

# The Paper

## OF MONTGOMERY COUNTY

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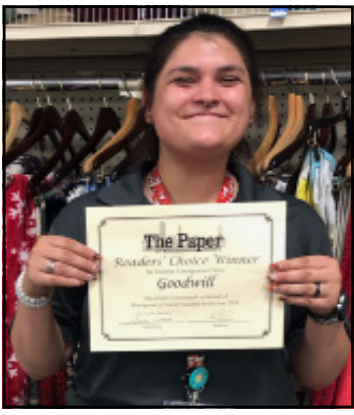
50¢

CRAWFORDSVILLE, INDIANA

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**➔ TODAY'S VERSE**

Romans 5:3 - 5 And not only so, but we glory in tribulations also: knowing that tribulation worketh patience; And patience, experience; and experience, hope; And hope maketh not ashamed; because the love of God is shed abroad in our hearts by the Holy Ghost which is given unto us.



**➔ 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** It's a baffling Halloween mystery that goes back some four decades: how do a pair of pumpkins suddenly and mysteriously appear on the clocktower spires of New Hampshire's Plymouth State University. According to the school's website, "Just how they get up there is a well-guarded secret, and conjuring the best, if far-fetched, tale on how it happens is a favorite campus past time."

**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 Grede, 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/fallsot-heohosp) for more information.

# Boomer Bits

## Ask Rusty - My Birthday Is On The First Of The Month; When Should I Claim Social Security?

Dear Rusty: I will be 62 on November first and I have chosen to take my benefits early. I know that my benefit will be less than it would be if I waited and that does not concern me, but I don't want to be without income for a long period of time. I know that if my birthday is on the first or second of the month, then I can draw that month. Does that mean that when I turn 62 on November 1st that I can receive my first check on the second Wednesday of November? And should I select November as the month I'd like my benefits to start? I also read that I would be paid the month following the month I select, hence my confusion. Signed: Confused Senior

Dear Confused: There are a few different Social Security rules which come into play in your specific circumstance which are likely creating your confusion. First, since you will be 62 on November first, you will first become eligible for Social Security starting with the month of November. Those born on the first or second of the month are eligible for benefits for that entire month, whereas those who turn 62 later in the month wouldn't be eligible for benefits until the following month. To claim benefits, you must



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.

be 62 for the entire month and, because your birthday is on the first, your first month being 62 for the entire month will be November, and that is the month you should specify as your benefit-start month on your application.

The next thing to be aware of is that Social Security pays benefits in the month following the month those benefits are earned. That means that your November benefits will be paid in December. The exact payment date is determined by the recipients birthday - born before the eleventh of the month, SS payments are made on the second Wednesday; born between the eleventh and twentieth of the month, payments are received on the third Wednesday of the month; and for those born after the twentieth of the month, payment is received on the fourth Wednesday. Thus, since you were born on the first of the month and are claiming

benefits to start in November, your first Social Security payment will be deposited in your bank account on the second Wednesday of December, and all subsequent Social Security payments will be made on that same second-Wednesday schedule.

You can apply for your Social Security benefits up to 4 months prior to the month you wish them to start, and SS recommends you apply at least 2 months prior to allow time for processing your application. On the application, they will ask which month you wish your benefits to begin, and you can indicate November to get your earliest possible payment in December. Actually, you can simply select the following option on the Social Security benefit application: "I want benefits beginning with the earliest possible month and will accept an age-related reduction," which will accomplish the same thing.

## Pensions Panel Recommends Guaranteed 13th Check-COLA Split

By Leslie Bonilla Muniz  
Indiana Capital Chronicle

Indiana should move from ad hoc public retirement benefit increases to a long-term approach that guarantees former public employees a 13th check or cost of living adjustment (COLA) annually, an interim committee recommended Tuesday.

But who gets what - and how much the proposal will cost the state - will depend on a yet-to-be-determined cutoff date and a myriad of other decisions, according to the Indiana Public Retirement System (INPRS).

"I'm going to view this as the vision (or) the roadmap going forward," Sen. Brian Buchanan, a Republican from Lebanon, told reporters. He chaired the Pension Management Oversight Interim Study Committee.

