

TODAY'S VERSE

2 Samuel 23:5 Yet he hath made with me an everlasting covenant.

Meet Tommy



Tommy is a stunningly handsome 4 year old male Russian Blue available for foster to adopt from AWL since 8/22/23. Tommy is coming up on his 1 year anniversary at AWL. Let's find Tommy a furrever home! Tommy is cat selective and the shelter environment stresses him out. Tommy would thrive as an only pet getting all the attention for his humans! Tommy is very people friendly, playful, and loves to cuddle. Come say hi and ask to meet Tommy!

The Paper

OF MONTGOMERY COUNTY

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Boomer Bits

Ask Rusty – I was Self-Employed and Don't Have Enough Credits for Social Security



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:

For a 30-year period, I was making a living as an independent contractor and freelancer. I was working on behalf of myself. Thus, I was only paying state and federal taxes when applied. Due to changes in the employment landscape, I wish to apply for benefits at age 64, as receiving said SS benefits would serve as supplemental income to what I would be receiving from outside sources.

I recently discovered through the SSA that I do not have enough "points" to apply for Social Security benefits. What would be the method to obtain those required points in order to receive benefits?

Signed: Needing Points

Dear Needing:

Social Security is an earned benefit, and eligibility is attained by contributing to SS through FICA payroll taxes, or Self-Employment (SECA) tax on your net earnings from self-employment, over your lifetime. You must have at least 40 "quarters of credit" to be eligible for Social Security benefits –

essentially you must work one quarter of each year earning at least a specified amount during that quarter to earn one credit, and you can earn a maximum of 4 credits for each year you work. The amount of earnings per credit varies each year, but for 2024, work earnings of \$1,730 give you one credit (annual work earnings of \$6,920 earn 4 credits). Usually, you must contribute to Social Security for about 10 years to be eligible for benefits. You must have earned at least 40 quarter credits to collect Social Security retirement benefits/ If you have less than 40 you are not eligible for SS retirement benefits.

For self-employed individuals, SECA SS tax is paid when you file your federal income tax return - you pay into Social Security when filing your annual Self-Employment income tax return (the self-employed must pay both the employee and the employer portion of

➔ See RUSTY Page A3

Medicare Doomsday Clock Ticks Closer to Midnight

By Sally C. Pipes

One day, our grandchildren may talk about Medicare the way we talk about Bernie Madoff.

Medicare's trustees recently released their annual report on the program's finances, and things are not looking good. The entitlement spent \$12 billion more than it took in from taxes in 2023. Absent change, Medicare's Part A hospital insurance trust fund will be exhausted by 2036.

Years ago, there may have been more than enough workers to cover the cost of Medicare for many fewer

➔ See CLOCK Page A3

How to Erase Negative Self-Talk and Feel Better

(StatePoint) It's been four years since the collective trauma of the pandemic created widespread grief, anxiety and isolation, but the psychological wounds of this period have not fully healed.

The American Psychological Association reports continued elevated rates of anxiety and depression among Americans, and mental health experts say that negative self-talk plays a large role in these conditions and other psychological issues. The good news? Individuals can work on subtracting a harmful inner monologue from the equation.

➔ See ERASE Page A6

CEL&P Chief to Lead United Way Campaign

United Way in Montgomery County is looking to electrify this year's campaign and went to Crawfordsville



Allison Huenemann

Electric Light and Power to do so. Alison Huenemann, the general manager at CEL&P has stepped up to lead the 2024 campaign as the chair.

"Allison is an important young leader in this community. Her collaborative spirit, analytical thought, and passion for serving others will set the tone for the campaign," Gina Haile, United Way in Montgomery County Area Director, said. "She has the ability to bring people together, inspire them to take an active role, and make change happen."

Before her job as GM at CEL&P, she was their controller and is a Certified Public Accountant. She started her career at Baker Tilly providing accounting support to CEL&P along with many other cities and towns throughout the state.

➔ See CEL&P Page A6

Mary Lou McClaine Bean – Aura Lady!



This beautiful lady with what seems like an aura around her is Mary Lou McClaine Bean who was born next door in Boone County not long after the 1860 census was completed there (8 October).

Or, at least I think so as some documents say born in Boone County, Kentucky and her parents were there in 1863 when he registered 1 July for the Civil War. Don't think he went, though. Her parents, Oliver and Frances Elizabeth (Welden) McClaine were also married in Kentucky on the 18th of October in 1855. Her closest sibling was William Washington who also has some iffiness whether he was born in Boone KY or IN? Another brother, Sam was definitely born in Indiana and another McClaine child was between Sam and Lillie who was just born in the 1880 census but died the next year, was Lora A who passed at age 62, married Sarah Emaline Jackson and was a barber in Advance for many years. In the 1900 census, her mother was listed with five children and three living. Thus, Mary Lou

➔ See KAREN Page A6

TODAY'S HEALTH TIP

If you work the night shift, put on your sunglasses before going out into the sun until you get home and go to bed.

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

"There are no atheists in the foxhole."

