

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

50¢

CRAWFORDSVILLE, INDIANA

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TODAY'S VERSE

Philippians 3:10 That I may know him, and the power of his resurrection, and the fellowship of his sufferings, being made conformable unto his death.



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.

Boomer Bits

Ask Rusty – Are Spousal Benefits Always a Factor?



ASK Rusty
Social Security Advisor

Social Security Matters

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadviser@amacfoundation.org.

Dear Rusty: Both my wife and I have worked our entire lives. When we retire, will we both be entitled to full benefit amount each, or will there always be a spousal factor in there? Also, how are those benefits calculated - based on your highest salaries throughout your career, or your ending salaries when you retire? Signed: Looking Ahead

Dear Looking: Prior to retiring from work is a smart time to investigate how Social Security will fit into your golden years. To answer your second question first, each person's personal SS retirement benefit is based on the highest earning 35 years over their entire lifetime, with earlier years adjusted for inflation. The

person's Average Indexed Monthly Earnings (AIME) - essentially the person's lifetime average inflation-adjusted monthly earnings amount - is first determined. Using AIME, the person's Primary Insurance Amount (PIA) is calculated using a special benefit formula which will yield a PIA of about 40% or less of the person's AIME. The PIA is the amount received if benefits start in the month full retirement age or "FRA" is attained (as you can see, Social Security likes acronyms). Since you and your wife were both born after 1959, FRA for both of you is 67. The age when you claim benefits, relative to your FRA,

➔ See RUSTY Page A7

Protect Against Porch Pirates

Last-minute holiday shopping orders are flooding doorsteps, making the holiday season a high-risk period for package theft. Over half (54 percent) of package theft victims fall prey to porch pirates during this time of year. In a new report from Lombardo Homes, there's a potential correlation between package theft and legal consequences, showing a crucial pattern. Currently, only eight states have made package theft a felony—Texas, New Jersey, Michigan, Oklahoma, Georgia, Tennessee, Kentucky and Arkansas, with Pennsylvania soon joining. Interestingly, all eight of these states are among the safest regarding package theft, as indicated by the state-by-state ranking of porch pirate hotspots nationwide. When it comes to the hotspots, North Dakota, Rhode Island, Delaware, Vermont, and Nevada top the list. During the thick of the holiday shopping season, 94 percent of Americans order packages to their homes – meaning porch pirates should be top of mind.

➔ See PORCH Page A7

Don't Get Scammed Out Of A Gift Card This Season

According to the Better Business Bureau, whether you're buying a gift card online or grabbing one off the shelf at a store, shop carefully to make sure you're not falling for a scam. Before purchasing a gift card online, BBB recommends the following tips: Buying a physical gift card? Watch for stickers covering gift card barcodes.

Before buying a gift card, run your finger over the back to check whether a sticker has been applied on top of the barcode. Reports say that scammers can tamper with in-store gift cards by adding stickers printed with barcodes over top of the card's real barcode. These fraudulent bar codes are connected to a different gift card account that the



scammer controls. That means when you scan a phony barcode at the check-out and pay,

➔ See CARD Page A7

➔ **TODAY'S HEALTH TIP**

Most cases of "pink eye" are caused by viruses and will resolve on their own in a few days.

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**

"The smells of Christmas are the smells of childhood"
Richard Paul Evans

➔ **TODAY'S JOKE**

Who delivers presents to cats?
Santa Paws!

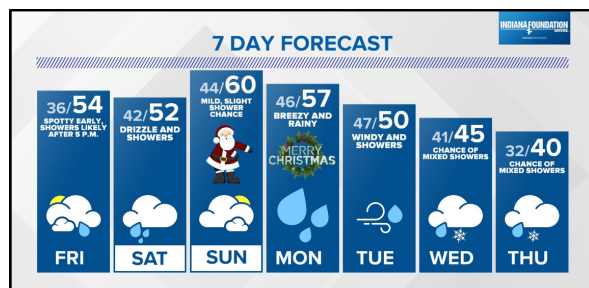
➔ **THE MONTGOMERY MINUTE**

Here's a wish to all of you from all of us at your favorite Montgomery County Online Edition that you have a most blessed and merriest of Christmases. Don't forget that our staff will be off Christmas Eve and Christmas Day. And after that, we're going to our brand new schedule of Monday, Wednesday and Friday editions. We hope you enjoy this holiday weekend and we'll see you Wednesday!

