

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

WWW.THEPAPER24-7.COM



Brought to you by:



TODAY'S VERSE

Romans 6:23 For the wages of sin is death, but the gift of God is eternal life through Jesus Christ our Lord.



Happenings

Friday, Dec. 22, 2023

NORTH MONTGOMERY SCHOOLS
North Montgomery Schools, end of second semester

Monday, Dec. 25, 2023

GOVERNMENT
City, County buildings closed
CRAWFORDSVILLE SCHOOLS
Winter Break
NORTH MONTGOMERY SCHOOLS
Winter Break
WABASH COLLEGE
Offices closed

Tuesday, Dec. 26, 2023

GOVERNMENT
City, County buildings closed
CRAWFORDSVILLE SCHOOLS
Winter Break
NORTH MONTGOMERY SCHOOLS
Winter Break
WABASH COLLEGE
Offices closed

Wednesday, Dec. 27, 2023

GOVERNMENT
Crawfordsville Historic Preservation Commission, City Building, 5:30 p.m.
CRAWFORDSVILLE SCHOOLS
Winter Break
NORTH MONTGOMERY SCHOOLS
Winter Break
WABASH COLLEGE
Offices closed

Thursday, Dec. 28, 2023

CRAWFORDSVILLE SCHOOLS
Winter Break
NORTH MONTGOMERY SCHOOLS
Winter Break
WABASH COLLEGE
Offices closed

Friday, Dec. 29, 2023

CRAWFORDSVILLE SCHOOLS
Winter Break
NORTH MONTGOMERY SCHOOLS
Winter Break
WABASH COLLEGE
Offices closed

Saturday, Dec. 30, 2023

WABASH COLLEGE
Offices closed

Monday, Jan. 1, 2024

CRAWFORDSVILLE SCHOOLS
Winter Break
NORTH MONTGOMERY SCHOOLS
Winter Break
WABASH COLLEGE
Offices closed

Tuesday, Jan. 2, 2024

CRAWFORDSVILLE SCHOOLS
Winter Break
NORTH MONTGOMERY SCHOOLS
Winter Break
WABASH COLLEGE
Wabash College faculty meeting, 4:15 p.m.

Chamber stays busy helping businesses



Maxine's on Green Bakery & Bistro expanded its business.

The Crawfordsville / Montgomery County Chamber of Commerce has been a busy place leading up to the holidays. Executive Director Stacy Sommer and numerous volunteers, board members and staff have helped local businesses with ribbon cuttings to announce new locations and new products. Here in Crawfordsville, the Chamber celebrated the grand opening of the expansion, new, full menu for evening dining and addition of the alcohol service at Maxine's on Green Bakery & Bistro.

A family owned and operated establishment, Maxine's specializes in gourmet and healthy lunch and dinner options, made-from-scratch soups, award-winning desserts, and custom cakes. Along with fresh ingredients, they offer gluten free, vegan, vegetarian, and regular meals. They cater both on and offsite ranging from boxed lunches, platters, weddings, corporate events, dessert bars and everything in between. Maxine's on Green Bakery & Bistro is located at 116 South Green Street in



Simpler Times added a new line of candles from Indiana.



Evelyn's Attic moved from Darlington to larger Linden location.

downtown Crawfordsville. You can review their website and Facebook for full details. Just down the road on U.S. 231 south, the Chamber celebrated the new line of 100 percent natural, soy

wax-scented candles poured in Indiana and new branding for Simpler Times Candle Co.

➔ See CHAMBER Page A4

Meet Karen's third and two times sixth cousin

This week, you get to meet a really awesome lady, my third cousin (four times removed) as well as my two time sixth cousin who lived to be 102 years and six months old, having her last proposal on her



KAREN ZACH Around The County

100th birthday. She turned 101-year-old Robert Harper down, however, saying, "Widowers have been my greatest trouble but I've kept them at a distance (64 years) and I'm not planning on breaking my record!" (Minneapolis Sun



Photo courtesy of Karen Zach

14 Oct 1900). Mary "Polly" Westfall was the first female white child born in what is now Dayton, Ohio on Oct 13th in 1800, the daughter of Revolutionary Soldier,

➔ See KAREN Page A4

TODAY'S HEALTH TIP

There are about ten teaspoons of sugar in one 12-ounce can of soda.



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

"Christmas will always be as long as we stand heart to heart and hand in hand."
Dr. Seuss

TODAY'S JOKE

Knock, knock.
Who's there?
Avery.
Avery who?
Avery Merry Christmas!

