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➔ TODAY'S VERSE
Psalm 145:21 My mouth shall speak the praise of the LORD: and let all flesh bless his holy name for ever and ever.



➔ 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. Want to go to the massive Christmas Gift + Hobby Show at the Indiana State Fairgrounds - for free! Well, simply send us a photo with you and the front page of The Paper (online or print) and if we use that as our Faces of Montgomery County, you win tickets! It's that simple and easy! Just e-mail your photo to news@thepaper24-7.com and be sure to include your name and contact info. And hey, if you want to say something nice about The Paper, well, we always appreciate that! One more thing - supplies are limited and this is first come, first serve!

2. Congressman Jim Baird voted in favor of the Israel Security Supplemental Appropriations Act to send military and humanitarian assistance to Israel and protect American lives in the wake of the unprovoked attack by Hamas terrorists. "The attack on Israel represents an existential threat to the safety and security of our greatest ally in the Middle East," said Baird. "America's enemies are watching our reaction carefully. It is crucial that we demonstrate our unwavering support to Israel and send a clear message to our adversaries that we will not be intimidated."

3. Monday, Nov. 6, at 8 p.m., Brian Turner will visit Wabash College, read his poems, and answer questions from the audience in the Korb Classroom of the Fine Arts Center. This event is sponsored by the Wabash Veterans Fund and is open to the public. Book signing will follow.

The Paper
OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper **50¢**

CRAWFORDSVILLE, INDIANA WWW.THEPAPER24-7.COM

Boomer Bits

Ask Rusty - When Should I Retire And Claim My Social Security Benefits?

Dear Rusty: I am 64 years old and having difficulty working due to my arthritis, but I can continue part time as a podiatrist. I do not know the best way to determine when to retire. What is the formula or a way to determine which is a better choice?
Signed: Undecided



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.

Dear Undecided: There is a difference between deciding when to retire from working and deciding when to claim your Social Security benefits. For the former, you should consult with a certified financial advisor, but I'll provide you with how Social Security fits into your personal circumstances. In deciding when to claim Social Security, you should look at your financial needs, your life expectancy, your work status, and your marital status. There is no one formula right for everyone because everyone's circumstances are different, but here are some things to help decide what is right for you:

- Social Security has an "earnings test" which applies to anyone who collects Social

Security before reaching their full retirement age (FRA). Your FRA is 66 years and 8 months, and that is the point at which you get 100% of the SS benefit earned from a lifetime of working. If you collect SS before your FRA and continue to work, there is a limit to how much you can earn without jeopardizing your benefits. For example, the earnings limit for 2023 is \$21,240 and, if that is exceeded, SS will take away benefits equal to \$1 for every \$2 you are over the limit. They "take away" benefits by withholding future payments until they recover the penalty for exceeding the limit. If your earnings are substantially over the limit, you will be ineligible to collect Social Security until either your earnings are less, or

you reach your FRA.

- If you claim SS before your FRA your benefit amount will be permanently reduced. If, for example, you claim SS to start at age 65 your monthly benefit will be about 89% of what it would be at your FRA. That reduced benefit would not change thereafter except for Cost of Living Adjustments (COLA) usually granted annually.
- If Social Security will be a major part of your retirement income, then waiting to get a higher monthly benefit may be a prudent strategy for you. The longer you wait to claim the more your benefit will be. Your SS benefit will continue to grow until you are 70 years old, and at 70 your monthly benefit will

➔ See RUSTY Page A7

BBB Scam Alert: Using Voice Search? Use Caution When Asking For Auto Dial From A Smart Device

Tell Alexa to play your favorite song. Ask Siri about the weather. Use Google Assistant to turn down the air conditioner. But don't ask your smart device to look up a phone number, because it could accidentally point you to a scam.

How the scam works:
You need the phone number for a company, so you ask your home's smart device, which might be Google Home, Siri, or Alexa, to find and dial it for you. But when the company's "representative" answers, you start to notice some red flags. This representative may insist they can only help you if you make a payment by wire transfer or prepaid debit cards. Other times, they demand remote access to your computer or point you to a scam website.

One recent victim reported to BBB Scam Tracker: "I used Siri to look up the United Airlines customer service line. Somehow, the call was connected to a different company... The agent pretended to be a United Airlines agent and said he could help me cancel

my flight. The fee was \$125. I was convinced it was United Airlines, but the next day I realized my mistake. They said they would refund my money, but only after I threatened to call the police. I'm still waiting for a refund."