➔ **THREE THINGS You Should Know**

- There will be a free jazz piano concert featuring Luke Gillespie at 10:30 a.m. on Christmas Eve at Freedom Baptist Church near Waveland. Gillespie, an acclaimed performer and educator of jazz piano, is a professor of jazz piano at Indiana University's Jacob School of Music. Freedom Baptist Church is located just minutes west of the intersection of US234 and US47, between Crawfordsville and Waveland. The program is free.
- Time is running out to contribute to this year's Montgomery County United Way fund drive. It wraps up Dec. 31 and is in its final hours. The goal is \$375,000 and will only be reached with your help! The money is needed to support 19 non-profit agencies serving Montgomery County and your help is important. Every penny counts – and can not only benefit those in need but can help you at tax time! Won't you please consider a gift where a gift is most needed? Go to www.umontgomery.org or mail a check to United Way in Montgomery County, PO Box 247 Crawfordsville, IN 47933.
- The Indianapolis Home Show is coming back to the Indiana State Fairgrounds for the 102nd time and guess who will have free tickets once again? That's right, your favorite Montgomery County newspaper! Mark the dates on your calendar – Friday, Jan. 19 through Sunday, Jan. 28. This Indiana tradition is the oldest home show in North America and to get your FREE tickets from us, all you'll have to do is send us a selfie with your smiling face, our front page (electronic or print) and your name and contact information. And hey, if you want to say something nice about us, we wouldn't object! Don't send it yet. Watch for the contest beginning in a few weeks.

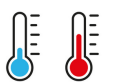
The Paper appreciates all our customers. Today, we'd like to personally thank **JUDITH BYERS** for subscribing!



The Daily Almanac

Sunrise/Sunset

RISE: 8:07 am
SET: 5:26 pm



High/Low Temperatures

HIGH: 51°F
LOW: 47°F



Today is...

- Festivus
- National Bake Day
- Super Saturday



What Happened On This Day

• **1958** Tokyo Tower opened to the public. At 333 meters tall, it is world's tallest, self-supported steel tower. It is based on the Eiffel Tower and is used for communication purposes.

• **1888** Vincent van Gogh cuts off his ear.

It is now believed that the Dutch painter was suffering from a psychotic break at the time of the event.



Births On This Day

- **1964** Eddie Vedder American singer-songwriter, guitarist
- **1963** Jim Harbaugh-American football player

Deaths On This Day

- **2007** Oscar Peterson Canadian pianist, composer
- **1795** Henry Clinton-English general, politician

Library Staff Exhibits "More Than Books"

The Mary Bishop Memorial Gallery at the Crawfordsville District Public Library would like to invite the community to view the "More Than Books" exhibit. This show highlights the many talents of the library and museum staff. Take a leisure stroll through the gallery to learn more about the people that assist you during your visit to our facilities. This exhibit will be on display now through January 5th during CDPL's regular hours of operation. A limited amount of work will be available to purchase through our Circulation department. Nearly every day of the year, this hardworking team encourages patrons to pursue their curiosity and they spend endless hours ensuring that you have access to a variety of knowledge in multiple formats. But who are some of these helpful people? After being snowed in and missing work, Mary Sloan of the Circulation department moved from a rural area to Crawfordsville just weeks before the Blizzard of '78. Mary stated that she "began her dream job" at CDPL shortly after retiring from Work One.

Kelly Wantuch of the Carnegie Museum focuses on painting, printmaking, and photography in her creative endeavors, and she spent several years as a licensed K-12 art teacher. Kelly loves working with artists and hopes to encourage personal growth at a young age. Many of you have likely met Michelle Ogden in the Reference and Local History departments or at the Yarnworks club. She has worked in libraries for over twenty years and she has a special talent for knowing exactly what to recommend to patrons. Year after year Crystal Compton of the Circulation department has greeted patrons with a friendly smile and a helpful hand. She is an avid Japanese Role-Playing (video) Gamer and spends much of her time with her American Eskimo dog, Dakota. Steph Morrissette of the Reference and Local History departments is a Dendrochronologist and she hikes through the forest as much as possible. She develops engaging adult programs and is known for organizing popular group hikes. Susanna Howard of the Reference and Local History departments has a

background in architecture and she enjoys making prototypes for the adult programs' how-to videos. Susanna also is enchanted by D&D development, creating scavenger hunts and puzzle-based games, and is always willing to begin a new learning adventure. Joni Jeffries of the Collection Services department is a photojournalist who taught studio photography and lighting at Bard College at Simon's Rock (MA). She is fond of film developing processes and enjoys working in a darkroom. She is continuously finding ways to improve current library processes. The Staff Association of CDPL (SACDPL) is sharing some of the works created during their quarterly meetings. This year, several of their members created mixed media paintings of their beloved pets. The purpose of the SACDPL is to encourage unity among library employees from all departments, to provide a forum for expression, and to provide support to co-workers in times of need. CDPL and CMMC are proud of each and every person that serves this community, professionals and volunteers alike, and they strive to improve access to materials including art-based topics.



