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



➔ FACES OF MONTGOMERY
People who call our community their own.
Alana and Haley have that happy smile volunteers get since they helped Southmont FCCLA build over 300 toiletry kits and deliver them to local facilities.

➔ THREE THINGS You Should Know:
1 The Indiana Department of Transportation announces a speed limit reduction on U.S. 136 between Pittsboro and Brownsburg. The speed limit change will be from 55 to 45 miles per hour beginning on or after Monday, November 20. It is intended to enhance safety in the area. At this time, the work is not expected to cause delays or restrictions in the area, weather permitting. IN-DOT encourages drivers to be mindful of worker safety, with workers likely using ditches to replace the signs. This includes slowing down, avoiding distracted driving and being mindful of the potential for workers on the side of the road.

2 VMHMC is looking for volunteers for the Downtown Party Night on November 25. They will be located on the second floor of Fusion 54 from 6 p.m. to 8 p.m. Feel free to drop off a donation, get a free candy cane and check out some reindeer games for the kids as well! For more information, please visit; vmhmc.org!

3 MCCF will award the final round of grants for 2023 on Thursday, November 30, 4 p.m., here at our building, second floor. We invite you to attend. I will have a press release ready that day listing the fifteen awards. We appreciate all you do to promote the good work of the grant recipients and the generosity of our donors.

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper 50¢

CRAWFORDSVILLE, INDIANA WWW.THEPAPER24-7.COM

Boomer Bits

Ask Rusty – Can I Voluntarily Suspend My Social Security Payments?

Dear Rusty: My wife retired in 2015 and is receiving Social Security. I am past my full retirement age, and I still work. I recently filed for Social Security benefits and received my first payment earlier this month, and my benefits are around three times my wife's. I now find that, due to other income, I am having some regrets about filing for Social Security, as the taxes will be complicated. So, my questions are:

1. *If I do a "Voluntary Suspension", can my wife still apply to get up to 50% of my benefits, or do I have to be "actively" receiving Social Security benefits? In other words, does the "Bipartisan Budget Act of 2015" prevent this?*
 2. *If I do a "Voluntary Suspension", how soon could I "restart" my benefits?*
- Signed: Having Second Thoughts*

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.

ASK Rusty
Social Security Advisor

Dear Second Thoughts:
The Bipartisan Budget Act of 2015 closed a loophole which previously allowed someone to file for their Social Security retirement benefit in order for their marital partner to claim a spousal benefit, after which the primary beneficiary could suspend their own benefit and allow it to grow to maximum at age 70. That "file and suspend" option went away in April of 2016; thus, your wife cannot claim her spousal benefit while your Social Security retirement benefits are suspended (you must be "actively" receiving

benefits for your wife to get benefits on your record).
Nevertheless, because you've already reached your full retirement age, you can voluntarily suspend your benefit payments at any time to allow it to continue growing by simply calling Social Security at your local office (or at the national number 1.800.772.1213) and asking them to do so. Your wife will not receive her spousal benefits for any months your benefits are suspended, but she would continue to get her own

➔ See RUSTY Page A7

Social Security Promises



MARYANN O. KEATING
Guest Column

James C. Capretta, fellow at the American Enterprise Institute, asks, "How can the largest items in the federal budget, Social Security and Medicare, be preserved

without more borrowing? (Tightening the Terms of the Social Contract, Law and Liberty, Nov. 7, 2023)"
The original concept of tying retiree benefit payouts to the payroll taxes has been stretched. Due to the growing gap between Social Security and Medicare contributions and payouts borrowing, the federal government is on the edge of a financial crisis and must borrow to cover costs.
Americans have never viewed Social Security and Medicare as welfare. Voters still believe they pre-pay Medicare and Social Security annually in the form of payroll taxes from their first job to retirement; as such, they tend to deny that reform is necessary.
The common perception is that payroll taxes have been set aside from the rest of the federal budget and reserved for the monthly checks and healthcare payments received in retirement. Americans were