"There's a lot of discussions, a lot of details, that will need to be attended, (and) a lot of data. We're going to have to analyze

and determine the specifics," Buchanan added.

Lawmakers have traditionally offered former employees either a 13th check or COLA during two-year budget cycles - but didn't last year, angering many. \*\*\*

**The plan**

Pensions offer flat amounts over the course of one's retirement but, due to inflation, rarely keep up with the costs of living. Other types of government payouts for the elderly are annually adjusted, including Social Security, which saw a 8.7% adjustment last year following a record-breaking 9.1% inflation peak in June.

Pensions to roughly 97,000 Indiana retirees are determined by years of service spent working for state government, from teachers and law enforcement to gaming agents and conservation officers.

While both the COLA and 13th check seek to augment

➔See COLA Page A7

## Why You Should Invest In Your Skin Health This Winter

(StatePoint) If you're like many people, you may view the change in seasons as a sign that you can give up your skin protection routine. Experts say that everyone, regardless of gender or lifestyle, should be careful not to neglect their skin health in winter.

"Don't let your guard down in winter. Not only are you still being exposed to sunlight and pollution during these colder months, but there are sources of free radicals indoors, too, which may have negative, aging effects on the skin. Free radicals can damage the skin's cell function and DNA, and DNA changes can cause mutations that could increase the risk of skin cancer," says New York City dermatologist, Rachel Nazarian, MD FAAD.

To invest in your skin health this winter, and all year long, Dr. Nazarian offers the follow-

➔See SKIN Page A7

## The Daily Almanac

Sunrise/Sunset  
RISE: 8:10 a.m.  
SET: 6:51 p.m.

High/Low  
Temperatures  
High: 57 °F  
Low: 53 °F

**Today is....**

- National Chocolate Day
- Separation of Church and State Day

**What Happened On This Day**

- **1938** Germany expels Polish Jews. Germany expelled about 17000 Polish Jews and sent them to Poland which refused to take them in.
- **1919** US Congress Passes the Volstead Act. The act enumerated ways to enforce Prohibition. Prohibition was put in place in the country by the 18th Amendment to the Constitution. The amendment made it illegal to produce, sell, or transport alcohol in the US except for medical or religious purposes. The act was named after Andrew Volstead, the Chairman of the House Judiciary Committee who was one of the sponsors of the bill.

**Births On This Day**

- **1974** Joaquin Phoenix American actor

**Deaths On This Day**

- **1704** John Locke English philosopher, physician

## Crawfordsville Fire Department Swears In 5 New Hires

Crawfordsville Mayor Todd Barton swore in five new hires to the Crawfordsville Fire Department (CFD). Haze Kashon, Calvin Chaney, Payton Busenbark, and James Rush were sworn in on Friday, October 20, 2023 and Christen Saunders was sworn in on October 11, 2023.

All five new firefighters are Crawfordsville natives. Kashon has always loved helping people and the caring nature of firefighting drew him to this career path. Chaney, Rush,

➔See HIRES Page A7

**➔ HONEST HOOSIER**

I think for Halloween I'm going to trick or treat as Indianapolis Mayor Joe Hogsett. That means I can run a city with rampant crime and murders and still smile for my re-election campaign.



**➔ TODAY'S HEALTH TIP**

Cigarette smoke contains carbon monoxide - yep, same stuff that comes out of your exhaust pipe. Today's health tip was brought to you by Dr. John Roberts. 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**

**Athens Arts Annual Meeting:**

If you are an artist, an art enthusiast, an appreciator of art, thinking of volunteering, someone wanting to join our board, become a member or guest artist, or simply not sure about Athens Arts, please come and see what we are all about! Athens Arts is scheduled to host their annual meeting on Thursday Nov. 9 at the Crawfordsville District Public Library from 6 p.m. to 7 p.m. There is a meet and mingle from 5:30 p.m. to 6 p.m. beforehand. Learn about how your contributions have made Athens Arts grow! Learn about the wonderful organizations that partner with Athens Arts! Learn about committees and how you can #bepARTofit! Learn the needs of the gallery moving forward and how your continued support can assist Athens Arts in our mission and vision! Share your thoughts with us! We want to grow th arts with you!

