



life." (NIV)

TODAY'S VERSE John 3:16 "For God so loved the world that he gave his one and only Son, that whoever

believes in him shall not perish but have eternal

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CRAWFORDSVILLE, INDIANA



Ask Rusty – Will My Friend's Fiancée be Entitled to a Survivor Benefit?

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,

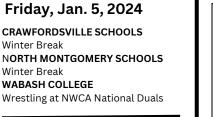
Association (NSSA). NSSA and the AMAC Foundation and its

staff are not affiliated with or endorsed by the Social Security

trained and accredited by the National Social Security

We're

Social Security Matters



Saturday, Jan. 6, 2024

Happenings

Winter Break

Winter Break

WABASH COLLEGE

WABASH COLLEGE Wrestling at NWCA National Duals Basketball at Wooster, 2 p.m.

Monday, Jan. 8, 2024

CRAWFORDSVILLE SCHOOLS Staff Development, No school **NORTH MONTGOMERY SCHOOLS Teachers Return**

Tuesday, Jan. 9, 2024

CRAWFORDSVILLE SCHOOLS Students return NORTH MONTGOMERY SCHOOLS Students Return SOUTHMONT SCHOOLS School Board at Corporate Office, 6 p.m.

Wednesday, Jan. 10, 2024

GOVERNMENT

Drainage Board at Government Center (US 231 North), 9:30 a.m. WABASH COLLEGE Wabash College basketball at Ohio

Administration or any other governmental entity. To submit a ASK question, visit our website Rustv (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org. Dear Rusty: I have a very good friend who has cancer and will begin chemotherapy this week. He is 71 years old and is currently receiving Social Security benefits. He has been living with his

fiancée for a little more than 2 years, but they have been a couple for about 15 years and will be married in the next few weeks. She is 60 years old.

I am naturally concerned about his, and her, future so my questions are:

What, if anything, should he and his wife do to ensure that she gets his Social Security benefits?

What benefits will she be entitled to, and how soon will she be able to begin receiving them after his death?

Signed: A Friend with Ouestions

Dear Friend: You are kind to be concerned about your friend and his fiancée. Here's what you need to know:

Social Security goes by state rules when it comes to what is often referred

See RUSTY Page A4

What a Versatile Family

Building a Stronger Retirement

With each generation's expected retirement time growing longer and longer, you may need to plan for 20 to 30 years of life after you stop working. And when it comes to ways to save for the future, many Americans think first of the 401(k), the most popular and well-known retirement savings option.

Saving for Your Health Lesser known-and understood -is another way to save for your future: the Health Savings

See RETIREMENT Page A4

How Functional Fitness Can Help You Keep Up With Grandkids

North American Precis Syndicate One of the greatest joys-but potentially biggest challengesfor many grandparents is time spent with the grandkids. Whether yours are toddlers or

See FITNESS Page A5



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Sunrise/Sunset RISE: 8:10 am SET: 5:37 pm



High/Low Temperatures

HIGH: 38°F LOW: 31°F



Today is...

• George Washington Carver Day • National Bird Day



What Happened **On This Dav**

• 2005 The solar system's largest known dwarf planet is discovered. The discovery of "Eris" ultimately lead to the International Astronomical Union (IAU) downgrading Pluto, which has roughly the same size, to a dwarf planet. • 1933 Construction of the Golden Gate Bridge begins. The Golden Gate Bridge in San Francisco is one of the best-known symbols of the United States.

Wesleyan

Thursday, Jan. 11, 2024

ATHENS ARTS

Learn how to paint a watercolor outdoor scene (1-3 p.m. or 6-8 p.m. reservation required) **CRAWFORDSVILLE SCHOOLS** Crawfordsville School Board at Willson Preschool Center, 5:30 p.m.

Friday, Jan. 12, 2024

WABASH COLLEGE

Swimming vs. Illinois Wesleyan at Wabash, 6:30 p.m.

Saturday, Jan. 13, 2024

WABASH COLLEGE

Swimming vs. Valparaiso and Univ. of Indianapolis at Wabash, noon Wrestling at Manchester Spartan Classic Basketball vs. Hiram at Wabash, 2 p.m. Robotics Trivia Night, 6 p.m.

Sunday, Jan. 14, 2024

NORTH MONTGOMERY SCHOOLS North Montgomery High School Robotics Fundraiser at Fieldhouse, 2 p.m.

Monday, Jan. 15, 2024

CRAWFORDSVILLE SCHOOLS No school MLK Day NORTH MONTGOMERY SCHOOLS No school MLK Dav WABASH COLLEGE Classes begin

Tuesday, Jan. 16, 2024

WABASH COLLEGE Faculty meeting, 4:15 p.m

Wednesday, Jan. 17, 2024

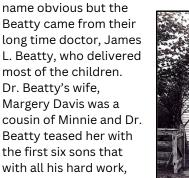
NORTH MONTGOMERY SCHOOLS FFA Fun Night, at Commons and Gym, 6:15 p.m.



Clifton are KAREN ZACH pictured Around The here with County their four

youngest children of ten. The little fellow is my fav of them all, Landis Beatty, his first





See KAREN Page A4

TODAY'S QUOTE

"Celebrate what you want to see more of." **Tom Peters**

TODAY'S JOKE

Here's a thought a few days into 2024 – may your troubles last as long as your resolutions.

THE MONTGOMERY MINUTE

It may be a new year, but some things remain the same. Crawfordsville Mayor Todd Barton has scheduled his 128th community forum with the public. This month's meeting is scheduled for Jan. 22 from 8 a.m. to 9 a.m. at Mc McDonald's North, 1000 Smith Rd. As always, the public is invited to come and talk about anything and everything related to the city.





Births On This Day

•1969 Marilyn Manson - American singer-songwriter, actor, director • 1932 Umberto Eco-Italian philosopher, author

Deaths On This Day

• 1922 Ernest Shackleton - Irish explorer • 1589 Catherine de' Medici -Italian/ French wife of Henry

II of France



THREE THINGS

TODAY'S HEALTH TIP

Obesity in middle age can increase

your risk of developing dementia.

