#### **TODAY'S VERSE**

Philippians 1:21 For to me to live is Christ, and to die is gain. (KJV)

# Meet Ember



Ember is a 3 year old female American Pit Bull Terrier available for adoption since 12/20/2023. Ember is SUPER friendly, affectionate, and intelligent. Ember loves going out for walks/jogs, frolicking in a fully fenced in yard, and being showered with endless love/attention. Ember will gladly sit for treats and throw herself at your feet for belly rubs! Ember is a LOVER!! Ember is looking for her best friend! Could that be you? Ember is available for adoption, to foster, or just simply going out for walks (with signed waiver - must be 18 years old or older). Come say hi and bring treats!

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# Boomer Bits 🐞



#### Ask Rusty – Working Septuagenarian **Asks About Disability Benefits**



#### **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 ssadvisor@amacfoundation.org.

#### Dear Rusty:

I retired at my full retirement age, am now 79 and will be 80 in December. I have been working consistently since. I get a meager Social Security benefit, only about \$800 due to my federal retirement offset. Most jobs I have held since filing and collecting SS have involved very laborintensive work, to include my current position. This has taken a toll.

My question: is there any provision in Social Security that permits re-evaluation of Social Security benefits for disability after one has collected and paid into the system for some 15 years? I suspect not but thought I would ask, since at my not so tender age, I am faced with having to cease employment that generates needed income.

#### Signed: Working Still at 79

#### Dear Still Working:

I'm afraid that Social Security Disability Insurance (SSDI) benefits are no longer available once you reach your SS "full retirement age," or

"FRA," which for you was age 66. Indeed, anyone collecting SSDI at full retirement age is automatically converted to their regular SS retirement benefits at the same amount they were previously receiving on SSDI. That's because SSDI benefits are intended to sustain workers up to their SS full retirement age, but SSDI goes away once FRA is attained.

Thus, the provision to apply for SS disability allows only those who have not yet reached their full retirement age to seek disability benefits. Once FRA is reached, SSDI benefits are no longer available. Simply for your awareness, there would be no financial advantage for you to receive SS disability benefits anyway, because the most you can get on SSDI is your full retirement age amount. Thus, since you retired and claimed SS at your full retirement age, no additional disability amount would be

**■** See RUSTY Page A3

available anyway.

#### **Stay Protected by Understanding Need for Vaccines**

(Family Features) As health needs evolve throughout life, it can be easy to forget how crucial vaccinations can be for protecting against preventable diseases. Many associate vaccines with childhood, remembering the series of shots received during early school years. However, vaccination importance extends far beyond adolescence.

Vaccines are not just for children attending elementary school and college students returning to campuses – they should be incorporated into a lifelong commitment to health and wellness. Whether required or recommended,

**■** See NEED Page A3

#### Have a Heart for Caregivers

8 expert tips for volunteers to care for themselves, too

(Family Features) Survivors of heart attacks or strokes may have additional health and personal care needs, often relying on a family member or close friend to help. While caregivers take on a valuable role, they also pay unique physical and emotional tolls.

In fact, a growing body of scientific research shows people who serve as unpaid caregivers may not get the

**■** See HEART Page A3

## **Parade Deadline Monday**



The 2024 parade will be on Sunday, December 8th.



Sleigh bells ring, are you listening . . . because the deadline to register for our local Chamber of Commerce's Christmas Parade is approaching faster than Santa's sleigh in Christmas Eve!

Monday is the final day to register your float, group or organization in the annual Crawfordsville | Montgomery County Chamber of Commerce Christmas Parade. The theme this year is "Songs of Christmas and you can bet your silver bells there will be lots and lots of entries for the Dec. 8 event. Things get under way at 2 p.m. and the parade will travel through beautiful downtown Crawfordsville starting on East Main and turning south on Washington before wrapping up on Pike.

There will be trophies given to first, second and third places in both the adult and youth divisions.