THREE THINGS

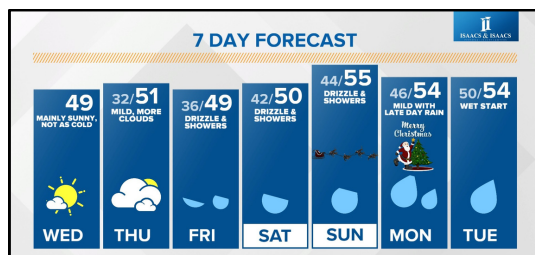
You Should Know

- Don't forget that changes are on the way for your favorite Montgomery County Online Edition. Beginning after Christmas, you'll get The Paper piping hot and fresh in your e-mail inbox at 4 a.m. on Mondays, Wednesdays and Fridays - except for holidays. The price is still \$42 and you can renew or buy a subscription at www.thepaper24-7.com.
- As the year winds down, we hope some of you responsible people will consider adding a pet to the family. Avoid the idea of giving a pet to a child for Christmas who might not be ready for the responsibility. But do embrace the idea in a home that is ready, able and willing to care for the newest furry member of the family. If so, the Animal Welfare is who you should contact. Go by (1104 Big 4 Arch Rd.), call (362-88460, surf the web (www.mcaawl.com) or follow them on Instagram (@mocoawl). They'll make it easy!
- For the most part "champions" are acclaimed, cheered and envied. Not so for the Gay family of Union Vale, N.Y. In 2012 they adorned their home with a record 346,283 Christmas lights. In 2014 they lit up the neighborhood with 601,736 lights. And, this year, they set a new Guinness Record when they covered their home with 720,426 lights. It's not just the bright lights that are making some of their neighbors grumpy, it's also the tens of thousands of drive-by visitors they attract,

THE MONTGOMERY MINUTE

Time is rapidly running out to both help the community and help yourself on your taxes. The annual United Way fund drive is in its final hours and is getting close to the goal of \$375,000. The money is needed to support 19 non-profit agencies serving Montgomery County and your help is important. Will you be the donation that pushes the drive over the top? Won't you please consider a gift where a gift is most needed? Go to www.uwmontgomery.org or mail a check to United Way in Montgomery County, PO Box 247 Crawfordsville, IN 47933.

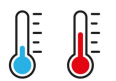
The Paper appreciates all our customers. Today, we'd like to personally thank JOAN SMITH for subscribing!



The Daily Almanac

Sunrise/Sunset

RISE: 8:06 am
SET: 5:25 pm



High/Low Temperatures

HIGH: 46°F
LOW: 38°F



Today is...

- The First Day of Winter
- Crossword Puzzle Day
- Don't Be A Scrooge Day



What Happened On This Day

- 1937 Snow White and the Seven Dwarfs released. The movie made by Walt Disney Productions was the world's first full-length animated feature film and it was based on a German fairy tale of the same name by the Brothers Grimm.
- 1872 Phileas Fogg wins his wager. The fictional character created by French writer Jules Verne for his book, Around the World in Eighty Days, finished circumnavigating the world and reached London to win the wager he had set with his friends. The date also coincides with the publication of the last of the series that ended up becoming the now popular science fiction novel.



Births On This Day

- 1982 Philip Humber - American baseball player
- 1966 Kiefer Sutherland English/Canadian actor, director, producer

Deaths On This Day

- 1945 George S. Patton - American general
- 1940 F. Scott Fitzgerald - American author

OBITUARIES

Carol Lynn Hockersmith

Aug. 31, 1950 – Dec. 18, 2023

Carol Lynn (Whicker) Hockersmith, 73, passed away peacefully on December 18, 2023 at Bickford of Crawfordsville. She was born on August 31, 1950 in Crawfordsville to Vincent and Lola (Jones) Whicker. Carol married Terry Lee



Hockersmith on June 7, 1985, spending 35 loving years together until his passing in 2020. She graduated from Crawfordsville High School, Class of 1968 and graduated from Anderson University. She owned and operated C. Hockersmith Electric with her husband, Terry, for 25 years, retiring in 2009. Carol was a longtime member and Sunday School teacher of Harvest Fellowship. Carol volunteered for various local charities, including the Women's resource center. She enjoyed reading, gardening and traveling across the world including, Europe, Ireland, and Israel. In her younger years, Carol enjoyed skydiving with a group of friends throughout Indiana. She maintained a healthy lifestyle, continuing a workout routine throughout her life. Family was the most important thing to Carol, attending all of the grandchildren's sporting and school events. She will be remembered for her adventurous spirit, her deep devotion to Jesus and sharing the word of God with others. Carol and Terry raised their 5 children, Jennifer (Chris) Anandel, Jamie (Paul) Greene, Brandi (Michael) Plant, Jeigh Hockersmith and Zach (Casey) Hockersmith. She is also survived by her 8 grandchildren, Blake, Devan, Riley, Jaxon, Sam, Trevor, Hudson and Camden; sister-in-law, Debbie (J.D.) Watson; and nephew, Paul (Celeste) Watson. She will also be greatly missed by several lifelong friends. Carol is predeceased by her parents; husband, Terry; brothers, Jerry Whicker and Michael Whicker.