told when Social Security (SS) was initiated in the 1930s that receipts and spending would be tracked and that elected leaders would not be able to appropriate payroll contributions for any other purpose.
In 1964, a nationalized system of health insurance, called Medicare (HI), was added. HI would offer retirees medical coverage but for hospital expenses only. It would be financed with an add-on to the SS payroll tax and paid into a separate Medicare Hospital Insurance (HI) trust fund. At the same time, however, two additional programs were established. One program was voluntary and designed to pay for physician services, this is generally referred to as Medicare Part B. Another program, Medicaid, funded jointly by state and federal government, was also created at this time. Any premiums paid by participants flow into a separate account called the Supplementary Medical Insurance (SMI) trust fund.
From the very beginning, Social Security (SS) and Medicare Hospital Insurance (HI) were designed to be financed through payroll taxes with any excess revenue held in trust funds. This was not case for additional Medicare programs financed from premiums and subsidies

➔ See MARYANN Page A7

Tips To Protect Yourself From Text Message Cyberattacks

(StatePoint) Every day, cybercriminals create new methods of obtaining private financial information from unsuspecting individuals, most commonly employing tactics like emailing strangers and convincing them to either share personal information or take an action that compromises their systems and devices. Known as "phishing," these cybercrime attempts can also come by way of short message service (SMS) or text messaging, and when they do, it's called "smishing."
Scammers use smishing to prompt victims to click on internet links or send classified or personal information through texts and other messaging apps, making individuals vulnerable to identity theft and even extortion. However, understanding their methods can help you protect yourself. Here's what to know:

Attacks Are Getting More Sophisticated
Cybercriminals often use a tactic called spoofing, where they impersonate a known sender or transmit messages

➔ See TIPS Page A7

The Daily Almanac

Sunrise/Sunset
RISE: 7:34 a.m.
SET: 5:30 p.m.

High/Low Temperatures
High: 50 °F
Low: 30 °F

Today is....

- Apple Cider Day
- Mickey Mouse Day
- William Tell Day

What Happened On This Day

- 1978 Mass suicides in Jonestown.
- 1963 Push button phones are used for the first time.
- 1916 End of the Somme Offensive.

Births On This Day

- 1953 Alan Moore English author, illustrator
- 1933 Bruce Conner American painter, photographer, director

Deaths On This Day

- 1962 Niels Bohr Danish physicist, Nobel Prize laureate
- 1922 Marcel Proust French writer

MoCo Establishes Free Legal Help Kiosk At Courthouse

Many citizens in our community face legal hurdles that are difficult to overcome. Whether it be a situation involving child custody, inability to obtain a valid driver's license or eviction. The Indiana General Assembly has provided many legal options to Indiana citizens, but those are not always easy to access for the average person who cannot readily afford the help of an attorney.
Because of this, the Montgomery County Courts and Clerk, in conjunction with the Indiana Bar Foundation, have set up a free Indiana Legal Help kiosk on the first floor of the Montgomery County Courthouse. This kiosk provides immediate access to self-help legal forms and other information through the Indiana Legal Help website. These forms include guardianship, custody, divorce, foreclosure, name change, estates, driver's license issues, and conviction expungement. The kiosk includes a printer, so all forms can be prepared on site for filing with the Clerk's

➔ See KIOSK Page A7

➔ HONEST HOOSIER
Are we really less than a week to Thanksgiving?



➔ TODAY'S HEALTH TIP
Take a walk after eating, particularly if the meal contained a lot of fat.
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
CLOSURES:
As you know, government offices will be closed Thanksgiving Day and most will be closed on Black Friday. The Paper will also be closed those two days and will not publish either day. We will be back on Saturday as usual.

➔ 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.
"People don't actually read newspapers. They step into them every morning like a hot bath."
-Marshall McLuhan

➔ TODAY'S JOKE
The newspaper had a pun-writing contest. One avid reader sent in 10 different entries and had high hopes they would win. Unfortunately, no pun in ten did.