The Christmas Parade is open to the public and registration can be done on the Chamber website: crawfordsvillechamber.com. Each organization must provide a Certificate of Liability Insurance, all participants must sign a waiver and attend an informational meeting on Wednesday at 9 a.m. on the 4th floor of Fusion 54 (101 W. Main Street in Crawfordsville). Questions about the parade or joining the Chamber can be directed to ssommer@ crawfordsvillechamber.com or (765) 362-6800.

Sponsors this year include title sponsor Hoosier Heartland State Bank, Santa's Sleigh is powered by Acuity Brands and The Spirit of Christmas is Stevenson's Ace Hardware and Allen Monument Company. The judges are Crawfordsville Electric Light & Power, Lakeside Book Company, and Tri County Bank & Trust. The Sound Sponsor is Turn It Up Sound Productions.

#### TODAY'S HEALTH TIP

It's important for women to know if there is breast cancer on their father's side of the family as well as their mother's

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



#### THREE THINGS

You Should Know

- Indiana has the seventh highest rate of medical malpractice, according to a new study by personal injury lawyers at Triumph Law, P.C. The firm said the study revealed the best-rated medical practices in America, based on patient reports. It gathered Medical Malpractice Payment Report counts from HRSA.gov over the past four years (2020-23) and calculated the annual average for each state. To ensure fair comparisons across states with different practitioner populations, the averages were adjusted to reflect the number of reports per 1,000 practitioners. Indiana was named the seventh-worst state with 15.32 reports of medical malpractice per 1,000 practitioners
- Select Indiana State Park properties will close temporarily for controlled deer management hunts in the coming weeks. Each hunt runs two days. The first hunt is Monday and Tuesday. The second is Monday, Dec. 2, and Tuesday, Dec. 3. The participating state park properties will close to the general public on the evening before each of the two hunts. Those properties are Brown County, Chain O'Lakes, Charlestown, Clifty Falls, Fort Harrison, Harmonie, Lincoln, McCormick's Creek, O'Bannon Woods, Ouabache, Pokagon, Potato Creek, Prophetstown, Shades, Shakamak, Spring Mill, Summit Lake, Tippecanoe River, Turkey Run, Versailles, and Whitewater Memorial state parks; Raccoon and Trine state recreation areas; and Cave River Valley Natural Area, which is managed by Spring Mill State Park. Only individual licensed hunters who are selected from a draw may participate at any site.
- The Indiana State Fairgrounds' iconic Coliseum will now be called the Corteva Coliseum, in partnership with Indianapolis-based Corteva Agriscience, a global leader in innovation and technology solutions. For over a century, the State Fairgrounds has been a cherished gathering place for Hoosiers, hosting a wide range of events that celebrate the spirit of Indiana. The Coliseum, with its grandeur and historic significance, has been a symbol of the community and entertainment for generations. This new naming rights agreement replaces the previous Indiana Farmers

#### **TODAY'S QUOTE**

"We must use our lives to make the world a better place to live, not just to acquire things. That is what we are put on the earth for. **Dolores Huerta** 

#### **TODAY'S JOKE**

Forgive us, but we're in the spirit of Christmas so we're starting the Yule jokes a little early this year (hey, with all the strife in the world, can't we all use some holiday cheer)!

What goes Ho Ho Whoosh, Ho Ho Whoosh? Santa going through a revolving door!

#### **MONTGOMERY MINUTE**

The Montgomery County United Way annual fund drive is under way. Making a gift to United Way in Montgomery County is an investment in our community. Each year, hundreds of individuals across Montgomery County make gifts to support life-changing work in education, income and health. Your gift, regardless of size, makes a difference. Together, we can provide better opportunities for all our friends and neighbors. If you would like to donate online, just go to https://uwlafayette.org/montgomery/ donate-now/

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





PAGE A2 • FRIDAY, NOVEMBER 15, 2024

#### **Historic Monon Bell Game** Saturday at DePauw

The Monon Bell Classic. one of college football's oldest and most spirited rivalries, is set to write its 130th chapter Saturday. The DePauw University Tigers (9-0) will host the Wabash College Little Giants (8-1) at a sold-out Blackstock Stadium in Greencastle, with kickoff scheduled for 1:07 p.m. The game will be broadcast live on ISC Sports Network. The Monon Bell, a 300pound locomotive bell donated by the Monon Railroad, has served as the coveted trophy since 1932 for the schools separated by just 28 miles. The series record stands at 63-57-9 in favor of Wabash.