Be sure to tell your favorite library or museum worker how much you appreciate them at your next visit. The Mary Bishop Memorial Gallery offers every visitor the opportunity to learn about local, regional, national and international artists on a rotating basis. Make the arts a part of your holiday tradition and plant a creative seed in the minds of future generations. Consider purchasing a unique gift from a local artist this holiday season. For more information about CDPL's hours of operation, to access our databases, or to learn more about upcoming

program opportunities, please visit our website at <http://www.cdpl.lib.in.us/>. If you are an artist or a member of an artists' group and are interested in displaying your work at the Mary Bishop Memorial Gallery in 2024-5, please contact Toni, the gallery coordinator, at (765) 362-2242 for more details.



Winter Reading is here!

During the cold days of January (and a few in December), you can read at home and earn prizes with one of our winter reading programs at the Crawfordsville District Public Library. The programs begin Tuesday, December 26, 2023, and run through January 31, 2024. Starting with our smallest patrons (up to age 10): the children will find winter pictures on a chart, read for a specific amount of time for each picture, and then come to the library to choose a prize. They can earn up to three prizes and a book.

Each participant will also be asked to color a winter image (paper provided). After all the reading has been done and the winter image has been turned in, the child will earn the book. If the child finishes these tasks before January 31, he/she may earn tickets for reading 30 minutes at a time and enter those tickets into a drawing for another prize. Moving up to our tween and teen patrons (ages 11-18): the theme for this winter program is gaming. The students will fill out a ticket for every hour read. Every ticket will be entered into the grand prize drawing of your choice. The students will earn a prize at 10 hours, and they will earn a prize and a book at 20 hours. After completing 20

hours, the student may continue to read, increasing their chance of winning one of the grand prizes. Grand prizes include a Nintendo Switch Lite with two games, a portable projector, and a tote bag with a reading journal and gift card. The 2023-2024 Adult Winter Reading Program (for ages 19 and up) is themed "Fairytale by the Fireplace." The format is a bingo challenge that participants may complete online by registering at cdpl.beanstack.com or by downloading the free Beanstack app (android and iOS versions available). If you prefer, you may also pick up a paper version of the challenge at the

Reference desk on the second floor on or after December 26. Every Bingo square contains an activity to be completed. If you complete a vertical or horizontal line, you receive a book prize. If you complete every square in the Bingo card, you receive a book and a ticket for a prize drawing for a tablet and a swag bag. All activities must be completed and turned in online or at the Reference desk by January 31. In addition, there will be book displays, and an activity packet available on the second floor prepared by your library elves for your enjoyment. We extend a big "Thank You!" to Walmart for a generous community grant supporting our

winter reading programs for all ages! Stop at the library and register for some Winter Reading fun! CDPL is open Mon-Thu from 9 am to 9 pm, Fri-Sat from 9 am to 5 pm, and on Sundays from 1 pm to 5 pm. The library will be closed on Sunday, December 24, and Monday, December 25 in observance of the Christmas Holiday.

-Karen Record is the Youth Services Department Manager at CDPL



-Ivette de Assis-Wilson is the Reference and Local History Department Manager at CDPL



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Getting Outside in Winter Good for Us

Mutt Mulligan, a rescue dog and the spokesdog of the TurfMutt Foundation, says a key to health and well-being is getting outside this winter. For a decade the TurfMutt environmental education and stewardship program has advocated the importance of managed landscapes and other green space as critical to human health and happiness. Mutt Mulligan (a.k.a. Mo-Mo), as the spokesdog for the TurfMutt Foundation, knows that nature escapes are just as important in the wintertime as they are when the weather is warmer. "No one enjoys being outside as much as the family dog," says Kris Kiser, President of the TurfMutt Foundation and The Outdoor Power Equipment Institute (OPEI). "Getting outside in the winter takes a little more preparation and planning, but there is no reason to abandon it. In fact, there are many reasons why it is a good idea to continue going outside throughout the winter."