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

You Should Know

Now that we're in a New Year, some folks are looking ahead for planning purposes to see when the holidays are. Well, look no further. You friends at The Paper did the homework for you already. Here's the different 2024 holidays, their day and date. Of course you already know about Monday, Jan. 1, New Year's Day. Now that that's over, here's what we have to look forward to – and componen an Pange on postal bolidays. Monday, 15 Martin Now that that's over, here's what we have to look forward to - and remember, no Paper on postal holidays. Monday, Jan. 15, Martin Luther King, Jr. Birthday; Monday, Feb. 19, Presidents' Day; Monday, May 27, Memorial Day; Wednesday, June 19, Juneteenth National Independence Day; Monday, Oct. 14, Columbus Day; Monday, Sept. 2, Labor Day; Monday, Oct. 14, Columbus Day; Monday, Nov. 11, Veterans Day; Thursday, Nov. 28, Thanksgiving Day; and finally, Wednesday, Dec. 25, Christmas. Should we go ahead and tell you how many shopping days until that last one? Nah, the retail stores will be doing it soon enough!

Who can watch a batch of ducklings and resist the urge to smile? For sure, the officers of the League City, Texas Police Department who <u>came to the rescue</u> of eleven ducklings trapped in a storm drain were grinning when they returned the baby ducks to their Mama Duck. In a Facebook post, the police thanked Mama Duck for assisting the officers by "calling her ducklings back to the opening," noting that she "quickly gathered them all together, and they all waddled their way back home."

Having trouble putting on your underwear? Go visit Nicholas Manning in Brisbane, Australia. The Guinness Book of World Records says he holds <u>the world record</u> for the fastest time to put on his underpants. More accurately Manning won the honor when he donned ten pairs of undies in just 13.03 seconds. We only have one quertion. Whey one question. Why?

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





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PAGE A2 • FRIDAY, JANUARY 5, 2024



Larry Ray Cedars March 6, 1950 – January 1, 2024

Larry Ray Cedars, 73, passed away on January 1, 2024 at home surrounded by family. He was born on March 6, 1950 to Harry and Maxine (Taylor) Cedars in Crawfordsville. Larry



Crawfordsville. Larry married his beloved Peggy Combs on

January 20, 1968, spending over 39 years together until her passing in 2007. Larry attended Waynetown High School. He was a retired United States Army Veteran, proudly serving his country from 1974 until 1994. After his military career, Larry worked for the Athens Alabama Post Office for 15 years. He was a member of the Crawfordsville American Legion, Post 72 and the local VFW. Larry enjoyed spending time outdoors, fishing and landscaping his yard and garden. Larry is survived by 2 children, Jamie Cedars of Waynetown and Autumn Cedars of Staten Island, NY; daughter-in-law, Pam Butler; 7 grandchildren, April, Amanda, Austin, Chucky, Destiny, Jaydynn, Jordynn; and 8 greatgrandchildren. Larry was the loving uncle of 17 nieces and nephews and will be missed by his extended family. He was preceded in death by his parents; wife, Peggy; and son, Mike Cedars. Visitation will be held on Saturday, January 6, 2024 from 11:00 am until the time of the service at 1:00 pm at Sanders Shoemaker Funeral Care, 202 Bratton Road in Waynetown. Military honors will be provided by the United States Army and the American Legion, Post 72. Cremation will follow and Larry will be laid to rest next to Peggy in Waynetown Masonic Cemetery at a later date. Share memories and condolences at www.SandersFuneralCare.com



Car Crashes Into House



A Greencastle woman was arrested after police say she drove her car into a residence on US 231 South.

A Greencastle woman escaped unharmed after police say she drove her car into the corner of a Montgomery County house on US 231 South. The accident happened Wednesday morning a little before 8 according to the Montgomery County Sheriff's Office. They received a call



Photos courtesy of Montgomery County Sheriff's Office.

that a car crashed into a residence at 11619 South US 231. Fortunately, police report, no one was home at the time of the accident and the driver was not injured.

According to the Sheriff's Office, Jessica N. Bekkering, 40, had been heading north when she went off the road and hit the house. Police say that they suspected Bekkering of driving impaired and, after investigating further, arrested her for operating while intoxicated, operating while intoxicated

Butch Dale's Flashback Trivia



Do you recognize this person?

(HINT: This former Waveland Hornet became an Indiana State Police Officer.)

Answer on Page A4

causing endangerment and public intoxication. She was transported to the Montgomery County Jail.

The Crawfordsville Fire Department, New Market Volunteer Fire Department and Wilson's Towing assisted at the scene. If anyone has any information regarding the crash they are asked to contact Deputy Scott Teal at (765) 362-3740.

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KENNY THOMPSON

Columnist

Analyzing a Top-Ranked College Basketball Team

It was just a decade ago that Purdue men's basketball reached rock bottom in

the Matt Painter era. Last place in the Big Ten Conference thanks in part to recruiting mistakes. Glenn Robinson III was not even recruited by his father's former teammate and ended up an All-Big Ten forward at Michigan. Gary Harris, the son of one of Purdue's greatest women's basketball players, became Big Ten Player of the Year . . . at Michigan State. Meanwhile, Purdue's roster was dotted with recruiting misses (Travis Carroll), bad fits (Ronnie Johnson) and two transfers (Sterling Carter, Errick Peck) who just weren't Big Ten material. Yes, Rapheal Davis and A.J. Hammons were promising freshmen but the combination added up to a 5-13 Big Ten record, 15-17 overall.

Something had to change and it did. An adjustment in recruiting philosophy to bring in a good shooter every class and making sure recruits were a Purdue fit. Now, Purdue has become the first Big Ten school to have an Associated Press No. 1 ranking in three consecutive seasons. Bob Knight didn't do it at Indiana. Nor did the great Ohio State teams of the early 1960s. Here's the anatomy of a top-ranked college basketball team.

Starting five

Zach Edey, center:

After missing out on Hunter Dickenson (No. 52 overall to Michigan) and Ryan Kalkbrenner (No. 107 overall to Creighton), Purdue fans fumed as Painter "settled" for a 7-4 Canadian ranked 440th in the 2020 recruiting class.