"This is 'rivalry week' across college football, yet we know the Monon Bell Classic exists in its own category because of the intensity of the play on the field and the depth of friendships that are created through the rivalry and extend throughout the lives and good works of our alumni," said Wabash College's president, Scott Feller.

The Monon Bell rivalry's popularity extends far beyond the campuses. Past coverage of the event has included Sports Illustrated, CBS Sunday Morning, USA Today, the Wall Street Journal and live broadcasts on ABC, ESPN2 and HDNet. This year, more than 60 telecast parties will watch the ISC Sports Network broadcast at locations around the world. This widespread enthusiasm underscores the Monon Bell Classic's status as a beloved fall tradition in collegiate sports.

In addition to the game coverage and telecast parties, Wabash College and DePauw University

will be featured in the award-winning docuseries "LG Presents: The Rivalries." The episode will highlight the rich history between the institutions, the athletic tradition represented by the gridiron rivalry, and the academic excellence and traditions that define both Wabash and DePauw.

"The Monon Bell is more than just a football game; it is a celebration of our shared history and the values of Division III collegiate athletics," said DePauw University's president, Lori S. White.

This year, more than 200 alumni and friends of both institutions gathered in Indianapolis at a co-hosted event to celebrate the rivalry, competition and mutual respect the game epitomizes.

The Monon Bell game has for decades produced atmosphere, legend, and stories that surround the game itself with accompanying fanfare, including at least eight successful bell thefts, a tribute song, The Ballad for the Monon Bell, and innumerable T-shirts and souvenirs. Game participants are often brothers, cousins, high school classmates and good friends. The personal connections and memories of the game keep its spirit alive and ever fresh in the minds of students and alumni.

For more information about the 130th Monon Bell Classic, including telecast party locations and streaming options, please visit the DePauw telecast or Wabash telecast pages.

## **Wabash Partners With Opendorse on NIL**

Wabash College President Scott Feller and Director of **Athletics Matt Tanney** have announced that Wabash has entered a multi-year partnership with Opendorse, the nation's leading education-focused Name, Image, and Likeness firm.

The comprehensive suite of services from Opendorse will teach student-athletes how to build their personal brand and connect with nationally recognized companies; educate them on the tax implications of NIL; and help maintain NCAA compliance and eligibility requirements.

"An Opendorse partnership creates a transparent, educationfocused NIL space at Wabash, protecting scholar-athletes' interests in a dynamic environment often full of conjecture and ambiguity," Tanney said. "Despite the splashy headlines about NIL, we at Wabash remain steadfast in our commitment to a holistic scholar-athlete experience focused on personal growth and development."

Tanney said the real draw to partner with Opendorse is the firm's ability to connect with student-athletes on campus and provide them with educational opportunities.

Opendorse is the leading athlete marketplace and NIL company, providing technology and services to the athlete endorsement industry, including partnerships with more than 20 other NCAA Division III schools and conferences. Wabash is the first college in the North Coast Athletic Conference to forge a partnership.

"We're thrilled to welcome Wabash College as our newest NIL partner," said Opendorse President of Collegiate Operations,

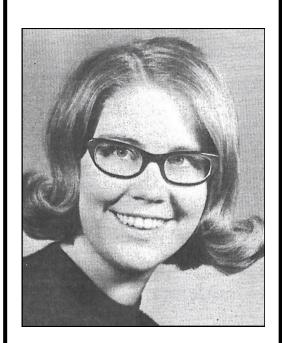
Blake Lawrence. "They are committed to equipping their student-athletes with a holistic, education-first NIL experience that will help to maximize opportunities, while developing skills for the future. We're excited to work with their team to provide an excellent athlete experience and continue to expand our footprint at the Division III level."