In lieu of flowers, memorial contributions may be made in Carol's memory to the Payton Kobel Scholarship Fund, c/o Montgomery County Community Foundation, PO Box 334, Crawfordsville, IN 47933 or Harvest Fellowship 1618 W 500 S, Crawfordsville, IN 47933. Visitation will be held on Friday, December 22, 2023 from 11:00am until the time of the service at 1:00 pm at Harvest Fellowship Church, 1618 W 500 S outside of Crawfordsville. Burial will follow at Indian Creek Hill Cemetery. Share memories and condolences at www.SandersFuneralCare.com.

Guard Exempt From State Income Tax

INDIANAPOLIS - As tax season approaches, Hoosier National Guardsmen, which number approximately 12,000 troops, will no longer pay state income tax starting with their 2023 tax returns. In April, the Indiana legislature passed the military exemption bill, House Bill 1034, and on May 1, Gov. Eric Holcomb signed it into law. "By completely phasing out state taxes on military veteran retirement in 2022 and eliminating the state income tax for Hoosier Guardsmen in 2023, Indiana continues to demonstrate our state's enduring appreciation for the exemplary women and men who serve our local communities, state and nation in the Indiana National Guard," Holcomb said. The tax exemption applies to all Hoosier Guardsmen and members of the reserve component, which includes traditional members,

dual status military technicians and full-time National Guard soldiers and airmen. "I'm grateful for Gov. Holcomb's and the legislature's meaningful support for Hoosier Guardsmen through this exemption from state income tax," said Maj. Gen. Dale Lyles, Indiana's adjutant general. "Soldiers and airmen in our many uniquely rewarding careers will enjoy the additional benefit of keeping more of what they earn while serving our state and nation." According to the Indiana Department of Revenue, a member of the National Guard is allowed a deduction from adjusted gross income for wages earned as a result of the member's military service, including service for National Guard state active-duty missions and federalized overseas missions. The exemption also

➔ See **GUARD** Page A4

Witham Among Hospitals Recognized for Excellence in Infant and Maternal Health

The Indiana Hospital Association (IHA), in partnership with Gov. Eric Holcomb and State Health Commissioner Lindsay Weaver, M.D., FACEP, recognized Indiana birthing hospitals this week for their commitment to infant and maternal health at IHA's fourth annual INspire Hospital of Distinction recognition program. Among the hospitals honored was Witham – based in Lebanon but also with space in Crawfordsville. INspire, funded by the Indiana Department of Health's (IDOH) Safety PIN grant, was developed to implement the delivery of best practice care for Hoosier moms and babies and

recognize hospitals for excellence in addressing key drivers of infant and maternal health. "The daily work of our delivering hospitals makes a monumental impact on the lives of so many Hoosier moms and infants in every corner of our state," Holcomb said. "These caregivers are much needed and appreciated, and we will continue to partner with them to support our shared goal of a healthy Hoosier tomorrow." "Our birthing hospitals work tremendously hard to make sure all babies born in Indiana have the best start at life, while caring for the mothers who delivered them," said Dr. Weaver. "Reducing infant and maternal mortality

requires a continued multi-pronged approach over the course of many years to see impactful change. It is heartening to see the progress we've made but we must continue to adopt best practices so that we can celebrate more first birthdays in Indiana." This year, 95 percent of Indiana's delivering facilities received recognition. Hospital award recipients earned either an INspire Hospital of Distinction or Category of Excellence recognition based on their performance in seven key areas, including infant safe sleep, breastfeeding, tobacco prevention and cessation, perinatal substance use, obstetric

hemorrhage, maternal hypertension and social determinants of health. "The leadership and support of Governor Holcomb and Dr. Weaver are unmatched as we continue to find new ways to reduce infant mortality," said IHA President Brian Tabor. "We are grateful for the progress made and look forward to finding new ways to build on our successes to further improve our metrics across the state."



ACLU Indiana Stands Up for Transgender Students

The ACLU of Indiana urged the Supreme Court of the United States to reject a petition from a Martinsville, Indiana school district targeting the rights of transgender students under Title IX. In an August 2023 opinion, the Seventh Circuit Court of Appeals found Vigo County School Corporation and the Metropolitan School District of Martinsville failed to provide several transgender students with access to bathrooms consistent with their gender in violation of their rights under Title IX, the law prohibiting sex discrimination in educational programs. This follows a 2020 Supreme Court ruling that discrimination against transgender workers by employers is a violation of Title VII of the 1964 Civil Rights Act which prohibits sex discrimination in employment. In its brief in opposition to the school's request for Supreme Court review this week, the ACLU of Indiana argued that the Court does not have jurisdiction to take up the case and that the court of appeals correctly applied that 2020 precedent as it applies to transgender students under Title IX. Every family should be able to trust their child will be treated with the same rights and respect as every other student. But policies that discriminate against transgender students deny them the same chance to learn and