**➔ TODAY'S QUOTE**

"Halloween is huge in my house and we really get into the 'spirit' of things."  
-Dee Snider

**➔ TODAY'S JOKE**

What happened to the cannibal who was late to dinner?  
They gave him the cold shoulder.

**➔ OBITUARIES**

None

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



**7 DAY FORECAST**

<b>75</b> BALMY, SCATTERED RAIN & STORMS FRI	<b>53/57</b> RAIN LIKELY LATE SAT	<b>46/52</b> RAW, RAINY AT TIMES SUN	<b>38/46</b> CLEARING AND COLD MON	<b>29/45</b> CHILLY HALLOWEEN TUE	<b>27/43</b> A.M. SNOW POSSIBLE WED	<b>28/50</b> SUNNY AND CHILLY THU
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## MDT Brings Back Junie B. For Another TYA Show!

Myers Dinner Theatre is excited to continue their tradition of entertaining Theatre for Young Audiences with the hilarious Junie B. in Jungle Bella, Batman Smells! This comedy, written by Allison Greogory (based on the book by Barbara Park) and directed by TJ Bird, will be presented with seating at 10:30 a.m., the meal at 11:00 a.m., and the performance at noon. It will be performed on the following dates: November 2nd, 3rd, 5th, 9th, and 10th, as well as December 1st, 7th, 8th, 14th, and 15th.

Junie B. Jones, First-Grader, is super-excited about the upcoming Holiday Sing-Along and Secret Santa gift exchange at her school. Too bad tattletale May keeps ruining all of Junie B.'s fun. So when Junie B. draws May's name for Secret Santa, she comes up with the perfect plan to teach her nemesis a lesson! But will the Christmas spirit

of peace and goodwill interfere before she can give you-know-who what she deserves? A hilarious and endearing tale based on the best-selling book series by Barbara Park, this show will feature DRae Beller, returning in the role of Junie B., Annie Heartney as May, Don Hart (Mr. Scary), Brett Frederickson (Herb), Hannah Bergman (Lucille), and TJ Bird (Sheldon/Phillip Johnny Bob).

Tickets may be purchased by phone at 765-798-4902, ext. 2, from our Facebook page, or by visiting the MDT website at [www.myersdt.com](http://www.myersdt.com).

Theatre prices TYA performances are \$25.00 for dinner and show and \$15.00 for students (ages 4-18). Prices do not include taxes, handling fees, or gratuity for waitstaff. Season tickets, group pricing, and bus parking are also available. Myers Dinner Theatre is located at 108 Water St Hillsboro and is handicap accessible.



Photo courtesy of Myers Dinner Theatre

Junie B. (DRae Beller) prepares for the big Holiday Sing-Along and Secret Santa gift exchange in Junie B. in Jingle Bells, Batman Smells! at Myers Dinner Theatre in Hillsboro.

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# Drainage Task Force Fumbles On Final Report

By Whitney Downard  
Indiana Capital Chronicle

Over three-plus hours Wednesday, members painstakingly debated and approved 20 of the 30 recommendations submitted to an interim committee on drainage along with three preliminary drafts of legislation. Then the committee defeated the final report.

Instead, the committee will only provide an informational document to fellow legislators rather than proposals.

"I was extremely frustrated," Sen. Jean Leising told the Indiana Capital Chronicle. "I want to apologize to farmers and property owners — we tried, but we didn't accomplish anything even though we had five meetings."

It was the most miserable task force or interim committee meeting I have ever been a part of — and, unfortunately, I was co-chair of it. — Sen. Jean Leising, R-Oldenburg

She co-chaired the meeting and called concluding without a committee recommendation report "embarrassing" considering the amount of hours

spent listening to expert testimony and constituent problems.

The committee's attorney Craig Mortell, part of the Legislative Services Agency, ended the meeting by saying that the committee would be finalized as an informational report with no recommendations or findings included.

\*\*\*

### The confusion of PDs

Leising, with decades of experience under her belt, said that preliminary bill drafts have been around in legislative committees for years but many others have simply reduced their findings to a summary report. Others, still, don't produce anything.

"Very few actual proposals come out of interim committees and task forces. Many of them do a ... summary or report that's put on the internet and nobody reads it," Leising said. "We didn't want this to be like that."