"Today's announcement is the next step in the evolution of NIL at Wabash," Tanney added. "We've closely followed its bumpy implementation at every level of intercollegiate sport since NIL became permitted at NCAA institutions in July 2021. At Wabash, we're motivated to perform at a high level in every phase of training, competition, and in the classroom. Opendorse helps us reach those goals today and in the future, when this fluid landscape will inevitably change course."

More than 150,000 athletes use Opendorse to build and monetize their name, image, and likeness with support from the world's top brands, colleges, NIL collectives, and partners including Team USA, LEARFIELD, Keller Williams Real Estate, and more.

Opendorse demonstrated its commitment to Division III athletics through its sponsorship of the Opendorse Bowl Series, a two-game postseason competition involving teams from the North Coast Athletic Conference, Heartland Collegiate Athletic Conference, Ohio Athletic Conference, and the President's Athletic Conference. The inaugural bowl series will be played November 23 at the Tom Benson Hall of Fame Stadium in Canton, Ohio.

# **Butch Dale's Flashback** Trivia



Do You Recognize this 1967 Waynetown **Graduate?** 

#### HINT:

She was one of the most popular girls in school and was voted Homecoming Queen her senior year.

> Answer on Page A3



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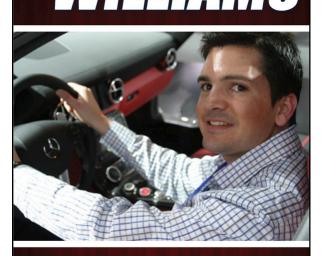
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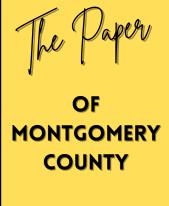
We also sell guns on consignment for a nominal fee Contact John "Butch" Dale (765) 404-1354

#### THE PAPER



Nobody but nooooobody gives you a better inside scoop on new cars than Casey Williams. Each week Casey puts you behind the wheel and gives you the lowdown on the latest out of **Detroit, or other places!** If you drive a car, this is a must read!

Catch Casey every Monday, The Paper only in The Paper of Montgomery County!



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## Sen. Buchanan Welcomes Students



Photo courtesy Sen. Buchanan's Office

State Sen. Brian Buchanan (R-Lebanon, right) meets with students from Thorntown **Elementary School at the** Statehouse Wednesday. The students toured the Statehouse and stopped in the Senate Chamber to ask **Buchanan questions and** learn about the legislative process. Buchanan represents Senate District 7, which includes portions of Montgomery, Boone, Clinton and Hendricks counties. To see about setting something similar up, contact Buchanan's staff at https://www.indianasenate republicans.com/buchanan

## County Releases '25 **Holiday Schedule**

Want to know what days the county governmental offices will be closed for various holidays? Wonder no more. County commissioners recently approved the 2025 holiday schedule. It is listed below.

Wednesday, Jan. 1 - New Year's Day Monday, Jan. 20 - MLK Day Monday, Feb. 17 - President's Day Friday, April 18 - Good Friday Monday, May 26 - Memorial Day Thursday, June 19 - Juneteenth Friday, July 4 - Independence Day Monday, Sept. 1 - Labor Day Monday, Oct. 13 - Columbus Day Tuesday, Nov. 11 - Veterans Day

Thurs-Fri, Nov. 27-28 - Thanksgiving & Day After Wed-Thurs Dec. 24-25 - Christmas Eve & Christmas

## RUSTY

#### From Page A1

have more than 20 FYI, I admire, at your "tender age," that you are still actively working, but I'm afraid you cannot claim more now on Social Security disability because you've already reached your FRA. However, from what you've written, your SS retirement benefit has been affected by the so-called Windfall **Elimination Provision** (WEP) which affects those with a separate pension earned without contributing to Social Security.

