

#### TODAY'S VERSE

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



#### FACES of MONTGOMERY

People who call our community their own. 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:

The Paper has an immediate opening for someone who is good with computers and creative to help build our daily pages. The job pays between \$12 and \$15 an hour, depending on experience. If interested, please send resume to ttimmons@ thepaper24-7.com.

Looking for something to do TOMORROW? Then ■you might want to head over to Russellville for the Second Annual Russellville Small Business Market Holiday Showcase. Things kick off at 10 a.m. and wrap up around 4 p.m. There will be more than 50 vendors offering a variety of items, as well as plenty of things to do for both grown-ups and little ones. Santa will even make an appearance and photo prints will be available

for a low price. The public is invited to cut up and remove certain downed trees at Shades and Turkey Run state parks for firewood. Trees eligible for firewood have fallen as a result of natural causes or have been dropped by property staff. Permit sales and cutting both begin Dec. 8 and end Feb. 28. The cost of one pickup-truck load is \$10. A load is defined as an 8-foot standard pickup truck bed without any modifications. All proceeds will be used for resource management and restoration efforts at the parks, including replacement of trees in campgrounds and other public areas. A firewood permit must be obtained for each load at Turkey Run's office, Nature Center, or entrance gate between 9 a.m. and 3 p.m. Permits are not available on observed state holidays. Wood may be cut and removed between 9 a.m. and 5 p.m. daily. For more information, call 765-597-2635. Firewood cut at Shades or Turkey Run state parks is for personal use only and cannot be sold. Shades State Park (on. IN.gov/shadessp) is at 7751 S. 890 W, Waveland. Turkey Run State Park (on.IN.gov/ turkeyrunsp) is at 8121 East Park Road, Marshall. To view all DNR news releases,

please see dnr.IN.gov.



Montgomery County's oldest locally owned independent newspaper

Social Security Matters

us at ssadvisor@amacfoundation.org.

**CRAWFORDSVILLE, INDIANA** 

## **Boomer Bits**

### **Ask Rusty – I'm Returning To Work; What Should I Do About Social Security?**

Dear Rusty: I started collecting Social Security at age 62 earlier this year. I had an opportunity to partner in a new business this year that will allow me to earn about \$200,000 in 2024. Because this is significantly above the allowed earnings when collecting early benefits. I need advice on how I handle this with the Social Security Administration. Am I supposed to call them and advise them of my change in income for 2024? If so, am I going to be penalized in any way? I expect they will stop all payments in 2024 once I alert them to the change. Will I be eligible for Social Security payments when I retire again? This is planned to take place before I reach full retirement age of 67. For information, my 2023 income will not exceed the 2023 allowable income limit. Signed: Un-retiring Tempo-

**Dear Un-retiring:** You have a couple of options, considering that you recently claimed early Social Security benefits but are returning to work with income

effective way for sinali busi-

their products. Unfortunately,

the same goes for scams. BBB

thousands of complaints about

Instagram ads. In fact, the 2022

scams were the most common

cons reported to Scam Tracker

and the category with the most

victims. Here is some informa-

tion about how the scam works:

1) Products that claim to

through your Facebook or

support charity: As you scroll

Instagram feed, you see an ad

from a small business selling

adorable jewelry, t-shirts, or

other merchandise. The best

part? Some of the proceeds

ity that helps rescue animals,

another worthy cause. Some

direct messages from sellers

promoting the products and

to friends and family.

consumers even report getting

asking them to spread the word

when your merchandise never

gets delivered, the doubts start

You make your purchase. But

foster children, or support

from the sale will go to a char-

Scam Tracker has received

misleading Facebook and

BBB Online Scams Report

found that online purchase

nesses to get the word out about

**BBB Scam Alert: Think Twice Before** 

**Buying From These Social Media Ads** 

Social media advertising is an to build. When you contact the



ASK Rusty

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

significantly more than the 2024 earnings limit of \$22,320.

The first is to simply contact Social Security and tell them you are returning to the work force and tell them your anticipated 2024 income. They will suspend your SS benefits for all of 2024 (to avoid overpaying you and making you return those 2024 payments later). If you plan to continue in your new business beyond 2024, you can advise them of that as well and they will continue the suspension of your benefits, until such time as you either discontinue working or reach your full retirement age (the earnings test no longer applies after you reach your FRA). At that time, SS will resume your monthly Social Security payments and, at your FRA,

company about your purchase,

they are suddenly unreachable

In reality, the product never

your money.

\$70-\$100 each.

or reply with an autoresponder.

existed. It was all a ploy to get

2) Free trial offers: Many of

these misleading advertisements

tout celebrity endorsements and

new skincare or nutritional sup-

ment of shipping fees. Consum-

ers report that once they agree

to the terms and conditions of

these offers, they realize they

have agreed to multiple month-

ly shipments for products over

Before you sign up for these

"limited time offers," research

the company online, see if

there are any other consumer

and conditions you agree to

carefully. That is a red flag if

you can't find any terms and

conditions. Watch out for pre-

checked boxes and ensure you

know who and where the com-

pany you are purchasing from.