In another version of this scam, a consumer tried using voice search to contact Roku with a question about setting up their device. Instead, someone pretending to represent Roku charged them an \$80 "activation fee" for a service that doesn't exist.

In all versions of this scam, the "representative" isn't from the company you were searching for at all. Instead, scammers created a fake customer service number and bumped it to the top of the search results. These bad actors hope that when consumers do a voice search using Siri, Alexa, or another device, the algorithm will accidentally pick their scam number and an unsuspecting victim will contact them directly.

➔ See BBB Page A7

'Tis The Season For Scams: 5 Ways To Protect You And Your Family

(Statepoint) In today's hyper-connected digital universe, cyber criminals have more information than ever before, with the ability to reach you through unsecure public Wi-Fi, your email inbox, via text message, and more.

According to a Scam and Robocall Report from T-Mobile, Americans lost an estimated \$39.5 billion to phone scams in 2022. Lucky for you, there are several ways to protect and safeguard your personal information to help prevent scammers from scammin' this holiday season.

1. Avoid Public USB Ports: Traveling by plane this holiday season? The FCC warns that cyber criminals can download malware to public USB charging ports to gain access to your information. Prevent this by using an AC power outlet instead.

2. Beware of Charity Scams: It's the season of giving, but the FCC warns many cyber

➔ See SEASON Page A7

The Daily Almanac

Sunrise/Sunset
RISE: 8:18 a.m.
SET: 6:43 p.m.

High/Low Temperatures
High: 62 °F
Low: 46 °F

Today is....

- Book Lovers Day
- King Tut Day
- Learn to Homebrew Day

What Happened On This Day

- 2008 Barack Obama is elected. The first African-American to be elected President of the United States, Obama is the 44th person to occupy the Oval Office. He succeeded President George W. Bush and he has been elected to the office twice.
- 1952 US National Security Agency formed. The NSA as it is popularly known is an intelligence organization that is responsible for monitoring and collecting signal intelligence around the world. The agency was preceded by the Armed Forces Security Agency.
- 1925 First woman governor of a state in the US. Nellie Tayloe Ross became the first and only female governor of the state of Wyoming in the United States. In addition to being the first woman to be ever elected as a state governor in the US, she was also the first female director of the United States Mint.

Births On This Day

- 1933 Charles K. Kao Chinese physicist, Nobel Prize laureate
- 1916 Walter Cronkite American journalist

Deaths On This Day

- 2015 René Girard French historian, critic, philosopher
- 2008 Michael Crichton American author, screenwriter, director, producer

➔ HONEST HOOSIER
Don't forget to change your clocks tonight. Fall back, Montgomery County! Fall back!

➔ 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!

➔ TODAY'S HEALTH TIP
Smoking retards wound healing. 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.

➔ TODAY'S QUOTE
In celebration of our beginning our 20th year as a media company, we're sharing some famous quotations about newspapers this month.
"Freedom of the press, if it means anything at all, means the freedom to criticize and oppose."
-George Orwell

➔ TODAY'S JOKE
Why did the reporter go to bed early?
They wanted to get an early start on tomorrow's edition!

➔ OBITUARIES
None



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



7 DAY FORECAST

60 WARMER AND WINDY	46/62 SHOWER CHANCE LATE	50/64 MOSTLY SUNNY	53/69 BREEZY WARMER	52/59 SCATTERED SHOWERS	46/56 SHOWERS POSSIBLE	42/52 SHOWERS POSSIBLE
FRI	SAT	SUN	MON	TUE	WED	THU

Athens Arts, Save The Date

Athens Arts has two classes left this year for community members to take part in. Those classes include; Make Your Own Card for the Holiday on November 9 and on December 14 the final class offered will be Pin Weaving.

There is also the Annual Meeting coming up on Thursday, November 9 with a meet and mingle from 5:30 p.m. to 6 p.m. and the meeting going from 6 p.m. to 7 p.m. at the Crawfordsville District

Public Library in basement room B.

The slate of officers are; President Ellie Dieckenmeyer, Vice President LeAnn Curran, Treasurer Deb Morris and Secretary Janeane Murphy.

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 they are all about!

Operation Greenlight Is A Go

Montgomery County will be participating in Operation Greenlight this year to show support for Veterans.

America's counties have a long and proud history of serving our nation's veterans, a legacy that continues to this day as we work with our federal, state and local partners to ensure that the former service members have access to the resources they need to thrive.

Operation Greenlight consists of businesses and office buildings shining green hued lights outside onto buildings.

We encourage all local businesses to participate in this salute to our nations veterans.