Far from the project his recruiting ranking suggested, Edey began his Purdue career with 19 points in a victory against Liberty. Flash forward to his junior season, when Edey became Purdue's third national player of the winner.

Entering Friday's game against Eastern Kentucky, Edey ranks ninth on Purdue's career scoring list (1,821 points) and is on pace to break All-American Joe Barry Carroll's career rebounding record. Depending on Purdue's success in the postseason, Edey could surpass Rick Mount's 53-year-old career scoring record of 2,323 points.

Braden Smith, guard:

It's difficult to imagine 215 players being better than Westfield's Indiana Mr. Basketball in 2022. Smith has a chance to become Purdue's greatest point guard, no mean feat in a group that includes Billy Keller, Bruce Parkinson, Brian Walker and Everette Stephens. A starter from Day 1, Smith has blossomed into a scoring threat in his sophomore season. He put up 26 points against then-No. 1 Arizona and matched

his career high with 27 against Alabama. Smith has flirted with recording Purdue's second triple-double and is averaging 13.3 points, 6.7 assists and 5.5 rebounds a game.

Fletcher Loyer, guard:

The designated shooter in Purdue's 2022 recruiting class, Loyer was underrated like Edey and Smith at No. 122 overall. Loyer has improved his 3-point shooting by six points from his 32 percent freshman year performance. He's had 27-point games this season against Arizona and Tennessee.

Lance Jones, guard:

The Southern Illinois transfer may be the player who helps Purdue finally return to the Final Four. Jones has athletic ability and his willingness to attack opponents' pressing defenses has made the **Boilermakers** less turnover prone. Averaging nearly 11 points a game, Jones also gives Purdue a reliable fourth scoring option. Not bad for someone the recruiting services didn't rank coming out of Evanston (Ill.) Township in 2019. Last summer, the 24/7 composite ranked Jones the 328th best transfer available.

Trey Kaufman-Renn, forward: The redshirt sophomore is easily the highest-rated starter, coming in at No. 50 in the 2021 recruiting class. Only the late Caleb Swanigan and incoming recruit Kanon Catchings were higherranked by 247 Sports



Braden Smith

composite. Kaufman-Renn's 7 points and 4.1 rebounds a game don't look that impressive but he's part of the reason why Purdue outrebounds opponents by an average of 10 per game.

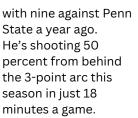
Key reserves

Caleb Furst,

forward/center: It's a luxury that Purdue can bring three former starters off the bench this season, including the 2021 Indiana Mr. Basketball. Furst gives Purdue a different offensive look when he's in the game for Edey. His mobility and 3-point shooting is a change of pace from the interior driven Boilermaker offense.

Mason Gillis, forward: With 63 career starts, there isn't much Gillis

hasn't seen. Need a rebound, Gillis can get it. Three-point shooting? He can do that too, setting the Purdue single-game record in Mackey Arena



Ethan Morton, guard:

After starting 29 games as a junior, Morton adds a defensive element off the bench. The former Pennsylvania Mr. Basketball can shoot the 3-pointer and at 6-7 can play anywhere but center on the court.

Myles Colvin, guard:

The only true freshman on the roster, Colvin has injected sudden offense at crucial times. Whether it's flashy dunks or 3-point shooting (nearly 44 percent), Colvin gives Purdue athletic ability that few of his teammates possess.

Camden Heide, forward: The redshirt freshman also has a spring to his step with several impressive dunks in just over 12 minutes a game. Heide looks promising but is

playing at Purdue's deepest position behind Kaufman-Renn, Furst and Gillis.

Bench

Zach Edy

Brian Waddell, guard: The former Carmel standout is still making up for lost time when he suffered a serious knee injury during his freshman season.

Will Berg, center: The 7-

2 native of Sweden is possibly the heir apparent to Edey, but will have to not only beat out Furst but incoming big men Daniel Jacobson and Raleigh Burgess.

- Kenny Thompson is the former sports editor for the Lafayette Journal & Courier and an award-winning journalist. He has covered Purdue athletics for many years.



Crawfordsville Investment

Club Meeting Tuesday

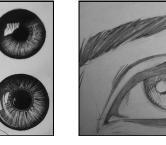
The Crawfordsville Investment Club will meet Tuesday, Jan. 9 at where to invest. The 6:30 p.m., at the Crawfordsville District Public Library. The program is a discussion of an article in the **Kiplinger Magazine** (January 2024 issue,

article on pages 24 and 25) about when and Crawfordsville Investment Club meets for educational purposes only. Visitors are welcome. For more information call (765) 362-2826.

Learn How to Draw Eyes at Athens Arts

Please join Athens Arts for our first class of 2024: "How to Draw Eyes". If you are new to sketching or just need hints to improve your drawing, Artists Kenya Ferrand-Ott can assist you. Learn how to add depth and realism to your facial images. Classes are fun and in a relaxing atmosphere. All supplies are furnished. We need you to join us!

Class will be on Thursday, Jan. 11. Choose either an afternoon session (1-3 p.m.) or an evening session (6-8 p.m.). Class is open to anyone 12 years and older. Cost is \$35. Classes meet at Athens Arts, 216 E. Main St. in beautiful downtown Crawfordsville. To reserve a spot stop by Athens Arts Thursdays and Fridays



10 a.m. to 5 p.m. or on Saturday from 10 a.m. to 2 p.m. or call (765) 362-7455 and leave a voice message.

Art on Thursday Classes are made possible in part

by The Arts Federation, a Regional Arts Partner, Indiana Arts Commission, a state agency, and the National Endowment for the Arts, a federal agency.