thrive as their peers, and cause them severe risk of both emotional and physical harm," said ACLU of Indiana legal director, Ken Falk. "Denying transgender youth equal access to school facilities does nothing to keep other students safe and instead puts transgender students themselves in danger." In a 2019 Harvard University analysis of data from the Centers for Disease Control & Prevention, one in three (36%) transgender adolescents with restricted bathroom or locker room access were sexually assaulted in the past 12 months, compared to one in four (26%) of transgender students broadly and 15% of non-transgender girls. In November 2023, a separate petition was filed to the Supreme Court on behalf of families and medical providers challenging Tennessee's ban on gender-affirming health care for transgender people under 18. That brief was filed by the ACLU, the ACLU of Tennessee, Lambda Legal, and Akin Gump Strauss Hauer & Feld LLP. The LGBT Project of Indiana Legal Services, a nonprofit law firm and largest provider of free civil legal assistance to low-income Hoosiers, served as co-counsel on the school restroom cases. The Project's focus is to provide legal advocacy and representation to LGBTQ+ community of Indiana.

Butch Buys Old Firearms
 Retired Sheriff and Licensed FFL
 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

exp REALTY
 Whether you are selling your existing home or moving to your dream home, you need a real estate professional you can depend on. Clark Dale is a life-long Montgomery County resident, a graduate of Texas Tech and Indiana State universities, and a U.S. Army veteran. Clark is trained in all aspects of buying and selling a home. You can count on him to help meet your real estate needs.
CLARK DALE
www.exprealty.com
 PHONE: (765) 918-1773

Lawmakers Tells Gaming Commission Get House In Order

By **Leslie Bonilla Muniz**
 Capital Chronicle

Key Republican lawmakers on Tuesday scolded the Indiana Gaming Commission (IGC) over how it levies fines and more – threatening to take legislative action if changes aren't made. The agency, meanwhile, said it has abided by its rules and statutes and listed accomplishments. "It appears that the ideology is because casinos are profitable in Indiana, we should be able to fine them more," said Sen. Chris Garten, R-Charlestown. That profitability, he added, "doesn't give you the right." Executive Director Greg Small responded the purpose behind the agency's regulatory scheme is to drive compliance "And, by the way, we also have a mandate in statute that economic performance of the casinos and their hiring is of the utmost importance, and we certainly respect that," he said. They spoke at a six-hour State Budget Committee meeting that included testimony on a \$1 billion Medicaid hole and an opaque quasi-public economic development agency. The blistering hour-long discussion came as the

the IGC attempted to obtain "safe harbor" for regulations otherwise threatened by year-end deadlines in a Garten-sponsored overhaul approved last session. The committee previously left the IGC off its November meeting agenda, prompting fears the agency would be unable to fulfill basic regulatory functions. **'Subjective' fines and fees?** Garten accused the agency of "just charging whatever the heck" they want to charge to casinos in the form of fines and fees. Indiana's gambling industry, like most others, is heavily regulated. Casinos sometimes fail to withhold winnings for delinquent child support, prevent underage gambling, prevent self-excluded former gamblers from getting back on the floor, and more – and are regularly fined for those violations. Garten noted that for the past five years,

➔ See **GAMING** Page A5





Open House Set at TCB for Deb Rhodes

Tri-County Bank & Trust Company thanks Deb Rhodes for her 10 years of service and wishes her well in her retirement. Tri-County is hosting an Open House to observe the feat. It will take place Friday during the bank's normal hours at the downtown Crawfordsville office, 224 E. Main St., Deb Rhodes joined TCB in 2013, as a part-time teller at the South Boulevard Office. In 2015, she transferred to the

downtown office as a full-time teller. "We are going to miss Deb," Chuck Dixon, President-CEO, said. "She approached each day with a willingness to help her customers, and I wish for her only the best in whatever endeavors come her way." Deb will join her husband in retirement as he also retires from his employment the same day. They plan to travel and spend time with family.

Please visit us online: thepaper24-7.com



THE PAPER



Stop by the Downtown office (224 E Main Street) on Friday, December 22nd to enjoy refreshments and wish Deb well!



Congratulations **Deb Rhodes** on your retirement!

Thank you for your 10 years of service!

"We are going to miss Deb. She approached each day with a willingness to help her customers, and I wish for her only the best in whatever endeavors come her way"
- Chuck Dixon, President-CEO.

The Paper SERVICE DIRECTORY

AUTOMOTIVE

DRISCOL ENTERPRISES
Auto Salvage

(765) 572-2478

5608 IN 25
West Point, IN


Pomps
TIRE SERVICE, INC.
"The Tire Professionals"

\$15 OFF
OIL CHANGE SPECIAL

114 N. Water St. • Crawfordsville
(765) 364-0584
Weekdays 7:30 am - 5pm
Saturday 8 am - Noon
pompstire.com

FEATURED BUSINESS

WELLBROOKE OF CRAWFORDSVILLE



765-230-3755
517 Concord Road • Crawfordsville

BANKING

TRI-COUNTY BANK & TRUST

Call us for your banking needs!