The weekend of November 11th and 12th is Veterans Day weekend and all city and state businesses and organizations will be closed in observation of the holiday.

Pizzo + "Hoosiers" At Wabash College

The President's Distinguished Speaker Series at Wabash College presents an evening with screenwriter and producer Angelo Pizzo and a screening of his classic film "Hoosiers" on Wednesday, November 8.

Mr. Pizzo will speak at 7:30 p.m. in Ball Theater followed by a screening of the film, which critics have dubbed the greatest sports film of all time. Tickets are free, but required, and can be reserved through the Fine Arts Center Box Office.

Pizzo is an Indiana legend - growing up in Bloomington and writing heartfelt films like "Hoosiers," "Rudy," and "My All American," among others. An Indiana University graduate, he got his start in a story

development group with Warner Brothers.

He has been inducted into the Indiana Basketball Hall of Fame and the National Italian American Sports Hall of Fame and received a Sagamore of the Wabash at the premiere of "Hoosiers" in 1986.

The legendary film that loosely tells the story of Milan winning the Indiana High School Basketball Championship was shot throughout Indiana, including the nearby town of New Richmond, which is the small town of Hickory in the film.

The President's Distinguished Speaker Series is generously funded by alumni and friends of the College, including founding donor Larry Landis '67.



Photo courtesy of Crawfordsville Chamber

Chamber Of Commerce Celebrates Oremus Corporation NA

The Crawfordsville / Montgomery County Chamber of Commerce celebrated with a ribbon cutting at Oremus Corporation NA. Oremus Corporation NA has been providing outsourced accounting services in the United States since 2012. Oremus Accounting offers a variety of services in outsourced accounting, bookkeeping, tax preparation, and busi-

ness advisory services. Oremus is a GLOBAL company with locations throughout India, the United Kingdom, and the United States and continues to expand.

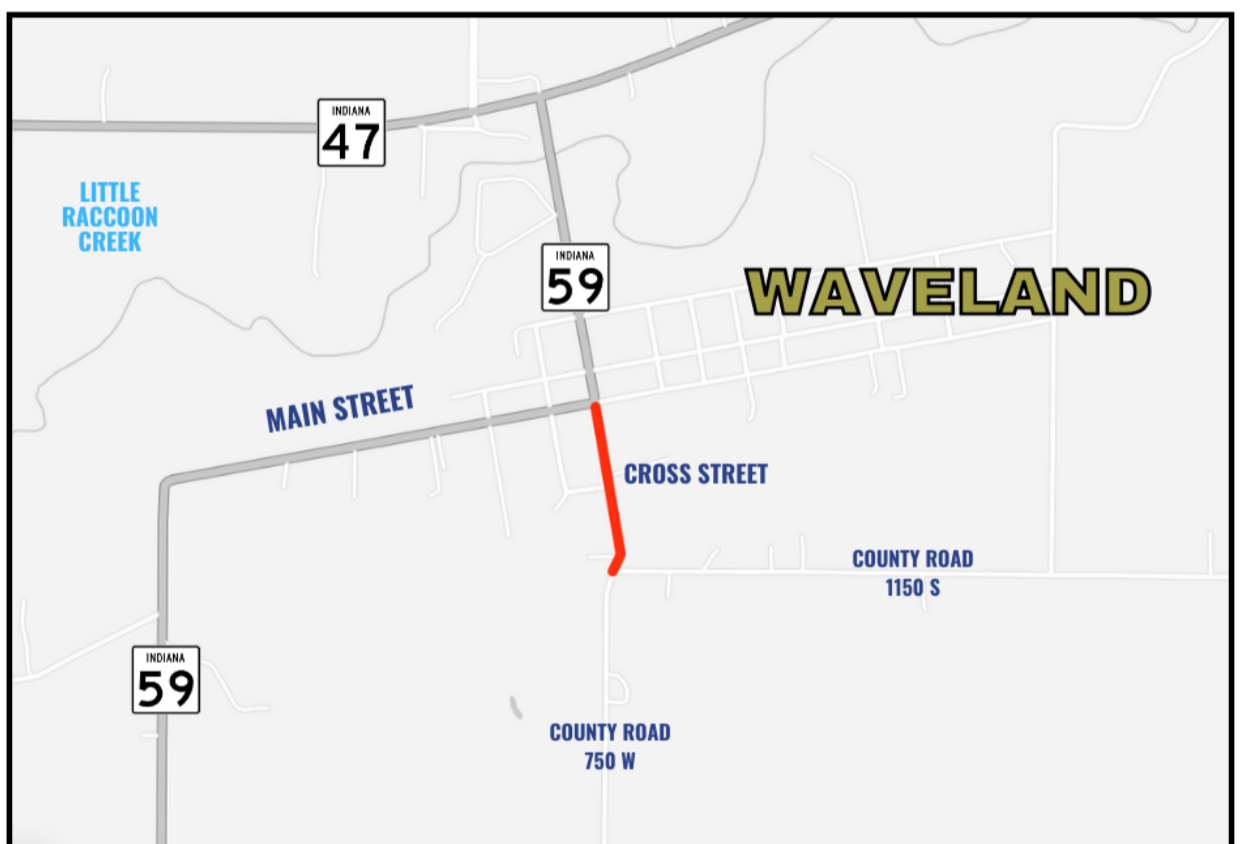
Oremus Corporation NA acquired C.S. Oats Accountancy Corp. in December of 2020, changing the name to Oremus Accounting. Lalit Chawla is the CEO of Oremus Corporation NA