➔ OBITUARIES
None



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



7 DAY FORECAST

57 RAINY, FALLING TEMPS	30/50 SUNNY AND COLDER	31/56 SUNNY	40/53 P.M. RAIN	42/50 RAIN, HEAVY AT TIMES	28/37 A.M. SNOW, BLUSTERY, COLD	22/32 CLEARING AND COLD
FRI	SAT	SUN	MON	TUE	WED	THU

FSSA Adds Second Round Of Employer-Sponsored Child Care Fund Grants

The Indiana Family and Social Services Administration's Office of Early Childhood and Out-of-School Learning today announced it will extend the Employer-Sponsored Child Care Fund application window and award grants in two rounds. The \$25 million fund, part of Gov. Eric J. Holcomb's 2023 Next Level Agenda, will mobilize employers and communities to create or expand child care offerings that address the needs of working Hoosiers.

Round one of applications are due at 11:59 p.m. Nov. 22. Round two of applications will close at 11:59 p.m. Dec. 15. FSSA will target up to 75% of the funds for round one applications with announcements in December of the awarded employers and organizations.

Any applications not awarded in the first round, and additional applications received between Nov. 22 and Dec. 15, will be considered for the second round. Those awards, utilizing the remaining funds, will be announced in January.

The \$25 million program, a partnership with the Indiana Chamber of Commerce, uses a portion of the state's remaining

federal relief funds from the COVID-19 pandemic and is part of the state's broader efforts to strengthen the early care and education sector, providing support for today's workforce and investing in tomorrow's. The program is also supported by the Indiana Manufacturers Association.

Grant funding can be used to support employees' child care needs in a variety of ways, including sponsoring dependent care assistance plans, providing on-site or near-site child care or offering child care tuition benefits. Grants of up to \$750,000 will be awarded. The full list of allowable uses and details can be found here.

To be eligible, employers must be located in Indiana and either a business or corporation employing 20 or more employees, a group of employers with 20 or more employees or a community-based nonprofit applying on behalf of a group of local employers with a combined total of 20 or more employees. Employers must also be willing to contribute 10% of the total amount requested and be able to implement solutions within the first year of the program.

Buchanan Welcomes Granville Wells Elementary Students To The Statehouse



Photo courtesy of the office of Brian Buchanan

State Sen. Brian Buchanan meets fourth grade students from Granville Wells Elementary School at the Statehouse Friday, Nov. 17. The students stopped in the Senate Chamber to ask Buchanan questions and learn about the legislative process.

PUBLIC NOTICES

NOTICE OF SALE

Notice is hereby given that, pursuant to a resolution adopted on October 9, 2023, the South Montgomery Community School Corporation sold its General Obligation Bonds of 2023 (the "Bonds") in a principal amount of \$3,000,000 and with a final maturity of January 15, 2027 to Stifel, Nicolaus & Company, Incorporated.

Dated this 18th day of November, 2023.

South Montgomery Community School Corporation

PL4764 11/18 11/22 2t hspaxlp



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Holcomb Visits Hoosier Soldiers In Kenya Ahead Of Thanksgiving

By Leslie Bonilla Muniz
Indiana Capital Chronicle

Indiana National Guard members stationed in Kenya — who will miss Thanksgiving at home and likely Christmas — asked Gov. Eric Holcomb only for more ping pong balls and corn hole bags during a visit this week.

“I think I can do that,” Holcomb told reporters of the requests. “(The soldiers) just ooze duty, honor, country. They’re so patriotic, they’re so focused, they’re so trained.”

Holcomb flew to Kenya — a neighbor to war-torn Somalia — on invitation from Indiana Adjutant General Dale Lyles.

About 130 soldiers serving with the Indiana National Guard’s Airborne company, headquartered in Seymour, have been deployed to Kenya’s Camp Simba since April 2023. They’re scheduled to return in 2024.

Asked if the Israel-Palestine conflict had soldiers on edge, Lyles said no — but that soldiers were maintaining situational awareness of that, China, North Korea, Ukraine and more.