THE PAPER





he deserved one named for him. Next came three daughters (Mary Alice, Myrtle and Beatrice standing in that order in this picture although Myrtle is the youngest of the girls) so this tenth child was Dr. Beatty's last chance to get one named for him. Minnie laughed and conceded to the teasing and named their son, Landis Beatty who almost always was called Beatty, so even that the doctor's name was his middle, it stuck. Beatty was a bit of a stinker and had long blonde hair to match his sisters but got his first bigtime hair cut right before this picture was taken (thanks so much to Beatty's granddaughter, Kathy for the awesome Clifton photos! Strongly believe this was taken on their 25th anniversary in early November of 1907. The home you see would have been on what is now referred to as the Airport road and would have been the eastern most part of that property or next to it. The Brittons lived next door and when Minnie passed away, John married Matilda Britton who was his widow at his passing. He was a long-time farmer and they lived in the area all their lives., One June evening in 1892, he drove into Crawfordsville to purchase some millet seed. Leaving his team hitched in the rear of Kramer's meat market, he went in quest of the seed he desired. Problem is when he returned with it, the team was missing. Notifying the police, they spent the night in tearing up the earth and on Sunday morning found the horses in a fence corner in I. Hugh's farm. Poor horses had been driven hard and abandoned, but at least John got 'em back. Minnie was the daughter of Chris Landis and Mary F. Davis, the oldest of

their five daughters. Wonder what the family thought of the six boys born back to back? Seems the family was quite big on education and responsibility as can be seen more than once (example: CWJ Dec 14, 1900) that the Clifton children were always at school (Raymond, Harley and Clifford all with perfect attendance) in North Union that was not too far from their home. Think John was a bit of a competitor, as well, winning various farmrelated competitions, including a scoop board at the first-ever quite successful corn carnival in October

1900. So, here is a quick overview of their children. Granville spent several years at the state highway. He was described as being about 6', thin (145#), blue eyes and gray hair. He adopted a son, Duane.

Adelbert Thomas had one son, Orville Clifton who was the New Market town Marshall for quite some time and did much for the town (put in sewer system). His wife, Doris played for many weddings and funerals and their son, Dale who, according to his obituary played the trumpet (in praise to the Lord) from age six on. Wonderful tribute! Omer farmed with his wife, Mary Seaman but sadly was only 38 when he died with pneumonia. They had at least one son, Don H., who also died young, not yet 40, passing from an auto accident. Russell was ill a long time, passing at age 69. He farmed, married Grace McMurray and was an active member in Youngs Chapel Christian Church a well as being a director of Farm Bureau. They had two children, William "Bill" and Thelma.Bill may have topped all the Clifton's as he died at age 95, taking after his mother's side, his grandmother Mary Frances Landis living to

be 101.

The oil business was

Harley's long-time

career. Twice married, he was father to two daughters, Wanda and Edith. Raymond Francis was a manager of a Woolworth's store for a large part of his working career and had two sons, Robert and James. Mary Alice married **Richard Davison and** lived on a farm near Cherry Grove. Don't believe children blessed their home. Beatrice married Fred Croy. He was a mail carrier and she retired from Methodist Hospital. No children to my knowledge. Anna Myrtle also was not a long-liver, passing at just 45. She married Brooke Springer and know they had at least John and Margaret. Landis Beatty retired from the US Steel Company where he did clerical work later on and was a machinist earlier. He and wife Esther had two sons, Paul and Howard. Many more years in upstate Indiana (Calumet Area) were spent (about 55) than in his birth county of MoCo. The children were almost all religious but went to various denominations for church. Various careers, as well, just an all-round versatile family! One of Harley's obituaries mentioned he was preceded by a sister, Violet, so had to check that out.Sadly, she (Irene Violet) was born and died the same day, 22 Feb 1908, buried Oak Hill Grant Avenue. John, Minnie and one of their daughters were hit by a car in their buggy and dumped in the ditch in early December 1914. Minnie never got well, likely having internal bleeds as her side gave great pain. He was bruised and cut around his head and face and the child had a broken arm. Minnie had many friends love her and hope they both Rest In Peace!

RUSTY From Page A1

to as "common law

marriage." That means that whether your friend's fiancée will receive any benefits as a surviving spouse in a "common law" relationship depends on whether they live in a state which recognizes common law marriage. Most states do not, but state laws have changed over the years and many states which once recognized such unions as "marriage" no longer do. Although they may have "been a couple" for 15 years, if your friend and his fiancée have been living together for only two it is likely only the last two years will count for Social Security benefit purposes. So, whether your friend's fiancée will get anything when your friend dies depends on where they live - unless they get married, in which case the rules are different. In order for a married widow(er) to receive surviving spouse benefits, the couple must have been married for at least 9 months. If they marry and your friend lives longer than 9 months thereafter, then his wife will be entitled to a surviving spouse benefit from her husband. The amount of his wife's benefit will be based upon the amount your friend is receiving at his death, adjusted for her age when she claims her surviving spouse benefit. A surviving spouse can claim benefits from the deceased as early as age 60, but those benefits will be reduced for claiming before full retirement age (FRA). Taken at age 60, the wife's benefit would be 71.5% of your friend's SS benefit at his death. The wife need not claim the survivor benefit immediately; she could opt to delay claiming in order to get a higher percentage of the husband's amount. Survivor benefits reach maximum - 100% of the deceased's benefit amount - at the recipient's FRA. So, if your friend and his fiancée now live in a

state which currently recognizes common law marriage (CO, IA, KS, MT, NH, SC, TX, UT, RI, or in the District of Columbia), then your friend's partner will be considered his "wife" and entitled to survivor benefits as normal (the fiancée would need to prove they cohabitate in a marriage-like relationship to claim benefits). If they do not live in one of those states, but they get married and the marriage lasts for at least 9 months, then the wife will be entitled to normal benefits as a surviving spouse (as described above). But if the couple do not live in one of the above states which recognize "common law" relationships, or if their soon-to-occur marriage doesn't last at least 9 months, or if they do not get married, I'm afraid your friend's partner will not be entitled to any survivor benefits from your friend.

This article is intended for information purposes only and does not represent legal or financial guidance. Russell Gloor is the, National Social Security Advisor at the AMAC Foundation, the nonprofit arm of the Association of Mature American Citizens. To submit a question, visit our website (amacfoundation.org/pr ograms/social-securityadvisory) or email us at ssadvisor@amacfounda tion.org.