Name-brand goods are prime

3) Counterfeit merchandise:

See SCAM Page A7

complaints, and read the terms

plement for a minimal invest-

promise a trial of the hottest

will give you time credit for all months your benefits were suspended, providing you with a higher monthly payment after your full retirement age is attained (with an adjustment for

> benefits already paid). Your other option is to contact Social Security soon and request that your recent application for Social Security benefits submitted earlier this year be withdrawn. You have 12 months from the date of your application to do this, but you will need to repay Social Security all money which they paid to you or on your behalf (including your monthly payments, any income tax you had withheld from those payments, and any dependent benefits

> > See RUSTY Page A7

#### **Resolving To Feel** Better In 2024? **Consider Adding An** Iron Supplement

(StatePoint) New Year's is upon us once again, a time when nearly everyone vows to do better, be better and feel better. Anyone looking to dramatically and easily improve their overall health and wellness would be wise to consider adding an iron supplement to their diet.

A Common Problem Although few people ever think about their iron intake, assuming eating enough leafy greens or taking a multivitamin will suffice, iron deficiency is the most common nutritional shortfall globally, including in the United States, where it is estimated that 1 in 5 people need more iron to function properly. This holds true across all age ranges and physical conditions, from senior citizens to infants to performance athletes, but most notably this is the case for women of childbearing age.

Why Your Iron Levels

See IRON Page A7

THE MONTGOMERY MINUTE



**WWW.THEPAPER24-7.COM** 

Sunrise/Sunset RISE: 7:56 a.m. SET: 5:23 p.m.



High/Low **Temperatures** High: 61 °F Low: 54 °F



Today is....

- Christmas Card Day National Llama Day World Techno Day



#### What Happened On This Day

• 1979 Smallpox declared eradicated. The World Health Organization officially certified that after a number of concentrated vaccination campaigns around the world smallpox had been eradicated.

• 1965 Charlie Brown Christmas makes airs for the first time on television. The popular animated musical special about Christmas was based on Charles M. Schulz's comic strip called Peanuts. The special was critically

acclaimed as a telling commentary on the loss of the spirit of Christmas among Americans. It is now screened every year at Christmas time around the world.

• **1893** Auguste Vaillant bombs the French Chamber of Deputies. Auguste Vaillant, a French anarchist, bombed the French Chamber of Deputies. No one was hurt in the attack, but Vaillant was sentenced and executed for his





**Births On This Day** • 1934 Dame Judi Dench English actress

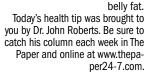
• 1608 John Milton English poet

**Deaths On This Day** • 2012 Patrick Moore English astronomer, television host

• 1998 Archie Moore American boxer

#### TODAY'S HEALTH TIP

Eating whole grains instead of refined white starches results in less belly fat.





INSIDE TODAY'S **EDITION** 

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

**Community Forum:** Mayor Barton will be hosting his December Community Forum on Thursday, December 14th from 4 p.m. to 5 p.m. in the Mayor's Office. This will be the Mayor's 127th community forum. This event is open to the public to come ask questions, discuss concerns, and learn more about anything regarding the city.

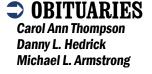
#### 🗢 TODAY'S QUOTE

"I want to become small again this Christmas so that I can feel again the entire joy of Christmas without the worries of the world on my mind." -Unknown

#### 🗢 TODAY'S JOKE

What do snowmen wear on their heads? Ice caps!







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



PAGE A2 
SATURDAY, December 9, 2023

#### **OBITUARIES**

#### **Carol Ann Thompson**

October 22, 1962, Tuesday, December 5, 2023

Carol Ann Thompson, age 61 of Crawfordsville, passed away on Tuesday, December 5, 2023. She was born in Crawfordsville on October 22, 1962 to the late Ronald Max & Betty Lou (Grayson) Thompson.

Carol graduated from North Montgomery High School in 1981 and worked at the Dollar General on the south end of town for many years, loved volunteering for Christian or-

ganizations, and loved her Lord and Savior. She enjoyed shopping, crafting, playing games, talking on the phone, and was always helping others.

She is survived by her three brothers, Tom Thompson of Linden, Raymond Thompson of Bangkok, Thailand and Phillip Thompson of Crawfordsville; six nieces and nephews, Louanna Thompson, Mike Thompson, Ginny (Justin) Shaffer, Danielle (Travis Bonifacius) Thompson, Kevin Thompson, and Michael Thompson; and several great nieces and nephews.

Visitation will be at Sanders Priebe Funeral Care, 315 S Washington St, in Crawfordsville on Monday, December 11, 2023 from 11:00 am till the time of the funeral service at 1:00 pm. Entombment will follow at Waynetown Masonic Cemetery.

In lieu of flowers, memorial donations may be given in her memory to Pam's Promise. Share memories and condolences online at www.SandersFuneralCare.com.

#### **Danny L. Hedrick**

June 17, 1962, Thursday, December 7, 2023

Danny L. Hedrick age 84 of Crawfordsville, passed away at 5:50 AM Thursday, December 7, 2023 in the St. Vincent Heart Center in Carmel. Danny was born in Crawfordsville, October 24, 1939 son of the late Albert H. and Mabel J. Stephens Hedrick. He married Carolyn Stephens June 17, 1962 in Crawfordsville and she survives.