The three preliminary drafts of legislation approved by the committee:

- 3256: Requiring the Department of Agriculture to oversee and prepare an updated version of the In-

diana Drainage Handbook, which was published in 1996 with a revised 1999 edition.

- 3257: Logs removed from a river or stream don't need to be cut if the individual doing so thinks it would create an unreasonable risk of bodily harm or if they are dried and burned so completely it eliminates the risk of reentry.

- 3274: Creates a general license from the Department of Natural Resources for working in floodways without first obtaining an individual permit.

It was not immediately clear how these three documents would, or would not, appear in the informational committee report.

Following the receipt of the proposed recommendations, Leising said she and a handful of other legislators drew up the preliminary drafts of legislation to ensure the task force's efforts didn't get swamped and die in the legislative session.

But throughout Wednesday's meeting, members took issue with the drafts, with some questioning whether non-elected officials appointed by the

governor — but still part of the task force — should be eligible to vote on the documents.

Others had concerns that they would be seen as sponsoring the final product, which may differ significantly from the committee-passed version.

"We're voting on PDs with the promise that it's going to be changed....," said Sen. Shelli Yoder, D-Bloomington. "(But) there is no promise that this is how it's going to be."

The opposition of the committee's Democratic members and governor-appointed members sank five such drafts by one vote because the Republican majority was down a member, meaning it needed one 'yes' from the two other groups to get to the ten-vote majority.

One draft getting significant attention was the requirement for the Department of Natural Resources (DNR) to notify property owners that they lived on a state floodplain — a more extensive mapping that goes beyond federal floodplain maps.

Lawmakers initially tried to weaken this map, which

impacts mortgage lending, flood insurance and building permits.

Since these maps had inspired the drainage task force, Leising said she was disappointed to see nothing done to give these property owners notice.

"The bigger thing, after going through all of this craziness, is who is really the loser. And the loser is the property owner who is currently listed as being on a state floodplain and they are not aware of it," Leising said. "They won't know it, as it stands, until they seek a building permit or they get ready to sell their property."

\*\*\*

### Committee chaos derails further action

Several of the recommendations overlapped with the approved drafts, including ones addressing updating the drainage handbook, logjam removal and general licensing for working in floodways. Committee members declined to approve any recommendations related to wetlands — which has its own task force.

But the final report, because it wasn't approved, won't detail committee

approval of these recommendations the same way.

Leising said she was frustrated that the committee needed ten votes due to the presence of two members abstaining from voting — representatives of DNR and the Indiana Department of Environmental Management. Had those two representatives not been there, Republicans would have only needed nine votes and could have passed more substantial drafts and recommendations — something that wasn't apparent until voting was already underway.

"It was the most miserable task force or interim committee meeting I have ever been a part of — and, unfortunately, I was co-chair of it," Leising said.

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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](http://www.montgomerycounty.in.gov) or [www.beacon.schneidercorp.com](http://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](http://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](http://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](mailto: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](mailto:auditor@montgomerycounty.in.gov)
- Address changes: Mapping- 361-4123, [mapping@montgomerycounty.in.gov](mailto:mapping@montgomerycounty.in.gov)
- Assessed values: Assessor-364-6420, [assessor@montgomerycounty.in.gov](mailto:assessor@montgomerycounty.in.gov)
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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](mailto: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](mailto: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](http://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.

## 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  
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Fax Number: 765-362-6641

Lead Minister: Tim Lueking

Worship Minister: Wayne Wilkinson

Youth Minister: Bryson Feeze

Worship Service Times for Sunday:

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 Law of the Harvest" Galatians 6:6-10

Tim Lueking

## NEW MARKET UNITED METHODIST CHURCH

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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](http://southsidechurchofchristindiana.com)

*Sundays:*

*Worship at 10:30 am*

*Wednesday Night Bible Study 7 pm*



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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

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**Breakfast and Bible - 9:30**

**Church - 10:30**

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### Service times:

10:02 am on Sundays

Wednesday night prayer meeting  
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[vinechurchlife.org](http://vinechurchlife.org)

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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  
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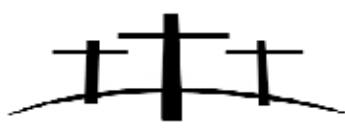
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[ladogachristianchurch@gmail.com](mailto:ladogachristianchurch@gmail.com)