Ernie Pyle – Hoosier WWII correspondent, who was born Aug. 3, 1900

THREE THINGS You Should Know

- 1 On Saturday, Sept. 28 CANDLES Holocaust Museum and Education Center will host "An Evening of Light" dinner at the Indianapolis Children's Museum in Indianapolis. Elizabeth Smart is the featured speaker and tickets are available for \$150 each at candleholocaustmuseum.org.
- 2 The Great Indiana State Fair is here and the Hoosier Lottery Town returns with Team USA spirit, fun and excitement. Throughout the fair, visitors 18 and older can visit Hoosier Lottery Town to play their favorite games including the new Olympic-inspired Team USA Scratch-off and Fast Play games, with chances to win prizes and participate in exclusive promotions.
- 3 In case you hadn't heard, the State of Indiana closed fiscal year 2024 with \$2.551 billion in state reserves, according to State Comptroller Elise Nieshalla. That includes \$665 million in the General Fund, \$181 million in Medicaid Contingency & Reserve, \$672 million Tuition Reserve and \$1.03 billion Rainy Day Fund.

TODAY'S JOKE

Caesar was killed during the Ides of March. But did you know he expected it to be on today's date? That's right. Remember reading what he said? "8-2, Brute?"

MONTGOMERY MINUTE

Ready to buzz about your business? Then join the networking at Business Buzz with our local Chamber of Commerce. The next Buzz begins at 5 p.m. Aug. 15 at Francis & Mount! Bring a business card for the door prize drawing and business card collage. The sponsor is Morgan's Glass & Paint.

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



3,000 Books! Way to go Draven!



Draven Eugene Oliver, age 5, has completed the Crawfordsville District Public Library program "1,000 Books Before Kindergarten" for the third time. Along with his grandparents, Travis and Kristy Dockins, they have read 3,000 books. Draven's favorite book is *Once Upon a Time...There Was a Thirsty Frog* by Maja Andersen. Grandma said, "Reading and being read to is crucial in a child's life. It improves concentration, memory, vocabulary expansion, enhances their knowledge and increases creativity. Through parental involvement it also creates a bond as well as memories that will last a lifetime."

Opioid Grant Money Available

The Drug Free Montgomery County Coalition, acting on behalf of the Montgomery County Commissioners, announces the second round of opioid settlement funds that can be accessed through a grant process.

These funds are from opioid manufacturers reaching a settlement with many states, including Indiana, resulting in the distribution of funds to Montgomery County over the next 25 years. The Drug Free Montgomery County Leadership Team will manage the grant process with the county commissioners having the final decision on approval of any grant funds to be disbursed.

For the 2025 grant year, there will be approximately \$191,000 available for grant distribution. These funds will be distributed to organizations that submit a successful grant application to provide services that are actively working to address substance use issues in Montgomery County. A successful

grant application will identify how they will work to address one or more of the priorities listed in the grant application in the areas of education/prevention, intervention/treatment/recovery, law enforcement/criminal justice or harm reduction. Funds must be used to serve groups/individuals in Montgomery County.

The grant application will be available beginning Aug. 1 and the deadline for delivery of a grant application to the Drug Free Montgomery County Leadership team will be Aug. 30. Grant applications can be found at drugfreemoco.org or can be requested via email by emailing Diamond Justus at diamond@mcysb.org. Grant applications may be submitted in hard copy or electronically. Grant applications may be delivered to the Montgomery County Youth Service Bureau, attention Diamond Justus or electronically delivered to diamond@mcysb.org.

Butch Dale's Flashback Trivia



Do You Recognize This 1962 Darlington Grad?

HINT:
You are likely to see him each year watching the 4-H swine show.

Answer on Page A3

VSO Monthly Report



JOE ELLIS
Guest Columnist

Well the weather is going to heat up now! We Have had a total of 70 phone calls into my office, We had a total of 14 veterans into my office for appointments. We also had a total of 12 veterans we took to their appointments at their clinics.

with care. Please contact me to discuss.

The Military Family Relief Fund now has assistance for veterans and their families who are experiencing financial hardship. This special program can assist with essential school expenses for dependent children that reside in their homes. The assistance amount would be \$500 for each child residing in the veteran's home. The program ends on Aug. 30. The veteran must have an honorable discharge, under honorable conditions, or certain other than honorable discharges. An eligible dependent child shall be under 18 years of age or is 18-23 years of age but still enrolled in high school or high school equivalency. Please call me for the forms to fill out.

Joe Ellis is the Veterans Service Officer for Montgomery County. You can reach him at Joe.Ellis@montgomerycounty.in.gov or (765) 361-4133. His office is located at 1580 Constitution Row Crawfordsville.

I will be at the American Legion Post 72 on Aug. 8 from 1-4 p.m. in Crawfordsville, and I will be at the VFW Post 1431 in Crawfordsville from 1-4 p.m. on Aug 22. So please give me a phone call if you would like to meet with me. My phone is (765) 361-4133.

We are looking for 1-2 homes who would be willing to help veterans who do not want to go to a nursing home but want to stay in a residential setting. You receive payment for doing this. You need to have at least 3 bedrooms and the VA will get the veteran. Also the VA will come to your home

4th Annual Midwest Railroad Fair at Linden

The 4th Annual Midwest Railroad Fair is scheduled for Saturday, Aug. 10 from 10 a.m. to 4 p.m. at the Linden Depot Museum grounds and is fast approaching. There is a nice program in place and Museum officials said they look forward to a good turnout. The 1837 steam engine has been tested and appears to be ready to run! Four trips are scheduled, but seating is limited so as not to overload the engine. If you wish to reserve a seat on one of the four rides, please call (765) 427-3630. It will be a sellout!