Danny was a graduate of Crawfordsville High School and served with the Indiana National Guard 1957-1965. He was employed 41 years with and retired from R.R. Donnelley & Sons.

Danny was a talented woodworker and enjoyed working in his shop, and time on the golf course.

Surviving along with his wife Carolyn are: two sons; Jeffrey S. (Beverly) Hedrick of Indianapolis and Kevin L. (Sandy) Hedrick of Crawfordsville. A daughter, Cynthia S. (Gary) Hockersmith of Crawfordsville. Grandchildren: Adam (Jennifer) Hedrick, Tyler (Ashley) Sasser, Nicolas Hedrick, Nathan (Charley) Hedrick, Jessica Hockersmith and Ryan Hockersmith. Great-grandchildren; Madison, Olivia and Evan. Two brothers: Freddy Hedrick of Crawfordsville and William (Mary) Hedrick of West Lafayette also survive.

He was preceded in death by his parents.

Visitation hours: Noon – 2:00 PM Monday, December , 2023 at Family & Friends Funeral Home of Wingat with funeral services following at 2:00 PM with Pastor Warren Stewart officiating. Burial will follow in Oak Hill Cemetery South, Crawfordsville. His grandchildren will serve as pallbearers.

Danny's family is grateful for the wonderful care he and they received at the St. Vincent Heart Center and prefer memorials in his memory be made to St. Vincent Heart Center, % Cardiology Dept. 10580 North Meridian, Carmel, IN 46290, envelopes will be available at the funeral home. Visit us online at www.familyandfriendsfh.com to sign the guest book or share a condolence.

#### Michael L. Armstrong

February 15, 1947, Wednesday, December 6, 2023

Michael L. Armstrong of Crawfordsville passed away Wednesday at Franciscan Health of Lafayette at the age of 76.

Mike served his country in the U.S. Navy with two tours in Vietnam as part of the Construction Battalion. He worked in maintenance with the Crawfordsville School System, retiring in 2012. After retirement, he started his own business, M & J Locksmith. Mike had an eye for the mechanical. He was a member of the Whitesville Christian Church, VFW and American Legion. He played golf, participated in softball for many years and was in several local bowling leagues.

Born Feb. 15, 1947, he was the son of Leo Armstrong and Opal Armstrong of Frankfort. He graduated from Clinton Prairie High School in 1965. He married the former Jane Howard on May 19, 1984. She survives.

Surviving family includes: wife, Jane Armstrong of Crawfordsville; two daughters, Tracey Armstrong and Tricia Beck (Mike); step-son, Jason Bean (Tracey); six grandchildren, Joshua, Ashlyn, Destiny, Jonny, Jordan and Justin; two great-grandchildren; sister, Donna Johnson (Matt) of Ogden, Utah; sister-in-law, Betty Light of New Market; brother-in-law, Don Howard (Sheila) of Wingate; along with numerous nieces and nephews.

Visitation will be from 2 to 5 PM Monday, Dec. 11th at Burkhart Funeral Home, 201 W. Wabash. Services with military rites will begin at 5 PM.

The family asks that donations in memory of Michael Armstrong be directed to: the Animal Welfare League of Montgomery County, 1104 Big Four Arch Road, Crawfordsville; Home for Friendless Animals, 7649 West 200 South, Waynetown, IN 47990; or Mountie Mission, P.O. Box 54, Ladoga, IN 47954.7649 West



#### **Hoosier Heartland State Bank Celebrates Melanie Cravens' 20-Year Career And Retirement**

Hoosier Heartland State Bank proudly announces the retirement of Melanie Cravens, Customer Service Representative, on the occasion of her 20-year work anniversary. Melanie has been an integral part of the team, contributing to the bank's success and growth throughout her career.

Melanie's journey with HHSB has been marked by dedication, commitment, and excellent customer service. She began her career 20 years ago and has since played a pivotal role in various branches.

Over the course of her career, she spent 14 years at the Ladoga Branch, demonstrating great professionalism and a deep understanding of

the banking industry. She then dedicated three years each to the Crawfordsville South Branch and Virtual Branch, showcasing adaptability in different banking environments.

"Melanie's dedication and contributions to HHSB have been nothing short of exceptional," stated Heather Hites, Assistant Branch Manager, Virtual Branch. "Her commitment, resilience and passion have played a major role in the success of our team. On behalf of everyone at HHSB we congratulate Melanie on her 20-year anniversary and retirement and wish her the best as she begins this exciting new chapter.'

Melanie's contributions extend beyond the

professional realm. Her commitment to her family is just as remarkable, as evidenced by her 40-year marriage to her husband David Cravens in June. They are proud parents of two sons, Nathaniel and Aaron, and grandparents to a granddaughter, Rowyn. The Cravens family includes two beloved canine companions,

McGee and Idgie. Melanie has a passion for sewing and crafting, particularly in creating beautiful baby quilts as well as a love for antiqu-

As Melanie bids farewell to her professional career, Hoosier Heartland State Bank expresses its deepest gratitude for her two decades of dedicated service.

is a locally owned and operated bank in West Central Indiana which



**MELANIE CRAVENS** 

consists of a team of employee-owners who value customers, family, and community. HHSB offers consumer and commercial banking products, investment services, digital banking and bill pay, unmatched personal service, and a genuine commitment to bettering the communities in which they live.