Butch Dale's Flashback Trivia

Answer: Tom McCarty

An outstanding athlete who graduated from Waveland High School in 1962

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RETIREMENT From Page A1

Account (HSA). With rising healthcare costs that can exceed \$10,000 annually during the retirement years, HSAs are gaining more recognition as a smart way to complement 401(k)s and other retirement savings options by helping you plan and save for healthcare costs encountered now and in the future.

The Foundation

Traditional 401(k) plans are popular retirement vehicles for several reasons:

•Tax advantages: 401(k) contributions are taken out of your paycheck before federal taxes are withheld, which lowers your taxable income. Contributions are also tax-deferred until you withdraw them. More control: You can contribute as much as you want to a 401(k) within your plan and IRS limits, and you can change your contribution at any time.
Compound interest: The earlier you start investing in a 401(k),

investing in a 401(k), the more time your money has to grow. •It moves with you: The money in your 401(k) belongs to you—even if you change jobs, you can keep your money invested and growing. •Ease of use: 401(k)s are easy to contribute to, with many employers offering automatic payroll deductions.

Add More Stability and Strength with an HSA If you save in your HSA as well as a 401(k), you can take advantage of three unique benefits:

1.Triple-tax advantage: No federal taxes on contributions, withdrawals for qualified medical expenses, or investment earnings

2.Build long-term healthcare and retirement savings: Especially with HSA Bank's self-directed investment options

3.No "use it or lose it": Investment balances carry over from year to year and grow tax-free (just like the HSA cash account)

Save for Expenses

Tax-free HSA fund withdrawals are limited to IRS-qualified medical expenses, but there's a lengthy list of future healthcare costs your HSA can pay for, so your 401(k) funds don't have to. These include everything from acupuncture to a wheelchair and many things in between.

Learn More For further facts and tips on HSAs and planning your retirement, go to www.hsabank.com



You For Reading The Paper



Visit our website www.thepaper24-7.com

FITNESS From Page A1

teens, keeping them entertained requires a level of fitness that might include everything from lifting a child to chasing them at the playground to competing in a round of golf. For grandparents seeking an enriching and active experience with their grandkids, it's important to engage in everyday fitness routines that can help: maintain muscle mass, preserve

cardiovascular health, fortify flexibility, and bolster balance. Functional fitness training can help with these goals. What is Functional Fitness?

"Functional fitness uses multiple muscle groups and movements to help train muscles, joints, limbs, and nerves to all work better together for everyday tasks, like lifting groceries from the car, or outmaneuvering the grandkids," says Jaynie Bjornaraa PhD, MPH, PT, who is vice president of rehabilitation services and fitness solutions at American Specialty Health Fitness. Examples of functional fitness exercises include lunges, squats,

and planks. "Lunges

help improve balance

and make the legs stronger," says Dr. Bjornaraa. "Squats help strengthen the muscles used in sitting, standing, or lifting heavy objects safely. Core training, like planks, helps strengthen the lower back, hips, and abdominal muscles. A strong core provides a stable base when lifting, standing, or performing the chores of everyday life." There are many ways to incorporate functional fitness into an everyday fitness routine. For example, online workout classes such as Pilates, yoga, or strength training can provide easy access to beginner, intermediate, or advanced exercise routines. Gyms offer inperson classes plus access to most any kind of fitness equipment you may need to practice functional fitness, from mats and free weights to fitness balls and exercise bands. If cost is a factor in joining a gym or fitness classes, programs such

as the Silver&Fit® Healthy Aging and Exercise Program, which is available through certain Medicare Advantage

plans, offer no-cost or subsidized low-cost access to thousands of standard name-brand gyms and YMCAs, in addition to premium boutique studios around the country. These programs may also include online access to fitness video classes such as dance, cardio, tai chi, Pilates, strength training, yoga, and others that teach proper form and technique. Nearly five million participants use the Silver&Fit program to help them stay fit. "Functional fitness offers terrific health benefits for everyone, no matter your age or fitness level," added Dr. Bjornaraa. "I encourage my friends, family, and clients to engage in some kind of functional fitness exercise every day to maximize the benefits." If you're ready to try

some functional fitness exercises but aren't sure where to begin, you may care to check out a functional fitness exercise video called "3 **Functional Exercises** Using Only Body Weight."

For information about the Silver&Fit program, visit www.silverandfit.com.

Libertarians Call For State Gas Tax Repeal

When Indiana motorist s go to the gas pump, they feel the **EVAN** squeeze. **MCMAHON** Hoosiers Indiana pay the l ibertarian fourthhighest

Party Chair gasoline tax in the

Pennsylvania pay more in gasoline taxes. To make things worse, not only is Indiana one of six states that levy a sales tax on gasoline purchase above the per-gallon excise tax, the state legislature increases the pergallon tax by a penny every July 1. The automatic increase was set to

taxes. Taxes are not reduced, they are simply shifted, which is the antithesis of a General Assembly that claims to be in favor of low taxes and limited government, while raising taxes and increasing the state government's size and scope. The sales tax is also regressive, hitting hardest those with the lowest incomes, as they will spend a larger portion of their paychecks on gasoline purchases. It also encourages people living in border counties - especially near Kentucky (whose gas tax is 24 cents per gallon lower) or Ohio (whose tax is 16 cents per gallon lower) to go out of state, denying Indiana any of the tax revenue it claims to need. Hoosiers have to tighten their belts and live within their means. It's time for government to do the same, and repeal the state sales tax on gasoline and the automatic increase in the excise tax. Evan McMahon is the Libertarian Party of Indiana state chair.

Report Shows Serious Gaps in Small School Districts

students.