The Grand Central Terminal exhibit is

nearing completion and will be a nice addition to the museum. A trip to New York City in the spring yielded donated artifacts that were used in the terminal. Linden Museum officials say that Grand Central Terminal is one of the top 10 tourist attractions in the world. Approximately 750,000 people go through the terminal complex every day. About 20 million people visit the terminal annually. Be sure to see this new exhibit dedicated to that space when you are at the Linden Depot Museum. The museum complex is located at 520 N. Main St. in Linden.

PUBLIC NOTICES

NOTICE TO BIDDERS

Notice is hereby given that the Montgomery County Commissioners, by and through the Board of Commissioners of Montgomery County, Indiana, hereinafter referred to as the OWNER, will receive sealed bids for the following project:

MONTGOMERY COUNTY COURTHOUSE RENOVATIONS

Proposals may be forwarded individually by registered mail or delivered in person, addressed to the Montgomery County Commissioners, 1580 Constitution Row., Crawfordsville, IN 47933, prior to 8:00 a.m., August 26, 2024. Bids received after the 8:00 a.m. deadline will not be considered but will be returned to the bidder unopened.

All proposals will be received by the OWNER at a public meeting held in the Community Meeting Room of the Montgomery County Government Center, 1580 Constitution Row, Crawfordsville, IN 47933, and opened and read aloud at 8:00 a.m. local time, August 26, 2024.

The work to be performed and the proposals to be submitted shall include a bid for all general construction, labor, material, tools, equipment, taxes, permits, licenses, insurance, service costs, etc. incidental to and required for this project.

The Contract Documents, including plans and specifications, are on file in the Office of the Montgomery County Building and Zoning Office, 1580 Constitution Row, Crawfordsville, IN 47933. Plans and Specifications may be reviewed during regular County business hours.

Contractors interested in bidding and/or reviewing this project may obtain copies of the Contract from ReproGraphix Inc., 437 N. Illinois Street, Indianapolis, IN 46204 (317) 637-3377, in either printed or electronic form, by registering as a plan holder and placing online orders <http://www.eplanroom.reprographix.com>. Contract documents can be provided in PDF or hard copy format for a non-refundable fee per set. Contact ReproGraphix for pricing. Partial sets will not be available. The Architect/Engineer for this project is, DLZ Indiana LLC, 138 North Delaware Street, Indianapolis, Indiana 46204. Contact information for RFI's and/or product substitution requests can be made by contacting Henry Stellema at hstellema@dlz.com. Bidders shall assure that they have obtained complete sets of drawings and Contract Documents and shall assume the risk of any errors or omissions in bids prepared in reliance on incomplete sets of drawings and Contract Documents.

Each proposal must be enclosed in a sealed envelope, bearing the title of the project, bid opening date and the name and address of the bidder firmly affixed. The Bid documents to be thus submitted by each bidder shall consist of all of the documents listed in section 5.3 of the Instruction to Bidders. The bidder shall affix identifying tabs to the following sheets of each proposal:

- Bidder's Itemized Proposal and Declarations
- Bid Bond
- Standard Questionnaire and Financial Statement

Each individual proposal shall be accompanied by a certified check or acceptable Bidder's Bond, made payable to the Montgomery County Auditor, in a sum of not less than five percent of the total amount of the proposal, which check or bond will be held by the said Montgomery County Auditor as evidence that the bidder will, if awarded a contract, enter into the same with the OWNER upon notification from them to do so within ten days of said notification. Failure to execute the contract and to furnish a performance bond as required will be cause for forfeiture of the amount of money represented by the certified check, or bidder's bond, as liquidated damages. The Commissioners at their discretion reserve the right to waive any and all informalities in the bidding. All bids submitted shall be valid for 90 days from the opening of the bids.

Montgomery County reserves the right to ask for clarification for any bid submitted. The specification herein states the minimum requirements. It shall be the Bidder's responsibility to carefully examine each item of the specification. Any bid not in substantial compliance with these specifications will be rejected. It will be the responsibility of the Bidder to conform to the requirements unless deviations have been specifically cited by the Bidder and acceptance made on the basis of the exception.

The Board of Commissioners for Montgomery County Indiana acknowledges its responsibility to comply with the American Disabilities Act of 1990. In order to assist individuals with disabilities who require special services (i.e. sign interpretative services, alternate audio/visual devices, and amanuenses) for participation in or access to County sponsored public programs, services and meetings, the county requests that individuals make request for these services forty-eight (48) hours ahead of the scheduled program, services and/or meeting. To make arrangements, Contact Lori Dosssett, Administrative Assistant, at (765) 361-2623 or Lori.Dosssett@montgomeryco.net.

PUBLIC NOTICES

NOTICE TO TAXPAYERS MONTGOMERY COUNTY COUNCIL MEETING

Notice is hereby given the Taxpayers of Montgomery County, Indiana, that the proper legal officers of Montgomery County will consider the following additional appropriations in excess of the 2024 Budget Order from the DLGF at the regular Council meeting on August 13, 2024 at 9:00 a.m. at the Community Meeting Room, 1580 Constitution Row, Crawfordsville, Indiana.