For more information or to arrange an interview via phone or in-person, please contact Lacey Rogers at 765.323.4833 or visit www.myhhsb.com.

#### **PUBLIC NOTICES**

#### TO THE OWNERS OF THE WITHIN DESCRIBED REAL ESTATE AND ALL INTERESTED PARTIES NOTICE OF SHERIFF'S SALE

By virtue of a certified copy of a decree to me directed from the Clerk of Montgomery Superior Court of Montgomery County, Indiana, in Cause No.: 54C01-2304-MF-000317, wherein PennyMac Loan Services, LLC, was Plaintiff, and Megan L. Winschief, was/were Defendant(s), requiring me to make the sum as provided for in said Decree with interest and cost, I will expose at public sale t the highest bidder, on the 10th day of January, 2024, at the hour of 10:00am or as soon thereafter as is possible, at 600 Memorial Drive, Crawfordsville, IN 47933,

the fee simple of the whole body of Real Estate in Montgomery County, Indiana Lot numbered 11 as the same is known and designated in Stow S. Detchon's Third Addition to the Town of New Richmond, in Montgomery

More Commonly Known As: 114 West Washington Street, New Richmond

54-03-09-114-017.000-013

Together with rents, issues, income, and profits thereof, said sale will be nade without relief from valuation or appraisement laws

Jennifer L. Snook MARINOSCI LAW GROUP, P.C. 455 West Lincolnway, Ste. B, Valparaiso, IN 46385 Telephone: (219) 386-4700 Sheriff of Montgomery County City of New Richmond

114 West Washington Street, New Richmond, IN 47967 Street Address
The Sheriff's Department does not warrant the accuracy of the street

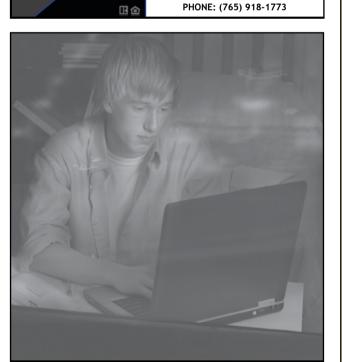
ess published herein
Type of Service: Personal

SERVICE DIRECTED TO: Megan L. Winschief 114 West Washington Street New Richmond, IN 47967 Megan L. Winschief P.O. Box 154

New Richmond, IN 47967 NOTICE: MARINOSCI LAW GROUP, P.C. IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



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#### MONTGOMERY COUNTY COMMISSIONERS NOTICE OF PUBLIC HEARING To consider a Re-zone of Real Property in MONTGOMERY COUNTY

The Montgomery County Commissioners will hold a public hearing on Wednesday, December 20, 2023, at 8:00 am to consider a re-zone from Agricultural to Commercial of a parcel in Montgomery County. The meeting will be held in the Community Room of the Montgomery County Government Center, 1580 Constitution Row, CRAWFORDSVILLE, IN 47933

Commercial for a warehouse and two flex space units

Petitioner: Woodland Heights Church/ Matt Gilliland Purpose of Request-A request to re-zone a parcel of real property from Agricultural to

Location: 1200 N SR 47 Crawfordsville, IN 47933 Citizens appearing at the public hearing will have an opportunity to provide omments concerning the proposed re-zone. All interested citizens are encouraged to attend. The Montgomery County Commissioners may continue the hearing from time to time as may be found necessary. Citizens may file written comments or objections with Montgomery County Building/ Zoning Administration ATTN: Marc Bonwell, 1580 Constitution Row, Crawfordsville, Indiana 47933 or by email at (marc.bonwell@montgomerycounty.in.gov) prior to the public hearing. All such written objections will be considered by the Commissioners. A copy of the proposed re-zone is on file and may be examined at the Montgomer County Building and Zoning Administration office at 1580 Constitution Row, Crawfordsville, Indiana 47933 (765-364-6490), office hours are 8:00-4:30

weekdays except holidays.

In accordance with the Americans with Disabilities Act, if anyone intending to attend the public hearing needs reasonable accommodation, please contact the Montgomery County Commissioners Office, 1580 Constitution Row, Crawfordsville, IN 47933, 765-361-2623

This notice dated December 5, 2023 Marc Bonwell

Building/Zoning Administrator Montgomery County, IN PL4789 <u>12/9 1t hspaxlp</u>



I will buy your old guns: Winchester, Colt, H&R, Ruger, Savage, Browning, Smith & Wesson, Marlin, & others Call me anytime for a free estimate!!

John "Butch" Dale (765) 404-1354





Tuesday

evening,

Fox News

host Sean

Hannity

lobbed a

softball

question

# The Coming Showdown Over American Democracy



BRIAN HOWEY HOWEY

at Donald J. Trump. He tried to get Trump to tamp down fears he would install an authoritarian dictatorship if he wins a second term in 2024.

Did Trump have "any plans whatsoever, if reelected president, to abuse power? To break the law? To use the government to go after people?" he asked. Trump deflected. Hannity tried again: "You are promising America tonight, you would never abuse this power as retribution against anybody?"

"Except for Day 1,"
Trump replied. He added later, "I said, 'No, no, no
— other than Day 1.'"