with over 18 years of experience. Ron St. Clair is the President of Oremus Corporation NA and has been active on the board for Oremus Corporate Services Private Limited since 2010.

Locally, Oremus Accounting is led by Judith Poynter, CPA, and Business Practice Manager, and Claudia Hurt, Manager of Administration and Business Devel-

opment. Oremus Accounting is located at 200 South Washington Street in Crawfordsville. They are accepting individual and business clients. To learn more about Oremus Accounting, visit their website oremususa.com. For questions regarding the Chamber, contact Stacy Sommer at ssommer@crawfordsvillechamber.com.

Intermittent Closures To Impact State Road 59 In Waveland



INTERMITTENT CLOSURE ON STATE ROAD 59

- BEGINNING ON OR AFTER 11/6.
- CREWS WILL BE INSTALLING STORM PIPES.
- CLOSURE WILL ALLOW PROPERTY OWNER ACCESS.



Photo courtesy of INDOT

The Indiana Department of Transportation announces an intermittent closure on State Road 59 between Cross Street and County Road 1150 S in Waveland. Beginning on or after Monday, November 6, a soft, intermittent closure will begin to install storm pipes. The closure will allow property owner access. There will be short-term closures for the installation, which will typically be done in phases with one lane being maintained with flagging. Restrictions will last 24 hours a day and are expected to be finished by August of 2024. The official detour for the project will be S.R. 59 south to S.R. 236, east to U.S. 231, north to S.R. 234, west to S.R. 47, south to S.R. 59, stretching just under 25 miles. INDOT encourages all drivers to use caution while driving in this area and keep worker safety in mind. This includes slowing down in and around work zones and avoiding distracted driving.

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Halfway Through Medicaid “Unwinding,” Where Does Indiana Stand?

By Whitney Downard
Indiana Capital Chronicle

As Indiana hits the halfway point for the Medicaid unwinding process, the rate of Hoosiers losing benefits seems to have slowed as the state reassesses the coverage of millions of beneficiaries following the expiration of pandemic protections.

However, with a total of 231,403 Hoosiers kicked off of the rolls, Indiana could potentially exceed an earlier estimate that predicted only 300,000-400,000 Hoosiers would lose coverage.

During COVID-19, the federal government barred states from purging their Medicaid rolls during the economic tumult and enhanced their match, paying for nearly three quarters of the cost of coverage rather than the traditional two-thirds.

Indiana’s rolls grew from just over 1.5 million enrollees in February of 2020 to over 2.3 million in March of 2023, the last month of protections.

Now halfway through the process of “determining” the eligibility of each enrollee, 231,403 Hoosiers no longer have Medicaid coverage, as reported by the Family and Social Services Administration for the months of April through September, the latest month available.

Cora Steinmetz, the

state’s Medicaid director, shared her perspective on a panel with the Medicaid and CHIP Payment and Access Commission (MACPAC) on Thursday, a body of experts who report regularly to Congress about the status of government insurance programs.

Steinmetz called the process “extremely challenging” to implement as the expiration of the public health emergency kept getting delayed month after month, impacting how the agency could shore up call centers and ready their staff.

“... it was challenging to be in sort of an ongoing standby situation, quarter after quarter,” Steinmetz said. “Every quarter we would do the preparation and I think after so long you become numb to the same message of, ‘It might be coming. It might be coming.’”

Despite the difficulties, Steinmetz said she felt the agency had “navigated it well and are pleased with the sort of outreach we ended up with.”

What does outreach mean?