Small school

students saw

declining

two-tiered public

education system.

access to vital

the economics of

work," Brinegar

get serious about

course offerings

smallest school

succeed."

significant

1% increase in

students in the very

districts. All children,

regardless of their ZIP

code, have a right to an

education to help them

What's encouraging is

the study projects that

even modest increases

in student enrollment

in the state's smallest

with less than 1,000 students - lead to

improvements. Just a

enrollment is shown to

associate with almost a

9% increase in SAT

over 90 points on

average.

composite scores or

And increasing district

size to at least 1,000

with a 13-percentage

point increase in

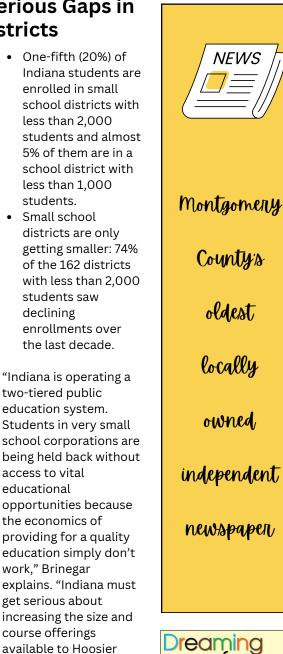
students is associated

school districts - those

educational

A new Ball State University study reveals substantial differences in academic performance and opportunity for students enrolled in the state's very smallest school districts versus districts with even modestly higher enrollment. Small school districts - those with under 2,000 total students – also are getting smaller, exacerbating the challenges facing their students. School Corporation Size and Student Outcomes: An Update and Extensions, was produced by Ball State University's Center for **Business and Economic** Research (CBER). The project was commissioned by the Indiana Chamber of **Commerce Foundation** and follows up on a similar study done in 2017. "When an entire K-12 school district is very small, the research clearly shows a significant negative difference in student

learning, course offerings and postgraduation educational







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opportunities," says Kevin Brinegar, president and CEO of the Indiana Chamber. "It's an uncomfortable reality and problem, but when one in five Hoosier students are enrolled in these very small districts, we are not only hurting these kids and their economic prosperity, but also small communities and our state's future." For every K-12 school district in Indiana, the study analyzed various student performance data, graduation rates, postsecondary education enrollment, advanced course offerings and more. This was an examination of school districts or corporations, not individual schools. Notable research findings include:

nation, in part because you pay three different taxes every time you fill up. The federal government takes 18.4 cents per gallon, and Indiana levies a 34 cents per gallon excise tax. But on top of that, a 7% sales tax is also levied. With gasoline prices exceeding \$2/gallon before taxes, that number often hovers between 15-20 cents per gallon. According to the Tax Foundation, Indiana's average state gas tax on July 1 was 54.4 cents per gallon - 72.8 cents once Uncle Sam's cut is factored in.

The government makes a significant amount more profit per gallon of gasoline than any oil company ever will, but you - the motorist and taxpayer - get stuck with the bill.

Only taxpayers in California, Illinois and expire in 2024, but the **General Assembly** quietly extended the annual increase through 2027, when it will be 38 cents per gallon. It will likely attempt to do so again when the legislature thinks we're not paying attention. As the General Assembly meets for the 2024 legislative session, the Libertarian Party of Indiana is urging the legislature to suspend one of the two taxes either the excise tax earmarked for infrastructure projects, or the sales tax that adds a couple of dollars to the price of every fill-up. The additional tax on top of the original tax is akin to doubletaxation for the same product. And while our state's leaders and elected officials brag about Indiana's lowtax climate, it is largely limited to low income

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- In school districts with enrollment levels below 2,000 students, there exists substantial, negative differences in student performance, access to important higher-level courses, college preparation and college enrollment rates.
- Average ILEARN and IREAD exam passage rates are significantly lower for the state's smallest school districts. For instance, average **ILEARN** scores are more than eight percentage points lower (20% lower) than in schools with enrollments of 2,000 to 2,999 students.
- A majority (56%) of the state's 290 school districts have less than 2,000 students enrolled in the entire K-12 school district. These districts are concentrated in small communities and rural areas of the state.

students passing the eighth grade ILEARN test, a 10-point increase in IREAD exam passage rates and a 17point increase in the number of high school graduates going to college. The full Ball State CBER study, produced by Dagney Faulk, PhD and Michael J. Hicks, PhD, is available at www.indianachamber.c om/education. This updated research is tied to the Indiana Chamber's new Indiana Prosperity 2035 economic vision plan, which includes goals to improve student performance and course offerings through proposals such as combining very small school districts (not necessarily individual schools), shared services between districts, as well as increased remote/online access to higher level STEM courses.





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Indiana's Economy Reaches Historic Levels

Indiana Gov. Eric J. Holcomb and Secretary of Commerce David Rosenberg today highlighted the 2023 economic successes in each focus area of the Indiana Economic Development Corporation's strategic vision, concluding the seventh consecutive record-breaking year for economic development in Indiana. In 2023, 208 companies committed to locate or expand in Indiana, investing more than \$28.7 billion (+29% from 2022) in their operations and creating 21,866 new jobs with an average wage of \$36.07/hour or approximately \$75,025 annually (+3.9% from 2022 and +10.2% the national average wage). This marks the highest capital investment and annual record for average wages since the IEDC was established in 2005.

"Indiana is achieving unprecedented economic momentum that will catapult economic and community opportunities for Hoosiers for decades to come," said Gov. Holcomb. "Our efforts to attract new investments and jobs, catalyze entrepreneurship and invest in quality of place are paying dividends - all while advancing high-tech industries to ensure that Indiana is at the center of tomorrow's global economy."

These economic development metrics are one component of

supportive and vibrant communities, more indemand career opportunities and more opportunities to create generational change." Notable strategic successes in 2023 include:

Economic Development

ACCELERATING INDIANA'S COMPETITIVENESS: In partnership with the Indiana General Assembly, Indiana made bold strides to expand its economic development budget and modernize the state's toolkit, increasing its ability to attract new investment and advance community development and talent attraction and retention efforts. The adoption of House Enrolled Act (HEA) 1001, the governor's agenda bill, increases Indiana's investment in economic development by \$350 million from 2021 and 2022. Additionally, it enacted a number of priorities designed to make Indiana more competitive, such as creating a new \$500 million deal closing fund, providing additional resources for megadeals over \$5 billion, creating a new site acquisition fund for shovelready development, increasing funding for Manufacturing

This includes notable announcements from companies such as Canadian Solar (Canada), Isotopia USA (Israel), Bastian Solutions (Japan), Bila Solar (Singapore), Endress+Hauser (Switzerland), and Arrow McLaren (UK).