That underscored what President Biden had said earlier in the day. "Trump's not even hiding the ball anymore," he said. "He's telling us exactly what he wants to do." Trump is "determined to destroy American democracy."

The 81-year-old Biden made news himself that day, saying at a Massa-chusetts fundraiser that the only reason he's seeking reelection is because Trump is seeking a comeback. "If Trump wasn't running, I'm not sure I'd be running," Biden said.

For the third consecutive presidential election, Americans will most likely be choosing from two wildly unpopular nominees in Biden and Trump. President Biden is vastly unpopular, with ABC News/FiveThirtvEight's polling composite revealing 55.2% disapprove of his job performance while 38% approve. But Donald Trump is just as unpopular, with FiveThirtyEight on Tuesday showing that 57.9% disapprove and 38.6% approve.

Biden, multiple public opinion surveys suggest, is too old the continue in the world's toughest job, which has been constantly stressful due to wars in Ukraine, Israel/Gaza, and as well as the porous southern border. His vice president, Kamala Harris,

is even more unpopular than he is.

The 78-year-old Trump is facing 91 criminal indictments — self-inflicted offenses that he is now using to discredit the American rule of law. When you hoard top secret documents detailing Iran invasion plans and U.S. nukes near your resort toilets, you're going to face charges.

By the time Trump is expected to be nominated at the Republican National Convention in Milwaukee next July, he could be the first former president to be convicted of a felony.

The oft-lament of voters in 2023 strikes a similar refrain I heard in 2016, which was: Out of 330 million Americans, are these really the best two candidates we have to choose from?

When Trump launched his third Republican presidential campaign last March, he chose Waco, Tex., as his backdrop. It was loaded with fringe right significance, coming 30 years after the siege between the U.S. government and the Branch Davidian religious cult that resulted in 86 deaths.

"In 2024 is the final battle — that's going to be the big one," Trump said in Waco. "I am your warrior, I am your justice. I am your retribution."

In a November "War Room" podcast, Trump advisor and self-described "Leninist" Steve Bannon declared, "We are the Trump Davidians."

Stuart Stevens, a Republican media consultant who has in the past advised the Indiana campaigns of U.S. Sen. Dan Coats and Secretary of State Sue Anne Gilroy, has written a book published in October, "The Conspiracy to End America: Five Ways My

Old Party is Driving Our

Democracy to Autocracy."
Stevens claims that Donald Trump has changed the GOP, in a way that Republican National Committeeman John Hammond III suggested to me in 2015 that there was an appetite in some GOP quarters for a "strongman."

"In Ronald Reagan's America, conservatives believed that to be born in the United States was to

relax & enjoy

THE PAPER

win life's lottery," Stevens writes. "The Reagan optimism was defined by opposition to the bleak totalitarianism of the Soviet Union. In Donald Trump's world, to be an American was to be a victim of powerful forces, globalist conspiracies and wealthier countries," he continued. "In the Republican view, the long trek from Ronald Reagan to Donald Trump traveled from a 'shining city on the hill' to a dark and frightening place of 'carnage.' Electing Donald Trump was an act of grievance, a way to settle

the score.

"Americans have long possessed innate optimism, the conviction that they live in the greatest country in the world, and it will always be such," Stevens writes. "In Russia, as in the Soviet Union, any hope for positive change has proven illusory. Do not expect your leaders to make your life better because this is your fate.

"It is exactly that shared sense of victimhood that has defined the MAGA movement and driven the Republican Party toward autocracy," Stevens continues. "It reflects a complete collapse of the values that the Republican Party once espoused."

"In Trump world, the domestic terrorists of Jan. 6 are heroes," Stevens adds, with Trump saying in 2022, "I mean full pardons with an apology to many." Trump has described the nearly 600 Jan. 6 insurrection convicts as "hostages."

"Autocrats win when they master the freedoms of a democratic society to kill democracy. That is the path we are on today," Stevens said.

"The collapse of American democracy is like the pandemic: Whatever you say at the beginning will sound alarmist but likely prove inadequate by the end. In 1864, (President Abraham) Lincoln wrote, 'You cannot escape the responsibility of tomorrow by evading it today.'"

Stevens adds, "We should listen and act according-

-Brian Howey is senior writer and columnist for Howey Politics Indiana/State Affairs. Find Howey on Facebook and X @hwypol.

#### Meeting Notes

# Montgomery County Board Of Commissioners Meeting

MONDAY, DECEMBER 11, 2023 8 AM

1580 Constitution Row - Room E109 Crawfordsville, IN 47933

CALL TO ORDER Board President John E. Frey PLEDGE ALLI-GENCE and PRAYER

CONSENT AGENDA Approval of Claims: AP & 12/1/23 Payroll Minutes: November 27, 2023 Diligent Advisory

Diligent Advisory Group LLC and Cloudapt, LLC Assignment & Assumption Agreement Accept 2023 Risk Man-

agement Report Accept 2023 Internal Controls Annual Report PRESENTATION OF OPIOID GRANT AWARD RECIPIENTS

OLD BUSINESS 2024 County Holiday Calendar

NEW BUSINESS
Accept Highway Department Annual Bids
Grant Agreement - Title
IV-E Incentive Payments

Program
ORDINANCES
Final Reading 2023-31
Adopting a Policy for

Recording Receipt of Real

Estate and Personal Property Tax Payments Introduction 2023-32 Amending Internal Controls To Adopt Segrega-

tion of Duties Policy Introduction 2023-33 Amending Health Department Tattoo Parlor Fees Introduction 2023-34 Amending Health Department Retail Food Establishment Fees

Introduction 2023-35 Amending Health Department Swimming Pool and Spa Operation Fees

Introduction 2023-36 Creating 2024/2025 Title IV-E Incentive Payment Program Grant Fund

RESOLUTIONS
OTHER BUSINESS
ADJOURNMENT
AGENDA MEMO
MONTGOMERY
COUNTY BOARD OF
COMMISSIONERS
MEETING MONDAY.