“I can assure you that we have trained the men and women of the Indiana National Guard to the highest degrees of readiness ... to ensure that our country remains free,”

Lyles said. “The soldiers that are serving at Camp Simba right now are focused on their mission at hand, and that’s to help rid this particular region of the world of the violent extremist organizations that are seeking to undermine the freedom of Kenya.”

The operation, dubbed “Enduring Freedom” has been ongoing in the Horn of Africa since 2002.

On other topics, Holcomb said he doesn’t yet have a new pick for the next commander-in-chief after former Vice President and former Indiana Gov. Mike Pence dropped out of the presidential race.

“I’ve been a little busy and have a lot on my plate,” Holcomb said, with a pointed glance at his surroundings. “And we’ll see what role Indiana plays in the whole process. But ... I’ll be looking for the individual who best articulates a substantive agenda or plan, and more importantly, how to execute it.”

“I’ll have my own test that revolves around what I hold myself accountable to, and this administration,” he continued. “And that’s trying to provide some certainty and predictability, stability and continuity. That’s what I’ll look for in a partner at the

federal level.”

Holcomb is term-limited. Six Republicans, a Democrat and a Libertarian are vying to succeed him in a 2024 election.

He also said his administration hasn’t been questioned in an investigation of gambling-related wrongdoing. Former Shelbyville Rep. Sean Eberhart agreed to plead guilty last week to a federal felony charge related to a bribe from a casino executive for favorable legislation.

“President Pro Tem (Rodric Bray) and the Speaker (Todd Huston), they’re men of very high ethical standards. And I’ll leave it to them, as I have in other scenarios, to make sure that those standards are upheld throughout their caucuses,” Holcomb said. “We’ll continue to make sure that we’re transparent and hold people accountable if they cross the line as well. We have a zero tolerance.”

- Indiana Capital Chronicle is part of States Newsroom, a network of news bureaus supported by grants and a coalition of donors as a 501c(3) public charity. Indiana Capital Chronicle maintains editorial independence. Follow Indiana Capital Chronicle on facebook.com/IndianaCapitalChronicle and twitter.com/INCapChronicle

Working To Protect Senate District 23



SPENCER DEERY
Guest Column

It has been a busy few weeks in the ongoing effort to protect the aquifer that is underneath Senate District 23 from the construction of a pipeline that would transfer large amounts of water with virtually no laws in place to limit how much water could be removed.

On Monday, the governor’s office announced the Indiana Finance Authority’s water programs team would take over water supply studies, expand the scope of the studies to include watersheds in 13 counties, and install new monitoring devices.

Some of these changes are helpful, but you typically study before you act, and significant work has already started at the LEAP Innovation District in Lebanon. The change is two small steps forward when we need at least three or four big ones. The next logical step would be a pause on any action or contract that would push the state even further down the path of this pipeline proposal until independent studies are completed and the Indiana General Assembly can consider relevant issues such as water withdrawal permits, pipeline costs and reform at the Indiana Economic Development Corporation. You can read my full statement on the subject here. You also may want to listen to my thoughts on the next steps as captured by local news media here and here.

My top priority right now is to craft a bill that would start to build the foundation for the state’s

water policy and protect our area. That’s actually the easy part. The hard part is doing that in a way that also has a chance of becoming law in the face of pushback. A failed bill will do nothing to protect the residents of Senate District 23, so that means whatever form the bill takes, it’s not likely to go as far as I would like, or you would like, but I will push as hard as I can to not leave any protections on the table.

I encourage anyone with questions or concerns about this project to reach out to my office by email at Senator.Deery@iga.in.gov or by phone at 800-382-9467. I also encourage you to talk to family and friends in other parts of the state and ask them to talk to their legislators.

Lawmakers to Gather for Organization Day
On Tuesday, Nov. 21, I will gather with fellow lawmakers at the Statehouse for Organization Day.

This day is the ceremonial start of the Indiana General Assembly and marks the annual first roll call of all state lawmakers. It also provides members of the Indiana Senate and House of Representatives the chance to meet before the legislative session officially reconvenes in January.