[www.ladogacc.com](http://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](http://northcornerstonechurch.org)

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## Friendship Baptist Church

1981 West Oak Hill Road • Crawfordsville

*Romans 15:13*

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Sunday school 9:30 am

Church 10:30 am

Wednesday Bible Study 4 pm



## Garfield Apostolic Christian

4485 E 300 N • Crawfordsville

### Services

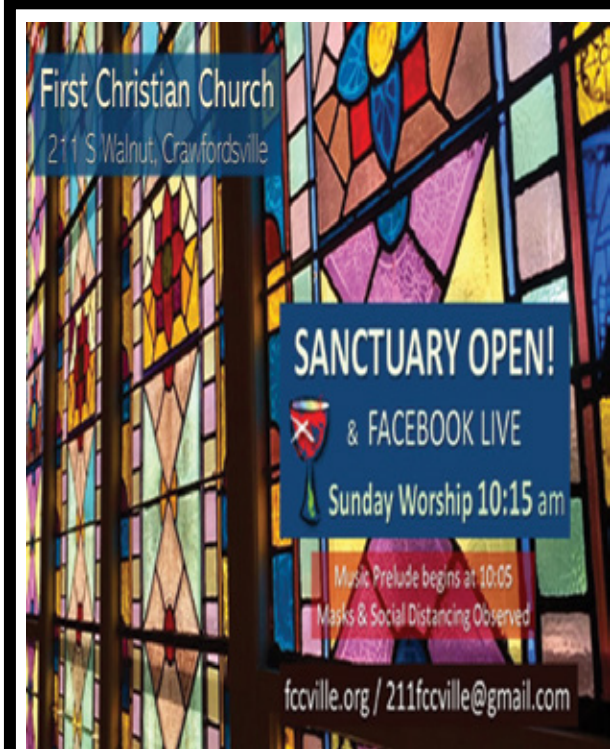
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**Thursday Bible Study**

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



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## COLA From Page A1

retiree pensions, they do so in different ways. The 13th check is an additional, one-time check on top of the year's other monthly payments while the COLA is a percentage increase for all payments moving forward.

INPRS Chief Actuary Andy Blough noted that there are multiple ways to design an approach split between 13th checks and COLA's.

He outlined an example proposal — based on 2021 data — giving those who retired before July 1, 2021 annual 13th checks indexed to a 2% inflation rate. In that scenario, "future" retirees would get a 1% COLA.

Such post-retirement benefit increases must come out of segregated supplemental allowance reserve accounts. Indiana law limits payroll surcharges to finance those increases to 1%.

In Blough's example, to pre-fund the new benefits, the surcharge rate would need to rise to a maximum of 2%. If the proposal were implemented, the rates would initially be higher but would fall afterward, according to Blough.

Despite the boosted benefits, the funded status for the funds involved would improve more than if lawmakers maintained the ad hoc approach because INPRS would have a long-term funding strategy for the increases.

Contribution rates would remain the same for the funds in the short term, but could go up in the long term. That's except for the Pre-1996 Teachers Retirement Fund, which has exhausted its financial cushion and would see impacts immediately. In Blough's example, rates for that fund would rise from 6.4% to 8.2%.

He noted that the model required further research, however: it didn't show risk or variability.

Buchanan said the committee arrived at a split approach after taking a "deep dive" into the issue, considering numerous scenarios and consulting stakeholders.

"We feel this is the best path forward," Buchanan told reporters.

### Public retiree groups weigh in

Many retirees depend on benefit increases to keep up with rising costs of living, said Jessica Love, leader of the Retired Indiana Public Employees Association. Her organization represents about 40,000 Public Employee Retirement Fund members.

Almost 90% of the group's members have no other retirement income besides that fund's payouts and social security benefits, according to Love.

"They have come to depend on the 13th check," she said. Most longtime employees prefer the check because the amount rises based on years of service.

Laura Penman, who leads the Indiana Retired Teachers Association, said her organization was "disappointed" in the rocky transition.

"When nothing was

given for retired educators, unfortunately, my members took that to mean that you didn't care. You didn't care about them, and you didn't care about the time they spent in the classroom," Penman said.