101 E. South Boulevard
Crawfordsville
765-362-9555

18 E. Washington Street
Roachdale
765-522-1000



FUNERAL HOMES


Burkhart Funeral Home



201 West Wabash Ave.
Crawfordsville
(765) 362-5510

NURSING HOMES

WELLBROOKE OF CRAWFORDSVILLE



765-230-3755
517 Concord Road • Crawfordsville

RETAIL

Fisher's DISCOUNT STORE

Discount groceries, bulk foods, meat & cheese

M,W,TH 8 am-6 pm
TU 8 am-8 pm
FRI & SAT 8 am-5 pm
Closed Sunday

765-435-7231
6492 E 850 N Waveland

RETAIL



KING'S Repair, LLC

Plumbing Supplies
Bath tubs, vanities, toilets & water heaters

Pet Food & Supplies
Softener Salt
Bar & Chain Oil • Hydraulic Oil
Motor Oil • Electrical • Bolts
Custom-made Hydraulic Hoses

Bar Stock Steel
Channel • Angle • Flat Pipe • Sheet Metal

765-597-2015
5947 County Rd 350 E • Marshall

Contact our advertising department at 765-361-0100 ext. 1 to be included in our next Service Directory.

Visit our website www.thepaper24-7.com

Become an author today!

DON'T WAIT!



www.mybook100.com

Learn how to get your book idea sold online and at bookstores nationwide.

Call or visit us to get your FREE authors guide to publishing! **800-448-1964**

SAVE ON YOUR **Travel Plans!**

Spend your travel dollars when you get there not getting there!

- ✓ Up to **75%**
- ✓ more than **500 Airlines**
- ✓ and **300,000 Hotels** across the world!

Let us do the research for you for free... we'll save you time and money

We're not allowed to publish fares online so call for the best rates now **800-419-9625**

BLUE PILL PROMOTIONAL OFFER

SAVE OVER **\$500!**

Generic and Herbal versions of Viagra® right now as low as \$2 a pill. Mention the discount code [STEELMAN] and get the special **BUY 1 GET 1 FREE!** Call now for rush delivery in your unmarked package.

Change your life and call today! **1-800-515-6311**



LIVING WITH DIABETES CAN BE **PAINLESS**

If you administer insulin 3 or more times per day or using an insulin pump, CALL NOW and learn how a Continuous Glucose Monitor CAN HELP YOU.

Get **FREE** shipping of your new CGM, plus we will bill your insurance for you... **AT LITTLE OR NO COST!**

CALL NOW! 866-641-0141

COPAYS AND DEDUCTIBLES MAY APPLY

↓ CHAMBER From Page A1

Simpler Times carries farmhouse, primitive, and country home décor, seasonal decorations, jewelry, clothing, purses and so much more.

Simpler Times is located at 1880 South U.S. Highway 231 in Crawfordsville. You can follow them on Facebook for updates.

Annual Waterfowl Workshop Jan. 24

The Indiana Department of Natural Resources annual Waterfowl Workshop will be held Wednesday, Jan. 24, at Fort Harrison State Park in Indianapolis.

after Evelyn's expanded to a larger building to accommodate the growing number of vendors. With 40 vendors specializing in high quality antiques, collectibles, household goods, handcrafted items, toys and home décor, you are sure to find what you need or a special gift for someone.

biologist, jmerkling@dnr.IN.gov, 260-244-6805. Attendance is encouraged for all WCOs, but those who have attended the workshop in previous years may opt to test out.

↓ KAREN From Page A1

George Rennix and Mary (Petite) Westfall. Our common ancestor was Jurian Westphal, the immigrant, born March 1629 in Westphalen, Rhine Valley, Germany who came to the Kingston, Ulster County NY area and may have been sent here to escape the 30 year war which ended six years after he arrived here.

least her brother, Job Westfall and other relations likely came along about that time. The Rolls were instrumental in launching Pleasant Hill Church, John the first deacon. The seven Roll children were all born here, but I only have six of them: Jane; Mary; Harvey; Eunice; Johannah and Delilah, the other one likely passed at birth, Polly having only three living in the 1900 census of her seven.

was always known as Aunt Polly Roll who stated that she was indeed going to live to be 100 – never doubting herself. Never really contributing anything special to her long life, she did note that plain food and pastries were "all one to her!" (Hinton W VA Independent Herald Jan 23, 1902). One of my favorite stories regarding Aunt Polly is that at age 93 (Journal-Courier 18 July 1953 p 34 – photo was included here) she wove 10 yards of carpet and sent it to the Dakota Building at the Chicago World's fair.