By state law, the 2024 legislative session must conclude on or before March 14.

As the legislative session begins, I encourage you to contact me with any questions or comments you may have by email at Senator.Deery@iga.in.gov or by phone at 800-382-9467.

Nearly \$5 Million

Awarded Locally

Local communities will receive nearly \$5 million to improve roads and bridges thanks to the Community Crossings Matching Grant (CCMG) Program.

The CCMG Program, established by the Indiana General Assembly in 2016, aims to advance community infrastructure projects, strengthen local transportation networks and improve Indiana’s roads and bridges. Since its enactment, the program has awarded nearly \$1.5 billion in state matching funds for local construction projects.

In Senate District 23, the following communities received grants:

- Attica received \$574,916.25
- Clinton received \$977,724.30
- Montgomery County received \$1 million
- Parke County received \$203,082.15
- Rockville received \$684,968.67
- Tippecanoe County received \$601,857
- Veedersburg received \$433,285.50
- Williamsport received \$472,499

The CCMG Program is one of the most important tools in our toolbox as we work toward the infrastructure Hoosiers want and need. As a state senator, I do everything I can to support these communities, and I am grateful to our local government leaders who do the same by working hard to obtain these grants.

- Spencer Deery is an Indiana State Senator serving District 23 which includes Fountain, Parke, Vermillion, Warren and portions of Montgomery and Tippecanoe counties.

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the paper

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

First Baptist Church
CRAWFORDSVILLE, INDIANA
Sunday School/Growth Groups: 9:00 AM
Worship Service: 10:30 AM
Youth Group Wednesday at 6:30
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
765-362-2383
christsumc@mymetronet.net
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.faithbaptistcville.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 "PREPARE FOR OPPOSITION". HIS TEXT IS FROM 1 PETER 3:13-22, 4:12-19.

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 DECEMBER 3.

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.
Growing in Gratitude "Practicing the Pursuit of Gratitude"
Luke 17:11-19

Tim Lueking

NEW MARKET UNITED METHODIST CHURCH

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

101 East Main Street, P.O. Box 326, New Market, IN 47965.
Office Phone: 765-866-0703 www.newmarketumc.org
Facebook.com New Market United Methodist Church Indiana
Open Hearts--Open Minds--Open Doors Sunday School 9:30 and
Worship Service 10:45



Southside Church of Christ

153 E 300 South • Crawfordsville
southsidechurchofchristindiana.com

Sundays:

Worship at 10:30 am

Wednesday Night Bible Study 7 pm



One Way Pentecostal Apostolic Church

802 Mill St. • Crawfordsville

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

Services

Sunday at 2 pm

Wednesday Evening Bible Study
7 pm

Saturday evening
(speaking spanish service)
at 7 pm

Hickory Bible Church

104 Wabash • New Richmond

Sunday Services:

Breakfast and Bible - 9:30

Church - 10:30

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765-918-4949**



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

nmcc@sbcglobal.net • newmarketcc.org
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Love One Another &
Reach Out to Our Neighbors*



*Helping
people to
follow Jesus
and love
everybody!*

2746 S US Highway 231
Crawfordsville

Services:

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

Both services are streamed



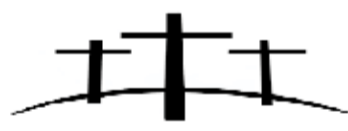
Church Service at 10 am

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

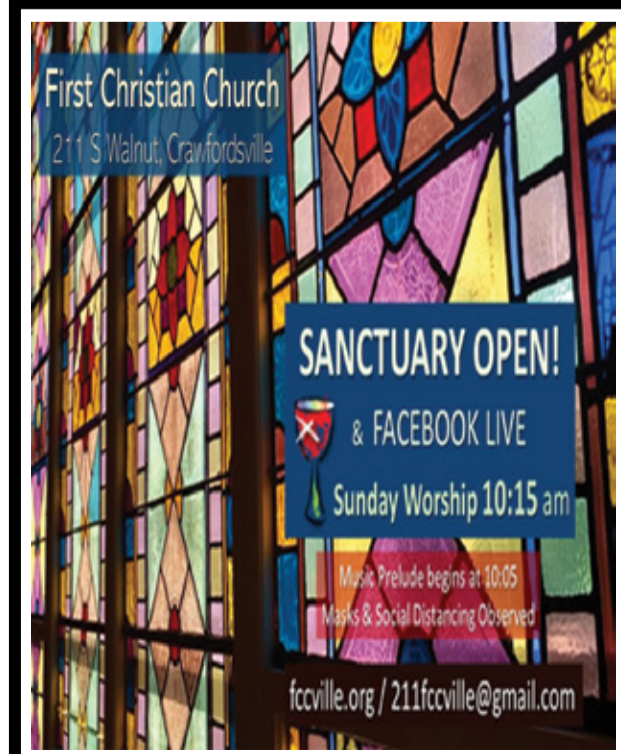
Sunday at 10 am

Tuesday Prayer Meeting

6 pm - 7 pm

Thursday Bible Study

6:30 pm - 8 pm





Congregational Christian Church
"Be a blessing and be blessed"
 101 Academy Street • Darlington
 765-794-4716
Sunday School for all ages 9:30am
Worship 10:30am
 You can find us on Youtube
 and Facebook



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



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



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

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



**Crossroads
 Community
 Church of the
 Nazarene**
SUNDAY
9:00 AM: Small Group
10:15 AM: Worship
5:00 PM: Bible Study
WEDNESDAY
6:00 PM: Mid-week Service
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MARYANN From Page A1

from the federal government. The creation of Supplementary Medical Insurance (SMI) has had lasting effects on the federal budget.

Because it receives substantial and uncapped subsidies from federal tax revenue, Supplementary Medical Insurance (SMI) is altogether different from Social Security and Hospital Insurance. This has resulted in annual federal budgetary deficits that increase the national debt of the U.S. Federal allocations to Supplemental Medical Insurance in 2023 equal 1.6 percent of total GDP.

Expanding Supplementary Medical Insurance (SMI) benefits has made it politically challenging for Congress to increase premiums or limit expenses. Meanwhile, given that 30.7 percent of the population is now aged 65 and older, the separate Social Security trust fund will be exhausted by 2034. For the Medicare Hospitalization Fund, insolvency is expected in 2031.

What principles should guide Social Security and Medicare reforms? Capretta first suggests getting a handle on Supplementary Medical Insurance (SMI) in order to address a significant portion of the overall federal government deficit. His modest proposal is to prevent the general fund contribution to SMI rising from its 2023 level (1.6 percent of GDP).

Capretta then tackles the rapid depletion of the payroll-financed Social Security and Medicare Hospital Insurance trust funds. Something needs to be done relatively soon with support from the two major parties.

It is now presumed that current law prohibits spending by Social Security (SS) and Medicare (HI) when their trust funds are exhausted. To sustain the principle that Social Security and Medicare

Hospital Insurance payments reflect premiums paid during a person's working career, consider two reforms: 1) Current formulas for payment requests must be amended in order to lower costs; and 2) increased revenue must flow into these trust funds.

Another option being considered rules would transform the programs by raising taxes on taxpayers with incomes exceeding \$400,000 from all sources; this would essentially remove the programs from payroll taxes. Alternatively, policymakers could work with the public perception that payroll taxes fully cover costs and impose no financial burden on the broader federal budget. This would retain the concept of promised retiree payments based on one's previous earnings.

Adjustments will not be popular but procrastination will surely result in a crisis, decreased trust in the program, lower labor force participation, and unsustainable increases in the national debt. Capretta proposes that whenever Social Security and Medicare Part A trust fund deficits are anticipated, half of any adjustments needed be assigned to higher payroll taxes and the rest to benefit cuts. Congress could periodically revise these formulas and protect the lowest-income retirees from any changes.

It would be wise to consider Capretta's suggestions. The architects of U.S. Social Security wanted all American workers to own Social Security by paying for it themselves with the confidence that what was promised will be delivered.