As the saying goes, there's no such thing as bad weather, only bad clothing choices. Here are seven reasons why Mo-Mo encourages you to bundle up in moisture-wicking layers and don your coat, hat, gloves and snow boots to get outside for your health and well-being. Outdoor time elevates moods. Exposure to natural light – even in the shorter days of winter – raises levels of serotonin, the body's "happy chemical." Sunlight is also a good way to get a natural dose of vitamin D, which is good for your bones and immune system. Memories Improve. Researchers at the University of Michigan conducted a study that revealed walking in a natural setting versus an urban one improved recall ability by nearly 20 percent.

Reconnecting and recharging outdoor is safe. Unplugging from your computer, smartphone and television is important even when it's cold out and can be accomplished by simply going outside. Epidemiologists agree outside is still the safest place to gather (socially distanced, of course). Add a patio heater or fire pit to your backyard to make it even cozier. Activity boosts immunity. According to MedlinePlus, exercise helps decrease your risk for heart disease, maintains bone health and can help flush bacteria out of the lungs and airways. More calories are burned in the cold. Being outside in the wintertime requires your body to work harder to keep you warm. Consequently, you burn more calories. Engage in a friendly snowball fight with your kids or take a walk with Fido to the park to rev up your metabolism and have a little fun along the way. It doesn't take long to reap nature's benefits. Here's a bit of good news for cold days. A study from the University of Michigan concluded that spending just 20 minutes in a natural setting reduces the level of cortisol, the stress hormone. Taking care of your yard in the wintertime is a good way to log some time outside and it helps prepare it for spring. Just remember if you're using a snowthrower, chainsaw or other outdoor power equipment to do some of the heavy lifting this year, read the owner's manual first and abide by all safety precautions. For more tips, sign up for Mutt Mail, a monthly e-newsletter with backyarding ideas and all the news from the TurfMutt Foundation. To learn more about creating the yard of your dreams, visit TurfMutt.com.

HHSB Adds Preston Shaw to Virtual Branch

Hoosier Heartland State Bank is pleased to announce Preston Shaw as its newest Virtual Branch team member. Shaw has been an integral part of HHSB since joining the team as a CSR in June. He will now play an important role in enhancing the bank's digital banking services as an Account Specialist in the Virtual Branch, ensuring a seamless and efficient experience for HHSB's valued customers. As a Virtual Branch Account Specialist, Shaw will be responsible for overseeing and optimizing the bank's digital banking platform, addressing customer inquiries, and providing expert guidance on digital banking solutions. His role will also involve collaborating with various departments to implement innovative technologies and ensure that Hoosier Heartland continues to deliver cutting-edge digital services.



"Preston is a new addition to the Virtual Branch team, and we are very excited to have him," Heather Hites, Virtual Branch Manager, said. "He has great customer service experience and previous call center experience that will be a great benefit for his new role." Shaw graduated from North Montgomery High School and is currently attending Indiana Wesleyan University. He has five years of prior customer service experience and is a resident of Waynetown. He enjoys playing basketball, fishing and watching sports in his free time. The Virtual Branch is located in the HHSB Operations Center in Crawfordsville.

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Life without local news is like hearing crickets

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The Paper

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361-0100

PUBLIC NOTICE

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 to 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 County, Indiana.

More Commonly Known As: 114 West Washington Street, New Richmond, IN 47967

54-03-09-114-017.000-013

Together with rents, issues, income, and profits thereof, said sale will be made without relief from valuation or appraisal laws.

Jennifer L. Snook
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FOR THE RECORD

Montgomery County Plan Commission

Agenda, Dec. 27, 4 p.m.
Government Center

- I. Call to Order
- II. Approval of November 2023 meeting minutes
- III. Reports
- IV. Agenda Modifications
- V. New Business: RZ2023-6 – Public Hearing for re-zone from Agricultural to Commercial.
- Landstar Truck Training Center - drainage approval.
- VI. Old Business
- VII. Adjournment
- Agenda subject to change*

Montgomery County acknowledges its responsibility to comply with the Americans with Disabilities Act of 1990. In order to assist individuals with disabilities who require special services (i.e. sign interpretive services, alternative

audio/visual devices, and amanuenses) for participation in or access to County sponsored public programs, services, and/or meetings, the County requests that individuals makes requests for these services forty-eight (48) hours ahead of the scheduled program, service, and/or meeting. To make arrangements, contact ADA/Title VI Coordinator Lori Dossett @ 765-361-2623.
*Next regularly scheduled meeting Wednesday January 24, 2024