More commonly known as 200 Vine St, New Market, IN 47965-5032

ADDITIONAL APPROPRIATIONS:						
Fund	Fund Description	Dept #	Department Description	Account	Account Description	Additional Amount Requested
1170	LIT Public Safety	0380	Jail	30118	Institute & Medical	\$176,315.80
1176	Highway	0529	Highway	11021	OT	\$50,000.00
1176	Highway	0529	Highway	30193	Liability/Prevention	\$21,000.00
1235	PSAP LIT	0303	MCCCC	30050	Contractual Services	\$40,000.00
4936	County Share Dog Tax	0061	Council	31220	AWL Additional Funding	\$4,500.00
8130	Bulletproof Vest Grant	0005	Sheriff	44500	Equipment	\$673.81
TBD	Juvenile Community Alternatives Grant	0235	Probation	30050	Contractual Services	\$30,600.00
					TOTAL:	\$323,089.61

The additional appropriations as finally made will be referred to the Department of Local Government Finance (DLGF). The DLGF will make a written determination as to the sufficiency of funds to support the appropriations made within fifteen (15) days of receipt of a Certified Copy of the action taken.

This will be considered a work session for the Board of Commissioners in conjunction with the scheduled Council meeting.

Dated this 07/31/2024

Mindy Byers
Auditor, Montgomery County

PL4948 8/2 11 hspaxlp

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↓ CLOCK From Page A1

retirees -- and sock away some extra in the accounting fiction that is the Part A trust fund. Those days are gone. Soon, Medicare won't be able to collect enough in taxes from workers to pay for the benefits that retirees are redeeming.

Sounds an awful lot like a Ponzi scheme. Preserving the program for future generations will require harnessing the power of competition to lower costs and bringing eligibility requirements into the modern era.

A new report from the Paragon Health Institute highlights Medicare's problem. The average American who turned 65 in 2020 will receive \$176,500 more in Medicare benefits than they paid in. One who retires in 2030 is on track to receive \$248,500 more than they paid in.

Some 62 million Americans were enrolled in Medicare in 2023. By 2033, that number is projected to swell to 78 million. The nonpartisan Congressional Budget Office estimates that by the following year, Medicare spending will account for just over 17% of the federal budget and 4% of GDP.

Medicare's growth is fueled by an aging population. Americans 65 and older will make up nearly one-quarter of the population by 2050, the U.S. Census Bureau estimates.

Americans are also living longer. Men who make it to age 65 can expect to log another 17.5 years; life expectancy for women who reach 65 is another 20.2 years. That's an increase of 4.5 years for men and almost four years for women, relative to 1965, when Medicare was created.

Yet Medicare's

eligibility age -- 65 -- has remained the same since the program's inception. Given improvements in longevity, raising the age at which Americans become eligible makes sense -- and would ease some of the fiscal pressure on the program.

But that's not the only way to save Medicare from insolvency. The program can institute more "means-testing," to ensure that richer beneficiaries pay for a greater share of their coverage than their poorer counterparts.

For example, lawmakers could lower the threshold at which means-testing already kicks in for premiums for Medicare Part B, which covers physician services, and Part D, which covers prescription drugs. Right now, only individuals who make more than \$103,000 a year -- and couples who make more than \$206,000 a year -- face additional costs in Parts B and D.

Policymakers need not limit themselves to income when formulating means-testing policies. As the Paragon Health Institute report points out, Social Security calculates benefits based on lifetime earnings. Medicare could do something similar.

There are any number of roads back to Medicare solvency. Medicare's choice is no longer between change and the status quo. It's between change and dissolution.

Sally C. Pipes is President, CEO, and Thomas W. Smith Fellow in Health Care Policy at the Pacific Research Institute. Her latest book is False Promise: The Disastrous Reality of Medicare for All (Encounter 2020). Follow her on Twitter @sallypipes.

↓ RUSTY From Page A1

Social Security tax). If you did not file an income tax return for each year over your lifetime you were self-employed, you didn't earn any SS credits for that year. You pay SECA tax on your NET earnings from self-employment (after all business expenses are deducted).

If you are just a few credits short of the 40 necessary to be eligible for benefits, you can still earn those extra credits needed by working and paying SS FICA or SECA taxes on your work earnings. For each \$1,730 earned this year, you will earn one SS credit, up to a maximum of 4 per year. But you must contribute to Social Security from those earnings -- if you work as a company employee you will have FICA taxes withheld from your earnings, and if you are still self-employed you would need to pay SECA taxes on net earnings over \$6,920 when you file your self-employment income tax return. You would need to do that for as long as it takes for you to attain the minimum 40 quarter credits needed to be eligible for Social Security retirement benefits. (FYI: you cannot "buy" the extra points needed; you

need to earn them by working and contributing to Social Security from your earnings).

One final point: whenever SS benefits are claimed before one's full retirement age (FRA) Social Security's "earnings test" applies. The earnings test limits how much you can earn from working before some of your SS benefits are taken away. The earnings test no longer applies after you reach your FRA and, if you turned 64 this year, your FRA is 67. Self-employed individuals are also subject to an hourly limit of 15 to 45 working hours per month in their first year of early retirement.