Since meeting with a variety of lawmakers, Penman said she knew they did care.

"We know that you want something for our retired educators, but it goes back to: what can the state of Indiana afford, and what is sustainable?" she added. Penman suggested giving the COLA a minimum and maximum, and somehow incorporating years of service.

She said that while there's room for improvement, retirees can rely on the money they do receive.

"Our members know that their pensions are stable, unlike a lot of states surrounding us," Penman said. "I feel confident that if I'm fortunate enough to live to be 90 years old like my (retired teacher) mother, my pension will never go away."

### Uncertainties remain

Some committee members were openly skeptical of the proposal, though they approved it 15-0.

Sen. Eric Bassler, a Republican from Washington, said he only voted in support because the committee report isn't binding. It recommends that lawmakers "consider" such legislation.

"I'm concerned that we haven't yet met our current pension obligations — our pension liabilities — and we're talking about taking on more pension liabilities for the taxpayers of Indiana," Bassler said. He added that he was "very hesitant," despite his "aye" vote.

Committee Vice-Chair Rep. Jeff Thompson — who leads the powerful Ways and Means Committee during session — said picking a cutoff date would be key in ensuring the transition is financially feasible.

And the proposal comes with a long transition even if it finds its way into law during the 2025 session: INPRS expects a 12- to 18-month implementation period, Buchanan said.

It's unclear if pensioners will receive any stop-gap benefits.

Asked if the Legislature would authorize another two-year 13th check or COLA, Buchanan told reporters, "Traditionally, we have not done anything like that in a non-budget year." But he said that short-term measures weren't his committee's focus.

Thompson told reporters he was "not sure" about relief in the coming session, adding, "There'll be some discussion there, I'm sure."

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## HIRES From Page A1



Photo courtesy of CFD

Mayor Todd Barton swearing in new firefighters Payton Busenbark, Calvin Chaney, James Rush, and Haze Kashon



Photo courtesy of CFD

New firefighter Christen Saunders, Chief Scott Busenbark, Battalion Chief Nate Patton, CFD Chaplain Pastor Jake Lowe, and Mayor Todd Barton

Busenbark, and Saunders all participated in a West Central Indiana Career & Technical Education (CTE) program that allowed them to gain hands-on, real-world experiences in the fire and rescue or emergency medical technician (EMT) career path.

Having a passion for helping others and serving their community is important to this group of new recruits. All commented on how caring for and serving others was a big draw to this career

path. "The CFD family has shown our family a tremendous amount of support and care," shares Saunders. "I am so excited to serve the community I know and love."

CFD Fire Chief Busenbark said "Crawfordsville Fire Department is extremely proud to have these five firefighters serve and protect the community they grew up in. I look forward to seeing how they progress and reach new goals during their careers here at CFD."

## SKIN From Page A1

ing tips:

- Keep up the SPF routine: Don't stow that bottle of sunscreen away. Applying a topical broad spectrum SPF on a daily basis can protect skin while you're enjoying time outdoors, and from the incidental exposure that occurs through a window indoors, like while driving.

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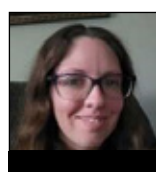
- Put the device down: Protect your skin from excessive exposure to the visible light emitted from digital screens like cellphones and laptops. To do so, find small, easy ways to limit your device usage, such as reading a physical book instead of using an e-reader, or by playing records instead of playing DJ on your phone. You can also reduce exposure by simply turning the brightness down on your devices.

- Sleep tight: During sleep, your body works to repair organs, including your skin. Getting high-quality, deep sleep each night is essential for healthy skin and a healthy body. According to The Sleep Foundation, the best temperature for sleep is 65 degrees Fahrenheit, even in winter when it's tempting to turn up the thermostat to toasty temperatures. You can also promote good sleep by keeping alcohol and caffeine consumption in check, and by turning to sleep apps that soothe users into slumber with meditation and white noise.

To help keep skin healthy and radiant, don't neglect it in the winter months. For best results, ensure your care routine is both comprehensive, and year-round.



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*-Megan Taylor is Assistant Manager in the Reference and Local History Department at CDPL.*

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