Montgomery County Plan Commission Minutes from Nov. 22 The Montgomery County Plan Commission met on Wednesday November 22, 2023. Members present were John Frey,

Steve Canfield, Jordan Burkett, Tom McClamroch, Tricia Herr, Robert Campbell and Tom Cummins. The staff present were Marc Bonwell and Dan Taylor. Steve Canfield made a motion to accept October's meeting minutes. The Motion was seconded by Bob Campbell. Motion carried 6-0.
RZ2023-5: Woodland Heights Church/Matt Gilliland. Marc Bonwell introduced the project. The petitioners are asking for a re-zone of a 43 acre parcel currently zoned agricultural. The parcels are located north of E Union Dr on SR 47. The purpose of the re-zone is for the petitioner to develop the site for warehousing with two additional flex spaces. The south boundary of the proposed property is the City of Crawfordsville's

jurisdictional line. The site is accessed from SR 47, adjacent to Memorial Drive. The property is currently wooded grass land. A private septic system will be required as the site is not served by sanitary sewer service. The staff recommends the Plan Commission approve the request with a favorable recommendation with the following conditions: 1) No light trespass to the adjoining properties. 2) No loud speaker systems and 3) The setback on the south property line is to remain as a barrier. The public hearing was opened at 4:09 PM. Carolyn Snyder (1613 E Union Dr) was concerned regarding there not being a barrier and that perhaps the barrier should more than the required 20'. Dan Booher stated that the problem with the property is it's an old

gravel pit and the soil is all sand. He is worried about the pollution going into the soil and then into the creek. He is opposed to the rezone request. Matt Gilliland stated that the warehouse is under 20,000 square feet and would have two flex spaces. Marc Bonwell read a letter from Sarah Storms. She had concerns regarding the placement of the driveway entrance due to safety reasons and concerns regarding how the proposed project might affect her and other neighboring properties property values. There being no other speakers. The public hearing was closed at 4:20 PM. Steve Canfield made a motion to approve the request with the conditions that there be no light trespass, no loud speaker systems

and the barrier be required to be 100'. The motion was seconded by Bob Campbell. Motion carried 7-0.
SPR2023-3: Landstar Truck Crawfordsville Marc Bonwell introduced the proposed Landstar Crawfordsville site. It is located on Nucor Rd 1000' south of the intersection of SR 32 and Nucor Rd. It is a 14.5 acre parcel site adjacent to Pilot Travel Center and currently being used for agriculture. It is zoned commercial. The petitioner is requesting approval of the Development Plan for the Landstar Truck Training Facility. Access to the property will be from Nucor Rd. A right-of-way permit will be required per County standards. The project is in review for connection to the MCRSD main. The

➔ See RECORD Page A7

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Waynetown Baptist Church

Service: Sunday 10:30 am

Children's Church

Casual Clothes, Everybody Welcome

Traditional and Contemporary



First Baptist Church
CRAWFORDSVILLE, INDIANA

Sunday School/Growth Groups: 9:00 AM

Worship Service: 10:30 AM

Youth Group Wednesday at 6:30

You can watch us on YouTube and Facebook

Watch Sunday Mornings

CHRIST'S UNITED METHODIST CHURCH

909 E. Main Street • Crawfordsville

Coffee Fellowship @ 10:45 a.m.

Worship @ 11 a.m.

Dr. David Boyd

A community still committed to the UMC

765-362-2383

christsumc@mymetronet.net

View live and archived services on our FB page.

FAITH

INCLUDE YOUR INFORMATION The Paper of Montgomery County is asking churches to send us church news by noon on Thursday. Information can be e-mailed to: news@thepaper24-7.com

The following is a listing of church services and various programs that organizations around Montgomery County have sent The Paper. If you would like to have your church information included in this free listing, simply e-mail it to news@thepaper24-7.com by Monday for the Wednesday Print Edition.

FAITH BAPTIST CHURCH

Sunday's schedule will include Sunday School at 9:30 and morning worship at 10:30 followed by a pitch-in dinner. After dinner there will be a special service in which Pastor Roe will step aside and Bro. Keith Harris will become the pastor. Meetings will continue with the Danfords Monday through Thursday at 7 each evening. The public is invited to all the services anytime but especially during our revival with the Danfords. The location is 5113 S 200 W, Crawfordsville. Or just five miles south of Crawfordsville on State Highway 47. For more information call 866-1273 or visit www.faithbaptistville.com.