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 non-profit arm of the Association of Mature American Citizens. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

Local Students Honored at Saint Mary-of-the-Woods College

Two Montgomery County students and one area student were among more than 120 students recognized for their outstanding academic performance over the summer 2024 semester at Saint Mary-of-the-Woods College by being named to the Dean's List.

Congratulations to these distinguished scholars on earning

this academic achievement.

- Jenna Livingston of Ladoga achieved Dean's List High Honors.
- Tara Wear of Crawfordsville achieved Dean's List Highest Honors.
- And Darcie Cox of Roachdale achieved Dean's List Honors.

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Crawfordsville American Legion
101 Walter Remley Drive

For more information or to contact us:
Facebook - Cub Scout Pack 909 or www.joinscoutsin.org

Butch Dale's Flashback Trivia

Answer:
Dave McClaskey

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August Garden (and House)

Saved From Destruction



Photos courtesy Flower Lovers Garden Club

Gardening is a natural occurrence for the Grady's.

The Flower Lovers Garden Club has chosen to showcase Sean and Andria Grady's garden as the August "Garden of the Month"

The garden is located at 412 E. Jefferson.

The house was moved to this location in 1996; and saved from demolition ... and kept in the Elston-Grove historic district.

Without a grand plan for what is seen today, the Grady's garden began and has evolved into "one of a kind."

Raised beds and trellises show off the well-thought choices of various flower, veggie and herb plants; with everything being organically grown and

environmentally safe. The garden has spread to include the entire corner of Jefferson Street and Wallace Avenue.

Trees, ornamental bushes and peonies have been thoughtfully planted to reflect the seasons. Early on, 3,000 tulip and daffodil bulbs scream spring. Summer blooms include many perennial and natives as well as assorted veggies grown in the raised beds.

During the spring and summer months, bouquets and vases of cut flowers, some raised from seeds and planted in the various beds are available to the community from Andria's "flower wagon" business; Potager and Petals.

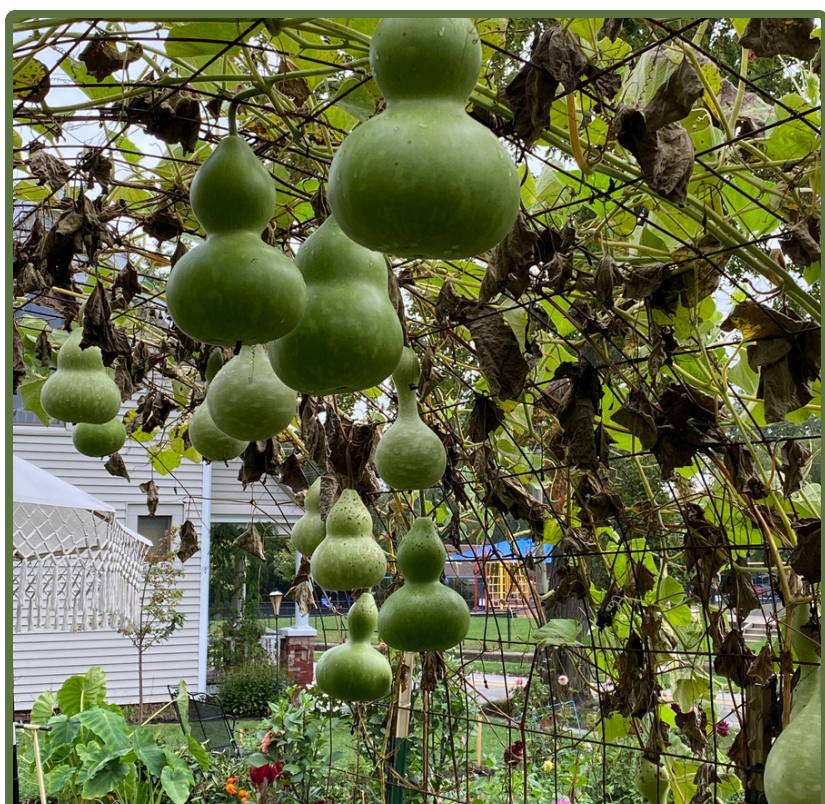
Two bee hives have recently been added to the property and yield honey for the family and a home for the all-important bee pollinators.

Gardening is now just a natural occurrence for the Grady's as they share, enjoy and anticipate new projects for their property, as they have become stewards for their lovely corner garden which continues to delight all those who pass by.

This is the final entry in the "Garden of the Month" series; sponsored by the Flower Lovers Garden Club. For additional information about the club's activities, call (765) 366-6825



The all-important bee pollinators have two hives here.



The beauty can be found hanging overhead or crawling underfoot.



The beauty can be found at 412 E. Jefferson.

Ranking the best to worst football coaching jobs in the Big 10 (Plus 8)



KENNY THOMPSON
Columnist

As the new reality sets in on college sports, especially football, it will become apparent that the worst head coaching jobs in the Big Ten and SEC will still be better than 90 percent of the positions in the ACC, Big 12 and other conferences.

Why? Money.

The Big Ten's television contract will bring an estimated \$100 million to each of the 16 vested schools in 2025. Oregon and Washington will have to wait to receive full shares. SEC schools are receiving a reported \$78 million apiece, with that payout to increase annually over the next decade.