If you've been separately working (and contributing to Social Security) since you left government service, and you now have more than 20 years contributing to SS from other non-government "substantial earnings," it's possible that you can request a reevaluation of your WEP penalty. WEP provides relief for those who have more than 20 years contributing to Social Security. So, if you have more than that over your lifetime, you could ask that your WEP reduction be reevaluated to consider your additional years contributing to Social Security. If that is the case, your monthly amount would be increased to consider those additional years contributing to SS since you first claimed.

I suggest, if you now

years of contributions to Social Security from your non-government work over your lifetime, that you call Social Security to request reevaluation of your WEP retirement amount. FYI, you can see exactly how many years of SS-covered work you have by requesting an "Earnings Statement" from Social Security. You can get this Statement by calling 1.800.772.1213, or you can also get it at your personal "my Social Security" online account at www.ssa. gov/myaccount (Social Security will also be able to tell you this directly when you call). In any case, I wish you good fortune, and hope that reevaluating the WEP reduction to your SS benefit may offer

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/socialsecurity-advisory) or email us at ssadvisor @amacfoundation.org.

some small financial

relief as you go

forward.

Looking for a part-time job

that does not involve the words:

**Would You Like Fries With That?** 

The Paper of Montgomery County is looking for clerical help. This could be the perfect job for part-time students all the way up to Baby Boomers looking for something to do.

Basic data entry skills are required. Experience with QuickBooks is a bonus.

E-mail jobs@thepaper24-7.com

## **NEED**

vaccinations can play a pivotal role in safeguarding individual health and promoting community well-being. That's why now is an excellent time to check in and make sure your family members are protected from infectious diseases at every stage of life.

According to the Centers for Disease Control and Prevention (CDC), vaccines help create protective antibodies that fight infections. The experts at the CDC state childhood vaccinations, such as MMR (measles, mumps and rubeola), Tdap (tetanus, diphtheria and pertussis) and HPV, are known to prevent around 4 million global deaths annually. However, only 1 in 5 adults are up to date on their vaccines, highlighting a critical gap in public health awareness and readiness.

Vaccines work by training immune systems to recognize and combat harmful viruses or bacteria. The immune system's efficiency can decrease while aging, making people more susceptible to diseases. That's why staying current with recommended vaccines is essential throughout

#### **Protecting Your** Community

each person's life.

Community pharmacies and clinics, such as the Kroger Family of Companies' Pharmacies and The Little Clinic LLC, are accessible options for people seeking the health care services they need outside of traditional settings. These facilities offer a range of high-quality services, including medication counseling, health screenings and

immunizations. This convenience is crucial for routine preventive care, including year-round vaccine administration, which should not be limited to a single season. Vulnerable populations, including those ages 60 and older, individuals with chronic diseases and some minority populations, are more at risk for contracting certain infections.

These groups may need

to maintain updated

vaccinations and

#### From Page A1

boosters throughout the year. For children younger than 5 years of age, check with your local pharmacist or clinician for vaccine guidelines.

Unlike some traditional health care settings, retail pharmacies and clinics are often located within local communities and have extended hours that cater to busy schedules, allowing people to get their families vaccinated with more flexibility. In fact, 90% of the U.S. population lives within 5 miles of a community pharmacy. Options like the Kroger Family of Companies' Pharmacies, The Little Clinic and other retail pharmacies offer vaccine administration within their pharmacy and clinic locations, making vaccinations a seamless part of the health care experience they provide.

#### **Trusting Medical Professionals**

Pharmacists and clinicians with Kroger Health are available during convenient times to provide advice on vaccinations you and your family may need. Pharmacists and nurse practitioners can provide recommendations based on your age, health conditions and lifestyle. They can also address concerns or questions about vaccines to help you make the best decisions for you and your family.

Vaccines are a cornerstone of preventive health care, helping peoples' bodies produce protective antibodies that can defend against infections and promote overall health. That's why staying up to date with vaccinations is important at all ages. With a commitment to safeguarding families through comprehensive vaccination services, a local team of medical professionals can offer professional, credible and convenient health care solutions under one roof.

the vaccinations you might need throughout life, visit kroger.com/ vaccinations, or plan a visit to a local pharmacy or clinic.