NEW MARKET CHRISTIAN CHURCH

THE SANCTUARY AS WELL AS THE DRIVE-IN PARKING LOT ARE OPEN FOR WORSHIP HELD AT 10:00 AM. TONY THOMAS WILL SPEAK ON "HOW TO MAKE YOUR LIFE MORE EFFECTIVE FOR CHRIST". HIS TEXT IS FROM 1 PETER 5:1-14.

SUNDAY SCHOOL BEGINS AT 9:00 AM. COFFEE & DONUT FELLOWSHIP IS AT 8:30 AM THE FIRST SUNDAY OF EACH MONTH. THE NEXT FELLOWSHIP IS DECEMBER 3.

THE WORSHIP SERVICE AND SUNDAY SCHOOL ARE OPEN TO EVERYONE.

NEW MARKET FIRST BAPTIST

FIRST BAPTIST OF NEW MARKET WILL WORSHIP GOD THIS SUNDAY AT 10:00 A.M. HOLY GROUNDS WILL BEGIN AT 8:30 A.M WITH COFFEE AND HOME MADE TREATS. AT 9:00 A.M. SUNDAY SCHOOL CLASSES ARE OFFERED FOR ALL AGES. THEN AT 10:00 A.M. WE WILL WORSHIP IN SONG AND MESSAGE. WE WELCOME ALL TO JOIN US THIS SUNDAY! WE ARE LOCATED AT 200 S. FIRST ST. IN NEW MARKET.

YOUNG'S CHAPEL CHRISTIAN CHURCH

If contemporary worship is not your preference, then you might want to visit us. A small country Bible based church made up of very friendly, compassionate, loving people. A church where everyone knows everyone's name. You will be warmly welcomed here. Why not try us out? 4527 North 200 East, Crawfordsville Bible Study 9:30 a.m. Worship 10:30 am.

FIRST CHRISTIAN CHURCH

Sundays: Worship (Casual Traditional/Family Friendly/Childcare) - 10:15 am, Adult Faith Learning/Sunday School - 9:15 am, Good News Cafe - 9:15 am, Wednesdays: WOW! - Mid-week Youth Program (Grades 1-12) - 4:30 - 7 pm, Faith Learning and Dinner, Rev. Darla Goodrich. We are located at: 211 S. Walnut St. Crawfordsville IN 47933 Telephone: 765-362-4812

WOODLAND HEIGHTS CHRISTIAN CHURCH

468 N Woodland Heights Drive
Crawfordsville IN 47933-9689
Telephone Number: 765-362-5284
Fax Number: 765-362-6641
Lead Minister: Tim Lueking
Worship Minister: Wayne Wilkinson
Youth Minister: Bryson Feese

Worship Service Times for Sunday:
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 Brings the Gift of Joy
Luke 1:46-56
Tim Lueking

NEW MARKET UNITED METHODIST CHURCH

Reverend William "Bill" Pike Office: 765- 866-0703 email: bill.pike@inumc.org. Please come join our small town church for a friendly church service using hymnals and the rituals of church that you grew up with.
101 East Main Street, P.O. Box 326, New Market, IN 47965.
Office Phone: 765-866-0703 www.newmarketumc.org
Facebook.com New Market United Methodist Church Indiana
Open Hearts--Open Minds--Open Doors Sunday School 9:30 and
Worship Service 10:45



Southside Church of Christ
153 E 300 South • Crawfordsville
southsidechurchofchristindiana.com

Sundays:
Worship at 10:30 am

Wednesday Night Bible Study 7 pm



One Way Pentecostal Apostolic Church
802 Mill St. • Crawfordsville

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

Services
Sunday at 2 pm
Wednesday Evening Bible Study 7 pm
Saturday evening (speaking spanish service) at 7 pm

Hickory Bible Church
104 Wabash • New Richmond

Sunday Services:



Breakfast and Bible - 9:30
Church - 10:30
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.

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New Market Christian Church
300 S. Third Street • New Market (765) 866-0421
Dr. Gary Snowden, Minister

Sunday Worship at 10:00 am in the Family Life Center (Masks Encouraged) or in the Parking Lot Tuned to 91.5 FM
No Sunday School at This Time

nmcc@sbcglobal.net • newmarketcc.org
Visit Us on Facebook

We Exist to Worship God, Love One Another & Reach Out to Our Neighbors



Helping people to follow Jesus and love everybody!