A few months into the unwinding period, Steinmetz said FSSA launched a data dashboard on the behest of stakeholders like the Indiana Hospital Association and Minority Health Coalition, many of whom can help current

beneficiaries keep their coverage if they’re still eligible.

“Those partners really are the boots on the ground, assisting with outreach efforts, and they were very clear with us that if we could make as much data public as possible that would really inform their ability to get out and reach as many Medicaid members as possible,” Steinmetz said.

Though initially just a rehash of the monthly reports to the Centers for Medicare and Medicaid Services (CMS), the data now includes demographic information and county-level details.

In particular, Steinmetz said the availability of county-specific data helped those entities target vulnerable populations to distribute information on redetermination. This also helps the agency better tailor its communications with members.

“One example of this is that our dashboard data ... (showed) the largest procedural disenrollment was our Healthy Indiana Plan (HIP),” Steinmetz said. “We’ve now pivoted our messaging to really target family advocates to encourage family advocates to reach out ... we also have our messaging now really reiterating (that) parents should take action even if they no

longer qualify because their children may remain eligible.”

The number of Hoosiers dropped from the rolls has decreased most months and averages 38,567 Hoosiers at the halfway point — a significant drop from the 53,000 lost in both April and May.

Steinmetz credited the work of partner organizations for continuing to spread the word about the redetermination process.

“We really embrace sort of a ‘whole government’ response to getting the word out because we know that our Medicaid members are served by many other state agency programs and they really have great connection points,” Steinmetz said.

Steinmetz noted the distribution of renewal information materials through the Department of Workforce Development WorkOne Centers, the Department of Health’s WIC clinics and the Department of Child Services. Outside of individual agencies, FSSA has tried to leverage first responders, food banks, pharmacists and schools to keep materials on hand for enrollees.

“We collaborated with the Indiana Bureau of Motor Vehicles and located 80,000 addresses that were different for Medicaid members than what was registered with the (BMV)

and provided direct outreach via postcard to those mismatched addresses to try to address that,” Steinmetz said. “We’ve really tried to make sure that we have a consistent message across all of the various entities so that Medicaid members are hearing this drumbeat from the ground level about what action is needed.”

Flexibilities from the pandemic

In addition to enhanced funding, CMS permitted many experimental waivers for services, such as submitted information via text or email — which Steinmetz called “incredibly useful” when it came to contacting younger beneficiaries.

Steinmetz said Indiana had adopted many such flexibilities under temporary waivers — such as leveraging eligibility in other government programs like supplemental food benefits or social security — and many could be incorporated permanently, if given the nod from the CMS.

But, for now, Steinmetz said there wasn’t yet a way to track which specific waiver had helped an enrollee.

“That’s just not how we are necessarily tracking from our renewal outcome standpoint but I think we will have the ability ...

especially as we move into the second half of our unwind period,” Steinmetz said.

For now, those flexibilities are slated to expire at the end of the redetermination process.

Moving forward from the halfway point, Steinmetz said the agency wanted to make sure it kept communications in “plain language” so enrollees up for redetermination could understand what was needed.

“This is very technical information and so I think we do continue to think about what we need to do to make sure that the information is as understandable as possible for members and beneficiaries. That they have the resources they need to understand what is being asked of them from a redetermination standpoint,” Steinmetz said. “That’s an area even beyond the unwind period we’ll continue to pay close attention to.”

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Show Your Support This Veterans Day To Those Who Served

Veterans Day, Nov. 11, is a day set aside to remember and recognize veterans who have served in the U.S. military or who are currently serving to protect our freedoms.

Members of The American Legion Family organizations — The American Legion, American Legion Auxiliary, and Sons of The American Legion — will be hosting special events throughout the country to show their support at local post homes and in their communities. But you don’t have to be part of the Legion Family to make a difference in the life of a veteran.

We want as many veterans as possible to take part in these events and to take advantage of the special offers at restaurants and

stores, but we know not all veterans will be able. Consider those veterans who can’t easily leave their home, who feel isolated, or just don’t feel comfortable going out alone.

Anyone can make a difference. It can be as simple as a phone call or text, taking a veteran a meal, or a lunch invitation.

This Veterans Day, join The American Legion Family in a Be the One mission: Be the One to destigmatize asking for mental health support, provide peer-to-peer support and resources, and educate everyone on how they can Be the One.

Why is this important? Pentagon data has shown a rise in military suicides in the past decade. According to the U.S. Department

of Veterans Affairs 2022 National Veteran Suicide Annual Report, suicide is the second leading cause of death for veterans aged 18 to 44.