↓ GUARD From Page A2

includes wages earned as a dual-status military technician. A dual-status technician is one who works full-time for the National Guard and must serve in the National Guard for that employment. Exemptions do not apply for non dual-status technicians or independent military contractors. Exemptions also do not apply for wages earned from employment outside of military service.

THE PAPER

Classifieds
765-361-0100 ext. 15 | class@thepaper24-7.com
Deadlines for next-day publication:
Monday - Friday 9 a.m. to 4 p.m.
Line ads: 1 p.m. | Display ads 11 a.m.

2, 3, and 4 Bedroom Rental Homes
Call Hooks (765) 918-8700
www.hookshomesindiana.com

DISH Network. \$59.99 for 190 Channels! Blazing Fast Internet, \$19.99/mo. (where available.) Switch & Get a FREE \$100 Visa Gift Card. FREE Voice Remote. FREE HD DVR. FREE Streaming on ALL Devices. Call today! 1-855-551-9764

DIRECTV - Switch and Save! \$39.99/month. Select All-Included Package. 155 Channels. 1000s of Shows/Movies On Demand. FREE Genie HD DVR Upgrade. Premium movie channels, FREE for 3 mos! Call 1-888-885-8931

Earthlink High Speed Internet. As Low As \$14.95/month (for the first 3 months.) Reliable High Speed Fiber Optic Technology. Stream Videos, Music and More! Call Earthlink Today 1-855-977-7069

High-Speed Internet. We instantly compare speed, pricing, availability to find the best service for your needs. Starting at \$39.99/month! Quickly compare offers from top providers. Call 1-844-961-0666

ENJOY 100% guaranteed, delivered-to-the-door Omaha Steaks! Get 4 FREE Burgers Order The Griller's Bundle - ONLY \$79.99. Call 1-844-873-3738 mention code: 63281FHJ or visit www.omahasteaks.com/family671

Smart Home Installations? Geeks on Site will install your WIFI, Doorbells, Cameras, Home Theater Systems & Gaming Consoles. \$20 OFF coupon 42537! (Restrictions apply) 855-668-0067

LIVE PAIN FREE with CBD products from AceWellness. We guarantee highest quality, most competitive pricing on CBD products. Softgels, Oils, Skincare, Vape & more. Coupon Code: PRINT20 Call Now 833-226-3105

HEARING AIDS!! Buy one/get one FREE! High-quality rechargeable Nano hearing aids priced 90% less than competitors. Nearly invisible! 45 day money back guarantee! 844-932-3007

Attention: Oxygen Users! Gain freedom with a Portable Oxygen Concentrator! No more heavy tanks and refills! Guaranteed Lowest Prices! Call the Oxygen Concentrator Store: 866-770-6849

New Starting Base Pay - .50 cpm w/ option to make .60 cpm for Class A CDL Flatbed Drivers, Excellent Benefits, Home Weekends, Call 800-648-9915 or www.boydandsons.com

DONATE YOUR CAR TO CHARITY! FAST FREE PICK-UP-24 HR RESPONSE! Help Children in Need, Support Breast Cancer Education/Prevention or Veterans. Tax Deduction 844-820-9099

DIAGNOSED WITH LUNG CANCER? You may qualify for a substantial cash award. NO Obligation, NO risk! We've recovered millions. Let us help you!! Call 24/7, 844-284-4920

Looking to SELL your Home? Save time & money, connect with the Top Agents in your area to get more MONEY and close FASTER! Call 317-854-9781

Wesley Financial Group, LLC - Timeshare Cancellation Experts - Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 877-329-1207

Moving out of state in the next 30-60 days? Don't get taken for a ride! Moving APT offers a PRICE MATCH GUARANTEE and RISK FREE RESERVATIONS. Carriers are all licensed and bonded. Free quote! Call 1-844-875-1997

COMPUTER ISSUES? GEEKS ON SITE provides FREE diagnosis REMOTELY 24/7 SERVICE DURING COVID19. No home visit necessary. \$40 OFF with coupon 86407! Restrictions apply. 888-715-8176

Need Help with Family Law? Can't Afford a \$5,000 Retainer? www.familycourtdirect.com/Family/Law - Low Cost Legal Services - Pay As You Go - As low as \$750-\$1,500 - Get Legal Help Now! Call 1-888-417-4602 Mon-Fri 7am to 4 pm PCT

Denied Social Security Disability? Appeal! If you're 50+, filed for SSD and denied, our attorneys can help get you approved! No money out of pockets! Call 1-855-995-4758

SERIOUSLY INJURED in an AUTO ACCIDENT? Let us fight for you! Our network has recovered millions for clients! Call today for a FREE consultation! 844-517-6414

Guaranteed Life Insurance! (Ages 50 to 80). No medical exam. Affordable premiums never increase. Benefits never decrease. Policy will only be cancelled for non-payment. 833-535-1043

FREON WANTED: We pay \$\$\$ for cylinders and cans. R12 R500 R11 R113 R114. Convenient. Certified Professionals. Call 312-313-9840 or visit RefrigerantFinders.com

↓ GAMING From Page A2

Indiana's casinos collectively paid more money in fines with each year — until 2023. The observation was based on seven years of settlement data the IGC included with its proposed fine schedules, obtained by the Capital Chronicle.