-Maryann O. Keating, Ph.D., a resident of South Bend and an adjunct scholar of the Indiana Policy Review Foundation, is co-author of "Microeconomics for Public Managers," Wiley/Blackwell.

TIPS From Page A1

from a legitimate number. Even if you know the sender, it's still important to verify the message's legitimacy before responding, opening an attachment, or clicking on a link that could potentially compromise your device.

Cybercriminals also share stolen credentials and personal information more readily now and work in gangs, ultimately amplifying the threat. Through social engineering of your publicly available information — often gleaned from social media — and private data procured illicitly, scammers are able to craft text messages specifically designed to lower your defenses. This means, communication may look like it's being sent from a known person or number, possibly making reference to shared knowledge. Fraudsters may apply a sense of urgency or other scare tactic that prompts you to react quickly instead of taking the time to scrutinize a request.

Additionally, the ever-growing capabilities of generative artificial intelligence (AI) tools have made it easier for scammers to develop smishing attempts that closely mirror conversation, making it simpler and more affordable to distribute cyberattacks successfully to a large audience.

"Whereas previous smishing and phishing messages often didn't make sense, as generative AI advances, these messages contain fewer grammatical or spelling mistakes. As a result, users are less able to distinguish them from legitimate communications," says Raina Kanakis, a security specialist with PNC's Global Security Fusion Center.

Simple Precautions Can Mitigate Risk
Vigilance is key, especially as attacks become more sophisti-

cated. One way to verify senders' identities is by cross-checking short codes — the five- or six-digit number used by companies to deliver text messages to your phone. Each of these unique codes is used for certain purposes — to transmit card activity alerts, for instance.

Many companies, such as PNC Bank, have established resources to enable customers to verify the legitimacy of text messages appearing to come from them. By referencing PNC's Short Codes page for example, you can verify whether a text message originated from a legitimate short code, helping you detect and avoid possible impersonation fraud.

Use these additional strategies to help thwart smishing attempts:

1. If you are not expecting the message, proceed with caution.
2. Do not immediately respond.
3. Do not click on any links within a text message. Navigate to the URL using a different means to validate it.
4. If the message appears to come from a familiar company, contact them on a different channel to confirm legitimacy.
5. Getting a text and subsequent call does not increase legitimacy. Hang up and call the company or financial institution directly using a known telephone number.
6. Screenshot and send any suspicious messages appearing to come from a company to them to verify and alert.
7. To report smishing to all mobile telecom carriers, screenshot and send the message to 7726. For added protection, use the "Report Junk" feature on your mobile carrier's system.
8. Visit the FCC website for more information on how to avoid smishing scams.

RUSTY From Page A1

SS retirement amount (only the spousal portion of her monthly amount would be suspended).

You will be able to restart your benefits at any time by calling Social Security again and asking that your benefits be resumed. You can suspend and restart your benefits as needed (no restriction on how many times), but they will only start/resume the suspension effective with the month following the month you call. And, as you likely already know, for each month your benefits are suspended you will earn

Delayed Retirement Credits (DRCs) resulting in a higher payment amount later.

Just for clarity, voluntary suspension of benefits is only available to those who have reached full retirement age but is an excellent way to increase your monthly Social Security payment. Your benefit will grow by .667% for each month suspended and, if your benefit is still suspended when you turn 70 years old, Social Security will automatically resume payments at that time, at your higher maximum monthly amount.

KIOSK From Page A1

Office.

The kiosk and forms have been provided for public use by the Indiana Bar Foundation. For more information about the kiosk system, residents can visit www.indianalegalhelp.org.

The website also contains information about how to request free legal advice, obtain more information in various areas of the law and legal processes, and direct access to all of the

forms that are available at the kiosk.

Courthouse offices cannot provide legal advice to residents. For questions about any legal process, the County recommends that residents contact a licensed attorney.

The Montgomery Courthouse is located at 100 East Main Street in Crawfordsville and is open Monday to Friday from 8 am to 4:30 pm and is closed on holidays.

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