How can you help?

- Ask veterans in your life how they are doing.
- Listen when a veteran needs to talk.
- Reach out when you think a veteran might be struggling.

Those needing help are encouraged to call the Veterans Crisis Line at 988, then press 1. They may also text 838255 or visit the VA crisis line website at www.veteranscrisisline.net.

“Just be the one to save one,” said 2023-2024 ALA National President Lisa Williamson. “All those ones add up.”

Donate This Holiday Season And Give The Gift Of Life

Every year, the demand for blood surges, while donation rates tend to decline due to holiday commitments. Our collective effort to secure an adequate blood supply can potentially save numerous lives and offer hope to those in need. By participating in the blood drive on November 21 from 9:45 a.m. to 2:45 p.m., you are making a direct

and meaningful contribution to the well-being of our community and beyond.

The Drive is scheduled to take place at the Hoosier Heartland State Bank on Tuesday, November 21 from 9:45 a.m. to 2:45 p.m.

How does your donation help three people? After your drive, they actually separate your sep-

arate your blood donation into its three components. Red Cells, Platelets and Plasma. Each has a different job in the body and can be used for different treatments! Red cells carry oxygen around the body. Platelets stop bleeding by forming clots. Plasma is full of antibodies, clotting factors, protein, etc.- great for a weak immune system, bleeding and more!



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Thanks for reading The Paper!



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The Stephenson Institute for Classical Liberalism invites applications for the position of Office Assistant. This is a part time position providing support for the office operations of The Stephenson Institute’s staff and Director. Responsibilities for this position include event support, reconciling expenses, processing mail, maintaining office supplies, coordinating with student assistants, and other support duties as assigned.

To learn more about this position ant to apply, please visit the College’s website at www.wabash.edu/ employment.

Wabash College, a liberal arts college for men, seeks faculty and staff who are committed to providing quality engagement with students, high levels of academic challenge and support, and meaningful experiences that prepare students for life and leadership among diverse populations around the globe. Wabash is an equal-opportunity employer and welcomes applications from persons of all backgrounds.



Waynetown Baptist Church

Service: Sunday 10:30 am

Children’s Church

Casual Clothes, Everybody Welcome

Traditional and Comtemporary



First Baptist Church
CRAWFORDSVILLE, INDIANA

Sunday School/Growth Groups: 9:00 AM

Worship Service: 10:30 AM

Youth Group Wednesday at 6:30

You can watch us on YouTube and Facebook

Watch Sunday Mornings

CHRIST’S UNITED METHODIST CHURCH

909 E. Main Street • Crawfordsville

Coffee Fellowship @ 10:45 a.m.

Worship @ 11 a.m.

Dr. David Boyd

A community still committed to the UMC

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View live and archived services on our FB page.

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 "PRACTICE MUTUAL SUBMISSION". HIS TEXT IS FROM 1 PETER 3:1-7.

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 NOVEMBER 5.

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 Feese

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.

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Tim Lueking

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Facebook.com New Market United Methodist Church Indiana

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Worship Service 10:45



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southsidechurchofchristindiana.com

Sundays:

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Wednesday Night Bible Study 7 pm



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Services

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Saturday evening
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at 7 pm

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Sunday Services:

Breakfast and Bible - 9:30

Church - 10:30

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Service times:

10:02 am on Sundays

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Dr. Gary Snowden, Minister

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Both services are streamed



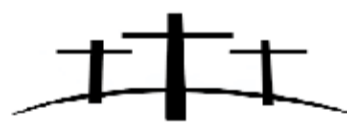
Church Service at 10 am

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(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

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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