Garten said he'd begun meeting with commission staff over his concerns about a year ago, and questioned why this year's settlement amounts were lower. "It seems to me that we started meeting — started putting a little bit of scrutiny, started asking a few questions — and very subjectively, actions changed within the agency," Garten asserted.

But Small said "I don't think anything specifically changed." Small said the amount could grow because the 2023 data covers just half the year. And he said that, by June, the agency had instituted a fine schedule with changes to child support and licensing violations — based on feedback from casino executives — as part of its efforts to comply with the new law.

"So the accountability factor is what caused you to reevaluate?" Garten pressed. Small said the agency had received little feedback prior.

Garten told Small there were "major, major issues" within the IGC. He said the discussion "shows the subjectivity of an agency."

But he wasn't finished.

Lawmakers allege 'culture' problem, regulator retaliation Garten also implied the IGC has a "culture issue."

Small called his agency "professional, knowledgeable and fair." He noted that the IGC has opened three casinos since 2017 and is working to manage the opening of another. He also highlighted regulators' work in navigating the 2019 launch of sports wagering, investigators' busts of illegal animal fighting rings and oversight of charitable gaming.

"My folks, I hold them accountable," he concluded. "... They know the subject matter because they have to. What we do is very complex; we cover a lot of different areas. We've got a lot of folks (that) I think do a great job."

Garten went on to read aloud anonymous complaints from casino operators. Those operators called Indiana "the most punitive state we operate in" and said they feared "retribution" from Deputy Director Jenny Reske, according to what Garten read.

Earlier, Garten critiqued the agency over what he repeatedly termed "automatic fines."

"Nothing on our schedule is an automatic fine," General Counsel Dennis Mullen responded.

Small and Mullen said that on-site gaming agents — which staff casinos 24/7 — investigate alleged incidents and write substantiated ones up in incident reports. The reports go to on-site supervisors, who can send them on to the agency's enforcement assistant director. A compliance committee conducts further review and can make recommendations for disciplinary actions.

It's at that point, according to Small, that the agency enters the settlement process. It sends a notice of violation to the casino, which includes a draft settlement agreement with dollar amounts. But the licensee can dispute the claims and provide additional context or mitigating factors. The two parties finalize a settlement.

That's unless the casino declines the settlement. In that case, the agency can make an administrative complaint and have the Office of Administrative Law Judges take up the dispute, according to Mullen.

Garten countered that judicial deference to the agency puts casinos at a disadvantage, and used finger quotes to argue that the agreements are not actually "voluntary."

The agency acknowledged that judges defer to its interpretation of its own rules — but not in making factual determinations.

Garten additionally questioned the agency for specifying that it would default to the highest dollar amount penalties on its fine schedule.

Mullen said the language assures licensees that "we're not going to double dip on a fine that may technically violate one or two or more of the items on our schedule." Instead, the agency will only pursue the single item with the highest fine.

Legislation forthcoming

Sen. Ryan Mishler, R-Mishawaka, also blasted the IGC for "sharing" a letter he and Garten wrote to the agency asking for clarifications. He spoke after the agency's presentation on its proposed rules and before other committee members began their questioning.

"I felt that we could work internally and find a solution. We had no intention of embarrassing the Gaming Commission, but later discovered they could do that on their own," said Mishler, who chairs the powerful Senate Appropriations Committee.

"I can't comprehend why someone in your agency would be so compelled to share a letter that basically confirms that you don't know how your agency runs," Mishler continued. "And so now, I guess I understand some of the concerns that Senator Garten's had with the lack of leadership within" the agency.

The Capital Chronicle ran portions of a letter it received last month. Mishler said "we" plan to offer legislation making "some changes in the agency until we have a compromise."

"I will suggest that you step up, get your house in order, and you circle back," he said.

When Small offered to meet, Mishler declined: "Until you step up, I don't think there's a reason to meet. There's changes you need to make, and then you circle back with us."

Mishler was unavailable for interviews on his specific grievances. Other lawmakers questioned the need for such detailed discussion.

"I don't know why we got off the track and got into their personnel and their culture and all that," said Rep. Ed DeLaney, D-Indianapolis. "We were here to vote on the fines, not intimidate them or threaten them or back them off. It's beyond my comprehension what that was all about."