To learn more about

#### **HEART** From Page A1

care they need to live longer, healthier lives, according to the American Heart Association, which is celebrating 100 years of lifesaving service.

Caregiving typically involves a range of duties from providing health care services, such as changing bandages and giving medications, to helping with personal needs like bathing, dressing and meal preparation. Administrative tasks like scheduling medical appointments, filing insurance claims and paying household bills may also be necessary.

The Centers for Disease Control and Prevention reported 1 in 5 U.S. adults provides some form of regular care or assistance to a family member or friend with a health problem or disability; 58% are women and nearly onethird provide care for at least 20 hours per week.

"The typical caregiver likely has an evergrowing and changing to-do list and most of them probably do not add 'take care of myself' to that list," said American Heart Association volunteer Lisa Kitko, Ph.D., R.N., FAHA, dean of the University of Rochester School of Nursing and vice president of the University of Rochester Medical Center. "While caregiving can be a very rewarding experience, it can also take a huge physical and mental toll on even the strongest person."

Prioritizing your own physical, mental and emotional health allows you to better help your loved one, Kitko said. Consider her tips for caregivers to care for themselves:

- Knowledge is power. Learn everything you can about your loved one's condition.
- Set boundaries. Say "no" when it's appropriate, don't dwell on what you can't change and recognize you're trying your best.

- Maintain a healthy diet, limit caffeine and get adequate rest.
- Stay current with your own medical and dental appointments. Inform your health care provider if you're experiencing any signs of
- depression. • Find a support system. Share your feelings with someone who wants to listen or understands what you're feeling, like the American Heart Association's online Support Network, which includes a section just for
- caregivers. • Nurture your spiritual life and focus on things you're grateful for each day.
- Make time for yourself and friends. Participate in activities you enjoy, including regular physical activity.

• Be prepared for

possible medical emergencies. If you're caring for someone at risk for heart attack or stroke, recognize the warning signs and call 9-1-1 if he or she experience any. Learn Hands-Only CPR; research shows most out-ofhospital cardiac arrests happen in the home. Be ready to save a life by calling 9-1-1 and pushing hard and fast in the center of the chest.

"'Take care of yourself so you can take care of others,' are definitely words to live by for caregivers - everyone tells you that and it certainly makes sense, but it's hard," Kitko said. "There is a lot of stress associated with knowing someone is depending on you ... That is why taking care of yourself really should be the first item on your caregiver checklist."

Learn more about caregiving and cardiovascular disease at heart.org.

### **Butch Dale's** Flashback Trivia

**Answer: Brenda Snelling** 

#### Franciscan Focuses on Scholarships Tuesday

Receiving great care from a nurse as a child, after breaking her arm once, and then breaking it again, which required surgery, inspired Kenzie Brown to want to become a nurse when she grew up. Raised in the small farming community of Fowler, Brown achieved that goal, graduating from the St. Elizabeth School of Nursing in May 2021. She now works as a nurse at Franciscan Health Lafayette East.

Brown received a scholarship to the St. Elizabeth School of Nursing, which started her journey to become a nurse. She credits the scholarship itself and the support system of those at the school as helping her achieve the goal of becoming a nurse, especially during the tough times.

"Nursing school is hard," said Brown. "In high school, I was a 4.0 (GPA) student and coming into nursing school and being whapped in the face with an exam is a challenge. Having the community within the school, having the backing of scholarships, and people who supported me and were proud of me, motivated me to keep going on."

Brown was the first recipient of the Gertrude Loeb Rosen Nursing Scholarship. That scholarship came to fruition thanks to nurses at Franciscan who made an impact on Loeb Rosen's life and she decided to donate financially to the school to fund a scholarship.

"I was proud to get a scholarship and it also is a big sigh of relief, knowing that there was not that big financial burden on me," said Brown. "I personally received the benefit of



Kenzie Brown, a 2021 graduate of the St. Elizabeth School of Nursing.

this impact from the Gertrude Loeb Rosen Nursing Scholarship. Now I get to make that impact on patients' lives in the hospital."