DECEMBER 11, 2023 8 AM 1580 Constitution Row - Room E109 Crawfords-

ville, IN 47933 CALL TO ORDER Board President John E. Frey PLEDGE ALLI-GENCE and PRAYER

CONSENT AGENDA Approval of Claims: Accounts Payable & 12/1/23 Payroll Minutes -November 27, 2023

Diligent Advisory Group LLC and Cloudapt, LLC Assignment & As-

sumption Agreement Diligent Advisory
Group has transferred and conveyed to Cloudapt,
LLC all of rights to their contract with Montgomery
County's 36 month project
Agreement executed on
March 18, 2022 for monitoring and maintenance of the County's door access and camera system at the

Government Center. Accept 2023 Risk Management Report -

The Risk Management Committee is responsible for an annual review of the Risk Management Plan. As a result of the annual review, the Risk Management Plan may be amended to address deficiencies. The attached Report presents recommendations for amendments to the Plan.

Accept 2023 Internal Controls Annual Report -

The Internal Controls Committee is responsible for an annual review of the Internal Controls Policy. The Committee may issue recommendations to address concerns that have been identified. The Report discusses the concerns and provides recommendations.

PRESENTATION OF OPIOID GRANT AWARD RECIPIENTS OLD BUSINESS

2024 County Holiday Calendar -Matter tabled from 11-

27-23 meeting.
NEW BUSINESS

Accept Highway Department Annual Bids
The following bids were opened at the 11-27-23

Commissioner meeting: Lincoln Park S&G Excavating Putnam County Aggre-

gates Pro-Ag, Inc.
Pavement Solutions
Newton Oil

Milestone Contractors E-3 Bridge Ceres Solutions Corks Dust Control US Aggre-

Surbs Tire CivilCon

gate Asphalt Materials
Bane Auto
Engineering Aggregates
Pomps Tire

Morton Salt Cargil Compass Materials Conrad Perry Stello Signs Grant Agreement - Title IV-E Incentive Payments Program

The Public Defender Commission has awarded Montgomery County a reimbursable

\$18,000 grant for all three Montgomery County Courts and the amount of the Grant will be \$12,000 for Year 1 and \$6,000 for Year 2.

ORDINANCES
Final Reading 2023-31
Adopting a Policy for
Recording Receipt of Real
Estate and Personal Property Tax Payments

SBOA has issued a directive to County Treasurers to adopt a policy to effectively implement the statutory requirements of Indiana Code 6-1.1-37-10 related to receipts of tax payments and the issuance of penalties in the cases of late payments. The County Treasurer has procedures in place and now desires to adopt them into the County Code of Ordinances as official policy.

Introduction 2023-32 Amending Internal Controls To Adopt Segregation of Duties Policy

The Montgomery County government is periodically the recipient of federal awards, such as federal grants, to complete projects or provide services; and when the County is a recipient of federal award, the County is responsible for administering the federal funds according to federal, state, and local laws, as well as according to the federal award itself; and the federal government requires the County to segregate duties associated the administration of federal awards whenever practical in order to effectively prevent, detect, or correct noncompliance with federal statutes, regulations, and the terms and conditions of the awards.

Introduction 2023-33 Amending Health Department Tattoo Parlor Fees

Proposed ordinance would raise the cost for a Tattoo Parlor Operation permit from

\$50 to \$100 and also raise the tattoo artist permit from \$25 to \$50.

Introduction 2023-34 Amending Health Department Retail Food Establishment Fees

Each new food establishment or bed and breakfast or any existing food establishment or bed and breakfast desiring to remodel or build any additions requiring a building or other permit which includes renovations to the food preparation area shall be required to pay an initial fee for the review of plans and specifications and for the initial inspection of the food establishment bed and breakfast. This fee is in addition to the permit fee. In the instance where there are multiple food establishments or areas within one building which will require staged final inspections at separate times, an application fee as set out below will be required for each final inspection. The proposed ordinance Plan Review Fee would increase from \$150 to \$175.

Introduction 2023-35 Amending Health Department Swimming Pool and Spa Operation Fees

Ordinance proposes to increase the license fees to be charged prior to the issuance of a license to operate a swimming pool in Montgomery County. The fees shall be as follows: Seasonal pools: \$100 fee increase to \$125; Seasonal water park: \$125; Baby/Splash Pad: \$50; Annual pools \$125 to \$175; Annual pools and spas: \$175 to \$225.