**Thank
You
For
Reading
The Paper**



**Dreaming
of a
new home?**

**find it here!
thepaper**

**Thank
you
for
subscribing**

Medicaid Mistake May Make State Dip Into Reserves

By Whitney Downard
Capital Chronicle

The state's April Medicaid expenditure forecast missed the mark by roughly \$984 million because of a combination of state budget reversions and unexpected growth of services for aging and disabled Hoosiers, leaving a state agency scrambling for a solution as lawmakers consider how much to cover from the state's reserve funds.

Sen. Ryan Mishler, the key budget architect for the Senate Republicans, cautioned that Indiana's finances won't be immediately impacted. But the long-term spending plan for the Family and Social Services Administration (FSSA), which oversees Medicaid, may be.

"I'm concerned about the long haul but, in the short haul ... we'll work with FSSA on some solutions and we do have a pretty positive reserve," said Mishler, R-Mishawaka. "Remember this forecast, this is long-term. Currently we're in good shape. Fortunately, we have a year before the next budget to work on this."

Cris Johnston, director of the Office of Management and Budget, noted challenges with getting timely forecasting data for Medicaid claims.

"It also happened to be the same time that increased utilization of services, as well as enrollment, was occurring with that expenditure base. All of that together prompted this challenge," Johnston said. "I think part of the long term is changing those practices (and) looking at more timely information. Also ... challenging assumptions that are going into this forecast with what is really happening on the ground."

The state's two-year budget, passed by lawmakers in April, relies heavily on forecasted expenses and revenues to make appropriations. However, lawmakers noted that the bill isn't immediately due and flagged increasing Medicaid costs for future concerns, while FSSA committed to increasing scrutiny of ongoing claims for services to try to bring costs down.

Budget reversions and

growing costs

State Budget Director Zac Jackson said he'd learned about the calculation mistake roughly two weeks ago: that the rosy April 2023 forecast predicted a \$570 million surplus, prompting a \$525 million reversion to the general fund.

"With this revised forecast, you can see we probably over-reverted," Jackson said.

Gov. Eric Holcomb said the Medicaid update reveals "there is work to be done. We have begun a deep dive to understand the factors driving the spending increases and what is causing the unanticipated growth. In the meantime, we will be able to mitigate the fiscal impact while continuing to deliver needed services thanks to a healthy reserve."

Jackson pointed to the use of data that was months old, saying the April forecast depended upon January Medicaid claims data rather than more current numbers.

To correct the above, \$271 million will go back to Medicaid from the General Fund, Jackson said.

But the single-biggest difference in forecasts came from an unanticipated demand for Home- and Community-Based Services (HCBS) and other Long-Term Supports and Services, which includes institutional care like nursing homes and assisted living facilities. Testimony from FSSA seemed to indicate a reliance on pre-pandemic use rates for such programs, even as demand surged during and after the COVID-19 pandemic even after federal funds expired, leaving the state to shoulder the unanticipated cost.

"... The cost for nursing facilities are largely based on cost-based reimbursement and the rate of change and the costs are not known with certainty at the time of the forecast," said Jeremy Palmer, an actuary with Milliman presenting on behalf of FSSA.

"Additionally, for HCBSs we are continuing to observe cost increases to an unanticipated level." Smaller factors include increased Medicaid rates for physicians and Applied Behavioral Analysis therapy as well as the

decrease of certain federal pandemic funds. In the past, the state aimed to have the equivalent of roughly 10%-12.5% of expenses in reserves but that funding will dip depending on the Medicaid need.

"This reflects the wisdom of retaining 10%-12.5% ... We've been doing that (for) economic declines. Frankly, this was a forecasting error and thankfully we had sufficient reserves to absorb that \$984 million impact," Jackson said.

But Rep. Ed DeLaney, D-Indianapolis, decried the use of reserves for "accounting errors." "I was not aware until today that the purpose of the surplus was to cover accounting errors," he said.

Ongoing concerns

For at least one member, the unanticipated cost demonstrated ongoing concerns about growing Medicaid expenditures. Back in April, following the first forecast, Mishler was concerned about the 2% growth in Medicaid spending as education spending fell by 2%.

"That 2% increase (from April) was short," said Mishler. "We have to get a handle on this. If we don't, it has the potential to blow up our budget ... This cannot happen again."

Mishler said that there were budget items he personally would have reconsidered had the April forecast reflected the additional millions needed.

"There's going to be some tough decisions ahead," Johnston agreed.

This comes as lawmakers continue to take aim at high health care costs, which some say are a result of the state's low Medicaid reimbursement rates. "This is why we don't want to open the budget in a non-budget year," Mishler said, advising lawmakers against Medicaid expansion or other budgetary measures in 2024. "I prefer to keep the budget closed this year and not have any more spending until we see how things go."

THE PAPER

**Visit us online:
thepaper24-7.com**