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Services

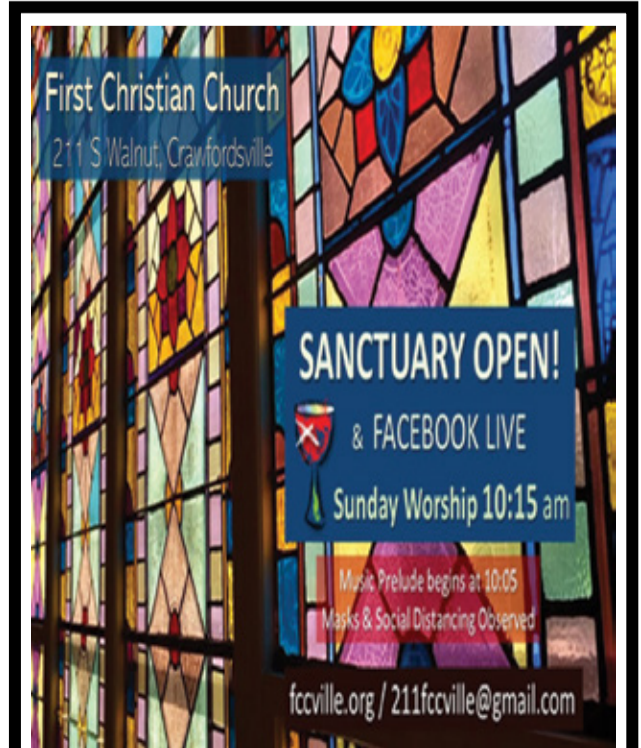
Sunday at 10 am

Tuesday Prayer Meeting

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Thursday Bible Study

6:30 pm - 8 pm





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Sunday Evening 6:00 PM
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WEDNESDAY
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 765-866-8180



**Woodland Heights
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 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
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 468 N Woodland Heights Drive, Crawfordsville
 (765) 362-5284
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Fremont Street Baptist Church
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 Church 10:30 am
 Sunday Evening 6 pm
 Wednesday Night Bible Study 7 pm



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 Crawfordsville, IN 47933
 www.hopechapelupci.com
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Starting August 1:
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 11 a.m. Worship
 Wednesday 6:30 Bible Study

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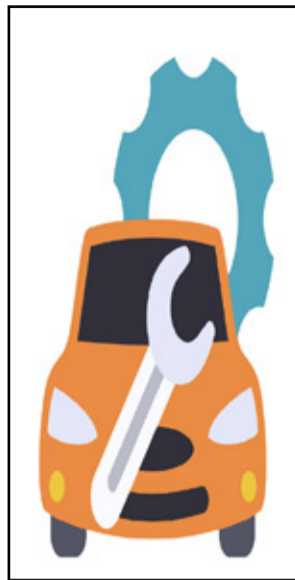
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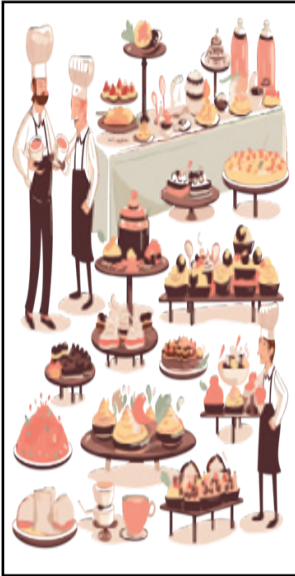
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SEASON

From Page A1

criminals take advantage by creating fake charities staged as real nonprofit organizations to gain access to your payment information. Woof. To prevent this, don't click on suspicious email or text links and verify the organization is registered at the National Association of State Charity Officials or Better Business Bureau's Wise Giving Alliance before donating this holiday season.

3. Screen Your Calls: Scammers are continuously upping their game, with total robocall attempts up 75% from 2021 to 2022. Detecting whether an incoming call is a potential scam isn't always easy, but T-Mobile's Scam Shield app makes it simple. Free to all T-Mobile customers, Scam Shield enhances your scam-blocking protections so you can say goodbye to scam calls. In 2022 alone, Scam Shield identified or blocked 41.5 billion scam calls in the T-Mobile network. That's a whopping 1,317 calls identified or blocked every second. With Scam Shield, when the network detects a potential scam call, it is flagged and displayed as "Scam Likely" on your device. Customers who want even more protection can download the Scam Shield app or dial #662# from their T-Mobile smartphone to enable Scam Block, which automatically blocks any calls that match the database of scam calls. Take that, tricksters. To learn more, visit t-mobile.com/scam-shield.

Letters

Former Educator, Coach Shares Knight Story

Dear Editor,
I have to share this story. In the Spring of 2012 I was working at Wabash College as assistant football coach and Director of Student Activities. Student Activities was funded by the Student Senate. We scheduled National Acts, speakers and a variety of entertainment.

Briane Shelbourne was Senate president and approached me about bringing Coach Bob Knight to campus for a lecture. We had the funds and coach Knight's agent had also worked with us. We set up Chadwick Court for an audience of 1000 people. Coach was making tours at this time speaking to college campuses.

That afternoon Coach Knight's agent called me to see if Coach could come early to watch NFL football. I did not think he would want to be bothered by students while watching the game so invited him to our home that afternoon. He wanted to watch the Steelers because one of his old teammates at Ohio State was an assistant for the Steelers, Dick LaBeau. Judy had just made a fresh pumpkin pie with peach ice tea. Coach never watched the game! He sat for two hours in my lazy boy chair telling Woody Hayes stories. He and Woody spent many hours in conversation while he was a student and Woody was the head football coach.