ACC schools are locked into a contract that disperses approximately \$30 million to each school, which has angered Florida State and Clemson enough to make a legal attempt to break the grant of rights to the conference through 2036. Schools in the Big 12 reportedly earn slightly more, nearly \$32 million apiece.

Money hasn't changed everything. There are some schools where it's easier to win than others. Michigan, Ohio State, Penn State and Southern California will always have an easier time than the Purdues, Indianas and Northwesterns.

So keep in mind that my rankings of the best Big Ten coaching jobs doesn't mean that the schools in positions 5 through 18 can't win on a consistent basis. Wisconsin and Iowa were terrible when I was growing up in Lafayette but one (or two) right coaching hires changed the

direction of those programs.

1. Michigan – The reigning national champions are the only NCAA Division I FBS program with 1,000 victories. Having won more than 73 percent of their games (1,004-353-36), the Wolverines hold a 39-game edge on Alabama. Michigan claims 12 national championships and 45 Big Ten titles.

2. Ohio State – Right behind Alabama in all-time victories with 964, the Buckeyes have almost as many Heisman Trophy winners (7) as national championships (8). Ohio State has prospered in a state that produces enough talent to fill several college rosters on an annual basis.

3. Southern California – Even when the Trojans have down years, their records would be cause for celebration elsewhere. Eleven national championships, eight Heisman Trophy winners, 875 all-time victories and 37 conference championships. It may take a while for USC to earn No. 38, though.

4. Penn State – The Nittany Lions job lost some luster from the child sexual abuse scandal that sent longtime assistant Jerry Sandusky to prison and ended Joe Paterno's 46-year tenure as head coach. But the pressure to win like Paterno remains for current coach James Franklin, whose 88-39 record over 11 seasons is mostly viewed as not good enough. Penn State has 930 all-time wins, two national championships under Paterno and four Big Ten titles since joining the league in 1993.

5. Oregon – The "nouveau riche" of the Big Ten thanks to Nike

co-founder Phil Knight's constant influx of cash and garishly colored uniforms and basketball court, the Ducks are soaring entering their first Big Ten football season. Since 2000, Oregon has won eight conference titles but is still seeking that elusive national championship.

6. Nebraska – Before moving to the Big Ten in 2011, the Cornhuskers (917 all-time wins) were a force to be reckoned with. From 1962 to 1997, Bob Devaney and Tom Osborne led Nebraska to five national championships and 20 conference championships. The program hasn't won a conference title since 1999 and hasn't recovered fully from the decision to fire Osborne's successor, Frank Solich, even though he won 58 games in six seasons.

7. Washington – For such a successful program (775 all-time wins, a national championship, 18 conference titles), the Huskies have had their ups and downs thanks to poor coaching hires in between successful eras. Losing Kaelin DeBoer to Alabama after last season's march to the national title game was a setback entering a much more competitive Big Ten.

8. Iowa – On Dec. 9, 1978, the fortunes of Hawkeye football changed when Hayden Fry was hired. Under Fry and his successor, Kirk Ferentz, Iowa has amassed five Big Ten titles and 339 victories. The program will almost certainly reach the 700-victory mark in 2024. Consistently mediocre to poor offenses are stopping the Hawkeyes from taking the next step up the college football ladder.

9. Wisconsin – Since Barry Alvarez came to

Madison in 1990, the Badgers have been known for a power running game and a physical defense. That style of play helped Alvarez win three Big Ten titles, three Rose Bowls and compile a 119-72-4 record. Alvarez was inducted into the College Football Hall of Fame in 2010. Successors Bret Bielema (68 wins, 1 Big Ten title) and Paul Chryst (67 wins, 3 West Division titles) fell short of Alvarez's lofty standards. It remains to be seen if the first non-Alvarez protégé, Luke Fickell, can keep Wisconsin in the upper half of the new Big Ten (plus 8).

10. Michigan State – The Spartans' glory years of the 1950s and 1960s are faded memories in East Lansing. Six claimed national championships and three Big Ten titles were achieved during that span. Nick Saban and Mark D'Antonio had their moments (Surprisingly, Saban was 0-3 against Purdue's Joe Tiller and never won a bowl game with the Spartans). Scandal has plagued Michigan State a few times in recent years, most recently Mel Tucker losing his job amid sexual misconduct accusations.

11. UCLA – It'd be easy to say that all you need to know about this job is that Chip Kelly preferred to be Ohio State's offensive coordinator than Bruins head coach. It's not easy to win at a basketball school and even tougher when a national brand is located just a few miles away in the same city. But a good coach can win here. Terry Donahue (1976-95) retired as the winningest coach in school and Pac-10 history. Not one of his five successors lasted more than seven years.

The sixth, first-year coach DeShaun Foster, didn't make a good first impression at Big Ten Media Days.

12. Minnesota – The lack of a good in-state recruiting base lowers this ranking. The Gophers have seven national championships but none in my lifetime (I'm 63). Its most recent Big Ten title was a share with Purdue and Indiana in 1967. During the Big Two-Little Eight era of the late 1960s into the 1990s, Minnesota was an afterthought. Even Lou Holtz couldn't win in Minneapolis. Current head coach P.J. Fleck has the school's best winning percentage (.595) since Hall of Famer Bernie Bierman's .716 mark from 1932 to 1950.