To help continue being able to provide scholarships and fund various other initiatives, the St. Elizabeth School of Nursing will hold a Day of Giving on Tuesday.

Proceeds raised will

fund student scholarships, the St. Elizabeth Garden and the St. Elizabeth School of Nursing General Fund, which assists faculty and students by funding necessary materials, technology and more. Various giving opportunities exist and every donation makes a difference.

"One of the biggest ways to make a difference is by donating to the scholarships at St. Elizabeth School of Nursing for the students," said Brown. "You can make an impact on their lives, providing them with the financial relief to go through the school. You help build them a community within the school, knowing that when they get knocked down by the troubles of nursing school, they have people backing them who believe in them, that motivate them and support them. No donation is too big or too small. Every little bit makes a difference in their lives to go make a difference in patients' lives in the hospital."

The Day of Giving is held close to the Feast Day of St. Elizabeth of Hungary, known as the "mother of the poor," to honor her accomplishments, building a hospital and becoming a servant to the sick and the poor. Widowed at just 20 years of age, she chose a life of poverty and humility over wealth and influence.

The St. Elizabeth School of Nursing delivers an immersive nursing education to develop highly prepared graduates. Beginning in the first semester, students are provided hands-on clinical learning experiences. All graduates earn an RN diploma from the St. Elizabeth School of Nursing as well as a Bachelor of Science in Nursing (BSN) from the University of Saint Francis and are trained and prepared to meet the challenges of a 21st Century nursing career.

The St. Elizabeth
School of Nursing is
approved by the
Indiana State Board of
Nursing as a Diploma
program and is
accredited by the
Accreditation
Commission for
Education in Nursing
(ACEN).

For more information or to make a donation, visit StESon.org.

## Back in the Day with Butch Dale



At one time there were several Quaker churches in Montgomery county. One of the largest congregations was the Gravelly Run Friends church located on CR 150 North, about five miles east of Crawfordsville. But though the years, the number of worshippers dwindled down, with only a handful attending Sunday services ... and it finally closed a few years ago. The photo above was taken in 1942.

#### Report Gives Average Monthly Costs for C'ville

Doxo, a personal finance bill pay company, recently issues a report that shows Crawfordsville residents spend an average of \$180 a month on mobile phone bills.

The report found that, on average, Americans spend \$121 per month on their mobile phones.
Specifically for Crawfordsville and Indiana doxo's data shows that:

- Crawfordsville residents spend \$180 per month on Mobile Phone Bills.
- The average amount spent on Mobile Phone Bills in Indiana is \$119.
- 92% of households in Crawfordsville pay for Mobile Phone services on a monthly basis.
- Crawfordsville residents spend

\$1,638 a month, or \$19,657 a year on the 10 most essential household bills which is 23 percent lower than the national average of \$2,126.

In addition, Doxo said monthly mortgage costs in Crawfordsville are \$999, rent is \$768, car loans are \$449, utilities run \$213, health insurance \$59, auto insurance \$143, life insurance \$110 and cable and internet \$109.

Doxo's proprietary and comprehensive dataset — based on actual bill payments across 97% of U.S. zip codes and 45 bill pay service categories, enables precision much greater than typical survey-based estimates of market size and consumer spend. The

doxo Household Bill Pay dataset provides resolution at the national, state, county and city levels, enabling the deepest and most complete picture of the essential financial obligations of U.S. Households.

Doxo says it offers an innovative, transformative way to pay bills for consumers, billers and financial technology providers. The company was founded on the simple idea that there should be an easy and more secure way for consumers to pay all of their bills through a single account, with any payment method, on any device. For more information on Doxo, go to https://www.doxo. com/w/about/company/





Whether you are selling your existing home or moving to your dream home, you need a real estate professional you can depend on. Clark Dale is a life-long Montgomery County resident, a graduate of Texas Tech and Indiana State universities, and a U.S. Army veteran. Clark is trained in all aspects of buying and selling a home. You can count on him to help meet your real esate needs.

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