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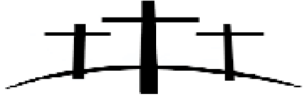
Services:
Thursday night at 6:30
Sunday mornings at 10:30

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



NORTH CORNERSTONE CHURCH

Sunday Worship 10:00 AM
Sunday School 9:00 AM

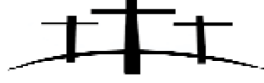
Rev. Clint Fink
Website: northcornerstonechurch.org
609 S. Main Street • Linden
(765) 339-7347



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



First Christian Church
211 S Walnut, Crawfordsville

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 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



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




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



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



**Faith Baptist
 Church**
 5113 S 200 W • Crawfordsville
 (765) 866-1273 • faithbaptistville.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
 Woodland Heights Youth (W.H.Y.) for middle schoolers
 and high schoolers - 5-7 PM
Visit us online at WHCC.US
 Woodland Heights Christian Church
 468 N Woodland Heights Drive, Crawfordsville
 (765) 362-5284
"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



**HOPE
 CHAPEL**
 A UNITED PENTECOSTAL CHURCH
 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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Indiana Wraps Up Earthquake Contest

The Indiana Department of Homeland Security is pleased to announce the successful conclusion of the 2023 Get Shakin' video contest, an initiative aimed at promoting awareness and preparedness for seismic events among schools in Indiana. Many schools/students enthusiastically participated and showcased their dedication to creating a safer and more resilient state. It was a tough competition as 27 groups of students turned in videos that held crucial safety tips. Pioneer Jr./Sr. High School's AP Biology class was named the winner for creating a video that showcased best practices in a way that brought levity to an important safety topic. The students' approach and dedication set a benchmark for promoting resilience and preparedness in the face of unforeseen

natural disasters. "We congratulate Pioneer Jr./Sr. High School for its achievement in the Get Shakin' competition. Its commitment to earthquake education exemplifies the spirit of preparedness and community resilience we aim to foster," said Mary Moran, IDHS Emergency Management and Preparedness director. IDHS gave an honorable mention to Shenandoah Middle School and Kankakee Valley Intermediate School for the effort and excitement their students put into earthquake safety education. The Get Shakin' video competition is part of ongoing efforts to prioritize safety and preparedness in the state. IDHS encourages other schools to utilize [GetPrepared.in.gov]GetPrepared.in.gov to actively participate in initiatives that contribute to a safer and more resilient future.

RECORD From Page A1

staff recommends approval of the Development Plan Review. The public hearing was opened at 4:26 PM.

Peter Gray representing Gray Family Farms spoke. He stated he had concerns regarding the drainage from the property onto the existing farm land.

There being no other comments, the public hearing was closed at 4:29 PM.

Bob Campbell made a

motion to approve the Developmental Plan. Tom McClamroch seconded the motion. Motion carried 7-0. Nucor Road Redevelopment Area: Order Amending Declaratory Resolutions and Economic Plans. Dan Taylor explained the request. (In-Audible.) Steve Canfield made a motion to approve the request. Bob Campbell seconded the motion. Motion carried 7-0. There being no further business, the meeting was adjourned.

Witham Announces Changes

Witham Health has announced some changes because of an increasing number of cases of respiratory pathogens in the community. Witham Health Services has implemented the following respiratory restrictions:

- No hospital visitors less than 18 years of age
- No more than two visitors at a time per patient
- Clergy or spiritual leaders will be allowed to visit
- Those with respiratory symptoms may not visit
- Exemptions may be considered for end of life or for special considerations
- Visitors will be required to wear masks in some situations (when visiting patients in isolation or visiting immunocompromised patients)

The restrictions are designed to help protect the most vulnerable patients from these viruses. As with any time of the year, a visitor who is not feeling well should stay home. Visitors should observe the standard practices of washing hands and covering coughs and sneezes when around others. Vaccines are currently available for flu, COVID-19 and RSV (Respiratory syncytial virus) at the Witham Pavilion Point Pharmacy. Dr. Ross Strong, Chief Medical Officer of Witham Health Services strongly urges vaccination for people who are at higher risk of serious complications from illness. Getting vaccinated for flu helps protect everyone, but

especially those over age 65 and the very young," Strong said. "Other vaccines such as RSV and COVID-19 are also very important. RSV vaccine is recommended for adults ages 60 and over and for pregnant women. Like the flu vaccine, updated COVID-19 vaccine is available and recommended for everyone ages 6 months and older." Flu can cause significant illness and, in some cases, lead to extended hospitalizations or death, and RSV causes hospitalizations and deaths for infants and those over age 60. COVID-19 still causes hospitalizations and death in the immunocompromised and those over age 60 - who are the most at-risk - but children, teens, and adults up to age 60 are also vulnerable to short and long-term complications and hospitalization. The Abrysvo RSV Vaccine is recommended during weeks 32-36 of pregnancy to protect the newborn from hospitalization. People should talk with their medical provider about these vaccines and which ones are recommended for them based on age and other factors. Witham Health will be following the Indiana State Department of Health's Influenza-like Illness tracker to determine our mask requirements. In the event that our county moves to a moderate or high risk we will be increasing our mask requirements accordingly. Staff and visitors are welcome to wear mask because masks are never wrong. Masks will be available at check-in points and in patient care areas.