13. Illinois – It is a mystery why a state school with such a fertile recruiting base manages to underachieve on a consistent basis. Barely above .500 (632-625-50) all-time, the Fighting Illini have won with great coaching. Bob Zuppke won four national titles and eight Big Ten titles from 1913-41. His successor, Ray Elliot, went 83-71-11 over the next 18 seasons and won the first Rose Bowl in the longstanding Big Ten-Pacific conferences series. Since 1960, the Fighting Illini have had two coaches forge winning records: Mike White (47-41-3) and John Mackovic (30-16-1).

14. Purdue – One could flip a coin to determine the next three spots in these rankings but we'll give the Boilermakers a slight edge based on being 44 games above .500 compared to the losing records of the schools below. The Boilermakers win when they have the right head coach and a very good to great quarterback. Jack Mollenkopf and Bob Griese/Mike Phipps. Jim Young and Mark Herrmann. Joe Tiller and Drew Brees/Kyle Orton. Competing in the Big Ten (plus 8) will be, to borrow a line from The Godfather Part II, "difficult but not impossible."

15. Maryland – A basketball school first and foremost, the Terrapins have showed signs under Mike Locksley that they can become a consistent winner in the Big Ten. Locksley's teams have gone 3-0 in bowl games and have put together three consecutive winning seasons for the first time in school history since Ralph Friedgen's first three seasons in 2001-03.

16. Rutgers – Winners of the first collegiate football game and first national championship in 1869, things have gone downhill since. One conference title in its history (2012). Current head coach Greg Schiano has the most victories at the New Jersey school. The bad news is his record is 86-94.

17. Northwestern – The Wildcats joined Indiana as the only NCAA Division I schools with 700 losses last season even though the Wildcats had a winning season for the first time since the COVID year in 2020. High academic standards not only make it difficult to recruit high school players, but they also limit the transfer portal market. Football is such a low priority in Evanston that the new Ryan Field capacity will be 35,000, down from 47,130.

18. Indiana – The first NCAA Division I program to lose 700 games, the Hoosiers are 206 games below .500. To have a winning record, IU would have to go 13-0 over the next 16 seasons. Adding to the misery is being located in a basketball state whose top football talent is raided by Notre Dame, Ohio State and Michigan on a regular basis.

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.

THE PAPER

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ARMY VETERAN

Thank you for reading The Paper

↓ ERASE From Page A1

“Simple tools can help people break the cycle of negative self-talk and find some inner peace,” says Elizabeth Scott, PhD, a wellness coach, health educator and author of “8 Keys to Stress Management.”

That’s why Pilot Corporation of America (Pilot Pen) is supporting the Erase Self-Negativity Initiative in partnership with key mental health and wellness experts, including Dr. Scott, and with guidance from America’s largest grassroots mental health organization, the National Alliance on Mental Illness (NAMI).

As part of the initiative, Dr. Scott and NAMI have created a guided exercise to help individuals begin their journey toward erasing the disempowering influence that negative self-talk has on their lives. The exercises include writing down the negative beliefs one holds about themselves and then destroying or erasing the writing, a practice that has been found by research to be helpful in minimizing those beliefs.

“Simply externalizing these negative thoughts empowers us to rewrite our narrative and opens the door to giving ourselves more grace,” says Dr. Scott.

Dr. Scott stresses that similar to maintaining physical health, consistency is key with

mental health. This is why every April 10 will be recognized as National Erase Self-Negativity Day and the initiative will use the 10th of each month, as a day to start or revisit the writing exercise and reflect on personal progress.

Here’s what’s needed to get started:

1. A quiet, restful location,
2. A desire to create change
3. Paper
4. A FriXion erasable pen, which offers more than just the ability to write and erase completely; but also symbolizes the power individuals have to change things and write more positivity into their story.

The Erase Self-Negativity Worksheet can be found by visiting eraseselfnegativity.com. For additional resources to understand how common, and treatable mental health issues can be, visit nami.org.

“While we can’t control the negative messages we might receive from the outside world, we can work on what we tell ourselves. With just a few minutes of quiet time, we can harness the transformative power of writing in a way that will challenge the damaging assumptions we hold about ourselves and foster more self-compassion,” says Dr. Scott.

↓ KAREN From Page A1

basically had the three brothers. Her father died at age 49 and mother at age 87. Buried Boone County. Quite impressed that they could both read and write and made sure their children had a good education.

The Bean family moved about the same time to Boone, Indiana where son George Sanford Bean would eventually meet and marry Mary Lou McClaine. His father, William was born in England and came to America in 1834 when he was 20. His mother, Mary was born in Kentucky. He grew up with seven, I believe. Well, at least seven. His father was in real estate and hers was a farmer. Mary Lou and George were married in Boone County 27 Oct 1876. George was a wagonmaker in the 1880 census and not long afterward moved his family of six (Edgar Cecil; Laura Jenny; Claude Clay and Eva Adeline) to Crawfordsville.

