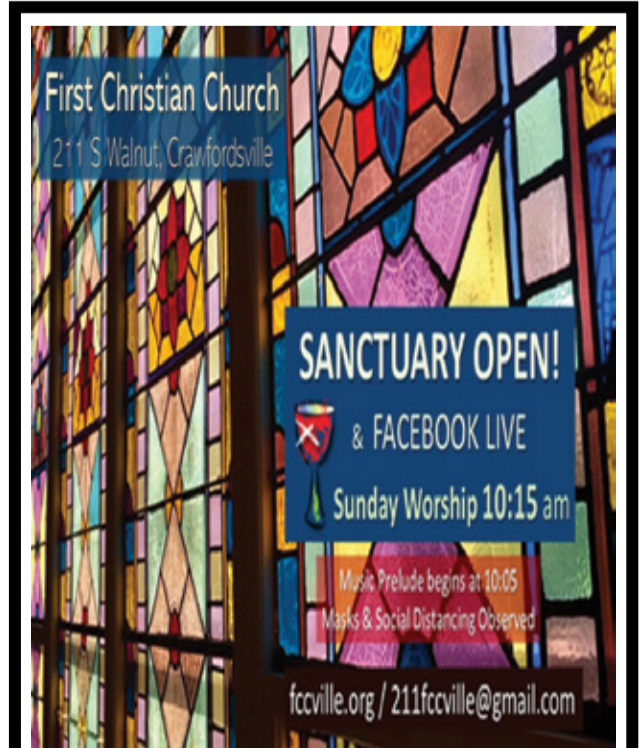
Sunday at 10 am

Tuesday Prayer Meeting

6 pm - 7 pm

Thursday Bible Study

6:30 pm - 8 pm





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Worship 10:30am
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 (765) 362-4817
 www.cvfumc.org
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 2000 Traction Rd • Crawfordsville
 765-362-1785
 www.eastsidebc.com
Services:
Sunday School at 9 am
Church at 10 am
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 The BRICK CHURCH on State Street
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 Children's Sunday School during Sunday Worship
 In person or on Facebook at
 Facebook.com/NewRossUnitedMethodistChurch
 Pastor Dr. David Boyd
 John 3:16
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Sunday School 9:30AM
Sunday Morning 10:30 AM
Sunday Evening 6:00 PM
Prayer Mtg Wednesday 7:00 PM
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 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
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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



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

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BEWARE From Page A1

offering “assistance.”

- Scammers target soon-to-be victims through calls, texts, emails, or pop-up windows instructing them to call a phone number for “assistance.”
- Scammers persuade victims to download software — enabling remote access and pretend to run a virus scan of their computer.
- After informing victims that their computer has been hacked, the fake “tech support” rep instructs them to open their financial accounts to determine whether any unauthorized charges have occurred.
- After identifying the most lucrative account to target, these con artists tell victims to expect a call from the financial institution corresponding to that account.
- 2. Hackers pose as a representative from a financial institution
- Scammer falsely confirms the victim that their accounts have been hacked by a foreign entity and they must move their money to a safe third-party account.
- Victims are directed to transfer money via wire transfer, cash, or cryptocurrency.
- In reality, victims are sending money directly to the fraudsters.
- 3. Hackers may pose as U.S. Government Agency
- If victim becomes

suspicious, scammers may send a letter or email on fake government letterhead to convince the victim their funds are not safe.

The FBI, which provided information used in this release, reports that it received 19,000 complaints related to tech support scams between January and June 2023 — with estimated victim losses exceeding \$542 million.

Hoosiers should follow these tips to protect themselves:

- Do not click on unsolicited pop-ups, links sent via text message, or email links or attachments.
- Do not contact the telephone number provided in a pop-up, text, or email.
- Do not download software at the request of an unknown individual who contacted you.
- Do not allow an unknown individual who contacted you to have control of your computer.
- The U.S. Government will never request you send money to them via wire transfer, cryptocurrency, or gift/prepaid cards.

If you believe you are a victim of a scam attempt, you may contact Rokita's staff by visiting gov/attorneygeneral or calling 1-800-382-5516. You also may report suspected phantom hacker scams to the FBI at www.ic3.gov.

HEALTHY From Page A1

at least 150 minutes a week of moderate-intensity activity, or 75 minutes a week of vigorous-intensity activity. Brisk walks, or even a family trip to the gym, can provide easy and fun ways to get off the couch and elevate your heart rate over the holiday season. If you're traveling, don't forget to pack your sneakers!

5. Factors like holiday spending and navigating time with extended family can bring on extra seasonal stress. Invest in your mental health and manage stress by getting sufficient sleep, exercising and seeking help from a mental health professional when you need it.

6. Make smart choices and plan ahead if you're driving. In December 2021 alone, 1,013 Amer-

icans died in alcohol-impaired-driving crashes. Do not under any circumstances drive if you intend to drink. And if you are the designated driver, make a 100% commitment to sobriety.

7. Get your New Year's resolutions started early. Speak with your doctor or health care professional about quitting tobacco and nicotine use, and declare your home and car smoke-free to eliminate secondhand smoke exposure.

“Amid the holiday cheer, don't neglect your health and safety. By eating well, exercising, and taking necessary steps to stop the spread of respiratory viruses, you can help protect yourself against common seasonal health risks,” say Dr. Ehrenfeld.

Meeting Notes Drainage Board Meeting

Wednesday, October 25th, 2023 at 9:00 am
Montgomery County Government Center, Community Meeting Room 1580 Constitution Row, Crawfordsville, IN 47933

I. CALL TO ORDER
II. PLEDGE OF ALLEGIANCE & PRAYER
III. APPROVAL OF MINUTES

- September 13th, 2023
- Regular meeting

IV. PETITIONS
V. OLD BUSINESS
JAMES WILSON #588

- Reconstruction
- Final schedule of reconstruction assessments

CHARLES McFARLAND #545 - Reconstruction

- Contract change order
- Approval of final payment to contractor
- Final schedule of reconstruction assessments

RICHARD VIRTS #560 - Reconstruction

- Contract change order
- Approval of final payment to contractor
- Final schedule of reconstruction assessments

VI. NEW BUSINESS
VII. OTHER BUSINESS
VIII. PUBLIC COMMENT
IX. ADJOURNMENT



RUSTY From Page A1

many years to recover the money forfeited by waiting until her FRA to claim. It's also reasonable because women statistically outlive men and your wife's benefit as your surviving spouse will be 100% of the amount you are receiving at your death, instead of the smaller spousal amount she was receiving while you were both living.

When to claim is always a personal choice, and life expectancy should always be thoughtfully considered, but the answer to your specific question is - yes, if your wife claims her own benefit at 63, she will automatically receive her spousal boost when you claim, but her payment as your spouse will be less than 50% of your FRA benefit amount.




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