In leaving coach Knight

4. Shop Smarter Online: According to Statista, 57% of holiday shoppers plan to use their smartphone to make holiday purchases this year, and scammers are onto them, ramping up activity during the two weeks before Christmas. To minimize any cyber Grinches trying to steal your personal info, monitor your financial accounts regularly for suspicious charges and sign up for your bank or credit card company's text or email notifications to stay on top of fraudulent activity.

5. Use Secure Tools: Safeguard your online accounts with Multi-Factor Authentication, which requires users to enter two different kinds of information to log in, like a password and one-time PIN code. It's like having a digital bouncer to make sure only you get into your accounts. Another protection is a password manager, giving you the ability to securely store passwords across multiple platforms and websites. The tool also provides an autofill password function and a new password generator.

To learn more about the industry's top fraud trends and how to stay protected from scammers year-round, check out T-Mobile's Scam Shield Report found at t-mobile.com/news.

While cyber threats are on the rise, you can sleigh scams by staying vigilant and incorporating these best practices into your life this holiday season.

noticed my fishing pictures in the garage. This immediately changed our discussion to a fishing trip down Sugar Creek with a guide. After arriving back on campus Coach had a "Meet and Greet" with other coaches and campus leaders.

He was so gracious in his presentation. He spoke of his times about the tragic accident of Landon Turner. My most humorous recall of his speech was involving Coach K. As a player at Army Coach K was a starting guard, but told to never, ever take a shot! Later in the game Coach K gets a steal and drives wide open to the basket. He abruptly stops at the goal, looks over to the bench and passes the ball!

Coach Mac Petty, also from Orrville, Ohio served as moderator for the lecture. As Coach Knight was leaving we were making plans for our spring fishing trip down Sugar Creek. Judy and I now regret that we never asked to have a picture with the legend. It was such a surreal afternoon and evening. He was great and so gracious. He liked Woody Hayes, Ha! Several weeks later I kept up a correspondence with his wife. He had begun to fade physically and we had to cancel our trip. I really regret not making that trip to Bloomington. I think he would have welcomed our company.

God Bless You Coach Steve & Judy House

BBB

From Page A1

Tips to avoid this scam:

Be careful when searching for support phone numbers. Rather than doing an online search or letting your smart device look up a number, use the contact information on the business's website (always double check the URL) on your bill, receipt, or in your confirmation email.

Beware of fake ads. Scammers create bad ads with fake customer service numbers. Using voice search to find a number can make it harder to tell a phony listing from the real one. Get your information from the official company website or official correspondence.

Go straight to the source. For example, if you need to get in touch with Amazon, use the Amazon mobile app or website. This goes whether you're seeking customer service, tech

support, or when looking to make changes to your account. Visit the Message Center on Amazon.com or on the official app to review authentic emails from Amazon. Remember that reputable companies like Amazon will never ask you to provide payment information for products or services over the phone.

Make payments with your credit card. It's easier to dispute a credit card payment. Paying by wire transfer or pre-paid debit card is like using cash. There is almost nothing you can do to get the money back.

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 ScamTracker at bbb.org/ScamTracker and the FTC at ReportFraud.ftc.gov. Your story can help protect consumers from similar scams.

RUSTY

From Page A1

be about 27% more than it would be at your FRA. Your maximum SS benefit will be attained at age 70 but waiting until age 70 to claim is only prudent if you anticipate a long life expectancy.

- Life expectancy is a very important factor in deciding when to claim SS. If you claim at age 70 instead of at your FRA, you will need to live until you are about 83 to breakeven moneywise. If you live even longer than that, then waiting until 70 will yield the highest monthly amount and the most in cumulative lifetime benefits. But if your anticipated life expectancy is less, claiming earlier may be a better choice.

- If you are married and expect your wife to survive you, consider that

the benefit your wife can get as your widow will be based on your SS benefit when you die, thus the longer you wait to claim the more your wife's benefit as your widow may be. If you predecease your wife, her benefit will be based on the amount you were receiving at your death if that is more than her personally earned SS benefit.

So, as you can see, deciding when to claim Social Security is a decision to be made after carefully evaluating your personal circumstances as described above. I hope this provides what you need to make an informed decision, but if you have further questions, please contact us at SSAdvisor@amacfoundation.org, or at 1 (888) 750-2622.

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