Edward Cecil was called “Edgar” or “Ed” and I thought Edgar was his name for the longest time but official records have Edward Cecil including his tombstone at Oak Hill Grant Avenue (18 Aug 1877 – 19 Nov 1934). He was a match factory worker early on but had a barber shop in C’ville for many years, not sure if it was with his father or not. Quite a religious man, he first joined Shiloh Church at age 15. Immediately, he became active in church affairs and never ceased such. He was the head of a Christian Endeavor Society; he taught Sunday School for years and allied with the young. At C’ville, he became a member of the First

Presbyterian Church and was for years but at one time about 50 members of that church decided they needed one in the southeast part of the city. Ed was one of this group and was a first elder of the Morningside Memorial Chapel. In 1899, he married Grace Francis and they were parents of four children. One of the saddest funerals ever in Crawfordsville was when his son, Cecil and his best friend, Ray Stamps both eleven were tragically smothered in a cave at Milligan park that several boys had been working on, all warned not to over and over because of the danger. In fact, a few minutes before they passed, a man walking in the park told them they needed to quit. Cecil and Ray’s funeral was preached, caskets side by side by FD Pugh, their caskets having been carried by their friends. Ray was buried in Pisgah and Cecil at Masonic where his parents and grands are. So sad! Ed and Grace also had Louis, who became a minister (for 28 years he was pastor of the Centralia,

Ill First Baptist Children’s Home), Mary and Nellie. Laura (called Jennie) is also buried in OH Grant with her husband, William Henry Douglas – they were married 54 years at her death, he living ten years longer. They had at least two children, Goldie and Arthur.

Claude married Kate Neal and spent most of his years in Beech Grove where he worked as a brakeman for the railroad, but early on was a carriage painter. They had one son Robert Lora, named for a great uncle. Robert worked for the railroad yards, as well. Sadly, Claude passed at age 53 a few hours after a heart attack while driving his car, returning home from work.

Eva was born early February, 1884 and passed in 1952 where she and her husband, Edward Truman Gee, moved to Dundee, Michigan. He passed a dozen years later in California. They were parents of Claude, Frank, Mary and Freeman. Edward was a farmer and carpenter.

Back to George Sanford

Bean and our gorgeous Mary Lou. They raised their family with love and in the church. Then on a cold day in March, of 1909, George was standing downtown in front of the Citizen’s National Bank and all of a sudden collapsed, falling to the pavement. Some men went running to him, picked up and taken to the city building by the Grimes’ Laundry Wagon. Dr. Beatty and later, Dr. Sigmond tried in vain to revive him. They tagged the death as a likely stroke. George was a well-loved barber and had the Bean Barber shop downtown for many years. Mary Lou lived on in Crawfordsville until her own death at age 84, having been a widow for 36 years. In fairly good health, she passed after four months of having suffered from “infirmities of old age.” She remained active in the First Baptist Church and enjoyed her 14 grandchildren and 17 greats. Buried with George at the old Masonic Cemetery. Rest In Peace, aura lady, RIP!

– Karen Zach is the editor of *Montgomery Memories*, our monthly magazine all about Montgomery County. Her column, *Around the County*, appears each Friday in *The Paper*. You can reach her at karen.zach@sbcglobal.net.

↓ CEL&P From Page A1

About United Way in Montgomery County
United Way in Montgomery County is built on the 50-year legacy of Montgomery United Fund for You. As we adopt the Cradle to Career commitment, we strive to continually improve the quality of life for the citizens of our county. We provide collaborative leadership to engage in conversation and develop long-lasting solutions that promote human dignity, self-sufficiency, and individual character. Our focus is impact!

“It is clear how much this community goes all in to support others and comes together to find solutions to the problems we are facing,” Huenemann said. “I am honored to serve this community and United Way in Montgomery County as campaign chair. It is an opportunity to do my part to offer another helping hand to so many organizations and residents that make our community better.”

While a transplant, Huenemann has several ties to the Crawfordsville area. Her grandparents spent a number of years living across from Lane Place and she has fond memories of attending the Strawberry

Festival. She has been married to her husband Jay for five years and he is a 2011 Wabash graduate. They have two kids: Brynn who is 3 and Briggs who is 9 months. She enjoys spending time with her family, baking cakes, and golfing.

The 2024 campaign will officially kickoff on Sept. 13 at the annual Golf Scramble and Kickoff Luncheon at the Crawfordsville Country Club. At that time, the goal for this year’s campaign will be announced. All money raised during the United Way in Montgomery County campaign stays in the local community to help support Montgomery County partner agencies and initiatives.

Wabash. IT HELP DESK SPECIALIST

WABASH COLLEGE invites applications for the position of IT Help Desk Specialist to provide technical assistance and user support on Windows, MacOS, and mobile device platforms.

For more details about the position and how to apply, go to www.wabash.edu/employment, select the relevant position, and click the “Apply Now” button. At the time of application, be prepared to upload a cover letter, resume, and names and contact information for three professional references. Review of applications will begin on August 19, 2024.

Wabash College, a liberal arts college for men, seeks faculty and staff who are committed to providing quality engagement with students, high levels of academic challenge and support, and meaningful experiences that prepare students for life and leadership among diverse populations around the globe. Wabash is an equal opportunity employer and welcomes applications from persons of all backgrounds.



Stampede String Band: 12:30 – 2:30 PM



The Moon Cats: 3:30 – 5:30 PM



Michael Kelsey: 7 – 9 PM



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