MAKING INDIANA INVESTMENT-**READY: Indiana** continues to prioritize site development efforts, ensuring the state is able to offer competitive sites and help companies invest and launch operations more quickly. Through the Strategic Sites Initiative, the IEDC is partnering with local communities to identify and prepare new sites; so far, the state has identified 417 new, nationally competitive sites ranging from 30-3,000 acres each.

Additionally, momentum continues to build at the LEAP Research and Innovation District in Lebanon. In April 2023, the state broke ground on the site's first project - a \$3.7 billion investment from Eli Lilly and Company to establish two manufacturing operations that will create up to 700 new jobs. The IEDC has more than \$58 billion of potential investments in the pipeline for the site.

Innovation • BUILDING A NATIONALLY RECOGNIZED ECOSYSTEM: Indiana's

Entrepreneurship &

for investment, innovation, supply chain growth and job creation across technology, hydrogen energy and microelectronics, supporting critical U.S. initiatives to advance innovation, accelerate the energy transition and reshore supply chains.

• INVESTING IN **ENTREPRENEURS** & SMALL **BUSINESSES: The** IEDC is leaning into entrepreneurship in unprecedented ways, assisting a record number more than 10,000 - of entrepreneurs and small businesses in 2023 through various initiatives, investments and incentives. The IEDC launched a new \$1 billion capital access initiative to provide credit and equity to Hoosier entrepreneurs; committed another \$2 million to growing localized, no-cost support for small businesses; and celebrated the second edition of Entrepreneurship Indiana, an annual publication honoring the entrepreneurial journey and highlighting 100 Hoosier success stories.

The IEDC works to support entrepreneurs and small businesses through the Indiana Small Business Development Center (SBDC) and Indiana APEX. While final data veteran-owned business enterprises, helping businesses secure more than \$335 million in federal government contracts.

• LAUNCHING & **EXPANDING ENTREPRENEURIA** L RESOURCES: In July, the IEDC launched ConnectIND, a digital portal available in 11 languages to increase support for entrepreneurs and founders. The first-of-its-kind statewide listing of resources, programs and services for entrepreneurs is designed to connect current and aspiring entrepreneurs to the right resources at the right time, providing visitors with curated connections to Indiana's robust network of support organizations, mentors, accelerators, capital opportunities and more. Since launching in June, ConnectIND has registered 1,000 users and garnered 22,000 unique site visitors, over 44,000 site views and over 30,000 sessions.

The IEDC also expanded accelerator support of early-stage startups with a record 7 gBETA accelerators supporting 40 entrepreneurs and continued support for Sports Tech HQ's Techstars accelerator and innovators, making capital more accessible and attracting additional private coinvestment. In 2023, **Elevate Ventures** committed to investing more than \$21.7 million in 112 Indiana companies through investment and grant programs utilizing the state's 21st Century Research and Technology Fund. Since inception, and across all programs, Elevate Ventures has invested \$172.1 million in Hoosier businesses, attracting \$2.2 billion in capital from other sources (12.8-to-1 investment leverage ratio).

Community Development

 INCREASING COMMUNITY **DEVELOPMENT:** The IEDC marked a major READI milestone, awarding regions over \$487 million of the initiative's original \$500 million. These funds will support 361 unique quality of place, quality of life, quality of opportunity and workforce projects and programs across all 17 Indiana READI regions. The state's initial appropriation is being matched by additional public, private and nonprofit dollars, resulting in a combined \$12.6 billion (26:1 investment leverage ratio) invested in Indiana's communities.

Additionally, the state is allocating another \$500 to the program through READI 2.0 to accelerate population growth and key quality of life indicators such as per capita income, career opportunities and educational attainment.

the IEDC's comprehensive, economic strategy designed to ensure all Hoosiers have greater opportunity to succeed. The strategic vision includes a focus on advancing economic development and industries of the future, growing entrepreneurship and innovation, investing in community development and rural areas and leaning into external engagement to share Indiana's story and competitive advantages with the world.

"Indiana is thinking long-term and taking bold action to put Indiana at the forefront of critical innovations and to create a more prosperous future for Hoosiers," said Sec. Rosenberg. "Our strategic, proactive approach is delivering tangible results, attracting new highgrowth industries like semiconductors, electric vehicles and clean energy production to Indiana. Paired with unprecedented investments in entrepreneurship and quality of life, Hoosiers can look forward to more

Readiness Grants and allocating another \$500 million to expand quality of place and quality of life investments through the Indiana **Regional Economic** Acceleration and Development Initiative (READI). **GROWING A** GLOBAL ECONOMY: The IEDC also supported another robust year for foreign direct investment, with 37 foreign-owned businesses based across 17 countries committing to locating or growing in Indiana. Together, these firms plan to invest more than \$20.6 billion (+184% from 2022) and create more than 8,509 new jobs (+34.8% from 2022) with average wages of \$39.98/hour (+36% from 2022). Of these commitments, 18 are international businesses locating in Indiana for the first time, accounting for \$5.3 billion in planned capital investment.

Indiana's leadership in innovation and entrepreneurship continues to grow. Indiana was named the No. 1 state to start a business in 2023 by Forbes, and the state's venture market surpassed \$1 billion for the second consecutive year in 2022, ranking No. 2 for deal activity in the Great Lakes and Midwestern regions. Additionally, Indiana was named the 2025 host for the Global Entrepreneurship Congress - only the second U.S. location to host the annual convention in the event's history. DRIVING US

 DRIVING US INNOVATION & MANUFACTURING: Indiana secured three new federal tech hub designations – defying the odds despite a 0.01% chance of winning all three. These hubs will bring new opportunities

is still being compiled from all regional offices, the Indiana SBDC provided nocost support to more than 6,396 entrepreneurs and small businesses in 2023, helping secure \$96,769,188 million in funding and helping launch 451 new businesses. Additionally, Indiana APEX served 180 new clients, with a majority (62%) qualifying as women-, minority- or,

companies and sponsorship of HG Ventures HardTech Accelerator showcase.