Introduction 2023-36 Creating 2024/2025 Title IV-E Incentive Payment Program Grant Fund -

The Public Defender Commission has awarded Montgomery County a reimbursable

\$18,000 grant for all three Montgomery County Courts and the amount of the Grant will be \$12,000 for Year 1 and \$6,000 for Year 2. The program shall extend over two years (eight consecutive quarterly submissions). Public **Defenders Commission** will provide \$1,000 per Court per quarter for the first four quarters and with \$500 per Court per quarter for quarters five through eight. This grant runs from October 1, 2023 to December 31, 2025.

#### Thanks for reading The Paper!



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

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 "THE SURPRISING PARENTS OF JESUS". HIS TEXT IS FROM LUKE 1:26-38.

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 JANUARY 7.

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:

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 Heart of Christmas "Finding Peace in the Heart of Christmas" 2 Thessalonians 3:16-18

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

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

a small church with a big heart!

Dr. Curtis Brouwer, Pastor 765-918-4949



Service times:

10:02 am on Sundays

Wednesday night prayer meeting at 6:30 pm.

vinechurchlife.org

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#### New Market Christian Church

300 S. Third Street • New Market (765) 866-0421 Tony Thomas, Minister

Sunday Worship at 10:00 am
In the Sanctuary or
in the Parking Lot Tuned to 91.5 FM

Nursery Provided for Worship Sunday School at 9:00 am (All Ages)

nmcc@sbcglobal.net • newmarketcc.org

We Exist to Worship God,

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



#### 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



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

laiding the World a Better Place\*



5113 S 200 W • Crawfordsville (765) 866-1273 • faithbaptistcville.com

**Sunday School 9:30AM Sunday Morning 10:30 AM Sunday Evening 6:00 PM Prayer Mtg Wednesday 7:00 PM** 

Where church is still church Worship Hymns Bible Preaching



**Crossroads Community** Church of the **Nazarene** 

**SUNDAY** 9:00 AM: Small Group 10:15 AM: Worship 5:00 PM: Bible Study

**WEDNESDAY** 6:00 PM: Mid-week Service

117 E State Road 234 ● Ladoga 765-866-8180



## **Woodland Heights** Christian Church

Invites you to join us as we welcome our new lead minister: Dr. Tim Lueking Beginning Sunday, February 28th, 2021

Weekly Sunday Schedule: Traditional Service - 8:15 AM Sunday School for all ages - 9:30 AM Contemporary Service - 10:30 AM

> and high schoolers - 5-7 PM Visit us online at WHCC.US

Woodland Heights Youth (W.H.Y.) for middle schoolers

Woodland Heights Christian Church 468 N Woodland Heights Drive, Crawfordsville

"Know Jesus and Make Him Known"



## Fremont Street Baptist Church

1908 Fremont St • Crawfordsville Sunday school 9:30 am Church 10:30 am

Sunday Evening 6 pm Wednesday Night Bible Study 7 pm



110 S Blair Street Crawfordsville, IN 47933 www.hopechapelupci.com

#### **Service Times:**

Sunday 10:30 a.m.

Starting August 1: 10 a.m. Sunday School 11 a.m. Worship

Wednesday 6:30 Bible Study

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## · The Paper

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Rockville

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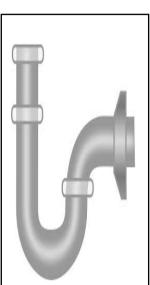
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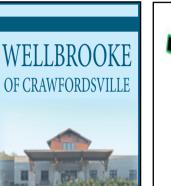
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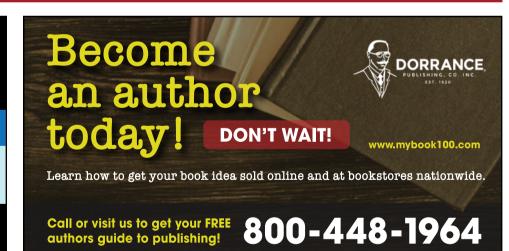
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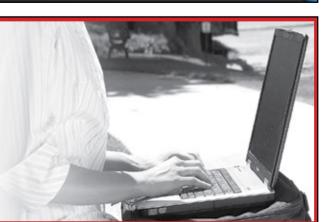






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#### **U** SCAM

From Page A1

targets for unauthorized duplication, from sporting goods to designer apparel and handbags. If you purchase any of these products, you may risk not only receiving a poor-quality product, but it may not meet environmental and safety regula-

tions either.

Look out for red flags.
This includes items
priced significantly lower
than other retailers are
charging, spelling and
grammatical errors in
the advertisements, and
poor-quality images.
These are all signs that the
advertisement may be for

a counterfeit product. 4) Engaging ads and poor customer service: This category covers a broad spectrum of complaints that BBB receives, from ads for beauty products to trendy clothing to kids' toys. The advertisements look great, and the products are often inexpensive. This means that consumers purchase without researching the website or the company behind it. However, weeks pass, and the products never arrive. When the buyers reach out to customer service, they get a vague answer or don't

hear back.

Before buying, do a quick online search. Google the website name with the words "complaints," "reviews," and "scam" to see what other customers are saying. Check the "About Us" or "Contact Us" information on the company's website to see if they contain actual contact details for the business. If the only way to contact the company is through a form, this is a red flag.