PORCH

From Page A1

Lombardo Homes asked consumers about their experience with online shopping, deliveries and package theft. Highlights include:

- Half of Americans are worried about porch pirates, 39 percent are more worried about packages being stolen this year, than previous years.
- 34% have been victims of package theft, more than half (54 percent) of them had it happen during the holiday season.

- The average loss from stolen packages is \$219.

How are Americans preventing package theft? A little more than half (52 percent) say they track the delivery process, 50 percent stay home when expecting a package and 40 percent sign up for delivery alerts. The report also pinpoints package theft hotspots nationwide, highlighting states like North Dakota, Rhode Island, and Delaware.



CARD From Page A1

you'll be adding cash to a scammer's account rather than onto your newly purchased gift card.

Look for ripped or wrinkled card packaging.

No matter where gift cards are displayed in the store, thieves are known to remove gift cards from the display rack and record the numbers associated with that card, including the activation PIN. Before purchasing a gift card, look carefully at the packaging for any tears, wrinkles, or other indications of tampering, and see if the PIN or barcode is exposed. If anything looks suspicious, it's probably best to take a different card and turn in the compromised card to the store's Customer Service Desk.

Pass on too-good-to-be-true gift card deals. Watch out for websites or social media ads promoting gift cards for popular retailers at steep discounts. These websites might be using

these offers to steal payment card numbers or other personal information. Instead, go directly to the merchant and purchase a card from them.

Research how to use the card. Not all retailers have the same policies when issuing a gift card. Double-check the terms and conditions on the type of gift card purchased. The Federal Trade Commission has information on avoiding gift card scams. In Canada, find more information on the Financial Consumer Agency of Canada website.

Be wary of websites that offer to check your gift card's balance. According to BBB.org/ScamTracker reports, some websites that claim to check your gift card balance are really a way to steal money off your card. These sites ask for your

card's ID number and PIN or security code. Then, scammers use the information to drain the money from your card.

Register your gift card. If the retailer allows the option to register the gift card, take full advantage. This makes it easier to protect the balance; that way, you can report it sooner and potentially end up saving the money that is stored on the card. Change the PIN on the card, and don't delay in using the money. The longer a card sits around, the more likely a cybercriminal is to steal the balance. Treat it like cash. If the card is lost or stolen, report it to the issuer immediately. Most issuers have toll-free telephone numbers to report a lost or stolen card -

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



RUSTY From Page A1

determines how much you'll get. Claim before FRA and your benefit is reduced; claim after your FRA and your SS retirement benefit will be more (up to age 70 when maximum is reached); claim at your FRA and your benefit will equal your PIA - the full (100%) amount you've earned from a lifetime of working. Spouse benefits only come into play if the PIA for one of you is less than 50% of the other's PIA. In that case, the spouse with the lower PIA gets a "spousal boost" to their own SS retirement benefit when claimed. The amount of the "spousal boost" will be the difference between the lower PIA and half of the higher PIA, but the amount of the "spousal boost" (as well as the person's own SS retirement amount) will be reduced if benefits are claimed before full retirement age. Any time SS benefits are claimed before full retirement age, those benefits are permanently reduced. If one spouse is entitled to a "spousal boost" from the other, the spousal amount will reach maximum at the recipient's full retirement age. Thus, if the lower earning partner's highest benefit will be as a spouse, then that spouse should not wait beyond their FRA

to claim. If, instead, the lower earning partner's own SS benefit at age 70 is more than their spousal amount, waiting longer than FRA to claim could be prudent, depending on life expectancy. So, as you can see, deciding when to claim Social Security benefits should consider many things, including financial need, work status if claiming before FRA, marital status, and life expectancy. But it is your lifetime earnings which determines your SS retirement benefit amount, and it is how your FRA entitlements compare to each other that determines whether spousal benefits will be paid.

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/program/s/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

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.

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