 FUELING VENTURE DEVELOPMENT: As the #1 most active venture capital in the Great Lakes Region, the IEDC partners with Elevate Ventures to provide assistance to highgrowth, highpotential startups

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ECONOMY From Page A6

INVESTING IN RURAL COMMUNITIES: The IEDC launched a Community Collaboration Fund in 2023 designed to grow the state's entrepreneurial network in rural communities; the Indiana SBDC supported the launch of 179 new businesses and supported 5,283 jobs in rural counties in 2022 and 2023; and the Manufacturing **Readiness Grant** program has awarded grants to 152 small- and medium-sized business in rural counties since its inception in 2020, resulting in \$312 million in capital improvements.

ACCELERATING VIBRANCY, **GROWTH IN** INDIANA'S CAPITAL CITY: The IEDC served as a thought partner and supporter in two major developments in 2023 that are poised to bring new life to Indianapolis. In June, Indiana University and **Purdue University** signed an historic agreement to separate IUPUI, creating two separate and independent campuses in Indianapolis led by each of the globally respected universities and research institutes. The change will allow both universities to implement their own visions and establish new aspirations unique to their own strengths in order to meet the needs of an increasingly interconnected global economy.

UAE and Australia. The state is also hosting the second iteration of its Indiana Global Economic Summit in May, building off the success of the inaugural event in 2022 that convened more than 800 registrants and 30 international delegations.

• TELLING INDIANA'S BOLD STORY: In 2023, Indiana expanded and created new partnerships to better share its story nationally and globally as a bold state that is innovating and building the economy of the future. The IEDC shared the state's story at major events, including the Consumer **Electronics Show** in partnership with the Indy Autonomous Challenge, the InterBattery Conference in South Korea, and at Inc. 5000 in Austin, highlighting the state's economy and competitive advantages to key sectors.

In the fall, the IEDC rolled out a new brand - Indiana for the Bold - to reflect the state's economic success and elevate Indiana's identity and reputation across the world. Forthcoming campaigns will highlight Indiana's economic environment and strengths; a strong business outlook; advancements across infrastructure, industry and innovation; and a ready workforce, showcasing Indiana's true readiness for the future. In order to continue this momentum and advance economic development opportunities for years to come, the IEDC is committed to continuing executing its strategic vision focused on advancing innovation and entrepreneurship, ensuring a diverse economic environment, creating the jobs of tomorrow, and retaining and attracting top talent by investing in quality

FOR THE RECORD

SOUTHMONT SCHOOLS BOARD OF TRUSTEES MEETING

Corporation Board Room Monday, Jan.8 - 6 p.m. Public Meeting

I. Call to Order II. Pledge of Allegiance III. Roll Call IV. Welcome and Recognition of Visitors. We will be recognizing Student/Staff of the Month. V. Reorganization of the Board Board Election of Officers. Appoint Corporation Treasurer and Corporation Attorney. Appoint Medical Advisor -Retainer. Approve Dates/Locations for School Board meetings. Authorize the Board President to appoint individual Board members to committee(s). Appoint ISBA Legislative and Policy Liaison VI. Board of Finance Meeting. Call to Order Recommendation of Officers Chief Financial Officer Report 1. Checks to be Voided. 2. Earned Interest Reporting for 2023. 3. Financial Indicators Report. 4. Adjournment VII. Revisions to the Agenda VIII. Public Comments IX. Consent Agenda: (minutes, monthly claims, field trips/facilities usage, contributions/gifts and personnel) Personnel: -Approve resignation of Debra Spangler, HS English - effective December 22, 2023. -Sadies Russell - Preschool Aide - New Market Elementary. -Cori Crossley -Instructional Aide - Walnut Elementary. -Bryce Adams - Athletic Administrative Assistant. -Approve the 2023 yearend distributions in the amount of \$/25.00 from Montgomery County Community Foundation for the Southmont Education Fund, \$400.00, Terry Harris Fund, \$500.00 (benefit Little Mountie Preschool, Mary Alice Davenport Williams. \$125.00 (benefit Southmont Choir). -Donation of \$5,000 to be split between the three elementary music programs. -FFA Members to Trafalgar, IN on February 2-4, 2024 to the FFA Leadership Center. -FFA Members to Trafalgar, IN on February 23-24, 2024 to the FFA Leadership Center. -Astra Insurance Renewal Recommendation. X. Items for Action: XI. Report from Superintendent: -NEOLA Board Policy 9130 and 9131 - 1st reading. -Resolution Recognizing Southmont School's Commitment to the State Proficiency Goal of 95% on the IREAD-3 assessment by 2027. XII. Items for Discussion by the Board XIII. Adjournment



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And, earlier this month, Circle Centre Mall development plans were announced that will revitalize the heart of downtown Indianapolis, with Hendricks Commercial Properties purchasing and leading a \$600 million mixed-use redevelopment featuring housing, offices, entertainment, modern retail space and open-air spaces.

External Engagement

ENHANCING INDIANA'S GLOBAL **REPUTATION: Gov.** Holcomb and the IEDC continued a commitment to advancing global engagement and international partnerships, building new partnerships and fostering relationships abroad on Governor- and IEDC-led trips to Japan, South Korea, Portugal, France, the United Kingdom, Italy, the

About IEDC The Indiana Economic Development Corporation (IEDC) leads the state of Indiana's economic development efforts, helping businesses launch, grow and locate in the state. Governed by a 14member board chaired by Governor Eric J. Holcomb, the IEDC manages many initiatives, including performance-based tax credits, workforce training grants, innovation and entrepreneurship resources, public infrastructure assistance, and talent attraction and retention efforts. For more information about the IEDC, visit iedc.in.gov.

of place.

For The Record is a public service and regular feature in The Paper of Montgomery County. It is designed to tell you what is scheduled to happen and what actually does happen in meetings paid for with your tax dollars. The Paper encourages all citizens to take an active role in being involved in local government.