5) Apps of unknown origin: While scrolling through your feed, you may feel compelled to download the latest "free" app. Beware! By downloading this app, not only are you opening up your

device to these unknown entities, but you could be signing up for recurring subscription fees. Victims report being charged fees as high as \$99 every seven

days.

Before you enter your username and password, read the reviews. Also, read the app's description carefully and look for spelling and grammatical errors. Check that the developer's website is working and read the terms and conditions carefully (\$99 every 7 days adds up quickly).

Here are some ways to protect yourself from social media scams:

Do your research.
Before making a purchase, quickly search for the business in question.
Do they have valid contact information? Don't be fooled by professional photography or consumer reviews on their website.
These can be lifted from other sites. Check BBB Scam Tracker to see if others have been duped.

Search for previous complaints. Do a Google search of the business name followed by "complaints," "reviews," or "scam" and see what pops up. If you find this business has cheated other people, steer clear.

Use good judgment.
Many con artists play on consumers' desire to help those in need. Remember this and use your head, not just your heart, when supporting charitable causes. Go to Give.org to research organizations before giving.

For more informa-

tion and to learn how to protect yourself, Google "BBB 10 Steps to Avoid Scams". If you spot a scam, whether you have lost money or not, report it to BBB's Scam Tracker at BBB.org/ScamTracker and the FTC at Report-Fraud.ftc.gov. Your story can help protect consumers from similar scams.

#### **UIRON** From Page A1

Matter

Without sufficient iron, the body cannot produce enough hemoglobin - the substance in red blood cells that enables them to carry oxygen to tissues and organs, which can impact nearly every system in the body, even leading to death in the cases of extreme anemia. Iron deficiency can also exacerbate many health conditions, especially cardiac, pulmonary and circulatory problems, and it plays a critical role in conditions like restless leg syndrome, ADD/ADHD, celiac disease, and Crohn's disease.

That said, the symptoms of less severe iron deficiency can be harder to pinpoint. They include:

- pinpoint. They include:
   Tiredness or lethargy
- WeaknessIrregular heartbeat or
- shortness of breathHeadache, dizziness,
- lightheadednessUnusual food cravings
- and appetite changes
   Appearance issues like thinning hair, pallor, dark circles, or brittle nails
- Behavioral issues like excitability, inability to focus, or irritability, especially in children

#### **Choose Wisely**

Adding an iron supplement is an easy way to address a host of pressing issues, but buyer beware - not all iron supplements are created equal. Even those who know they need iron may not take supplements because they are notoriously bad-tasting and can cause significant gastrointestinal distress, essentially trading one problem for another. The supplement market is also largely unregulated, resulting in many companies producing inferior

need a job!

Find one in the classifieds.

products or making unsubstantiated claims about the effectiveness of their

products.
So how can you find the best supplement for you and your family? The short answer is to ignore the marketing hype and trust medicine. Follow your doctors' advice and look for an iron supplement that has been clinically proven to be safe, effective and well-tolerated in all age groups.

One such product is NovaFerrum, which offers a range of iron supplements for all age groups. Founded by a father whose preemie daughter refused to take the supplement she needed, NovaFerrum features a distinct chemical composition formulated to nearly eliminate the gastrointestinal side effects common in other iron supplements, a patented taste-masking technology and great-tasting flavors made from natural ingredients, like raspberries and monk fruit. Available in pharmacies and on Amazon, NovaFerrum is widely recommended by pediatricians, hematologists, gynecologists and general practitioners and has earned more than 10,000 five-star reviews. For more information, visit

novaferrum.com.

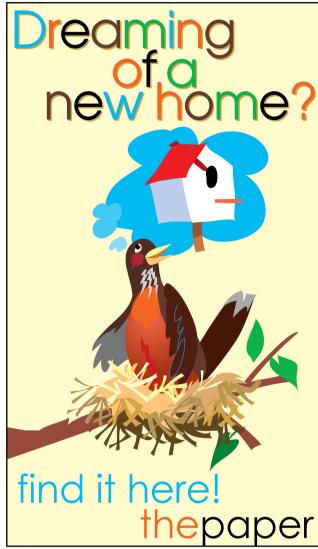
From enhancing your appearance and providing an immune system boost to giving you the stamina and focus you need to complete tasks with confidence, adding an iron supplement is one of the best ways to improve your overall health and wellbeing. It might also just be the silver bullet to helping you keep all those other resolutions you've made.

#### **URUSTY** From Page A1

which might have been paid based on your record). That will effectively "wipe the slate clean" with Social Security and will be as though you had never claimed, allowing you to simply wait until you stop working, or until your FRA, or even beyond your FRA, to re-apply for Social Security at a higher monthly amount. The advantage of this option is that when your benefit restarts there will be no adjustment (reduction) for past benefits paid.

What I suggest you not do is simply wait to see what happens. That

would result in Social Security catching up after the IRS informs them of your 2024 earnings, resulting in you receiving an Overpayment Notice from the SSA demanding repayment of 2024 benefits paid. In that case, you would need to quickly repay Social Security in a large lump-sum or have your SS benefits withheld until the debt for exceeding the earnings limit was repaid. In a nutshell, I suggest you call Social Security and tell them you are returning to work, what your earnings are expected to be, and for how long.









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